Ontario RSP

Exhibit A

Summary of Valuation Selection Changes over Time

Facility Association **Prior Accident Year Change in Estimated Ultimate Incurred Amounts**
RSP - Ontario **as at March 31, 2019**
Amounts in $000s

Change in Selected Ultimates from prior Sept 30th

	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2008 & Prior	(28,122)	10,552	(6,347)	(1,326)	(8,542)	7,408	599
AY2009	(12,325)	8,326	5,510	(2,767)	(6,439)	(5,775)	(2,626)
AY2010	(25,024)	15,929	(7,623)	(2,753)	(7,409)	(6,094)	(7,359)
AY2011	(24,649)	(46,425)	(37,295)	(22,216)	(7,733)	(1,322)	1,332
AY2012		(73,806)	(19,118)	(43,289)	(10,135)	(5,257)	1,056
AY2013			(24,834)	(46,961)	(2,493)	(4,982)	(8,739)
AY2014				(20,591)	(21,779)	(17,319)	5,428
AY2015					525	(12,028)	(6,671)
AY2016						1,078	(2,602)
AY2017							(749)
AY2018							
Total	**(90,120)**	**(85,424)**	**(89,707)**	**(139,903)**	**(64,005)**	**(44,292)**	**(20,332)**

Change in Selected Ultimates from Prior Quarter End

	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
AY2008 & Prior	554	(733)	-	-	-
AY2009	149	(248)			
AY2010	(550)	(608)			
AY2011	(2,487)	(454)			
AY2012	(3,151)	593			
AY2013	(2,010)	1,936			
AY2014	393	872			
AY2015	629	695			
AY2016	2,629	(2,062)			
AY2017	(10,674)	16			
AY2018	-	3,205			
Total	**(14,516)**	**3,213**	**-**	**-**	**-**

Change in Selected Ultimates as % Beginning Unpaid

	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2008 & Prior	(10.8%)	6.4%	(4.9%)	(1.4%)	(12.1%)	16.8%	1.3%
AY2009	(8.2%)	8.1%	7.4%	(5.0%)	(16.1%)	(22.2%)	(17.5%)
AY2010	(9.4%)	8.4%	(4.9%)	(2.5%)	(9.8%)	(13.7%)	(30.9%)
AY2011	(7.9%)	(18.0%)	(19.9%)	(18.4%)	(11.1%)	(3.4%)	5.5%
AY2012		(21.2%)	(8.1%)	(22.6%)	(8.9%)	(6.9%)	2.5%
AY2013			(8.1%)	(20.3%)	(1.6%)	(4.3%)	(12.9%)
AY2014				(8.2%)	(11.1%)	(12.1%)	5.5%
AY2015					0.2%	(6.6%)	(4.8%)
AY2016						0.5%	(1.5%)
AY2017							(0.2%)
AY2018							
Total	**(9.2%)**	**(6.9%)**	**(8.2%)**	**(13.6%)**	**(7.2%)**	**(5.4%)**	**(2.3%)**

Change from Prior Quarter End

	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
AY2008 & Prior	1.3%	(1.7%)	-		
AY2009	1.5%	(2.9%)			
AY2010	(4.4%)	(5.7%)			
AY2011	(13.9%)	(3.3%)			
AY2012	(10.5%)	2.4%			
AY2013	(5.0%)	5.7%			
AY2014	0.5%	1.2%			
AY2015	0.6%	0.7%			
AY2016	1.8%	(1.5%)			
AY2017	(4.3%)	-			
AY2018	-	1.1%			
Total	**(2.0%)**	**0.3%**	**-**		

Note:

1."Change in Selected Ultimates from prior Sept 30th" is calculated as the fiscal year change in nominal selected ultimate losses from the prior September 30th valuation (for the last accident year, this fiscal year change is estimated as the change in the accident year selected nominal loss ratio against the accident year earned premium as at the current valuation date)

2."Change in Selected Ultimates as % of Beginning Unpaid" is calculated as the Change in Selected Ultimates from Prior valuation date (for September 30th valuations for the last accident year, this change is estimated as 75% of the full year change in selected ultimates) over the selected nominal Unpaid at the prior valuation date

Ontario RSP

Exhibit B

Exhibit B.1 (total government lines)

Ontario RSP

Exhibit B

Exhibit B.2 (TPL govt line)

Exhibit B.3 (Accident Benefits govt line – same as above)

Exhibit B.4 (Other govt line – same as above)

Facility Association
Amounts in: $1,000s
Coverage: Total
RSP: Ontario

Valuation Results
as at March 31, 2019

Life to Date

Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
	database	*database*	*= [3]/[2]*	*= [7]-[3]*	*= [5]/[2]*	*database*	*= [7]/[2]*	*database*	*= [9]/[2]*	*= [7]+[9]*	*= [11]/[2]*	*= [5]+[9]*	*= [13]/[2]*
2014 & prior	4,002,458	3,927,510	98.1%	181,486	4.5%	4,108,996	102.7%	14,807	0.4%	4,123,803	103.0%	196,293	4.9%
2015	262,680	197,475	75.2%	83,170	31.7%	280,645	106.8%	4,407	1.7%	285,052	108.5%	87,577	33.3%
2016	269,436	192,155	71.3%	99,555	36.9%	291,710	108.3%	27,511	10.2%	319,221	118.5%	127,066	47.2%
2017	374,444	224,271	59.9%	110,976	29.6%	335,247	89.5%	102,998	27.5%	438,245	117.0%	213,974	57.1%
2018	352,837	195,333	55.4%	111,841	31.7%	307,174	87.1%	140,534	39.8%	447,708	126.9%	252,375	71.5%
2019	84,161	26,998	32.1%	27,024	32.1%	54,022	64.2%	48,263	57.3%	102,285	121.5%	75,287	89.5%
TOTAL	5,346,016	4,763,742	89.1%	614,052	11.5%	5,377,794	100.6%	338,520	6.3%	5,716,314	106.9%	952,572	17.8%
2018 & prior	5,261,855	4,736,744	90.0%	587,028	11.2%	5,323,772	101.2%	290,257	5.5%	5,614,029	106.7%	877,285	16.7%

Activity During Quarter vs EP

Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]
	database	*database*	*=[17]/[16]*	*database*	*=[19]/[16]*	*database*	*=[21]/[16]*	*database*	*=[23]/[16]*	*database*	*=[25]/[16]*	*database*	*=[27]/[16]*
2014 & prior	4,002,458	12,418	0.3%	(10,561)	(0.3%)	1,857	-	(500)	-	1,357	-	(11,061)	(0.3%)
2015	262,680	7,276	2.8%	(4,497)	(1.7%)	2,779	1.1%	(2,083)	(0.8%)	696	0.3%	(6,580)	(2.5%)
2016	269,436	8,784	3.3%	(4,975)	(1.8%)	3,809	1.4%	(5,871)	(2.2%)	(2,062)	(0.8%)	(10,846)	(4.0%)
2017	374,444	8,779	2.3%	384	0.1%	9,163	2.4%	(9,147)	(2.4%)	16	-	(8,763)	(2.3%)
2018	352,837	30,095	8.5%	(3,351)	(0.9%)	26,744	7.6%	(23,539)	(6.7%)	3,205	0.9%	(26,890)	(7.6%)
TOTAL	5,261,855	67,352	1.3%	(23,000)	(0.4%)	44,352	0.8%	(41,140)	(0.8%)	3,212	0.1%	(64,140)	(1.2%)

Emergence During Quarter

Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense	
	$000s	$000s	$000s	% Beg Unpaid	$000s	% Beg IBNR	$000s	% Beg Unpaid
[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]
	database	*database*	*[17]*	*=[32]/[31]*	*[21]*	*=[34]/[30]*	*[25]*	*=[36]/[31]*
2014 & prior	15,307	207,354	12,418	6.0%	1,857	12.1%	1,357	0.7%
2015	6,490	94,157	7,276	7.7%	2,779	42.8%	696	0.7%
2016	33,382	137,912	8,784	6.4%	3,809	11.4%	(2,062)	(1.5%)
2017	112,145	222,737	8,779	3.9%	9,163	8.2%	16	-
2018	164,073	279,265	30,095	10.8%	26,744	16.3%	3,205	1.1%
TOTAL	331,397	941,425	67,352	7.2%	44,352	13.4%	3,212	0.3%

Facility Association
Amounts in: $1,000s
Coverage: Total
RSP: Ontario

Loss Ratios Over Time
as at March 31, 2019

												Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2018 compared with prior Sel Ult LR @ Mar 2018	
Accident Year [1]	Earned Premium @ Mar 2019 [2] *database*	Paid Claims Amt* @ Mar 2019 [3] *database*	Case Reserve @ Mar 2019 [4] *= [5]-[3]*	Recorded Claims Amt* @ Mar 2019 [5] *database*	Selected IBNR @ Mar 2019 [6] *database*	Ultimate Claims Amt* @ Mar 2019 [7] *= [5]+[6]*	**Selected Ultimate LR @ Mar 2019 [8] *= [7]/[2]***	Selected Ultimate LR @ Dec 2018 [9] *database*	Selected Ultimate LR @ Sep 2018 [10] *database*	Selected Ultimate LR @ Jun 2018 [11] *database*	**Selected Ultimate LR @ Mar 2018 [12] *database***	Ultimate LR [13] *= [8]-[9]*	Claims Amt* [14]	Ultimate LR [15] *= [8]-[12]*	Claims Amt* @ curr EP [16] *= [2]*[15]*
AY1997 & Prior	879,548	789,470	28,218	817,688	-	817,688	-	-	-	-	-	-	169	-	6,623
1998	103,106	84,115	515	84,630	-	84,630	82.1%	82.1%	82.1%	82.1%	82.1%	-	-	-	-
1999	68,831	79,794	282	80,076	4	80,080	116.3%	116.3%	116.3%	116.3%	116.3%	-	9	-	-
2000	69,659	84,972	(1)	84,971	17	84,988	122.0%	122.0%	122.0%	122.0%	122.0%	-	(16)	-	-
2001	80,047	100,019	671	100,690	30	100,720	125.8%	125.8%	126.0%	126.1%	126.1%	-	(14)	(0.3%)	(240)
2002	113,770	134,010	62	134,072	86	134,158	117.9%	117.9%	117.9%	117.9%	118.0%	-	(18)	(0.1%)	(114)
2003	142,680	128,962	324	129,286	143	129,429	90.7%	90.7%	90.7%	91.1%	91.2%	-	(21)	(0.5%)	(713)
2004	165,860	127,561	1,085	128,646	263	128,909	77.7%	77.7%	77.7%	77.7%	77.8%	-	(29)	(0.1%)	(166)
2005	158,965	116,655	70	116,725	348	117,073	73.6%	73.7%	73.7%	73.7%	73.8%	(0.1%)	(12)	(0.2%)	(318)
2006	163,889	162,035	1,835	163,870	628	164,498	100.4%	100.4%	100.5%	100.5%	100.8%	-	(2)	(0.4%)	(656)
2007	180,957	178,368	1,947	180,315	738	181,053	100.1%	100.1%	100.3%	100.3%	100.6%	-	(131)	(0.5%)	(905)
2008	214,486	255,844	2,127	257,971	1,527	259,498	121.0%	121.3%	121.5%	121.6%	122.1%	(0.3%)	(669)	(1.1%)	(2,359)
2009	224,096	340,467	5,370	345,837	2,571	348,408	155.5%	155.6%	155.5%	155.3%	156.0%	(0.1%)	(248)	(0.5%)	(1,120)
2010	284,367	423,115	6,211	429,326	3,508	432,834	152.2%	152.4%	152.6%	152.7%	153.5%	(0.2%)	(608)	(1.3%)	(3,697)
2011	280,097	230,799	11,377	242,176	1,150	243,326	86.9%	87.0%	87.9%	87.3%	86.9%	(0.1%)	(454)	-	-
2012	301,957	235,168	21,381	256,549	1,611	258,160	85.5%	85.3%	86.3%	86.4%	86.5%	0.2%	593	(1.0%)	(3,020)
2013	299,209	250,412	33,237	283,649	691	284,340	95.0%	94.4%	95.1%	95.6%	95.7%	0.6%	1,936	(0.7%)	(2,094)
2014	270,934	205,744	66,775	272,519	1,492	274,011	101.1%	100.8%	100.7%	100.2%	100.1%	0.3%	872	1.0%	2,709
2015	262,680	197,475	83,170	280,645	4,407	285,052	108.5%	108.2%	108.0%	109.5%	109.4%	0.3%	696	(0.9%)	(2,364)
2016	269,436	192,155	99,555	291,710	27,511	319,221	118.5%	119.2%	118.2%	119.0%	119.6%	(0.7%)	(2,062)	(1.1%)	(2,964)
2017	374,444	224,271	110,976	335,247	102,998	438,245	117.0%	116.9%	119.8%	120.8%	123.0%	0.1%	16	(6.0%)	(22,467)
2018	352,837	195,333	111,841	307,174	140,534	447,708	126.9%	125.7%	125.6%	121.8%	120.1%	1.2%	3,205		
2019	84,161	26,998	27,024	54,022	48,263	102,285	121.5%	-	-	-	-				
TOTAL	**5,346,016**	**4,763,742**	**614,052**	**5,377,794**	**338,520**	**5,716,314**	**106.9%**	**106.6%**	**106.6%**	**106.3%**	**106.2%**		**3,212**		**(33,865)**
2018 & prior	5,261,855	4,736,744	587,028	5,323,772	290,257	5,614,029	**106.7%**	106.6%	106.6%	106.3%	**106.2%**		3,212		(33,865)

* Claims Amt = indemnity & allowed claims expense (where latter is allowed expense over and above the claims expense included in the expense allowance for member companies)
** Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association

Comparison of Selected Ultimate Incurred Claims Amounts by Coverage
as at March 31, 2019
Amounts in: $1,000s
RSP: Ontario

Accident Year	Prior Analysis (Dec 2018)				Current Analysis (Mar 2019)				Change from Prior Analysis			
	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total
Prior to 1997	174,649	343,555	188,058	706,264	174,649	343,726	188,058	706,435	-	171	-	171
1997	39,482	38,696	33,077	111,255	39,482	38,694	33,077	111,253	-	(2)	-	(2)
1998	32,260	28,973	23,398	84,630	32,260	28,973	23,398	84,630	-	-	-	-
1999	31,291	30,681	18,099	80,071	31,291	30,689	18,099	80,080	-	8	-	9
2000	31,622	31,885	21,498	85,004	31,622	31,868	21,498	84,988	-	(17)	-	(16)
2001	36,309	42,121	22,303	100,734	36,309	42,108	22,303	100,720	-	(13)	-	(14)
2002	50,407	53,594	30,176	134,176	50,407	53,576	30,176	134,158	-	(18)	-	(18)
2003	47,874	50,848	30,728	129,450	47,874	50,827	30,728	129,429	-	(21)	-	(21)
2004	51,525	51,775	25,637	128,938	51,525	51,747	25,637	128,909	-	(28)	-	(29)
2005	43,942	46,928	26,215	117,085	43,950	46,908	26,215	117,073	8	(20)	-	(12)
2006	62,378	74,058	28,064	164,500	62,378	74,056	28,064	164,498	-	(2)	-	(2)
2007	67,013	78,629	35,542	181,184	67,045	78,466	35,542	181,053	32	(163)	-	(131)
2008	79,739	137,939	42,489	260,167	79,519	137,488	42,491	259,498	(220)	(451)	2	(669)
2009	95,474	212,220	40,962	348,656	95,329	212,127	40,952	348,408	(145)	(93)	(10)	(248)
2010	132,501	255,142	45,799	433,442	132,202	254,881	45,750	432,834	(299)	(261)	(49)	(608)
2011	95,435	104,832	43,512	243,780	95,366	104,440	43,521	243,326	(69)	(392)	9	(454)
2012	98,416	117,505	41,646	257,567	98,190	118,326	41,643	258,160	(226)	821	(3)	593
2013	114,628	120,911	46,865	282,404	114,567	122,919	46,854	284,340	(61)	2,008	(11)	1,936
2014	99,375	124,353	49,412	273,139	100,207	124,410	49,394	274,011	832	57	(18)	872
2015	102,884	129,365	52,107	284,356	102,475	130,478	52,098	285,052	(409)	1,113	(9)	696
2016	117,780	138,995	64,509	321,283	117,465	137,163	64,593	319,221	(315)	(1,832)	84	(2,062)
2017	165,967	176,751	95,511	438,229	166,104	176,660	95,480	438,245	137	(91)	(31)	16
2018	166,348	170,994	107,161	444,503	167,847	170,716	109,146	447,708	1,499	(278)	1,985	3,205
2019	-	-	-	-	38,229	38,382	25,674	102,285	38,229	38,382	25,674	102,285
Total	1,937,299	2,560,750	1,112,768	5,610,817	1,976,292	2,599,628	1,140,391	5,716,314	38,993	38,878	27,623	105,497
2018 & Prior	**1,937,299**	**2,560,750**	**1,112,768**	**5,610,817**	**1,938,063**	**2,561,246**	**1,114,717**	**5,614,029**	**764**	**496**	**1,949**	**3,212**

Facility Association

Estimated and Selected Ultimate Losses by Method

as at March 31, 2019

Coverage: **Total**

RSP: **Ontario**

Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**Data Correction**	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR**	**Incurred (Zero IBNR) Ult LR**	**User Defined 1 Ult LR**	**Data Correction Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1997	726,626	678,378	28,057	706,435		706,435						706,435	706,435										706,435	
1997	152,922	111,093	160	111,253		111,253						111,253	111,253				72.8%		72.8%	72.8%			111,253	72.8%
1998	103,106	84,115	515	84,630		84,630						84,630	84,630				82.1%		82.1%	82.1%			84,630	82.1%
1999	68,831	79,794	282	80,076		80,080						80,080	80,076				116.3%		116.3%	116.3%			80,080	116.3%
2000	69,659	84,972	(1)	84,971		84,989						84,989	84,971				122.0%		122.0%	122.0%			84,988	122.0%
2001	80,047	100,019	671	100,690		100,720						100,720	100,690				125.8%		125.8%	125.8%			100,720	125.8%
2002	113,770	134,010	62	134,072		134,159						134,159	134,072				117.9%		117.9%	117.8%			134,158	117.9%
2003	142,680	128,962	324	129,286		129,429						129,429	129,286				90.7%		90.7%	90.6%			129,429	90.7%
2004	165,860	127,561	1,085	128,646		128,909						128,909	128,646				77.7%		77.7%	77.6%			128,909	77.7%
2005	158,965	116,655	70	116,725		117,074						117,074	116,725				73.6%		73.6%	73.4%			117,073	73.6%
2006	163,889	162,035	1,835	163,870		164,498						164,498	163,870				100.4%		100.4%	100.0%			164,498	100.4%
2007	180,957	178,368	1,947	180,315		181,050						181,050	180,315				100.1%		100.1%	99.6%			181,053	100.1%
2008	214,486	255,844	2,127	257,971		259,435						259,435	257,971				121.0%		121.0%	120.3%			259,498	121.0%
2009	224,096	340,467	5,369	345,837		348,406						348,406	345,837				155.5%		155.5%	154.3%			348,408	155.5%
2010	284,367	423,115	6,210	429,326	348,529	432,821	1.3%	98.7%	431,715			432,821	429,326			122.6%	152.2%	151.8%	152.2%	151.0%			432,834	152.2%
2011	280,097	230,799	11,378	242,176	259,661	243,326	0.6%	99.4%	243,420			243,326	242,176			92.7%	86.9%	86.9%	86.9%	86.5%			243,326	86.9%
2012	301,957	235,168	21,381	256,549	282,985	258,160	0.8%	99.2%	258,363			258,160	256,549			93.7%	85.5%	85.6%	85.5%	85.0%			258,160	85.5%
2013	299,209	250,412	33,237	283,649	291,477	284,274	2.3%	97.7%	284,441			284,274	283,649			97.4%	95.0%	95.1%	95.0%	94.8%			284,340	95.0%
2014	270,934	205,744	66,775	272,519	282,038	273,981	(1.8%)	101.8%	273,834			273,981	272,519			104.1%	101.1%	101.1%	101.1%	100.6%			274,011	101.1%
2015	262,680	197,475	83,170	280,645	295,871	285,633	(2.1%)	102.1%	285,416			286,553	280,645			112.6%	108.7%	108.7%	109.1%	106.8%			285,052	108.5%
2016	269,436	192,155	99,554	291,710	324,593	315,627	15.3%	84.7%	316,994			320,669	291,710			120.5%	117.1%	117.7%	119.0%	108.3%			319,221	118.5%
2017	374,444	224,271	110,975	335,247	459,977	393,628	24.6%	75.4%	409,960			439,723	335,247			122.8%	105.1%	109.5%	117.4%	89.5%			438,245	117.0%
2018	352,837	195,333	111,842	307,174	439,244	422,162	65.1%	34.9%	433,291			437,176	307,174			124.5%	119.6%	122.8%	123.9%	87.1%			447,708	126.9%
2019	84,161	26,998	27,024	54,022	208,759	160,766	83.5%	16.5%	200,859			-	54,022			248.0%	191.0%	238.7%		64.2%			102,285	121.5%
Total	**5,346,016**	**4,763,743**	**614,050**	**5,377,793**	**3,193,133**	**5,701,445**			**3,138,292**			**5,607,749**	**5,377,793**										**5,716,313**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

**For 'off-half' valuation quarters (Mar and Sep), the current accident year (CAY) by method Ultimate Loss estimates ([5] to [22]) are aggregated from a coverage level

Facility Association

Comparison of Estimated Ultimate Losses by Method

as at March 31, 2019

Coverage: **Total**
RSP: **Ontario**
Amounts in: $1,000s

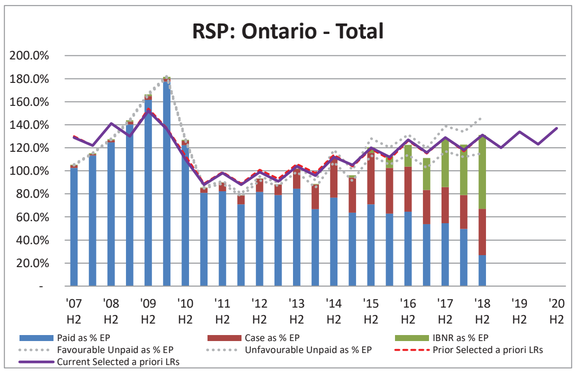
	Current Valuation Results (as at Mar 2019)										
Accident Year	**ELR Method***	**Link Ratio Method**	**BF Method***	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**Data Correction**	**Selected IBNR Method****	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]
Prior to 1997		706,435		706,435	706,435				-	706,435	
1997		111,253		111,253	111,253			N/A	-	111,253	72.8%
1998		84,630		84,630	84,630			N/A	-	84,630	82.1%
1999		80,080		80,080	80,076			N/A	4	80,080	116.3%
2000		84,989		84,989	84,971			N/A	17	84,988	122.0%
2001		100,720		100,720	100,690			N/A	30	100,720	125.8%
2002		134,159		134,159	134,072			N/A	86	134,158	117.9%
2003		129,429		129,429	129,286			N/A	143	129,429	90.7%
2004		128,909		128,909	128,646			N/A	263	128,909	77.7%
2005		117,074		117,074	116,725			N/A	348	117,073	73.6%
2006		164,498		164,498	163,870			N/A	628	164,498	100.4%
2007		181,050		181,050	180,315			N/A	738	181,053	100.1%
2008		259,435		259,435	257,971			N/A	1,527	259,498	121.0%
2009		348,406		348,406	345,837			N/A	2,571	348,408	155.5%
2010	348,529	432,821	431,715	432,821	429,326			N/A	3,508	432,834	152.2%
2011	259,661	243,326	243,420	243,326	242,176			N/A	1,150	243,326	86.9%
2012	282,985	258,160	258,363	258,160	256,549			N/A	1,611	258,160	85.5%
2013	291,477	284,274	284,441	284,274	283,649			N/A	691	284,340	95.0%
2014	282,038	273,981	273,834	273,981	272,519			N/A	1,492	274,011	101.1%
2015	295,871	285,633	285,416	286,553	280,645			N/A	4,407	285,052	108.5%
2016	324,593	315,627	316,994	320,669	291,710			N/A	27,511	319,221	118.5%
2017	459,977	393,628	409,960	439,723	335,247			N/A	102,998	438,245	117.0%
2018	439,244	422,162	433,291	437,176	307,174			N/A	140,534	447,708	126.9%
2019	208,759	160,766	200,859	-	54,022			N/A	48,263	102,285	121.5%
Total	**3,193,133**	**5,701,445**	**3,138,292**	**5,607,749**	**5,377,793**				**338,520**	**5,716,313**	
2018 & Prior	**2,984,374**	**5,540,678**	**2,937,433**	**5,607,749**	**5,323,771**				**290,257**	**5,614,028**	

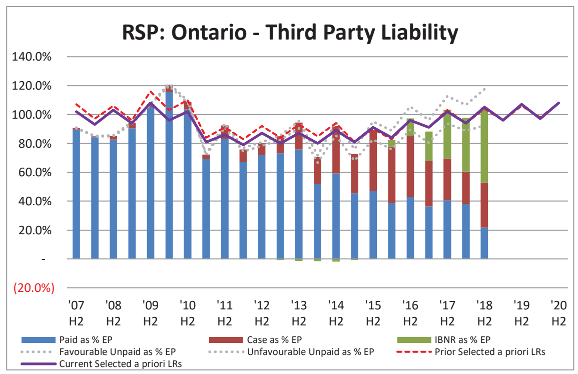
	Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	**ELR Method***	**LR Ratio Method**	**BF Method***	**Selected IBNR Method****	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR**	**Incurred to Date**	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR**
	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
									=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1997		706,263			-	706,263		172	-	172	
1997		111,255		N/A	-	111,255	72.8%	(2)	-	(2)	-
1998		84,630		N/A	-	84,630	82.1%	-	-	-	-
1999		80,072		N/A	8	80,071	116.3%	12	(4)	8	-
2000		85,005		N/A	17	85,004	122.0%	(16)	-	(16)	-
2001		100,733		N/A	35	100,734	125.8%	(9)	(5)	(14)	-
2002		134,177		N/A	104	134,176	117.9%	-	(18)	(18)	-
2003		129,450		N/A	164	129,450	90.7%	-	(21)	(21)	-
2004		128,937		N/A	290	128,938	77.7%	(2)	(27)	(29)	-
2005		117,084		N/A	368	117,085	73.7%	8	(20)	(12)	(0.1%)
2006		164,500		N/A	633	164,500	100.4%	3	(5)	(2)	-
2007		181,180		N/A	779	181,184	100.1%	(90)	(41)	(131)	-
2008		260,368		N/A	1,300	260,167	121.3%	(895)	227	(668)	(0.3%)
2009		348,654		N/A	2,636	348,656	155.6%	(183)	(65)	(248)	(0.1%)
2010	348,529	433,427	432,263	N/A	3,678	433,442	152.4%	(438)	(170)	(608)	(0.2%)
2011	259,661	243,781	243,890	N/A	1,153	243,780	87.0%	(451)	(3)	(454)	(0.1%)
2012	282,985	257,567	257,800	N/A	1,747	257,567	85.3%	729	(136)	593	0.2%
2013	291,477	282,306	282,532	N/A	162	282,404	94.4%	1,407	529	1,936	0.6%
2014	282,037	273,132	272,921	N/A	2,233	273,139	100.8%	1,613	(741)	872	0.3%
2015	295,907	284,934	284,719	N/A	6,490	284,356	108.2%	2,778	(2,083)	695	0.3%
2016	324,777	318,289	319,378	N/A	33,382	321,283	119.2%	3,809	(5,871)	(2,062)	(0.7%)
2017	460,380	393,240	412,116	N/A	112,145	438,229	116.9%	9,163	(9,147)	16	0.1%
2018	440,232	419,154	432,337	N/A	164,073	444,503	125.7%	26,744	(23,539)	3,205	1.2%
2019	-	-	-	N/A	-	-	-	54,022	48,263	102,285	121.5%
Total	**2,985,986**	**5,538,139**	**2,937,955**		**331,397**	**5,610,815**		**98,374**	**7,123**	**105,497**	
2018 & Prior	**2,985,986**	**5,538,139**	**2,937,955**		**331,397**	**5,610,815**		**44,352**	**(41,140)**	**3,212**	

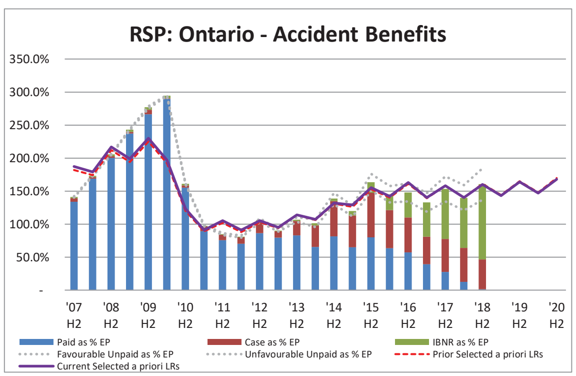
*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

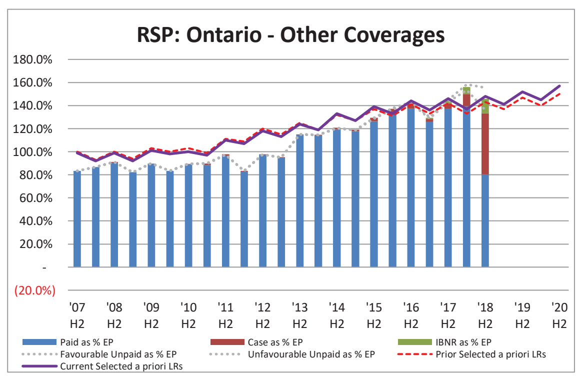
**IBNR selected on a coverage level and aggregated to a Government Line (or Total) level

Accident Period	CURRENT Third Party Liability	CURRENT Accident Benefits	CURRENT Other Coverages	CURRENT Total	PRIOR Third Party Liability	PRIOR Accident Benefits	PRIOR Other Coverages	PRIOR Total	CHANGE Third Party Liability	CHANGE Accident Benefits	CHANGE Other Coverages	CHANGE Total
2013 / 2	87.0%	114.0%	124.0%	104.0%	93.0%	114.0%	125.0%	106.0%	(6.0%)	-	(1.0%)	(2.0%)
2014 / 1	80.0%	107.0%	119.0%	96.0%	85.0%	106.0%	119.0%	98.0%	(5.0%)	1.0%	-	(2.0%)
2014 / 2	89.0%	132.0%	133.0%	112.0%	94.0%	131.0%	132.0%	114.0%	(5.0%)	1.0%	1.0%	(2.0%)
2015 / 1	81.0%	129.0%	127.0%	105.0%	81.0%	126.0%	127.0%	104.0%	-	3.0%	-	1.0%
2015 / 2	91.0%	155.0%	139.0%	120.0%	90.0%	153.0%	137.0%	119.0%	1.0%	2.0%	2.0%	1.0%
2016 / 1	84.0%	142.0%	133.0%	112.0%	83.0%	140.0%	131.0%	110.0%	1.0%	2.0%	2.0%	2.0%
2016 / 2	96.0%	163.0%	144.0%	127.0%	96.0%	161.0%	141.0%	126.0%	-	2.0%	3.0%	1.0%
2017 / 1	91.0%	140.0%	136.0%	116.0%	91.0%	139.0%	133.0%	115.0%	-	1.0%	3.0%	1.0%
2017 / 2	102.0%	158.0%	146.0%	129.0%	103.0%	158.0%	142.0%	129.0%	(1.0%)	-	4.0%	-
2018 / 1	94.0%	140.0%	137.0%	118.0%	94.0%	140.0%	133.0%	117.0%	-	-	4.0%	1.0%
2018 / 2	105.0%	160.0%	148.0%	131.0%	104.0%	161.0%	143.0%	131.0%	1.0%	(1.0%)	5.0%	-
2019 / 1	96.0%	143.0%	141.0%	120.0%	96.0%	144.0%	137.0%	120.0%	-	(1.0%)	4.0%	-
2019 / 2	107.0%	164.0%	152.0%	134.0%	106.0%	165.0%	147.0%	134.0%	1.0%	(1.0%)	5.0%	-
2020 / 1	97.0%	147.0%	145.0%	123.0%	98.0%	148.0%	140.0%	123.0%	(1.0%)	(1.0%)	5.0%	-
2020 / 2	108.0%	168.0%	157.0%	137.0%	108.0%	170.0%	150.0%	137.0%	-	(2.0%)	7.0%	-



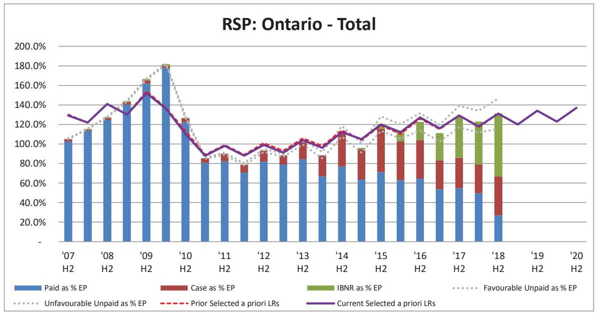


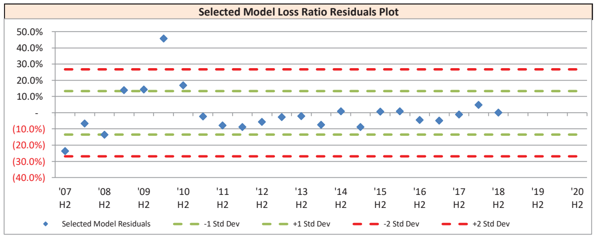




Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **Ontario**
Amounts in: $1,000s
Coverage: Total

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	129.0%	130.0%	(1.0%)
2008 / 1	122.0%	122.0%	-
2008 / 2	141.0%	141.0%	-
2009 / 1	130.0%	130.0%	-
2009 / 2	152.0%	154.0%	(2.0%)
2010 / 1	136.0%	137.0%	(1.0%)
2010 / 2	110.0%	113.0%	(3.0%)
2011 / 1	88.0%	89.0%	(1.0%)
2011 / 2	98.0%	99.0%	(1.0%)
2012 / 1	88.0%	89.0%	(1.0%)
2012 / 2	99.0%	101.0%	(2.0%)
2013 / 1	91.0%	93.0%	(2.0%)
2013 / 2	104.0%	106.0%	(2.0%)
2014 / 1	96.0%	98.0%	(2.0%)
2014 / 2	112.0%	114.0%	(2.0%)
2015 / 1	105.0%	104.0%	1.0%
2015 / 2	120.0%	119.0%	1.0%
2016 / 1	112.0%	110.0%	2.0%
2016 / 2	127.0%	126.0%	1.0%
2017 / 1	116.0%	115.0%	1.0%
2017 / 2	129.0%	129.0%	-
2018 / 1	118.0%	117.0%	1.0%
2018 / 2	131.0%	131.0%	-
2019 / 1	120.0%	120.0%	-
2019 / 2	134.0%	134.0%	-
2020 / 1	123.0%	123.0%	-
2020 / 2	137.0%	137.0%	-





Current AHY: 2018 / 2

Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Adjust EP to 2018 / 2 rate level: Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	91,559	93,857	2,108	96,439	105.3%	1.1409	1.0000	1.0000	104,462	1.1602	1.0000	1.0000	111,887	107.1%	-
2008 / 1	106,182	120,539	1,181	122,471	115.3%	1.1393	1.0000	1.0000	120,974	1.2079	1.0000	1.0000	147,930	122.3%	-
2008 / 2	108,301	134,977	2,198	138,168	127.6%	1.1264	1.0000	1.0000	121,992	1.0369	1.0000	1.0000	143,272	117.4%	-
2009 / 1	108,298	151,817	2,814	155,842	143.9%	1.1045	1.0000	1.0000	119,612	1.0691	1.0000	1.0000	166,615	139.3%	-
2009 / 2	115,796	187,003	4,029	192,665	166.4%	1.0745	1.0000	1.0000	124,422	0.8913	1.0000	1.0000	171,709	138.0%	-
2010 / 1	133,264	236,606	3,298	242,123	181.7%	1.0340	1.0000	1.0000	137,792	0.9303	1.0000	1.0000	225,241	163.5%	-
2010 / 2	151,103	184,859	5,789	191,868	127.0%	0.9901	1.0000	1.0000	149,611	1.1520	1.0000	1.0000	221,036	147.7%	-
2011 / 1	139,284	112,548	6,190	119,341	85.7%	0.9672	1.0000	1.0000	134,711	1.4386	1.0000	1.0000	171,683	127.4%	-
2011 / 2	140,811	115,776	10,592	126,926	90.1%	0.9496	1.0000	1.0000	133,714	1.2682	1.0000	1.0000	160,956	120.4%	0.1%
2012 / 1	149,814	106,168	11,751	118,555	79.1%	0.9338	1.0000	1.0000	139,896	1.3839	1.0000	1.0000	164,073	117.3%	0.2%
2012 / 2	152,144	124,423	17,108	142,162	93.4%	0.9304	1.0000	1.0000	141,558	1.2212	1.0000	1.0000	173,602	122.6%	0.1%
2013 / 1	150,940	119,299	13,728	133,300	88.3%	0.9303	1.0000	1.0000	140,417	1.3290	1.0000	1.0000	177,155	126.2%	0.2%
2013 / 2	148,270	125,179	25,550	151,114	101.9%	0.9390	1.0000	1.0000	139,223	1.1764	1.0000	1.0000	177,777	127.7%	0.2%
2014 / 1	135,116	90,250	28,757	119,640	88.5%	0.9481	1.0000	1.0000	128,101	1.2836	1.0000	1.0000	153,574	119.9%	0.2%
2014 / 2	135,817	104,411	47,933	153,105	112.7%	0.9729	1.0000	1.0000	132,145	1.1259	1.0000	1.0000	172,384	130.5%	8.5%
2015 / 1	135,784	86,423	41,737	130,592	96.2%	0.9933	1.0000	1.0000	134,873	1.2313	1.0000	1.0000	160,798	119.2%	8.6%
2015 / 2	126,935	90,067	56,487	153,136	120.6%	1.0064	1.0000	1.0000	127,744	1.0833	1.0000	1.0000	165,883	129.9%	13.7%
2016 / 1	120,868	75,907	47,933	136,384	112.8%	1.0107	1.0000	1.0000	122,164	1.1780	1.0000	1.0000	160,664	131.5%	13.7%
2016 / 2	148,737	95,891	58,417	182,270	122.5%	1.0244	1.0000	1.0000	152,365	1.0909	1.0000	1.0000	198,838	130.5%	13.7%
2017 / 1	181,395	97,553	53,726	201,495	111.1%	1.0308	1.0000	1.0000	186,976	1.1797	1.0000	1.0000	237,702	127.1%	13.8%
2017 / 2	193,427	105,844	60,611	247,407	127.9%	1.0254	1.0000	1.0000	198,343	1.0440	1.0000	1.0000	258,298	130.2%	13.8%
2018 / 1	177,066	87,900	52,216	217,665	122.9%	1.0098	1.0000	1.0000	178,799	1.1264	1.0000	1.0000	245,172	137.1%	13.9%
Total	**3,050,911**	**2,647,298**	**554,156**	**3,472,668**	**113.8%**	**1.0062**	**1.0000**	**1.0000**	**3,069,894**	**1.1421**	**1.0000**	**1.0000**	**3,966,249**	**129.2%**	**100.5%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**130.6%**	
													selected:	**131.0%**	**131.0%**
														current	prior

Premium adjustment factors [6]-[8], Claims adjustment factors [10]-[12], and selected experience period weights [15] are selected at the coverage level, implied aggregate factors are presented above

Facility Association — **Valuation Results**
Amounts in: $1,000s — as at March 31, 2019
Coverage: Third Party Liability
RSP: Ontario

Life to Date

Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
	database	*database*	*= [3]/[2]*	*= [7]-[3]*	*= [5]/[2]*	*database*	*= [7]/[2]*	*database*	*= [9]/[2]*	*= [7]+[9]*	*= [11]/[2]*	*= [5]+[9]*	*= [13]/[2]*
2014 & prior	1,644,456	1,326,788	80.7%	60,234	3.7%	1,387,022	84.3%	(2,850)	(0.2%)	1,384,172	84.2%	57,384	3.5%
2015	129,769	69,960	53.9%	34,680	26.7%	104,640	80.6%	(2,165)	(1.7%)	102,475	79.0%	32,515	25.1%
2016	131,176	61,057	46.5%	51,579	39.3%	112,636	85.9%	4,829	3.7%	117,465	89.5%	56,408	43.0%
2017	177,044	72,543	41.0%	59,189	33.4%	131,732	74.4%	34,372	19.4%	166,104	93.8%	93,561	52.8%
2018	167,914	70,242	41.8%	44,130	26.3%	114,372	68.1%	53,475	31.8%	167,847	100.0%	97,605	58.1%
2019	39,903	9,978	25.0%	9,855	24.7%	19,833	49.7%	18,396	46.1%	38,229	95.8%	28,251	70.8%
TOTAL	2,290,262	1,610,568	70.3%	259,667	11.3%	1,870,235	81.7%	106,057	4.6%	1,976,292	86.3%	365,724	16.0%
2018 & prior	2,250,359	1,600,590	71.1%	249,812	11.1%	1,850,402	82.2%	87,661	3.9%	1,938,063	86.1%	337,473	15.0%

Activity During Quarter vs EP

Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]
	database	*database*	*=[17]/[16]*	*database*	*=[19]/[16]*	*database*	*=[21]/[16]*	*database*	*=[23]/[16]*	*database*	*=[25]/[16]*	*database*	*=[27]/[16]*
2014 & prior	1,644,456	5,935	0.4%	(6,744)	(0.4%)	(809)	-	661	-	(148)	-	(6,083)	(0.4%)
2015	129,769	4,097	3.2%	(4,190)	(3.2%)	(93)	(0.1%)	(316)	(0.2%)	(409)	(0.3%)	(4,506)	(3.5%)
2016	131,176	3,238	2.5%	(1,601)	(1.2%)	1,637	1.2%	(1,952)	(1.5%)	(315)	(0.2%)	(3,553)	(2.7%)
2017	177,044	2,034	1.1%	2,588	1.5%	4,622	2.6%	(4,485)	(2.5%)	137	0.1%	(1,897)	(1.1%)
2018	167,914	9,650	5.7%	1,740	1.0%	11,390	6.8%	(9,891)	(5.9%)	1,499	0.9%	(8,151)	(4.9%)
TOTAL	2,250,359	24,954	1.1%	(8,207)	(0.4%)	16,747	0.7%	(15,983)	(0.7%)	764	-	(24,190)	(1.1%)

Emergence During Quarter

Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense	
	$000s	$000s	$000s	% Beg Unpaid	$000s	% Beg IBNR	$000s	% Beg Unpaid
[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]
	database	*database*	*[17]*	*=[32]/[31]*	*[21]*	*=[34]/[30]*	*[25]*	*=[36]/[31]*
2014 & prior	(3,511)	63,467	5,935	9.4%	(809)	23.0%	(148)	(0.2%)
2015	(1,849)	37,021	4,097	11.1%	(93)	5.0%	(409)	(1.1%)
2016	6,781	59,961	3,238	5.4%	1,637	24.1%	(315)	(0.5%)
2017	38,857	95,458	2,034	2.1%	4,622	11.9%	137	0.1%
2018	63,366	105,756	9,650	9.1%	11,390	18.0%	1,499	1.4%
TOTAL	103,644	361,663	24,954	6.9%	16,747	16.2%	764	0.2%

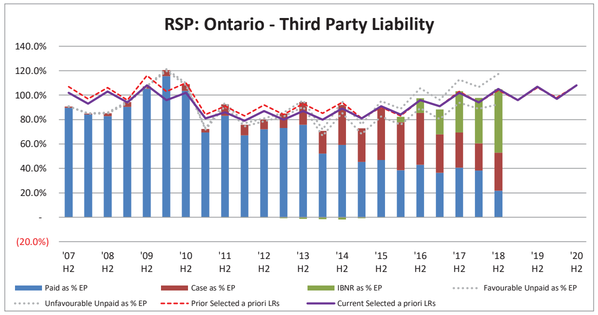
Facility Association **Loss Ratios Over Time**
Amounts in: $1,000s as at March 31, 2019
Coverage: Third Party Liability
RSP: Ontario

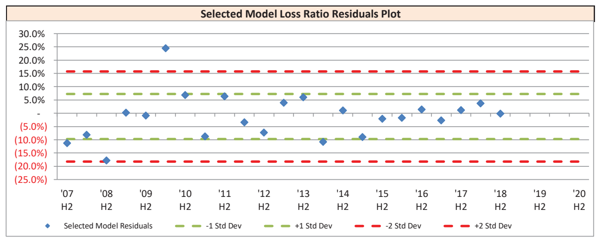
Accident Year [1]	Earned Premium @ Mar 2019 [2]	Paid Claims Amt* @ Mar 2019 [3]	Case Reserve @ Mar 2019 [4]	Recorded Claims Amt* @ Mar 2019 [5]	Selected IBNR @ Mar 2019 [6]	Ultimate Claims Amt* @ Mar 2019 [7]	**Selected Ultimate LR @ Mar 2019 [8]**	Selected Ultimate LR @ Dec 2018 [9]	Selected Ultimate LR @ Sep 2018 [10]	Selected Ultimate LR @ Jun 2018 [11]	**Selected Ultimate LR @ Mar 2018 [12]**	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Ultimate LR [13]	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Claims Amt* [14]	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Ultimate LR [15]	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Claims Amt* @ curr EP [16]
	database	*database*	*= [5]-[3]*	*database*	*database*	*= [5]+[6]*	***= [7]/[2]***	*database*	*database*	*database*	***database***	*= [8]-[9]*		*= [8]-[12]*	*= [2]*[15]*
AY1997 & Prior	331,203	214,133	(2)	214,131	-	214,131	-	-	-	-	-	-	-	-	2,067
1998	38,010	32,259	1	32,260	-	32,260	84.9%	84.9%	84.9%	84.9%	84.9%	-	-	-	-
1999	26,635	31,290	1	31,291	-	31,291	117.5%	117.5%	117.5%	117.5%	117.5%	-	-	-	-
2000	27,670	31,622	-	31,622	-	31,622	114.3%	114.3%	114.3%	114.3%	114.3%	-	-	-	-
2001	31,638	36,309	-	36,309	-	36,309	114.8%	114.8%	114.8%	114.8%	114.8%	-	-	-	-
2002	44,637	50,403	4	50,407	-	50,407	112.9%	112.9%	112.9%	112.9%	112.9%	-	-	-	-
2003	55,713	47,865	9	47,874	-	47,874	85.9%	85.9%	85.9%	85.9%	85.9%	-	-	-	-
2004	66,497	51,526	(1)	51,525	-	51,525	77.5%	77.5%	77.5%	77.5%	77.5%	-	-	-	-
2005	66,816	43,942	8	43,950	-	43,950	65.8%	65.8%	65.8%	65.8%	65.8%	-	8	-	-
2006	69,800	62,378	-	62,378	-	62,378	89.4%	89.4%	89.4%	89.4%	89.4%	-	-	-	-
2007	78,411	66,406	639	67,045	-	67,045	85.5%	85.5%	85.6%	85.5%	85.5%	-	32	-	-
2008	93,757	78,531	988	79,519	-	79,519	84.8%	85.0%	85.0%	85.0%	85.1%	(0.2%)	(220)	(0.3%)	(281)
2009	95,631	93,855	1,474	95,329	-	95,329	99.7%	99.8%	100.8%	100.4%	100.5%	(0.1%)	(145)	(0.8%)	(765)
2010	116,253	128,259	3,943	132,202	-	132,202	113.7%	114.0%	114.4%	114.5%	114.5%	(0.3%)	(299)	(0.8%)	(930)
2011	117,810	91,000	4,366	95,366	-	95,366	80.9%	81.0%	82.5%	81.0%	79.7%	(0.1%)	(69)	1.2%	1,414
2012	126,924	90,421	7,897	98,318	(128)	98,190	77.4%	77.5%	77.7%	78.2%	78.7%	(0.1%)	(226)	(1.3%)	(1,650)
2013	130,560	100,484	14,847	115,331	(764)	114,567	87.8%	87.8%	88.5%	89.8%	89.8%	-	(61)	(2.0%)	(2,611)
2014	126,491	76,105	26,060	102,165	(1,958)	100,207	79.2%	78.6%	79.9%	81.0%	81.0%	0.6%	832	(1.8%)	(2,277)
2015	129,769	69,960	34,680	104,640	(2,165)	102,475	79.0%	79.3%	80.2%	80.1%	82.1%	(0.3%)	(409)	(3.1%)	(4,023)
2016	131,176	61,057	51,579	112,636	4,829	117,465	89.5%	89.7%	90.6%	91.4%	92.8%	(0.2%)	(315)	(3.3%)	(4,329)
2017	177,044	72,543	59,189	131,732	34,372	166,104	93.8%	93.6%	96.0%	96.6%	98.6%	0.2%	137	(4.8%)	(8,498)
2018	167,914	70,242	44,130	114,372	53,475	167,847	100.0%	98.8%	100.1%	96.0%	93.9%	1.2%	1,499		
2019	39,903	9,978	9,855	19,833	18,396	38,229	95.8%	-	-	-	-				
TOTAL	**2,290,262**	**1,610,568**	**259,667**	**1,870,235**	**106,057**	**1,976,292**	**86.3%**	**86.1%**	**86.5%**	**86.2%**	**86.2%**		**764**		**(21,883)**
2018 & prior	2,250,359	1,600,590	249,812	1,850,402	87,661	1,938,063	**86.1%**	86.1%	86.5%	86.2%	**86.2%**		764		(21,883)

* Claims Amt = indemnity & allowed claims expense (where latter is allowed expense over and above the claims expense included in the expense allowance for member companies)
** Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **Ontario**
Amounts in: $1,000s
Coverage: **Third Party Liability**

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	102.0%	107.0%	(5.0%)
2008 / 1	93.0%	97.0%	(4.0%)
2008 / 2	103.0%	106.0%	(3.0%)
2009 / 1	94.0%	96.0%	(2.0%)
2009 / 2	108.0%	116.0%	(8.0%)
2010 / 1	96.0%	103.0%	(7.0%)
2010 / 2	102.0%	110.0%	(8.0%)
2011 / 1	81.0%	84.0%	(3.0%)
2011 / 2	86.0%	91.0%	(5.0%)
2012 / 1	79.0%	83.0%	(4.0%)
2012 / 2	87.0%	92.0%	(5.0%)
2013 / 1	80.0%	84.0%	(4.0%)
2013 / 2	87.0%	93.0%	(6.0%)
2014 / 1	80.0%	85.0%	(5.0%)
2014 / 2	89.0%	94.0%	(5.0%)
2015 / 1	81.0%	81.0%	-
2015 / 2	91.0%	90.0%	1.0%
2016 / 1	84.0%	83.0%	1.0%
2016 / 2	96.0%	96.0%	-
2017 / 1	91.0%	91.0%	-
2017 / 2	102.0%	103.0%	(1.0%)
2018 / 1	94.0%	94.0%	-
2018 / 2	105.0%	104.0%	1.0%
2019 / 1	96.0%	96.0%	-
2019 / 2	107.0%	106.0%	1.0%
2020 / 1	97.0%	98.0%	(1.0%)
2020 / 2	108.0%	108.0%	-





Current AHY: **2018 / 2**

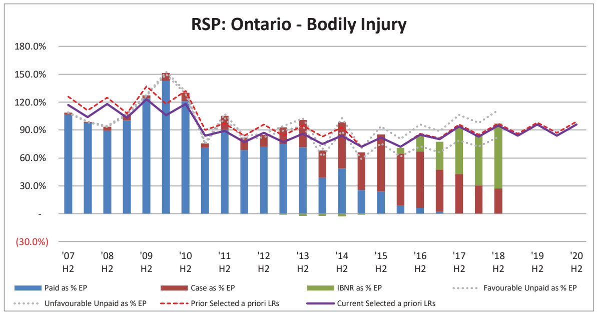
Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Adjust EP to 2018 / 2 rate level: Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]
2007 / 2	39,913	35,721	471	36,192	90.7%	1.2742	1.0000	1.0000	50,858
2008 / 1	46,492	39,164	331	39,496	85.0%	1.2624	1.0000	1.0000	58,694
2008 / 2	47,264	39,072	1,168	40,240	85.1%	1.2463	1.0000	1.0000	58,906
2009 / 1	46,600	42,142	1,775	43,917	94.2%	1.2287	1.0000	1.0000	57,255
2009 / 2	49,031	51,577	933	52,510	107.1%	1.2085	1.0000	1.0000	59,255
2010 / 1	55,043	63,554	2,744	66,297	120.4%	1.1904	1.0000	1.0000	65,524
2010 / 2	61,209	63,332	3,309	66,640	108.9%	1.1728	1.0000	1.0000	71,783
2011 / 1	58,130	40,277	1,748	42,026	72.3%	1.1155	1.0000	1.0000	64,843
2011 / 2	59,679	49,588	5,601	55,142	92.4%	1.0703	1.0000	1.0000	63,874
2012 / 1	62,667	42,026	5,448	47,350	75.6%	1.0540	1.0000	1.0000	66,051
2012 / 2	64,257	46,198	5,234	51,214	79.7%	1.0444	1.0000	1.0000	67,110
2013 / 1	64,656	47,350	7,476	54,331	84.0%	1.0357	1.0000	1.0000	66,968
2013 / 2	65,903	49,890	12,307	61,244	92.9%	1.0179	1.0000	1.0000	67,084
2014 / 1	61,996	32,305	11,623	42,908	69.2%	1.0076	1.0000	1.0000	62,466
2014 / 2	64,495	38,184	21,098	58,127	90.1%	1.0064	1.0000	1.0000	64,910
2015 / 1	66,469	30,192	18,241	47,877	72.0%	0.9953	1.0000	1.0000	66,156
2015 / 2	63,329	29,746	26,721	56,268	88.9%	0.9941	1.0000	1.0000	62,956
2016 / 1	59,610	23,001	23,446	49,075	82.3%	0.9967	1.0000	1.0000	59,414
2016 / 2	71,665	30,731	30,438	69,792	97.4%	1.0076	1.0000	1.0000	72,209
2017 / 1	85,779	31,112	26,998	75,690	88.2%	1.0169	1.0000	1.0000	87,229
2017 / 2	91,500	37,190	26,485	94,553	103.3%	1.0183	1.0000	1.0000	93,178
2018 / 1	84,313	32,123	18,775	82,378	97.7%	1.0072	1.0000	1.0000	84,921
Total	**1,370,000**	**894,475**	**252,368**	**1,233,268**	**90.0%**	**1.0742**	**1.0000**	**1.0000**	**1,471,644**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX			

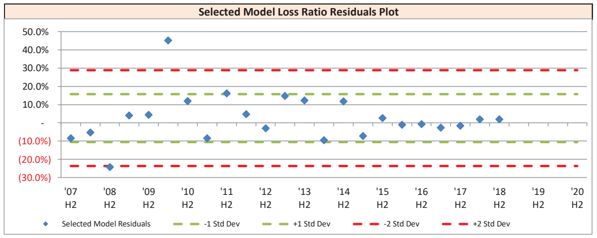
Accident Period	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	[10]	[11]	[12]	[13]	[14]	[15]
	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	1.3010	1.0000	1.0000	47,083	92.6%	-
2008 / 1	1.4146	1.0000	1.0000	55,870	95.2%	-
2008 / 2	1.2843	1.0000	1.0000	51,680	87.7%	-
2009 / 1	1.3661	1.0000	1.0000	59,995	104.8%	-
2009 / 2	1.1561	1.0000	1.0000	60,704	102.4%	-
2010 / 1	1.2488	1.0000	1.0000	82,791	126.4%	-
2010 / 2	1.1920	1.0000	1.0000	79,438	110.7%	-
2011 / 1	1.4500	1.0000	1.0000	60,938	94.0%	-
2011 / 2	1.2663	1.0000	1.0000	69,824	109.3%	-
2012 / 1	1.3836	1.0000	1.0000	65,513	99.2%	-
2012 / 2	1.2463	1.0000	1.0000	63,828	95.1%	-
2013 / 1	1.3405	1.0000	1.0000	72,833	108.8%	-
2013 / 2	1.2035	1.0000	1.0000	73,708	109.9%	-
2014 / 1	1.3156	1.0000	1.0000	56,449	90.4%	-
2014 / 2	1.1634	1.0000	1.0000	67,626	104.2%	8.2%
2015 / 1	1.2739	1.0000	1.0000	60,993	92.2%	8.5%
2015 / 2	1.1363	1.0000	1.0000	63,937	101.6%	13.8%
2016 / 1	1.2313	1.0000	1.0000	60,428	101.7%	13.8%
2016 / 2	1.0687	1.0000	1.0000	74,584	103.3%	13.8%
2017 / 1	1.1520	1.0000	1.0000	87,196	100.0%	13.8%
2017 / 2	1.0340	1.0000	1.0000	97,765	104.9%	13.9%
2018 / 1	1.1131	1.0000	1.0000	91,692	108.0%	14.0%
Total	**1.2202**	**1.0000**	**1.0000**	**1,504,875**	**102.3%**	**99.7%**
	on industry 2018-1 AIX data			**weighted average:**	**102.1%**	
	derived from 2018 / 2 on-levels			**selected:**	**104.0%**	**104.0%**
					current	prior

Premium adjustment factors [6]-[8], Claims adjustment factors [10]-[12], and selected experience period weights [15] are selected at the coverage level, implied aggregate factors are presented above

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **Ontario**
Amounts in: $1,000s
Coverage: BI

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	117.0%	126.0%	(9.0%)
2008 / 1	104.0%	111.0%	(7.0%)
2008 / 2	118.0%	125.0%	(7.0%)
2009 / 1	103.0%	108.0%	(5.0%)
2009 / 2	123.0%	137.0%	(14.0%)
2010 / 1	106.0%	118.0%	(12.0%)
2010 / 2	118.0%	132.0%	(14.0%)
2011 / 1	84.0%	90.0%	(6.0%)
2011 / 2	89.0%	97.0%	(8.0%)
2012 / 1	77.0%	84.0%	(7.0%)
2012 / 2	87.0%	96.0%	(9.0%)
2013 / 1	77.0%	84.0%	(7.0%)
2013 / 2	86.0%	95.0%	(9.0%)
2014 / 1	75.0%	83.0%	(8.0%)
2014 / 2	84.0%	93.0%	(9.0%)
2015 / 1	72.0%	72.0%	-
2015 / 2	82.0%	82.0%	-
2016 / 1	72.0%	72.0%	-
2016 / 2	85.0%	86.0%	(1.0%)
2017 / 1	80.0%	81.0%	(1.0%)
2017 / 2	94.0%	96.0%	(2.0%)
2018 / 1	83.0%	85.0%	(2.0%)
2018 / 2	95.0%	97.0%	(2.0%)
2019 / 1	84.0%	86.0%	(2.0%)
2019 / 2	96.0%	98.0%	(2.0%)
2020 / 1	84.0%	87.0%	(3.0%)
2020 / 2	96.0%	99.0%	(3.0%)





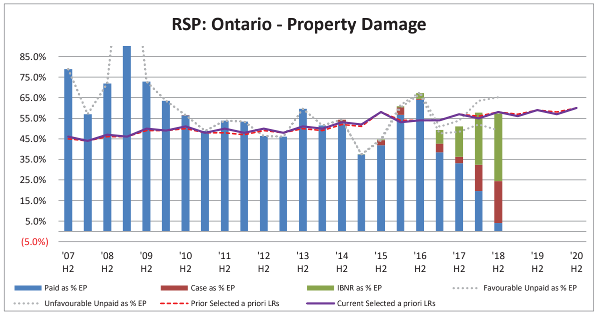
Current AHY: 2018 / 2

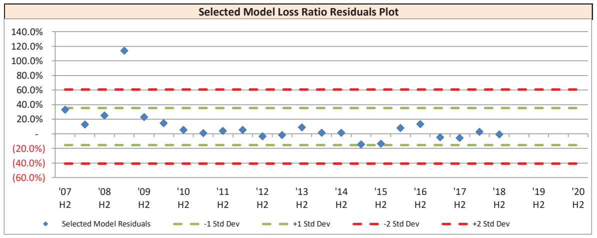
Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Adjust EP to 2018 / 2 rate level: Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	22,786	24,270	471	24,741	108.6%	1.4319	1.0000	1.0000	32,627	1.1648	1.0000	1.0000	28,818	88.3%	-
2008 / 1	26,670	25,990	331	26,321	98.7%	1.4117	1.0000	1.0000	37,650	1.2952	1.0000	1.0000	34,091	90.5%	-
2008 / 2	27,306	24,416	1,164	25,580	93.7%	1.3836	1.0000	1.0000	37,781	1.1151	1.0000	1.0000	28,524	75.5%	-
2009 / 1	27,392	27,517	1,773	29,290	106.9%	1.3408	1.0000	1.0000	36,727	1.2400	1.0000	1.0000	36,319	98.9%	-
2009 / 2	29,477	36,571	935	37,506	127.2%	1.2895	1.0000	1.0000	38,011	0.9936	1.0000	1.0000	37,266	98.0%	-
2010 / 1	32,660	46,625	2,743	49,369	151.2%	1.2575	1.0000	1.0000	41,070	1.1237	1.0000	1.0000	55,476	135.1%	-
2010 / 2	36,610	44,261	3,306	47,568	129.9%	1.2238	1.0000	1.0000	44,803	0.9839	1.0000	1.0000	46,802	104.5%	-
2011 / 1	35,368	25,017	1,745	26,762	75.7%	1.1386	1.0000	1.0000	40,270	1.2951	1.0000	1.0000	34,660	86.1%	-
2011 / 2	37,518	33,931	5,598	39,482	105.2%	1.0661	1.0000	1.0000	39,998	1.1340	1.0000	1.0000	44,772	111.9%	-
2012 / 1	39,893	27,254	5,448	32,577	81.7%	1.0436	1.0000	1.0000	41,632	1.2825	1.0000	1.0000	41,780	100.4%	-
2012 / 2	40,893	29,341	5,232	34,354	84.0%	1.0340	1.0000	1.0000	42,283	1.1230	1.0000	1.0000	38,580	91.2%	-
2013 / 1	41,376	30,985	7,475	37,965	91.8%	1.0281	1.0000	1.0000	42,539	1.2700	1.0000	1.0000	48,216	113.3%	-
2013 / 2	42,308	30,255	12,306	41,609	98.3%	1.0083	1.0000	1.0000	42,659	1.1121	1.0000	1.0000	46,274	108.5%	-
2014 / 1	40,050	15,608	11,619	26,206	65.4%	0.9941	1.0000	1.0000	39,814	1.2577	1.0000	1.0000	32,960	82.8%	-
2014 / 2	42,487	20,721	21,056	40,622	95.6%	0.9743	1.0000	1.0000	41,395	1.1013	1.0000	1.0000	44,737	108.1%	12.5%
2015 / 1	44,940	11,374	18,229	29,046	64.6%	0.9452	1.0000	1.0000	42,477	1.2455	1.0000	1.0000	36,177	85.2%	12.5%
2015 / 2	43,467	10,377	26,657	36,832	84.7%	0.9365	1.0000	1.0000	40,707	1.0905	1.0000	1.0000	40,165	98.7%	12.5%
2016 / 1	41,787	3,679	23,349	29,644	70.9%	0.9334	1.0000	1.0000	39,004	1.2333	1.0000	1.0000	36,560	93.7%	12.5%
2016 / 2	49,850	3,135	30,299	41,983	84.2%	0.9478	1.0000	1.0000	47,248	1.0197	1.0000	1.0000	42,810	90.6%	12.5%
2017 / 1	58,257	1,145	26,542	45,047	77.3%	0.9777	1.0000	1.0000	56,958	1.1533	1.0000	1.0000	51,953	91.2%	12.5%
2017 / 2	60,938	261	25,744	56,363	92.5%	1.0019	1.0000	1.0000	61,054	1.0098	1.0000	1.0000	56,915	93.2%	12.5%
2018 / 1	54,687	13	16,668	46,484	85.0%	1.0020	1.0000	1.0000	54,796	1.1420	1.0000	1.0000	53,084	96.9%	12.5%
Total	**876,720**	**472,745**	**248,690**	**805,351**	**91.9%**	**1.0739**	**1.0000**	**1.0000**	**941,503**	**1.1386**	**1.0000**	**1.0000**	**916,939**	**97.4%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data			**weighted average:**	**94.7%**	
										derived from 2018 / 2 on-levels			**selected:**	**95.0%**	**97.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using industry projected earned premium data, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **Ontario**
Amounts in: $1,000s
Coverage: PD

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	46.0%	45.0%	1.0%
2008 / 1	44.0%	44.0%	-
2008 / 2	47.0%	46.0%	1.0%
2009 / 1	46.0%	46.0%	-
2009 / 2	50.0%	49.0%	1.0%
2010 / 1	49.0%	49.0%	-
2010 / 2	51.0%	50.0%	1.0%
2011 / 1	48.0%	48.0%	-
2011 / 2	50.0%	48.0%	2.0%
2012 / 1	48.0%	47.0%	1.0%
2012 / 2	50.0%	49.0%	1.0%
2013 / 1	48.0%	48.0%	-
2013 / 2	51.0%	50.0%	1.0%
2014 / 1	50.0%	49.0%	1.0%
2014 / 2	53.0%	52.0%	1.0%
2015 / 1	52.0%	51.0%	1.0%
2015 / 2	58.0%	58.0%	-
2016 / 1	53.0%	54.0%	(1.0%)
2016 / 2	54.0%	54.0%	-
2017 / 1	54.0%	54.0%	-
2017 / 2	57.0%	57.0%	-
2018 / 1	55.0%	56.0%	(1.0%)
2018 / 2	58.0%	58.0%	-
2019 / 1	56.0%	57.0%	(1.0%)
2019 / 2	59.0%	59.0%	-
2020 / 1	57.0%	58.0%	(1.0%)
2020 / 2	60.0%	60.0%	-





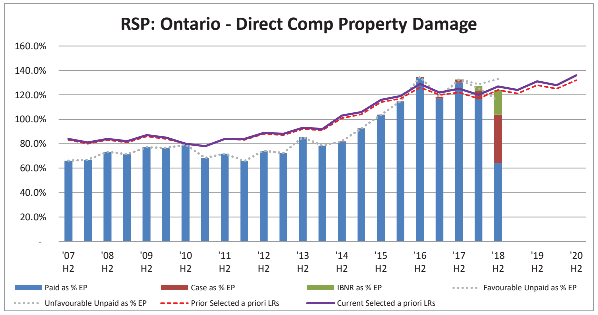
Current AHY: 2018 / 2

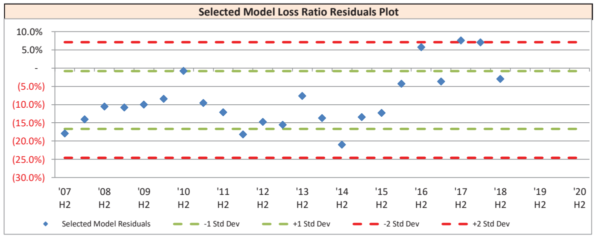
	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 clms level					
Accident Period	**Actual Earned Premium**	**Paid Claims Amount**	**Case Reserves**	**Selected Ultimate Claims Amount***	**Selected Ultimate Loss Ratio**	Rate Change	Drift (RG, class, etc.)	Other	**EP @ 2018 / 2 rate level**	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	**Ult. Clms Amt @ 2018 / 2 clms level**	**On-Level to 2018 / 2 Loss Ratios**	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	971	766	0	766	78.9%	1.1185	1.0000	1.0000	1,086	1.4141	1.0000	1.0000	1,083	99.7%	-
2008 / 1	1,126	641	0	641	56.9%	1.1136	1.0000	1.0000	1,254	1.4545	1.0000	1.0000	932	74.3%	-
2008 / 2	1,128	811	0	811	71.9%	1.1160	1.0000	1.0000	1,259	1.3758	1.0000	1.0000	1,116	88.6%	-
2009 / 1	1,079	1,723	2	1,725	159.9%	1.1318	1.0000	1.0000	1,221	1.4118	1.0000	1.0000	2,436	199.5%	-
2009 / 2	1,088	792	0	792	72.8%	1.1621	1.0000	1.0000	1,264	1.3354	1.0000	1.0000	1,057	83.6%	-
2010 / 1	1,630	1,035	0	1,035	63.5%	1.1719	1.0000	1.0000	1,910	1.3736	1.0000	1.0000	1,422	74.5%	-
2010 / 2	1,804	1,018	2	1,020	56.6%	1.1498	1.0000	1.0000	2,074	1.2973	1.0000	1.0000	1,324	63.8%	-
2011 / 1	1,600	782	-	782	48.9%	1.1136	1.0000	1.0000	1,782	1.3333	1.0000	1.0000	1,043	58.5%	-
2011 / 2	1,580	850	-	850	53.8%	1.0795	1.0000	1.0000	1,706	1.2613	1.0000	1.0000	1,072	62.8%	-
2012 / 1	1,676	893	-	893	53.3%	1.0615	1.0000	1.0000	1,779	1.2954	1.0000	1.0000	1,156	65.0%	-
2012 / 2	1,785	827	0	827	46.3%	1.0534	1.0000	1.0000	1,880	1.2255	1.0000	1.0000	1,014	53.9%	-
2013 / 1	1,942	896	-	896	46.1%	1.0497	1.0000	1.0000	2,039	1.2595	1.0000	1.0000	1,128	55.3%	-
2013 / 2	2,030	1,211	0	1,211	59.6%	1.0497	1.0000	1.0000	2,131	1.1917	1.0000	1.0000	1,443	67.7%	-
2014 / 1	1,851	953	-	953	51.5%	1.0548	1.0000	1.0000	1,952	1.2238	1.0000	1.0000	1,167	59.8%	-
2014 / 2	1,932	1,028	22	1,050	54.3%	1.0682	1.0000	1.0000	2,064	1.1582	1.0000	1.0000	1,216	58.9%	-
2015 / 1	2,000	747	0	748	37.4%	1.0742	1.0000	1.0000	2,148	1.1901	1.0000	1.0000	890	41.4%	-
2015 / 2	1,947	815	51	869	44.6%	1.0811	1.0000	1.0000	2,105	1.0895	1.0000	1.0000	947	45.0%	16.7%
2016 / 1	1,866	1,057	66	1,136	60.9%	1.0243	1.0000	1.0000	1,911	1.1192	1.0000	1.0000	1,271	66.5%	16.7%
2016 / 2	2,303	1,472	12	1,548	67.2%	0.9845	1.0000	1.0000	2,267	1.0588	1.0000	1.0000	1,639	72.3%	16.7%
2017 / 1	2,783	1,071	114	1,372	49.3%	1.0046	1.0000	1.0000	2,796	1.0882	1.0000	1.0000	1,493	53.4%	16.7%
2017 / 2	2,861	948	91	1,461	51.1%	1.0093	1.0000	1.0000	2,888	1.0286	1.0000	1.0000	1,503	52.0%	16.7%
2018 / 1	2,526	496	323	1,457	57.7%	1.0066	1.0000	1.0000	2,543	1.0575	1.0000	1.0000	1,541	60.6%	16.7%
Total	**39,508**	**20,830**	**683**	**22,842**	**57.8%**	**1.0646**	**1.0000**	**1.0000**	**42,059**	**1.2210**	**1.0000**	**1.0000**	**27,893**	**66.3%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data			**weighted average:**	**58.3%**	
										derived from 2018 / 2 on-levels			**selected:**	**58.0%**	**58.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using industry projected earned premium data, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **Ontario**
Amounts in: $1,000s
Coverage: DCPD

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	84.0%	83.0%	1.0%
2008 / 1	81.0%	80.0%	1.0%
2008 / 2	84.0%	83.0%	1.0%
2009 / 1	82.0%	81.0%	1.0%
2009 / 2	87.0%	86.0%	1.0%
2010 / 1	85.0%	84.0%	1.0%
2010 / 2	80.0%	80.0%	-
2011 / 1	78.0%	78.0%	-
2011 / 2	84.0%	84.0%	-
2012 / 1	84.0%	83.0%	1.0%
2012 / 2	89.0%	88.0%	1.0%
2013 / 1	88.0%	87.0%	1.0%
2013 / 2	93.0%	92.0%	1.0%
2014 / 1	92.0%	91.0%	1.0%
2014 / 2	103.0%	101.0%	2.0%
2015 / 1	106.0%	104.0%	2.0%
2015 / 2	116.0%	114.0%	2.0%
2016 / 1	119.0%	117.0%	2.0%
2016 / 2	129.0%	126.0%	3.0%
2017 / 1	122.0%	120.0%	2.0%
2017 / 2	125.0%	122.0%	3.0%
2018 / 1	120.0%	117.0%	3.0%
2018 / 2	127.0%	124.0%	3.0%
2019 / 1	124.0%	121.0%	3.0%
2019 / 2	131.0%	128.0%	3.0%
2020 / 1	128.0%	125.0%	3.0%
2020 / 2	136.0%	132.0%	4.0%





Current AHY: 2018 / 2

Accident Period	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level			
	Actual Earned Premium	**Paid Claims Amount**	**Case Reserves**	**Selected Ultimate Claims Amount***	**Selected Ultimate Loss Ratio**	Rate Change	Drift (RG, class, etc.)	Other	**EP @ 2018 / 2 rate level**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]
2007 / 2	16,156	10,685	0	10,685	66.1%	1.0612	1.0000	1.0000	17,145
2008 / 1	18,696	12,533	0	12,534	67.0%	1.0585	1.0000	1.0000	19,790
2008 / 2	18,830	13,845	4	13,848	73.5%	1.0550	1.0000	1.0000	19,866
2009 / 1	18,129	12,902	0	12,902	71.2%	1.0650	1.0000	1.0000	19,307
2009 / 2	18,466	14,214	(2)	14,212	77.0%	1.0820	1.0000	1.0000	19,980
2010 / 1	20,753	15,893	0	15,893	76.6%	1.0863	1.0000	1.0000	22,544
2010 / 2	22,795	18,052	-	18,052	79.2%	1.0926	1.0000	1.0000	24,906
2011 / 1	21,162	14,478	3	14,481	68.4%	1.0770	1.0000	1.0000	22,791
2011 / 2	20,581	14,808	3	14,811	72.0%	1.0772	1.0000	1.0000	22,170
2012 / 1	21,098	13,880	0	13,880	65.8%	1.0731	1.0000	1.0000	22,640
2012 / 2	21,579	16,031	2	16,033	74.3%	1.0634	1.0000	1.0000	22,947
2013 / 1	21,338	15,469	2	15,470	72.5%	1.0493	1.0000	1.0000	22,390
2013 / 2	21,565	18,424	0	18,425	85.4%	1.0338	1.0000	1.0000	22,294
2014 / 1	20,095	15,744	4	15,749	78.4%	1.0301	1.0000	1.0000	20,700
2014 / 2	20,076	16,436	21	16,456	82.0%	1.0685	1.0000	1.0000	21,451
2015 / 1	19,529	18,071	12	18,083	92.6%	1.1025	1.0000	1.0000	21,531
2015 / 2	17,915	18,554	13	18,568	103.6%	1.1244	1.0000	1.0000	20,144
2016 / 1	15,957	18,265	31	18,296	114.7%	1.1593	1.0000	1.0000	18,499
2016 / 2	19,512	26,125	127	26,262	134.6%	1.1631	1.0000	1.0000	22,694
2017 / 1	24,739	28,896	343	29,272	118.3%	1.1106	1.0000	1.0000	27,475
2017 / 2	27,701	35,981	649	36,729	132.6%	1.0554	1.0000	1.0000	29,236
2018 / 1	27,100	31,615	1,784	34,437	127.1%	1.0178	1.0000	1.0000	27,582
Total	**453,772**	**400,901**	**2,996**	**405,075**	**89.3%**	**1.0756**	**1.0000**	**1.0000**	**488,082**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX			

Accident Period	Adjust Ultimate Claims Amount to 2018 / 2 clms level					
	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	**Ult. Clms Amt @ 2018 / 2 clms level**	**On-Level to 2018 / 2 Loss Ratios**	Weights
	[10]	[11]	[12]	[13]	[14]	[15]
	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	1.6081	1.0000	1.0000	17,182	100.2%	-
2008 / 1	1.6633	1.0000	1.0000	20,847	105.3%	-
2008 / 2	1.5915	1.0000	1.0000	22,040	110.9%	-
2009 / 1	1.6463	1.0000	1.0000	21,240	110.0%	-
2009 / 2	1.5748	1.0000	1.0000	22,381	112.0%	-
2010 / 1	1.6292	1.0000	1.0000	25,893	114.9%	-
2010 / 2	1.7345	1.0000	1.0000	31,312	125.7%	-
2011 / 1	1.7426	1.0000	1.0000	25,235	110.7%	-
2011 / 2	1.6191	1.0000	1.0000	23,980	108.2%	-
2012 / 1	1.6266	1.0000	1.0000	22,577	99.7%	-
2012 / 2	1.5115	1.0000	1.0000	24,234	105.6%	-
2013 / 1	1.5183	1.0000	1.0000	23,489	104.9%	-
2013 / 2	1.4107	1.0000	1.0000	25,991	116.6%	-
2014 / 1	1.4174	1.0000	1.0000	22,322	107.8%	-
2014 / 2	1.3170	1.0000	1.0000	21,673	101.0%	-
2015 / 1	1.3231	1.0000	1.0000	23,926	111.1%	-
2015 / 2	1.2293	1.0000	1.0000	22,825	113.3%	16.7%
2016 / 1	1.2351	1.0000	1.0000	22,597	122.2%	16.7%
2016 / 2	1.1475	1.0000	1.0000	30,135	132.8%	16.7%
2017 / 1	1.1530	1.0000	1.0000	33,750	122.8%	16.7%
2017 / 2	1.0713	1.0000	1.0000	39,347	134.6%	16.7%
2018 / 1	1.0764	1.0000	1.0000	37,067	134.4%	16.7%
Total	**1.3826**	**1.0000**	**1.0000**	**560,043**	**114.7%**	**100.0%**
	on industry 2018-1 AIX data			**weighted average:**	**126.7%**	
	derived from 2018 / 2 on-levels			**selected:**	**127.0%**	**124.0%**
					current	prior

[6] Rate Change factors are current AHY on-level factors estimated using industry projected earned premium data, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: **Third Party Liability**
RSP: **Ontario**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	Data Correction	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	Data Correction Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1997	278,028	174,650	(0)	174,650		174,650						174,650	174,650										174,650	
1997	53,175	39,483	(0)	39,482		39,482						39,482	39,482				74.2%		74.2%	74.2%			39,482	74.2%
1998	38,010	32,259	0	32,260		32,260						32,260	32,260				84.9%		84.9%	84.9%			32,260	84.9%
1999	26,635	31,290	1	31,291		31,291						31,291	31,291				117.5%		117.5%	117.5%			31,291	117.5%
2000	27,670	31,622	0	31,622		31,622						31,622	31,622				114.3%		114.3%	114.3%			31,622	114.3%
2001	31,638	36,309	0	36,309		36,309						36,309	36,309				114.8%		114.8%	114.8%			36,309	114.8%
2002	44,637	50,403	3	50,407		50,407						50,407	50,407				112.9%		112.9%	112.9%			50,407	112.9%
2003	55,713	47,865	9	47,874		47,874						47,874	47,874				85.9%		85.9%	85.9%			47,874	85.9%
2004	66,497	51,526	(0)	51,525		51,525						51,525	51,525				77.5%		77.5%	77.5%			51,525	77.5%
2005	66,816	43,942	8	43,950		43,950						43,950	43,950				65.8%		65.8%	65.8%			43,950	65.8%
2006	69,800	62,378	0	62,378		62,378						62,378	62,378				89.4%		89.4%	89.4%			62,378	89.4%
2007	78,411	66,406	639	67,045		67,045						67,045	67,045				85.5%		85.5%	85.5%			67,045	85.5%
2008	93,757	78,531	988	79,519		79,519						79,519	79,519				84.8%		84.8%	84.8%			79,519	84.8%
2009	95,631	93,855	1,474	95,329		95,329						95,329	95,329				99.7%		99.7%	99.7%			95,329	99.7%
2010	116,253	128,259	3,944	132,202	115,415	132,202	-	100.0%	132,202			132,202	132,202			99.3%	113.7%	113.7%	113.7%	113.7%			132,202	113.7%
2011	117,810	91,000	4,366	95,366	98,453	95,366	-	100.0%	95,366			95,366	95,366			83.6%	80.9%	80.9%	80.9%	80.9%			95,366	80.9%
2012	126,924	90,421	7,897	98,318	104,919	98,190	-	100.0%	98,187			98,190	98,318			82.7%	77.4%	77.4%	77.4%	77.5%			98,190	77.4%
2013	130,560	100,484	14,848	115,331	109,045	114,501	(1.8%)	101.8%	114,602			114,501	115,331			83.5%	87.7%	87.8%	87.7%	88.3%			114,567	87.8%
2014	126,491	76,105	26,060	102,165	106,841	100,176	0.5%	99.5%	100,207			100,176	102,165			84.5%	79.2%	79.2%	79.2%	80.8%			100,207	79.2%
2015	129,769	69,960	34,680	104,640	111,624	102,616	(1.6%)	101.6%	102,476			103,948	104,640			86.0%	79.1%	79.0%	80.1%	80.6%			102,475	79.0%
2016	131,176	61,057	51,579	112,636	118,753	115,521	7.7%	92.3%	115,770			117,017	112,636			90.5%	88.1%	88.3%	89.2%	85.9%			117,465	89.5%
2017	177,044	72,543	59,189	131,732	171,584	150,391	25.2%	74.8%	155,733			165,216	131,732			96.9%	84.9%	88.0%	93.3%	74.4%			166,104	93.8%
2018	167,914	70,242	44,130	114,372	166,897	154,442	45.4%	54.6%	160,100			165,094	114,372			99.4%	92.0%	95.3%	98.3%	68.1%			167,847	100.0%
2019	39,903	9,978	9,855	19,833	79,569	56,525	79.2%	20.8%	74,778			-	19,833			199.4%	141.7%	187.4%		49.7%			38,229	95.8%
Total	**2,290,260**	**1,610,567**	**259,669**	**1,870,236**	**1,183,101**	**1,963,569**			**1,149,421**			**1,935,349**	**1,870,236**										**1,976,293**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

**For 'off-half' valuation quarters (Mar and Sep), the current accident year (CAY) by method Ultimate Loss estimates ([5] to [22]) are aggregated from a coverage level

Facility Association

Comparison of Estimated Ultimate Losses by Method
as at March 31, 2019
Coverage: **Third Party Liability**
RSP: **Ontario**
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	**ELR Method***	**Link Ratio Method**	**BF Method***	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**Data Correction**	**Selected IBNR Method****	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR**	**ELR Method***	**LR Ratio Method**	**BF Method***	**Selected IBNR Method****	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR**	**Incurred to Date**	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1997		174,650		174,650	174,650				-	174,650			174,650			-	174,650		-	-	-	
1997		39,482		39,482	39,482			N/A	-	39,482	74.2%		39,482		N/A	-	39,482	74.2%	-	-	-	-
1998		32,260		32,260	32,260			N/A	-	32,260	84.9%		32,260		N/A	-	32,260	84.9%	-	-	-	-
1999		31,291		31,291	31,291			N/A	-	31,291	117.5%		31,291		N/A	-	31,291	117.5%	-	-	-	-
2000		31,622		31,622	31,622			N/A	-	31,622	114.3%		31,622		N/A	-	31,622	114.3%	-	-	-	-
2001		36,309		36,309	36,309			N/A	-	36,309	114.8%		36,309		N/A	-	36,309	114.8%	-	-	-	-
2002		50,407		50,407	50,407			N/A	-	50,407	112.9%		50,407		N/A	-	50,407	112.9%	-	-	-	-
2003		47,874		47,874	47,874			N/A	-	47,874	85.9%		47,874		N/A	-	47,874	85.9%	-	-	-	-
2004		51,525		51,525	51,525			N/A	-	51,525	77.5%		51,525		N/A	-	51,525	77.5%	-	-	-	-
2005		43,950		43,950	43,950			N/A	-	43,950	65.8%		43,942		N/A	-	43,942	65.8%	8	-	8	-
2006		62,378		62,378	62,378			N/A	-	62,378	89.4%		62,378		N/A	-	62,378	89.4%	-	-	-	-
2007		67,045		67,045	67,045			N/A	-	67,045	85.5%		67,013		N/A	-	67,013	85.5%	33	-	33	-
2008		79,519		79,519	79,519			N/A	-	79,519	84.8%		79,739		N/A	-	79,739	85.0%	(219)	-	(219)	(0.2%)
2009		95,329		95,329	95,329			N/A	-	95,329	99.7%		95,474		N/A	-	95,474	99.8%	(145)	-	(145)	(0.1%)
2010	115,415	132,202	132,202	132,202	132,202			N/A	-	132,202	113.7%	115,415	132,501	132,501	N/A	-	132,501	114.0%	(299)	-	(299)	(0.3%)
2011	98,453	95,366	95,366	95,366	95,366			N/A	-	95,366	80.9%	98,453	95,435	95,435	N/A	-	95,435	81.0%	(70)	-	(70)	(0.1%)
2012	104,919	98,190	98,187	98,190	98,318			N/A	(128)	98,190	77.4%	104,919	98,416	98,414	N/A	(193)	98,416	77.5%	(291)	65	(226)	(0.1%)
2013	109,045	114,501	114,602	114,501	115,331			N/A	(764)	114,567	87.8%	109,045	114,530	114,675	N/A	(1,099)	114,628	87.8%	(396)	335	(61)	-
2014	106,841	100,176	100,207	100,176	102,165			N/A	(1,958)	100,207	79.2%	106,842	99,368	99,375	N/A	(2,219)	99,375	78.6%	571	261	832	0.6%
2015	111,624	102,616	102,476	103,948	104,640			N/A	(2,165)	102,475	79.0%	111,647	103,009	102,884	N/A	(1,849)	102,884	79.3%	(92)	(316)	(408)	(0.3%)
2016	118,753	115,521	115,770	117,017	112,636			N/A	4,829	117,465	89.5%	118,839	116,115	116,437	N/A	6,781	117,780	89.7%	1,638	(1,952)	(314)	(0.2%)
2017	171,584	150,391	155,733	165,216	131,732			N/A	34,372	166,104	93.8%	171,806	150,385	156,800	N/A	38,857	165,967	93.6%	4,623	(4,485)	138	0.2%
2018	166,897	154,442	160,100	165,094	114,372			N/A	53,475	167,847	100.0%	167,346	148,893	157,990	N/A	63,366	166,348	98.8%	11,390	(9,891)	1,499	1.2%
2019	79,569	56,525	74,778	-	19,833			N/A	18,396	38,229	95.8%	-	-	-	N/A	-	-	-	19,833	18,396	38,229	95.8%
Total	**1,183,101**	**1,963,569**	**1,149,421**	**1,935,349**	**1,870,236**				**106,057**	**1,976,293**		**1,104,311**	**1,902,617**	**1,074,512**		**103,644**	**1,937,297**		**36,584**	**2,413**	**38,997**	
2018 & Prior	**1,103,531**	**1,907,044**	**1,074,643**	**1,935,349**	**1,850,403**				**87,661**	**1,938,064**		**1,104,311**	**1,902,617**	**1,074,512**		**103,644**	**1,937,297**		**16,751**	**(15,983)**	**768**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

**IBNR selected on a coverage level and aggregated to a Government Line (or Total) level

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019

Coverage: **Bodily Injury**
RSP: **Ontario**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**Data Correction**	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR***	**Incurred (Zero IBNR) Ult LR**	**User Defined 1 Ult LR**	**Data Correction Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1997	278,028	84,393	0	84,393		84,393						84,393	84,393										84,393	
1997 / 1	27,955	11,206	(0)	11,206		11,206				-	100.0%	11,206	11,206										11,206	
1997 / 2	25,221	10,274	(0)	10,274		10,274				-	100.0%	10,274	10,274										10,274	
1998 / 1	21,209	9,952	(0)	9,952		9,952				-	100.0%	9,952	9,952										9,952	
1998 / 2	16,802	9,396	0	9,396		9,396				-	100.0%	9,396	9,396										9,396	
1999 / 1	13,390	9,723	(0)	9,723		9,723				-	100.0%	9,723	9,723										9,723	
1999 / 2	13,245	11,022	0	11,022		11,022				-	100.0%	11,022	11,022										11,022	
2000 / 1	13,460	11,977	(0)	11,977		11,977				-	100.0%	11,977	11,977										11,977	
2000 / 2	14,210	7,995	(0)	7,995		7,995				-	100.0%	7,995	7,995										7,995	
2001 / 1	14,381	10,275	(0)	10,275		10,275				-	100.0%	10,275	10,275										10,275	
2001 / 2	17,257	12,765	(0)	12,765		12,765				-	100.0%	12,765	12,765										12,765	
2002 / 1	20,759	16,584	(0)	16,584		16,584				-	100.0%	16,584	16,584										16,584	
2002 / 2	23,877	16,490	(0)	16,490		16,490				-	100.0%	16,490	16,490										16,490	
2003 / 1	26,149	13,084	9	13,093		13,093				-	100.0%	13,093	13,093										13,093	
2003 / 2	29,564	17,882	(0)	17,882		17,882				-	100.0%	17,882	17,882										17,882	
2004 / 1	32,323	15,070	(0)	15,070		15,070				-	100.0%	15,070	15,070										15,070	
2004 / 2	34,174	19,838	(0)	19,838		19,838				-	100.0%	19,838	19,838										19,838	
2005 / 1	33,906	12,941	0	12,941		12,941				-	100.0%	12,941	12,941										12,941	
2005 / 2	32,910	14,527	8	14,535		14,535				-	100.0%	14,535	14,535										14,535	
2006 / 1	32,707	17,876	(0)	17,876		17,876				-	100.0%	17,876	17,876										17,876	
2006 / 2	37,104	26,143	0	26,143		26,143				-	100.0%	26,143	26,143										26,143	
2007 / 1	38,546	19,828	301	20,129		20,129				-	100.0%	20,129	20,129										20,129	
2007 / 2	39,980	24,302	338	24,640		24,640				-	100.0%	24,640	24,640										24,640	
2008 / 1	46,539	26,090	234	26,324		26,324				-	100.0%	26,324	26,324										26,324	
2008 / 2	47,212	24,612	750	25,361		25,361				-	100.0%	25,361	25,361										25,361	
2009 / 1	41,137	27,603	1,016	28,619		28,619				-	100.0%	28,619	28,619										28,619	
2009 / 2	32,470	36,622	460	37,081	39,938	37,081	-	100.0%	37,081	-	100.0%	37,081	37,081			123.0%	114.2%	114.2%	114.2%	114.2%			37,081	114.2%
2010 / 1	32,660	47,679	1,262	48,942	34,620	48,942	-	100.0%	48,942	-	100.0%	48,942	48,942			106.0%	149.9%	149.9%	149.9%	149.9%			48,942	149.9%
2010 / 2	36,610	44,581	2,681	47,262	43,200	47,262	-	100.0%	47,262	-	100.0%	47,262	47,262			118.0%	129.1%	129.1%	129.1%	129.1%			47,262	129.1%
2011 / 1	35,368	25,875	942	26,818	29,709	26,818	-	100.0%	26,818	-	100.0%	26,818	26,818			84.0%	75.8%	75.8%	75.8%	75.8%			26,818	75.8%
2011 / 2	37,518	34,204	3,418	37,621	33,391	37,621	-	100.0%	37,621	-	100.0%	37,621	37,621			89.0%	100.3%	100.3%	100.3%	100.3%			37,621	100.3%
2012 / 1	39,893	28,431	3,926	32,357	30,718	32,328	(0.1%)	100.1%	32,329	-	100.0%	32,328	32,357			77.0%	81.0%	81.0%	81.0%	81.1%			32,328	81.0%
2012 / 2	40,893	30,363	3,968	34,332	35,577	34,232	(0.3%)	100.3%	34,228	-	100.0%	34,232	34,332			87.0%	83.7%	83.7%	83.7%	84.0%			34,233	83.7%
2013 / 1	41,376	32,365	5,490	37,855	31,860	37,632	(0.6%)	100.6%	37,666	-	100.0%	37,632	37,855			77.0%	91.0%	91.0%	91.0%	91.5%			37,632	91.0%
2013 / 2	42,308	32,118	9,357	41,475	36,385	40,868	(1.5%)	101.5%	40,934	-	100.0%	40,868	41,475			86.0%	96.6%	96.8%	96.6%	98.0%			40,934	96.8%
2014 / 1	40,050	18,250	9,502	27,752	30,038	27,058	(2.6%)	102.6%	26,981	-	100.0%	27,058	27,752			75.0%	67.6%	67.4%	67.6%	69.3%			26,981	67.4%
2014 / 2	42,487	23,674	16,533	40,206	35,689	38,912	(3.3%)	103.3%	39,019	-	100.0%	38,912	40,206			84.0%	91.6%	91.8%	91.6%	94.6%			39,019	91.8%
2015 / 1	44,937	14,541	14,402	28,943	32,355	27,921	(3.7%)	103.7%	27,758	12.5%	87.5%	28,475	28,943			72.0%	62.1%	61.8%	63.4%	64.4%			27,758	61.8%
2015 / 2	43,454	17,242	20,209	37,451	35,632	36,448	(2.8%)	102.8%	36,471	25.0%	75.0%	36,244	37,451			82.0%	83.9%	83.9%	83.4%	86.2%			36,470	83.9%
2016 / 1	41,765	7,418	22,101	29,519	30,071	29,723	0.7%	99.3%	29,725	37.5%	62.5%	29,853	29,519			72.0%	71.2%	71.2%	71.5%	70.7%			29,853	71.5%
2016 / 2	49,815	6,655	29,391	36,046	42,343	38,707	6.9%	93.1%	38,957	50.0%	50.0%	40,525	36,046			85.0%	77.7%	78.2%	81.4%	72.4%			40,525	81.4%
2017 / 1	58,200	3,365	29,056	32,421	46,560	38,981	16.8%	83.2%	40,257	62.5%	37.5%	43,718	32,421			80.0%	67.0%	69.2%	75.1%	55.7%			43,718	75.1%
2017 / 2	60,875	1,468	29,345	30,813	57,222	42,615	27.7%	72.3%	46,661	75.0%	25.0%	53,571	30,813			94.0%	70.0%	76.7%	88.0%	50.6%			53,571	88.0%
2018 / 1	54,635	89	18,861	18,950	45,347	30,132	37.1%	62.9%	35,778	87.5%	12.5%	43,445	18,950			83.0%	55.2%	65.5%	79.5%	34.7%			43,445	79.5%
2018 / 2	52,845	237	23,307	23,544	50,202	50,035	52.9%	47.1%	50,124	100.0%	-	50,202	23,544			95.0%	94.7%	94.9%	95.0%	44.6%			50,203	95.0%
2019 / 1	24,755	5	4,030	4,035	42,675	22,321	81.9%	18.1%	38,996	100.0%	-	-	4,035			84.0%	43.9%	76.8%		-			20,794	84.0%
Total	**1,824,961**	**887,031**	**250,896**	**1,137,927**	**763,532**	**1,210,140**			**753,608**			**1,219,290**	**1,137,927**										**1,239,692**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association

Comparison of Estimated IBNR by Method

as at March 31, 2019

Coverage: **Bodily Injury**

RSP: **Ontario**

Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	Data Correction IBNR	PJI Adj. IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1997		-		-	-		-		-	84,393			-			-	84,393		-	-	-	
1997 / 1		-		-	-		-	Link Ratio Method	-	11,206			-		Link Ratio Method	-	11,206		-	-	-	
1997 / 2		-		-	-		-	Link Ratio Method	-	10,274			-		Link Ratio Method	-	10,274		-	-	-	
1998 / 1		-		-	-		-	Link Ratio Method	-	9,952			-		Link Ratio Method	-	9,952		-	-	-	
1998 / 2		-		-	-		-	Link Ratio Method	-	9,396			-		Link Ratio Method	-	9,396		-	-	-	
1999 / 1		-		-	-		-	Link Ratio Method	-	9,723			-		Link Ratio Method	-	9,723		-	-	-	
1999 / 2		-		-	-		-	Link Ratio Method	-	11,022			-		Link Ratio Method	-	11,022		-	-	-	
2000 / 1		-		-	-		-	Link Ratio Method	-	11,977			-		Link Ratio Method	-	11,977		-	-	-	
2000 / 2		-		-	-		-	Link Ratio Method	-	7,995			-		Link Ratio Method	-	7,995		-	-	-	
2001 / 1		-		-	-		-	Link Ratio Method	-	10,275			-		Link Ratio Method	-	10,275		-	-	-	
2001 / 2		-		-	-		-	Link Ratio Method	-	12,765			-		Link Ratio Method	-	12,765		-	-	-	
2002 / 1		-		-	-		-	Link Ratio Method	-	16,584			-		Link Ratio Method	-	16,584		-	-	-	
2002 / 2		-		-	-		-	Link Ratio Method	-	16,490			-		Link Ratio Method	-	16,490		-	-	-	
2003 / 1		-		-	-		-	Link Ratio Method	-	13,093			-		Link Ratio Method	-	13,093		-	-	-	
2003 / 2		-		-	-		-	Link Ratio Method	-	17,882			-		Link Ratio Method	-	17,882		-	-	-	
2004 / 1		-		-	-		-	Link Ratio Method	-	15,070			-		Link Ratio Method	-	15,070		-	-	-	
2004 / 2		-		-	-		-	Link Ratio Method	-	19,838			-		Link Ratio Method	-	19,838		-	-	-	
2005 / 1		-		-	-		-	Link Ratio Method	-	12,941			-		Link Ratio Method	-	12,941		-	-	-	
2005 / 2		-		-	-		-	Link Ratio Method	-	14,535			-		Link Ratio Method	-	14,527		8	-	8	
2006 / 1		-		-	-		-	Link Ratio Method	-	17,876			-		Link Ratio Method	-	17,876		-	-	-	
2006 / 2		-		-	-		-	Link Ratio Method	-	26,143			-		Link Ratio Method	-	26,143		-	-	-	
2007 / 1		-		-	-		-	Link Ratio Method	-	20,129			-		Link Ratio Method	-	20,129		-	-	-	
2007 / 2		-		-	-		-	Link Ratio Method	-	24,640			-		Link Ratio Method	-	24,608		33	-	33	
2008 / 1		-		-	-		-	Link Ratio Method	-	26,324			-		Link Ratio Method	-	26,317		7	-	7	
2008 / 2		-		-	-		-	Link Ratio Method	-	25,361			-		Link Ratio Method	-	25,587		(226)	-	(226)	
2009 / 1		-		-	-		-	Link Ratio Method	-	28,619			-		Link Ratio Method	-	28,718		(99)	-	(99)	
2009 / 2	2,856	-	-	-	-		-	Link Ratio Method	-	37,081	114.2%	2,812	-	-	Link Ratio Method	-	37,126	114.3%	(44)	-	(44)	(0.1%)
2010 / 1	(14,322)	-	-	-	-		-	Link Ratio Method	-	48,942	149.9%	(14,466)	-	-	Link Ratio Method	-	49,086	150.3%	(145)	-	(145)	(0.4%)
2010 / 2	(4,062)	-	-	-	-		-	Link Ratio Method	-	47,262	129.1%	(4,214)	-	-	Link Ratio Method	-	47,414	129.5%	(152)	-	(152)	(0.4%)
2011 / 1	2,892	-	-	-	-		-	Link Ratio Method	-	26,818	75.8%	2,904	-	-	Link Ratio Method	-	26,805	75.8%	12	-	12	-
2011 / 2	(4,230)	-	-	-	-		-	Link Ratio Method	-	37,621	100.3%	(4,312)	-	-	Link Ratio Method	-	37,704	100.5%	(82)	-	(82)	(0.2%)
2012 / 1	(1,639)	(29)	(28)	(29)	-		-	Link Ratio Method	(29)	32,328	81.0%	(1,875)	(59)	(56)	Link Ratio Method	(59)	32,534	81.6%	(236)	30	(206)	(0.6%)
2012 / 2	1,246	(99)	(103)	(99)	-		-	Link Ratio Method	(99)	34,233	83.7%	1,194	(134)	(139)	Link Ratio Method	(134)	34,249	83.8%	(52)	35	(17)	(0.1%)
2013 / 1	(5,995)	(223)	(189)	(223)	-		-	Link Ratio Method	(223)	37,632	91.0%	(6,108)	(301)	(254)	Link Ratio Method	(301)	37,667	91.0%	(112)	78	(34)	-
2013 / 2	(5,090)	(607)	(541)	(607)	-		-	BF Method	(541)	40,934	96.8%	(5,376)	(896)	(798)	BF Method	(798)	40,962	96.8%	(285)	257	(28)	-
2014 / 1	2,286	(694)	(771)	(694)	-		-	BF Method	(771)	26,981	67.4%	2,822	(779)	(885)	BF Method	(885)	26,331	65.7%	536	114	650	1.7%
2014 / 2	(4,517)	(1,294)	(1,187)	(1,294)	-		-	BF Method	(1,187)	39,019	91.8%	(4,482)	(1,447)	(1,334)	BF Method	(1,334)	38,837	91.4%	35	147	182	0.4%
2015 / 1	3,412	(1,022)	(1,185)	(468)	-		-	BF Method	(1,185)	27,758	61.8%	2,709	(1,033)	(1,168)	BF Method	(1,168)	28,480	63.4%	(705)	(17)	(722)	(1.6%)
2015 / 2	(1,819)	(1,003)	(981)	(1,207)	-		-	BF Method	(981)	36,470	83.9%	(1,179)	(692)	(683)	BF Method	(683)	36,135	83.1%	633	(298)	335	0.8%
2016 / 1	552	204	206	334	-		-	ELR & LR Wtd Method	334	29,853	71.5%	1,439	967	983	ELR & LR Wtd Method	1,144	29,788	71.3%	875	(810)	65	0.2%
2016 / 2	6,297	2,661	2,910	4,479	-		-	ELR & LR Wtd Method	4,479	40,525	81.4%	7,102	4,115	4,427	ELR & LR Wtd Method	5,609	40,873	82.0%	782	(1,130)	(348)	(0.6%)
2017 / 1	14,139	6,560	7,836	11,297	-		-	ELR & LR Wtd Method	11,297	43,718	75.1%	17,292	8,857	10,815	ELR & LR Wtd Method	14,129	43,436	74.6%	3,114	(2,832)	282	0.5%
2017 / 2	26,410	11,803	15,848	22,758	-		-	ELR & LR Wtd Method	22,758	53,571	88.0%	27,698	14,031	18,429	ELR & LR Wtd Method	24,282	53,855	88.4%	1,240	(1,524)	(284)	(0.4%)
2018 / 1	26,397	11,182	16,828	24,495	-		-	ELR & LR Wtd Method	24,495	43,445	79.5%	27,697	12,838	19,084	ELR & LR Wtd Method	25,839	43,542	79.6%	1,247	(1,344)	(97)	(0.1%)
2018 / 2	26,659	26,491	26,580	26,659	-		-	ELR & LR Wtd Method	26,659	50,203	95.0%	33,757	29,323	32,154		33,757	50,367	95.0%	6,934	(7,098)	(164)	-
2019 / 1	-	-	-	-	-		-	-	16,759	20,794	84.0%	-	-	-	-	-	-	-	4,035	16,759	20,794	84.0%
Total	71,469	53,927	65,224	85,398	-		-		101,765	1,239,692		85,415	64,792	80,576		99,398	1,219,972		17,353	2,367	19,720	
2018 / 2 & Prior	**71,469**	**53,927**	**65,224**	**85,398**	**-**		**-**		**85,006**	**1,218,898**		**85,415**	**64,792**	**80,576**		**99,398**	**1,219,972**		**13,318**	**(14,392)**	**(1,074)**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Selected IBNR [9] includes a Non-Pecuniary Prejudgement Interest Rate adjustment [7] related to product reform adjustments introduced with the 2017Q3 valuation

Non-Pecuniary Prejudgement Interest Rate adjustment [7] is calculated as 2% of unpaid amounts (open case reserves + unadjusted selected IBNR) impacting AHY2014/2 & prior

Facility Association
Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: **Property Damage**
RSP: **Ontario**
Amounts in: $1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	Data Correction	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	Data Correction Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1997	-	40,487	0	40,487		40,487						40,487	40,487										40,487	
1997 / 1	-	411	(0)	411		411				-	100.0%	411	411										411	
1997 / 2	-	403	0	403		403				-	100.0%	403	403										403	
1998 / 1	-	447	(0)	447		447				-	100.0%	447	447										447	
1998 / 2	-	253	-	253		253				-	100.0%	253	253										253	
1999 / 1	-	263	(0)	263		263				-	100.0%	263	263										263	
1999 / 2	-	286	-	286		286				-	100.0%	286	286										286	
2000 / 1	-	289	0	289		289				-	100.0%	289	289										289	
2000 / 2	-	412	-	412		412				-	100.0%	412	412										412	
2001 / 1	-	314	(0)	314		314				-	100.0%	314	314										314	
2001 / 2	-	321	(0)	321		321				-	100.0%	321	321										321	
2002 / 1	-	433	(0)	433		433				-	100.0%	433	433										433	
2002 / 2	0	430	0	430		430				-	100.0%	430	430										430	
2003 / 1	0	351	(0)	351		351				-	100.0%	351	351										351	
2003 / 2	-	431	(0)	431		431				-	100.0%	431	431										431	
2004 / 1	-	371	(0)	371		371				-	100.0%	371	371										371	
2004 / 2	(0)	342	0	342		342				-	100.0%	342	342										342	
2005 / 1	(0)	377	(0)	377		377				-	100.0%	377	377										377	
2005 / 2	(0)	524	-	524		524				-	100.0%	524	524										524	
2006 / 1	(0)	398	(0)	398		398				-	100.0%	398	398										398	
2006 / 2	(1)	705	0	705		705				-	100.0%	705	705										705	
2007 / 1	(2)	677	0	677		677				-	100.0%	677	677										677	
2007 / 2	(3)	766	0	766		766				-	100.0%	766	766										766	
2008 / 1	(3)	640	0	640		640				-	100.0%	640	640										640	
2008 / 2	0	811	0	811		811				-	100.0%	811	811										811	
2009 / 1	377	1,723	-	1,723		1,723				-	100.0%	1,723	1,723										1,723	
2009 / 2	1,197	792	0	792	599	792	-	100.0%	792	-	100.0%	792	792			50.0%	66.1%	66.1%	66.1%	66.1%			792	66.1%
2010 / 1	1,630	1,035	0	1,035	799	1,035	-	100.0%	1,035	-	100.0%	1,035	1,035			49.0%	63.5%	63.5%	63.5%	63.5%			1,035	63.5%
2010 / 2	1,804	1,018	-	1,018	920	1,018	-	100.0%	1,018	-	100.0%	1,018	1,018			51.0%	56.4%	56.4%	56.4%	56.4%			1,018	56.4%
2011 / 1	1,600	782	-	782	768	782	-	100.0%	782	-	100.0%	782	782			48.0%	48.9%	48.9%	48.9%	48.9%			782	48.9%
2011 / 2	1,580	850	-	850	790	850	-	100.0%	850	-	100.0%	850	850			50.0%	53.8%	53.8%	53.8%	53.8%			850	53.8%
2012 / 1	1,676	893	-	893	805	893	-	100.0%	893	-	100.0%	893	893			48.0%	53.3%	53.3%	53.3%	53.3%			893	53.3%
2012 / 2	1,785	827	0	827	892	827	-	100.0%	827	-	100.0%	827	827			50.0%	46.3%	46.3%	46.3%	46.3%			827	46.3%
2013 / 1	1,942	895	-	895	932	895	-	100.0%	895	-	100.0%	895	895			48.0%	46.1%	46.1%	46.1%	46.1%			895	46.1%
2013 / 2	2,030	1,214	0	1,214	1,035	1,214	-	100.0%	1,214	-	100.0%	1,214	1,214			51.0%	59.8%	59.8%	59.8%	59.8%			1,214	59.8%
2014 / 1	1,851	953	-	953	926	953	-	100.0%	953	-	100.0%	953	953			50.0%	51.5%	51.5%	51.5%	51.5%			953	51.5%
2014 / 2	1,932	1,028	21	1,050	1,024	1,050	-	100.0%	1,050	-	100.0%	1,050	1,050			53.0%	54.3%	54.3%	54.3%	54.3%			1,050	54.3%
2015 / 1	2,000	747	-	747	1,040	747	-	100.0%	747	12.5%	87.5%	784	747			52.0%	37.4%	37.4%	39.2%	37.4%			747	37.4%
2015 / 2	1,947	822	51	873	1,129	874	0.1%	99.9%	874	25.0%	75.0%	938	873			58.0%	44.9%	44.9%	48.2%	44.8%			874	44.9%
2016 / 1	1,865	1,057	10	1,067	989	1,070	0.2%	99.8%	1,070	37.5%	62.5%	1,039	1,067			53.0%	57.4%	57.4%	55.7%	57.2%			1,069	57.3%
2016 / 2	2,302	1,484	12	1,496	1,243	1,513	1.1%	98.9%	1,510	50.0%	50.0%	1,378	1,496			54.0%	65.7%	65.6%	59.9%	65.0%			1,510	65.6%
2017 / 1	2,781	1,217	81	1,298	1,502	1,365	4.9%	95.1%	1,372	62.5%	37.5%	1,451	1,298			54.0%	49.1%	49.3%	52.2%	46.7%			1,372	49.3%
2017 / 2	2,859	1,176	141	1,318	1,630	1,498	12.0%	88.0%	1,514	75.0%	25.0%	1,597	1,318			57.0%	52.4%	52.9%	55.8%	46.1%			1,514	52.9%
2018 / 1	2,520	851	235	1,086	1,386	1,453	25.3%	74.7%	1,436	87.5%	12.5%	1,395	1,086			55.0%	57.7%	57.0%	55.3%	43.1%			1,436	57.0%
2018 / 2	2,461	539	226	765	1,427	1,388	44.9%	55.1%	1,406	100.0%	-	1,427	765			58.0%	56.4%	57.1%	58.0%	31.1%			1,406	57.1%
2019 / 1	1,185	34	137	171	1,362	770	77.8%	22.2%	1,231	100.0%	-	-	171			56.0%	31.7%	50.6%		-			599	50.6%
Total	**39,317**	**71,081**	**916**	**71,997**	**21,198**	**73,855**			**21,469**			**73,184**	**71,997**										**73,703**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association
Comparison of Estimated IBNR by Method
as at March 31, 2019
Coverage: **Property Damage**
RSP: **Ontario**
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1997		-		-	-				-	40,487			-			-	40,487		-	-	-	
1997 / 1		-		-	-			Link Ratio Method	-	411			-		Link Ratio Method	-	411		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	403			-		Link Ratio Method	-	403		-	-	-	
1998 / 1		-		-	-			Link Ratio Method	-	447			-		Link Ratio Method	-	447		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	253			-		Link Ratio Method	-	253		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	263			-		Link Ratio Method	-	263		-	-	-	
1999 / 2		-		-	-			Link Ratio Method	-	286			-		Link Ratio Method	-	286		-	-	-	
2000 / 1		-		-	-			Link Ratio Method	-	289			-		Link Ratio Method	-	289		-	-	-	
2000 / 2		-		-	-			Link Ratio Method	-	412			-		Link Ratio Method	-	412		-	-	-	
2001 / 1		-		-	-			Link Ratio Method	-	314			-		Link Ratio Method	-	314		-	-	-	
2001 / 2		-		-	-			Link Ratio Method	-	321			-		Link Ratio Method	-	321		-	-	-	
2002 / 1		-		-	-			Link Ratio Method	-	433			-		Link Ratio Method	-	433		-	-	-	
2002 / 2		-		-	-			Link Ratio Method	-	430			-		Link Ratio Method	-	430		-	-	-	
2003 / 1		-		-	-			Link Ratio Method	-	351			-		Link Ratio Method	-	351		-	-	-	
2003 / 2		-		-	-			Link Ratio Method	-	431			-		Link Ratio Method	-	431		-	-	-	
2004 / 1		-		-	-			Link Ratio Method	-	371			-		Link Ratio Method	-	371		-	-	-	
2004 / 2		-		-	-			Link Ratio Method	-	342			-		Link Ratio Method	-	342		-	-	-	
2005 / 1		-		-	-			Link Ratio Method	-	377			-		Link Ratio Method	-	377		-	-	-	
2005 / 2		-		-	-			Link Ratio Method	-	524			-		Link Ratio Method	-	524		-	-	-	
2006 / 1		-		-	-			Link Ratio Method	-	398			-		Link Ratio Method	-	398		-	-	-	
2006 / 2		-		-	-			Link Ratio Method	-	705			-		Link Ratio Method	-	705		-	-	-	
2007 / 1		-		-	-			Link Ratio Method	-	677			-		Link Ratio Method	-	677		-	-	-	
2007 / 2		-		-	-			Link Ratio Method	-	766			-		Link Ratio Method	-	766		-	-	-	
2008 / 1		-		-	-			Link Ratio Method	-	640			-		Link Ratio Method	-	640		-	-	-	
2008 / 2		-		-	-			Link Ratio Method	-	811			-		Link Ratio Method	-	811		-	-	-	
2009 / 1		-		-	-			Link Ratio Method	-	1,723			-		Link Ratio Method	-	1,725		(2)	-	(2)	
2009 / 2	(193)	-	-	-	-			Link Ratio Method	-	792	66.1%	(193)	-	-	Link Ratio Method	-	792	66.1%	-	-	-	-
2010 / 1	(237)	-	-	-	-			Link Ratio Method	-	1,035	63.5%	(237)	-	-	Link Ratio Method	-	1,035	63.5%	-	-	-	-
2010 / 2	(98)	-	-	-	-			Link Ratio Method	-	1,018	56.4%	(100)	-	-	Link Ratio Method	-	1,020	56.5%	(2)	-	(2)	(0.1%)
2011 / 1	(14)	-	-	-	-			Link Ratio Method	-	782	48.9%	(14)	-	-	Link Ratio Method	-	782	48.9%	-	-	-	-
2011 / 2	(60)	-	-	-	-			Link Ratio Method	-	850	53.8%	(60)	-	-	Link Ratio Method	-	850	53.8%	-	-	-	-
2012 / 1	(88)	-	-	-	-			Link Ratio Method	-	893	53.3%	(88)	-	-	Link Ratio Method	-	893	53.3%	-	-	-	-
2012 / 2	65	-	-	-	-			Link Ratio Method	-	827	46.3%	65	-	-	Link Ratio Method	-	827	46.3%	-	-	-	-
2013 / 1	37	-	-	-	-			Link Ratio Method	-	895	46.1%	37	-	-	Link Ratio Method	-	895	46.1%	-	-	-	-
2013 / 2	(179)	-	-	-	-			Link Ratio Method	-	1,214	59.8%	(176)	-	-	Link Ratio Method	-	1,211	59.6%	4	-	4	0.2%
2014 / 1	(28)	-	-	-	-			Link Ratio Method	-	953	51.5%	(28)	-	-	Link Ratio Method	-	953	51.5%	-	-	-	-
2014 / 2	(26)	-	-	-	-			Link Ratio Method	-	1,050	54.3%	(26)	-	-	Link Ratio Method	-	1,050	54.3%	-	-	-	-
2015 / 1	293	-	-	37	-			Link Ratio Method	-	747	37.4%	293	-	-	Link Ratio Method	-	747	37.4%	-	-	-	-
2015 / 2	256	1	1	65	-			BF Method	1	874	44.9%	261	2	2	BF Method	2	871	44.7%	5	(1)	4	0.2%
2016 / 1	(79)	3	2	(28)	-			BF Method	2	1,069	57.3%	(97)	3	3	BF Method	3	1,089	58.4%	(19)	(1)	(20)	(1.1%)
2016 / 2	(253)	17	14	(118)	-			BF Method	14	1,510	65.6%	(243)	31	25	BF Method	25	1,511	65.6%	10	(11)	(1)	-
2017 / 1	204	68	74	153	-			BF Method	74	1,372	49.3%	269	105	118	BF Method	118	1,351	48.6%	64	(44)	20	0.7%
2017 / 2	312	180	196	279	-			BF Method	196	1,514	52.9%	514	216	264	BF Method	264	1,381	48.3%	201	(68)	133	4.6%
2018 / 1	300	367	350	308	-			BF Method	350	1,436	57.0%	469	480	477	BF Method	477	1,397	55.3%	167	(127)	40	1.7%
2018 / 2	663	623	641	663	-			BF Method	641	1,406	57.1%	835	755	799		799	1,404	56.6%	159	(158)	1	0.5%
2019 / 1	-	-	-	-	-			-	428	599	50.6%	-	-	-	-	-	-	-	171	428	599	50.6%
Total	877	1,259	1,279	1,359	-				1,706	73,703		1,483	1,593	1,689		1,688	72,926		758	18	776	
2018 / 2 & Prior	**877**	**1,259**	**1,279**	**1,359**	**-**				**1,278**	**73,103**		**1,483**	**1,593**	**1,689**		**1,688**	**72,926**		**587**	**(410)**	**177**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association
Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: **Direct Comp Property Damage**
RSP: **Ontario**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**Data Correction**	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR***	**Incurred (Zero IBNR) Ult LR**	**User Defined 1 Ult LR**	**Data Correction Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1997	-	49,770	(0)	49,770		49,770						49,770	49,770										49,770	
1997 / 1	-	9,114	(0)	9,114		9,114				-	100.0%	9,114	9,114										9,114	
1997 / 2	-	8,075	(0)	8,075		8,075				-	100.0%	8,075	8,075										8,075	
1998 / 1	-	6,529	(0)	6,529		6,529				-	100.0%	6,529	6,529										6,529	
1998 / 2	-	5,681	0	5,682		5,682				-	100.0%	5,682	5,682										5,682	
1999 / 1	-	4,569	(0)	4,569		4,569				-	100.0%	4,569	4,569										4,569	
1999 / 2	-	5,427	1	5,428		5,428				-	100.0%	5,428	5,428										5,428	
2000 / 1	-	5,095	0	5,095		5,095				-	100.0%	5,095	5,095										5,095	
2000 / 2	-	5,854	0	5,854		5,854				-	100.0%	5,854	5,854										5,854	
2001 / 1	-	5,512	0	5,512		5,512				-	100.0%	5,512	5,512										5,512	
2001 / 2	-	7,122	0	7,122		7,122				-	100.0%	7,122	7,122										7,122	
2002 / 1	-	7,701	(0)	7,701		7,701				-	100.0%	7,701	7,701										7,701	
2002 / 2	0	8,765	3	8,768		8,768				-	100.0%	8,768	8,768										8,768	
2003 / 1	0	8,340	0	8,340		8,340				-	100.0%	8,340	8,340										8,340	
2003 / 2	-	7,777	(0)	7,777		7,777				-	100.0%	7,777	7,777										7,777	
2004 / 1	-	7,513	(0)	7,513		7,513				-	100.0%	7,513	7,513										7,513	
2004 / 2	(0)	8,390	(0)	8,390		8,390				-	100.0%	8,390	8,390										8,390	
2005 / 1	(0)	7,284	0	7,284		7,284				-	100.0%	7,284	7,284										7,284	
2005 / 2	(0)	8,288	0	8,288		8,288				-	100.0%	8,288	8,288										8,288	
2006 / 1	(1)	7,131	(0)	7,131		7,131				-	100.0%	7,131	7,131										7,131	
2006 / 2	(10)	10,125	0	10,125		10,125				-	100.0%	10,125	10,125										10,125	
2007 / 1	(46)	10,149	(0)	10,149		10,149				-	100.0%	10,149	10,149										10,149	
2007 / 2	(64)	10,685	(0)	10,685		10,685				-	100.0%	10,685	10,685										10,685	
2008 / 1	(44)	12,533	0	12,534		12,534				-	100.0%	12,534	12,534										12,534	
2008 / 2	52	13,845	4	13,848		13,848				-	100.0%	13,848	13,848										13,848	
2009 / 1	5,086	12,902	0	12,902		12,902				-	100.0%	12,902	12,902										12,902	
2009 / 2	15,364	14,214	(2)	14,212	13,367	14,212	-	100.0%	14,212	-	100.0%	14,212	14,212			87.0%	92.5%	92.5%	92.5%	92.5%			14,212	92.5%
2010 / 1	20,753	15,893	0	15,893	17,640	15,893	-	100.0%	15,893	-	100.0%	15,893	15,893			85.0%	76.6%	76.6%	76.6%	76.6%			15,893	76.6%
2010 / 2	22,795	18,052	-	18,052	18,236	18,052	-	100.0%	18,052	-	100.0%	18,052	18,052			80.0%	79.2%	79.2%	79.2%	79.2%			18,052	79.2%
2011 / 1	21,162	14,478	3	14,481	16,507	14,481	-	100.0%	14,481	-	100.0%	14,481	14,481			78.0%	68.4%	68.4%	68.4%	68.4%			14,481	68.4%
2011 / 2	20,581	14,811	3	14,814	17,288	14,814	-	100.0%	14,814	-	100.0%	14,814	14,814			84.0%	72.0%	72.0%	72.0%	72.0%			14,814	72.0%
2012 / 1	21,098	13,880	0	13,880	17,723	13,880	-	100.0%	13,880	-	100.0%	13,880	13,880			84.0%	65.8%	65.8%	65.8%	65.8%			13,880	65.8%
2012 / 2	21,579	16,028	2	16,030	19,205	16,030	-	100.0%	16,030	-	100.0%	16,030	16,030			89.0%	74.3%	74.3%	74.3%	74.3%			16,030	74.3%
2013 / 1	21,338	15,466	1	15,467	18,778	15,467	-	100.0%	15,467	-	100.0%	15,467	15,467			88.0%	72.5%	72.5%	72.5%	72.5%			15,467	72.5%
2013 / 2	21,565	18,424	0	18,425	20,056	18,425	-	100.0%	18,425	-	100.0%	18,425	18,425			93.0%	85.4%	85.4%	85.4%	85.4%			18,425	85.4%
2014 / 1	20,095	15,743	4	15,747	18,487	15,747	-	100.0%	15,747	-	100.0%	15,747	15,747			92.0%	78.4%	78.4%	78.4%	78.4%			15,747	78.4%
2014 / 2	20,075	16,456	-	16,456	20,677	16,456	-	100.0%	16,456	-	100.0%	16,456	16,456			103.0%	82.0%	82.0%	82.0%	82.0%			16,456	82.0%
2015 / 1	19,525	18,058	6	18,065	20,696	18,065	-	100.0%	18,065	12.5%	87.5%	18,394	18,065			106.0%	92.5%	92.5%	94.2%	92.5%			18,065	92.5%
2015 / 2	17,906	18,549	12	18,561	20,771	18,561	-	100.0%	18,561	25.0%	75.0%	19,114	18,561			116.0%	103.7%	103.7%	106.7%	103.7%			18,561	103.7%
2016 / 1	15,945	18,260	20	18,279	18,975	18,279	-	100.0%	18,279	37.5%	62.5%	18,540	18,279			119.0%	114.6%	114.6%	116.3%	114.6%			18,279	114.6%
2016 / 2	19,483	26,184	45	26,229	25,133	26,229	-	100.0%	26,229	50.0%	50.0%	25,681	26,229			129.0%	134.6%	134.6%	131.8%	134.6%			26,229	134.6%
2017 / 1	24,689	29,096	173	29,269	30,120	29,281	-	100.0%	29,281	62.5%	37.5%	29,806	29,269			122.0%	118.6%	118.6%	120.7%	118.6%			29,281	118.6%
2017 / 2	27,639	36,222	392	36,614	34,549	36,651	0.1%	99.9%	36,648	75.0%	25.0%	35,075	36,614			125.0%	132.6%	132.6%	126.9%	132.5%			36,649	132.6%
2018 / 1	27,025	32,821	250	33,071	32,430	33,154	0.2%	99.8%	33,152	87.5%	12.5%	32,521	33,071			120.0%	122.7%	122.7%	120.3%	122.4%			33,152	122.7%
2018 / 2	28,428	35,706	1,250	36,956	36,103	38,280	3.5%	96.5%	38,205	100.0%	-	36,103	36,956			127.0%	134.7%	134.4%	127.0%	130.0%			38,205	134.4%
2019 / 1	13,962	9,938	5,688	15,626	35,532	33,434	53.3%	46.7%	34,551	100.0%	-	-	15,626			124.0%	116.7%	120.6%		-			16,835	120.6%
Total	**425,982**	**652,455**	**7,857**	**660,312**	**452,274**	**679,575**			**426,429**			**642,875**	**660,312**										**662,898**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association

Comparison of Estimated IBNR by Method

as at March 31, 2019

Coverage: Direct Comp Property Damage

RSP: Ontario

Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1997		-		-	-				-	49,770			-			-	49,770		-	-	-	
1997 / 1		-		-	-			Link Ratio Method	-	9,114			-		Link Ratio Method	-	9,114		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	8,075			-		Link Ratio Method	-	8,075		-	-	-	
1998 / 1		-		-	-			Link Ratio Method	-	6,529			-		Link Ratio Method	-	6,529		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	5,682			-		Link Ratio Method	-	5,682		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	4,569			-		Link Ratio Method	-	4,569		-	-	-	
1999 / 2		-		-	-			Link Ratio Method	-	5,428			-		Link Ratio Method	-	5,428		-	-	-	
2000 / 1		-		-	-			Link Ratio Method	-	5,095			-		Link Ratio Method	-	5,095		-	-	-	
2000 / 2		-		-	-			Link Ratio Method	-	5,854			-		Link Ratio Method	-	5,854		-	-	-	
2001 / 1		-		-	-			Link Ratio Method	-	5,512			-		Link Ratio Method	-	5,512		-	-	-	
2001 / 2		-		-	-			Link Ratio Method	-	7,122			-		Link Ratio Method	-	7,122		-	-	-	
2002 / 1		-		-	-			Link Ratio Method	-	7,701			-		Link Ratio Method	-	7,701		-	-	-	
2002 / 2		-		-	-			Link Ratio Method	-	8,768			-		Link Ratio Method	-	8,768		-	-	-	
2003 / 1		-		-	-			Link Ratio Method	-	8,340			-		Link Ratio Method	-	8,340		-	-	-	
2003 / 2		-		-	-			Link Ratio Method	-	7,777			-		Link Ratio Method	-	7,777		-	-	-	
2004 / 1		-		-	-			Link Ratio Method	-	7,513			-		Link Ratio Method	-	7,513		-	-	-	
2004 / 2		-		-	-			Link Ratio Method	-	8,390			-		Link Ratio Method	-	8,390		-	-	-	
2005 / 1		-		-	-			Link Ratio Method	-	7,284			-		Link Ratio Method	-	7,284		-	-	-	
2005 / 2		-		-	-			Link Ratio Method	-	8,288			-		Link Ratio Method	-	8,288		-	-	-	
2006 / 1		-		-	-			Link Ratio Method	-	7,131			-		Link Ratio Method	-	7,131		-	-	-	
2006 / 2		-		-	-			Link Ratio Method	-	10,125			-		Link Ratio Method	-	10,125		-	-	-	
2007 / 1		-		-	-			Link Ratio Method	-	10,149			-		Link Ratio Method	-	10,149		-	-	-	
2007 / 2		-		-	-			Link Ratio Method	-	10,685			-		Link Ratio Method	-	10,685		-	-	-	
2008 / 1		-		-	-			Link Ratio Method	-	12,534			-		Link Ratio Method	-	12,534		-	-	-	
2008 / 2		-		-	-			Link Ratio Method	-	13,848			-		Link Ratio Method	-	13,848		-	-	-	
2009 / 1		-		-	-			Link Ratio Method	-	12,902			-		Link Ratio Method	-	12,902		-	-	-	
2009 / 2	(845)	-	-	-	-			Link Ratio Method	-	14,212	92.5%	(845)	-	-	Link Ratio Method	-	14,212	92.5%	-	-	-	-
2010 / 1	1,747	-	-	-	-			Link Ratio Method	-	15,893	76.6%	1,746	-	-	Link Ratio Method	-	15,893	76.6%	-	-	-	-
2010 / 2	184	-	-	-	-			Link Ratio Method	-	18,052	79.2%	184	-	-	Link Ratio Method	-	18,052	79.2%	-	-	-	-
2011 / 1	2,025	-	-	-	-			Link Ratio Method	-	14,481	68.4%	2,025	-	-	Link Ratio Method	-	14,481	68.4%	-	-	-	-
2011 / 2	2,474	-	-	-	-			Link Ratio Method	-	14,814	72.0%	2,474	-	-	Link Ratio Method	-	14,814	72.0%	-	-	-	-
2012 / 1	3,842	-	-	-	-			Link Ratio Method	-	13,880	65.8%	3,843	-	-	Link Ratio Method	-	13,880	65.8%	-	-	-	-
2012 / 2	3,175	-	-	-	-			Link Ratio Method	-	16,030	74.3%	3,172	-	-	Link Ratio Method	-	16,033	74.3%	(3)	-	(3)	-
2013 / 1	3,311	-	-	-	-			Link Ratio Method	-	15,467	72.5%	3,309	-	-	Link Ratio Method	-	15,469	72.5%	(2)	-	(2)	-
2013 / 2	1,631	-	-	-	-			Link Ratio Method	-	18,425	85.4%	1,631	-	-	Link Ratio Method	-	18,425	85.4%	-	-	-	-
2014 / 1	2,740	-	-	-	-			Link Ratio Method	-	15,747	78.4%	2,740	-	-	Link Ratio Method	-	15,747	78.4%	-	-	-	-
2014 / 2	4,221	-	-	-	-			Link Ratio Method	-	16,456	82.0%	4,221	-	-	Link Ratio Method	-	16,457	82.0%	(1)	-	(1)	-
2015 / 1	2,632	-	-	329	-			Link Ratio Method	-	18,065	92.5%	2,618	-	-	Link Ratio Method	-	18,082	92.6%	(18)	-	(18)	(0.1%)
2015 / 2	2,210	-	-	552	-			Link Ratio Method	-	18,561	103.7%	2,213	-	-	Link Ratio Method	-	18,568	103.6%	(7)	-	(7)	0.1%
2016 / 1	696	-	-	261	-			Link Ratio Method	-	18,279	114.6%	708	-	-	Link Ratio Method	-	18,280	114.6%	(1)	-	(1)	-
2016 / 2	(1,096)	-	-	(548)	-			Link Ratio Method	-	26,229	134.6%	(1,069)	-	-	Link Ratio Method	-	26,238	134.5%	(9)	-	(9)	0.1%
2017 / 1	852	12	12	537	-			BF Method	12	29,281	118.6%	926	25	26	BF Method	26	29,281	118.4%	14	(14)	-	0.2%
2017 / 2	(2,065)	37	35	(1,539)	-			BF Method	35	36,649	132.6%	(2,003)	40	38	BF Method	38	36,662	132.4%	(11)	(3)	(14)	0.2%
2018 / 1	(640)	83	81	(550)	-			BF Method	81	33,152	122.7%	(509)	130	128	BF Method	128	33,147	122.4%	52	(47)	5	0.3%
2018 / 2	(853)	1,324	1,249	(853)	-			BF Method	1,249	38,205	134.4%	2,114	2,383	2,366		2,366	36,491	127.9%	2,831	(1,117)	1,714	6.5%
2019 / 1	-	-	-	-	-			-	1,209	16,835	120.6%	-	-	-	-	-	-	-	15,626	1,209	16,835	120.6%
Total	26,241	1,455	1,376	(1,811)	-				2,586	662,898		29,499	2,580	2,558		2,558	644,398		18,471	28	18,499	
2018 / 2 & Prior	**26,241**	**1,455**	**1,376**	**(1,811)**	**-**				**1,377**	**646,063**		**29,499**	**2,580**	**2,558**		**2,558**	**644,398**		**2,845**	**(1,181)**	**1,664**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association
Amounts in: $1,000s
Coverage: Accident Benefits
RSP: Ontario

Valuation Results
as at March 31, 2019

Life to Date

Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
	database	*database*	*= [3]/[2]*	*= [7]-[3]*	*= [5]/[2]*	*database*	*= [7]/[2]*	*database*	*= [9]/[2]*	*= [7]+[9]*	*= [11]/[2]*	*= [5]+[9]*	*= [13]/[2]*
2014 & prior	1,458,441	1,808,468	124.0%	119,837	8.2%	1,928,305	132.2%	17,924	1.2%	1,946,229	133.4%	137,761	9.4%
2015	90,837	76,057	83.7%	47,728	52.5%	123,785	136.3%	6,693	7.4%	130,478	143.6%	54,421	59.9%
2016	91,980	67,647	73.5%	46,663	50.7%	114,310	124.3%	22,853	24.8%	137,163	149.1%	69,516	75.6%
2017	127,160	57,925	45.6%	50,369	39.6%	108,294	85.2%	68,366	53.8%	176,660	138.9%	118,735	93.4%
2018	114,416	22,631	19.8%	62,906	55.0%	85,537	74.8%	85,179	74.4%	170,716	149.2%	148,085	129.4%
2019	26,895	251	0.9%	8,479	31.5%	8,730	32.5%	29,652	110.3%	38,382	142.7%	38,131	141.8%
TOTAL	1,909,729	2,032,979	106.5%	335,982	17.6%	2,368,961	124.0%	230,667	12.1%	2,599,628	136.1%	566,649	29.7%
2018 & prior	1,882,834	2,032,728	108.0%	327,503	17.4%	2,360,231	125.4%	201,015	10.7%	2,561,246	136.0%	528,518	28.1%

Activity During Quarter vs EP

Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]
	database	*database*	*=[17]/[16]*	*database*	*=[19]/[16]*	*database*	*=[21]/[16]*	*database*	*=[23]/[16]*	*database*	*=[25]/[16]*	*database*	*=[27]/[16]*
2014 & prior	1,458,441	6,469	0.4%	(3,400)	(0.2%)	3,069	0.2%	(1,485)	(0.1%)	1,584	0.1%	(4,885)	(0.3%)
2015	90,837	3,053	3.4%	(173)	(0.2%)	2,880	3.2%	(1,767)	(1.9%)	1,113	1.2%	(1,940)	(2.1%)
2016	91,980	5,463	5.9%	(3,358)	(3.7%)	2,105	2.3%	(3,937)	(4.3%)	(1,832)	(2.0%)	(7,295)	(7.9%)
2017	127,160	6,597	5.2%	(2,175)	(1.7%)	4,422	3.5%	(4,513)	(3.5%)	(91)	(0.1%)	(6,688)	(5.3%)
2018	114,416	8,239	7.2%	4,030	3.5%	12,269	10.7%	(12,547)	(11.0%)	(278)	(0.2%)	(8,517)	(7.4%)
TOTAL	1,882,834	29,821	1.6%	(5,076)	(0.3%)	24,745	1.3%	(24,249)	(1.3%)	496	-	(29,325)	(1.6%)

Emergence During Quarter

Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense	
	$000s	$000s	$000s	% Beg Unpaid	$000s	% Beg IBNR	$000s	% Beg Unpaid
[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]
	database	*database*	*[17]*	*=[32]/[31]*	*[21]*	*=[34]/[30]*	*[25]*	*=[36]/[31]*
2014 & prior	19,409	142,646	6,469	4.5%	3,069	15.8%	1,584	1.1%
2015	8,460	56,361	3,053	5.4%	2,880	34.0%	1,113	2.0%
2016	26,790	76,811	5,463	7.1%	2,105	7.9%	(1,832)	(2.4%)
2017	72,879	125,423	6,597	5.3%	4,422	6.1%	(91)	(0.1%)
2018	97,726	156,602	8,239	5.3%	12,269	12.6%	(278)	(0.2%)
TOTAL	225,264	557,843	29,821	5.3%	24,745	11.0%	496	0.1%

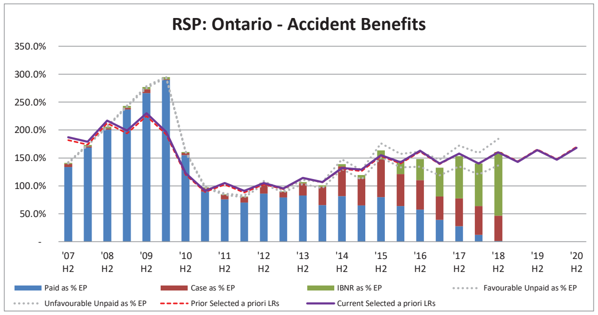
Facility Association **Loss Ratios Over Time**
Amounts in: $1,000s as at March 31, 2019
Coverage: Accident Benefits
RSP: Ontario

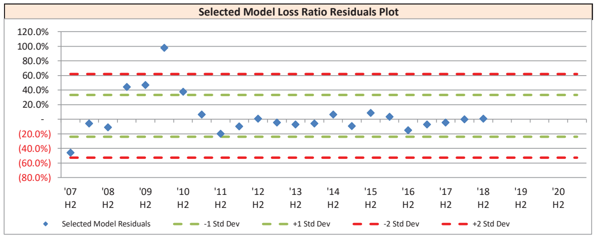
Accident Year [1]	Earned Premium @ Mar 2019 [2] *database*	Paid Claims Amt* @ Mar 2019 [3] *database*	Case Reserve @ Mar 2019 [4] *= [5]-[3]*	Recorded Claims Amt* @ Mar 2019 [5] *database*	Selected IBNR @ Mar 2019 [6] *database*	Ultimate Claims Amt* @ Mar 2019 [7] *= [5]+[6]*	**Selected Ultimate LR @ Mar 2019 [8] *= [7]/[2]***	Selected Ultimate LR @ Dec 2018 [9] *database*	Selected Ultimate LR @ Sep 2018 [10] *database*	Selected Ultimate LR @ Jun 2018 [11] *database*	**Selected Ultimate LR @ Mar 2018 [12] *database***	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Ultimate LR [13] *= [8]-[9]*	Claims Amt* [14]	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Ultimate LR [15] *= [8]-[12]*	Claims Amt* @ curr EP [16] *= [2]*[15]*
AY1997 & Prior	307,619	354,208	28,212	382,420	-	382,420	-	-	-	-	-	-	169	-	4,628
1998	34,874	28,467	506	28,973	-	28,973	83.1%	83.1%	83.1%	83.1%	83.1%	-	-	-	-
1999	22,095	30,406	279	30,685	4	30,689	138.9%	138.9%	138.8%	138.7%	138.6%	-	8	0.3%	66
2000	21,883	31,852	(1)	31,851	17	31,868	145.6%	145.7%	145.6%	145.6%	145.7%	(0.1%)	(17)	(0.1%)	(22)
2001	24,684	41,407	671	42,078	30	42,108	170.6%	170.6%	171.3%	171.3%	171.5%	-	(13)	(0.9%)	(222)
2002	35,582	53,431	59	53,490	86	53,576	150.6%	150.6%	150.6%	150.6%	150.8%	-	(18)	(0.2%)	(71)
2003	46,841	50,369	315	50,684	143	50,827	108.5%	108.6%	108.5%	109.7%	110.0%	(0.1%)	(21)	(1.5%)	(703)
2004	57,005	50,399	1,085	51,484	263	51,747	90.8%	90.8%	90.8%	90.8%	91.1%	-	(28)	(0.3%)	(171)
2005	53,507	46,498	62	46,560	348	46,908	87.7%	87.7%	87.8%	87.8%	88.2%	-	(20)	(0.5%)	(268)
2006	54,961	71,593	1,835	73,428	628	74,056	134.7%	134.7%	135.1%	135.2%	135.9%	-	(2)	(1.2%)	(660)
2007	59,159	76,420	1,308	77,728	738	78,466	132.6%	132.9%	133.3%	133.4%	134.5%	(0.3%)	(163)	(1.9%)	(1,124)
2008	72,990	134,920	1,037	135,957	1,531	137,488	188.4%	189.0%	189.6%	190.0%	191.2%	(0.6%)	(451)	(2.8%)	(2,044)
2009	80,895	205,655	3,896	209,551	2,576	212,127	262.2%	262.3%	261.0%	261.0%	262.9%	(0.1%)	(93)	(0.7%)	(566)
2010	115,165	249,114	2,245	251,359	3,522	254,881	221.3%	221.5%	221.7%	221.7%	223.7%	(0.2%)	(261)	(2.4%)	(2,764)
2011	115,835	96,786	6,409	103,195	1,245	104,440	90.2%	90.5%	91.2%	91.3%	91.7%	(0.3%)	(392)	(1.5%)	(1,738)
2012	129,013	103,305	13,243	116,548	1,778	118,326	91.7%	91.1%	93.4%	92.9%	92.6%	0.6%	821	(0.9%)	(1,161)
2013	123,911	103,107	18,315	121,422	1,497	122,919	99.2%	97.6%	98.4%	98.0%	98.3%	1.6%	2,008	0.9%	1,115
2014	102,422	80,531	40,361	120,892	3,518	124,410	121.5%	121.4%	119.4%	116.7%	116.2%	0.1%	57	5.3%	5,428
2015	90,837	76,057	47,728	123,785	6,693	130,478	143.6%	142.4%	140.3%	144.3%	141.3%	1.2%	1,113	2.3%	2,089
2016	91,980	67,647	46,663	114,310	22,853	137,163	149.1%	151.1%	146.6%	146.8%	146.7%	(2.0%)	(1,832)	2.4%	2,208
2017	127,160	57,925	50,369	108,294	68,366	176,660	138.9%	138.9%	143.3%	143.8%	147.0%	-	(91)	(8.1%)	(10,300)
2018	114,416	22,631	62,906	85,537	85,179	170,716	149.2%	149.2%	146.7%	139.9%	142.9%	-	(278)		
2019	26,895	251	8,479	8,730	29,652	38,382	142.7%	-	-	-	-				
TOTAL	**1,909,729**	**2,032,979**	**335,982**	**2,368,961**	**230,667**	**2,599,628**	**136.1%**	**136.0%**	**135.7%**	**135.4%**	**135.6%**		**496**		**(6,280)**
2018 & prior	1,882,834	2,032,728	327,503	2,360,231	201,015	2,561,246	**136.0%**	136.0%	135.7%	135.4%	**135.6%**		496		(6,280)

* Claims Amt = indemnity & allowed claims expense (where latter is allowed expense over and above the claims expense included in the expense allowance for member companies)
** Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **Ontario**
Amounts in: $1,000s
Coverage: **Accident Benefits**

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	187.0%	182.0%	5.0%
2008 / 1	179.0%	174.0%	5.0%
2008 / 2	217.0%	212.0%	5.0%
2009 / 1	199.0%	194.0%	5.0%
2009 / 2	230.0%	225.0%	5.0%
2010 / 1	197.0%	192.0%	5.0%
2010 / 2	123.0%	120.0%	3.0%
2011 / 1	91.0%	89.0%	2.0%
2011 / 2	105.0%	102.0%	3.0%
2012 / 1	91.0%	88.0%	3.0%
2012 / 2	105.0%	103.0%	2.0%
2013 / 1	95.0%	94.0%	1.0%
2013 / 2	114.0%	114.0%	-
2014 / 1	107.0%	106.0%	1.0%
2014 / 2	132.0%	131.0%	1.0%
2015 / 1	129.0%	126.0%	3.0%
2015 / 2	155.0%	153.0%	2.0%
2016 / 1	142.0%	140.0%	2.0%
2016 / 2	163.0%	161.0%	2.0%
2017 / 1	140.0%	139.0%	1.0%
2017 / 2	158.0%	158.0%	-
2018 / 1	140.0%	140.0%	-
2018 / 2	160.0%	161.0%	(1.0%)
2019 / 1	143.0%	144.0%	(1.0%)
2019 / 2	164.0%	165.0%	(1.0%)
2020 / 1	147.0%	148.0%	(1.0%)
2020 / 2	168.0%	170.0%	(2.0%)





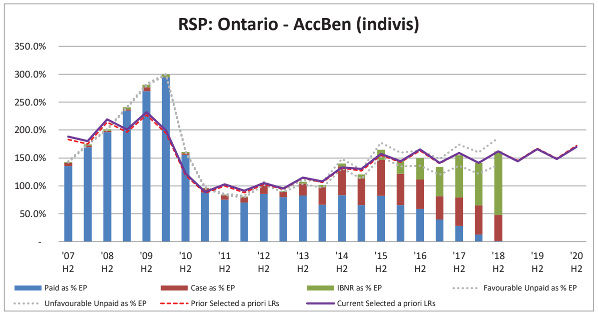
Current AHY: **2018 / 2**

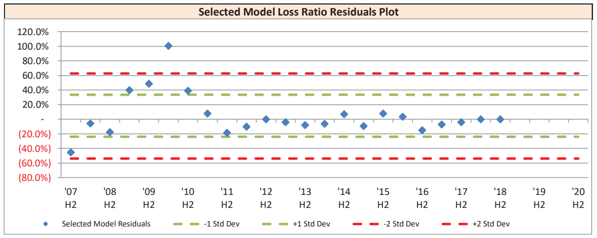
	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 clms level					
Accident Period	**Actual Earned Premium**	**Paid Claims Amount**	**Case Reserves**	**Selected Ultimate Claims Amount***	**Selected Ultimate Loss Ratio**	Rate Change	Drift (RG, class, etc.)	Other	**EP @ 2018 / 2 rate level**	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	**Ult. Clms Amt @ 2018 / 2 clms level**	**On-Level to 2018 / 2 Loss Ratios**	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	29,849	39,976	1,637	42,087	141.0%	1.1022	1.0000	1.0000	32,900	0.9427	1.0000	1.0000	39,676	120.6%	-
2008 / 1	36,056	60,854	849	62,454	173.2%	1.1044	1.0000	1.0000	39,820	0.9869	1.0000	1.0000	61,636	154.8%	-
2008 / 2	36,933	74,034	926	75,959	205.7%	1.0887	1.0000	1.0000	40,208	0.8013	1.0000	1.0000	60,867	151.4%	-
2009 / 1	38,048	90,230	1,040	92,479	243.1%	1.0459	1.0000	1.0000	39,794	0.8388	1.0000	1.0000	77,576	194.9%	-
2009 / 2	42,846	114,031	2,968	118,642	276.9%	0.9769	1.0000	1.0000	41,858	0.6816	1.0000	1.0000	80,864	193.2%	-
2010 / 1	52,330	151,448	554	154,222	294.7%	0.8768	1.0000	1.0000	45,885	0.7122	1.0000	1.0000	109,830	239.4%	-
2010 / 2	62,835	97,393	2,408	101,046	160.8%	0.7891	1.0000	1.0000	49,584	1.0329	1.0000	1.0000	104,365	210.5%	-
2011 / 1	57,281	51,187	4,050	55,892	97.6%	0.7783	1.0000	1.0000	44,580	1.3747	1.0000	1.0000	76,832	172.3%	-
2011 / 2	58,553	44,363	4,732	49,762	85.0%	0.7724	1.0000	1.0000	45,228	1.1874	1.0000	1.0000	59,085	130.6%	-
2012 / 1	64,072	45,025	6,150	51,952	81.1%	0.7540	1.0000	1.0000	48,312	1.3340	1.0000	1.0000	69,306	143.5%	0.2%
2012 / 2	64,941	55,899	11,782	68,552	105.6%	0.7503	1.0000	1.0000	48,726	1.1495	1.0000	1.0000	78,799	161.7%	-
2013 / 1	63,854	50,666	6,191	57,660	90.3%	0.7564	1.0000	1.0000	48,297	1.2752	1.0000	1.0000	73,528	152.2%	0.2%
2013 / 2	60,058	49,754	13,108	64,221	106.9%	0.7870	1.0000	1.0000	47,266	1.0985	1.0000	1.0000	70,547	149.3%	0.3%
2014 / 1	52,294	34,174	16,994	52,867	101.1%	0.8118	1.0000	1.0000	42,453	1.2173	1.0000	1.0000	64,355	151.6%	0.3%
2014 / 2	50,128	40,929	26,553	69,470	138.6%	0.8644	1.0000	1.0000	43,330	1.0491	1.0000	1.0000	72,883	168.2%	12.4%
2015 / 1	47,859	30,972	23,203	57,233	119.6%	0.9304	1.0000	1.0000	44,529	1.1625	1.0000	1.0000	66,534	149.4%	12.4%
2015 / 2	42,986	34,285	29,133	70,265	163.5%	0.9712	1.0000	1.0000	41,747	1.0019	1.0000	1.0000	70,396	168.6%	12.4%
2016 / 1	41,146	26,138	23,639	59,740	145.2%	0.9825	1.0000	1.0000	40,426	1.1101	1.0000	1.0000	66,317	164.0%	12.4%
2016 / 2	50,875	29,194	26,724	75,206	147.8%	1.0142	1.0000	1.0000	51,596	1.0968	1.0000	1.0000	82,488	159.9%	12.4%
2017 / 1	62,104	24,258	25,932	82,412	132.7%	1.0320	1.0000	1.0000	64,088	1.2153	1.0000	1.0000	100,155	156.3%	12.4%
2017 / 2	65,125	18,097	32,424	99,876	153.4%	1.0286	1.0000	1.0000	66,987	1.0472	1.0000	1.0000	104,594	156.1%	12.4%
2018 / 1	57,882	7,182	29,782	80,956	139.9%	1.0117	1.0000	1.0000	58,558	1.1603	1.0000	1.0000	93,931	160.4%	12.4%
Total	**1,138,055**	**1,170,088**	**290,779**	**1,642,957**	**144.4%**	**0.9017**	**1.0000**	**1.0000**	**1,026,172**	**1.0253**	**1.0000**	**1.0000**	**1,684,564**	**164.2%**	**99.8%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**160.0%**	
													selected:	**160.0%**	**161.0%**
														current	prior

Premium adjustment factors [6]-[8], Claims adjustment factors [10]-[12], and selected experience period weights [15] are selected at the coverage level, implied aggregate factors are presented above

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **Ontario**
Amounts in: $1,000s
Coverage: **AccBen (indivis)**

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	188.0%	183.0%	5.0%
2008 / 1	180.0%	175.0%	5.0%
2008 / 2	219.0%	214.0%	5.0%
2009 / 1	201.0%	196.0%	5.0%
2009 / 2	232.0%	227.0%	5.0%
2010 / 1	199.0%	194.0%	5.0%
2010 / 2	122.0%	119.0%	3.0%
2011 / 1	89.0%	87.0%	2.0%
2011 / 2	103.0%	100.0%	3.0%
2012 / 1	91.0%	88.0%	3.0%
2012 / 2	105.0%	103.0%	2.0%
2013 / 1	95.0%	94.0%	1.0%
2013 / 2	115.0%	114.0%	1.0%
2014 / 1	108.0%	106.0%	2.0%
2014 / 2	133.0%	132.0%	1.0%
2015 / 1	130.0%	127.0%	3.0%
2015 / 2	157.0%	155.0%	2.0%
2016 / 1	144.0%	142.0%	2.0%
2016 / 2	165.0%	163.0%	2.0%
2017 / 1	141.0%	140.0%	1.0%
2017 / 2	159.0%	159.0%	-
2018 / 1	141.0%	141.0%	-
2018 / 2	162.0%	162.0%	-
2019 / 1	144.0%	145.0%	(1.0%)
2019 / 2	166.0%	167.0%	(1.0%)
2020 / 1	148.0%	149.0%	(1.0%)
2020 / 2	170.0%	172.0%	(2.0%)





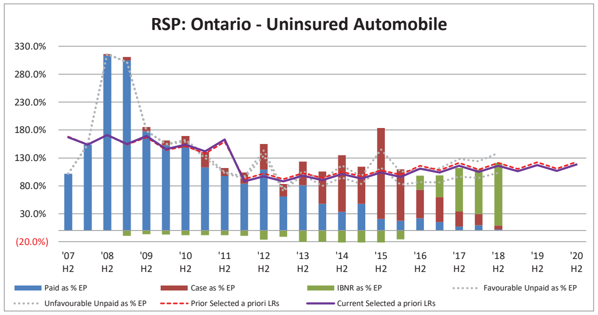
Current AHY: **2018 / 2**

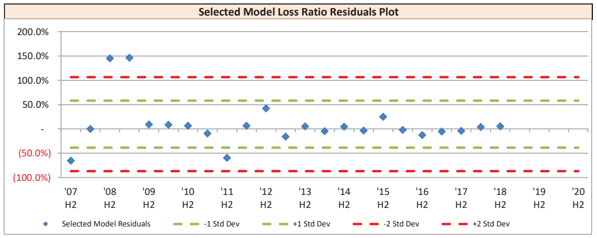
Accident Period	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 clms level					
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	28,719	38,828	1,637	40,939	142.6%	1.0996	1.0000	1.0000	31,579	0.9464	1.0000	1.0000	38,745	122.7%	-
2008 / 1	34,662	58,711	849	60,311	174.0%	1.1026	1.0000	1.0000	38,218	0.9912	1.0000	1.0000	59,781	156.4%	-
2008 / 2	35,492	69,518	887	71,404	201.2%	1.0873	1.0000	1.0000	38,590	0.8038	1.0000	1.0000	57,395	148.7%	-
2009 / 1	36,577	85,747	946	88,045	240.7%	1.0442	1.0000	1.0000	38,194	0.8401	1.0000	1.0000	73,967	193.7%	-
2009 / 2	41,230	111,156	2,851	115,760	280.8%	0.9744	1.0000	1.0000	40,175	0.6807	1.0000	1.0000	78,798	196.1%	-
2010 / 1	50,575	148,767	402	151,510	299.6%	0.8738	1.0000	1.0000	44,192	0.7112	1.0000	1.0000	107,754	243.8%	-
2010 / 2	60,856	94,454	1,998	97,867	160.8%	0.7857	1.0000	1.0000	47,815	1.0445	1.0000	1.0000	102,222	213.8%	-
2011 / 1	55,483	49,150	3,552	53,509	96.4%	0.7749	1.0000	1.0000	42,994	1.4038	1.0000	1.0000	75,116	174.7%	-
2011 / 2	56,801	42,651	4,480	47,946	84.4%	0.7687	1.0000	1.0000	43,663	1.2083	1.0000	1.0000	57,933	132.7%	-
2012 / 1	62,243	43,495	5,781	50,223	80.7%	0.7500	1.0000	1.0000	46,682	1.3394	1.0000	1.0000	67,269	144.1%	-
2012 / 2	63,074	53,860	10,926	65,960	104.6%	0.7463	1.0000	1.0000	47,072	1.1528	1.0000	1.0000	76,039	161.5%	-
2013 / 1	61,985	49,530	5,773	56,310	90.8%	0.7525	1.0000	1.0000	46,644	1.2778	1.0000	1.0000	71,953	154.3%	-
2013 / 2	58,227	48,272	12,333	62,334	107.1%	0.7837	1.0000	1.0000	45,632	1.0999	1.0000	1.0000	68,561	150.2%	-
2014 / 1	50,596	33,365	16,011	51,419	101.6%	0.8090	1.0000	1.0000	40,932	1.2191	1.0000	1.0000	62,684	153.1%	-
2014 / 2	48,410	40,359	24,805	67,653	139.7%	0.8630	1.0000	1.0000	41,778	1.0493	1.0000	1.0000	70,988	169.9%	12.5%
2015 / 1	46,146	30,158	22,063	55,691	120.7%	0.9311	1.0000	1.0000	42,967	1.1631	1.0000	1.0000	64,775	150.8%	12.5%
2015 / 2	41,399	33,955	26,547	68,218	164.8%	0.9731	1.0000	1.0000	40,285	1.0010	1.0000	1.0000	68,286	169.5%	12.5%
2016 / 1	39,642	25,880	22,244	58,329	147.1%	0.9842	1.0000	1.0000	39,016	1.1096	1.0000	1.0000	64,722	165.9%	12.5%
2016 / 2	49,037	28,790	25,784	73,403	149.7%	1.0156	1.0000	1.0000	49,802	1.0987	1.0000	1.0000	80,648	161.9%	12.5%
2017 / 1	59,947	23,928	24,974	80,282	133.9%	1.0331	1.0000	1.0000	61,931	1.2179	1.0000	1.0000	97,776	157.9%	12.5%
2017 / 2	62,889	17,944	31,813	97,369	154.8%	1.0294	1.0000	1.0000	64,738	1.0482	1.0000	1.0000	102,063	157.7%	12.5%
2018 / 1	55,830	6,989	29,376	78,719	141.0%	1.0121	1.0000	1.0000	56,506	1.1618	1.0000	1.0000	91,456	161.9%	12.5%
Total	**1,099,820**	**1,135,509**	**276,032**	**1,593,204**	**144.9%**	**0.8996**	**1.0000**	**1.0000**	**989,405**	**1.0287**	**1.0000**	**1.0000**	**1,638,931**	**165.6%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**161.9%**	
													selected:	**162.0%**	**162.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using industry projected earned premium data, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **Ontario**
Amounts in: $1,000s
Coverage: UA

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	167.0%	168.0%	(1.0%)
2008 / 1	154.0%	154.0%	-
2008 / 2	171.0%	171.0%	-
2009 / 1	155.0%	154.0%	1.0%
2009 / 2	169.0%	167.0%	2.0%
2010 / 1	146.0%	144.0%	2.0%
2010 / 2	154.0%	151.0%	3.0%
2011 / 1	142.0%	138.0%	4.0%
2011 / 2	163.0%	159.0%	4.0%
2012 / 1	88.0%	92.0%	(4.0%)
2012 / 2	97.0%	102.0%	(5.0%)
2013 / 1	88.0%	92.0%	(4.0%)
2013 / 2	98.0%	103.0%	(5.0%)
2014 / 1	90.0%	94.0%	(4.0%)
2014 / 2	101.0%	105.0%	(4.0%)
2015 / 1	93.0%	97.0%	(4.0%)
2015 / 2	104.0%	108.0%	(4.0%)
2016 / 1	96.0%	100.0%	(4.0%)
2016 / 2	111.0%	116.0%	(5.0%)
2017 / 1	104.0%	108.0%	(4.0%)
2017 / 2	116.0%	121.0%	(5.0%)
2018 / 1	105.0%	109.0%	(4.0%)
2018 / 2	116.0%	121.0%	(5.0%)
2019 / 1	106.0%	110.0%	(4.0%)
2019 / 2	117.0%	122.0%	(5.0%)
2020 / 1	107.0%	111.0%	(4.0%)
2020 / 2	118.0%	123.0%	(5.0%)





Current AHY: 2018 / 2

	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 clms level					
Accident Period	**Actual Earned Premium**	**Paid Claims Amount**	**Case Reserves**	**Selected Ultimate Claims Amount***	**Selected Ultimate Loss Ratio**	Rate Change	Drift (RG, class, etc.)	Other	**EP @ 2018 / 2 rate level**	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	**Ult. Clms Amt @ 2018 / 2 clms level**	**On-Level to 2018 / 2 Loss Ratios**	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	1,130	1,148	0	1,148	101.6%	1.1690	1.0000	1.0000	1,321	0.8108	1.0000	1.0000	931	70.5%	-
2008 / 1	1,394	2,143	0	2,143	153.7%	1.1490	1.0000	1.0000	1,602	0.8660	1.0000	1.0000	1,855	115.8%	-
2008 / 2	1,441	4,516	39	4,555	316.1%	1.1225	1.0000	1.0000	1,618	0.7623	1.0000	1.0000	3,472	214.6%	-
2009 / 1	1,471	4,483	94	4,434	301.4%	1.0876	1.0000	1.0000	1,600	0.8140	1.0000	1.0000	3,609	225.6%	-
2009 / 2	1,616	2,875	117	2,882	178.3%	1.0417	1.0000	1.0000	1,683	0.7167	1.0000	1.0000	2,066	122.8%	-
2010 / 1	1,755	2,681	152	2,712	154.5%	0.9647	1.0000	1.0000	1,693	0.7657	1.0000	1.0000	2,076	122.6%	-
2010 / 2	1,979	2,939	410	3,179	160.6%	0.8938	1.0000	1.0000	1,769	0.6742	1.0000	1.0000	2,143	121.1%	-
2011 / 1	1,798	2,036	499	2,383	132.5%	0.8821	1.0000	1.0000	1,586	0.7204	1.0000	1.0000	1,716	108.2%	-
2011 / 2	1,752	1,711	252	1,816	103.7%	0.8933	1.0000	1.0000	1,565	0.6344	1.0000	1.0000	1,152	73.6%	-
2012 / 1	1,829	1,530	369	1,729	94.5%	0.8910	1.0000	1.0000	1,630	1.1781	1.0000	1.0000	2,037	125.0%	8.3%
2012 / 2	1,867	2,040	856	2,592	138.9%	0.8861	1.0000	1.0000	1,654	1.0646	1.0000	1.0000	2,760	166.9%	-
2013 / 1	1,869	1,136	419	1,350	72.2%	0.8843	1.0000	1.0000	1,653	1.1667	1.0000	1.0000	1,575	95.3%	8.3%
2013 / 2	1,831	1,482	774	1,887	103.1%	0.8924	1.0000	1.0000	1,634	1.0526	1.0000	1.0000	1,986	121.5%	8.3%
2014 / 1	1,698	809	983	1,449	85.3%	0.8956	1.0000	1.0000	1,521	1.1538	1.0000	1.0000	1,671	109.9%	8.3%
2014 / 2	1,718	570	1,748	1,818	105.8%	0.9035	1.0000	1.0000	1,552	1.0422	1.0000	1.0000	1,895	122.1%	8.3%
2015 / 1	1,713	814	1,140	1,541	90.0%	0.9119	1.0000	1.0000	1,562	1.1413	1.0000	1.0000	1,759	112.6%	8.3%
2015 / 2	1,587	331	2,586	2,047	129.0%	0.9211	1.0000	1.0000	1,462	1.0307	1.0000	1.0000	2,110	144.3%	8.3%
2016 / 1	1,504	258	1,394	1,411	93.8%	0.9373	1.0000	1.0000	1,410	1.1306	1.0000	1.0000	1,595	113.1%	8.3%
2016 / 2	1,838	404	940	1,803	98.1%	0.9760	1.0000	1.0000	1,794	1.0207	1.0000	1.0000	1,840	102.6%	8.3%
2017 / 1	2,157	330	959	2,130	98.8%	1.0000	1.0000	1.0000	2,157	1.1170	1.0000	1.0000	2,379	110.3%	8.3%
2017 / 2	2,236	153	611	2,507	112.1%	1.0057	1.0000	1.0000	2,249	1.0096	1.0000	1.0000	2,531	112.5%	8.3%
2018 / 1	2,052	193	405	2,236	109.0%	1.0000	1.0000	1.0000	2,052	1.1067	1.0000	1.0000	2,475	120.6%	8.3%
Total	**38,235**	**34,580**	**14,746**	**49,753**	**130.1%**	**0.9616**	**1.0000**	**1.0000**	**36,767**	**0.9173**	**1.0000**	**1.0000**	**45,633**	**124.1%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**115.8%**	
													selected:	**116.0%**	**121.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using industry projected earned premium data, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association

Estimated and Selected Ultimate Losses by Method

as at March 31, 2019

Coverage: **Accident Benefits**

RSP: **Ontario**

Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates										
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**Data Correction**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
Prior to 1997	250,790	315,670	28,057	343,726		343,726						343,726	343,726		
1997	56,830	38,538	156	38,694		38,694						38,694	38,694		
1998	34,874	28,467	506	28,973		28,973						28,973	28,973		
1999	22,095	30,406	279	30,685		30,690						30,690	30,685		
2000	21,883	31,852	(1)	31,851		31,869						31,869	31,851		
2001	24,684	41,407	671	42,078		42,108						42,108	42,078		
2002	35,582	53,431	59	53,490		53,576						53,576	53,490		
2003	46,841	50,369	316	50,684		50,827						50,827	50,684		
2004	57,005	50,399	1,085	51,484		51,747						51,747	51,484		
2005	53,507	46,498	62	46,560		46,909						46,909	46,560		
2006	54,961	71,593	1,835	73,428		74,056						74,056	73,428		
2007	59,159	76,420	1,308	77,728		78,464						78,464	77,728		
2008	72,990	134,920	1,037	135,957		137,425						137,425	135,957		
2009	80,895	205,655	3,896	209,551		212,127						212,127	209,551		
2010	115,165	249,114	2,245	251,359	180,498	254,881	1.5%	98.5%	253,776			254,881	251,359		
2011	115,835	96,786	6,409	103,195	113,295	104,440	0.5%	99.5%	104,486			104,440	103,195		
2012	129,013	103,305	13,243	116,548	126,289	118,327	3.0%	97.0%	118,569			118,327	116,548		
2013	123,911	103,107	18,315	121,422	129,285	122,919	1.8%	98.2%	123,035			122,919	121,422		
2014	102,422	80,531	40,362	120,892	122,293	124,411	6.3%	93.7%	124,279			124,411	120,892		
2015	90,837	76,057	47,728	123,785	128,218	130,917	2.8%	97.2%	130,841			129,746	123,785		
2016	91,980	67,647	46,662	114,310	141,417	135,580	18.0%	82.0%	136,632			139,079	114,310		
2017	127,160	57,925	50,369	108,294	189,254	148,045	26.4%	73.6%	158,937			176,660	108,294		
2018	114,416	22,631	62,906	85,537	171,549	157,699	45.1%	54.9%	163,945			170,716	85,537		
2019	26,895	251	8,479	8,730	78,769	50,273	82.6%	17.4%	73,817			-	8,730		
Total	**1,909,729**	**2,032,978**	**335,982**	**2,368,960**	**1,380,866**	**2,568,683**			**1,388,317**			**2,562,371**	**2,368,960**		

	Ultimate Loss Estimates (continued)								
Accident Year	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR**	**Incurred (Zero IBNR) Ult LR**	**User Defined 1 Ult LR**	**Data Correction Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio**
	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
	=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1997								343,726	
1997		68.1%		68.1%	68.1%			38,694	68.1%
1998		83.1%		83.1%	83.1%			28,973	83.1%
1999		138.9%		138.9%	138.9%			30,689	138.9%
2000		145.6%		145.6%	145.6%			31,868	145.6%
2001		170.6%		170.6%	170.5%			42,108	170.6%
2002		150.6%		150.6%	150.3%			53,576	150.6%
2003		108.5%		108.5%	108.2%			50,827	108.5%
2004		90.8%		90.8%	90.3%			51,747	90.8%
2005		87.7%		87.7%	87.0%			46,908	87.7%
2006		134.7%		134.7%	133.6%			74,056	134.7%
2007		132.6%		132.6%	131.4%			78,466	132.6%
2008		188.3%		188.3%	186.3%			137,488	188.4%
2009		262.2%		262.2%	259.0%			212,127	262.2%
2010	156.7%	221.3%	220.4%	221.3%	218.3%			254,881	221.3%
2011	97.8%	90.2%	90.2%	90.2%	89.1%			104,440	90.2%
2012	97.9%	91.7%	91.9%	91.7%	90.3%			118,326	91.7%
2013	104.3%	99.2%	99.3%	99.2%	98.0%			122,919	99.2%
2014	119.4%	121.5%	121.3%	121.5%	118.0%			124,410	121.5%
2015	141.2%	144.1%	144.0%	142.8%	136.3%			130,478	143.6%
2016	153.7%	147.4%	148.5%	151.2%	124.3%			137,163	149.1%
2017	148.8%	116.4%	125.0%	138.9%	85.2%			176,660	138.9%
2018	149.9%	137.8%	143.3%	149.2%	74.8%			170,716	149.2%
2019	292.9%	186.9%	274.5%		32.5%			38,382	142.7%
Total								**2,599,627**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

**For 'off-half' valuation quarters (Mar and Sep), the current accident year (CAY) by method Ultimate Loss estimates ([5] to [22]) are aggregated from a coverage level

Facility Association

Comparison of Estimated Ultimate Losses by Method
as at March 31, 2019
Coverage: **Accident Benefits**
RSP: **Ontario**
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)										
Accident Year	**ELR Method***	**Link Ratio Method**	**BF Method***	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**Data Correction**	**Selected IBNR Method****	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]
Prior to 1997		343,726		343,726	343,726				-	343,726	
1997		38,694		38,694	38,694			N/A	-	38,694	68.1%
1998		28,973		28,973	28,973			N/A	-	28,973	83.1%
1999		30,690		30,690	30,685			N/A	4	30,689	138.9%
2000		31,869		31,869	31,851			N/A	17	31,868	145.6%
2001		42,108		42,108	42,078			N/A	30	42,108	170.6%
2002		53,576		53,576	53,490			N/A	86	53,576	150.6%
2003		50,827		50,827	50,684			N/A	143	50,827	108.5%
2004		51,747		51,747	51,484			N/A	263	51,747	90.8%
2005		46,909		46,909	46,560			N/A	348	46,908	87.7%
2006		74,056		74,056	73,428			N/A	628	74,056	134.7%
2007		78,464		78,464	77,728			N/A	738	78,466	132.6%
2008		137,425		137,425	135,957			N/A	1,531	137,488	188.4%
2009		212,127		212,127	209,551			N/A	2,576	212,127	262.2%
2010	180,498	254,881	253,776	254,881	251,359			N/A	3,522	254,881	221.3%
2011	113,295	104,440	104,486	104,440	103,195			N/A	1,245	104,440	90.2%
2012	126,289	118,327	118,569	118,327	116,548			N/A	1,778	118,326	91.7%
2013	129,285	122,919	123,035	122,919	121,422			N/A	1,497	122,919	99.2%
2014	122,293	124,411	124,279	124,411	120,892			N/A	3,518	124,410	121.5%
2015	128,218	130,917	130,841	129,746	123,785			N/A	6,693	130,478	143.6%
2016	141,417	135,580	136,632	139,079	114,310			N/A	22,853	137,163	149.1%
2017	189,254	148,045	158,937	176,660	108,294			N/A	68,366	176,660	138.9%
2018	171,549	157,699	163,945	170,716	85,537			N/A	85,179	170,716	149.2%
2019	78,769	50,273	73,817	-	8,730			N/A	29,652	38,382	142.7%
Total	**1,380,866**	**2,568,683**	**1,388,317**	**2,562,371**	**2,368,960**				**230,667**	**2,599,627**	
2018 & Prior	**1,302,097**	**2,518,409**	**1,314,500**	**2,562,371**	**2,360,231**				**201,015**	**2,561,246**	

	Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	**ELR Method***	**LR Ratio Method**	**BF Method***	**Selected IBNR Method****	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR**	**Incurred to Date**	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR**
	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
									=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1997		343,555			-	343,555		172	-	172	
1997		38,696		N/A	-	38,696	68.1%	(2)	-	(2)	-
1998		28,973		N/A	-	28,973	83.1%	-	-	-	-
1999		30,682		N/A	8	30,681	138.9%	12	(4)	8	-
2000		31,885		N/A	17	31,885	145.7%	(16)	-	(16)	(0.1%)
2001		42,121		N/A	35	42,121	170.6%	(9)	(5)	(14)	-
2002		53,594		N/A	104	53,594	150.6%	-	(18)	(18)	-
2003		50,848		N/A	164	50,848	108.6%	-	(21)	(21)	(0.1%)
2004		51,775		N/A	290	51,775	90.8%	(2)	(27)	(29)	-
2005		46,927		N/A	368	46,928	87.7%	-	(20)	(20)	-
2006		74,058		N/A	633	74,058	134.7%	3	(5)	(2)	-
2007		78,627		N/A	779	78,629	132.9%	(122)	(41)	(163)	(0.3%)
2008		137,855		N/A	1,592	137,939	189.0%	(389)	(61)	(450)	(0.6%)
2009		212,221		N/A	2,643	212,220	262.3%	(26)	(67)	(93)	(0.1%)
2010	180,498	255,143	253,978	N/A	3,695	255,142	221.5%	(88)	(173)	(261)	(0.2%)
2011	113,295	104,833	104,887	N/A	1,264	104,832	90.5%	(373)	(19)	(392)	(0.3%)
2012	126,289	117,505	117,777	N/A	1,980	117,505	91.1%	1,024	(202)	822	0.6%
2013	129,285	120,911	121,046	N/A	1,307	120,911	97.6%	1,817	190	2,007	1.6%
2014	122,293	124,353	124,182	N/A	4,530	124,353	121.4%	1,070	(1,012)	58	0.1%
2015	128,229	129,818	129,727	N/A	8,460	129,365	142.4%	2,880	(1,767)	1,113	1.2%
2016	141,477	137,721	138,433	N/A	26,790	138,995	151.0%	2,105	(3,937)	(1,832)	(1.9%)
2017	189,343	147,673	159,972	N/A	72,879	176,751	138.9%	4,422	(4,513)	(91)	-
2018	171,890	161,531	166,598	N/A	97,726	170,994	149.2%	12,269	(12,547)	(278)	-
2019	-	-	-	N/A	-	-	-	8,730	29,652	38,382	142.7%
Total	**1,302,598**	**2,521,302**	**1,316,599**		**225,264**	**2,560,749**		**33,477**	**5,403**	**38,880**	
2018 & Prior	**1,302,598**	**2,521,302**	**1,316,599**		**225,264**	**2,560,749**		**24,747**	**(24,249)**	**498**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**IBNR selected on a coverage level and aggregated to a Government Line (or Total) level

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: AccBen (indivis)
RSP: Ontario
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	Data Correction	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	Data Correction Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1997	250,790	127,309	7,721	135,029		135,029						135,029	135,029										135,029	
1997 / 1	31,432	4,487	(0)	4,486		4,486				-	100.0%	4,486	4,486										4,486	
1997 / 2	25,398	18,353	(1)	18,352		18,352				-	100.0%	18,352	18,352										18,352	
1998 / 1	20,243	13,571	506	14,077		14,077				-	100.0%	14,077	14,077										14,077	
1998 / 2	14,631	13,749	(1)	13,749		13,749				-	100.0%	13,749	13,749										13,749	
1999 / 1	11,416	15,478	279	15,758		15,758				-	100.0%	15,758	15,758										15,758	
1999 / 2	10,679	14,014	(0)	14,014		14,018				-	100.0%	14,018	14,014										14,018	
2000 / 1	10,710	16,838	(0)	16,838		16,848				-	100.0%	16,848	16,838										16,848	
2000 / 2	11,173	14,393	(0)	14,392		14,400				-	100.0%	14,400	14,392										14,399	
2001 / 1	11,254	13,889	(0)	13,889		13,897				-	100.0%	13,897	13,889										13,897	
2001 / 2	13,430	26,633	671	27,304		27,326				-	100.0%	27,326	27,304										27,326	
2002 / 1	16,530	25,433	60	25,493		25,526				-	100.0%	25,526	25,493										25,526	
2002 / 2	19,052	26,739	(1)	26,738		26,792				-	100.0%	26,792	26,738										26,791	
2003 / 1	21,501	29,095	316	29,411		29,490				-	100.0%	29,490	29,411										29,490	
2003 / 2	25,340	19,321	(0)	19,320		19,384				-	100.0%	19,384	19,320										19,384	
2004 / 1	28,254	20,398	1,085	21,484		21,583				-	100.0%	21,583	21,484										21,583	
2004 / 2	28,750	27,299	(0)	27,299		27,463				-	100.0%	27,463	27,299										27,463	
2005 / 1	27,379	18,762	35	18,797		18,932				-	100.0%	18,932	18,797										18,932	
2005 / 2	26,127	25,976	(0)	25,976		26,189				-	100.0%	26,189	25,976										26,189	
2006 / 1	26,051	23,902	199	24,101		24,306				-	100.0%	24,306	24,101										24,306	
2006 / 2	28,911	45,373	1,636	47,009		47,432				-	100.0%	47,432	47,009										47,432	
2007 / 1	29,312	34,429	(0)	34,429		34,753				-	100.0%	34,753	34,429										34,753	
2007 / 2	29,851	38,885	1,308	40,193		40,607				-	100.0%	40,607	40,193										40,607	
2008 / 1	36,058	58,737	750	59,487		60,166				-	100.0%	60,166	59,487										60,166	
2008 / 2	36,930	69,530	271	69,801		70,653				-	100.0%	70,653	69,801										70,653	
2009 / 1	37,643	85,807	532	86,340		87,463				-	100.0%	87,463	86,340										87,463	
2009 / 2	41,584	112,392	3,164	115,556	96,476	117,174	1.4%	98.6%	116,888	-	100.0%	117,174	115,556			232.0%	281.8%	281.1%	281.8%	277.9%			117,174	281.8%
2010 / 1	50,575	148,799	341	149,139	100,644	151,363	1.5%	98.5%	150,618	-	100.0%	151,363	149,139			199.0%	299.3%	297.8%	299.3%	294.9%			151,363	299.3%
2010 / 2	60,856	94,546	1,642	96,188	74,245	97,718	1.6%	98.4%	97,350	-	100.0%	97,718	96,188			122.0%	160.6%	160.0%	160.6%	158.1%			97,718	160.6%
2011 / 1	55,483	49,438	1,831	51,269	49,380	52,026	1.5%	98.5%	51,988	-	100.0%	52,026	51,269			89.0%	93.8%	93.7%	93.8%	92.4%			52,027	93.8%
2011 / 2	56,801	43,512	3,936	47,448	58,505	48,170	1.5%	98.5%	48,325	-	100.0%	48,170	47,448			103.0%	84.8%	85.1%	84.8%	83.5%			48,170	84.8%
2012 / 1	62,243	44,942	5,363	50,305	56,641	51,180	1.7%	98.3%	51,274	-	100.0%	51,180	50,305			91.0%	82.2%	82.4%	82.2%	80.8%			51,181	82.2%
2012 / 2	63,074	54,477	7,123	61,600	66,227	62,879	2.0%	98.0%	62,947	-	100.0%	62,879	61,600			105.0%	99.7%	99.8%	99.7%	97.7%			62,878	99.7%
2013 / 1	61,985	50,577	6,467	57,044	58,885	58,092	1.8%	98.2%	58,106	-	100.0%	58,092	57,044			95.0%	93.7%	93.7%	93.7%	92.0%			58,092	93.7%
2013 / 2	58,227	49,727	10,642	60,369	66,961	61,307	1.5%	98.5%	61,393	-	100.0%	61,307	60,369			115.0%	105.3%	105.4%	105.3%	103.7%			61,307	105.3%
2014 / 1	50,596	35,400	16,879	52,279	54,644	53,641	2.5%	97.5%	53,666	-	100.0%	53,641	52,279			108.0%	106.0%	106.1%	106.0%	103.3%			53,640	106.0%
2014 / 2	48,410	43,651	21,109	64,760	64,385	67,618	4.2%	95.8%	67,481	-	100.0%	67,618	64,760			133.0%	139.7%	139.4%	139.7%	133.8%			67,618	139.7%
2015 / 1	46,145	33,682	19,709	53,392	59,989	56,195	5.0%	95.0%	56,384	12.5%	87.5%	56,669	53,392			130.0%	121.8%	122.2%	122.8%	115.7%			56,384	122.2%
2015 / 2	41,392	39,910	25,495	65,405	64,986	70,872	7.7%	92.3%	70,418	25.0%	75.0%	69,400	65,405			157.0%	171.2%	170.1%	167.7%	158.0%			70,418	170.1%
2016 / 1	39,623	31,664	21,675	53,339	57,058	61,796	13.7%	86.3%	61,147	37.5%	62.5%	60,019	53,339			144.0%	156.0%	154.3%	151.5%	134.6%			61,147	154.3%
2016 / 2	49,016	35,233	22,173	57,405	80,877	71,007	19.2%	80.8%	72,897	50.0%	50.0%	75,942	57,405			165.0%	144.9%	148.7%	154.9%	117.1%			72,897	148.7%
2017 / 1	59,916	31,467	18,944	50,411	84,481	66,788	24.5%	75.5%	71,127	62.5%	37.5%	77,846	50,411			141.0%	111.5%	118.7%	129.9%	84.1%			77,846	129.9%
2017 / 2	62,855	25,873	29,229	55,102	99,940	78,417	29.7%	70.3%	84,816	75.0%	25.0%	94,559	55,102			159.0%	124.8%	134.9%	150.4%	87.7%			94,559	150.4%
2018 / 1	55,796	14,975	31,093	46,068	78,672	73,129	37.0%	63.0%	75,180	87.5%	12.5%	77,979	46,068			141.0%	131.1%	134.7%	139.8%	82.6%			77,979	139.8%
2018 / 2	54,570	7,277	30,566	37,843	88,404	81,619	53.6%	46.4%	85,258	100.0%	-	88,404	37,843			162.0%	149.6%	156.2%	162.0%	69.3%			88,403	162.0%
2019 / 1	25,980	234	8,215	8,450	76,779	48,610	82.6%	17.4%	71,882	100.0%	-	-	8,450			144.0%	91.2%	134.8%		-			37,412	144.0%
Total	**1,873,974**	**1,776,176**	**300,962**	**2,077,138**	**1,438,178**	**2,278,278**			**1,469,147**			**2,270,665**	**2,077,138**										**2,306,890**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association

Comparison of Estimated IBNR by Method

as at March 31, 2019

Coverage: **AccBen (indivis)**

RSP: **Ontario**

Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1997		-		-	-				-	135,029			-			-	135,014		16	-	16	
1997 / 1		-		-	-			Link Ratio Method	-	4,486			-		Link Ratio Method	-	4,486		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	18,352			-		Link Ratio Method	-	18,352		-	-	-	
1998 / 1		-		-	-			Link Ratio Method	-	14,077			-		Link Ratio Method	-	14,077		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	13,749			-		Link Ratio Method	-	13,749		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	15,758			-		Link Ratio Method	-	15,745		12	-	12	
1999 / 2		4		4	-			Link Ratio Method	4	14,018			8		Link Ratio Method	8	14,022		-	(4)	(4)	
2000 / 1		10		10	-			Link Ratio Method	10	16,848			10		Link Ratio Method	10	16,864		(16)	-	(16)	
2000 / 2		7		7	-			Link Ratio Method	7	14,399			7		Link Ratio Method	7	14,399		-	-	-	
2001 / 1		8		8	-			Link Ratio Method	8	13,897			13		Link Ratio Method	13	14,016		(115)	(5)	(120)	
2001 / 2		22		22	-			Link Ratio Method	22	27,326			22		Link Ratio Method	22	27,220		106	-	106	
2002 / 1		33		33	-			Link Ratio Method	33	25,526			48		Link Ratio Method	48	25,541		-	(15)	(15)	
2002 / 2		53		53	-			Link Ratio Method	53	26,791			56		Link Ratio Method	56	26,794		-	(3)	(3)	
2003 / 1		79		79	-			Link Ratio Method	79	29,490			94		Link Ratio Method	94	29,505		-	(15)	(15)	
2003 / 2		64		64	-			Link Ratio Method	64	19,384			70		Link Ratio Method	70	19,390		-	(6)	(6)	
2004 / 1		99		99	-			Link Ratio Method	99	21,583			123		Link Ratio Method	123	21,607		-	(24)	(24)	
2004 / 2		164		164	-			Link Ratio Method	164	27,463			167		Link Ratio Method	167	27,466		-	(3)	(3)	
2005 / 1		135		135	-			Link Ratio Method	135	18,932			157		Link Ratio Method	157	18,953		-	(22)	(22)	
2005 / 2		213		213	-			Link Ratio Method	213	26,189			211		Link Ratio Method	211	26,187		-	2	2	
2006 / 1		205		205	-			Link Ratio Method	205	24,306			218		Link Ratio Method	218	24,319		-	(13)	(13)	
2006 / 2		423		423	-			Link Ratio Method	423	47,432			415		Link Ratio Method	415	47,421		3	8	11	
2007 / 1		324		324	-			Link Ratio Method	324	34,753			342		Link Ratio Method	342	34,771		-	(18)	(18)	
2007 / 2		414		414	-			Link Ratio Method	414	40,607			437		Link Ratio Method	437	40,749		(119)	(23)	(142)	
2008 / 1		679		679	-			Link Ratio Method	679	60,166			724		Link Ratio Method	724	60,211		-	(45)	(45)	
2008 / 2		852		852	-			Link Ratio Method	852	70,653			868		Link Ratio Method	868	71,059		(389)	(16)	(405)	
2009 / 1		1,123		1,123	-			Link Ratio Method	1,123	87,463			1,202		Link Ratio Method	1,202	87,769		(227)	(79)	(306)	
2009 / 2	(19,080)	1,618	1,332	1,618	-			Link Ratio Method	1,618	117,174	281.8%	(18,874)	1,637	1,350	Link Ratio Method	1,637	116,987	281.3%	206	(19)	187	0.5%
2010 / 1	(48,496)	2,224	1,479	2,224	-			Link Ratio Method	2,224	151,363	299.3%	(48,495)	2,373	1,577	Link Ratio Method	2,373	151,512	299.6%	1	(149)	(148)	(0.3%)
2010 / 2	(21,943)	1,530	1,162	1,530	-			Link Ratio Method	1,530	97,718	160.6%	(21,930)	1,579	1,200	Link Ratio Method	1,579	97,754	160.6%	13	(49)	(36)	-
2011 / 1	(1,889)	758	719	758	-			Link Ratio Method	758	52,027	93.8%	(2,349)	713	671	Link Ratio Method	713	52,442	94.5%	(460)	45	(415)	(0.7%)
2011 / 2	11,057	722	877	722	-			Link Ratio Method	722	48,170	84.8%	11,144	806	979	Link Ratio Method	806	48,167	84.8%	87	(84)	3	-
2012 / 1	6,336	876	969	876	-			Link Ratio Method	876	51,181	82.2%	7,379	899	1,015	Link Ratio Method	899	50,161	80.6%	1,043	(23)	1,020	1.6%
2012 / 2	4,627	1,278	1,346	1,278	-			Link Ratio Method	1,278	62,878	99.7%	4,602	1,488	1,562	Link Ratio Method	1,488	63,113	100.1%	(25)	(210)	(235)	(0.4%)
2013 / 1	1,841	1,048	1,062	1,048	-			Link Ratio Method	1,048	58,092	93.7%	3,744	727	767	Link Ratio Method	727	55,868	90.1%	1,903	321	2,224	3.6%
2013 / 2	6,592	938	1,024	938	-			Link Ratio Method	938	61,307	105.3%	6,412	1,118	1,214	Link Ratio Method	1,118	61,667	105.9%	(180)	(180)	(360)	(0.6%)
2014 / 1	2,365	1,361	1,387	1,361	-			Link Ratio Method	1,361	53,640	106.0%	4,447	1,709	1,799	Link Ratio Method	1,709	51,906	102.6%	2,082	(348)	1,734	3.4%
2014 / 2	(375)	2,858	2,722	2,858	-			Link Ratio Method	2,858	67,618	139.7%	(1,247)	3,605	3,353	Link Ratio Method	3,605	69,237	143.0%	(872)	(747)	(1,619)	(3.3%)
2015 / 1	6,597	2,803	2,992	3,277	-			BF Method	2,992	56,384	122.2%	5,870	2,756	2,907	BF Method	2,907	57,026	123.6%	(727)	85	(642)	(1.4%)
2015 / 2	(419)	5,467	5,013	3,995	-			BF Method	5,013	70,418	170.1%	3,248	7,336	6,902	BF Method	6,902	68,650	165.8%	3,656	(1,889)	1,767	4.3%
2016 / 1	3,718	8,457	7,808	6,680	-			BF Method	7,808	61,147	154.3%	5,209	10,493	9,604	BF Method	9,604	61,479	155.1%	1,464	(1,796)	(332)	(0.8%)
2016 / 2	23,472	13,602	15,492	18,537	-			BF Method	15,492	72,897	148.7%	24,003	15,739	17,529	BF Method	17,529	74,435	151.8%	499	(2,037)	(1,538)	(3.1%)
2017 / 1	34,070	16,377	20,715	27,435	-			ELR & LR Wtd Method	27,435	77,846	129.9%	35,211	18,599	23,149	ELR & LR Wtd Method	28,981	78,293	130.6%	1,099	(1,546)	(447)	(0.7%)
2017 / 2	44,838	23,315	29,714	39,457	-			ELR & LR Wtd Method	39,457	94,559	150.4%	47,732	24,810	32,189	ELR & LR Wtd Method	42,001	94,253	149.9%	2,850	(2,544)	306	0.5%
2018 / 1	32,604	27,061	29,112	31,911	-			ELR & LR Wtd Method	31,911	77,979	139.8%	36,634	30,381	33,003	ELR & LR Wtd Method	35,852	77,941	139.6%	3,979	(3,941)	38	0.2%
2018 / 2	50,560	43,775	47,414	50,560	-			ELR & LR Wtd Method	50,560	88,403	162.0%	58,852	56,244	57,948		58,852	88,682	162.0%	8,013	(8,292)	(279)	-
2019 / 1	-	-	-	-	-			-	28,962	37,412	144.0%	-	-	-	-	-	-	-	8,450	28,962	37,412	144.0%
Total	136,476	160,980	172,342	201,976	-				229,752	2,306,890		161,592	188,205	198,716		224,474	2,269,260		32,352	5,278	37,630	
2018 / 2 & Prior	**136,476**	**160,980**	**172,342**	**201,976**	**-**				**200,790**	**2,269,478**		**161,592**	**188,205**	**198,716**		**224,474**	**2,269,260**		**23,902**	**(23,684)**	**218**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association

Estimated and Selected Ultimate Losses by Method

as at March 31, 2019

Coverage: **Uninsured Automobile**

RSP: **Ontario**

Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	Data Correction	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	Data Correction Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1997	-	188,361	20,336	208,697		208,697						208,697	208,697										208,697	
1997 / 1	-	11,902	157	12,059		12,059				-	100.0%	12,059	12,059										12,059	
1997 / 2	-	3,796	(0)	3,796		3,796				-	100.0%	3,796	3,796										3,796	
1998 / 1	-	647	0	647		647				-	100.0%	647	647										647	
1998 / 2	-	500	(0)	500		500				-	100.0%	500	500										500	
1999 / 1	-	484	(0)	484		484				-	100.0%	484	484										484	
1999 / 2	-	430	0	430		430				-	100.0%	430	430										430	
2000 / 1	-	180	(0)	180		180				-	100.0%	180	180										180	
2000 / 2	-	441	0	441		441				-	100.0%	441	441										441	
2001 / 1	-	428	-	428		428				-	100.0%	428	428										428	
2001 / 2	-	457	(0)	457		457				-	100.0%	457	457										457	
2002 / 1	-	866	(0)	866		866				-	100.0%	866	866										866	
2002 / 2	0	393	(0)	393		393				-	100.0%	393	393										393	
2003 / 1	0	706	-	706		706				-	100.0%	706	706										706	
2003 / 2	-	1,247	(0)	1,247		1,247				-	100.0%	1,247	1,247										1,247	
2004 / 1	-	1,017	(0)	1,017		1,017				-	100.0%	1,017	1,017										1,017	
2004 / 2	(0)	1,684	(0)	1,684		1,684				-	100.0%	1,684	1,684										1,684	
2005 / 1	(0)	1,272	0	1,272		1,272				-	100.0%	1,272	1,272										1,272	
2005 / 2	(0)	487	28	515		515				-	100.0%	515	515										515	
2006 / 1	(0)	925	0	925		925				-	100.0%	925	925										925	
2006 / 2	(0)	1,392	-	1,392		1,392				-	100.0%	1,392	1,392										1,392	
2007 / 1	(2)	1,955	0	1,955		1,955				-	100.0%	1,955	1,955										1,955	
2007 / 2	(2)	1,151	0	1,151		1,150				-	100.0%	1,150	1,151										1,151	
2008 / 1	(2)	2,139	0	2,139		2,128				-	100.0%	2,128	2,139										2,139	
2008 / 2	3	4,514	16	4,530		4,479				-	100.0%	4,479	4,530										4,530	
2009 / 1	405	4,605	35	4,639		4,554				-	100.0%	4,554	4,639										4,554	
2009 / 2	1,262	2,852	164	3,016	2,133	2,936	(2.7%)	102.7%	2,958	-	100.0%	2,936	3,016			169.0%	232.6%	234.3%	232.6%	238.9%			2,936	232.6%
2010 / 1	1,755	2,734	3	2,737	2,562	2,643	(3.6%)	103.6%	2,646	-	100.0%	2,643	2,737			146.0%	150.6%	150.8%	150.6%	156.0%			2,642	150.6%
2010 / 2	1,979	3,035	259	3,294	3,047	3,158	(4.3%)	104.3%	3,162	-	100.0%	3,158	3,294			154.0%	159.6%	159.8%	159.6%	166.5%			3,157	159.6%
2011 / 1	1,798	2,112	404	2,515	2,554	2,393	(5.1%)	105.1%	2,385	-	100.0%	2,393	2,515			142.0%	133.1%	132.6%	133.1%	139.9%			2,393	133.1%
2011 / 2	1,752	1,725	238	1,963	2,856	1,850	(6.1%)	106.1%	1,788	-	100.0%	1,850	1,963			163.0%	105.6%	102.1%	105.6%	112.0%			1,850	105.6%
2012 / 1	1,829	1,550	162	1,712	1,609	1,589	(7.7%)	107.7%	1,587	-	100.0%	1,589	1,712			88.0%	86.9%	86.8%	86.9%	93.6%			1,589	86.9%
2012 / 2	1,867	2,336	595	2,932	1,811	2,679	(9.4%)	109.4%	2,761	-	100.0%	2,679	2,932			97.0%	143.5%	147.9%	143.5%	157.0%			2,679	143.5%
2013 / 1	1,869	1,233	518	1,752	1,645	1,567	(11.8%)	111.8%	1,558	-	100.0%	1,567	1,752			88.0%	83.8%	83.4%	83.8%	93.7%			1,567	83.8%
2013 / 2	1,831	1,569	688	2,257	1,794	1,953	(15.6%)	115.6%	1,978	-	100.0%	1,953	2,257			98.0%	106.7%	108.0%	106.7%	123.3%			1,953	106.7%
2014 / 1	1,698	839	852	1,690	1,528	1,411	(19.8%)	119.8%	1,387	-	100.0%	1,411	1,690			90.0%	83.1%	81.7%	83.1%	99.5%			1,410	83.1%
2014 / 2	1,718	642	1,522	2,163	1,735	1,742	(24.1%)	124.1%	1,744	-	100.0%	1,742	2,163			101.0%	101.4%	101.5%	101.4%	125.9%			1,742	101.4%
2015 / 1	1,713	1,140	675	1,816	1,593	1,418	(28.1%)	128.1%	1,369	12.5%	87.5%	1,440	1,816			93.0%	82.8%	79.9%	84.0%	106.0%			1,440	84.0%
2015 / 2	1,587	1,325	1,848	3,173	1,650	2,433	(30.4%)	130.4%	2,671	25.0%	75.0%	2,237	3,173			104.0%	153.3%	168.3%	141.0%	200.0%			2,237	141.0%
2016 / 1	1,503	294	1,469	1,763	1,443	1,353	(30.3%)	130.3%	1,326	37.5%	62.5%	1,387	1,763			96.0%	90.0%	88.2%	92.3%	117.3%			1,386	92.2%
2016 / 2	1,837	457	1,345	1,802	2,039	1,424	(26.5%)	126.5%	1,261	50.0%	50.0%	1,732	1,802			111.0%	77.5%	68.7%	94.3%	98.1%			1,732	94.3%
2017 / 1	2,155	430	1,303	1,732	2,241	1,603	(8.0%)	108.0%	1,552	62.5%	37.5%	2,002	1,732			104.0%	74.4%	72.0%	92.9%	80.4%			2,002	92.9%
2017 / 2	2,234	155	893	1,049	2,592	1,236	15.2%	84.8%	1,442	75.0%	25.0%	2,253	1,049			116.0%	55.3%	64.5%	100.8%	46.9%			2,253	100.8%
2018 / 1	2,049	210	502	712	2,152	1,030	30.8%	69.2%	1,376	87.5%	12.5%	2,012	712			105.0%	50.3%	67.1%	98.2%	34.8%			2,011	98.1%
2018 / 2	2,001	168	745	913	2,321	1,921	52.5%	47.5%	2,131	100.0%	-	2,321	913			116.0%	96.0%	106.5%	116.0%	45.6%			2,322	116.0%
2019 / 1	915	17	263	280	1,990	1,663	83.2%	16.8%	1,935	100.0%	-	-	280			106.0%	88.6%	103.1%		-			970	106.0%
Total	**35,755**	**256,802**	**35,020**	**291,822**	**41,297**	**290,405**			**39,016**			**291,706**	**291,822**										**292,737**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association
Comparison of Estimated IBNR by Method
as at March 31, 2019
Coverage: **Uninsured Automobile**
RSP: **Ontario**
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	Data Correction IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1997		-		-	-				-	208,697			-			-	208,541		156	-	156	
1997 / 1		-		-	-			Link Ratio Method	-	12,059			-		Link Ratio Method	-	12,059		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	3,796			-		Link Ratio Method	-	3,798		(2)	-	(2)	
1998 / 1		-		-	-			Link Ratio Method	-	647			-		Link Ratio Method	-	647		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	500			-		Link Ratio Method	-	500		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	484			-		Link Ratio Method	-	484		-	-	-	
1999 / 2		-		-	-			Link Ratio Method	-	430			-		Link Ratio Method	-	430		-	-	-	
2000 / 1		-		-	-			Link Ratio Method	-	180			-		Link Ratio Method	-	180		-	-	-	
2000 / 2		-		-	-			Link Ratio Method	-	441			-		Link Ratio Method	-	441		-	-	-	
2001 / 1		-		-	-			Link Ratio Method	-	428			-		Link Ratio Method	-	428		-	-	-	
2001 / 2		-		-	-			Link Ratio Method	-	457			-		Link Ratio Method	-	457		-	-	-	
2002 / 1		-		-	-			Link Ratio Method	-	866			-		Link Ratio Method	-	866		-	-	-	
2002 / 2		-		-	-			Link Ratio Method	-	393			-		Link Ratio Method	-	393		-	-	-	
2003 / 1		-		-	-			Link Ratio Method	-	706			-		Link Ratio Method	-	706		-	-	-	
2003 / 2		-		-	-			Link Ratio Method	-	1,247			-		Link Ratio Method	-	1,247		-	-	-	
2004 / 1		-		-	-			Link Ratio Method	-	1,017			-		Link Ratio Method	-	1,019		(2)	-	(2)	
2004 / 2		-		-	-			Incurred (Zero IBNR)	-	1,684			-		Incurred (Zero IBNR)	-	1,684		-	-	-	
2005 / 1		-		-	-			Incurred (Zero IBNR)	-	1,272			-		Incurred (Zero IBNR)	-	1,272		-	-	-	
2005 / 2		-		-	-			Incurred (Zero IBNR)	-	515			-		Incurred (Zero IBNR)	-	515		-	-	-	
2006 / 1		-		-	-			Incurred (Zero IBNR)	-	925			-		Incurred (Zero IBNR)	-	925		-	-	-	
2006 / 2		-		-	-			Incurred (Zero IBNR)	-	1,392			-		Incurred (Zero IBNR)	-	1,392		-	-	-	
2007 / 1		-		-	-			Incurred (Zero IBNR)	-	1,955			-		Incurred (Zero IBNR)	-	1,957		(2)	-	(2)	
2007 / 2		(1)		(1)	-			Incurred (Zero IBNR)	-	1,151			(3)		Incurred (Zero IBNR)	-	1,152		-	-	-	
2008 / 1		(11)		(11)	-			Incurred (Zero IBNR)	-	2,139			(16)		Incurred (Zero IBNR)	-	2,139		-	-	-	
2008 / 2		(51)		(51)	-			Incurred (Zero IBNR)	-	4,530			(68)		Incurred (Zero IBNR)	-	4,530		-	-	-	
2009 / 1		(85)		(85)	-			Link Ratio Method	(85)	4,554			(100)		Link Ratio Method	(100)	4,537		2	15	17	
2009 / 2	(883)	(80)	(58)	(80)	-			Link Ratio Method	(80)	2,936	232.6%	(890)	(96)	(70)	Link Ratio Method	(96)	2,927	231.9%	(7)	16	9	0.7%
2010 / 1	(175)	(95)	(92)	(95)	-			Link Ratio Method	(95)	2,642	150.6%	(184)	(103)	(100)	Link Ratio Method	(103)	2,643	150.6%	(9)	8	(1)	-
2010 / 2	(247)	(137)	(132)	(137)	-			Link Ratio Method	(137)	3,157	159.6%	(340)	(154)	(145)	Link Ratio Method	(154)	3,233	163.4%	(93)	17	(76)	(3.8%)
2011 / 1	38	(122)	(131)	(122)	-			Link Ratio Method	(122)	2,393	133.1%	47	(130)	(140)	Link Ratio Method	(130)	2,377	132.2%	9	8	17	0.9%
2011 / 2	894	(113)	(174)	(113)	-			Link Ratio Method	(113)	1,850	105.6%	885	(125)	(193)	Link Ratio Method	(125)	1,846	105.4%	(9)	12	3	0.2%
2012 / 1	(102)	(123)	(125)	(123)	-			Link Ratio Method	(123)	1,589	86.9%	(117)	(139)	(141)	Link Ratio Method	(139)	1,587	86.8%	(14)	16	2	0.1%
2012 / 2	(1,120)	(253)	(171)	(253)	-			Link Ratio Method	(253)	2,679	143.5%	(1,100)	(268)	(184)	Link Ratio Method	(268)	2,643	141.6%	20	15	35	1.9%
2013 / 1	(107)	(185)	(194)	(185)	-			Link Ratio Method	(185)	1,567	83.8%	62	(187)	(221)	Link Ratio Method	(187)	1,395	74.7%	169	2	171	9.1%
2013 / 2	(463)	(304)	(279)	(304)	-			Link Ratio Method	(304)	1,953	106.7%	(538)	(351)	(318)	Link Ratio Method	(351)	1,980	108.2%	(75)	47	(28)	(1.5%)
2014 / 1	(162)	(280)	(303)	(280)	-			Link Ratio Method	(280)	1,410	83.1%	(186)	(309)	(335)	Link Ratio Method	(309)	1,406	82.8%	(24)	29	5	0.3%
2014 / 2	(428)	(421)	(419)	(421)	-			Link Ratio Method	(421)	1,742	101.4%	(544)	(475)	(457)	Link Ratio Method	(475)	1,804	105.0%	(116)	54	(62)	(3.6%)
2015 / 1	(222)	(398)	(447)	(376)	-			ELR & LR Wtd Method	(376)	1,440	84.0%	(306)	(435)	(474)	ELR & LR Wtd Method	(419)	1,480	86.4%	(84)	43	(41)	(2.4%)
2015 / 2	(1,523)	(740)	(502)	(936)	-			ELR & LR Wtd Method	(936)	2,237	141.0%	(1,488)	(744)	(513)	ELR & LR Wtd Method	(930)	2,208	139.2%	34	(6)	28	1.8%
2016 / 1	(320)	(410)	(438)	(377)	-			ELR & LR Wtd Method	(377)	1,386	92.2%	(275)	(392)	(427)	ELR & LR Wtd Method	(349)	1,370	91.1%	45	(28)	17	1.1%
2016 / 2	238	(377)	(540)	(70)	-			ELR & LR Wtd Method	(70)	1,732	94.3%	335	(323)	(477)	ELR & LR Wtd Method	6	1,711	93.1%	97	(76)	21	1.2%
2017 / 1	509	(129)	(180)	270	-			ELR & LR Wtd Method	270	2,002	92.9%	884	107	164	ELR & LR Wtd Method	593	1,951	90.5%	374	(323)	51	2.4%
2017 / 2	1,543	188	393	1,204	-			ELR & LR Wtd Method	1,204	2,253	100.8%	1,644	284	598	ELR & LR Wtd Method	1,304	2,254	100.8%	99	(100)	(1)	-
2018 / 1	1,439	318	664	1,299	-			ELR & LR Wtd Method	1,299	2,011	98.1%	1,393	480	833	ELR & LR Wtd Method	1,279	2,040	99.5%	(49)	20	(29)	(1.4%)
2018 / 2	1,409	1,008	1,219	1,409	-			ELR & LR Wtd Method	1,409	2,322	116.0%	1,743	1,159	1,546		1,743	2,330	116.0%	325	(334)	(9)	-
2019 / 1	-	-	-	-	-			-	690	970	106.0%	-	-	-	-	-	-	-	280	690	970	106.0%
Total	316	(2,801)	(1,910)	164	-				915	292,737		1,025	(2,388)	(1,053)		790	291,489		1,124	125	1,249	
2018 / 2 & Prior	**316**	**(2,801)**	**(1,910)**	**164**	**-**				**225**	**291,767**		**1,025**	**(2,388)**	**(1,053)**		**790**	**291,489**		**844**	**(565)**	**279**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association **Valuation Results**
Amounts in: $1,000s as at March 31, 2019
Coverage: Other Coverages
RSP: Ontario

Life to Date

Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
	database	*database*	*= [3]/[2]*	*= [7]-[3]*	*= [5]/[2]*	*database*	*= [7]/[2]*	*database*	*= [9]/[2]*	*= [7]+[9]*	*= [11]/[2]*	*= [5]+[9]*	*= [13]/[2]*
2014 & prior	899,562	792,256	88.1%	1,411	0.2%	793,667	88.2%	(267)	-	793,400	88.2%	1,144	0.1%
2015	42,074	51,458	122.3%	761	1.8%	52,219	124.1%	(121)	(0.3%)	52,098	123.8%	640	1.5%
2016	46,280	63,451	137.1%	1,313	2.8%	64,764	139.9%	(171)	(0.4%)	64,593	139.6%	1,142	2.5%
2017	70,240	93,804	133.5%	1,416	2.0%	95,220	135.6%	260	0.4%	95,480	135.9%	1,676	2.4%
2018	70,507	102,460	145.3%	4,806	6.8%	107,266	152.1%	1,880	2.7%	109,146	154.8%	6,686	9.5%
2019	17,364	16,769	96.6%	8,690	50.0%	25,459	146.6%	215	1.2%	25,674	147.9%	8,905	51.3%
TOTAL	1,146,027	1,120,198	97.7%	18,397	1.6%	1,138,595	99.4%	1,796	0.2%	1,140,391	99.5%	20,193	1.8%
2018 & prior	1,128,663	1,103,429	97.8%	9,707	0.9%	1,113,136	98.6%	1,581	0.1%	1,114,717	98.8%	11,288	1.0%

Activity During Quarter vs EP

Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]
	database	*database*	*=[17]/[16]*	*database*	*=[19]/[16]*	*database*	*=[21]/[16]*	*database*	*=[23]/[16]*	*database*	*=[25]/[16]*	*database*	*=[27]/[16]*
2014 & prior	899,562	21	-	(425)	-	(404)	-	324	-	(80)	-	(101)	-
2015	42,074	126	0.3%	(135)	(0.3%)	(9)	-	-	-	(9)	-	(135)	(0.3%)
2016	46,280	83	0.2%	(17)	-	66	0.1%	18	-	84	0.2%	1	-
2017	70,240	148	0.2%	(30)	-	118	0.2%	(149)	(0.2%)	(31)	-	(179)	(0.3%)
2018	70,507	12,206	17.3%	(9,120)	(12.9%)	3,086	4.4%	(1,101)	(1.6%)	1,985	2.8%	(10,221)	(14.5%)
TOTAL	1,128,663	12,584	1.1%	(9,727)	(0.9%)	2,857	0.3%	(908)	(0.1%)	1,949	0.2%	(10,635)	(0.9%)

Emergence During Quarter

Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense	
	$000s	$000s	$000s	% Beg Unpaid	$000s	% Beg IBNR	$000s	% Beg Unpaid
[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]
	database	*database*	*[17]*	*=[32]/[31]*	*[21]*	*=[34]/[30]*	*[25]*	*=[36]/[31]*
2014 & prior	(591)	1,245	21	1.7%	(404)	68.4%	(80)	(6.4%)
2015	(121)	775	126	16.3%	(9)	7.4%	(9)	(1.2%)
2016	(189)	1,141	83	7.3%	66	(34.9%)	84	7.4%
2017	409	1,855	148	8.0%	118	28.9%	(31)	(1.7%)
2018	2,981	16,907	12,206	72.2%	3,086	103.5%	1,985	11.7%
TOTAL	2,489	21,923	12,584	57.4%	2,857	114.8%	1,949	8.9%

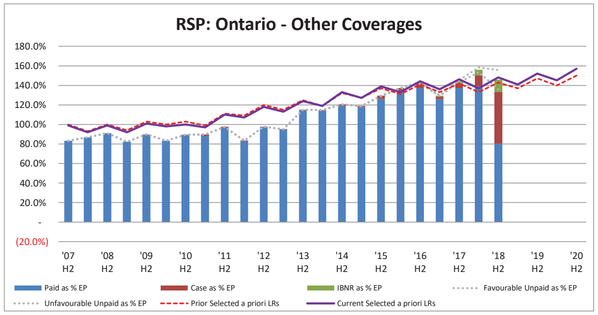
Facility Association **Loss Ratios Over Time**
Amounts in: $1,000s as at March 31, 2019
Coverage: Other Coverages
RSP: Ontario

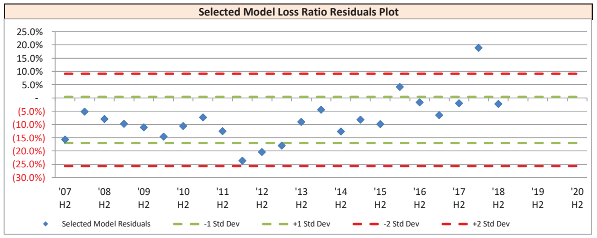
Accident Year [1]	Earned Premium @ Mar 2019 [2] *database*	Paid Claims Amt* @ Mar 2019 [3] *database*	Case Reserve @ Mar 2019 [4] *= [5]-[3]*	Recorded Claims Amt* @ Mar 2019 [5] *database*	Selected IBNR @ Mar 2019 [6] *database*	Ultimate Claims Amt* @ Mar 2019 [7] *= [5]+[6]*	**Selected Ultimate LR @ Mar 2019 [8]** ***= [7]/[2]***	Selected Ultimate LR @ Dec 2018 [9] *database*	Selected Ultimate LR @ Sep 2018 [10] *database*	Selected Ultimate LR @ Jun 2018 [11] *database*	**Selected Ultimate LR @ Mar 2018 [12]** ***database***	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Ultimate LR [13] *= [8]-[9]*	Claims Amt* [14]	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Ultimate LR [15] *= [8]-[12]*	Claims Amt* @ curr EP [16] *= [2]*[15]*
AY1997 & Prior	240,725	221,131	4	221,135	-	221,135	-	-	-	-	-	-	-	-	-
1998	30,222	23,388	10	23,398	-	23,398	77.4%	77.4%	77.4%	77.4%	77.4%	-	-	-	-
1999	20,100	18,097	2	18,099	-	18,099	90.0%	90.0%	90.0%	90.0%	90.0%	-	-	-	-
2000	20,106	21,498	-	21,498	-	21,498	106.9%	106.9%	106.9%	106.9%	106.9%	-	-	-	-
2001	23,724	22,303	-	22,303	-	22,303	94.0%	94.0%	94.0%	94.0%	94.0%	-	-	-	-
2002	33,552	30,176	-	30,176	-	30,176	89.9%	89.9%	89.9%	89.9%	89.9%	-	-	-	-
2003	40,126	30,728	-	30,728	-	30,728	76.6%	76.6%	76.6%	76.6%	76.6%	-	-	-	-
2004	42,358	25,637	-	25,637	-	25,637	60.5%	60.5%	60.5%	60.5%	60.5%	-	-	-	-
2005	38,642	26,215	-	26,215	-	26,215	67.8%	67.8%	67.8%	67.8%	67.8%	-	-	-	-
2006	39,128	28,064	-	28,064	-	28,064	71.7%	71.7%	71.7%	71.7%	71.7%	-	-	-	-
2007	43,387	35,542	-	35,542	-	35,542	81.9%	81.9%	81.9%	81.9%	81.9%	-	-	-	-
2008	47,739	42,393	102	42,495	(4)	42,491	89.0%	89.0%	89.0%	89.0%	89.0%	-	2	-	-
2009	47,570	40,957	-	40,957	(5)	40,952	86.1%	86.1%	86.1%	86.1%	86.1%	-	(10)	-	-
2010	52,950	45,742	22	45,764	(14)	45,750	86.4%	86.5%	86.5%	86.5%	86.6%	(0.1%)	(49)	(0.2%)	(106)
2011	46,452	43,013	603	43,616	(95)	43,521	93.7%	93.7%	93.5%	93.3%	93.1%	-	9	0.6%	279
2012	46,021	41,441	241	41,682	(39)	41,643	90.5%	90.5%	90.5%	90.7%	90.6%	-	(3)	(0.1%)	(46)
2013	44,739	46,822	74	46,896	(42)	46,854	104.7%	104.8%	105.0%	105.8%	105.8%	(0.1%)	(11)	(1.1%)	(492)
2014	42,021	49,109	353	49,462	(68)	49,394	117.5%	117.6%	117.5%	117.9%	118.4%	(0.1%)	(18)	(0.9%)	(378)
2015	42,074	51,458	761	52,219	(121)	52,098	123.8%	123.8%	123.8%	125.1%	124.9%	-	(9)	(1.1%)	(463)
2016	46,280	63,451	1,313	64,764	(171)	64,593	139.6%	139.3%	140.0%	142.0%	141.7%	0.3%	84	(2.1%)	(972)
2017	70,240	93,804	1,416	95,220	260	95,480	135.9%	135.9%	137.1%	139.8%	141.2%	-	(31)	(5.3%)	(3,723)
2018	70,507	102,460	4,806	107,266	1,880	109,146	154.8%	151.7%	152.4%	154.3%	145.3%	3.1%	1,985		
2019	17,364	16,769	8,690	25,459	215	25,674	147.9%	-	-	-	-				
TOTAL	**1,146,027**	**1,120,198**	**18,397**	**1,138,595**	**1,796**	**1,140,391**	**99.5%**	**98.6%**	**97.9%**	**97.4%**	**96.4%**		**1,949**		**(5,901)**
2018 & prior	1,128,663	1,103,429	9,707	1,113,136	1,581	1,114,717	**98.8%**	98.6%	97.9%	97.4%	**96.4%**		1,949		(5,901)

* Claims Amt = indemnity & allowed claims expense (where latter is allowed expense over and above the claims expense included in the expense allowance for member companies)
** Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **Ontario**
Amounts in: $1,000s
Coverage: Other Coverages

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	99.0%	100.0%	(1.0%)
2008 / 1	92.0%	93.0%	(1.0%)
2008 / 2	99.0%	100.0%	(1.0%)
2009 / 1	92.0%	94.0%	(2.0%)
2009 / 2	101.0%	103.0%	(2.0%)
2010 / 1	98.0%	100.0%	(2.0%)
2010 / 2	100.0%	103.0%	(3.0%)
2011 / 1	97.0%	99.0%	(2.0%)
2011 / 2	110.0%	111.0%	(1.0%)
2012 / 1	107.0%	109.0%	(2.0%)
2012 / 2	118.0%	120.0%	(2.0%)
2013 / 1	113.0%	115.0%	(2.0%)
2013 / 2	124.0%	125.0%	(1.0%)
2014 / 1	119.0%	119.0%	-
2014 / 2	133.0%	132.0%	1.0%
2015 / 1	127.0%	127.0%	-
2015 / 2	139.0%	137.0%	2.0%
2016 / 1	133.0%	131.0%	2.0%
2016 / 2	144.0%	141.0%	3.0%
2017 / 1	136.0%	133.0%	3.0%
2017 / 2	146.0%	142.0%	4.0%
2018 / 1	137.0%	133.0%	4.0%
2018 / 2	148.0%	143.0%	5.0%
2019 / 1	141.0%	137.0%	4.0%
2019 / 2	152.0%	147.0%	5.0%
2020 / 1	145.0%	140.0%	5.0%
2020 / 2	157.0%	150.0%	7.0%





Current AHY: 2018 / 2

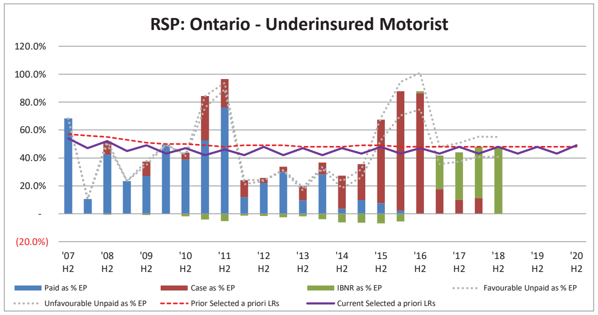
	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level			
Accident Period	**Actual Earned Premium**	**Paid Claims Amount**	**Case Reserves**	**Selected Ultimate Claims Amount***	**Selected Ultimate Loss Ratio**	Rate Change	Drift (RG, class, etc.)	Other	**EP @ 2018 / 2 rate level**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]
2007 / 2	21,797	18,160	(0)	18,160	83.3%	0.9498	1.0000	1.0000	20,704
2008 / 1	23,634	20,521	0	20,521	86.8%	0.9503	1.0000	1.0000	22,460
2008 / 2	24,104	21,871	105	21,969	91.1%	0.9491	1.0000	1.0000	22,878
2009 / 1	23,650	19,446	-	19,446	82.2%	0.9541	1.0000	1.0000	22,563
2009 / 2	23,919	21,395	128	21,513	89.9%	0.9745	1.0000	1.0000	23,309
2010 / 1	25,891	21,604	0	21,604	83.4%	1.0190	1.0000	1.0000	26,383
2010 / 2	27,059	24,134	73	24,182	89.4%	1.0438	1.0000	1.0000	28,244
2011 / 1	23,873	21,084	391	21,423	89.7%	1.0592	1.0000	1.0000	25,288
2011 / 2	22,579	21,825	259	22,021	97.5%	1.0901	1.0000	1.0000	24,612
2012 / 1	23,075	19,117	153	19,252	83.4%	1.1065	1.0000	1.0000	25,533
2012 / 2	22,946	22,326	92	22,396	97.6%	1.1209	1.0000	1.0000	25,722
2013 / 1	22,430	21,283	60	21,308	95.0%	1.1214	1.0000	1.0000	25,152
2013 / 2	22,309	25,535	136	25,648	115.0%	1.1149	1.0000	1.0000	24,873
2014 / 1	20,826	23,771	141	23,865	114.6%	1.1131	1.0000	1.0000	23,182
2014 / 2	21,194	25,298	281	25,507	120.4%	1.1279	1.0000	1.0000	23,905
2015 / 1	21,456	25,259	294	25,482	118.8%	1.1273	1.0000	1.0000	24,188
2015 / 2	20,620	26,036	633	26,602	129.0%	1.1174	1.0000	1.0000	23,041
2016 / 1	20,112	26,769	849	27,568	137.1%	1.1100	1.0000	1.0000	22,324
2016 / 2	26,197	35,966	1,256	37,271	142.3%	1.0902	1.0000	1.0000	28,560
2017 / 1	33,512	42,183	796	43,393	129.5%	1.0641	1.0000	1.0000	35,659
2017 / 2	36,802	50,557	1,702	52,978	144.0%	1.0374	1.0000	1.0000	38,178
2018 / 1	34,871	48,595	3,660	54,332	155.8%	1.0129	1.0000	1.0000	35,320
Total	**542,856**	**582,735**	**11,009**	**596,443**	**109.9%**	**1.0538**	**1.0000**	**1.0000**	**572,078**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX			

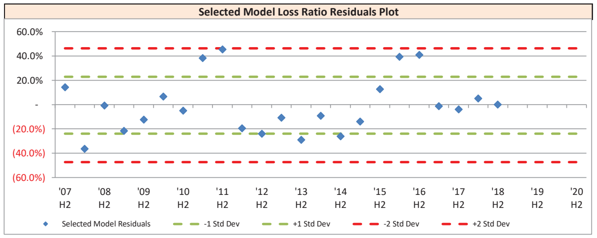
	Adjust Ultimate Claims Amount to 2018 / 2 clms level					
Accident Period	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	**Ult. Clms Amt @ 2018 / 2 clms level**	**On-Level to 2018 / 2 Loss Ratios**	Weights
	[10]	[11]	[12]	[13]	[14]	[15]
	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	1.3837	1.0000	1.0000	25,128	121.4%	-
2008 / 1	1.4825	1.0000	1.0000	30,424	135.5%	-
2008 / 2	1.3985	1.0000	1.0000	30,725	134.3%	-
2009 / 1	1.4936	1.0000	1.0000	29,044	128.7%	-
2009 / 2	1.4011	1.0000	1.0000	30,141	129.3%	-
2010 / 1	1.5099	1.0000	1.0000	32,620	123.6%	-
2010 / 2	1.5397	1.0000	1.0000	37,233	131.8%	-
2011 / 1	1.5830	1.0000	1.0000	33,913	134.1%	-
2011 / 2	1.4553	1.0000	1.0000	32,047	130.2%	0.4%
2012 / 1	1.5195	1.0000	1.0000	29,254	114.6%	0.4%
2012 / 2	1.3831	1.0000	1.0000	30,975	120.4%	0.4%
2013 / 1	1.4451	1.0000	1.0000	30,794	122.4%	0.4%
2013 / 2	1.3070	1.0000	1.0000	33,522	134.8%	0.4%
2014 / 1	1.3731	1.0000	1.0000	32,770	141.4%	0.4%
2014 / 2	1.2496	1.0000	1.0000	31,875	133.3%	0.4%
2015 / 1	1.3057	1.0000	1.0000	33,271	137.6%	0.4%
2015 / 2	1.1860	1.0000	1.0000	31,550	136.9%	16.2%
2016 / 1	1.2304	1.0000	1.0000	33,919	151.9%	16.2%
2016 / 2	1.1206	1.0000	1.0000	41,766	146.2%	16.3%
2017 / 1	1.1604	1.0000	1.0000	50,351	141.2%	16.3%
2017 / 2	1.0559	1.0000	1.0000	55,939	146.5%	16.3%
2018 / 1	1.0960	1.0000	1.0000	59,549	168.6%	16.3%
Total	**1.3024**	**1.0000**	**1.0000**	**776,810**	**135.8%**	**100.9%**
	on industry 2018-1 AIX data			**weighted average:**	**149.2%**	
	derived from 2018 / 2 on-levels			**selected:**	**148.0%**	**143.0%**
					current	prior

Premium adjustment factors [6]-[8], Claims adjustment factors [10]-[12], and selected experience period weights [15] are selected at the coverage level, implied aggregate factors are presented above

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **Ontario**
Amounts in: $1,000s
Coverage: UM

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	54.0%	57.0%	(3.0%)
2008 / 1	47.0%	56.0%	(9.0%)
2008 / 2	52.0%	55.0%	(3.0%)
2009 / 1	45.0%	53.0%	(8.0%)
2009 / 2	49.0%	51.0%	(2.0%)
2010 / 1	43.0%	50.0%	(7.0%)
2010 / 2	47.0%	50.0%	(3.0%)
2011 / 1	42.0%	49.0%	(7.0%)
2011 / 2	46.0%	48.0%	(2.0%)
2012 / 1	42.0%	49.0%	(7.0%)
2012 / 2	48.0%	49.0%	(1.0%)
2013 / 1	42.0%	49.0%	(7.0%)
2013 / 2	47.0%	48.0%	(1.0%)
2014 / 1	42.0%	48.0%	(6.0%)
2014 / 2	47.0%	48.0%	(1.0%)
2015 / 1	43.0%	49.0%	(6.0%)
2015 / 2	48.0%	49.0%	(1.0%)
2016 / 1	43.0%	48.0%	(5.0%)
2016 / 2	47.0%	48.0%	(1.0%)
2017 / 1	43.0%	48.0%	(5.0%)
2017 / 2	48.0%	48.0%	-
2018 / 1	43.0%	48.0%	(5.0%)
2018 / 2	48.0%	48.0%	-
2019 / 1	43.0%	48.0%	(5.0%)
2019 / 2	48.0%	48.0%	-
2020 / 1	43.0%	48.0%	(5.0%)
2020 / 2	49.0%	48.0%	1.0%





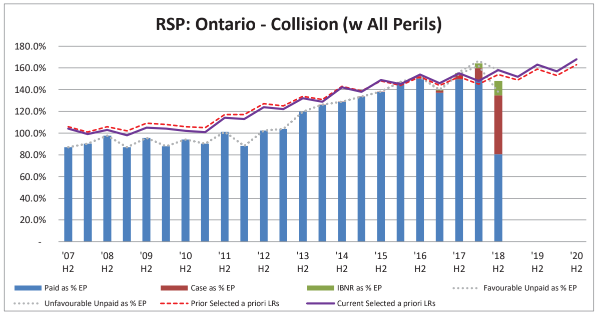
Current AHY: 2018 / 2

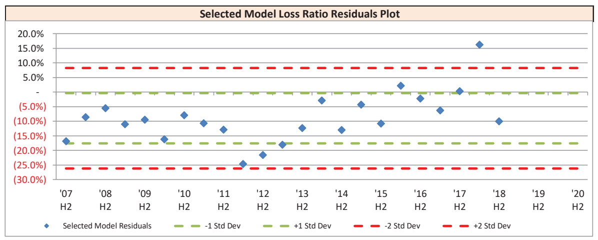
Accident Period	Actual Earned Premium (Sep 30, 2018 valuation result)	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change (Adjust EP to 2018 / 2 rate level)	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Loss Cost Trend Factor (Adjust Ultimate Claims Amount to 2018 / 2 clms level)	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	983	672	-	672	68.3%	1.1950	1.0000	1.0000	1,175	1.0621	1.0000	1.0000	713	60.7%	-
2008 / 1	1,084	115	0	115	10.6%	1.1682	1.0000	1.0000	1,266	1.1857	1.0000	1.0000	136	10.7%	-
2008 / 2	1,134	481	105	579	51.0%	1.1375	1.0000	1.0000	1,290	1.0579	1.0000	1.0000	612	47.4%	-
2009 / 1	1,146	268	-	268	23.4%	1.1077	1.0000	1.0000	1,269	1.1778	1.0000	1.0000	315	24.8%	-
2009 / 2	1,229	332	128	449	36.6%	1.0725	1.0000	1.0000	1,318	1.0495	1.0000	1.0000	472	35.8%	-
2010 / 1	1,315	653	-	653	49.6%	1.0454	1.0000	1.0000	1,375	1.1726	1.0000	1.0000	765	55.6%	-
2010 / 2	1,416	548	73	596	42.1%	1.0317	1.0000	1.0000	1,461	1.0454	1.0000	1.0000	623	42.6%	-
2011 / 1	1,227	645	391	984	80.2%	1.0185	1.0000	1.0000	1,250	1.1648	1.0000	1.0000	1,146	91.7%	-
2011 / 2	1,201	913	247	1,097	91.3%	1.0028	1.0000	1.0000	1,204	1.0392	1.0000	1.0000	1,140	94.7%	7.1%
2012 / 1	1,256	149	153	285	22.7%	1.0185	1.0000	1.0000	1,279	1.1572	1.0000	1.0000	330	25.8%	7.1%
2012 / 2	1,313	290	46	314	23.9%	1.0225	1.0000	1.0000	1,343	1.0331	1.0000	1.0000	324	24.1%	7.1%
2013 / 1	1,355	405	53	422	31.2%	1.0156	1.0000	1.0000	1,376	1.1497	1.0000	1.0000	486	35.3%	7.1%
2013 / 2	1,294	125	129	232	17.9%	1.0089	1.0000	1.0000	1,306	1.0251	1.0000	1.0000	237	18.1%	7.1%
2014 / 1	1,151	324	99	377	32.7%	1.0050	1.0000	1.0000	1,157	1.1422	1.0000	1.0000	430	37.2%	7.1%
2014 / 2	1,148	41	271	240	20.9%	1.0100	1.0000	1.0000	1,159	1.0232	1.0000	1.0000	245	21.1%	7.1%
2015 / 1	1,079	107	277	314	29.1%	1.0179	1.0000	1.0000	1,098	1.1398	1.0000	1.0000	358	32.6%	7.1%
2015 / 2	983	74	589	596	60.6%	1.0185	1.0000	1.0000	1,001	1.0173	1.0000	1.0000	606	60.5%	7.1%
2016 / 1	915	22	782	754	82.4%	1.0039	1.0000	1.0000	919	1.1325	1.0000	1.0000	854	92.9%	7.1%
2016 / 2	1,059	3	912	930	87.9%	0.9913	1.0000	1.0000	1,050	1.0115	1.0000	1.0000	941	89.6%	7.1%
2017 / 1	1,170	0	206	488	41.7%	0.9995	1.0000	1.0000	1,169	1.1253	1.0000	1.0000	549	47.0%	7.1%
2017 / 2	1,280	4	124	563	44.0%	1.0055	1.0000	1.0000	1,287	1.0057	1.0000	1.0000	566	44.0%	7.1%
2018 / 1	1,317	1	146	632	48.0%	1.0000	1.0000	1.0000	1,317	1.1205	1.0000	1.0000	708	53.8%	7.1%
Total	**26,055**	**6,171**	**4,730**	**11,559**	**44.4%**	**1.0389**	**1.0000**	**1.0000**	**27,069**	**1.0865**	**1.0000**	**1.0000**	**12,556**	**46.4%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**48.3%**	
													selected:	**48.0%**	**48.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using industry projected earned premium data, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **Ontario**
Amounts in: $1,000s
Coverage: CL

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	104.0%	106.0%	(2.0%)
2008 / 1	99.0%	101.0%	(2.0%)
2008 / 2	103.0%	106.0%	(3.0%)
2009 / 1	98.0%	102.0%	(4.0%)
2009 / 2	105.0%	109.0%	(4.0%)
2010 / 1	104.0%	108.0%	(4.0%)
2010 / 2	102.0%	106.0%	(4.0%)
2011 / 1	101.0%	105.0%	(4.0%)
2011 / 2	114.0%	117.0%	(3.0%)
2012 / 1	113.0%	117.0%	(4.0%)
2012 / 2	124.0%	127.0%	(3.0%)
2013 / 1	122.0%	125.0%	(3.0%)
2013 / 2	132.0%	134.0%	(2.0%)
2014 / 1	129.0%	131.0%	(2.0%)
2014 / 2	142.0%	143.0%	(1.0%)
2015 / 1	138.0%	139.0%	(1.0%)
2015 / 2	149.0%	148.0%	1.0%
2016 / 1	145.0%	144.0%	1.0%
2016 / 2	154.0%	152.0%	2.0%
2017 / 1	146.0%	144.0%	2.0%
2017 / 2	155.0%	152.0%	3.0%
2018 / 1	148.0%	145.0%	3.0%
2018 / 2	158.0%	154.0%	4.0%
2019 / 1	152.0%	149.0%	3.0%
2019 / 2	163.0%	159.0%	4.0%
2020 / 1	157.0%	153.0%	4.0%
2020 / 2	168.0%	163.0%	5.0%





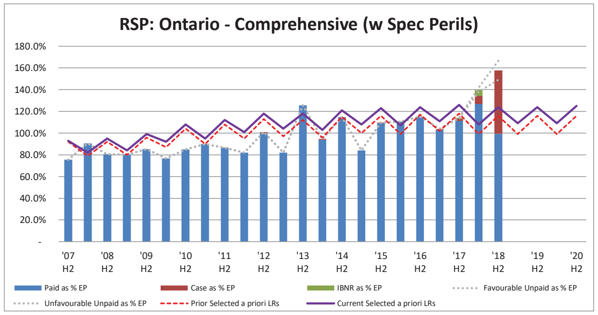
Current AHY: 2018 / 2

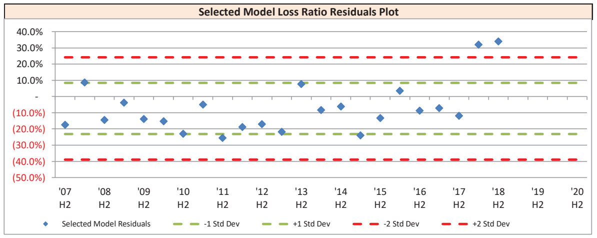
	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 clms level					
Accident Period	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	15,346	13,359	(0)	13,359	87.1%	0.9893	1.0000	1.0000	15,182	1.5013	1.0000	1.0000	20,056	132.1%	-
2008 / 1	16,617	15,026	0	15,027	90.4%	0.9903	1.0000	1.0000	16,456	1.5848	1.0000	1.0000	23,814	144.7%	-
2008 / 2	16,984	16,564	0	16,564	97.5%	0.9882	1.0000	1.0000	16,784	1.5118	1.0000	1.0000	25,042	149.2%	-
2009 / 1	16,621	14,467	-	14,467	87.0%	0.9940	1.0000	1.0000	16,521	1.5959	1.0000	1.0000	23,087	139.7%	-
2009 / 2	16,816	16,058	-	16,058	95.5%	1.0160	1.0000	1.0000	17,085	1.5217	1.0000	1.0000	24,435	143.0%	-
2010 / 1	18,901	16,594	0	16,594	87.8%	1.0584	1.0000	1.0000	20,005	1.6067	1.0000	1.0000	26,662	133.3%	-
2010 / 2	19,780	18,594	0	18,594	94.0%	1.0861	1.0000	1.0000	21,483	1.6896	1.0000	1.0000	31,416	146.2%	-
2011 / 1	17,585	15,887	-	15,887	90.3%	1.1048	1.0000	1.0000	19,428	1.7228	1.0000	1.0000	27,370	140.9%	-
2011 / 2	16,595	16,782	4	16,786	101.2%	1.1404	1.0000	1.0000	18,925	1.5860	1.0000	1.0000	26,623	140.7%	-
2012 / 1	17,011	15,018	0	15,018	88.3%	1.1549	1.0000	1.0000	19,646	1.6158	1.0000	1.0000	24,266	123.5%	-
2012 / 2	16,900	17,305	-	17,305	102.4%	1.1688	1.0000	1.0000	19,753	1.4870	1.0000	1.0000	25,732	130.3%	-
2013 / 1	16,388	17,032	7	17,039	104.0%	1.1697	1.0000	1.0000	19,169	1.5138	1.0000	1.0000	25,794	134.6%	-
2013 / 2	16,455	19,676	6	19,683	119.6%	1.1623	1.0000	1.0000	19,126	1.3925	1.0000	1.0000	27,408	143.3%	-
2014 / 1	15,496	19,529	9	19,538	126.1%	1.1593	1.0000	1.0000	17,965	1.4191	1.0000	1.0000	27,726	154.3%	-
2014 / 2	15,858	20,449	11	20,460	129.0%	1.1717	1.0000	1.0000	18,581	1.3063	1.0000	1.0000	26,727	143.8%	-
2015 / 1	16,218	21,659	16	21,675	133.6%	1.1651	1.0000	1.0000	18,896	1.3312	1.0000	1.0000	28,854	152.7%	-
2015 / 2	15,656	21,613	26	21,639	138.2%	1.1515	1.0000	1.0000	18,028	1.2252	1.0000	1.0000	26,512	147.1%	16.7%
2016 / 1	15,290	22,441	60	22,499	147.1%	1.1441	1.0000	1.0000	17,493	1.2479	1.0000	1.0000	28,076	160.5%	16.7%
2016 / 2	20,171	30,267	329	30,614	151.8%	1.1145	1.0000	1.0000	22,481	1.1447	1.0000	1.0000	35,044	155.9%	16.7%
2017 / 1	26,003	35,667	552	36,320	139.7%	1.0747	1.0000	1.0000	27,945	1.1626	1.0000	1.0000	42,226	151.1%	16.7%
2017 / 2	28,857	43,137	1,442	44,811	155.3%	1.0422	1.0000	1.0000	30,075	1.0652	1.0000	1.0000	47,733	158.7%	16.7%
2018 / 1	27,680	41,140	3,078	45,473	164.3%	1.0160	1.0000	1.0000	28,123	1.0868	1.0000	1.0000	49,420	175.7%	16.7%
Total	**403,228**	**468,264**	**5,541**	**475,409**	**117.9%**	**1.0891**	**1.0000**	**1.0000**	**439,150**	**1.3547**	**1.0000**	**1.0000**	**644,023**	**146.7%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data			**weighted average:**	**158.2%**	
										derived from 2018 / 2 on-levels			**selected:**	**158.0%**	**154.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using industry projected earned premium data, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **Ontario**
Amounts in: $1,000s
Coverage: CM

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	93.0%	92.0%	1.0%
2008 / 1	82.0%	79.0%	3.0%
2008 / 2	95.0%	92.0%	3.0%
2009 / 1	84.0%	80.0%	4.0%
2009 / 2	99.0%	96.0%	3.0%
2010 / 1	92.0%	87.0%	5.0%
2010 / 2	108.0%	104.0%	4.0%
2011 / 1	95.0%	90.0%	5.0%
2011 / 2	112.0%	108.0%	4.0%
2012 / 1	101.0%	95.0%	6.0%
2012 / 2	118.0%	113.0%	5.0%
2013 / 1	104.0%	97.0%	7.0%
2013 / 2	118.0%	112.0%	6.0%
2014 / 1	103.0%	96.0%	7.0%
2014 / 2	121.0%	115.0%	6.0%
2015 / 1	108.0%	100.0%	8.0%
2015 / 2	123.0%	116.0%	7.0%
2016 / 1	107.0%	99.0%	8.0%
2016 / 2	124.0%	117.0%	7.0%
2017 / 1	111.0%	102.0%	9.0%
2017 / 2	126.0%	118.0%	8.0%
2018 / 1	108.0%	99.0%	9.0%
2018 / 2	124.0%	116.0%	8.0%
2019 / 1	109.0%	99.0%	10.0%
2019 / 2	124.0%	116.0%	8.0%
2020 / 1	109.0%	99.0%	10.0%
2020 / 2	125.0%	116.0%	9.0%





Current AHY: 2018 / 2

	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 clms level					
Accident Period	**Actual Earned Premium**	**Paid Claims Amount**	**Case Reserves**	**Selected Ultimate Claims Amount***	**Selected Ultimate Loss Ratio**	Rate Change	Drift (RG, class, etc.)	Other	**EP @ 2018 / 2 rate level**	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	**Ult. Clms Amt @ 2018 / 2 clms level**	**On-Level to 2018 / 2 Loss Ratios**	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	5,468	4,129	0	4,129	75.5%	0.7950	1.0000	1.0000	4,347	1.0557	1.0000	1.0000	4,359	100.3%	-
2008 / 1	5,933	5,380	0	5,380	90.7%	0.7985	1.0000	1.0000	4,738	1.2033	1.0000	1.0000	6,474	136.6%	-
2008 / 2	5,986	4,826	0	4,826	80.6%	0.8025	1.0000	1.0000	4,804	1.0507	1.0000	1.0000	5,071	105.6%	-
2009 / 1	5,883	4,712	-	4,712	80.1%	0.8114	1.0000	1.0000	4,773	1.1974	1.0000	1.0000	5,642	118.2%	-
2009 / 2	5,874	5,006	-	5,006	85.2%	0.8352	1.0000	1.0000	4,906	1.0457	1.0000	1.0000	5,234	106.7%	-
2010 / 1	5,675	4,357	-	4,357	76.8%	0.8816	1.0000	1.0000	5,003	1.1918	1.0000	1.0000	5,193	103.8%	-
2010 / 2	5,863	4,992	-	4,992	85.1%	0.9040	1.0000	1.0000	5,300	1.0404	1.0000	1.0000	5,194	98.0%	-
2011 / 1	5,061	4,553	0	4,553	90.0%	0.9108	1.0000	1.0000	4,610	1.1854	1.0000	1.0000	5,397	117.1%	-
2011 / 2	4,783	4,129	9	4,138	86.5%	0.9373	1.0000	1.0000	4,483	1.0352	1.0000	1.0000	4,284	95.6%	-
2012 / 1	4,808	3,950	-	3,950	82.1%	0.9584	1.0000	1.0000	4,608	1.1795	1.0000	1.0000	4,658	101.1%	-
2012 / 2	4,733	4,730	46	4,777	100.9%	0.9773	1.0000	1.0000	4,626	1.0297	1.0000	1.0000	4,919	106.3%	-
2013 / 1	4,687	3,847	-	3,847	82.1%	0.9830	1.0000	1.0000	4,607	1.1734	1.0000	1.0000	4,514	98.0%	-
2013 / 2	4,560	5,734	-	5,734	125.7%	0.9739	1.0000	1.0000	4,441	1.0249	1.0000	1.0000	5,877	132.3%	-
2014 / 1	4,179	3,918	32	3,951	94.5%	0.9716	1.0000	1.0000	4,060	1.1679	1.0000	1.0000	4,614	113.6%	-
2014 / 2	4,188	4,808	0	4,808	114.8%	0.9946	1.0000	1.0000	4,165	1.0198	1.0000	1.0000	4,903	117.7%	-
2015 / 1	4,159	3,492	0	3,493	84.0%	1.0083	1.0000	1.0000	4,194	1.1621	1.0000	1.0000	4,059	96.8%	-
2015 / 2	3,981	4,349	19	4,367	109.7%	1.0078	1.0000	1.0000	4,012	1.0148	1.0000	1.0000	4,432	110.5%	16.7%
2016 / 1	3,907	4,305	8	4,315	110.4%	1.0014	1.0000	1.0000	3,912	1.1562	1.0000	1.0000	4,989	127.5%	16.7%
2016 / 2	4,967	5,696	15	5,727	115.3%	1.0125	1.0000	1.0000	5,029	1.0095	1.0000	1.0000	5,781	115.0%	16.7%
2017 / 1	6,339	6,515	38	6,585	103.9%	1.0325	1.0000	1.0000	6,545	1.1506	1.0000	1.0000	7,576	115.8%	16.7%
2017 / 2	6,665	7,417	135	7,604	114.1%	1.0227	1.0000	1.0000	6,816	1.0047	1.0000	1.0000	7,640	112.1%	16.7%
2018 / 1	5,874	7,455	435	8,226	140.0%	1.0011	1.0000	1.0000	5,880	1.1452	1.0000	1.0000	9,421	160.2%	16.7%
Total	**113,573**	**108,300**	**738**	**109,476**	**96.4%**	**0.9321**	**1.0000**	**1.0000**	**105,859**	**1.0982**	**1.0000**	**1.0000**	**120,231**	**113.6%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**123.5%**	
													selected:	**124.0%**	**116.0%**
														current	prior

[6] Rate Change factors are current AHY on-level factors estimated using industry projected earned premium data, details are presented in the a priori LR model Rate Change Factors exhibit
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit
[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: **Other Coverages**
RSP: **Ontario**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates				
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Prior to 1997	197,808	188,059	0	188,059		188,059			
1997	42,917	33,072	5	33,077		33,077			
1998	30,222	23,388	9	23,398		23,398			
1999	20,100	18,097	2	18,099		18,099			
2000	20,106	21,498	(0)	21,498		21,498			
2001	23,724	22,303	(0)	22,303		22,303			
2002	33,552	30,176	(0)	30,176		30,176			
2003	40,126	30,728	0	30,728		30,728			
2004	42,358	25,637	(0)	25,637		25,637			
2005	38,642	26,215	0	26,215		26,215			
2006	39,128	28,064	0	28,064		28,064			
2007	43,387	35,542	0	35,542		35,541			
2008	47,739	42,393	102	42,495		42,490			
2009	47,570	40,957	-	40,957		40,950			
2010	52,950	45,742	22	45,764	52,617	45,737	-	100.0%	45,736
2011	46,452	43,013	603	43,616	47,913	43,521	1.1%	98.9%	43,568
2012	46,021	41,441	241	41,682	51,777	41,644	(0.4%)	100.4%	41,607
2013	44,739	46,822	74	46,896	53,146	46,855	(0.8%)	100.8%	46,804
2014	42,021	49,109	353	49,462	52,904	49,394	(1.3%)	101.3%	49,348
2015	42,074	51,458	762	52,219	56,029	52,100	-	100.0%	52,099
2016	46,280	63,451	1,313	64,764	64,423	64,526	(64.5%)	164.5%	64,593
2017	70,240	93,804	1,417	95,220	99,139	95,192	2.5%	97.5%	95,290
2018	70,507	102,460	4,806	107,266	100,799	110,022	8.4%	91.6%	109,245
2019	17,364	16,769	8,690	25,459	50,420	53,968	48.0%	52.0%	52,264
Total	**1,146,026**	**1,120,198**	**18,399**	**1,138,597**	**629,166**	**1,169,193**			**600,554**

	Ultimate Loss Estimates														
Accident Year	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**Data Correction**	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR**	**Incurred (Zero IBNR) Ult LR**	**User Defined 1 Ult LR**	**Data Correction Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio**
	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
							=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1997			188,059	188,059										188,059	
1997			33,077	33,077				77.1%		77.1%	77.1%			33,077	77.1%
1998			23,398	23,398				77.4%		77.4%	77.4%			23,398	77.4%
1999			18,099	18,099				90.0%		90.0%	90.0%			18,099	90.0%
2000			21,498	21,498				106.9%		106.9%	106.9%			21,498	106.9%
2001			22,303	22,303				94.0%		94.0%	94.0%			22,303	94.0%
2002			30,176	30,176				89.9%		89.9%	89.9%			30,176	89.9%
2003			30,728	30,728				76.6%		76.6%	76.6%			30,728	76.6%
2004			25,637	25,637				60.5%		60.5%	60.5%			25,637	60.5%
2005			26,215	26,215				67.8%		67.8%	67.8%			26,215	67.8%
2006			28,064	28,064				71.7%		71.7%	71.7%			28,064	71.7%
2007			35,541	35,542				81.9%		81.9%	81.9%			35,542	81.9%
2008			42,490	42,495				89.0%		89.0%	89.0%			42,491	89.0%
2009			40,950	40,957				86.1%		86.1%	86.1%			40,952	86.1%
2010			45,737	45,764			99.4%	86.4%	86.4%	86.4%	86.4%			45,750	86.4%
2011			43,521	43,616			103.1%	93.7%	93.8%	93.7%	93.9%			43,521	93.7%
2012			41,644	41,682			112.5%	90.5%	90.4%	90.5%	90.6%			41,643	90.5%
2013			46,855	46,896			118.8%	104.7%	104.6%	104.7%	104.8%			46,854	104.7%
2014			49,394	49,462			125.9%	117.5%	117.4%	117.5%	117.7%			49,394	117.5%
2015			52,858	52,219			133.2%	123.8%	123.8%	125.6%	124.1%			52,098	123.8%
2016			64,574	64,764			139.2%	139.4%	139.6%	139.5%	139.9%			64,593	139.6%
2017			97,846	95,220			141.1%	135.5%	135.7%	139.3%	135.6%			95,480	135.9%
2018			101,367	107,266			143.0%	156.0%	154.9%	143.8%	152.1%			109,146	154.8%
2019			-	25,459			290.4%	310.8%	301.0%		146.6%			25,674	147.9%
Total			**1,110,029**	**1,138,597**										**1,140,393**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**For 'off-half' valuation quarters (Mar and Sep), the current accident year (CAY) by method Ultimate Loss estimates ([5] to [22]) are aggregated from a coverage level

Facility Association

Comparison of Estimated Ultimate Losses by Method
as at March 31, 2019
Coverage: **Other Coverages**
RSP: **Ontario**
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	**ELR Method***	**Link Ratio Method**	**BF Method***	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**Data Correction**	**Selected IBNR Method****	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR**	**ELR Method***	**LR Ratio Method**	**BF Method***	**Selected IBNR Method****	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR**	**Incurred to Date**	**Selected IBNR**	**Selected Ultimate**	**Selected Ultimate LR**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1997		188,059		188,059	188,059				-	188,059			188,059			-	188,059		-	-	-	
1997		33,077		33,077	33,077			N/A	-	33,077	77.1%		33,077		N/A	-	33,077	77.1%	-	-	-	-
1998		23,398		23,398	23,398			N/A	-	23,398	77.4%		23,398		N/A	-	23,398	77.4%	-	-	-	-
1999		18,099		18,099	18,099			N/A	-	18,099	90.0%		18,099		N/A	-	18,099	90.0%	-	-	-	-
2000		21,498		21,498	21,498			N/A	-	21,498	106.9%		21,498		N/A	-	21,498	106.9%	-	-	-	-
2001		22,303		22,303	22,303			N/A	-	22,303	94.0%		22,303		N/A	-	22,303	94.0%	-	-	-	-
2002		30,176		30,176	30,176			N/A	-	30,176	89.9%		30,176		N/A	-	30,176	89.9%	-	-	-	-
2003		30,728		30,728	30,728			N/A	-	30,728	76.6%		30,728		N/A	-	30,728	76.6%	-	-	-	-
2004		25,637		25,637	25,637			N/A	-	25,637	60.5%		25,637		N/A	-	25,637	60.5%	-	-	-	-
2005		26,215		26,215	26,215			N/A	-	26,215	67.8%		26,215		N/A	-	26,215	67.8%	-	-	-	-
2006		28,064		28,064	28,064			N/A	-	28,064	71.7%		28,064		N/A	-	28,064	71.7%	-	-	-	-
2007		35,541		35,541	35,542			N/A	-	35,542	81.9%		35,540		N/A	-	35,542	81.9%	(1)	-	(1)	-
2008		42,490		42,490	42,495			N/A	(4)	42,491	89.0%		42,775		N/A	(292)	42,489	89.0%	(286)	288	2	-
2009		40,950		40,950	40,957			N/A	(5)	40,952	86.1%		40,960		N/A	(7)	40,962	86.1%	(12)	2	(10)	-
2010	52,617	45,737	45,736	45,737	45,764			N/A	(14)	45,750	86.4%	52,617	45,784	45,784	N/A	(17)	45,799	86.5%	(52)	3	(49)	(0.1%)
2011	47,913	43,521	43,568	43,521	43,616			N/A	(95)	43,521	93.7%	47,913	43,513	43,568	N/A	(111)	43,512	93.7%	(8)	16	8	-
2012	51,777	41,644	41,607	41,644	41,682			N/A	(39)	41,643	90.5%	51,777	41,646	41,609	N/A	(40)	41,646	90.5%	(4)	1	(3)	-
2013	53,146	46,855	46,804	46,855	46,896			N/A	(42)	46,854	104.7%	53,146	46,865	46,812	N/A	(46)	46,865	104.8%	(14)	4	(10)	(0.1%)
2014	52,904	49,394	49,348	49,394	49,462			N/A	(68)	49,394	117.5%	52,903	49,411	49,364	N/A	(78)	49,412	117.6%	(28)	10	(18)	(0.1%)
2015	56,029	52,100	52,099	52,858	52,219			N/A	(121)	52,098	123.8%	56,031	52,107	52,108	N/A	(121)	52,107	123.8%	(9)	-	(9)	-
2016	64,423	64,526	64,593	64,574	64,764			N/A	(171)	64,593	139.6%	64,461	64,454	64,508	N/A	(189)	64,509	139.3%	66	18	84	0.3%
2017	99,139	95,192	95,290	97,846	95,220			N/A	260	95,480	135.9%	99,232	95,182	95,343	N/A	409	95,511	135.9%	119	(149)	(30)	-
2018	100,799	110,022	109,245	101,367	107,266			N/A	1,880	109,146	154.8%	100,996	108,729	107,749	N/A	2,981	107,161	151.7%	3,086	(1,101)	1,985	3.1%
2019	50,420	53,968	52,264	-	25,459			N/A	215	25,674	147.9%	-	-	-	N/A	-	-	-	25,459	215	25,674	147.9%
Total	**629,166**	**1,169,193**	**600,554**	**1,110,029**	**1,138,597**				**1,796**	**1,140,393**		**579,076**	**1,114,220**	**546,844**		**2,489**	**1,112,769**		**28,316**	**(693)**	**27,623**	
2018 & Prior	**578,746**	**1,115,225**	**548,290**	**1,110,029**	**1,113,137**				**1,581**	**1,114,718**		**579,076**	**1,114,220**	**546,844**		**2,489**	**1,112,769**		**2,857**	**(908)**	**1,949**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**IBNR selected on a coverage level and aggregated to a Government Line (or Total) level

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: **Underinsured Motorist**
RSP: Ontario
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	Data Correction	ELR Method Ult LR*	Link Ratio Method Ult LR*	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR*	ELR Method (no trend change) Ult LR*	Data Correction Ult LR*	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1997	-	1,104	0	1,104		1,104						1,104	1,104										1,104	
1997 / 1	-	13	-	13		13				-	100.0%	13	13										13	
1997 / 2	-	565	-	565		565				-	100.0%	565	565										565	
1998 / 1	-	131	(0)	131		131				-	100.0%	131	131										131	
1998 / 2	-	52	-	52		52				-	100.0%	52	52										52	
1999 / 1	-	7	-	7		7				-	100.0%	7	7										7	
1999 / 2	-	106	-	106		106				-	100.0%	106	106										106	
2000 / 1	-	151	(0)	151		151				-	100.0%	151	151										151	
2000 / 2	-	597	0	597		597				-	100.0%	597	597										597	
2001 / 1	-	35	-	35		35				-	100.0%	35	35										35	
2001 / 2	-	39	-	39		39				-	100.0%	39	39										39	
2002 / 1	-	138	-	138		138				-	100.0%	138	138										138	
2002 / 2	0	666	(0)	666		666				-	100.0%	666	666										666	
2003 / 1	0	215	-	215		215				-	100.0%	215	215										215	
2003 / 2	-	674	(0)	674		674				-	100.0%	674	674										674	
2004 / 1	-	224	-	224		224				-	100.0%	224	224										224	
2004 / 2	(0)	345	(0)	345		345				-	100.0%	345	345										345	
2005 / 1	(0)	559	(0)	559		559				-	100.0%	559	559										559	
2005 / 2	0	266	(0)	266		266				-	100.0%	266	266										266	
2006 / 1	(0)	20	-	20		20				-	100.0%	20	20										20	
2006 / 2	(1)	217	(0)	217		217				-	100.0%	217	217										217	
2007 / 1	(2)	294	(0)	294		294				-	100.0%	294	294										294	
2007 / 2	(3)	672	-	672		671				-	100.0%	671	672										672	
2008 / 1	(2)	115	0	115		114				-	100.0%	114	115										115	
2008 / 2	1	481	102	582		578				-	100.0%	578	582										578	
2009 / 1	306	268	-	268		265				-	100.0%	265	268										268	
2009 / 2	975	449	-	449	478	443	(1.2%)	101.2%	443	-	100.0%	443	449			49.0%	45.5%	45.4%	45.5%	46.0%			444	45.5%
2010 / 1	1,315	653	-	653	565	640	(1.9%)	101.9%	642	-	100.0%	640	653			43.0%	48.7%	48.8%	48.7%	49.6%			653	49.6%
2010 / 2	1,416	552	20	572	665	558	(2.6%)	102.6%	555	-	100.0%	558	572			47.0%	39.4%	39.2%	39.4%	40.4%			558	39.4%
2011 / 1	1,227	641	581	1,222	515	1,178	(3.7%)	103.7%	1,203	-	100.0%	1,178	1,222			42.0%	96.0%	98.0%	96.0%	99.6%			1,178	96.0%
2011 / 2	1,201	1,021	10	1,031	552	980	(5.2%)	105.2%	1,002	-	100.0%	980	1,031			46.0%	81.6%	83.5%	81.6%	85.9%			980	81.6%
2012 / 1	1,256	149	149	298	528	281	(6.3%)	106.3%	265	-	100.0%	281	298			42.0%	22.4%	21.1%	22.4%	23.8%			280	22.3%
2012 / 2	1,313	290	45	335	630	314	(6.6%)	106.6%	293	-	100.0%	314	335			48.0%	23.9%	22.3%	23.9%	25.5%			314	23.9%
2013 / 1	1,355	407	51	457	569	426	(7.3%)	107.3%	416	-	100.0%	426	457			42.0%	31.5%	30.7%	31.5%	33.8%			426	31.5%
2013 / 2	1,294	128	10	138	608	127	(8.4%)	108.4%	87	-	100.0%	127	138			47.0%	9.8%	6.7%	9.8%	10.7%			127	9.8%
2014 / 1	1,151	334	88	422	484	384	(9.9%)	109.9%	374	-	100.0%	384	422			42.0%	33.3%	32.5%	33.3%	36.6%			384	33.3%
2014 / 2	1,148	47	228	275	539	245	(12.2%)	112.2%	209	-	100.0%	245	275			47.0%	21.3%	18.2%	21.3%	23.9%			245	21.3%
2015 / 1	1,079	238	183	421	464	373	(12.9%)	112.9%	362	12.5%	87.5%	385	421			43.0%	34.6%	33.5%	35.6%	39.0%			361	33.5%
2015 / 2	983	94	530	624	472	553	(12.9%)	112.9%	563	25.0%	75.0%	533	624			48.0%	56.3%	57.3%	54.2%	63.5%			563	57.3%
2016 / 1	914	44	708	752	393	665	(13.1%)	113.1%	701	37.5%	62.5%	563	752			43.0%	72.7%	76.6%	61.6%	82.2%			700	76.6%
2016 / 2	1,058	492	397	889	497	807	(10.2%)	110.2%	838	50.0%	50.0%	652	889			47.0%	76.3%	79.3%	61.6%	84.1%			838	79.2%
2017 / 1	1,167	77	244	321	502	337	5.0%	95.0%	345	62.5%	37.5%	440	321			43.0%	28.9%	29.6%	37.7%	27.5%			346	29.6%
2017 / 2	1,278	5	175	180	613	240	24.9%	75.1%	333	75.0%	25.0%	520	180			48.0%	18.8%	26.0%	40.7%	14.1%			520	40.7%
2018 / 1	1,314	1	1,037	1,037	565	1,698	38.9%	61.1%	1,257	87.5%	12.5%	707	1,037			43.0%	129.2%	95.7%	53.8%	78.9%			1,257	95.7%
2018 / 2	1,340	5	357	362	643	885	59.1%	40.9%	742	100.0%	-	643	362			48.0%	66.0%	55.4%	48.0%	27.0%			643	48.0%
2019 / 1	636	-	0	0	562	0	86.2%	13.8%	484	100.0%	-	-	0			43.0%	-	37.1%		-			274	43.1%
Total	**23,718**	**13,581**	**4,914**	**18,495**	**10,845**	**19,183**			**11,116**			**18,068**	**18,495**										**19,144**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association
Comparison of Estimated IBNR by Method
as at March 31, 2019
Coverage: **Underinsured Motorist**
RSP: **Ontario**
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1997		-		-	-				-	1,104			-			-	1,104		-	-	-	
1997 / 1		-		-	-			Link Ratio Method	-	13			-		Link Ratio Method	-	13		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	565			-		Link Ratio Method	-	565		-	-	-	
1998 / 1		-		-	-			Link Ratio Method	-	131			-		Link Ratio Method	-	131		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	52			-		Link Ratio Method	-	52		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	7			-		Link Ratio Method	-	7		-	-	-	
1999 / 2		-		-	-			Link Ratio Method	-	106			-		Link Ratio Method	-	106		-	-	-	
2000 / 1		-		-	-			Link Ratio Method	-	151			-		Link Ratio Method	-	151		-	-	-	
2000 / 2		-		-	-			Link Ratio Method	-	597			-		Link Ratio Method	-	597		-	-	-	
2001 / 1		-		-	-			Link Ratio Method	-	35			-		Link Ratio Method	-	35		-	-	-	
2001 / 2		-		-	-			Incurred (Zero IBNR)	-	39			-		Incurred (Zero IBNR)	-	39		-	-	-	
2002 / 1		-		-	-			Incurred (Zero IBNR)	-	138			-		Incurred (Zero IBNR)	-	138		-	-	-	
2002 / 2		-		-	-			Incurred (Zero IBNR)	-	666			-		Incurred (Zero IBNR)	-	666		-	-	-	
2003 / 1		-		-	-			Incurred (Zero IBNR)	-	215			-		Incurred (Zero IBNR)	-	215		-	-	-	
2003 / 2		-		-	-			Incurred (Zero IBNR)	-	674			-		Incurred (Zero IBNR)	-	674		-	-	-	
2004 / 1		-		-	-			Incurred (Zero IBNR)	-	224			-		Incurred (Zero IBNR)	-	224		-	-	-	
2004 / 2		-		-	-			Incurred (Zero IBNR)	-	345			-		Incurred (Zero IBNR)	-	345		-	-	-	
2005 / 1		-		-	-			Incurred (Zero IBNR)	-	559			-		Incurred (Zero IBNR)	-	559		-	-	-	
2005 / 2		-		-	-			Incurred (Zero IBNR)	-	266			-		Incurred (Zero IBNR)	-	266		-	-	-	
2006 / 1		-		-	-			Incurred (Zero IBNR)	-	20			-		Incurred (Zero IBNR)	-	20		-	-	-	
2006 / 2		-		-	-			Incurred (Zero IBNR)	-	217			-		Incurred (Zero IBNR)	-	217		-	-	-	
2007 / 1		-		-	-			Incurred (Zero IBNR)	-	294			-		Incurred (Zero IBNR)	-	294		-	-	-	
2007 / 2		(1)		(1)	-			Incurred (Zero IBNR)	-	672			(2)		Incurred (Zero IBNR)	-	672		-	-	-	
2008 / 1		(0)		(0)	-			Incurred (Zero IBNR)	-	115			(1)		Incurred (Zero IBNR)	-	115		-	-	-	
2008 / 2		(4)		(4)	-			Link Ratio Method	(4)	578			(6)		Link Ratio Method	(6)	576		-	2	2	
2009 / 1		(2)		(2)	-			Incurred (Zero IBNR)	-	268			(2)		Incurred (Zero IBNR)	-	268		-	-	-	
2009 / 2	29	(5)	(6)	(5)	-			Link Ratio Method	(5)	444	45.5%	17	(7)	(7)	Link Ratio Method	(7)	453	46.5%	(12)	2	(10)	(1.0%)
2010 / 1	(87)	(12)	(11)	(12)	-			Incurred (Zero IBNR)	-	653	49.6%	(87)	(15)	(13)	Incurred (Zero IBNR)	-	653	49.6%	-	-	-	-
2010 / 2	93	(14)	(17)	(14)	-			Link Ratio Method	(14)	558	39.4%	41	(17)	(19)	Link Ratio Method	(17)	607	42.9%	(52)	3	(49)	(3.5%)
2011 / 1	(706)	(44)	(19)	(44)	-			Link Ratio Method	(44)	1,178	96.0%	(703)	(53)	(23)	Link Ratio Method	(53)	1,165	95.0%	4	9	13	1.0%
2011 / 2	(479)	(51)	(29)	(51)	-			Link Ratio Method	(51)	980	81.6%	(490)	(58)	(32)	Link Ratio Method	(58)	984	81.9%	(11)	7	(4)	(0.3%)
2012 / 1	229	(18)	(33)	(18)	-			Link Ratio Method	(18)	280	22.3%	226	(19)	(35)	Link Ratio Method	(19)	283	22.5%	(3)	1	(2)	(0.2%)
2012 / 2	295	(21)	(42)	(21)	-			Link Ratio Method	(21)	314	23.9%	295	(21)	(41)	Link Ratio Method	(21)	314	23.9%	-	-	-	-
2013 / 1	112	(31)	(41)	(31)	-			Link Ratio Method	(31)	426	31.5%	112	(34)	(45)	Link Ratio Method	(34)	423	31.3%	-	3	3	0.2%
2013 / 2	470	(11)	(51)	(11)	-			Link Ratio Method	(11)	127	9.8%	457	(12)	(54)	Link Ratio Method	(12)	139	10.7%	(13)	1	(12)	(0.9%)
2014 / 1	62	(38)	(48)	(38)	-			Link Ratio Method	(38)	384	33.3%	55	(42)	(53)	Link Ratio Method	(42)	386	33.6%	(6)	4	(2)	(0.3%)
2014 / 2	265	(30)	(66)	(30)	-			Link Ratio Method	(30)	245	21.3%	233	(36)	(72)	Link Ratio Method	(36)	270	23.5%	(31)	6	(25)	(2.2%)
2015 / 1	43	(48)	(60)	(37)	-			BF Method	(60)	361	33.5%	76	(42)	(57)	BF Method	(57)	331	30.7%	33	(3)	30	2.8%
2015 / 2	(153)	(71)	(61)	(92)	-			BF Method	(61)	563	57.3%	(194)	(79)	(64)	BF Method	(64)	601	61.2%	(41)	3	(38)	(3.9%)
2016 / 1	(359)	(87)	(52)	(189)	-			BF Method	(52)	700	76.6%	(372)	(86)	(50)	BF Method	(50)	715	78.2%	(13)	(2)	(15)	(1.6%)
2016 / 2	(392)	(82)	(51)	(237)	-			BF Method	(51)	838	79.2%	(300)	(57)	(39)	BF Method	(39)	759	71.7%	91	(12)	79	7.5%
2017 / 1	181	17	25	120	-			BF Method	25	346	29.6%	275	49	89	BF Method	89	317	27.1%	93	(64)	29	2.5%
2017 / 2	434	60	153	340	-			ELR & LR Wtd Method	340	520	40.7%	457	75	198	ELR & LR Wtd Method	362	519	40.6%	23	(22)	1	0.1%
2018 / 1	(472)	661	220	(330)	-			BF Method	220	1,257	95.7%	(472)	874	259	ELR & LR Wtd Method	(304)	734	55.7%	(1)	524	523	40.0%
2018 / 2	281	523	380	281	-			ELR & LR Wtd Method	281	643	48.0%	442	536	468		442	645	48.0%	159	(161)	(2)	-
2019 / 1	-	-	-	-	-			-	274	274	43.1%	-	-	-	-	-	-	-	-	274	274	43.1%
Total	(155)	688	192	(427)	-				649	19,144		70	945	408		74	18,350		220	575	795	
2018 / 2 & Prior	**(155)**	**688**	**192**	**(427)**	**-**				**375**	**18,870**		**70**	**945**	**408**		**74**	**18,350**		**220**	**301**	**521**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association

Estimated and Selected Ultimate Losses by Method

as at March 31, 2019

Coverage: **Collision (w All Perils)**

RSP: **Ontario**

Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	Data Correction	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	Data Correction Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1997	197,808	101,419	(0)	101,419		101,419						101,419	101,419										101,419	
1997 / 1	22,824	10,275	1	10,276		10,276				-	100.0%	10,276	10,276										10,276	
1997 / 2	20,093	9,006	(0)	9,006		9,006				-	100.0%	9,006	9,006										9,006	
1998 / 1	17,115	7,729	5	7,734		7,734				-	100.0%	7,734	7,734										7,734	
1998 / 2	13,107	6,533	(0)	6,533		6,533				-	100.0%	6,533	6,533										6,533	
1999 / 1	10,390	5,929	2	5,931		5,931				-	100.0%	5,931	5,931										5,931	
1999 / 2	9,710	6,383	0	6,383		6,383				-	100.0%	6,383	6,383										6,383	
2000 / 1	9,812	6,145	0	6,145		6,145				-	100.0%	6,145	6,145										6,145	
2000 / 2	10,294	8,241	(0)	8,241		8,241				-	100.0%	8,241	8,241										8,241	
2001 / 1	10,549	6,665	(0)	6,665		6,665				-	100.0%	6,665	6,665										6,665	
2001 / 2	13,175	8,499	(0)	8,499		8,499				-	100.0%	8,499	8,499										8,499	
2002 / 1	15,749	9,228	(0)	9,228		9,228				-	100.0%	9,228	9,228										9,228	
2002 / 2	17,802	11,773	(0)	11,773		11,773				-	100.0%	11,773	11,773										11,773	
2003 / 1	19,284	11,561	0	11,561		11,561				-	100.0%	11,561	11,561										11,561	
2003 / 2	20,842	9,903	(0)	9,903		9,903				-	100.0%	9,903	9,903										9,903	
2004 / 1	21,255	8,816	0	8,816		8,816				-	100.0%	8,816	8,816										8,816	
2004 / 2	21,103	9,680	(0)	9,680		9,680				-	100.0%	9,680	9,680										9,680	
2005 / 1	20,018	9,179	0	9,179		9,179				-	100.0%	9,179	9,179										9,179	
2005 / 2	18,624	10,160	0	10,161		10,161				-	100.0%	10,161	10,161										10,161	
2006 / 1	18,245	8,697	(0)	8,697		8,697				-	100.0%	8,697	8,697										8,697	
2006 / 2	20,889	12,194	0	12,194		12,194				-	100.0%	12,194	12,194										12,194	
2007 / 1	21,614	13,707	0	13,707		13,707				-	100.0%	13,707	13,707										13,707	
2007 / 2	21,828	13,359	(0)	13,359		13,359				-	100.0%	13,359	13,359										13,359	
2008 / 1	23,651	15,026	0	15,027		15,027				-	100.0%	15,027	15,027										15,027	
2008 / 2	24,057	16,565	0	16,565		16,565				-	100.0%	16,565	16,565										16,565	
2009 / 1	21,739	14,467	-	14,467		14,467				-	100.0%	14,467	14,467										14,467	
2009 / 2	18,529	16,057	-	16,057	19,456	16,057	-	100.0%	16,057	-	100.0%	16,057	16,057			105.0%	86.7%	86.7%	86.7%	86.7%			16,057	86.7%
2010 / 1	18,901	16,595	1	16,596	19,658	16,596	-	100.0%	16,596	-	100.0%	16,596	16,596			104.0%	87.8%	87.8%	87.8%	87.8%			16,596	87.8%
2010 / 2	19,780	18,594	0	18,594	20,175	18,594	-	100.0%	18,594	-	100.0%	18,594	18,594			102.0%	94.0%	94.0%	94.0%	94.0%			18,594	94.0%
2011 / 1	17,585	15,887	-	15,887	17,761	15,887	-	100.0%	15,887	-	100.0%	15,887	15,887			101.0%	90.3%	90.3%	90.3%	90.3%			15,887	90.3%
2011 / 2	16,595	16,782	4	16,785	18,919	16,785	-	100.0%	16,785	-	100.0%	16,785	16,785			114.0%	101.1%	101.1%	101.1%	101.1%			16,785	101.1%
2012 / 1	17,011	15,017	0	15,017	19,223	15,017	-	100.0%	15,017	-	100.0%	15,017	15,017			113.0%	88.3%	88.3%	88.3%	88.3%			15,017	88.3%
2012 / 2	16,900	17,305	-	17,305	20,956	17,305	-	100.0%	17,305	-	100.0%	17,305	17,305			124.0%	102.4%	102.4%	102.4%	102.4%			17,305	102.4%
2013 / 1	16,388	17,030	5	17,035	19,993	17,035	-	100.0%	17,035	-	100.0%	17,035	17,035			122.0%	103.9%	103.9%	103.9%	103.9%			17,035	103.9%
2013 / 2	16,455	19,676	6	19,682	21,721	19,682	-	100.0%	19,682	-	100.0%	19,682	19,682			132.0%	119.6%	119.6%	119.6%	119.6%			19,682	119.6%
2014 / 1	15,496	19,527	7	19,534	19,990	19,534	-	100.0%	19,534	-	100.0%	19,534	19,534			129.0%	126.1%	126.1%	126.1%	126.1%			19,534	126.1%
2014 / 2	15,858	20,450	6	20,456	22,519	20,456	-	100.0%	20,456	-	100.0%	20,456	20,456			142.0%	129.0%	129.0%	129.0%	129.0%			20,456	129.0%
2015 / 1	16,217	21,670	10	21,680	22,379	21,680	-	100.0%	21,680	12.5%	87.5%	21,768	21,680			138.0%	133.7%	133.7%	134.2%	133.7%			21,680	133.7%
2015 / 2	15,653	21,614	19	21,633	23,323	21,633	-	100.0%	21,633	25.0%	75.0%	22,056	21,633			149.0%	138.2%	138.2%	140.9%	138.2%			21,633	138.2%
2016 / 1	15,284	22,469	96	22,565	22,161	22,553	(0.1%)	100.1%	22,554	37.5%	62.5%	22,406	22,565			145.0%	147.6%	147.6%	146.6%	147.6%			22,554	147.6%
2016 / 2	20,152	30,449	100	30,549	31,033	30,491	(0.2%)	100.2%	30,490	50.0%	50.0%	30,762	30,549			154.0%	151.3%	151.3%	152.7%	151.6%			30,491	151.3%
2017 / 1	25,972	35,990	167	36,156	37,919	36,080	(0.2%)	100.2%	36,077	62.5%	37.5%	37,229	36,156			146.0%	138.9%	138.9%	143.3%	139.2%			36,080	138.9%
2017 / 2	28,823	43,658	709	44,367	44,676	44,331	(0.1%)	100.1%	44,331	75.0%	25.0%	44,590	44,367			155.0%	153.8%	153.8%	154.7%	153.9%			44,331	153.8%
2018 / 1	27,642	42,283	620	42,903	40,911	42,860	(0.1%)	100.1%	42,862	87.5%	12.5%	41,155	42,903			148.0%	155.1%	155.1%	148.9%	155.2%			42,862	155.1%
2018 / 2	28,703	43,388	2,191	45,579	45,350	46,657	2.3%	97.7%	46,627	100.0%	-	45,350	45,579			158.0%	162.6%	162.4%	158.0%	158.8%			46,626	162.4%
2019 / 1	14,096	14,711	7,526	22,237	43,972	46,813	52.5%	47.5%	45,322	100.0%	-	-	22,237			152.0%	161.8%	156.7%		-			22,084	156.7%
Total	**1,023,618**	**820,292**	**11,475**	**831,768**	**532,094**	**857,198**			**504,523**			**809,413**	**831,768**										**832,440**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association
Comparison of Estimated IBNR by Method
as at March 31, 2019
Coverage: **Collision (w All Perils)**
RSP: **Ontario**
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1997		-		-	-				-	101,419			-			-	101,419		-	-	-	
1997 / 1		-		-	-			Link Ratio Method	-	10,276			-		Link Ratio Method	-	10,276		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	9,006			-		Link Ratio Method	-	9,006		-	-	-	
1998 / 1		-		-	-			Link Ratio Method	-	7,734			-		Link Ratio Method	-	7,734		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	6,533			-		Link Ratio Method	-	6,533		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	5,931			-		Link Ratio Method	-	5,931		-	-	-	
1999 / 2		-		-	-			Link Ratio Method	-	6,383			-		Link Ratio Method	-	6,383		-	-	-	
2000 / 1		-		-	-			Link Ratio Method	-	6,145			-		Link Ratio Method	-	6,145		-	-	-	
2000 / 2		-		-	-			Link Ratio Method	-	8,241			-		Link Ratio Method	-	8,241		-	-	-	
2001 / 1		-		-	-			Link Ratio Method	-	6,665			-		Link Ratio Method	-	6,665		-	-	-	
2001 / 2		-		-	-			Link Ratio Method	-	8,499			-		Link Ratio Method	-	8,499		-	-	-	
2002 / 1		-		-	-			Link Ratio Method	-	9,228			-		Link Ratio Method	-	9,228		-	-	-	
2002 / 2		-		-	-			Link Ratio Method	-	11,773			-		Link Ratio Method	-	11,773		-	-	-	
2003 / 1		-		-	-			Link Ratio Method	-	11,561			-		Link Ratio Method	-	11,561		-	-	-	
2003 / 2		-		-	-			Link Ratio Method	-	9,903			-		Link Ratio Method	-	9,903		-	-	-	
2004 / 1		-		-	-			Link Ratio Method	-	8,816			-		Link Ratio Method	-	8,816		-	-	-	
2004 / 2		-		-	-			Link Ratio Method	-	9,680			-		Link Ratio Method	-	9,680		-	-	-	
2005 / 1		-		-	-			Link Ratio Method	-	9,179			-		Link Ratio Method	-	9,179		-	-	-	
2005 / 2		-		-	-			Link Ratio Method	-	10,161			-		Link Ratio Method	-	10,161		-	-	-	
2006 / 1		-		-	-			Link Ratio Method	-	8,697			-		Link Ratio Method	-	8,697		-	-	-	
2006 / 2		-		-	-			Link Ratio Method	-	12,194			-		Link Ratio Method	-	12,194		-	-	-	
2007 / 1		-		-	-			Link Ratio Method	-	13,707			-		Link Ratio Method	-	13,708		(1)	-	(1)	
2007 / 2		-		-	-			Link Ratio Method	-	13,359			-		Link Ratio Method	-	13,359		-	-	-	
2008 / 1		-		-	-			Link Ratio Method	-	15,027			-		Link Ratio Method	-	15,027		-	-	-	
2008 / 2		-		-	-			Link Ratio Method	-	16,565			-		Data Correction	(286)	16,565		(286)	286	-	
2009 / 1		-		-	-			Link Ratio Method	-	14,467			-		Link Ratio Method	-	14,467		-	-	-	
2009 / 2	3,398	-	-	-	-			Link Ratio Method	-	16,057	86.7%	3,398	-	-	Link Ratio Method	-	16,057	86.7%	-	-	-	-
2010 / 1	3,062	-	-	-	-			Link Ratio Method	-	16,596	87.8%	3,062	-	-	Link Ratio Method	-	16,596	87.8%	-	-	-	-
2010 / 2	1,582	-	-	-	-			Link Ratio Method	-	18,594	94.0%	1,582	-	-	Link Ratio Method	-	18,594	94.0%	-	-	-	-
2011 / 1	1,875	-	-	-	-			Link Ratio Method	-	15,887	90.3%	1,875	-	-	Link Ratio Method	-	15,887	90.3%	-	-	-	-
2011 / 2	2,133	-	-	-	-			Link Ratio Method	-	16,785	101.1%	2,133	-	-	Link Ratio Method	-	16,786	101.1%	-	-	-	-
2012 / 1	4,206	-	-	-	-			Link Ratio Method	-	15,017	88.3%	4,205	-	-	Link Ratio Method	-	15,017	88.3%	-	-	-	-
2012 / 2	3,651	-	-	-	-			Link Ratio Method	-	17,305	102.4%	3,651	-	-	Link Ratio Method	-	17,305	102.4%	-	-	-	-
2013 / 1	2,958	-	-	-	-			Link Ratio Method	-	17,035	103.9%	2,959	-	-	Link Ratio Method	-	17,034	103.9%	1	-	1	-
2013 / 2	2,039	-	-	-	-			Link Ratio Method	-	19,682	119.6%	2,037	-	-	Link Ratio Method	-	19,684	119.6%	(2)	-	(2)	-
2014 / 1	456	-	-	-	-			Link Ratio Method	-	19,534	126.1%	454	-	-	Link Ratio Method	-	19,536	126.1%	(2)	-	(2)	-
2014 / 2	2,063	-	-	-	-			Link Ratio Method	-	20,456	129.0%	2,063	-	-	Link Ratio Method	-	20,455	129.0%	1	-	1	-
2015 / 1	699	-	-	87	-			Link Ratio Method	-	21,680	133.7%	700	-	-	Link Ratio Method	-	21,681	133.7%	-	-	-	-
2015 / 2	1,689	-	-	422	-			Link Ratio Method	-	21,633	138.2%	1,692	-	-	Link Ratio Method	-	21,635	138.2%	(2)	-	(2)	-
2016 / 1	(404)	(11)	(11)	(158)	-			Link Ratio Method	(11)	22,554	147.6%	(385)	(20)	(20)	Link Ratio Method	(20)	22,535	147.4%	10	9	19	0.2%
2016 / 2	484	(58)	(59)	213	-			Link Ratio Method	(58)	30,491	151.3%	525	(82)	(84)	Link Ratio Method	(82)	30,456	151.0%	12	24	36	0.3%
2017 / 1	1,763	(76)	(80)	1,073	-			Link Ratio Method	(76)	36,080	138.9%	1,805	(54)	(57)	Link Ratio Method	(54)	36,103	138.9%	(1)	(22)	(23)	-
2017 / 2	309	(36)	(36)	223	-			BF Method	(36)	44,331	153.8%	337	4	4	BF Method	4	44,387	153.8%	(17)	(40)	(57)	-
2018 / 1	(1,992)	(43)	(41)	(1,749)	-			BF Method	(41)	42,862	155.1%	(2,084)	(95)	(90)	BF Method	(90)	42,956	155.2%	(143)	49	(94)	(0.1%)
2018 / 2	(229)	1,078	1,047	(229)	-			BF Method	1,047	46,626	162.4%	2,436	2,203	2,215		2,215	45,267	157.2%	2,527	(1,168)	1,359	5.2%
2019 / 1	-	-	-	-	-			-	(153)	22,084	156.7%	-	-	-	-	-	-	-	22,237	(153)	22,084	156.7%
Total	29,741	854	821	(118)	-				672	832,440		32,443	1,956	1,967		1,687	809,124		24,334	(1,015)	23,319	
2018 / 2 & Prior	**29,741**	**854**	**821**	**(118)**	**-**				**825**	**810,356**		**32,443**	**1,956**	**1,967**		**1,687**	**809,124**		**2,097**	**(862)**	**1,235**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Facility Association
Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: **Comprehensive (w Spec Perils)**
RSP: **Ontario**
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																			
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**Data Correction**	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR***	**Incurred (Zero IBNR) Ult LR**	**User Defined 1 Ult LR**	**Data Correction Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
Prior to 1997	-	85,536	0	85,536		85,536						85,536	85,536										85,536	
1997 / 1	-	6,574	(0)	6,574		6,574				-	100.0%	6,574	6,574										6,574	
1997 / 2	-	6,638	4	6,642		6,642				-	100.0%	6,642	6,642										6,642	
1998 / 1	-	4,994	3	4,997		4,997				-	100.0%	4,997	4,997										4,997	
1998 / 2	-	3,949	1	3,951		3,951				-	100.0%	3,951	3,951										3,951	
1999 / 1	-	2,668	0	2,669		2,669				-	100.0%	2,669	2,669										2,669	
1999 / 2	-	3,004	(0)	3,004		3,004				-	100.0%	3,004	3,004										3,004	
2000 / 1	-	2,984	(0)	2,984		2,984				-	100.0%	2,984	2,984										2,984	
2000 / 2	-	3,379	(0)	3,379		3,379				-	100.0%	3,379	3,379										3,379	
2001 / 1	-	3,241	(0)	3,241		3,241				-	100.0%	3,241	3,241										3,241	
2001 / 2	-	3,823	(0)	3,823		3,823				-	100.0%	3,823	3,823										3,823	
2002 / 1	-	4,141	(0)	4,141		4,141				-	100.0%	4,141	4,141										4,141	
2002 / 2	0	4,229	0	4,229		4,229				-	100.0%	4,229	4,229										4,229	
2003 / 1	0	3,601	0	3,601		3,601				-	100.0%	3,601	3,601										3,601	
2003 / 2	-	4,774	0	4,774		4,774				-	100.0%	4,774	4,774										4,774	
2004 / 1	-	3,232	0	3,232		3,232				-	100.0%	3,232	3,232										3,232	
2004 / 2	(0)	3,339	0	3,339		3,339				-	100.0%	3,339	3,339										3,339	
2005 / 1	(0)	2,544	0	2,544		2,544				-	100.0%	2,544	2,544										2,544	
2005 / 2	(0)	3,507	-	3,507		3,507				-	100.0%	3,507	3,507										3,507	
2006 / 1	(0)	2,560	(0)	2,560		2,560				-	100.0%	2,560	2,560										2,560	
2006 / 2	(4)	4,376	0	4,376		4,376				-	100.0%	4,376	4,376										4,376	
2007 / 1	(20)	3,380	0	3,380		3,380				-	100.0%	3,380	3,380										3,380	
2007 / 2	(28)	4,130	0	4,130		4,130				-	100.0%	4,130	4,130										4,130	
2008 / 1	(16)	5,380	0	5,380		5,380				-	100.0%	5,380	5,380										5,380	
2008 / 2	47	4,826	0	4,826		4,826				-	100.0%	4,826	4,826										4,826	
2009 / 1	1,605	4,712	-	4,712		4,712				-	100.0%	4,712	4,712										4,712	
2009 / 2	4,415	5,006	-	5,006	4,371	5,006	-	100.0%	5,006	-	100.0%	5,006	5,006			99.0%	113.4%	113.4%	113.4%	113.4%			5,006	113.4%
2010 / 1	5,675	4,357	-	4,357	5,221	4,357	-	100.0%	4,357	-	100.0%	4,357	4,357			92.0%	76.8%	76.8%	76.8%	76.8%			4,357	76.8%
2010 / 2	5,863	4,992	-	4,992	6,332	4,992	-	100.0%	4,992	-	100.0%	4,992	4,992			108.0%	85.2%	85.2%	85.2%	85.2%			4,992	85.2%
2011 / 1	5,061	4,553	0	4,553	4,808	4,553	-	100.0%	4,553	-	100.0%	4,553	4,553			95.0%	90.0%	90.0%	90.0%	90.0%			4,553	90.0%
2011 / 2	4,783	4,129	9	4,138	5,357	4,138	-	100.0%	4,138	-	100.0%	4,138	4,138			112.0%	86.5%	86.5%	86.5%	86.5%			4,138	86.5%
2012 / 1	4,808	3,950	-	3,950	4,856	3,950	-	100.0%	3,950	-	100.0%	3,950	3,950			101.0%	82.2%	82.2%	82.2%	82.2%			3,950	82.2%
2012 / 2	4,733	4,730	46	4,777	5,585	4,777	-	100.0%	4,777	-	100.0%	4,777	4,777			118.0%	100.9%	100.9%	100.9%	100.9%			4,777	100.9%
2013 / 1	4,687	3,848	2	3,850	4,875	3,850	-	100.0%	3,850	-	100.0%	3,850	3,850			104.0%	82.1%	82.1%	82.1%	82.1%			3,850	82.1%
2013 / 2	4,560	5,734	-	5,734	5,381	5,734	-	100.0%	5,734	-	100.0%	5,734	5,734			118.0%	125.7%	125.7%	125.7%	125.7%			5,734	125.7%
2014 / 1	4,179	3,944	23	3,967	4,304	3,967	-	100.0%	3,967	-	100.0%	3,967	3,967			103.0%	94.9%	94.9%	94.9%	94.9%			3,967	94.9%
2014 / 2	4,189	4,808	0	4,808	5,068	4,808	-	100.0%	4,808	-	100.0%	4,808	4,808			121.0%	114.8%	114.8%	114.8%	114.8%			4,808	114.8%
2015 / 1	4,160	3,493	-	3,493	4,492	3,493	-	100.0%	3,493	12.5%	87.5%	3,618	3,493			108.0%	84.0%	84.0%	87.0%	84.0%			3,493	84.0%
2015 / 2	3,983	4,349	18	4,367	4,899	4,367	-	100.0%	4,367	25.0%	75.0%	4,500	4,367			123.0%	109.7%	109.7%	113.0%	109.7%			4,367	109.7%
2016 / 1	3,907	4,304	4	4,308	4,181	4,308	-	100.0%	4,308	37.5%	62.5%	4,261	4,308			107.0%	110.3%	110.3%	109.0%	110.3%			4,308	110.3%
2016 / 2	4,966	5,691	9	5,700	6,157	5,701	-	100.0%	5,701	50.0%	50.0%	5,929	5,700			124.0%	114.8%	114.8%	119.4%	114.8%			5,701	114.8%
2017 / 1	6,336	6,566	18	6,584	7,033	6,587	-	100.0%	6,587	62.5%	37.5%	6,866	6,584			111.0%	104.0%	104.0%	108.4%	103.9%			6,587	104.0%
2017 / 2	6,663	7,509	104	7,613	8,395	7,617	-	100.0%	7,617	75.0%	25.0%	8,201	7,613			126.0%	114.3%	114.3%	123.1%	114.3%			7,617	114.3%
2018 / 1	5,876	7,681	110	7,791	6,346	7,808	0.2%	99.8%	7,805	87.5%	12.5%	6,529	7,791			108.0%	132.9%	132.8%	111.1%	132.6%			7,804	132.8%
2018 / 2	5,632	9,101	492	9,593	6,983	10,114	5.1%	94.9%	9,953	100.0%	-	6,983	9,593			124.0%	179.6%	176.7%	124.0%	170.3%			9,953	176.7%
2019 / 1	2,631	2,058	1,165	3,222	5,887	7,155	55.0%	45.0%	6,458	100.0%	-	-	3,222			109.0%	132.5%	119.6%		-			3,316	126.0%
Total	**98,689**	**286,325**	**2,009**	**288,334**	**110,531**	**292,812**			**106,421**			**282,549**	**288,334**										**288,809**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**For 'off-half' valuation quarters (Mar and Sep), the current accident half-year (CAHY) by method Ultimate Loss estimates ([5] to [22]) are based on projected full AHY Earned Premium estimates

Facility Association
Comparison of Estimated IBNR by Method
as at March 31, 2019
Coverage: Comprehensive (w Spec Perils)
RSP: Ontario
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	Data Correction IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
Prior to 1997		-		-	-				-	85,536			-			-	85,536		-	-	-	
1997 / 1		-		-	-			Link Ratio Method	-	6,574			-		Link Ratio Method	-	6,574		-	-	-	
1997 / 2		-		-	-			Link Ratio Method	-	6,642			-		Link Ratio Method	-	6,642		-	-	-	
1998 / 1		-		-	-			Link Ratio Method	-	4,997			-		Link Ratio Method	-	4,997		-	-	-	
1998 / 2		-		-	-			Link Ratio Method	-	3,951			-		Link Ratio Method	-	3,951		-	-	-	
1999 / 1		-		-	-			Link Ratio Method	-	2,669			-		Link Ratio Method	-	2,669		-	-	-	
1999 / 2		-		-	-			Link Ratio Method	-	3,004			-		Link Ratio Method	-	3,004		-	-	-	
2000 / 1		-		-	-			Link Ratio Method	-	2,984			-		Link Ratio Method	-	2,984		-	-	-	
2000 / 2		-		-	-			Link Ratio Method	-	3,379			-		Link Ratio Method	-	3,379		-	-	-	
2001 / 1		-		-	-			Link Ratio Method	-	3,241			-		Link Ratio Method	-	3,241		-	-	-	
2001 / 2		-		-	-			Link Ratio Method	-	3,823			-		Link Ratio Method	-	3,823		-	-	-	
2002 / 1		-		-	-			Link Ratio Method	-	4,141			-		Link Ratio Method	-	4,141		-	-	-	
2002 / 2		-		-	-			Link Ratio Method	-	4,229			-		Link Ratio Method	-	4,229		-	-	-	
2003 / 1		-		-	-			Link Ratio Method	-	3,601			-		Link Ratio Method	-	3,601		-	-	-	
2003 / 2		-		-	-			Link Ratio Method	-	4,774			-		Link Ratio Method	-	4,774		-	-	-	
2004 / 1		-		-	-			Link Ratio Method	-	3,232			-		Link Ratio Method	-	3,232		-	-	-	
2004 / 2		-		-	-			Link Ratio Method	-	3,339			-		Link Ratio Method	-	3,339		-	-	-	
2005 / 1		-		-	-			Link Ratio Method	-	2,544			-		Link Ratio Method	-	2,544		-	-	-	
2005 / 2		-		-	-			Link Ratio Method	-	3,507			-		Link Ratio Method	-	3,507		-	-	-	
2006 / 1		-		-	-			Link Ratio Method	-	2,560			-		Link Ratio Method	-	2,560		-	-	-	
2006 / 2		-		-	-			Link Ratio Method	-	4,376			-		Link Ratio Method	-	4,376		-	-	-	
2007 / 1		-		-	-			Link Ratio Method	-	3,380			-		Link Ratio Method	-	3,380		-	-	-	
2007 / 2		-		-	-			Link Ratio Method	-	4,130			-		Link Ratio Method	-	4,130		-	-	-	
2008 / 1		-		-	-			Link Ratio Method	-	5,380			-		Link Ratio Method	-	5,380		-	-	-	
2008 / 2		-		-	-			Link Ratio Method	-	4,826			-		Link Ratio Method	-	4,826		-	-	-	
2009 / 1		-		-	-			Link Ratio Method	-	4,712			-		Link Ratio Method	-	4,712		-	-	-	
2009 / 2	(634)	-	-	-	-			Link Ratio Method	-	5,006	113.4%	(634)	-	-	Link Ratio Method	-	5,006	113.4%	-	-	-	-
2010 / 1	864	-	-	-	-			Link Ratio Method	-	4,357	76.8%	864	-	-	Link Ratio Method	-	4,357	76.8%	-	-	-	-
2010 / 2	1,339	-	-	-	-			Link Ratio Method	-	4,992	85.2%	1,339	-	-	Link Ratio Method	-	4,992	85.2%	-	-	-	-
2011 / 1	255	-	-	-	-			Link Ratio Method	-	4,553	90.0%	255	-	-	Link Ratio Method	-	4,553	90.0%	-	-	-	-
2011 / 2	1,219	-	-	-	-			Link Ratio Method	-	4,138	86.5%	1,219	-	-	Link Ratio Method	-	4,138	86.5%	-	-	-	-
2012 / 1	906	-	-	-	-			Link Ratio Method	-	3,950	82.2%	906	-	-	Link Ratio Method	-	3,950	82.1%	-	-	-	0.1%
2012 / 2	808	-	-	-	-			Link Ratio Method	-	4,777	100.9%	808	-	-	Link Ratio Method	-	4,777	100.9%	-	-	-	-
2013 / 1	1,025	-	-	-	-			Link Ratio Method	-	3,850	82.1%	1,025	-	-	Link Ratio Method	-	3,850	82.1%	-	-	-	-
2013 / 2	(353)	-	-	-	-			Link Ratio Method	-	5,734	125.7%	(353)	-	-	Link Ratio Method	-	5,734	125.7%	-	-	-	-
2014 / 1	337	-	-	-	-			Link Ratio Method	-	3,967	94.9%	349	-	-	Link Ratio Method	-	3,955	94.7%	12	-	12	0.2%
2014 / 2	260	-	-	-	-			Link Ratio Method	-	4,808	114.8%	259	-	-	Link Ratio Method	-	4,808	114.8%	-	-	-	-
2015 / 1	1,000	-	-	125	-			Link Ratio Method	-	3,493	84.0%	999	-	-	Link Ratio Method	-	3,492	84.0%	-	-	-	-
2015 / 2	532	-	-	133	-			Link Ratio Method	-	4,367	109.7%	529	-	-	Link Ratio Method	-	4,367	109.7%	-	-	-	-
2016 / 1	(127)	-	-	(48)	-			Link Ratio Method	-	4,308	110.3%	(150)	-	-	Link Ratio Method	-	4,330	110.8%	(22)	-	(22)	(0.5%)
2016 / 2	457	1	1	229	-			Link Ratio Method	1	5,701	114.8%	447	2	2	Link Ratio Method	2	5,714	115.0%	(12)	(1)	(13)	(0.2%)
2017 / 1	450	3	4	282	-			Link Ratio Method	3	6,587	104.0%	462	5	5	Link Ratio Method	5	6,579	103.8%	10	(2)	8	0.2%
2017 / 2	782	4	4	588	-			BF Method	4	7,617	114.3%	794	2	3	BF Method	3	7,605	114.1%	11	1	12	0.2%
2018 / 1	(1,445)	16	13	(1,263)	-			BF Method	13	7,804	132.8%	(1,412)	30	25	BF Method	25	7,782	132.5%	35	(12)	23	0.3%
2018 / 2	(2,610)	521	360	(2,610)	-			BF Method	360	9,953	176.7%	(2,094)	1,000	693		693	9,776	173.4%	510	(333)	177	3.3%
2019 / 1	-	-	-	-	-			-	94	3,316	126.0%	-	-	-	-	-	-	-	3,222	94	3,316	126.0%
Total	5,063	545	382	(2,563)	-				475	288,809		5,612	1,040	728		728	285,295		3,766	(253)	3,513	
2018 / 2 & Prior	**5,063**	**545**	**382**	**(2,563)**	**-**				**381**	**285,493**		**5,612**	**1,040**	**728**		**728**	**285,295**		**544**	**(347)**	**197**	

*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**Current accident half-year IBNR and Ultimate Loss estimates derived from the CAHY Selections exhibit

Ontario RSP

Exhibit C

Interest Rate Sensitivity

Facility Association
Summary of Interest Rate Sensitivity
$ Format: $000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.43%	0.93%	1.43%	1.93%	2.43%	2.93%	1.88%	2.22%
2002 & prior	28,662	28,244	27,837	27,446	27,056	26,679	27,484	27,221
2003	463	454	445	437	429	421	438	432
2004	1,350	1,320	1,292	1,265	1,239	1,213	1,268	1,250
2005	423	413	403	393	384	375	394	387
2006	2,506	2,437	2,372	2,310	2,250	2,193	2,316	2,275
2007	2,749	2,667	2,590	2,516	2,444	2,376	2,523	2,474
2008	3,724	3,605	3,492	3,385	3,281	3,184	3,395	3,324
2009	7,432	7,184	6,948	6,726	6,512	6,312	6,747	6,601
2010	7,561	7,326	7,104	6,894	6,693	6,505	6,914	6,776
2011	10,045	9,803	9,575	9,359	9,152	8,958	9,379	9,237
2012	19,880	19,453	19,051	18,669	18,305	17,962	18,706	18,456
2013	24,762	24,299	23,859	23,445	23,047	22,671	23,486	23,211
2014	46,540	45,869	45,234	44,627	44,044	43,494	44,689	44,286
2015	70,062	69,237	68,454	67,709	66,982	66,288	67,781	67,283
2016	113,441	112,100	110,821	109,600	108,387	107,237	109,718	108,898
2017	211,762	208,998	206,354	203,794	201,277	198,884	204,035	202,324
2018	257,922	254,044	250,329	246,770	243,229	239,858	247,102	244,710
2019	337,510	332,176	327,014	322,016	317,159	312,536	322,527	319,188
Total	1,146,794	1,129,629	1,113,174	1,097,361	1,081,870	1,067,146	1,098,902	1,088,333
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	0.43%	0.93%	1.43%	1.93%	2.43%	2.93%	1.88%	2.22%
Total	33,620	16,455	-	(15,813)	(31,304)	(46,028)	(14,272)	(24,841)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	0.43%	0.93%	1.43%	1.93%	2.43%	2.93%	1.88%	2.22%
2002 & prior	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(1.3%)	(2.2%)
2003	4.0%	2.0%	-	(1.8%)	(3.6%)	(5.4%)	(1.6%)	(2.9%)
2004	4.5%	2.2%	-	(2.1%)	(4.1%)	(6.1%)	(1.9%)	(3.3%)
2005	5.0%	2.5%	-	(2.5%)	(4.7%)	(6.9%)	(2.2%)	(4.0%)
2006	5.6%	2.7%	-	(2.6%)	(5.1%)	(7.5%)	(2.4%)	(4.1%)
2007	6.1%	3.0%	-	(2.9%)	(5.6%)	(8.3%)	(2.6%)	(4.5%)
2008	6.6%	3.2%	-	(3.1%)	(6.0%)	(8.8%)	(2.8%)	(4.8%)
2009	7.0%	3.4%	-	(3.2%)	(6.3%)	(9.2%)	(2.9%)	(5.0%)
2010	6.4%	3.1%	-	(3.0%)	(5.8%)	(8.4%)	(2.7%)	(4.6%)
2011	4.9%	2.4%	-	(2.3%)	(4.4%)	(6.4%)	(2.0%)	(3.5%)
2012	4.4%	2.1%	-	(2.0%)	(3.9%)	(5.7%)	(1.8%)	(3.1%)
2013	3.8%	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(1.6%)	(2.7%)
2014	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(1.2%)	(2.1%)
2015	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.0%)	(1.7%)
2016	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(1.0%)	(1.7%)
2017	2.6%	1.3%	-	(1.2%)	(2.5%)	(3.6%)	(1.1%)	(2.0%)
2018	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(1.3%)	(2.2%)
2019	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(1.4%)	(2.4%)
Total	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(1.3%)	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Ontario RSP

Exhibit D

Claims Development Margins

Facility Association
Margins Table (by coverage)
$ Format: $000s
RSP **Ontario**
as at: **2019m03**
Emerge: **Paid to Ultimate**

use margins as at 2019m12

Current Valuation as at Mar. 31, 2019
Selected Margins for Adverse Development

Accident Half Year	Bodily Injury	Property Damage	Direct Comp Property Damage	Third Party Liability	AccBen (indivis)	AccBen (indivis) & UA	Uninsured Automobile	Accident Benefits	Underinsured Motorist	Collision (w All Perils)	Comprehensive (w Spec Perils)	Other Coverages	Total
1993 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
1993 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
1994 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
1994 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
1995 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
1995 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
1996 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	9.9%
1996 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
1997 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
1997 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
1998 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
1998 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
1999 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
1999 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2000 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2000 / 2	10.0%	10.0%	5.0%	8.3%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2001 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2001 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2002 / 1	10.0%	10.0%	5.0%	8.3%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2002 / 2	10.0%	10.0%	5.0%	8.8%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2003 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2003 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2004 / 1	10.0%	10.0%	5.0%	8.3%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2004 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2005 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2005 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2006 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2006 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2007 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2007 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2008 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2008 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2009 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2009 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2010 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2010 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2011 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2011 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2012 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2012 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	6.6%	10.0%
2013 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	8.5%	10.0%
2013 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	6.8%	10.0%
2014 / 1	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	8.4%	10.0%
2014 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	9.9%	10.0%
2015 / 1	12.5%	10.0%	5.0%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	5.0%	5.0%	11.8%	12.5%
2015 / 2	12.5%	10.0%	5.0%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	5.0%	5.0%	11.9%	12.5%
2016 / 1	15.0%	10.0%	5.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	5.0%	5.0%	13.7%	15.0%
2016 / 2	15.0%	10.0%	5.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	5.0%	5.0%	13.6%	15.0%
2017 / 1	17.5%	10.0%	5.0%	17.4%	17.5%	17.5%	17.5%	17.5%	17.5%	5.0%	5.0%	13.9%	17.4%
2017 / 2	17.5%	10.0%	5.0%	17.4%	17.5%	17.5%	17.5%	17.5%	17.5%	5.0%	5.0%	11.1%	17.4%
2018 / 1	20.0%	10.0%	5.0%	19.9%	20.0%	20.0%	20.0%	20.0%	20.0%	5.0%	5.0%	17.3%	19.9%
2018 / 2	20.0%	10.0%	5.0%	19.8%	20.0%	20.0%	20.0%	20.0%	20.0%	5.0%	5.0%	10.7%	19.8%
2019 / 1	20.0%	10.0%	5.0%	19.6%	20.0%	20.0%	20.0%	20.0%	20.0%	5.0%	5.0%	10.3%	19.7%
2019 / 2	20.0%	10.0%	5.0%	17.6%	20.0%	20.0%	20.0%	20.0%	20.0%	5.0%	5.0%	5.7%	18.0%
2020 / 1	20.0%	10.0%	5.0%	13.5%	20.0%	20.0%	20.0%	20.0%	20.0%	5.0%	5.0%	5.2%	14.0%
2020 / 2	20.0%	10.0%	5.0%	13.5%	20.0%	20.0%	20.0%	20.0%	20.0%	5.0%	5.0%	5.2%	14.0%
prem liab	20.0%	10.0%	5.0%	13.5%	20.0%	20.0%	20.0%	20.0%	20.0%	5.0%	5.0%	5.2%	14.0%

discount rate: 1.43%
margin (basis points): 25