

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 June 30, 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						1,077	(2,602)
AY2017							(748)
AY2018							
Total	(90,120)	(85,424)	(89,707)	(139,903)	(64,005)	(44,293)	(20,331)

	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 in Selected Ultimates from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	554	(733)	(300)	-	-
	149	(248)	215		
	(550)	(608)	(533)		
	(2,487)	(454)	(644)		
	(3,151)	593	(2,509)		
	(2,010)	1,936	(795)		
	393	872	(321)		
	629	695	(216)		
	2,629	(2,062)	(4,138)		
	(10,674)	16	(30,706)		
	-	3,205	(19,416)		
	(14,516)	3,213	(59,364)	-	-

	Change from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	1.3%	(1.7%)	(0.7%)	-	
	1.5%	(2.9%)	2.7%		
	(4.4%)	(5.7%)	(5.5%)		
	(13.9%)	(3.3%)	(5.1%)		
	(10.5%)	2.4%	(10.9%)		
	(5.0%)	5.7%	(2.3%)		
	0.5%	1.2%	(0.5%)		
	0.6%	0.7%	(0.2%)		
	1.8%	(1.5%)	(3.3%)		
	(4.3%)	-	(14.4%)		
	-	1.1%	(7.7%)		
	(2.0%)	0.3%	(6.8%)	-	

Note:

- "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)
- "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

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Exhibit B

Exhibit B.1 (total government lines)

- B.1.1 Summary of Nominal Results
 - B.1.2 Loss Ratios over Time
 - B.1.3.1 Comparison of Government Line Ultimates
 - B.1.3.2 Selected Losses by Method
 - B.1.3.3 Comparison of IBNR by Method
 - B.1.4 a priori LRs
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Exhibit B

Exhibit B.2 (TPL govt line)

- B.2.1 Summary of Nominal Results
- B.2.2 Loss Ratios over Time
- B.2.3 a priori LRs
- B.2.4.1 Selected Losses by Method
- B.2.4.2 Comparison of IBNR by Method
- B.2.4.4-1 Selected Losses by Method at Coverage Level
- B.2.4.4-2 Comparison of IBNR by Method at Coverage Level

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 June 30, 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	
[1]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
[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	4,002,456	3,939,798	98.4%	168,057	4.2%	4,107,855	102.6%	11,060	0.3%	4,118,915	102.9%	179,117	4.5%
2015	262,594	201,950	76.9%	80,405	30.6%	282,355	107.5%	2,481	0.9%	284,836	108.5%	82,886	31.6%
2016	269,158	202,988	75.4%	92,449	34.3%	295,437	109.8%	19,645	7.3%	315,082	117.1%	112,094	41.6%
2017	374,164	232,920	62.3%	106,415	28.4%	339,335	90.7%	68,203	18.2%	407,538	108.9%	174,618	46.7%
2018	351,566	206,076	58.6%	112,662	32.0%	318,738	90.7%	109,555	31.2%	428,293	121.8%	222,217	63.2%
2019	170,877	67,326	39.4%	48,247	28.2%	115,573	67.6%	83,088	48.6%	198,661	116.3%	131,335	76.9%
TOTAL	5,430,815	4,851,058	89.3%	608,235	11.2%	5,459,293	100.5%	294,032	5.4%	5,753,325	105.9%	902,267	16.6%

2018 & prior	5,259,938	4,783,732	90.9%	559,988	10.6%	5,343,720	101.6%	210,944	4.0%	5,554,664	105.6%	770,932	14.7%
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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	
[15]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
[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	4,002,456	12,288	0.3%	(13,429)	(0.3%)	(1,141)	-	(3,747)	(0.1%)	(4,888)	(0.1%)	(17,176)	(0.4%)
2015	262,594	4,475	1.7%	(2,765)	(1.1%)	1,710	0.7%	(1,926)	(0.7%)	(216)	(0.1%)	(4,691)	(1.8%)
2016	269,158	10,833	4.0%	(7,106)	(2.6%)	3,727	1.4%	(7,866)	(2.9%)	(4,139)	(1.5%)	(14,972)	(5.6%)
2017	374,164	8,649	2.3%	(4,561)	(1.2%)	4,088	1.1%	(34,795)	(9.3%)	(30,707)	(8.2%)	(39,356)	(10.5%)
2018	351,566	10,743	3.1%	821	0.2%	11,564	3.3%	(30,979)	(8.8%)	(19,415)	(5.5%)	(30,158)	(8.6%)
TOTAL	5,259,938	46,988	0.9%	(27,040)	(0.5%)	19,948	0.4%	(79,313)	(1.5%)	(59,365)	(1.1%)	(106,353)	(2.0%)

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	
[29]	\$000s [30]	\$000s [31]	\$000s [32]	% Beg Unpaid [33]	\$000s [34]	% Beg IBNR [35]	\$000s [36]	% Beg Unpaid [37]
	database	database	[17]	=[32]/[31]	[21]	=[34]/[30]	[25]	=[36]/[31]
2014 & prior	14,807	196,293	12,288	6.3%	(1,141)	(7.7%)	(4,888)	(2.5%)
2015	4,407	87,577	4,475	5.1%	1,710	38.8%	(216)	(0.2%)
2016	27,511	127,066	10,833	8.5%	3,727	13.5%	(4,139)	(3.3%)
2017	102,998	213,974	8,649	4.0%	4,088	4.0%	(30,707)	(14.4%)
2018	140,534	252,375	10,743	4.3%	11,564	8.2%	(19,415)	(7.7%)
TOTAL	290,257	877,285	46,988	5.4%	19,948	6.9%	(59,365)	(6.8%)

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

Loss Ratios Over Time
as at June 30, 2019

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt* @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt* @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Jun 2019 [7] <i>= [5]+[6]</i>	Selected Ultimate LR @ Jun 2019 [8] <i>= [7]/[2]</i>	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] <i>= [8]-[9]</i>	Claims Amt* [14] <i>= [8]-[12]</i>	Ultimate LR [15] <i>= [2]*[15]</i>
AY1997 & Prior	879,548	789,682	28,732	818,414	-	818,414	-	-	-	-	-	-	726	2,729
1998	103,106	84,126	504	84,630	-	84,630	82.1%	82.1%	82.1%	82.1%	82.1%	-	-	-
1999	68,831	79,794	282	80,076	-	80,076	116.3%	116.3%	116.3%	116.3%	116.3%	-	(4)	-
2000	69,659	84,972	(1)	84,971	6	84,977	122.0%	122.0%	122.0%	122.0%	122.0%	-	(11)	-
2001	80,047	100,024	666	100,690	18	100,708	125.8%	125.8%	125.8%	126.0%	126.1%	-	(12)	(0.3%) (240)
2002	113,770	134,010	62	134,072	39	134,111	117.9%	117.9%	117.9%	117.9%	117.9%	-	(47)	-
2003	142,680	128,962	324	129,286	80	129,366	90.7%	90.7%	90.7%	90.7%	91.1%	-	(63)	(0.4%) (571)
2004	165,860	127,574	1,072	128,646	186	128,832	77.7%	77.7%	77.7%	77.7%	77.7%	-	(77)	-
2005	158,965	116,655	44	116,699	254	116,953	73.6%	73.6%	73.7%	73.7%	73.7%	-	(120)	(0.1%) (159)
2006	163,889	162,074	1,770	163,844	466	164,310	100.3%	100.4%	100.4%	100.5%	100.5%	(0.1%)	(188)	(0.2%) (328)
2007	180,957	178,451	1,874	180,325	562	180,887	100.0%	100.1%	100.1%	100.3%	100.3%	(0.1%)	(166)	(0.3%) (543)
2008	214,486	256,207	1,832	258,039	1,122	259,161	120.8%	121.0%	121.3%	121.5%	121.6%	(0.2%)	(337)	(0.8%) (1,716)
2009	224,096	341,617	5,184	346,801	1,822	348,623	155.6%	155.5%	155.6%	155.5%	155.3%	0.1%	215	0.3% 672
2010	284,367	423,728	5,847	429,575	2,725	432,300	152.0%	152.2%	152.4%	152.6%	152.7%	(0.2%)	(534)	(0.7%) (1,991)
2011	280,097	231,559	10,247	241,806	876	242,682	86.6%	86.9%	87.0%	87.9%	87.3%	(0.3%)	(644)	(0.7%) (1,961)
2012	301,957	237,450	17,292	254,742	908	255,650	84.7%	85.5%	85.3%	86.3%	86.4%	(0.8%)	(2,510)	(1.7%) (5,133)
2013	299,209	252,046	30,545	282,591	954	283,545	94.8%	95.0%	94.4%	95.1%	95.6%	(0.2%)	(795)	(0.8%) (2,394)
2014	270,932	210,867	61,781	272,648	1,042	273,690	101.0%	101.1%	100.8%	100.7%	100.2%	(0.1%)	(321)	0.8% 2,167
2015	262,594	201,950	80,405	282,355	2,481	284,836	108.5%	108.5%	108.2%	108.0%	109.5%	-	(216)	(1.0%) (2,626)
2016	269,158	202,988	92,449	295,437	19,645	315,082	117.1%	118.5%	119.2%	118.2%	119.0%	(1.4%)	(4,139)	(1.9%) (5,114)
2017	374,164	232,920	106,415	339,335	68,203	407,538	108.9%	117.0%	116.9%	119.8%	120.8%	(8.1%)	(30,707)	(11.9%) (44,526)
2018	351,566	206,076	112,662	318,738	109,555	428,293	121.8%	126.9%	125.7%	125.6%	121.8%	(5.1%)	(19,415)	
2019	170,877	67,326	48,247	115,573	83,088	198,661	116.3%	121.5%	-	-	-			
TOTAL	5,430,815	4,851,058	608,235	5,459,293	294,032	5,753,325	105.9%	106.9%	106.6%	106.6%	106.3%	(59,365)	(61,734)	
2018 & prior	5,259,938	4,783,732	559,988	5,343,720	210,944	5,554,664	105.6%	106.7%	106.6%	106.6%	106.3%	(59,365)	(61,734)	

* 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 June 30, 2019

Amounts in: \$1,000s

RSP: Ontario

Accident Year	Prior Analysis (Mar 2019)				Current Analysis (Jun 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	343,726	188,058	706,435	174,649	344,455	188,058	707,164	-	729	-	729
1997	39,482	38,694	33,077	111,253	39,482	38,690	33,077	111,250	-	(4)	-	(3)
1998	32,260	28,973	23,398	84,630	32,260	28,973	23,398	84,630	-	-	-	-
1999	31,291	30,689	18,099	80,080	31,291	30,685	18,099	80,076	-	(4)	-	(4)
2000	31,622	31,868	21,498	84,988	31,622	31,857	21,498	84,977	-	(11)	-	(11)
2001	36,309	42,108	22,303	100,720	36,309	42,096	22,303	100,708	-	(12)	-	(12)
2002	50,407	53,576	30,176	134,158	50,407	53,529	30,176	134,111	-	(47)	-	(47)
2003	47,874	50,827	30,728	129,429	47,874	50,764	30,728	129,366	-	(63)	-	(63)
2004	51,525	51,747	25,637	128,909	51,525	51,670	25,637	128,832	-	(77)	-	(77)
2005	43,950	46,908	26,215	117,073	43,942	46,796	26,215	116,953	(8)	(112)	-	(120)
2006	62,378	74,056	28,064	164,498	62,378	73,869	28,064	164,310	-	(187)	-	(188)
2007	67,045	78,466	35,542	181,053	67,050	78,296	35,542	180,887	5	(170)	-	(166)
2008	79,519	137,488	42,491	259,498	79,592	137,076	42,493	259,161	73	(412)	2	(337)
2009	95,329	212,127	40,952	348,408	95,541	212,125	40,957	348,623	212	(2)	5	215
2010	132,202	254,881	45,750	432,834	132,330	254,217	45,754	432,300	128	(664)	4	(534)
2011	95,366	104,440	43,521	243,326	95,135	104,128	43,420	242,682	(231)	(312)	(101)	(644)
2012	98,190	118,326	41,643	258,160	97,629	116,533	41,488	255,650	(561)	(1,793)	(155)	(2,510)
2013	114,567	122,919	46,854	284,340	114,096	122,601	46,848	283,545	(471)	(318)	(6)	(795)
2014	100,207	124,410	49,394	274,011	99,454	124,865	49,371	273,690	(753)	455	(23)	(321)
2015	102,475	130,478	52,098	285,052	102,363	130,397	52,075	284,836	(112)	(81)	(23)	(216)
2016	117,465	137,163	64,593	319,221	115,427	134,902	64,753	315,082	(2,038)	(2,261)	160	(4,139)
2017	166,104	176,660	95,480	438,245	158,943	154,142	94,454	407,538	(7,161)	(22,518)	(1,026)	(30,707)
2018	167,847	170,716	109,146	447,708	158,267	162,667	107,358	428,293	(9,580)	(8,049)	(1,788)	(19,415)
2019	38,229	38,382	25,674	102,285	74,648	73,642	50,370	198,661	36,419	35,260	24,696	96,376
Total	1,976,292	2,599,628	1,140,391	5,716,314	1,992,214	2,598,975	1,162,136	5,753,325	15,922	(653)	21,745	37,011
2018 & Prior	1,938,063	2,561,246	1,114,717	5,614,029	1,917,566	2,525,333	1,111,766	5,554,664	(20,497)	(35,913)	(2,951)	(59,365)

Facility Association

Estimated and Selected Ultimate Losses by Method
as at June 30, 2019

Coverage: **Total**

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])		
Prior to 1997	726,626	678,593	28,571	707,164		707,164						707,164	707,164										707,164	
1997	152,922	111,090	160	111,250		111,250						111,250	111,250				72.7%		72.7%	72.7%			111,250	72.7%
1998	103,106	84,126	504	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		80,076						80,076	80,076				116.3%		116.3%	116.3%			80,076	116.3%
2000	69,659	84,972	(1)	84,971		84,977						84,977	84,971				122.0%		122.0%	122.0%			84,977	122.0%
2001	80,047	100,024	666	100,690		100,708						100,708	100,690				125.8%		125.8%	125.8%			100,708	125.8%
2002	113,770	134,010	62	134,072		134,112						134,112	134,072				117.9%		117.9%	117.8%			134,111	117.9%
2003	142,680	128,962	324	129,286		129,366						129,366	129,286				90.7%		90.7%	90.6%			129,366	90.7%
2004	165,860	127,574	1,072	128,646		128,833						128,833	128,646				77.7%		77.7%	77.6%			128,832	77.7%
2005	158,965	116,655	44	116,699		116,953						116,953	116,699				73.6%		73.6%	73.4%			116,953	73.6%
2006	163,889	162,074	1,771	163,844		164,310						164,310	163,844				100.3%		100.3%	100.0%			164,310	100.3%
2007	180,957	178,451	1,874	180,325		180,887						180,887	180,325				100.0%		100.0%	99.7%			180,887	100.0%
2008	214,486	256,207	1,833	258,039		259,114						259,114	258,039				120.8%		120.8%	120.3%			259,161	120.8%
2009	224,096	341,617	5,184	346,801		348,621						348,621	346,801				155.6%		155.6%	154.8%			348,623	155.6%
2010	284,367	423,728	5,848	429,575	364,487	432,295	1.1%	98.9%	431,519			432,295	429,575			128.2%	152.0%	151.7%	152.0%	151.1%			432,300	152.0%
2011	280,097	231,559	10,248	241,806	271,916	242,683	0.3%	99.7%	242,785			242,683	241,806			97.1%	86.6%	86.7%	86.6%	86.3%			242,682	86.6%
2012	301,957	237,450	17,292	254,742	292,441	255,650	0.4%	99.6%	255,804			255,650	254,742			96.8%	84.7%	84.7%	84.7%	84.4%			255,650	84.7%
2013	299,209	252,046	30,546	282,591	298,105	283,545	0.8%	99.2%	283,663			283,545	282,591			99.6%	94.8%	94.8%	94.8%	94.4%			283,545	94.8%
2014	270,932	210,867	61,781	272,648	288,124	273,750	(1.2%)	101.2%	273,579			273,750	272,648			106.3%	101.0%	101.0%	101.0%	100.6%			273,690	101.0%
2015	262,594	201,950	80,404	282,355	301,464	285,176	0.6%	99.4%	285,282			285,419	282,355			114.8%	108.6%	108.6%	108.7%	107.5%			284,836	108.5%
2016	269,158	202,988	92,450	295,437	317,447	313,584	(13.0%)	113.0%	313,081			315,092	295,437			117.9%	116.5%	116.3%	117.1%	109.8%			315,082	117.1%
2017	374,164	232,920	106,415	339,335	450,465	386,521	18.4%	81.6%	398,271			423,148	339,335			120.4%	103.3%	106.4%	113.1%	90.7%			407,538	108.9%
2018	351,566	206,076	112,661	318,738	429,709	400,496	40.4%	59.6%	412,306			423,872	318,738			122.2%	113.9%	117.3%	120.6%	90.7%			428,293	121.8%
2019	170,877	67,326	48,247	115,573	197,684	185,645	69.2%	30.8%	193,974			-	115,573			115.7%	108.6%	113.5%		67.6%			198,661	116.3%
Total	5,430,814	4,851,055	608,238	5,459,293	3,211,843	5,690,344			3,090,264			5,566,452	5,459,293										5,753,325	

*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 June 30, 2019

Coverage: Total

RSP: Ontario

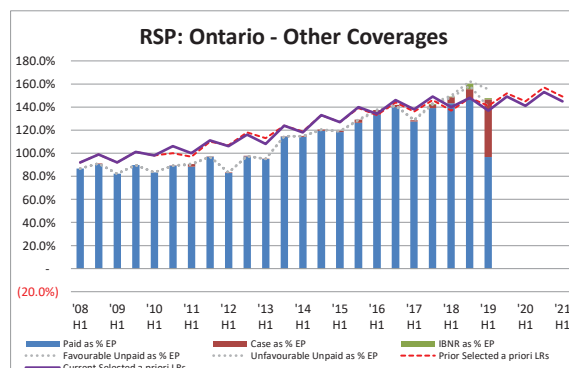
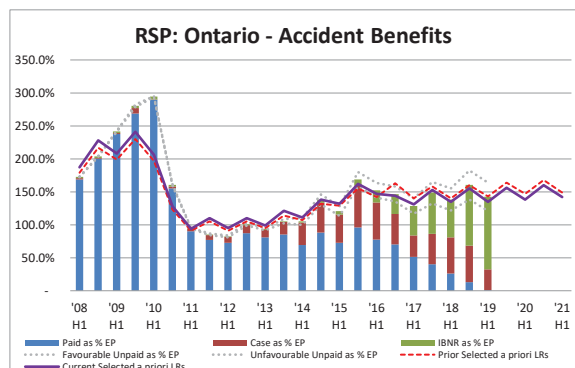
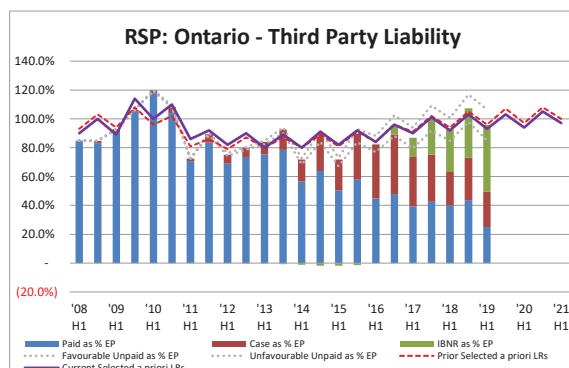
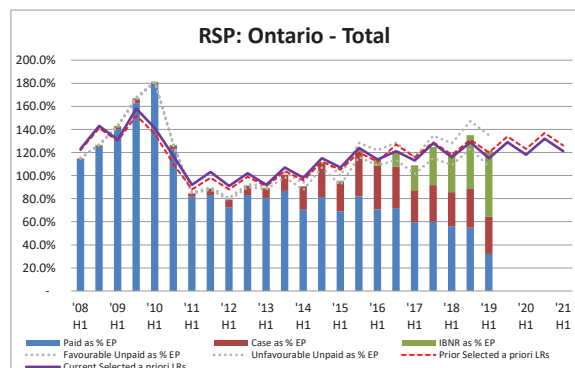
Amounts in: \$1,000s

	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)								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		707,164		707,164	707,164			N/A	-	707,164			706,435		N/A	-	706,435		729	-	729		
1997		111,250		111,250	111,250			N/A	-	111,250	72.7%		111,253		N/A	-	111,253	72.8%	(3)	-	(3)	(0.1%)	
1998		84,630		84,630	84,630			N/A	-	84,630	82.1%		84,630		N/A	-	84,630	82.1%	-	-	-	-	
1999		80,076		80,076	80,076			N/A	-	80,076	116.3%		80,080		N/A	4	80,080	116.3%	-	(4)	(4)	-	
2000		84,977		84,977	84,971			N/A	6	84,977	122.0%		84,989		N/A	17	84,988	122.0%	-	(11)	(11)	-	
2001		100,708		100,708	100,690			N/A	18	100,708	125.8%		100,720		N/A	30	100,720	125.8%	-	(12)	(12)	-	
2002		134,112		134,112	134,072			N/A	39	134,111	117.9%		134,159		N/A	86	134,158	117.9%	-	(47)	(47)	-	
2003		129,366		129,366	129,286			N/A	80	129,366	90.7%		129,429		N/A	143	129,429	90.7%	-	(63)	(63)	-	
2004		128,833		128,833	128,646			N/A	186	128,832	77.7%		128,909		N/A	263	128,909	77.7%	-	(77)	(77)	-	
2005		116,953		116,953	116,699			N/A	254	116,953	73.6%		117,074		N/A	348	117,073	73.6%	(26)	(94)	(120)	-	
2006		164,310		164,310	163,844			N/A	466	164,310	100.3%		164,498		N/A	628	164,498	100.4%	(26)	(162)	(188)	(0.1%)	
2007		180,887		180,887	180,325			N/A	562	180,887	100.0%		181,050		N/A	738	181,053	100.1%	10	(176)	(166)	(0.1%)	
2008		259,114		259,114	258,039			N/A	1,122	259,161	120.8%		259,435		N/A	1,527	259,498	121.0%	68	(405)	(337)	(0.2%)	
2009		348,621		348,621	346,801			N/A	1,822	348,623	155.6%		348,406		N/A	2,571	348,408	155.5%	964	(749)	215	0.1%	
2010	364,487	432,295	431,519	432,295	429,575			N/A	2,725	432,300	152.0%	348,529	432,821	431,715	N/A	3,508	432,834	152.2%	250	(783)	(533)	(0.2%)	
2011	271,916	242,683	242,785	242,683	241,806			N/A	876	242,682	86.6%	259,661	243,326	243,420	N/A	1,150	243,326	86.9%	(370)	(274)	(644)	(0.3%)	
2012	292,441	255,650	255,804	255,650	254,742			N/A	908	255,650	84.7%	282,985	258,160	258,363	N/A	1,611	258,160	85.5%	(1,806)	(703)	(2,509)	(0.8%)	
2013	298,105	283,545	283,663	283,545	282,591			N/A	954	283,545	94.8%	291,477	284,274	284,441	N/A	691	284,340	95.0%	(1,058)	263	(795)	(0.2%)	
2014	288,124	273,750	273,579	273,750	272,648			N/A	1,042	273,690	101.0%	282,038	273,981	273,834	N/A	1,492	274,011	101.1%	129	(450)	(321)	(0.1%)	
2015	301,464	285,176	285,282	285,176	282,355			N/A	2,481	284,836	108.5%	295,871	285,633	285,416	N/A	4,407	285,052	108.5%	1,710	(1,926)	(216)	-	
2016	317,447	313,584	313,081	315,092	295,437			N/A	19,645	315,082	117.1%	324,593	315,627	316,994	N/A	27,511	319,221	118.5%	3,728	(7,866)	(4,138)	(1.4%)	
2017	450,465	386,521	398,271	423,148	339,335			N/A	68,203	407,538	108.9%	459,977	393,628	409,960	N/A	102,998	438,245	117.0%	4,089	(34,795)	(30,706)	(8.1%)	
2018	429,709	400,496	412,306	423,872	318,738			N/A	109,555	428,293	121.8%	439,244	422,162	433,291	N/A	140,534	447,708	126.9%	11,563	(30,979)	(19,416)	(5.1%)	
2019	197,684	185,645	193,974	-	115,573			N/A	83,088	198,661	116.3%	208,759	160,766	200,859	N/A	48,263	102,285	121.5%	61,551	34,825	96,376	(5.2%)	
Total	3,211,843	5,690,344	3,090,264	5,566,452	5,459,293				294,032	5,753,325		3,193,133	5,701,445	3,138,292		338,520	5,716,313		81,502	(44,488)	37,014		
2018 & Prior	3,014,160	5,504,699	2,896,290	5,566,452	5,343,720				210,944	5,554,664		2,984,374	5,540,678	2,937,433		290,257	5,614,028		19,951	(79,313)	(59,362)		

*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

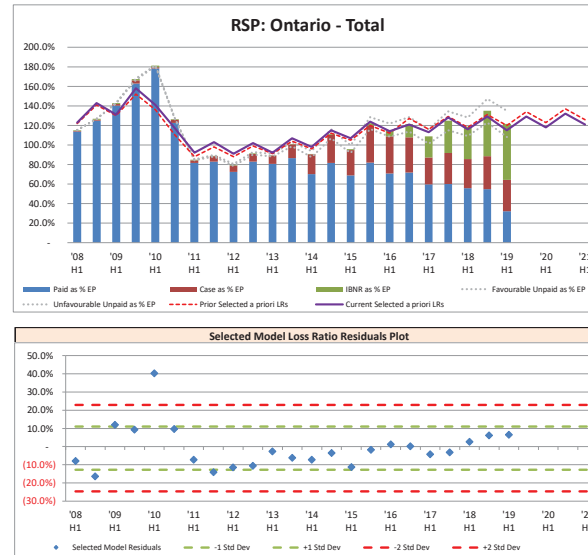
Accident Period	CURRENT				Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total
	Third Party Liability	Accident Benefits	Other Coverages	Total												
2014 / 1	80.0%	111.0%	118.0%	98.0%	80.0%	107.0%	119.0%	96.0%	80.0%	107.0%	119.0%	96.0%	-	4.0%	(1.0%)	2.0%
2014 / 2	91.0%	138.0%	133.0%	115.0%	89.0%	132.0%	133.0%	112.0%	89.0%	132.0%	133.0%	112.0%	2.0%	6.0%	-	3.0%
2015 / 1	82.0%	132.0%	127.0%	107.0%	81.0%	129.0%	127.0%	105.0%	81.0%	129.0%	127.0%	105.0%	1.0%	3.0%	-	2.0%
2015 / 2	92.0%	162.0%	140.0%	124.0%	91.0%	155.0%	139.0%	120.0%	91.0%	155.0%	139.0%	120.0%	1.0%	7.0%	1.0%	4.0%
2016 / 1	84.0%	147.0%	134.0%	114.0%	84.0%	142.0%	133.0%	112.0%	84.0%	142.0%	133.0%	112.0%	-	5.0%	1.0%	2.0%
2016 / 2	96.0%	144.0%	146.0%	121.0%	96.0%	163.0%	144.0%	127.0%	96.0%	163.0%	144.0%	127.0%	-	(19.0%)	2.0%	(6.0%)
2017 / 1	90.0%	131.0%	138.0%	113.0%	91.0%	140.0%	136.0%	116.0%	91.0%	140.0%	136.0%	116.0%	(1.0%)	(9.0%)	2.0%	(3.0%)
2017 / 2	101.0%	153.0%	149.0%	128.0%	102.0%	158.0%	146.0%	129.0%	102.0%	158.0%	146.0%	129.0%	(1.0%)	(5.0%)	3.0%	(1.0%)
2018 / 1	92.0%	135.0%	140.0%	116.0%	94.0%	140.0%	137.0%	118.0%	94.0%	140.0%	137.0%	118.0%	(2.0%)	(5.0%)	3.0%	(2.0%)
2018 / 2	103.0%	155.0%	148.0%	129.0%	105.0%	160.0%	148.0%	131.0%	105.0%	160.0%	148.0%	131.0%	(2.0%)	(5.0%)	-	(2.0%)
2019 / 1	93.0%	135.0%	137.0%	115.0%	96.0%	143.0%	141.0%	120.0%	96.0%	143.0%	141.0%	120.0%	(3.0%)	(8.0%)	(4.0%)	(5.0%)
2019 / 2	103.0%	156.0%	149.0%	129.0%	107.0%	164.0%	152.0%	134.0%	107.0%	164.0%	152.0%	134.0%	(4.0%)	(8.0%)	(3.0%)	(5.0%)
2020 / 1	94.0%	138.0%	141.0%	118.0%	97.0%	147.0%	145.0%	123.0%	97.0%	147.0%	145.0%	123.0%	(3.0%)	(9.0%)	(4.0%)	(5.0%)
2020 / 2	105.0%	160.0%	153.0%	132.0%	108.0%	168.0%	157.0%	137.0%	108.0%	168.0%	157.0%	137.0%	(3.0%)	(8.0%)	(4.0%)	(5.0%)
2021 / 1	97.0%	142.0%	145.0%	121.0%	100.0%	149.0%	149.0%	126.0%	100.0%	149.0%	149.0%	126.0%	(3.0%)	(7.0%)	(4.0%)	(5.0%)



Facility Association
a priori LR model
for valuation: Jun 30, 2019
RSP: Ontario
Amounts in: \$1,000s
Coverage: Total

Exhibit B.1.4.2
A Priori LRs
page 1 of 1

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	123.0%	122.0%	1.0%
2008 / 2	143.0%	141.0%	2.0%
2009 / 1	131.0%	130.0%	1.0%
2009 / 2	158.0%	152.0%	6.0%
2010 / 1	141.0%	136.0%	5.0%
2010 / 2	117.0%	110.0%	7.0%
2011 / 1	92.0%	88.0%	4.0%
2011 / 2	103.0%	98.0%	5.0%
2012 / 1	91.0%	88.0%	3.0%
2012 / 2	102.0%	99.0%	3.0%
2013 / 1	92.0%	91.0%	1.0%
2013 / 2	107.0%	104.0%	3.0%
2014 / 1	98.0%	96.0%	2.0%
2014 / 2	115.0%	112.0%	3.0%
2015 / 1	107.0%	105.0%	2.0%
2015 / 2	124.0%	120.0%	4.0%
2016 / 1	114.0%	112.0%	2.0%
2016 / 2	121.0%	127.0%	(6.0%)
2017 / 1	113.0%	116.0%	(3.0%)
2017 / 2	128.0%	129.0%	(1.0%)
2018 / 1	116.0%	118.0%	(2.0%)
2018 / 2	129.0%	131.0%	(2.0%)
2019 / 1	115.0%	120.0%	(5.0%)
2019 / 2	129.0%	134.0%	(5.0%)
2020 / 1	118.0%	123.0%	(5.0%)
2020 / 2	132.0%	137.0%	(5.0%)
2021 / 1	121.0%	126.0%	(5.0%)



Current AHY: 2019 / 1

	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 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 @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	On-Level to 2019 / 1 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
2008 / 1	106,182	120,661	985	122,324	115.2%	1.1767	1.0000	1.0000	124,941	1.0885	1.0000	1.0000	133,159	106.6%	-
2008 / 2	108,301	135,184	1,142	137,174	126.7%	1.1634	1.0000	1.0000	126,003	0.9365	1.0000	1.0000	128,473	102.0%	-
2009 / 1	108,298	152,085	1,583	154,706	142.9%	1.1409	1.0000	1.0000	123,561	0.9607	1.0000	1.0000	148,630	120.3%	-
2009 / 2	115,796	188,383	3,786	193,702	167.3%	1.1099	1.0000	1.0000	128,517	0.7731	1.0000	1.0000	149,757	116.5%	-
2010 / 1	133,264	237,745	1,607	241,481	181.2%	1.0693	1.0000	1.0000	142,489	0.8044	1.0000	1.0000	194,256	136.3%	-
2010 / 2	151,103	185,370	4,603	191,352	126.6%	1.0240	1.0000	1.0000	154,731	0.9803	1.0000	1.0000	187,586	121.2%	-
2011 / 1	139,284	113,765	3,761	118,118	84.8%	1.0004	1.0000	1.0000	139,345	1.2473	1.0000	1.0000	147,324	105.7%	-
2011 / 2	140,811	117,033	7,617	125,208	88.9%	0.9817	1.0000	1.0000	138,235	1.1026	1.0000	1.0000	138,052	99.9%	-
2012 / 1	149,814	108,811	9,601	119,118	79.5%	0.9650	1.0000	1.0000	144,564	1.2126	1.0000	1.0000	144,441	99.9%	0.2%
2012 / 2	152,144	126,357	11,780	139,042	91.4%	0.9614	1.0000	1.0000	146,263	1.0797	1.0000	1.0000	150,126	102.6%	0.2%
2013 / 1	150,940	121,822	12,534	134,965	89.4%	0.9606	1.0000	1.0000	144,998	1.1846	1.0000	1.0000	159,882	110.3%	0.2%
2013 / 2	148,270	128,590	20,704	149,376	100.7%	0.9695	1.0000	1.0000	143,743	1.0468	1.0000	1.0000	156,360	108.8%	0.2%
2014 / 1	135,116	94,989	27,356	122,616	90.7%	0.9788	1.0000	1.0000	132,261	1.1519	1.0000	1.0000	141,247	106.8%	0.2%
2014 / 2	135,817	110,755	39,419	151,394	111.5%	1.0044	1.0000	1.0000	136,416	0.9924	1.0000	1.0000	150,241	110.1%	0.2%
2015 / 1	135,776	93,570	34,987	129,928	95.7%	1.0251	1.0000	1.0000	139,182	1.1049	1.0000	1.0000	143,565	103.1%	4.4%
2015 / 2	126,905	103,905	48,183	155,124	122.2%	1.0381	1.0000	1.0000	131,739	0.9542	1.0000	1.0000	148,023	112.4%	4.2%
2016 / 1	120,806	85,510	46,083	139,297	115.3%	1.0419	1.0000	1.0000	125,867	1.0483	1.0000	1.0000	146,037	116.0%	15.1%
2016 / 2	148,629	106,645	53,472	179,924	121.1%	1.0566	1.0000	1.0000	157,046	1.0082	1.0000	1.0000	181,398	115.5%	15.1%
2017 / 1	181,216	108,206	49,986	197,232	108.8%	1.0640	1.0000	1.0000	192,822	1.0927	1.0000	1.0000	215,526	111.8%	15.1%
2017 / 2	193,226	116,066	60,989	241,013	124.7%	1.0599	1.0000	1.0000	204,806	0.9628	1.0000	1.0000	232,059	113.3%	15.1%
2018 / 1	176,857	98,912	52,708	209,948	118.7%	1.0498	1.0000	1.0000	185,662	1.0483	1.0000	1.0000	220,077	118.5%	15.2%
2018 / 2	175,980	96,421	59,134	237,761	135.1%	1.0284	1.0000	1.0000	180,976	0.9235	1.0000	1.0000	219,580	121.3%	15.2%
Total	3,134,535	2,750,784	552,018	3,590,802	114.6%	1.0350	1.0000	1.0000	3,244,167	1.0125	1.0000	1.0000	3,635,799	112.1%	100.4%
*Indemnity & allowed claims expense from FA Valuation Summary															
2018-2 AIX															
on industry 2018-2 AIX data derived from 2019 / 1 on-levels														weighted average: 115.7%	
														selected: 116.0%	120.0%
														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
Amounts in: \$1,000s
Coverage: Third Party Liability
RSP: Ontario

Valuation Results
as at June 30, 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	
[1]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
[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	1,644,455	1,333,562	81.1%	51,389	3.1%	1,384,951	84.2%	(2,385)	(0.1%)	1,382,566	84.1%	49,004	3.0%
2015	129,725	71,610	55.2%	33,268	25.6%	104,878	80.8%	(2,515)	(1.9%)	102,363	78.9%	30,753	23.7%
2016	131,038	65,054	49.6%	48,673	37.1%	113,727	86.8%	1,700	1.3%	115,427	88.1%	50,373	38.4%
2017	176,908	75,267	42.5%	58,798	33.2%	134,065	75.8%	24,878	14.1%	158,943	89.8%	83,676	47.3%
2018	167,343	71,537	42.7%	44,559	26.6%	116,096	69.4%	42,171	25.2%	158,267	94.6%	86,730	51.8%
2019	80,928	26,185	32.4%	17,952	22.2%	44,137	54.5%	30,511	37.7%	74,648	92.2%	48,463	59.9%
TOTAL	2,330,397	1,643,215	70.5%	254,639	10.9%	1,897,854	81.4%	94,360	4.0%	1,992,214	85.5%	348,999	15.0%

2018 & prior	2,249,469	1,617,030	71.9%	236,687	10.5%	1,853,717	82.4%	63,849	2.8%	1,917,566	85.2%	300,536	13.4%
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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	
[15]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
[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	1,644,455	6,774	0.4%	(8,845)	(0.5%)	(2,071)	(0.1%)	465	-	(1,606)	(0.1%)	(8,380)	(0.5%)
2015	129,725	1,650	1.3%	(1,412)	(1.1%)	238	0.2%	(350)	(0.3%)	(112)	(0.1%)	(1,762)	(1.4%)
2016	131,038	3,997	3.1%	(2,906)	(2.2%)	1,091	0.8%	(3,129)	(2.4%)	(2,038)	(1.6%)	(6,035)	(4.6%)
2017	176,908	2,724	1.5%	(391)	(0.2%)	2,333	1.3%	(9,494)	(5.4%)	(7,161)	(4.0%)	(9,885)	(5.6%)
2018	167,343	1,295	0.8%	429	0.3%	1,724	1.0%	(11,304)	(6.8%)	(9,580)	(5.7%)	(10,875)	(6.5%)
TOTAL	2,249,469	16,440	0.7%	(13,125)	(0.6%)	3,315	0.1%	(23,812)	(1.1%)	(20,497)	(0.9%)	(36,937)	(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	
[29]	\$000s	\$000s	\$000s	% Beg Unpaid	\$000s	% Beg IBNR	\$000s	% Beg Unpaid
[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]	
database	database	[17]	= [32]/[31]	[21]	= [34]/[30]	[25]	= [36]/[31]	
2014 & prior	(2,850)	57,384	6,774	11.8%	(2,071)	72.7%	(1,606)	(2.8%)
2015	(2,165)	32,515	1,650	5.1%	238	(11.0%)	(112)	(0.3%)
2016	4,829	56,408	3,997	7.1%	1,091	22.6%	(2,038)	(3.6%)
2017	34,372	93,561	2,724	2.9%	2,333	6.8%	(7,161)	(7.7%)
2018	53,475	97,605	1,295	1.3%	1,724	3.2%	(9,580)	(9.8%)
TOTAL	87,661	337,473	16,440	4.9%	3,315	3.8%	(20,497)	(6.1%)

Facility Association
Amounts in: \$1,000s
Coverage: Third Party Liability
RSP: Ontario

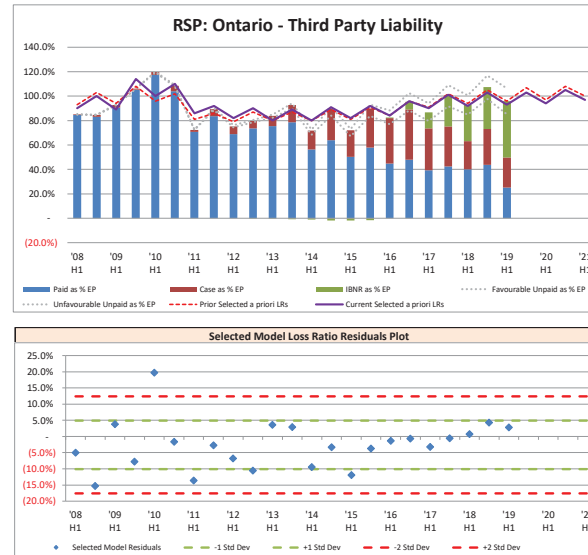
Loss Ratios Over Time
as at June 30, 2019

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt* @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt* @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018
												Ultimate LR [13] = [8]-[9]	Claims Amt* [14] [15] = [8]-[12] [16] = [2]*[15]
AY1997 & Prior	331,203	214,133	(2)	214,131	-	214,131	-	-	-	-	-	-	-
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	-	43,942	-	43,942	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	66,471	579	67,050	-	67,050	85.5%	85.5%	85.5%	85.6%	85.5%	-	5
2008	93,757	78,664	928	79,592	-	79,592	84.9%	84.8%	85.0%	85.0%	85.0%	0.1%	73
2009	95,631	94,878	663	95,541	-	95,541	99.9%	99.7%	99.8%	100.8%	100.4%	0.2%	212
2010	116,253	128,791	3,539	132,330	-	132,330	113.8%	113.7%	114.0%	114.4%	114.5%	0.1%	128
2011	117,810	91,207	3,928	95,135	-	95,135	80.8%	80.9%	81.0%	82.5%	81.0%	(0.1%)	(231)
2012	126,924	91,491	6,273	97,764	(135)	97,629	76.9%	77.4%	77.5%	77.7%	78.2%	(0.5%)	(561)
2013	130,560	101,336	13,243	114,579	(483)	114,096	87.4%	87.8%	87.8%	88.5%	89.8%	(0.4%)	(471)
2014	126,490	78,997	22,224	101,221	(1,767)	99,454	78.6%	79.2%	78.6%	79.9%	81.0%	(0.6%)	(753)
2015	129,725	71,610	33,268	104,878	(2,515)	102,363	78.9%	79.0%	79.3%	80.2%	80.1%	(0.1%)	(112)
2016	131,038	65,054	48,673	113,727	1,700	115,427	88.1%	89.5%	89.7%	90.6%	91.4%	(1.4%)	(2,038)
2017	176,908	75,267	58,798	134,065	24,878	158,943	89.8%	93.8%	93.6%	96.0%	96.6%	(4.0%)	(7,161)
2018	167,343	71,537	44,559	116,096	42,171	158,267	94.6%	100.0%	98.8%	100.1%	96.0%	(5.4%)	(9,580)
2019	80,928	26,185	17,952	44,137	30,511	74,648	92.2%	95.8%	-	-	-		
TOTAL	2,330,397	1,643,215	254,639	1,897,854	94,360	1,992,214	85.5%	86.3%	86.1%	86.5%	86.2%	(20,497)	(27,546)
2018 & prior	2,249,469	1,617,030	236,687	1,853,717	63,849	1,917,566	85.2%	86.1%	86.1%	86.5%	86.2%	(20,497)	(27,546)

* 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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	90.0%	93.0%	(3.0%)
2008 / 2	100.0%	103.0%	(3.0%)
2009 / 1	89.0%	94.0%	(5.0%)
2009 / 2	114.0%	108.0%	6.0%
2010 / 1	100.0%	96.0%	4.0%
2010 / 2	110.0%	102.0%	8.0%
2011 / 1	86.0%	81.0%	5.0%
2011 / 2	92.0%	86.0%	6.0%
2012 / 1	82.0%	79.0%	3.0%
2012 / 2	90.0%	87.0%	3.0%
2013 / 1	80.0%	80.0%	-
2013 / 2	89.0%	87.0%	2.0%
2014 / 1	80.0%	80.0%	-
2014 / 2	91.0%	89.0%	2.0%
2015 / 1	82.0%	81.0%	1.0%
2015 / 2	92.0%	91.0%	1.0%
2016 / 1	84.0%	84.0%	-
2016 / 2	96.0%	96.0%	-
2017 / 1	90.0%	91.0%	(1.0%)
2017 / 2	101.0%	102.0%	(1.0%)
2018 / 1	92.0%	94.0%	(2.0%)
2018 / 2	103.0%	105.0%	(2.0%)
2019 / 1	93.0%	96.0%	(3.0%)
2019 / 2	103.0%	107.0%	(4.0%)
2020 / 1	94.0%	97.0%	(3.0%)
2020 / 2	105.0%	108.0%	(3.0%)
2021 / 1	97.0%	100.0%	(3.0%)



Current AHY: 2019 / 1

Mar 31, 2019 valuation result						Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
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 @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	[14]	[15]	
	[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	
2008 / 1	46,492	39,264	234	39,498	85.0%	1.2892	1.0000	1.0000	59,937	1.3176	1.0000	1.0000	52,044	86.8%	-	
2008 / 2	47,264	39,268	753	40,021	84.7%	1.2727	1.0000	1.0000	60,153	1.2133	1.0000	1.0000	48,559	80.7%	-	
2009 / 1	46,600	42,227	1,016	43,244	92.8%	1.2547	1.0000	1.0000	58,470	1.2932	1.0000	1.0000	55,922	95.6%	-	
2009 / 2	49,031	51,628	457	52,085	106.2%	1.2341	1.0000	1.0000	60,509	1.0059	1.0000	1.0000	52,390	86.6%	-	
2010 / 1	55,043	64,608	1,262	65,870	119.7%	1.2180	1.0000	1.0000	67,040	1.0752	1.0000	1.0000	70,825	105.6%	-	
2010 / 2	61,209	63,651	2,681	66,332	108.4%	1.2005	1.0000	1.0000	73,483	0.9999	1.0000	1.0000	66,324	90.3%	-	
2011 / 1	58,130	41,135	945	42,081	72.4%	1.1425	1.0000	1.0000	66,416	1.2464	1.0000	1.0000	52,449	79.0%	-	
2011 / 2	59,679	49,864	3,421	53,285	89.3%	1.0953	1.0000	1.0000	65,369	1.0803	1.0000	1.0000	57,565	88.1%	-	
2012 / 1	62,667	43,204	3,926	47,101	75.2%	1.0779	1.0000	1.0000	67,550	1.2030	1.0000	1.0000	56,662	83.9%	-	
2012 / 2	64,257	47,218	3,971	51,089	79.5%	1.0681	1.0000	1.0000	68,632	1.1036	1.0000	1.0000	56,381	82.1%	-	
2013 / 1	64,656	48,727	5,491	53,994	83.5%	1.0581	1.0000	1.0000	68,414	1.1903	1.0000	1.0000	64,269	93.9%	-	
2013 / 2	65,903	51,757	9,357	60,573	91.9%	1.0397	1.0000	1.0000	68,519	1.0814	1.0000	1.0000	65,504	95.6%	-	
2014 / 1	61,996	34,946	9,506	43,681	70.5%	1.0289	1.0000	1.0000	63,789	1.2018	1.0000	1.0000	52,497	82.3%	-	
2014 / 2	64,494	41,158	16,554	56,526	87.6%	1.0274	1.0000	1.0000	66,263	1.0293	1.0000	1.0000	58,182	87.8%	-	
2015 / 1	66,462	33,346	14,408	46,570	70.1%	1.0155	1.0000	1.0000	67,495	1.1623	1.0000	1.0000	54,130	80.2%	-	
2015 / 2	63,307	36,614	20,272	55,906	88.3%	1.0131	1.0000	1.0000	64,137	1.0094	1.0000	1.0000	56,430	88.0%	-	
2016 / 1	59,575	26,735	22,130	49,201	82.6%	1.0140	1.0000	1.0000	60,406	1.1066	1.0000	1.0000	54,448	90.1%	16.7%	
2016 / 2	71,600	34,322	29,449	68,264	95.3%	1.0255	1.0000	1.0000	73,423	0.9906	1.0000	1.0000	67,619	92.1%	16.7%	
2017 / 1	85,670	33,677	29,311	74,371	86.8%	1.0357	1.0000	1.0000	88,730	1.0674	1.0000	1.0000	79,387	89.5%	16.7%	
2017 / 2	91,373	38,866	29,878	91,733	100.4%	1.0385	1.0000	1.0000	94,895	0.9517	1.0000	1.0000	87,303	92.0%	16.7%	
2018 / 1	84,180	33,761	19,346	78,033	92.7%	1.0353	1.0000	1.0000	87,155	1.0416	1.0000	1.0000	81,279	93.3%	16.7%	
2018 / 2	83,734	36,481	24,784	89,814	107.3%	1.0239	1.0000	1.0000	85,737	0.9274	1.0000	1.0000	83,295	97.2%	16.7%	
Total	1,413,322	932,457	249,154	1,269,272	89.8%	1.0872	1.0000	1.0000	1,536,522	1.0821	1.0000	1.0000	1,373,464	89.4%	100.0%	

*Indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

on industry 2018-2 AIX data derived from 2019 / 1 on-levels

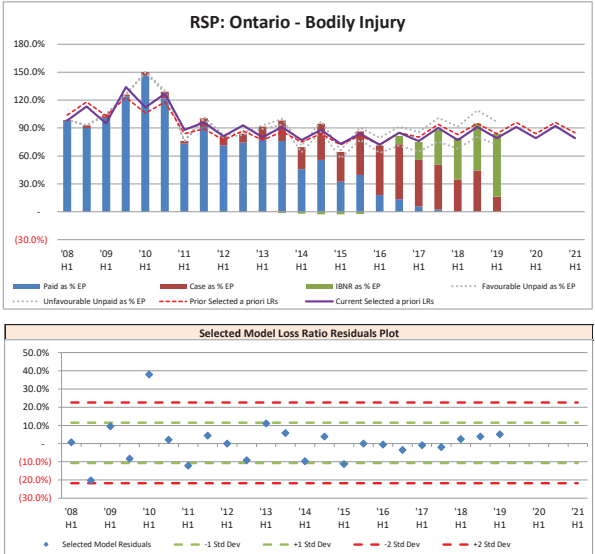
weighted average: 92.4%
selected: 93.0%
current: 96.0%
prior: 96.0%

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: Jun 30, 2019
RSP: Ontario
Amounts in: \$1,000s
Coverage: BI

Exhibit B.2.3a
A Priori LRs
page 1 of 1

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	98.0%	104.0%	(6.0%)
2008 / 2	113.0%	118.0%	(5.0%)
2009 / 1	95.0%	103.0%	(8.0%)
2009 / 2	134.0%	123.0%	11.0%
2010 / 1	112.0%	106.0%	6.0%
2010 / 2	127.0%	118.0%	9.0%
2011 / 1	88.0%	84.0%	4.0%
2011 / 2	96.0%	89.0%	7.0%
2012 / 1	81.0%	77.0%	4.0%
2012 / 2	93.0%	87.0%	6.0%
2013 / 1	80.0%	77.0%	3.0%
2013 / 2	91.0%	86.0%	5.0%
2014 / 1	77.0%	75.0%	2.0%
2014 / 2	88.0%	84.0%	4.0%
2015 / 1	73.0%	72.0%	1.0%
2015 / 2	84.0%	82.0%	2.0%
2016 / 1	72.0%	72.0%	-
2016 / 2	85.0%	85.0%	-
2017 / 1	76.0%	80.0%	(4.0%)
2017 / 2	90.0%	94.0%	(4.0%)
2018 / 1	77.0%	83.0%	(6.0%)
2018 / 2	91.0%	95.0%	(4.0%)
2019 / 1	79.0%	84.0%	(5.0%)
2019 / 2	91.0%	96.0%	(5.0%)
2020 / 1	79.0%	84.0%	(5.0%)
2020 / 2	92.0%	96.0%	(4.0%)
2021 / 1	79.0%	85.0%	(6.0%)

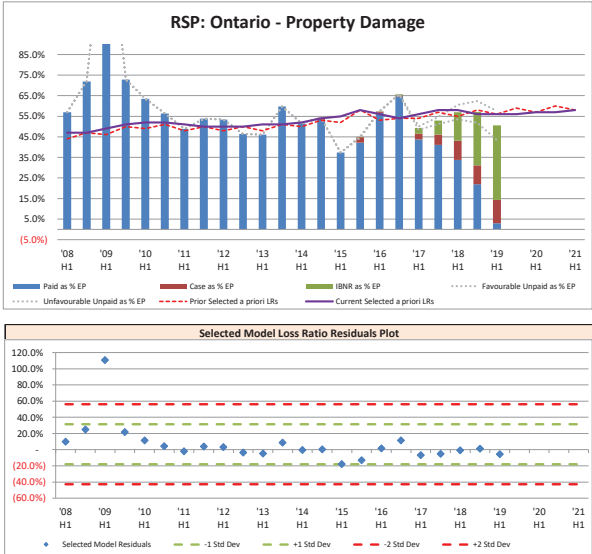


Current AHY: 2019 / 1

Mar 31, 2019 valuation result						Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
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 @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	[14]	[15]	
	[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	
2008 / 1	26,670	26,090	234	26,324	98.7%	1.3569	1.0000	1.0000	36,189	1.0897	1.0000	1.0000	28,685	79.3%	-	
2008 / 2	27,306	24,612	750	25,361	92.9%	1.3299	1.0000	1.0000	36,314	0.9334	1.0000	1.0000	23,672	65.2%	-	
2009 / 1	27,392	27,603	1,016	28,619	104.5%	1.2888	1.0000	1.0000	35,303	1.0716	1.0000	1.0000	30,668	86.9%	-	
2009 / 2	29,477	36,622	460	37,081	125.8%	1.2394	1.0000	1.0000	36,534	0.7332	1.0000	1.0000	27,188	74.4%	-	
2010 / 1	32,660	47,679	1,262	48,942	149.9%	1.2087	1.0000	1.0000	39,476	0.8488	1.0000	1.0000	41,542	105.2%	-	
2010 / 2	36,610	44,581	2,681	47,262	129.1%	1.1764	1.0000	1.0000	43,068	0.7330	1.0000	1.0000	34,643	80.4%	-	
2011 / 1	35,368	25,875	942	26,818	75.8%	1.0944	1.0000	1.0000	38,707	0.9797	1.0000	1.0000	26,273	67.9%	-	
2011 / 2	37,518	34,204	3,418	37,621	100.3%	1.0247	1.0000	1.0000	38,445	0.8461	1.0000	1.0000	31,831	82.8%	-	
2012 / 1	39,893	28,431	3,926	32,328	81.0%	1.0031	1.0000	1.0000	40,017	0.9794	1.0000	1.0000	31,662	79.1%	-	
2012 / 2	40,893	30,363	3,968	34,233	83.7%	0.9939	1.0000	1.0000	40,644	0.8458	1.0000	1.0000	28,954	71.2%	-	
2013 / 1	41,376	32,365	5,490	37,632	91.0%	0.9882	1.0000	1.0000	40,888	0.9790	1.0000	1.0000	36,842	90.1%	-	
2013 / 2	42,308	32,118	9,357	40,934	96.8%	0.9692	1.0000	1.0000	41,005	0.8455	1.0000	1.0000	34,610	84.4%	-	
2014 / 1	40,050	18,250	9,502	26,981	67.4%	0.9555	1.0000	1.0000	38,268	0.9787	1.0000	1.0000	26,406	69.0%	-	
2014 / 2	42,487	23,674	16,533	39,019	91.8%	0.9362	1.0000	1.0000	39,776	0.8452	1.0000	1.0000	32,979	82.9%	-	
2015 / 1	44,937	14,541	14,402	27,758	61.8%	0.9086	1.0000	1.0000	40,830	0.9784	1.0000	1.0000	27,159	66.5%	-	
2015 / 2	43,454	17,242	20,209	36,470	83.9%	0.9000	1.0000	1.0000	39,109	0.8449	1.0000	1.0000	30,814	78.8%	-	
2016 / 1	41,765	7,418	22,101	29,853	71.5%	0.8973	1.0000	1.0000	37,476	0.9780	1.0000	1.0000	29,196	77.9%	16.7%	
2016 / 2	49,815	6,655	29,391	40,525	81.4%	0.9112	1.0000	1.0000	45,391	0.8446	1.0000	1.0000	34,227	75.4%	16.7%	
2017 / 1	58,200	3,365	29,056	43,718	75.1%	0.9402	1.0000	1.0000	54,720	0.9777	1.0000	1.0000	42,743	78.1%	16.7%	
2017 / 2	60,875	1,468	29,345	53,571	88.0%	0.9648	1.0000	1.0000	58,732	0.8443	1.0000	1.0000	45,230	77.0%	16.7%	
2018 / 1	54,635	89	18,861	43,445	79.5%	0.9768	1.0000	1.0000	53,367	1.0003	1.0000	1.0000	43,458	81.4%	16.7%	
2018 / 2	52,845	237	23,307	50,203	95.0%	0.9960	1.0000	1.0000	52,634	0.8639	1.0000	1.0000	43,370	82.4%	16.7%	
Total	906,534	483,482	246,211	814,698	89.9%	1.0225	1.0000	1.0000	926,893	0.8987	1.0000	1.0000	732,152	79.0%	100.0%	
*Indemnity & allowed claims expense from FA Valuation Summary						2018-2 AIX				on industry 2018-2 AIX data derived from 2019 / 1 on-levels				weighted average: 78.7%		
														selected: 79.0%		84.0%
														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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	47.0%	44.0%	3.0%
2008 / 2	47.0%	47.0%	-
2009 / 1	49.0%	46.0%	3.0%
2009 / 2	51.0%	50.0%	1.0%
2010 / 1	52.0%	49.0%	3.0%
2010 / 2	52.0%	51.0%	1.0%
2011 / 1	51.0%	48.0%	3.0%
2011 / 2	50.0%	50.0%	-
2012 / 1	50.0%	48.0%	2.0%
2012 / 2	50.0%	50.0%	-
2013 / 1	51.0%	48.0%	3.0%
2013 / 2	51.0%	51.0%	-
2014 / 1	52.0%	50.0%	2.0%
2014 / 2	54.0%	53.0%	1.0%
2015 / 1	55.0%	52.0%	3.0%
2015 / 2	58.0%	58.0%	-
2016 / 1	56.0%	53.0%	3.0%
2016 / 2	54.0%	54.0%	-
2017 / 1	56.0%	54.0%	2.0%
2017 / 2	58.0%	57.0%	1.0%
2018 / 1	58.0%	55.0%	3.0%
2018 / 2	56.0%	58.0%	(2.0%)
2019 / 1	56.0%	56.0%	-
2019 / 2	56.0%	59.0%	(3.0%)
2020 / 1	57.0%	57.0%	-
2020 / 2	57.0%	60.0%	(3.0%)
2021 / 1	58.0%	58.0%	-



Current AHY: 2019 / 1

Accident Period	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	On-Level to 2019 / 1 Loss Ratios	Weights	
	[1] val data	[2] val data	[3] val data	[4] val data	[5] =[4]/[1]	[6] industry avg EP relativity	[7] assumption	[8] assumption	[9] =[1]*[6]*[7]*[8]	[10] trend analysis	[11] assumption	[12] assumption	[13] =[4]*[10]*[11]*[12]	[14] =[13]/[9]	[15] selected	
2008 / 1	1,126	640	0	640	56.9%	1.1795	1.0000	1.0000	1,328	1.4194	1.0000	1.0000	909	68.4%	-	
2008 / 2	1,128	811	0	811	71.9%	1.1821	1.0000	1.0000	1,333	1.4010	1.0000	1.0000	1,137	85.3%	-	
2009 / 1	1,079	1,723	-	1,723	159.7%	1.1988	1.0000	1.0000	1,294	1.3808	1.0000	1.0000	2,379	183.8%	-	
2009 / 2	1,088	792	0	792	72.8%	1.2309	1.0000	1.0000	1,339	1.3612	1.0000	1.0000	1,078	80.5%	-	
2010 / 1	1,630	1,035	0	1,035	63.5%	1.2413	1.0000	1.0000	2,023	1.3421	1.0000	1.0000	1,389	68.7%	-	
2010 / 2	1,804	1,018	-	1,018	56.4%	1.2179	1.0000	1.0000	2,197	1.3236	1.0000	1.0000	1,348	61.4%	-	
2011 / 1	1,600	782	-	782	48.9%	1.1795	1.0000	1.0000	1,887	1.3056	1.0000	1.0000	1,021	54.1%	-	
2011 / 2	1,580	850	-	850	53.8%	1.1435	1.0000	1.0000	1,807	1.2861	1.0000	1.0000	1,093	60.5%	-	
2012 / 1	1,676	893	-	893	53.3%	1.1243	1.0000	1.0000	1,884	1.2691	1.0000	1.0000	1,133	60.1%	-	
2012 / 2	1,785	827	0	827	46.3%	1.1157	1.0000	1.0000	1,992	1.2507	1.0000	1.0000	1,034	51.9%	-	
2013 / 1	1,942	895	-	895	46.1%	1.1119	1.0000	1.0000	2,159	1.2329	1.0000	1.0000	1,104	51.1%	-	
2013 / 2	2,030	1,214	0	1,214	59.8%	1.1119	1.0000	1.0000	2,257	1.2155	1.0000	1.0000	1,476	65.4%	-	
2014 / 1	1,851	953	-	953	51.5%	1.1173	1.0000	1.0000	2,068	1.1986	1.0000	1.0000	1,143	55.3%	-	
2014 / 2	1,932	1,028	21	1,050	54.3%	1.1314	1.0000	1.0000	2,186	1.1822	1.0000	1.0000	1,241	56.8%	-	
2015 / 1	2,000	747	-	747	37.3%	1.1378	1.0000	1.0000	2,276	1.1646	1.0000	1.0000	870	38.2%	-	
2015 / 2	1,947	822	51	874	44.9%	1.1451	1.0000	1.0000	2,230	1.1036	1.0000	1.0000	965	43.3%	-	
2016 / 1	1,865	1,057	10	1,069	57.3%	1.0849	1.0000	1.0000	2,023	1.0883	1.0000	1.0000	1,164	57.5%	16.7%	
2016 / 2	2,302	1,484	12	1,510	65.6%	1.0427	1.0000	1.0000	2,400	1.0734	1.0000	1.0000	1,621	67.5%	16.7%	
2017 / 1	2,781	1,217	81	1,372	49.3%	1.0641	1.0000	1.0000	2,959	1.0576	1.0000	1.0000	1,451	49.0%	16.7%	
2017 / 2	2,859	1,176	141	1,514	52.9%	1.0719	1.0000	1.0000	3,065	1.0435	1.0000	1.0000	1,580	51.5%	16.7%	
2018 / 1	2,520	851	235	1,436	57.0%	1.0578	1.0000	1.0000	2,666	1.0286	1.0000	1.0000	1,477	55.4%	16.7%	
2018 / 2	2,461	539	226	1,406	57.1%	1.0209	1.0000	1.0000	2,512	1.0141	1.0000	1.0000	1,426	56.8%	16.7%	
Total	40,986	21,355	779	23,412	57.1%	1.1195	1.0000	1.0000	45,885	1.1975	1.0000	1.0000	28,039	61.1%	100.0%	

*Indemnity & allowed claims expense from FA Valuation Summary

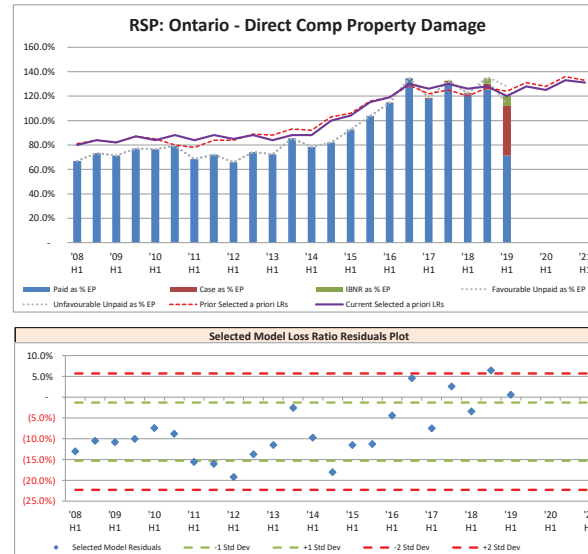
2018-2 AIX

on industry 2018-2 AIX data derived from 2019 / 1 on-levels

weighted average: 56.3%
selected: 56.0%
current: 56.0%
prior: 56.0%

[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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	80.0%	81.0%	(1.0%)
2008 / 2	84.0%	84.0%	-
2009 / 1	82.0%	82.0%	-
2009 / 2	87.0%	87.0%	-
2010 / 1	84.0%	85.0%	(1.0%)
2010 / 2	88.0%	80.0%	8.0%
2011 / 1	84.0%	78.0%	6.0%
2011 / 2	88.0%	84.0%	4.0%
2012 / 1	85.0%	84.0%	1.0%
2012 / 2	88.0%	89.0%	(1.0%)
2013 / 1	84.0%	88.0%	(4.0%)
2013 / 2	88.0%	93.0%	(5.0%)
2014 / 1	88.0%	92.0%	(4.0%)
2014 / 2	100.0%	103.0%	(3.0%)
2015 / 1	104.0%	106.0%	(2.0%)
2015 / 2	115.0%	116.0%	(1.0%)
2016 / 1	119.0%	119.0%	-
2016 / 2	130.0%	129.0%	1.0%
2017 / 1	126.0%	122.0%	4.0%
2017 / 2	130.0%	125.0%	5.0%
2018 / 1	126.0%	120.0%	6.0%
2018 / 2	128.0%	127.0%	1.0%
2019 / 1	120.0%	124.0%	(4.0%)
2019 / 2	128.0%	131.0%	(3.0%)
2020 / 1	125.0%	128.0%	(3.0%)
2020 / 2	133.0%	136.0%	(3.0%)
2021 / 1	131.0%	133.0%	(2.0%)



Current AHY: 2019 / 1

Accident Period	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	On-Level to 2019 / 1 Loss Ratios		
	[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	
2008 / 1	18,696	12,533	0	12,534	67.0%	1.1992	1.0000	1.0000	22,420	1.7912	1.0000	1.0000	22,450	100.1%	-	
2008 / 2	18,830	13,845	4	13,848	73.5%	1.1952	1.0000	1.0000	22,506	1.7150	1.0000	1.0000	23,750	105.5%	-	
2009 / 1	18,129	12,902	0	12,902	71.2%	1.2065	1.0000	1.0000	21,873	1.7730	1.0000	1.0000	22,875	104.6%	-	
2009 / 2	18,466	14,214	(2)	14,212	77.0%	1.2258	1.0000	1.0000	22,636	1.6975	1.0000	1.0000	24,124	106.6%	-	
2010 / 1	20,753	15,893	0	15,893	76.6%	1.2307	1.0000	1.0000	25,541	1.7551	1.0000	1.0000	27,894	109.2%	-	
2010 / 2	22,795	18,052	-	18,052	79.2%	1.2379	1.0000	1.0000	28,218	1.6803	1.0000	1.0000	30,333	107.5%	-	
2011 / 1	21,162	14,478	3	14,481	68.4%	1.2202	1.0000	1.0000	25,822	1.7371	1.0000	1.0000	25,155	97.4%	-	
2011 / 2	20,581	14,811	3	14,814	72.0%	1.2204	1.0000	1.0000	25,117	1.6634	1.0000	1.0000	24,641	98.1%	-	
2012 / 1	21,098	13,880	0	13,880	65.8%	1.2157	1.0000	1.0000	25,649	1.7195	1.0000	1.0000	23,867	93.1%	-	
2012 / 2	21,579	16,028	2	16,030	74.3%	1.2047	1.0000	1.0000	25,996	1.6465	1.0000	1.0000	26,393	101.5%	-	
2013 / 1	21,338	15,466	1	15,467	72.5%	1.1888	1.0000	1.0000	25,367	1.7019	1.0000	1.0000	26,323	103.8%	-	
2013 / 2	21,565	18,424	0	18,425	85.4%	1.1712	1.0000	1.0000	25,257	1.5967	1.0000	1.0000	29,418	116.5%	-	
2014 / 1	20,095	15,743	4	15,747	78.4%	1.1671	1.0000	1.0000	23,453	1.5843	1.0000	1.0000	24,948	106.4%	-	
2014 / 2	20,075	16,456	-	16,456	82.0%	1.2105	1.0000	1.0000	24,301	1.4561	1.0000	1.0000	23,962	98.6%	-	
2015 / 1	19,525	18,058	6	18,065	92.5%	1.2491	1.0000	1.0000	24,389	1.4449	1.0000	1.0000	26,101	107.0%	-	
2015 / 2	17,906	18,549	12	18,561	103.7%	1.2732	1.0000	1.0000	22,798	1.3281	1.0000	1.0000	24,651	108.1%	-	
2016 / 1	15,945	18,260	20	18,279	114.6%	1.3112	1.0000	1.0000	20,907	1.3178	1.0000	1.0000	24,088	115.2%	16.7%	
2016 / 2	19,483	26,184	45	26,229	134.6%	1.3156	1.0000	1.0000	25,632	1.2113	1.0000	1.0000	31,771	124.0%	16.7%	
2017 / 1	24,689	29,096	173	29,281	118.6%	1.2577	1.0000	1.0000	31,051	1.2019	1.0000	1.0000	35,193	113.3%	16.7%	
2017 / 2	27,639	36,222	392	36,649	132.6%	1.1975	1.0000	1.0000	33,098	1.1049	1.0000	1.0000	40,493	122.3%	16.7%	
2018 / 1	27,025	32,821	250	33,152	122.7%	1.1516	1.0000	1.0000	31,122	1.0963	1.0000	1.0000	36,344	116.8%	16.7%	
2018 / 2	28,428	35,706	1,250	38,205	134.4%	1.0761	1.0000	1.0000	30,591	1.0077	1.0000	1.0000	38,499	125.9%	16.7%	
Total	465,802	427,621	2,164	431,162	92.6%	1.2103	1.0000	1.0000	563,744	1.4224	1.0000	1.0000	613,273	108.8%	100.0%	

*Indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

on industry 2018-2 AIX data derived from 2019 / 1 on-levels

weighted average: 119.6%
selected: 120.0%
current: 124.0%
prior: 108.8%

[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
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[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 June 30, 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]
																=(15/[1])	=(16/[1])	=(9/[1])	=(12/[1])	=(13/[1])	=(14/[1])	=(15/[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	0	43,942		43,942						43,942	43,942				65.8%		65.8%	65.8%			43,942	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	66,471	579	67,050		67,050						67,050	67,050				85.5%		85.5%	85.5%			67,050	85.5%
2008	93,757	78,664	928	79,592		79,592						79,592	79,592				84.9%		84.9%	84.9%			79,592	84.9%
2009	95,631	94,878	662	95,541		95,541						95,541	95,541				99.9%		99.9%	99.9%			95,541	99.9%
2010	116,253	128,791	3,539	132,330	122,352	132,330	-	100.0%	132,330			132,330	132,330			105.2%	113.8%	113.8%	113.8%	113.8%			132,330	113.8%
2011	117,810	91,207	3,928	95,135	104,635	95,135	-	100.0%	95,135			95,135	95,135			88.8%	80.8%	80.8%	80.8%	80.8%			95,135	80.8%
2012	126,924	91,491	6,274	97,764	108,997	97,629	(0.1%)	100.0%	97,613			97,629	97,764			85.9%	76.9%	76.9%	76.9%	77.0%			97,629	76.9%
2013	130,560	101,336	13,244	114,579	110,529	114,096	(1.0%)	101.0%	114,132			114,096	114,579			84.7%	87.4%	87.4%	87.4%	87.8%			114,096	87.4%
2014	126,490	78,997	22,224	101,221	107,992	99,514	(0.7%)	100.7%	99,453			99,514	101,221			85.4%	78.7%	78.6%	78.7%	80.0%			99,454	78.6%
2015	129,725	71,610	33,268	104,878	112,394	102,540	(1.8%)	101.8%	102,363			102,838	104,878			86.6%	79.0%	78.9%	79.3%	80.8%			102,363	78.9%
2016	131,038	65,054	48,672	113,727	118,880	114,144	1.3%	98.7%	114,204			115,626	113,727			90.7%	87.1%	87.2%	88.2%	86.8%			115,427	88.1%
2017	176,908	75,267	58,798	134,065	169,141	147,366	16.9%	83.1%	151,038			159,900	134,065			95.6%	83.3%	85.4%	90.4%	75.8%			158,943	89.8%
2018	167,343	71,537	44,559	116,096	162,877	142,817	33.3%	66.7%	149,499			158,553	116,096			97.3%	85.3%	89.3%	94.7%	69.4%			158,267	94.6%
2019	80,928	26,185	17,953	44,137	75,204	67,545	59.7%	40.3%	72,115			-	44,137			92.9%	83.5%	89.1%		54.5%			74,648	92.2%
Total	2,330,396	1,643,213	254,641	1,897,853	1,193,001	1,957,036			1,127,882			1,919,541	1,897,853										1,992,213	

*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 June 30, 2019

Coverage: Third Party Liability

RSP: Ontario

Amounts in: \$1,000s

	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)								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			N/A	-	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		43,942		43,942	43,942			N/A	-	43,942	65.8%		43,950		N/A	-	43,950	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		67,050		67,050	67,050			N/A	-	67,050	85.5%		67,045		N/A	-	67,045	85.5%	5	-	5	-	
2008		79,592		79,592	79,592			N/A	-	79,592	84.9%		79,519		N/A	-	79,519	84.8%	73	-	73	0.1%	
2009		95,541		95,541	95,541			N/A	-	95,541	99.9%		95,329		N/A	-	95,329	99.7%	212	-	212	0.2%	
2010	122,352	132,330	132,330	132,330	132,330			N/A	-	132,330	113.8%	115,415	132,202	132,202	N/A	-	132,202	113.7%	127	-	127	0.1%	
2011	104,635	95,135	95,135	95,135	95,135			N/A	-	95,135	80.8%	98,453	95,366	95,366	N/A	-	95,366	80.9%	(231)	-	(231)	(0.1%)	
2012	108,997	97,629	97,613	97,629	97,629			N/A	(135)	97,629	76.9%	104,919	98,190	98,187	N/A	(128)	98,190	77.4%	(554)	(7)	(561)	(0.5%)	
2013	110,529	114,096	114,132	114,096	114,579			N/A	(483)	114,096	87.4%	109,045	114,501	114,602	N/A	(764)	114,567	87.8%	(752)	281	(471)	(0.4%)	
2014	107,992	99,514	99,453	99,514	101,221			N/A	(1,767)	99,454	78.6%	106,841	100,176	100,207	N/A	(1,958)	100,207	79.2%	(944)	191	(753)	(0.6%)	
2015	112,394	102,540	102,363	102,838	104,878			N/A	(2,515)	102,363	78.9%	111,624	102,616	102,476	N/A	(2,165)	102,475	79.0%	238	(350)	(112)	(0.1%)	
2016	118,880	114,144	114,204	115,626	113,727			N/A	1,700	115,427	88.1%	118,753	115,521	115,770	N/A	4,829	117,465	89.5%	1,090	(3,129)	(2,039)	(1.4%)	
2017	169,141	147,366	151,038	159,900	134,065			N/A	24,878	158,943	89.8%	171,584	150,391	155,733	N/A	34,372	166,104	93.8%	2,333	(9,494)	(7,161)	(4.0%)	
2018	162,877	142,817	149,499	158,553	116,096			N/A	42,171	158,267	94.6%	166,897	154,442	160,100	N/A	53,475	167,847	100.0%	1,724	(11,304)	(9,580)	(5.4%)	
2019	75,204	67,545	72,115	-	44,137			N/A	30,511	74,648	92.2%	79,569	56,525	74,778	N/A	-	18,396	38,229	95.8%	24,304	12,115	36,419	(3.6%)
Total	1,193,001	1,957,036	1,127,882	1,919,541	1,897,853				94,360	1,992,213		1,183,101	1,963,569	1,149,421		106,057	1,976,293		27,617	(11,697)	15,920		
2018 & Prior	1,117,797	1,889,492	1,055,767	1,919,541	1,853,716				63,849	1,917,565		1,103,531	1,907,044	1,074,643		87,661	1,938,064		3,313	(23,812)	(20,499)		

*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 June 30, 2019

Coverage: Bodily Injury

RSP: Ontario

Amounts in: \$1,000s

Accident Year	Actual Experience				ELR Method*	Link Ratio Method	Implied BF			ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Ultimate Loss Estimates			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*
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date			Implied ELR Method weight*	Implied Link Ratio Method weight*	BF Method*				Incurred (Zero IBNR)	User Defined 1	Data Correction									
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
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	(0)	14,527		14,527				-	100.0%	14,527	14,527										14,527	
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	19,892	242	20,133		20,133				-	100.0%	20,133	20,133										20,133	
2007 / 2	39,980	24,303	338	24,640		24,640				-	100.0%	24,640	24,640										24,640	
2008 / 1	46,539	26,138	239	26,376		26,376				-	100.0%	26,376	26,376										26,376	
2008 / 2	47,212	24,697	686	25,382		25,382				-	100.0%	25,382	25,382										25,382	
2009 / 1	41,137	28,614	254	28,868		28,868				-	100.0%	28,868	28,868										28,868	
2009 / 2	32,470	36,634	410	37,044	43,510	37,044	-	100.0%	37,044	-	100.0%	37,044	37,044			134.0%	114.1%	114.1%	114.1%	114.1%			37,044	114.1%
2010 / 1	32,660	47,926	1,152	49,078	36,580	49,078	-	100.0%	49,078	-	100.0%	49,078	49,078			112.0%	150.3%	150.3%	150.3%	150.3%			49,078	150.3%
2010 / 2	36,610	44,867	2,386	47,253	46,495	47,253	-	100.0%	47,253	-	100.0%	47,253	47,253			127.0%	129.1%	129.1%	129.1%	129.1%			47,253	129.1%
2011 / 1	35,368	25,963	775	26,738	31,124	26,738	-	100.0%	26,738	-	100.0%	26,738	26,738			88.0%	75.6%	75.6%	75.6%	75.6%			26,738	75.6%
2011 / 2	37,518	34,323	3,147	37,471	36,018	37,471	-	100.0%	37,471	-	100.0%	37,471	37,471			96.0%	99.9%	99.9%	99.9%	99.9%			37,471	99.9%
2012 / 1	39,893	28,506	3,569	32,075	32,313	32,075	-	100.0%	32,075	-	100.0%	32,075	32,075			81.0%	80.4%	80.4%	80.4%	80.4%			32,075	80.4%
2012 / 2	40,893	31,359	2,705	34,064	38,031	33,929	(0.4%)	100.4%	33,912	-	100.0%	33,929	34,064			93.0%	83.0%	82.9%	83.0%	83.3%			33,929	83.0%
2013 / 1	41,376	32,546	5,553	38,100	33,101	37,912	(0.5%)	100.5%	37,936	-	100.0%	37,912	38,100			80.0%	91.6%	91.7%	91.6%	92.1%			37,913	91.6%
2013 / 2	42,308	32,790	7,690	40,480	38,500	40,184	(0.7%)	100.7%	40,196	-	100.0%	40,184	40,480			91.0%	95.0%	95.0%	95.0%	95.7%			40,184	95.0%
2014 / 1	40,050	19,244	7,953	27,197	30,839	26,581	(2.3%)	102.3%	26,483	-	100.0%	26,581	27,197			77.0%	66.4%	66.1%	66.4%	67.9%			26,483	66.1%
2014 / 2	42,487	25,572	14,253	39,824	37,388	38,733	(2.8%)	102.8%	38,771	-	100.0%	38,733	39,824			88.0%	91.2%	91.3%	91.2%	93.7%			38,771	91.3%
2015 / 1	44,933	15,178	13,727	28,905	32,801	27,909	(3.6%)	103.6%	27,734	-	100.0%	27,909	28,905			73.0%	62.1%	61.7%	62.1%	64.3%			27,735	61.7%
2015 / 2	43,427	18,252	19,506	37,758	36,479	36,415	(3.7%)	103.7%	36,413	12.5%	87.5%	36,423	37,758			84.0%	83.9%	83.8%	83.9%	86.9%			36,413	83.8%
2016 / 1	41,718	10,258	18,755	29,014	30,037	28,349	(2.3%)	102.3%	28,309	25.0%	75.0%	28,771	29,014			72.0%	68.0%	67.9%	69.0%	69.5%			28,309	67.9%
2016 / 2	49,764	7,847	29,839	37,686	42,299	38,774	2.8%	97.2%	38,873	37.5%	62.5%	40,096	37,686			85.0%	77.9%	78.1%	80.6%	75.7%			40,096	80.6%
2017 / 1	58,164	5,233	28,661	33,893	44,205	37,775	10.3%	89.7%	38,436	50.0%	50.0%	40,990	33,893			76.0%	64.9%	66.1%	70.5%	58.3%			40,989	70.5%
2017 / 2	60,821	2,210	29,894	32,104	54,739	41,387	22.4%	77.6%	44,381	62.5%	37.5%	49,732	32,104			90.0%	68.0%	73.0%	81.8%	52.8%			49,732	81.8%
2018 / 1	54,520	385	19,207	19,593	41,980	28,461	31.2%	68.8%	32,673	75.0%	25.0%	38,600	19,593			77.0%	52.2%	59.9%	70.8%	35.9%			38,601	70.8%
2018 / 2	52,589	360	24,329	24,689	47,856	41,827	41.0%	59.0%	44,297	87.5%	12.5%	47,102	24,689			91.0%	79.5%	84.2%	89.6%	46.9%			47,102	89.6%
2019 / 1	49,689	7	11,876	11,883	39,254	32,357	63.3%	36.7%	36,721	100.0%	-	-	11,883			79.0%	65.1%	73.9%	-	-			39,254	79.0%
Total	1,849,306	902,518	247,153	1,149,670	773,549	1,205,074			734,795			1,201,444	1,149,670										1,239,991	

*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 June 30, 2019

Coverage: Bodily Injury

RSP: Ontario

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
	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]
Prior to 1997		-	-	-	-	-	-		-	84,393		-	-	-		-	84,393		-	=([19]-[16])	=([21]-[17])	=([22]-[18])
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	-	14,527		-	-	-	Link Ratio Method	-	14,535		(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	-	20,133		-	-	-	Link Ratio Method	-	20,129		5	-	-	5
2007 / 2		-	-	-	-	-	-	Link Ratio Method	-	24,640		-	-	-	Link Ratio Method	-	24,640		-	-	-	-
2008 / 1		-	-	-	-	-	-	Link Ratio Method	-	26,376		-	-	-	Link Ratio Method	-	26,324		52	-	-	52
2008 / 2		-	-	-	-	-	-	Link Ratio Method	-	25,382		-	-	-	Link Ratio Method	-	25,361		21	-	-	21
2009 / 1		-	-	-	-	-	-	Link Ratio Method	-	28,868		-	-	-	Link Ratio Method	-	28,619		249	-	-	249
2009 / 2		6,465	-	-	-	-	-	Link Ratio Method	-	37,044	114.1%	2,856	-	-	Link Ratio Method	-	37,081	114.2%	(37)	-	(37)	(0.1%)
2010 / 1	(12,498)	-	-	-	-	-	-	Link Ratio Method	-	49,078	150.3%	(14,322)	-	-	Link Ratio Method	-	48,942	149.9%	136	-	136	0.4%
2010 / 2	(758)	-	-	-	-	-	-	Link Ratio Method	-	47,253	129.1%	(4,062)	-	-	Link Ratio Method	-	47,262	129.1%	(9)	-	(9)	-
2011 / 1	4,386	-	-	-	-	-	-	Link Ratio Method	-	26,738	75.6%	2,892	-	-	Link Ratio Method	-	26,818	75.8%	(80)	-	(80)	(0.2%)
2011 / 2	(1,453)	-	-	-	-	-	-	Link Ratio Method	-	37,471	99.9%	(4,230)	-	-	Link Ratio Method	-	37,621	100.3%	(151)	-	(151)	(0.4%)
2012 / 1	238	(0)	(0)	(0)	-	-	-	Link Ratio Method	-	32,075	80.4%	(1,639)	(29)	(28)	Link Ratio Method	(29)	32,328	81.0%	(282)	29	(253)	(0.6%)
2012 / 2	3,967	(135)	(152)	(135)	-	-	-	Link Ratio Method	(135)	33,929	83.0%	1,246	(99)	(103)	Link Ratio Method	(99)	34,233	83.7%	(267)	(36)	(303)	(0.7%)
2013 / 1	(4,999)	(187)	(164)	(187)	-	-	-	Link Ratio Method	(187)	37,913	91.6%	(5,995)	(223)	(189)	Link Ratio Method	(223)	37,632	91.0%	245	36	281	0.6%
2013 / 2	(1,980)	(296)	(283)	(296)	-	-	-	Link Ratio Method	(296)	40,184	95.0%	(5,090)	(607)	(541)	BF Method	(541)	40,934	96.8%	(995)	245	(750)	(1.8%)
2014 / 1	3,642	(616)	(714)	(616)	-	-	-	BF Method	(714)	26,483	66.1%	2,286	(694)	(771)	BF Method	(771)	26,981	67.4%	(555)	57	(498)	(1.3%)
2014 / 2	(2,436)	(1,091)	(1,053)	(1,091)	-	-	-	BF Method	(1,053)	38,771	91.3%	(4,517)	(1,294)	(1,187)	BF Method	(1,187)	39,019	91.8%	(382)	134	(248)	(0.5%)
2015 / 1	3,896	(996)	(1,170)	(996)	-	-	-	BF Method	(1,170)	27,735	61.7%	3,412	(1,022)	(1,185)	BF Method	(1,185)	27,758	61.8%	(38)	15	(23)	(0.1%)
2015 / 2	(1,279)	(1,342)	(1,345)	(1,334)	-	-	-	BF Method	(1,345)	36,413	83.8%	(1,819)	(1,003)	(981)	BF Method	(981)	36,470	83.9%	306	(364)	(58)	(0.1%)
2016 / 1	1,023	(665)	(705)	(243)	-	-	-	BF Method	(705)	28,309	67.9%	552	204	206	ELR & LR Wtd Method	334	29,853	71.5%	(505)	(1,039)	(1,544)	(3.6%)
2016 / 2	4,613	1,088	1,187	2,410	-	-	-	ELR & LR Wtd Method	2,410	40,096	80.6%	6,297	2,661	2,910	ELR & LR Wtd Method	4,479	40,525	81.4%	1,640	(2,069)	(429)	(0.8%)
2017 / 1	10,311	3,881	4,542	7,096	-	-	-	ELR & LR Wtd Method	7,096	40,989	70.5%	14,139	6,560	7,836	ELR & LR Wtd Method	11,297	43,718	75.1%	1,472	(4,201)	(2,729)	(4.6%)
2017 / 2	22,635	9,283	12,277	17,628	-	-	-	ELR & LR Wtd Method	17,628	49,732	81.8%	26,410	11,803	15,848	ELR & LR Wtd Method	22,758	53,571	88.0%	1,291	(5,130)	(3,839)	(6.2%)
2018 / 1	22,388	8,868	13,080	19,008	-	-	-	ELR & LR Wtd Method	19,008	38,601	70.8%	26,397	11,182	16,828	ELR & LR Wtd Method	24,495	43,445	79.5%	643	(5,487)	(4,844)	(8.7%)
2018 / 2	23,167	17,138	19,609	22,413	-	-	-	ELR & LR Wtd Method	22,413	47,102	89.6%	26,659	26,491	26,580	ELR & LR Wtd Method	26,659	50,203	95.0%	1,145	(4,246)	(3,101)	(5.4%)
2019 / 1	-	-	-	-	-	-	-	-	27,371	39,254	79.0%	38,640	18,286	34,961	-	16,759	20,794	84.0%	7,848	10,612	18,460	(5.0%)
Total	81,330	34,930	45,109	63,657	-	-	-		90,321	1,239,991		110,109	72,213	100,185		101,765	1,239,692		11,744	(11,444)	300	
2018 / 2 & Prior	81,330	34,930	45,109	63,657	-	-	-		62,950	1,200,737		71,469	53,927	65,224		85,006	1,218,898		3,896	(22,056)	(18,160)	

*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 June 30, 2019

Coverage: 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]
																=(15)/(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	-	792	611	792	-	100.0%	792	-	100.0%	792	792			51.0%	66.1%	66.1%	66.1%	66.1%			792	66.1%
2010 / 1	1,630	1,035	0	1,035	848	1,035	-	100.0%	1,035	-	100.0%	1,035	1,035			52.0%	63.5%	63.5%	63.5%	63.5%			1,035	63.5%
2010 / 2	1,804	1,018	-	1,018	938	1,018	-	100.0%	1,018	-	100.0%	1,018	1,018			52.0%	56.4%	56.4%	56.4%	56.4%			1,018	56.4%
2011 / 1	1,600	782	-	782	816	782	-	100.0%	782	-	100.0%	782	782			51.0%	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	838	893	-	100.0%	893	-	100.0%	893	893			50.0%	53.3%	53.3%	53.3%	53.3%			893	53.3%
2012 / 2	1,785	827	-	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	990	895	-	100.0%	895	-	100.0%	895	895			51.0%	46.1%	46.1%	46.1%	46.1%			895	46.1%
2013 / 2	2,030	1,214	-	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	963	953	-	100.0%	953	-	100.0%	953	953			52.0%	51.5%	51.5%	51.5%	51.5%			953	51.5%
2014 / 2	1,932	1,028	14	1,042	1,043	1,042	-	100.0%	1,042	-	100.0%	1,042	1,042			54.0%	54.0%	54.0%	54.0%	54.0%			1,042	54.0%
2015 / 1	1,999	747	-	747	1,100	747	-	100.0%	747	-	100.0%	747	747			55.0%	37.4%	37.4%	37.4%	37.4%			747	37.4%
2015 / 2	1,946	820	24	844	1,128	844	-	100.0%	844	12.5%	87.5%	880	844			58.0%	43.4%	43.4%	45.2%	43.4%			844	43.4%
2016 / 1	1,863	1,057	10	1,067	1,043	1,066	(0.1%)	100.1%	1,066	25.0%	75.0%	1,060	1,067			56.0%	57.2%	57.2%	56.9%	57.3%			1,066	57.3%
2016 / 2	2,300	1,485	6	1,490	1,242	1,486	(0.3%)	100.3%	1,487	37.5%	62.5%	1,395	1,490			54.0%	64.6%	64.6%	60.6%	64.8%			1,486	64.6%
2017 / 1	2,780	1,257	49	1,306	1,557	1,324	1.4%	98.6%	1,328	50.0%	50.0%	1,441	1,306			56.0%	47.6%	47.8%	51.8%	47.0%			1,328	47.7%
2017 / 2	2,857	1,322	44	1,366	1,657	1,471	7.2%	92.8%	1,485	62.5%	37.5%	1,587	1,366			58.0%	51.5%	52.0%	55.6%	47.8%			1,485	52.0%
2018 / 1	2,513	938	381	1,319	1,458	1,588	16.9%	83.1%	1,566	75.0%	25.0%	1,490	1,319			58.0%	63.2%	62.3%	59.3%	52.5%			1,566	62.3%
2018 / 2	2,444	736	111	847	1,369	1,301	34.9%	65.1%	1,325	87.5%	12.5%	1,360	847			56.0%	53.2%	54.2%	55.7%	34.6%			1,325	54.2%
2019 / 1	2,402	185	267	452	1,345	1,034	56.3%	43.7%	1,209	100.0%	-	-	452			56.0%	43.0%	50.3%	-	-			1,209	50.3%
Total	40,501	71,701	906	72,606	21,663	74,030			21,357			73,128	72,606										74,224	

*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 June 30, 2019

Coverage: Property Damage

RSP: Ontario

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
	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)-(146)	=(10)-(17)	=(11)-(140)
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	-	1,723		-	-	-	
2009 / 2	(181)	-	-		-			Link Ratio Method	-	792	66.1%	(193)	-	-	Link Ratio Method	-	792	66.1%	-	-	-	
2010 / 1	(188)	-	-		-			Link Ratio Method	-	1,035	63.5%	(237)	-	-	Link Ratio Method	-	1,035	63.5%	-	-	-	
2010 / 2	(80)	-	-		-			Link Ratio Method	-	1,018	56.4%	(98)	-	-	Link Ratio Method	-	1,018	56.4%	-	-	-	
2011 / 1	34	-	-		-			Link Ratio Method	-	782	48.9%	(14)	-	-	Link Ratio Method	-	782	48.9%	-	-	-	
2011 / 2	(60)	-	-		-			Link Ratio Method	-	850	53.8%	(88)	-	-	Link Ratio Method	-	850	53.8%	-	-	-	
2012 / 1	(55)	-	-		-			Link Ratio Method	-	893	53.3%	(60)	-	-	Link Ratio Method	-	893	53.3%	-	-	-	
2012 / 2	66	-	-		-			Link Ratio Method	-	827	46.3%	65	-	-	Link Ratio Method	-	827	46.3%	-	-	-	
2013 / 1	95	-	-		-			Link Ratio Method	-	895	46.1%	37	-	-	Link Ratio Method	-	895	46.1%	-	-	-	
2013 / 2	(179)	-	-		-			Link Ratio Method	-	1,214	59.8%	(179)	-	-	Link Ratio Method	-	1,214	59.8%	-	-	-	
2014 / 1	9	-	-		-			Link Ratio Method	-	953	51.5%	(28)	-	-	Link Ratio Method	-	953	51.5%	-	-	-	
2014 / 2	1	-	-		-			Link Ratio Method	-	1,042	54.0%	(26)	-	-	Link Ratio Method	-	1,050	54.3%	(7)	-	(7)	(0.3%)
2015 / 1	353	-	-		-			Link Ratio Method	-	747	37.4%	293	-	-	Link Ratio Method	-	747	37.4%	-	-	-	
2015 / 2	284	-	-	36	-			Link Ratio Method	-	844	43.4%	256	1	1	BF Method	1	874	44.9%	(29)	(1)	(30)	(1.5%)
2016 / 1	(24)	(1)	(1)	(7)	-			BF Method	(1)	1,066	57.3%	(79)	3	2	BF Method	2	1,069	57.3%	-	(3)	(3)	-
2016 / 2	(248)	(4)	(4)	(96)	-			BF Method	(4)	1,486	64.6%	(253)	17	14	BF Method	14	1,510	65.6%	(5)	(18)	(23)	(1.0%)
2017 / 1	252	19	22	135	-			BF Method	22	1,328	47.7%	204	68	74	BF Method	74	1,372	49.3%	8	(52)	(44)	(1.6%)
2017 / 2	291	105	119	221	-			BF Method	119	1,485	52.0%	312	180	196	BF Method	196	1,514	52.9%	48	(77)	(29)	(0.9%)
2018 / 1	139	269	247	172	-			BF Method	247	1,566	62.3%	300	367	350	BF Method	350	1,436	57.0%	232	(103)	129	5.3%
2018 / 2	522	454	478	514	-			BF Method	478	1,325	54.2%	663	623	641	BF Method	641	1,406	57.1%	82	(163)	(81)	(2.9%)
2019 / 1	-	-	-	-	-				757	1,209	50.3%	1,191	599	1,059		428	599	50.6%	281	329	610	(0.3%)
Total	1,030	842	861	974	-				2,068	74,224		2,068	1,858	2,339		1,706	73,703		610	(88)	522	
2018 / 2 & Prior	1,030	842	861	974	-				861	73,015		877	1,259	1,279		1,278	73,103		329	(417)	(88)	

*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 June 30, 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	17,432	15,893	-	100.0%	15,893	-	100.0%	15,893	15,893			84.0%	76.6%	76.6%	76.6%	76.6%			15,893	76.6%
2010 / 2	22,795	18,052	-	18,052	20,060	18,052	-	100.0%	18,052	-	100.0%	18,052	18,052			88.0%	79.2%	79.2%	79.2%	79.2%			18,052	79.2%
2011 / 1	21,162	14,478	3	14,481	17,776	14,481	-	100.0%	14,481	-	100.0%	14,481	14,481			84.0%	68.4%	68.4%	68.4%	68.4%			14,481	68.4%
2011 / 2	20,581	14,811	3	14,814	18,111	14,814	-	100.0%	14,814	-	100.0%	14,814	14,814			88.0%	72.0%	72.0%	72.0%	72.0%			14,814	72.0%
2012 / 1	21,098	13,878	0	13,878	17,934	13,878	-	100.0%	13,878	-	100.0%	13,878	13,878			85.0%	65.8%	65.8%	65.8%	65.8%			13,878	65.8%
2012 / 2	21,579	16,028	-	16,028	18,989	16,028	-	100.0%	16,028	-	100.0%	16,028	16,028			88.0%	74.3%	74.3%	74.3%	74.3%			16,028	74.3%
2013 / 1	21,338	15,466	-	15,466	17,924	15,466	-	100.0%	15,466	-	100.0%	15,466	15,466			84.0%	72.5%	72.5%	72.5%	72.5%			15,466	72.5%
2013 / 2	21,565	18,424	0	18,425	18,978	18,425	-	100.0%	18,425	-	100.0%	18,425	18,425			88.0%	85.4%	85.4%	85.4%	85.4%			18,425	85.4%
2014 / 1	20,095	15,743	4	15,747	17,684	15,747	-	100.0%	15,747	-	100.0%	15,747	15,747			88.0%	78.4%	78.4%	78.4%	78.4%			15,747	78.4%
2014 / 2	20,075	16,457	-	16,457	20,075	16,457	-	100.0%	16,457	-	100.0%	16,457	16,457			100.0%	82.0%	82.0%	82.0%	82.0%			16,457	82.0%
2015 / 1	19,523	18,073	1	18,074	20,304	18,074	-	100.0%	18,074	-	100.0%	18,074	18,074			104.0%	92.6%	92.6%	92.6%	92.6%			18,074	92.6%
2015 / 2	17,897	18,539	11	18,551	20,582	18,551	-	100.0%	18,551	12.5%	87.5%	18,805	18,551			115.0%	103.7%	103.7%	105.1%	103.7%			18,551	103.7%
2016 / 1	15,930	18,259	14	18,273	18,956	18,273	-	100.0%	18,273	25.0%	75.0%	18,444	18,273			119.0%	114.7%	114.7%	115.8%	114.7%			18,273	114.7%
2016 / 2	19,463	26,148	48	26,196	25,302	26,196	-	100.0%	26,196	37.5%	62.5%	25,861	26,196			130.0%	134.6%	134.6%	132.9%	134.6%			26,196	134.6%
2017 / 1	24,671	29,054	87	29,141	31,085	29,141	-	100.0%	29,141	50.0%	50.0%	30,113	29,141			126.0%	118.1%	118.1%	122.1%	118.1%			29,141	118.1%
2017 / 2	27,614	36,192	63	36,254	35,898	36,267	-	100.0%	36,267	62.5%	37.5%	36,037	36,254			130.0%	131.3%	131.3%	130.5%	131.3%			36,267	131.3%
2018 / 1	26,974	32,769	109	32,879	33,987	32,844	(0.1%)	100.1%	32,843	75.0%	25.0%	33,701	32,879			126.0%	121.8%	121.8%	124.9%	121.9%			32,879	121.9%
2018 / 2	28,303	36,348	422	36,770	36,227	36,796	0.1%	99.9%	36,795	87.5%	12.5%	36,298	36,770			128.0%	130.0%	130.0%	128.3%	129.9%			36,795	130.0%
2019 / 1	28,837	25,992	5,809	31,802	34,605	34,154	6.9%	93.1%	34,185	100.0%	-	-	31,802			120.0%	118.4%	118.5%	-	-			34,185	118.5%
Total	440,590	668,994	6,582	675,576	455,276	677,933			423,778			644,969	675,576										677,997	

*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 June 30, 2019

Coverage: Direct Comp Property Damage

RSP: Ontario

Amounts in: \$1,000s

	Current Valuation Results (as at Jun 2019)							Prior Valuation Results (as at Mar 2019)							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]
																			=(19)-(20)	=(20)-(21)	=(21)-(22)	
Prior to 1997		-		-	-					49,770						-	49,770		-	=(10)-(17)	=(11)-(18)	
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		-	-	-	-			Link Ratio Method		14,212	92.5%	(845)		-	Link Ratio Method		14,212	92.5%	-		-	
2010 / 1	(845)	1,539	-	-	-			Link Ratio Method		15,893	76.6%	1,747		-	Link Ratio Method		15,893	76.6%	-		-	
2010 / 2		2,008	-	-	-			Link Ratio Method		18,052	79.2%	184		-	Link Ratio Method		18,052	79.2%	-		-	
2011 / 1		3,295	-	-	-			Link Ratio Method		14,481	68.4%	2,025		-	Link Ratio Method		14,481	68.4%	-		-	
2011 / 2		3,297	-	-	-			Link Ratio Method		14,814	72.0%	2,474		-	Link Ratio Method		14,814	72.0%	-		-	
2012 / 1		4,055	-	-	-			Link Ratio Method		13,878	65.8%	3,842		-	Link Ratio Method		13,880	65.8%	(2)		(2)	
2012 / 2		2,962	-	-	-			Link Ratio Method		16,028	74.3%	3,175		-	Link Ratio Method		16,030	74.3%	(2)		(2)	
2013 / 1		2,458	-	-	-			Link Ratio Method		15,466	72.5%	3,311		-	Link Ratio Method		15,467	72.5%	(1)		(1)	
2013 / 2		553	-	-	-			Link Ratio Method		18,425	85.4%	1,631		-	Link Ratio Method		18,425	85.4%	-		-	
2014 / 1		1,936	-	-	-			Link Ratio Method		15,747	78.4%	2,740		-	Link Ratio Method		15,747	78.4%	-		-	
2014 / 2		3,618	-	-	-			Link Ratio Method		16,457	82.0%	4,221		-	Link Ratio Method		16,456	82.0%	-		-	
2015 / 1		2,230	-	-	-			Link Ratio Method		18,074	92.6%	2,632		-	Link Ratio Method		18,065	92.5%	10	-	10	
2015 / 2		2,031	-	-	254			Link Ratio Method		18,551	103.7%	2,210		-	Link Ratio Method		18,561	103.7%	(11)	-	(11)	
2016 / 1		684	-	-	171			Link Ratio Method		18,273	114.7%	696		-	Link Ratio Method		18,279	114.6%	(6)	-	(6)	
2016 / 2		(894)	-	-	(335)			Link Ratio Method		26,196	134.6%	(1,096)		-	Link Ratio Method		26,229	134.6%	(33)	-	(33)	
2017 / 1		1,944	-	-	972			Link Ratio Method		29,141	118.1%	852	12	12	BF Method	12	29,281	118.6%	(128)	(12)	(140)	
2017 / 2		(356)	13	13	(218)			BF Method	13	36,267	131.3%	(2,065)	37	35	BF Method	35	36,649	132.6%	(360)	(22)	(382)	
2018 / 1		1,108	(34)	(35)	823			Incurred (Zero IBNR)	-	32,879	121.9%	(640)	83	81	BF Method	81	33,152	122.7%	(192)	(81)	(273)	
2018 / 2		(543)	25	25	(472)			BF Method	25	36,795	130.0%	(853)	1,324	1,249	BF Method	1,249	38,205	134.4%	(186)	(1,224)	(1,410)	
2019 / 1		-	-	-	-				2,383	34,185	118.5%	19,905	17,808	18,925		1,209	16,835	120.6%	16,175	1,174	17,349	
Total	31,081	4	2	1,194	-	-	-		2,421	677,997		46,146	19,263	20,301		2,586	662,898		15,264	(165)	15,099	
2018 / 2 & Prior	31,081	4	2	1,194	-	-	-		38	643,813		26,241	1,455	1,376		1,377	646,063		(911)	(1,339)	(2,250)	

*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 June 30, 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	
[1]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
	[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	1,813,753	124.4%	115,826	7.9%	1,929,579	132.3%	13,646	0.9%	1,943,225	133.2%	129,472	8.9%
2015	90,806	78,885	86.9%	46,405	51.1%	125,290	138.0%	5,107	5.6%	130,397	143.6%	51,512	56.7%
2016	91,883	74,570	81.2%	42,247	46.0%	116,817	127.1%	18,085	19.7%	134,902	146.8%	60,332	65.7%
2017	127,070	63,804	50.2%	46,944	36.9%	110,748	87.2%	43,394	34.1%	154,142	121.3%	90,338	71.1%
2018	113,953	30,961	27.2%	64,297	56.4%	95,258	83.6%	67,409	59.2%	162,667	142.7%	131,706	115.6%
2019	54,395	2,258	4.2%	21,853	40.2%	24,111	44.3%	49,531	91.1%	73,642	135.4%	71,384	131.2%
TOTAL	1,936,548	2,064,231	106.6%	337,572	17.4%	2,401,803	124.0%	197,172	10.2%	2,598,975	134.2%	534,744	27.6%

2018 & prior	1,882,153	2,061,973	109.6%	315,719	16.8%	2,377,692	126.3%	147,641	7.8%	2,525,333	134.2%	463,360	24.6%
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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	
[15]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
	[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	5,285	0.4%	(4,011)	(0.3%)	1,274	0.1%	(4,278)	(0.3%)	(3,004)	(0.2%)	(8,289)	(0.6%)
2015	90,806	2,828	3.1%	(1,323)	(1.5%)	1,505	1.7%	(1,586)	(1.7%)	(81)	(0.1%)	(2,909)	(3.2%)
2016	91,883	6,923	7.5%	(4,416)	(4.8%)	2,507	2.7%	(4,768)	(5.2%)	(2,261)	(2.5%)	(9,184)	(10.0%)
2017	127,070	5,879	4.6%	(3,425)	(2.7%)	2,454	1.9%	(24,972)	(19.7%)	(22,518)	(17.7%)	(28,397)	(22.3%)
2018	113,953	8,330	7.3%	1,391	1.2%	9,721	8.5%	(17,770)	(15.6%)	(8,049)	(7.1%)	(16,379)	(14.4%)
TOTAL	1,882,153	29,245	1.6%	(11,784)	(0.6%)	17,461	0.9%	(53,374)	(2.8%)	(35,913)	(1.9%)	(65,158)	(3.5%)

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		
[29]	\$000s	\$000s	\$000s	% Beg Unpaid	\$000s	% Beg IBNR	\$000s	% Beg Unpaid	
	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]	
	database	database	[17]	= [32]/[31]	[21]	= [34]/[30]	[25]	= [36]/[31]	
2014 & prior	17,924	137,761	5,285	3.8%	1,274	7.1%	(3,004)	(2.2%)	
2015	6,693	54,421	2,828	5.2%	1,505	22.5%	(81)	(0.1%)	
2016	22,853	69,516	6,923	10.0%	2,507	11.0%	(2,261)	(3.3%)	
2017	68,366	118,735	5,879	5.0%	2,454	3.6%	(22,518)	(19.0%)	
2018	85,179	148,085	8,330	5.6%	9,721	11.4%	(8,049)	(5.4%)	
TOTAL	201,015	528,518	29,245	5.5%	17,461	8.7%	(35,913)	(6.8%)	

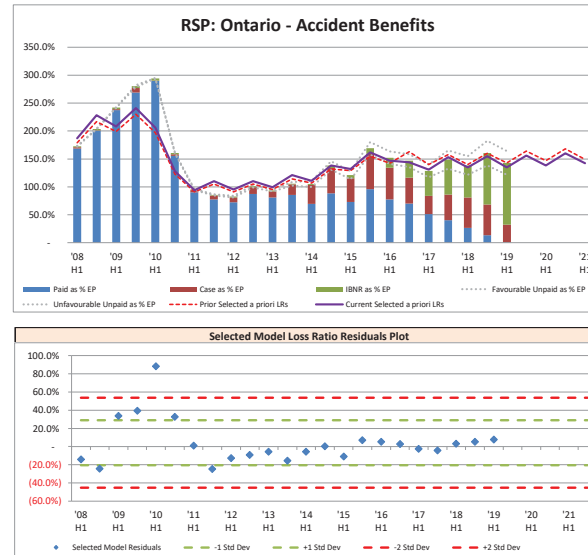
Facility Association **Loss Ratios Over Time**
Amounts in: \$1,000s as at June 30, 2019
Coverage: Accident Benefits
RSP: Ontario

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt* @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt* @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Jun 2019 [7] <i>= [5]+[6]</i>	Selected Ultimate LR @ Jun 2019 [8] <i>= [7]/[2]</i>	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] <i>= [8]-[9]</i>	Claims Amt* [14]	Ultimate LR [15] <i>= [8]-[12]</i>	Claims Amt* @ curr EP [16] <i>= [2]*[15]</i>
AY1997 & Prior	307,619	354,419	28,726	383,145	-	383,145	-	-	-	-	-	-	725	-	2,891
1998	34,874	28,478	495	28,973	-	28,973	83.1%	83.1%	83.1%	83.1%	83.1%	-	-	-	-
1999	22,095	30,407	278	30,685	-	30,685	138.9%	138.9%	138.9%	138.8%	138.7%	-	(4)	0.2%	44
2000	21,883	31,852	(1)	31,851	6	31,857	145.6%	145.6%	145.7%	145.6%	145.6%	-	(11)	-	-
2001	24,684	41,412	666	42,078	18	42,096	170.5%	170.6%	170.6%	171.3%	171.3%	(0.1%)	(12)	(0.8%)	(197)
2002	35,582	53,431	59	53,490	39	53,529	150.4%	150.6%	150.6%	150.6%	150.6%	(0.2%)	(47)	(0.2%)	(71)
2003	46,841	50,369	315	50,684	80	50,764	108.4%	108.5%	108.6%	108.5%	109.7%	(0.1%)	(63)	(1.3%)	(609)
2004	57,005	50,412	1,072	51,484	186	51,670	90.6%	90.8%	90.8%	90.8%	90.8%	(0.2%)	(77)	(0.2%)	(114)
2005	53,507	46,498	44	46,542	254	46,796	87.5%	87.7%	87.7%	87.8%	87.8%	(0.2%)	(112)	(0.3%)	(161)
2006	54,961	71,632	1,771	73,403	466	73,869	134.4%	134.7%	134.7%	135.1%	135.2%	(0.3%)	(187)	(0.8%)	(440)
2007	59,159	76,439	1,295	77,734	562	78,296	132.3%	132.6%	132.9%	133.3%	133.4%	(0.3%)	(170)	(1.1%)	(651)
2008	72,990	135,151	802	135,953	1,123	137,076	187.8%	188.4%	189.0%	189.6%	190.0%	(0.6%)	(412)	(2.2%)	(1,606)
2009	80,895	205,781	4,522	210,303	1,822	212,125	262.2%	262.2%	262.3%	261.0%	261.0%	-	(2)	1.2%	971
2010	115,165	249,194	2,288	251,482	2,735	254,217	220.7%	221.3%	221.5%	221.7%	221.7%	(0.6%)	(664)	(1.0%)	(1,152)
2011	115,835	97,134	6,058	103,192	936	104,128	89.9%	90.2%	90.5%	91.2%	91.3%	(0.3%)	(312)	(1.4%)	(1,622)
2012	129,013	104,507	10,955	115,462	1,071	116,533	90.3%	91.7%	91.1%	93.4%	92.9%	(1.4%)	(1,793)	(2.6%)	(3,354)
2013	123,911	103,883	17,244	121,127	1,474	122,601	98.9%	99.2%	97.6%	98.4%	98.0%	(0.3%)	(318)	0.9%	1,115
2014	102,422	82,754	39,237	121,991	2,874	124,865	121.9%	121.5%	121.4%	119.4%	116.7%	0.4%	455	5.2%	5,326
2015	90,806	78,885	46,405	125,290	5,107	130,397	143.6%	143.6%	142.4%	140.3%	144.3%	-	(81)	(0.7%)	(636)
2016	91,883	74,570	42,247	116,817	18,085	134,902	146.8%	149.1%	151.1%	146.6%	146.8%	(2.3%)	(2,261)	-	-
2017	127,070	63,804	46,944	110,748	43,394	154,142	121.3%	138.9%	138.9%	143.3%	143.8%	(17.6%)	(22,518)	(22.5%)	(28,591)
2018	113,953	30,961	64,297	95,258	67,409	162,667	142.7%	149.2%	149.2%	146.7%	139.9%	(6.5%)	(8,049)		
2019	54,395	2,258	21,853	24,111	49,531	73,642	135.4%	142.7%	-	-	-				
TOTAL	1,936,548	2,064,231	337,572	2,401,803	197,172	2,598,975	134.2%	136.1%	136.0%	135.7%	135.4%		(35,913)		(28,857)
2018 & prior	1,882,153	2,061,973	315,719	2,377,692	147,641	2,525,333	134.2%	136.0%	136.0%	135.7%	135.4%		(35,913)		(28,857)

* 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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	187.0%	179.0%	8.0%
2008 / 2	228.0%	217.0%	11.0%
2009 / 1	208.0%	199.0%	9.0%
2009 / 2	241.0%	230.0%	11.0%
2010 / 1	206.0%	197.0%	9.0%
2010 / 2	128.0%	123.0%	5.0%
2011 / 1	94.0%	91.0%	3.0%
2011 / 2	110.0%	105.0%	5.0%
2012 / 1	95.0%	91.0%	4.0%
2012 / 2	110.0%	105.0%	5.0%
2013 / 1	99.0%	95.0%	4.0%
2013 / 2	121.0%	114.0%	7.0%
2014 / 1	111.0%	107.0%	4.0%
2014 / 2	138.0%	132.0%	6.0%
2015 / 1	132.0%	129.0%	3.0%
2015 / 2	162.0%	155.0%	7.0%
2016 / 1	147.0%	142.0%	5.0%
2016 / 2	144.0%	163.0%	(19.0%)
2017 / 1	131.0%	140.0%	(9.0%)
2017 / 2	153.0%	158.0%	(5.0%)
2018 / 1	135.0%	140.0%	(5.0%)
2018 / 2	155.0%	160.0%	(5.0%)
2019 / 1	135.0%	143.0%	(8.0%)
2019 / 2	156.0%	164.0%	(8.0%)
2020 / 1	138.0%	147.0%	(9.0%)
2020 / 2	160.0%	168.0%	(8.0%)
2021 / 1	142.0%	149.0%	(7.0%)



Current AHY: 2019 / 1

Mar 31, 2019 valuation result						Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
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 @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	[14]	[15]	
	[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	
2008 / 1	36,056	60,876	750	62,305	172.8%	1.1285	1.0000	1.0000	40,688	0.8136	1.0000	1.0000	50,694	124.6%	-	
2008 / 2	36,933	74,044	287	75,183	203.6%	1.1124	1.0000	1.0000	41,086	0.6540	1.0000	1.0000	49,172	119.7%	-	
2009 / 1	38,048	90,412	567	92,017	241.8%	1.0687	1.0000	1.0000	40,663	0.6915	1.0000	1.0000	63,631	156.5%	-	
2009 / 2	42,846	115,243	3,329	120,110	280.3%	0.9983	1.0000	1.0000	42,772	0.5597	1.0000	1.0000	67,228	157.2%	-	
2010 / 1	52,330	151,533	344	154,006	294.3%	0.8961	1.0000	1.0000	46,892	0.5889	1.0000	1.0000	90,689	193.4%	-	
2010 / 2	62,835	97,581	1,901	100,875	160.5%	0.8065	1.0000	1.0000	50,675	0.8529	1.0000	1.0000	86,033	169.8%	-	
2011 / 1	57,281	51,549	2,235	54,420	95.0%	0.7953	1.0000	1.0000	45,558	1.1368	1.0000	1.0000	61,864	135.8%	-	
2011 / 2	58,553	45,237	4,174	50,020	85.4%	0.7894	1.0000	1.0000	46,224	0.9782	1.0000	1.0000	48,928	105.8%	-	
2012 / 1	64,072	46,491	5,525	52,770	82.4%	0.7707	1.0000	1.0000	49,379	1.1023	1.0000	1.0000	58,165	117.8%	0.2%	
2012 / 2	64,941	56,814	7,718	65,557	100.9%	0.7668	1.0000	1.0000	49,796	0.9426	1.0000	1.0000	61,792	124.1%	0.2%	
2013 / 1	63,854	51,811	6,985	59,659	93.4%	0.7731	1.0000	1.0000	49,365	1.0566	1.0000	1.0000	63,035	127.7%	0.2%	
2013 / 2	60,058	51,296	11,330	63,260	105.3%	0.8043	1.0000	1.0000	48,306	0.9052	1.0000	1.0000	57,260	118.5%	0.2%	
2014 / 1	52,294	36,238	17,731	55,051	105.3%	0.8296	1.0000	1.0000	43,385	1.0118	1.0000	1.0000	55,701	128.4%	0.2%	
2014 / 2	50,128	44,292	22,631	69,360	138.4%	0.8833	1.0000	1.0000	44,279	0.8677	1.0000	1.0000	60,182	135.9%	0.2%	
2015 / 1	47,858	34,823	20,385	57,824	120.8%	0.9509	1.0000	1.0000	45,506	0.9689	1.0000	1.0000	56,025	123.1%	12.3%	
2015 / 2	42,979	41,234	27,343	72,654	169.0%	0.9926	1.0000	1.0000	42,659	0.8302	1.0000	1.0000	60,319	141.4%	12.3%	
2016 / 1	41,126	31,958	23,145	62,534	152.1%	1.0042	1.0000	1.0000	41,297	0.9277	1.0000	1.0000	58,014	140.5%	12.3%	
2016 / 2	50,853	35,689	23,518	74,629	146.8%	1.0366	1.0000	1.0000	52,716	0.9769	1.0000	1.0000	72,904	138.3%	12.3%	
2017 / 1	62,071	31,896	20,247	79,848	128.6%	1.0550	1.0000	1.0000	65,486	1.0902	1.0000	1.0000	87,054	132.9%	12.3%	
2017 / 2	65,089	26,028	30,123	96,812	148.7%	1.0529	1.0000	1.0000	68,531	0.9353	1.0000	1.0000	90,551	132.1%	12.3%	
2018 / 1	57,845	15,185	31,595	79,991	138.3%	1.0433	1.0000	1.0000	60,348	1.0442	1.0000	1.0000	83,527	138.4%	12.3%	
2018 / 2	56,571	7,445	31,311	90,725	160.4%	1.0248	1.0000	1.0000	57,975	0.8954	1.0000	1.0000	81,239	140.1%	12.3%	
Total	1,164,621	1,197,678	293,172	1,689,607	145.1%	0.9218	1.0000	1.0000	1,073,586	0.8665	1.0000	1.0000	1,464,007	136.4%	99.8%	

*Indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

on industry 2018-2 AIX data derived from 2019 / 1 on-levels

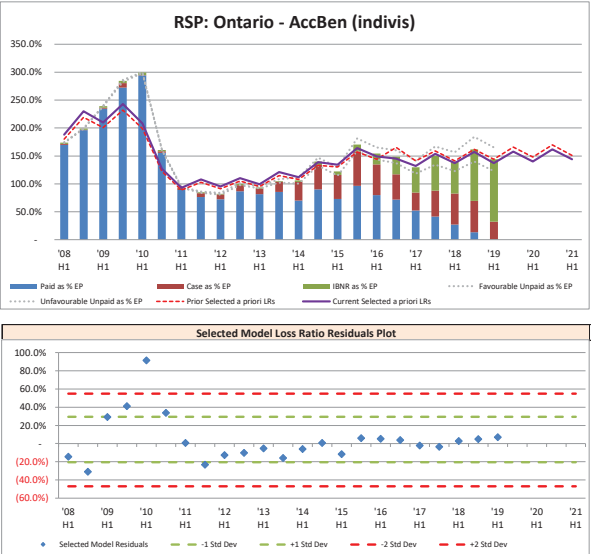
weighted average: 135.4%
selected: 135.0%
current: 143.0%
prior: 143.0%

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: Jun 30, 2019
RSP: Ontario
Amounts in: \$1,000s
Coverage: AccBen (indivis)

Exhibit B.3.3f
A Priori LRs
page 1 of 1

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	188.0%	180.0%	8.0%
2008 / 2	230.0%	219.0%	11.0%
2009 / 1	210.0%	201.0%	9.0%
2009 / 2	243.0%	232.0%	11.0%
2010 / 1	208.0%	199.0%	9.0%
2010 / 2	127.0%	122.0%	5.0%
2011 / 1	93.0%	89.0%	4.0%
2011 / 2	108.0%	103.0%	5.0%
2012 / 1	95.0%	91.0%	4.0%
2012 / 2	110.0%	105.0%	5.0%
2013 / 1	99.0%	95.0%	4.0%
2013 / 2	121.0%	115.0%	6.0%
2014 / 1	112.0%	108.0%	4.0%
2014 / 2	139.0%	133.0%	6.0%
2015 / 1	134.0%	130.0%	4.0%
2015 / 2	164.0%	157.0%	7.0%
2016 / 1	149.0%	144.0%	5.0%
2016 / 2	145.0%	165.0%	(20.0%)
2017 / 1	132.0%	141.0%	(9.0%)
2017 / 2	154.0%	159.0%	(5.0%)
2018 / 1	137.0%	141.0%	(4.0%)
2018 / 2	157.0%	162.0%	(5.0%)
2019 / 1	137.0%	144.0%	(7.0%)
2019 / 2	158.0%	166.0%	(8.0%)
2020 / 1	140.0%	148.0%	(8.0%)
2020 / 2	162.0%	170.0%	(8.0%)
2021 / 1	144.0%	151.0%	(7.0%)



Current AHY: 2019 / 1

Accident Period	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	On-Level to 2019 / 1 Loss Ratios		
	[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	
2008 / 1	34,662	58,737	750	60,166	173.6%	1.1279	1.0000	1.0000	39,095	0.8201	1.0000	1.0000	49,342	126.2%	-	
2008 / 2	35,492	69,530	271	70,653	199.1%	1.1123	1.0000	1.0000	39,478	0.6622	1.0000	1.0000	46,787	118.5%	-	
2009 / 1	36,577	85,807	532	87,463	239.1%	1.0682	1.0000	1.0000	39,072	0.6955	1.0000	1.0000	60,830	155.7%	-	
2009 / 2	41,230	112,392	3,164	117,174	284.2%	0.9968	1.0000	1.0000	41,098	0.5609	1.0000	1.0000	65,723	159.9%	-	
2010 / 1	50,575	148,799	341	151,363	299.3%	0.8939	1.0000	1.0000	45,209	0.5887	1.0000	1.0000	89,108	197.1%	-	
2010 / 2	60,856	94,546	1,642	97,718	160.6%	0.8038	1.0000	1.0000	48,916	0.8643	1.0000	1.0000	84,458	172.7%	-	
2011 / 1	55,483	49,438	1,831	52,027	93.8%	0.7927	1.0000	1.0000	43,981	1.1623	1.0000	1.0000	60,470	137.5%	-	
2011 / 2	56,801	43,512	3,936	48,170	84.8%	0.7864	1.0000	1.0000	44,668	0.9971	1.0000	1.0000	48,030	107.5%	-	
2012 / 1	62,243	44,942	5,363	51,181	82.2%	0.7673	1.0000	1.0000	47,759	1.1115	1.0000	1.0000	56,887	119.1%	-	
2012 / 2	63,074	54,477	7,123	62,878	99.7%	0.7634	1.0000	1.0000	48,151	0.9533	1.0000	1.0000	59,942	124.5%	-	
2013 / 1	61,985	50,577	6,467	58,092	93.7%	0.7699	1.0000	1.0000	47,722	1.0627	1.0000	1.0000	61,734	129.4%	-	
2013 / 2	58,227	49,727	10,642	61,307	105.3%	0.8017	1.0000	1.0000	46,681	0.9113	1.0000	1.0000	55,869	119.7%	-	
2014 / 1	50,596	35,400	16,879	53,640	106.0%	0.8276	1.0000	1.0000	41,873	1.0159	1.0000	1.0000	54,493	130.1%	-	
2014 / 2	48,410	43,651	21,109	67,618	139.7%	0.8828	1.0000	1.0000	42,736	0.8711	1.0000	1.0000	58,902	137.8%	-	
2015 / 1	46,145	33,682	19,709	56,384	122.2%	0.9525	1.0000	1.0000	43,953	0.9711	1.0000	1.0000	54,754	124.6%	12.5%	
2015 / 2	41,392	39,910	25,495	70,418	170.1%	0.9955	1.0000	1.0000	41,206	0.8325	1.0000	1.0000	58,623	142.3%	12.5%	
2016 / 1	39,623	31,664	21,675	61,147	154.3%	1.0069	1.0000	1.0000	39,896	0.9281	1.0000	1.0000	56,751	142.2%	12.5%	
2016 / 2	49,016	35,233	22,173	72,897	148.7%	1.0391	1.0000	1.0000	50,933	0.9815	1.0000	1.0000	71,549	140.5%	12.5%	
2017 / 1	59,916	31,467	18,944	77,846	129.9%	1.0572	1.0000	1.0000	63,343	1.0941	1.0000	1.0000	85,172	134.5%	12.5%	
2017 / 2	62,855	25,873	29,229	94,559	150.4%	1.0547	1.0000	1.0000	66,293	0.9384	1.0000	1.0000	88,734	133.9%	12.5%	
2018 / 1	55,796	14,975	31,093	77,979	139.8%	1.0451	1.0000	1.0000	58,312	1.0461	1.0000	1.0000	81,574	139.9%	12.5%	
2018 / 2	54,570	7,277	30,566	88,403	162.0%	1.0261	1.0000	1.0000	55,994	0.8971	1.0000	1.0000	79,307	141.6%	12.5%	
Total	1,125,524	1,161,615	278,936	1,639,084	145.6%	0.9208	1.0000	1.0000	1,036,369	0.8719	1.0000	1.0000	1,429,039	137.9%	100.0%	

*Indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

on industry 2018-2 AIX data derived from 2019 / 1 on-levels

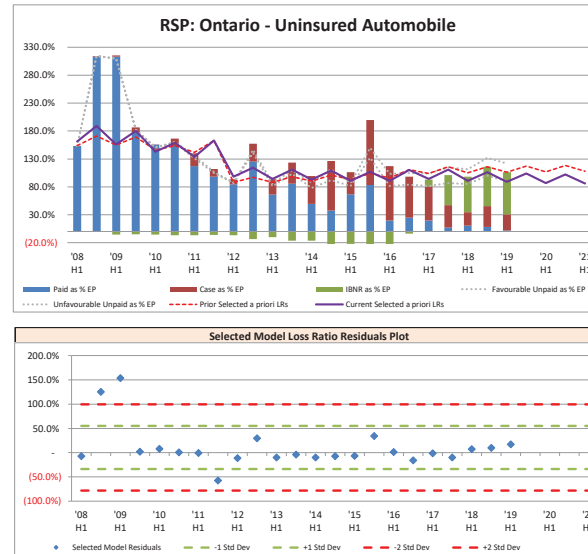
weighted average: 137.4%
selected: 137.0%
current: 144.0%
prior: 144.0%

[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: Jun 30, 2019
RSP: Ontario
Amounts in: \$1,000s
Coverage: UA

Exhibit B.3.3g
A Priori LRs
page 1 of 1

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	161.0%	154.0%	7.0%
2008 / 2	189.0%	171.0%	18.0%
2009 / 1	156.0%	155.0%	1.0%
2009 / 2	180.0%	169.0%	11.0%
2010 / 1	143.0%	146.0%	(3.0%)
2010 / 2	159.0%	154.0%	5.0%
2011 / 1	134.0%	142.0%	(8.0%)
2011 / 2	163.0%	163.0%	-
2012 / 1	98.0%	88.0%	10.0%
2012 / 2	114.0%	97.0%	17.0%
2013 / 1	94.0%	88.0%	6.0%
2013 / 2	111.0%	98.0%	13.0%
2014 / 1	93.0%	90.0%	3.0%
2014 / 2	109.0%	101.0%	8.0%
2015 / 1	91.0%	93.0%	(2.0%)
2015 / 2	107.0%	104.0%	3.0%
2016 / 1	91.0%	96.0%	(5.0%)
2016 / 2	110.0%	111.0%	(1.0%)
2017 / 1	94.0%	104.0%	(10.0%)
2017 / 2	111.0%	116.0%	(5.0%)
2018 / 1	91.0%	105.0%	(14.0%)
2018 / 2	106.0%	116.0%	(10.0%)
2019 / 1	89.0%	106.0%	(17.0%)
2019 / 2	104.0%	117.0%	(13.0%)
2020 / 1	87.0%	107.0%	(20.0%)
2020 / 2	102.0%	118.0%	(16.0%)
2021 / 1	86.0%	108.0%	(22.0%)



Current AHY: 2019 / 1

Accident Period	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	On-Level to 2019 / 1 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	
2008 / 1	1,394	2,139	0	2,139	153.4%	1.1425	1.0000	1.0000	1,593	0.6320	1.0000	1.0000	1,352	84.9%	-	
2008 / 2	1,441	4,514	16	4,530	314.4%	1.1161	1.0000	1.0000	1,608	0.5265	1.0000	1.0000	2,385	148.3%	-	
2009 / 1	1,471	4,605	35	4,554	309.6%	1.0814	1.0000	1.0000	1,591	0.6151	1.0000	1.0000	2,801	176.1%	-	
2009 / 2	1,616	2,852	164	2,936	181.7%	1.0357	1.0000	1.0000	1,674	0.5125	1.0000	1.0000	1,505	89.9%	-	
2010 / 1	1,755	2,734	3	2,642	150.6%	0.9592	1.0000	1.0000	1,683	0.5984	1.0000	1.0000	1,581	93.9%	-	
2010 / 2	1,979	3,035	259	3,157	159.5%	0.8887	1.0000	1.0000	1,759	0.4987	1.0000	1.0000	1,575	89.5%	-	
2011 / 1	1,798	2,112	404	2,393	133.1%	0.8770	1.0000	1.0000	1,577	0.5826	1.0000	1.0000	1,394	88.4%	-	
2011 / 2	1,752	1,725	238	1,850	105.6%	0.8882	1.0000	1.0000	1,556	0.4853	1.0000	1.0000	898	57.7%	-	
2012 / 1	1,829	1,550	162	1,589	86.9%	0.8859	1.0000	1.0000	1,620	0.8043	1.0000	1.0000	1,278	78.9%	7.1%	
2012 / 2	1,867	2,336	595	2,679	143.5%	0.8810	1.0000	1.0000	1,645	0.6906	1.0000	1.0000	1,850	112.5%	7.1%	
2013 / 1	1,869	1,233	518	1,567	83.8%	0.8792	1.0000	1.0000	1,643	0.8301	1.0000	1.0000	1,301	79.2%	7.1%	
2013 / 2	1,831	1,569	688	1,953	106.7%	0.8873	1.0000	1.0000	1,625	0.7121	1.0000	1.0000	1,391	85.6%	7.1%	
2014 / 1	1,698	839	852	1,410	83.1%	0.8905	1.0000	1.0000	1,512	0.8563	1.0000	1.0000	1,208	79.9%	7.1%	
2014 / 2	1,718	642	1,522	1,742	101.4%	0.8983	1.0000	1.0000	1,543	0.7349	1.0000	1.0000	1,280	83.0%	7.1%	
2015 / 1	1,713	1,140	675	1,440	84.0%	0.9067	1.0000	1.0000	1,553	0.8830	1.0000	1.0000	1,271	81.8%	7.1%	
2015 / 2	1,587	1,325	1,848	2,237	140.9%	0.9158	1.0000	1.0000	1,453	0.7583	1.0000	1.0000	1,696	116.7%	7.1%	
2016 / 1	1,503	294	1,469	1,386	92.2%	0.9320	1.0000	1.0000	1,401	0.9113	1.0000	1.0000	1,263	90.1%	7.1%	
2016 / 2	1,837	457	1,345	1,732	94.3%	0.9704	1.0000	1.0000	1,783	0.7822	1.0000	1.0000	1,355	76.0%	7.1%	
2017 / 1	2,155	430	1,303	2,002	92.9%	0.9943	1.0000	1.0000	2,143	0.9401	1.0000	1.0000	1,882	87.8%	7.1%	
2017 / 2	2,234	155	893	2,253	100.8%	1.0017	1.0000	1.0000	2,238	0.8065	1.0000	1.0000	1,817	81.2%	7.1%	
2018 / 1	2,049	210	502	2,011	98.2%	0.9937	1.0000	1.0000	2,036	0.9707	1.0000	1.0000	1,953	95.9%	7.1%	
2018 / 2	2,001	168	745	2,322	116.0%	0.9898	1.0000	1.0000	1,981	0.8324	1.0000	1.0000	1,932	97.5%	7.1%	
Total	39,097	36,063	14,236	50,524	129.2%	0.9519	1.0000	1.0000	37,217	0.6921	1.0000	1.0000	34,968	94.0%	100.0%	
*Indemnity & allowed claims expense from FA Valuation Summary						2018-2 AIX				on industry 2018-2 AIX data derived from 2019 / 1 on-levels				weighted average: 89.0%		
														selected: 89.0% 106.0%		
														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

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Facility Association

Estimated and Selected Ultimate Losses by Method

as at June 30, 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	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])		
Prior to 1997	250,790	315,884	28,571	344,455		344,455						344,455	344,455										344,455	
1997	56,830	38,535	156	38,690		38,690						38,690	38,690				68.1%		68.1%	68.1%			38,690	68.1%
1998	34,874	28,478	494	28,973		28,973						28,973	28,973				83.1%		83.1%	83.1%			28,973	83.1%
1999	22,095	30,407	279	30,685		30,685						30,685	30,685				138.9%		138.9%	138.9%			30,685	138.9%
2000	21,883	31,852	(1)	31,851		31,857						31,857	31,851				145.6%		145.6%	145.6%			31,857	145.6%
2001	24,684	41,412	666	42,078		42,096						42,096	42,078				170.5%		170.5%	170.5%			42,096	170.5%
2002	35,582	53,431	59	53,490		53,529						53,529	53,490				150.4%		150.4%	150.3%			53,529	150.4%
2003	46,841	50,369	316	50,684		50,764						50,764	50,684				108.4%		108.4%	108.2%			50,764	108.4%
2004	57,005	50,412	1,072	51,484		51,671						51,671	51,484				90.6%		90.6%	90.3%			51,670	90.6%
2005	53,507	46,498	44	46,542		46,796						46,796	46,542				87.5%		87.5%	87.0%			46,796	87.5%
2006	54,961	71,632	1,771	73,403		73,868						73,868	73,403				134.4%		134.4%	133.6%			73,869	134.4%
2007	59,159	76,439	1,295	77,734		78,296						78,296	77,734				132.3%		132.3%	131.4%			78,296	132.3%
2008	72,990	135,151	802	135,953		137,029						137,029	135,953				187.7%		187.7%	186.3%			137,076	187.8%
2009	80,895	205,781	4,522	210,303		212,125						212,125	210,303				262.2%		262.2%	260.0%			212,125	262.2%
2010	115,165	249,194	2,287	251,482	188,138	254,217	1.2%	98.8%	253,441			254,217	251,482			163.4%	220.7%	220.1%	220.7%	218.4%			254,217	220.7%
2011	115,835	97,134	6,057	103,192	118,211	104,128	0.5%	99.5%	104,201			104,128	103,192			102.1%	89.9%	90.0%	89.9%	89.1%			104,128	89.9%
2012	129,013	104,507	10,955	115,462	132,433	116,532	1.3%	98.7%	116,737			116,532	115,462			102.7%	90.3%	90.5%	90.3%	89.5%			116,533	90.3%
2013	123,911	103,883	17,243	121,127	135,608	122,601	1.0%	99.0%	122,729			122,601	121,127			109.4%	98.9%	99.0%	98.9%	97.8%			122,601	98.9%
2014	102,422	82,754	39,238	121,991	127,409	124,865	(2.7%)	102.7%	124,798			124,865	121,991			124.4%	121.9%	121.8%	121.9%	119.1%			124,865	121.9%
2015	90,806	78,885	46,405	125,290	132,925	130,574	12.0%	88.0%	130,856			130,235	125,290			146.4%	143.8%	144.1%	143.4%	138.0%			130,397	143.6%
2016	91,883	74,570	42,247	116,817	133,361	134,803	47.0%	53.0%	134,125			134,540	116,817			145.1%	146.7%	146.0%	146.4%	127.1%			134,902	146.8%
2017	127,070	63,804	46,944	110,748	180,261	144,822	22.7%	77.3%	152,867			165,129	110,748			141.9%	114.0%	120.3%	130.0%	87.2%			154,142	121.3%
2018	113,953	30,961	64,297	95,258	165,409	149,745	36.4%	63.6%	155,449			162,667	95,258			145.2%	131.4%	136.4%	142.8%	83.6%			162,667	142.7%
2019	54,395	2,258	21,854	24,111	73,643	67,667	64.5%	35.5%	71,520			-	24,111			135.4%	124.4%	131.5%		44.3%			73,642	135.4%
Total	1,936,546	2,064,231	337,573	2,401,804	1,387,398	2,570,790			1,366,721			2,535,749	2,401,804										2,598,976	

*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 June 30, 2019

Coverage: Accident Benefits

RSP: Ontario

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
	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			344,455		344,455	344,455			-	344,455			343,726			-	343,726		729	-	729	
1997			38,690		38,690	38,690		N/A	-	38,690	68.1%		38,694		N/A	-	38,694	68.1%	(3)	-	(3)	-
1998			28,973		28,973	28,973		N/A	-	28,973	83.1%		28,973		N/A	-	28,973	83.1%	-	-	-	-
1999			30,685		30,685	30,685		N/A	-	30,685	138.9%		30,690		N/A	-	30,689	138.9%	-	(4)	(4)	-
2000			31,857		31,857	31,851		N/A	6	31,857	145.6%		31,869		N/A	-	31,868	145.6%	-	(11)	(11)	-
2001			42,096		42,096	42,078		N/A	18	42,096	170.5%		42,108		N/A	-	42,108	170.6%	-	(12)	(12)	(0.1%)
2002			53,529		53,529	53,490		N/A	39	53,529	150.4%		53,576		N/A	-	53,576	150.6%	-	(47)	(47)	(0.2%)
2003			50,764		50,764	50,684		N/A	80	50,764	108.4%		50,827		N/A	-	50,827	108.5%	-	(63)	(63)	(0.1%)
2004			51,671		51,671	51,484		N/A	186	51,670	90.6%		51,747		N/A	-	51,747	90.8%	-	(77)	(77)	(0.2%)
2005			46,796		46,796	46,542		N/A	254	46,796	87.5%		46,909		N/A	-	46,908	87.7%	(18)	(94)	(112)	(0.2%)
2006			73,868		73,868	73,403		N/A	466	73,869	134.4%		74,056		N/A	-	74,056	134.7%	(25)	(162)	(187)	(0.3%)
2007			78,296		78,296	77,734		N/A	562	78,296	132.3%		78,464		N/A	-	78,466	132.6%	6	(176)	(170)	(0.3%)
2008			137,029		137,029	135,953		N/A	1,123	137,076	187.8%		137,425		N/A	-	137,488	188.4%	(4)	(408)	(412)	(0.6%)
2009			212,125		212,125	210,303		N/A	1,822	212,125	262.2%		212,127		N/A	-	212,127	262.2%	752	(754)	(2)	-
2010	188,138	254,217	253,441	254,217	251,482			N/A	2,735	254,217	220.7%	180,498	254,881	253,776	N/A	-	254,881	221.3%	122	(787)	(665)	(0.6%)
2011	118,211	104,128	104,201	104,128	103,192			N/A	936	104,128	89.9%	113,295	104,440	104,486	N/A	-	104,440	90.2%	(3)	(309)	(312)	(0.3%)
2012	132,433	116,532	116,737	116,532	115,462			N/A	1,071	116,533	90.3%	126,289	118,327	118,569	N/A	-	118,326	91.7%	(1,086)	(707)	(1,793)	(1.4%)
2013	135,608	122,601	122,729	122,601	121,127			N/A	1,474	122,601	98.9%	129,285	122,919	123,035	N/A	-	122,919	99.2%	(295)	(23)	(318)	(0.3%)
2014	127,409	124,865	124,798	124,865	121,991			N/A	2,874	124,865	121.9%	122,293	124,411	124,279	N/A	-	124,410	121.5%	1,099	(644)	455	0.4%
2015	132,925	130,574	130,856	130,235	125,290			N/A	5,107	130,397	143.6%	128,218	130,917	130,841	N/A	-	130,478	143.6%	1,505	(1,586)	(81)	-
2016	133,361	134,803	134,125	134,540	116,817			N/A	18,085	134,902	146.8%	141,417	135,580	136,632	N/A	-	137,163	149.1%	2,508	(4,768)	(2,260)	(2.3%)
2017	180,261	144,822	152,867	165,129	110,748			N/A	43,394	154,142	121.3%	189,254	148,045	158,937	N/A	-	176,660	138.9%	2,454	(24,972)	(22,518)	(17.6%)
2018	165,409	149,745	155,449	162,667	95,258			N/A	67,409	162,667	142.7%	171,549	157,699	163,945	N/A	-	170,716	149.2%	9,722	(17,770)	(8,048)	(6.5%)
2019	73,643	67,667	71,520		24,111			N/A	49,531	73,642	135.4%	78,769	50,273	73,817	N/A	-	38,382	142.7%	15,382	19,879	35,261	(7.3%)
Total	1,387,398	2,570,790	1,366,721	2,535,749	2,401,804				197,172	2,598,976		1,380,866	2,568,683	1,388,317			230,667	2,599,627	32,845	(33,495)	(650)	
2018 & Prior	1,313,754	2,503,123	1,295,202	2,535,749	2,377,692				147,641	2,525,333		1,302,097	2,518,409	1,314,500			201,015	2,561,246	17,463	(53,374)	(35,911)	

*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 June 30, 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	127,367	7,712	135,078		135,078						135,078	135,078										135,078	
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	13,582		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		15,758		15,758				-	100.0%	15,758	15,758										15,758	
1999 / 2	10,679	14,014	(0)	14,014		14,014				-	100.0%	14,014	14,014										14,014	
2000 / 1	10,710	16,838	(0)	16,838		16,838				-	100.0%	16,838	16,838										16,838	
2000 / 2	11,173	14,393	(0)	14,392		14,398				-	100.0%	14,398	14,392										14,398	
2001 / 1	11,254	13,889	(0)	13,889		13,896				-	100.0%	13,896	13,889										13,896	
2001 / 2	13,430	26,638	666	27,304		27,315				-	100.0%	27,315	27,304										27,315	
2002 / 1	16,530	25,433	60	25,493		25,503				-	100.0%	25,503	25,493										25,503	
2002 / 2	19,052	26,739	(1)	26,738		26,768				-	100.0%	26,768	26,738										26,767	
2003 / 1	21,501	29,095	316	29,411		29,458				-	100.0%	29,458	29,411										29,458	
2003 / 2	25,340	19,321	(0)	19,320		19,353				-	100.0%	19,353	19,320										19,353	
2004 / 1	28,254	20,411	1,073	21,484		21,561				-	100.0%	21,561	21,484										21,561	
2004 / 2	28,750	27,299	(0)	27,299		27,408				-	100.0%	27,408	27,299										27,408	
2005 / 1	27,379	18,763	44	18,807		18,918				-	100.0%	18,918	18,807										18,918	
2005 / 2	26,127	25,976	(0)	25,976		26,119				-	100.0%	26,119	25,976										26,119	
2006 / 1	26,051	23,908	170	24,079		24,228				-	100.0%	24,228	24,079										24,229	
2006 / 2	28,911	45,406	1,600	47,006		47,322				-	100.0%	47,322	47,006										47,322	
2007 / 1	29,312	34,429	(0)	34,429		34,684				-	100.0%	34,684	34,429										34,685	
2007 / 2	29,851	38,904	1,295	40,199		40,506				-	100.0%	40,506	40,199										40,505	
2008 / 1	36,058	58,755	732	59,487		60,000				-	100.0%	60,000	59,487										60,000	
2008 / 2	36,930	69,743	54	69,797		70,407				-	100.0%	70,407	69,797										70,407	
2009 / 1	37,643	85,834	1,276	87,110		87,906				-	100.0%	87,906	87,110										87,906	
2009 / 2	41,584	112,465	3,124	115,589	101,050	116,738	1.0%	99.0%	116,583	-	100.0%	116,738	115,589			243.0%	280.7%	280.4%	280.7%	278.0%			116,738	280.7%
2010 / 1	50,575	148,814	430	149,245	105,196	151,045	1.2%	98.8%	150,499	-	100.0%	151,045	149,245			208.0%	298.7%	297.6%	298.7%	295.1%			151,046	298.7%
2010 / 2	60,856	94,589	1,558	96,147	77,287	97,298	1.2%	98.8%	97,061	-	100.0%	97,298	96,147			127.0%	159.9%	159.5%	159.9%	158.0%			97,297	159.9%
2011 / 1	55,483	49,693	1,688	51,382	51,599	52,038	1.3%	98.7%	52,033	-	100.0%	52,038	51,382			93.0%	93.8%	93.8%	93.8%	92.6%			52,038	93.8%
2011 / 2	56,801	43,571	3,835	47,407	61,345	47,907	1.0%	99.0%	48,047	-	100.0%	47,907	47,407			108.0%	84.3%	84.6%	84.3%	83.5%			47,907	84.3%
2012 / 1	62,243	45,517	4,562	50,079	59,131	50,648	1.1%	98.9%	50,743	-	100.0%	50,648	50,079			95.0%	81.4%	81.5%	81.4%	80.5%			50,648	81.4%
2012 / 2	63,074	55,102	5,983	61,085	69,381	61,921	1.3%	98.7%	62,022	-	100.0%	61,921	61,085			110.0%	98.2%	98.3%	98.2%	96.8%			61,921	98.2%
2013 / 1	61,985	50,829	6,661	57,490	61,365	58,649	2.0%	98.0%	58,703	-	100.0%	58,649	57,490			99.0%	94.6%	94.7%	94.6%	92.7%			58,649	94.6%
2013 / 2	58,227	50,184	9,633	59,817	70,454	60,590	1.3%	98.7%	60,716	-	100.0%	60,590	59,817			121.0%	104.1%	104.3%	104.1%	102.7%			60,590	104.1%
2014 / 1	50,596	35,591	16,938	52,529	56,668	53,436	1.7%	98.3%	53,491	-	100.0%	53,436	52,529			112.0%	105.6%	105.7%	105.6%	103.8%			53,437	105.6%
2014 / 2	48,409	45,461	20,266	65,727	67,289	68,360	3.9%	96.1%	68,319	-	100.0%	68,360	65,727			139.0%	141.2%	141.1%	141.2%	135.8%			68,360	141.2%
2015 / 1	46,140	35,527	18,460	53,987	61,828	56,931	5.2%	94.8%	57,184	-	100.0%	56,931	53,987			134.0%	123.4%	123.9%	123.4%	117.0%			56,931	123.4%
2015 / 2	41,367	40,876	25,666	66,542	67,841	69,994	4.9%	95.1%	69,888	12.5%	87.5%	69,725	66,542			164.0%	169.2%	168.9%	168.6%	160.9%			69,888	168.9%
2016 / 1	39,579	34,090	20,495	54,585	58,973	61,408	11.1%	88.9%	61,137	25.0%	75.0%	60,799	54,585			149.0%	155.2%	154.5%	153.6%	137.9%			61,137	154.5%
2016 / 2	48,968	39,576	19,600	59,176	71,003	71,126	16.8%	83.2%	71,106	37.5%	62.5%	71,080	59,176			145.0%	145.3%	145.2%	145.2%	120.8%			71,105	145.2%
2017 / 1	59,882	33,756	17,198	50,954	79,044	64,876	21.5%	78.5%	67,916	50.0%	50.0%	71,960	50,954			132.0%	108.3%	113.4%	120.2%	85.1%			67,916	113.4%
2017 / 2	62,802	29,439	27,438	56,878	96,715	77,414	26.5%	73.5%	82,535	62.5%	37.5%	89,477	56,878			154.0%	123.3%	131.4%	142.5%	90.6%			82,535	131.4%
2018 / 1	55,662	18,730	29,786	48,515	76,257	70,833	31.5%	68.5%	72,542	75.0%	25.0%	74,901	48,515			137.0%	127.3%	130.3%	134.6%	87.2%			74,901	134.6%
2018 / 2	54,256	11,844	33,076	44,920	85,181	76,352	41.2%	58.8%	79,987	87.5%	12.5%	84,078	44,920			157.0%	140.7%	147.4%	155.0%	82.8%			84,078	155.0%
2019 / 1	52,566	2,164	21,253	23,417	72,016	65,785	64.4%	35.6%	69,798	100.0%	-	-	23,417			137.0%	125.1%	132.8%	-				72,016	137.0%
Total	1,899,901	1,806,623	303,418	2,110,041	1,449,624	2,281,453			1,450,309			2,245,684	2,110,041										2,307,238	

*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 June 30, 2019
Coverage: AccBen (indivis)
RSP: Ontario
Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
	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])	=([20]-[21])	=([21]-[22])	
Prior to 1997		-	-	-	-				-	135,078		-	-	-		-	135,029		49	-	-	49
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	-	15,758		-	-	-	-
1999 / 2		-	-	-	-			Link Ratio Method	-	14,014		4	-	-	Link Ratio Method	4	14,018		-	(4)	-	(4)
2000 / 1		-	-	-	-			Link Ratio Method	-	16,838		10	-	-	Link Ratio Method	10	16,848		-	(10)	-	(10)
2000 / 2		6	-	6	-			Link Ratio Method	6	14,398		7	-	-	Link Ratio Method	7	14,399		-	(1)	-	(1)
2001 / 1		7	-	7	-			Link Ratio Method	7	13,896		8	-	-	Link Ratio Method	8	13,897		-	(1)	-	(1)
2001 / 2		11	-	11	-			Link Ratio Method	11	27,315		22	-	-	Link Ratio Method	22	27,326		-	(11)	-	(11)
2002 / 1		10	-	10	-			Link Ratio Method	10	25,503		33	-	-	Link Ratio Method	33	25,526		-	(23)	-	(23)
2002 / 2		29	-	29	-			Link Ratio Method	29	26,767		53	-	-	Link Ratio Method	53	26,791		-	(24)	-	(24)
2003 / 1		47	-	47	-			Link Ratio Method	47	29,458		79	-	-	Link Ratio Method	79	29,490		-	(32)	-	(32)
2003 / 2		33	-	33	-			Link Ratio Method	33	19,353		64	-	-	Link Ratio Method	64	19,384		-	(31)	-	(31)
2004 / 1		77	-	77	-			Link Ratio Method	77	21,561		99	-	-	Link Ratio Method	99	21,583		-	(22)	-	(22)
2004 / 2		109	-	109	-			Link Ratio Method	109	27,408		164	-	-	Link Ratio Method	164	27,463		-	(55)	-	(55)
2005 / 1		111	-	111	-			Link Ratio Method	111	18,918		135	-	-	Link Ratio Method	135	18,932		10	(24)	-	(14)
2005 / 2		143	-	143	-			Link Ratio Method	143	26,119		213	-	-	Link Ratio Method	213	26,189		-	(70)	-	(70)
2006 / 1		150	-	150	-			Link Ratio Method	150	24,229		205	-	-	Link Ratio Method	205	24,306		(22)	(55)	-	(77)
2006 / 2		316	-	316	-			Link Ratio Method	316	47,322		423	-	-	Link Ratio Method	423	47,432		(3)	(107)	-	(110)
2007 / 1		256	-	256	-			Link Ratio Method	256	34,685		324	-	-	Link Ratio Method	324	34,753		-	(68)	-	(68)
2007 / 2		306	-	306	-			Link Ratio Method	306	40,505		414	-	-	Link Ratio Method	414	40,607		6	(108)	-	(102)
2008 / 1		513	-	513	-			Link Ratio Method	513	60,000		679	-	-	Link Ratio Method	679	60,166		-	(166)	-	(166)
2008 / 2		610	-	610	-			Link Ratio Method	610	70,407		852	-	-	Link Ratio Method	852	70,653		(4)	(242)	-	(246)
2009 / 1		796	-	796	-			Link Ratio Method	796	87,906		1,123	-	-	Link Ratio Method	1,123	87,463		771	(327)	-	444
2009 / 2		(14,538)	1,149	995	1,149	-		Link Ratio Method	1,149	116,738	280.7%	(19,080)	1,618	1,332	Link Ratio Method	1,618	117,174	281.8%	32	(469)	-	(437)
2010 / 1		(44,049)	1,801	1,254	1,801	-		Link Ratio Method	1,801	151,046	298.7%	(48,496)	2,224	1,479	Link Ratio Method	2,224	151,363	299.3%	105	(423)	-	(318)
2010 / 2		(18,860)	1,150	914	1,150	-		Link Ratio Method	1,150	97,297	159.9%	(21,943)	1,530	1,162	Link Ratio Method	1,530	97,718	160.6%	(41)	(380)	-	(421)
2011 / 1		217	656	651	656	-		Link Ratio Method	656	52,038	93.8%	(1,889)	758	719	Link Ratio Method	758	52,027	93.8%	113	(102)	-	11
2011 / 2		13,939	500	640	500	-		Link Ratio Method	500	47,907	84.3%	11,057	722	877	Link Ratio Method	722	48,170	84.8%	(41)	(222)	-	(263)
2012 / 1		9,052	569	664	569	-		Link Ratio Method	569	50,648	81.4%	6,336	876	976	Link Ratio Method	876	51,181	82.2%	(226)	(307)	-	(533)
2012 / 2		8,296	836	936	836	-		Link Ratio Method	836	61,921	98.2%	4,627	1,278	1,346	Link Ratio Method	1,278	62,878	99.7%	(515)	(442)	-	(957)
2013 / 1		3,875	1,159	1,213	1,159	-		Link Ratio Method	1,159	58,649	94.6%	1,841	1,048	1,062	Link Ratio Method	1,048	58,092	93.7%	446	111	-	557
2013 / 2		10,638	773	899	773	-		Link Ratio Method	773	60,590	104.1%	6,592	938	1,024	Link Ratio Method	938	61,307	105.3%	(552)	(165)	-	(717)
2014 / 1		4,139	908	963	908	-		Link Ratio Method	908	53,437	105.6%	2,365	1,361	1,387	Link Ratio Method	1,361	53,640	106.0%	250	(453)	-	(203)
2014 / 2		1,562	2,633	2,592	2,633	-		Link Ratio Method	2,633	68,360	141.2%	(375)	2,858	2,722	Link Ratio Method	2,858	67,618	139.7%	967	(225)	-	742
2015 / 1		7,841	2,944	3,197	2,944	-		Link Ratio Method	2,944	56,931	123.4%	6,597	2,803	2,992	BF Method	2,992	56,384	122.2%	595	(48)	-	547
2015 / 2		1,299	3,453	3,346	3,183	-		BF Method	3,346	69,888	168.9%	(419)	5,467	5,013	BF Method	5,013	70,418	170.1%	1,137	(1,667)	-	(530)
2016 / 1		4,387	6,823	6,552	6,214	-		BF Method	6,552	61,137	154.5%	3,718	8,457	7,808	BF Method	7,808	61,147	154.3%	1,246	(1,256)	-	(10)
2016 / 2		11,827	11,950	11,929	11,904	-		BF Method	11,929	71,105	145.2%	23,472	13,602	15,492	BF Method	15,492	72,897	148.7%	1,771	(3,563)	-	(1,792)
2017 / 1		28,090	13,922	16,962	21,006	-		BF Method	16,962	67,916	113.4%	34,070	16,377	20,715	ELR & LR Wtd Method	27,435	77,846	129.9%	543	(10,473)	-	(9,930)
2017 / 2		39,838	20,537	25,657	32,600	-		BF Method	25,657	82,535	131.4%	44,838	23,315	29,714	ELR & LR Wtd Method	39,457	94,559	150.4%	1,776	(13,800)	-	(12,024)
2018 / 1		27,742	22,318	24,027	26,386	-		ELR & LR Wtd Method	26,386	74,901	134.6%	32,604	27,061	29,112	ELR & LR Wtd Method	31,911	77,979	139.8%	2,447	(5,525)	-	(3,078)
2018 / 2		40,262	31,433	35,067	39,158	-		ELR & LR Wtd Method	39,158	84,078	155.0%	50,560	43,775	47,414	ELR & LR Wtd Method	50,560	88,403	162.0%	7,076	(11,402)	-	(4,326)
2019 / 1		-	-	-	-	-			48,599	72,016	137.0%	68,329	40,160	63,433		28,962	37,412	144.0%	14,967	19,637	-	34,604
Total	135,555	129,042	138,458	159,059	-				197,197	2,307,238		204,805	201,140	235,775		229,752	2,306,890		32,903	(32,555)		348
2018 / 2 & Prior	135,555	129,042	138,458	159,059	-				148,598	2,235,223		136,476	160,980	172,342		200,790	2,269,478		17,936	(52,192)		(34,256)

*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 June 30, 2019

Coverage: Uninsured Automobile

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]
																=(15/[1])	=(6/[1])	=(9/[1])	=(12/[1])	=(13/[1])	=(14/[1])	=(15/[1])		
Prior to 1997	-	188,518	20,859	209,377		209,377						209,377	209,377										209,377	
1997 / 1	-	11,900	157	12,057		12,057				-	100.0%	12,057	12,057										12,057	
1997 / 2	-	3,795	(0)	3,795		3,795				-	100.0%	3,795	3,795										3,795	
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	-	487		487				-	100.0%	487	487										487	
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)	1,954	0	1,954		1,954				-	100.0%	1,954	1,954										1,954	
2007 / 2	(2)	1,151	0	1,151		1,151				-	100.0%	1,151	1,151										1,151	
2008 / 1	(2)	2,139	0	2,139		2,131				-	100.0%	2,131	2,139										2,139	
2008 / 2	3	4,514	16	4,530		4,491				-	100.0%	4,491	4,530										4,530	
2009 / 1	405	4,604	24	4,627		4,567				-	100.0%	4,567	4,627										4,566	
2009 / 2	1,262	2,879	98	2,977	2,272	2,915	(2.1%)	102.1%	2,928	-	100.0%	2,915	2,977			180.0%	230.9%	232.0%	230.9%	235.8%		2,915	230.9%	
2010 / 1	1,755	2,745	15	2,760	2,510	2,672	(3.3%)	103.3%	2,678	-	100.0%	2,672	2,760			143.0%	152.3%	152.6%	152.3%	157.3%		2,672	152.3%	
2010 / 2	1,979	3,046	283	3,330	3,146	3,202	(4.0%)	104.0%	3,204	-	100.0%	3,202	3,330			159.0%	161.8%	161.9%	161.8%	168.3%		3,202	161.8%	
2011 / 1	1,798	2,113	384	2,497	2,410	2,380	(4.9%)	104.9%	2,379	-	100.0%	2,380	2,497			134.0%	132.4%	132.3%	132.4%	138.8%		2,380	132.3%	
2011 / 2	1,752	1,757	150	1,906	2,856	1,803	(5.7%)	105.7%	1,743	-	100.0%	1,803	1,906			163.0%	102.9%	99.5%	102.9%	108.8%		1,803	102.9%	
2012 / 1	1,829	1,551	160	1,711	1,792	1,598	(7.1%)	107.1%	1,584	-	100.0%	1,598	1,711			98.0%	87.4%	86.6%	87.4%	93.6%		1,598	87.4%	
2012 / 2	1,867	2,337	249	2,586	2,129	2,366	(9.3%)	109.3%	2,388	-	100.0%	2,366	2,586			114.0%	126.7%	127.9%	126.7%	138.5%		2,365	126.7%	
2013 / 1	1,869	1,296	279	1,574	1,757	1,413	(11.4%)	111.4%	1,373	-	100.0%	1,413	1,574			94.0%	75.6%	73.5%	75.6%	84.2%		1,412	75.6%	
2013 / 2	1,831	1,574	671	2,245	2,032	1,949	(15.2%)	115.2%	1,937	-	100.0%	1,949	2,245			111.0%	106.5%	105.8%	106.5%	122.7%		1,949	106.5%	
2014 / 1	1,698	898	723	1,621	1,579	1,356	(19.5%)	119.5%	1,312	-	100.0%	1,356	1,621			93.0%	79.8%	77.3%	79.8%	95.4%		1,356	79.8%	
2014 / 2	1,718	804	1,311	2,115	1,873	1,713	(23.5%)	123.5%	1,675	-	100.0%	1,713	2,115			109.0%	99.7%	97.5%	99.7%	123.1%		1,713	99.7%	
2015 / 1	1,713	1,202	568	1,770	1,559	1,388	(27.6%)	127.6%	1,341	-	100.0%	1,388	1,770			91.0%	81.0%	78.3%	81.0%	103.3%		1,387	81.0%	
2015 / 2	1,586	1,280	1,711	2,991	1,697	2,261	(32.3%)	132.3%	2,444	12.5%	87.5%	2,191	2,991			107.0%	142.6%	154.1%	138.2%	188.6%		2,191	138.2%	
2016 / 1	1,502	415	1,136	1,551	1,366	1,151	(34.7%)	134.7%	1,076	25.0%	75.0%	1,205	1,551			91.0%	76.7%	71.7%	80.2%	103.3%		1,205	80.2%	
2016 / 2	1,835	489	1,016	1,505	2,019	1,118	(34.7%)	134.7%	806	37.5%	62.5%	1,456	1,505			110.0%	60.9%	43.9%	79.3%	82.0%		1,455	79.3%	
2017 / 1	2,153	450	1,427	1,877	2,024	1,452	(29.2%)	129.2%	1,285	50.0%	50.0%	1,738	1,877			94.0%	67.4%	59.7%	80.7%	87.2%		1,738	80.7%	
2017 / 2	2,232	159	880	1,039	2,478	1,079	3.7%	96.3%	1,131	62.5%	37.5%	1,953	1,039			111.0%	48.3%	50.7%	87.5%	46.6%		1,953	87.5%	
2018 / 1	2,045	217	610	826	1,861	1,018	18.9%	81.1%	1,177	75.0%	25.0%	1,650	826			91.0%	49.8%	57.6%	80.7%	40.4%		1,650	80.7%	
2018 / 2	1,990	171	826	997	2,110	1,542	35.3%	64.7%	1,742	87.5%	12.5%	2,039	997			106.0%	77.5%	87.5%	102.4%	50.1%		2,038	102.4%	
2019 / 1	1,829	94	601	695	1,627	1,882	63.1%	36.9%	1,721	100.0%	-	-	695			89.0%	102.9%	94.1%	-	-		1,627	89.0%	
Total	36,645	257,608	34,155	291,762	41,096	289,338			35,924			290,066	291,762										291,737	

*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 June 30, 2019
Coverage: Uninsured Automobile
RSP: Ontario
Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)								Change from Prior Valuation			
	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]	
Prior to 1997		-	-	-	-	-	-		-	209,377		-	-	-		-	208,697		680	~(19)-(140)	~(110)-(171)	680	~(11)-(148)
1997 / 1		-	-	-	-	-	-	Link Ratio Method	-	12,057		-	-	-	Link Ratio Method	-	12,059		(2)	-	-	(2)	
1997 / 2		-	-	-	-	-	-	Link Ratio Method	-	3,795		-	-	-	Link Ratio Method	-	3,796		(1)	-	-	(1)	
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	-	1,017		-	-	-	-	
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)	-	487		-	-	-	Incurred (Zero IBNR)	-	515		(28)	-	-	(28)	
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)	-	1,954		-	-	-	Incurred (Zero IBNR)	-	1,955		(1)	-	-	(1)	
2007 / 2		-	-	-	-	-	-	Incurred (Zero IBNR)	-	1,151		-	(1)	-	Incurred (Zero IBNR)	-	1,151		-	-	-	-	
2008 / 1		(8)	-	(8)	-	-	-	Incurred (Zero IBNR)	-	2,139		-	(11)	-	Incurred (Zero IBNR)	-	2,139		-	-	-	-	
2008 / 2		(39)	-	(39)	-	-	-	Incurred (Zero IBNR)	-	4,530		-	(51)	-	Incurred (Zero IBNR)	-	4,530		-	-	-	-	
2009 / 1		(61)	-	(61)	-	-	-	Link Ratio Method	(61)	4,566		-	(85)	-	Link Ratio Method	(85)	4,554		(12)	24	12		
2009 / 2	(705)	(62)	(48)	(62)	-	-	-	Link Ratio Method	(62)	2,915	230.9%	(883)	(80)	(58)	Link Ratio Method	(80)	2,936	232.6%	(39)	18	(21)	(1.7%)	
2010 / 1	(250)	(88)	(82)	(88)	-	-	-	Link Ratio Method	(88)	2,672	152.3%	(175)	(95)	(92)	Link Ratio Method	(95)	2,642	150.6%	23	7	30	1.7%	
2010 / 2	(184)	(128)	(126)	(128)	-	-	-	Link Ratio Method	(128)	3,202	161.8%	(247)	(137)	(132)	Link Ratio Method	(137)	3,157	159.6%	35	9	44	2.2%	
2011 / 1	(87)	(117)	(118)	(117)	-	-	-	Link Ratio Method	(117)	2,380	132.3%	38	(122)	(131)	Link Ratio Method	(122)	2,393	133.1%	(18)	5	(13)	(0.8%)	
2011 / 2	950	(103)	(163)	(103)	-	-	-	Link Ratio Method	(103)	1,803	102.9%	894	(113)	(174)	Link Ratio Method	(113)	1,850	105.6%	(56)	10	(46)	(2.7%)	
2012 / 1	81	(113)	(127)	(113)	-	-	-	Link Ratio Method	(113)	1,598	87.4%	(102)	(123)	(125)	Link Ratio Method	(123)	1,589	86.9%	(1)	10	9	0.5%	
2012 / 2	(458)	(221)	(198)	(221)	-	-	-	Link Ratio Method	(221)	2,365	126.7%	(1,120)	(253)	(171)	Link Ratio Method	(253)	2,679	143.5%	(345)	32	(313)	(16.8%)	
2013 / 1	183	(162)	(201)	(162)	-	-	-	Link Ratio Method	(162)	1,412	75.6%	(107)	(185)	(194)	Link Ratio Method	(185)	1,567	83.8%	(177)	23	(154)	(8.2%)	
2013 / 2	(214)	(296)	(309)	(296)	-	-	-	Link Ratio Method	(296)	1,949	106.5%	(463)	(304)	(279)	Link Ratio Method	(304)	1,953	106.7%	(11)	8	(3)	(0.2%)	
2014 / 1	(41)	(265)	(309)	(265)	-	-	-	Link Ratio Method	(265)	1,356	79.8%	(162)	(280)	(303)	Link Ratio Method	(280)	1,410	83.1%	(70)	15	(55)	(3.3%)	
2014 / 2	(242)	(402)	(440)	(402)	-	-	-	Link Ratio Method	(402)	1,713	99.7%	(428)	(421)	(419)	Link Ratio Method	(421)	1,742	101.4%	(48)	19	(29)	(1.7%)	
2015 / 1	(211)	(383)	(430)	(383)	-	-	-	Link Ratio Method	(383)	1,387	81.0%	(222)	(398)	(447)	ELR & LR Wtd Method	(376)	1,440	84.0%	(45)	(7)	(52)	(3.0%)	
2015 / 2	(1,294)	(730)	(547)	(800)	-	-	-	ELR & LR Wtd Method	(800)	2,191	138.2%	(1,523)	(740)	(502)	ELR & LR Wtd Method	(936)	2,237	141.0%	(182)	136	(46)	(2.8%)	
2016 / 1	(184)	(400)	(475)	(346)	-	-	-	ELR & LR Wtd Method	(346)	1,205	80.2%	(320)	(410)	(438)	ELR & LR Wtd Method	(377)	1,386	92.2%	(213)	31	(182)	(12.0%)	
2016 / 2	513	(387)	(700)	(50)	-	-	-	ELR & LR Wtd Method	(50)	1,455	79.3%	238	(377)	(540)	ELR & LR Wtd Method	(70)	1,732	94.3%	(296)	20	(276)	(15.0%)	
2017 / 1	147	(425)	(592)	(139)	-	-	-	ELR & LR Wtd Method	(139)	1,738	80.7%	509	(129)	(180)	ELR & LR Wtd Method	270	2,002	92.9%	145	(409)	(264)	(12.2%)	
2017 / 2	1,438	40	91	914	-	-	-	ELR & LR Wtd Method	914	1,953	87.5%	1,543	188	393	ELR & LR Wtd Method	1,204	2,253	100.8%	(9)	(290)	(299)	(13.3%)	
2018 / 1	1,035	192	351	824	-	-	-	ELR & LR Wtd Method	824	1,650	80.7%	1,439	318	664	ELR & LR Wtd Method	1,299	2,011	98.1%	114	(475)	(361)	(17.4%)	
2018 / 2	1,113	544	745	1,041	-	-	-	ELR & LR Wtd Method	1,041	2,038	102.4%	1,409	1,008	1,219	ELR & LR Wtd Method	1,409	2,322	116.0%	85	(368)	(283)	(13.6%)	
2019 / 1	-	-	-	-	-	-	-		932	1,627	89.0%	1,710	1,384	1,655		690	970	106.0%	415	242	657	(17.0%)	
Total	1,588	(3,612)	(3,678)	(1,002)	-	-	-		(25)	291,737		2,027	(1,418)	(255)		915	292,737		(57)	(940)	(997)		
2018 / 2 & Prior	1,588	(3,612)	(3,678)	(1,002)	-	-	-		(957)	290,110		316	(2,801)	(1,910)		225	291,767		(472)	(1,182)	(1,654)		

*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: Other Coverages
RSP: Ontario

Valuation Results
as at June 30, 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	
[1]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
[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	899,561	792,481	88.1%	846	0.1%	793,327	88.2%	(201)	-	793,126	88.2%	645	0.1%
2015	42,063	51,455	122.3%	731	1.7%	52,186	124.1%	(111)	(0.3%)	52,075	123.8%	620	1.5%
2016	46,237	63,363	137.0%	1,530	3.3%	64,893	140.3%	(140)	(0.3%)	64,753	140.0%	1,390	3.0%
2017	70,186	93,849	133.7%	674	1.0%	94,523	134.7%	(69)	(0.1%)	94,454	134.6%	605	0.9%
2018	70,271	103,579	147.4%	3,804	5.4%	107,383	152.8%	(25)	-	107,358	152.8%	3,779	5.4%
2019	35,553	38,883	109.4%	8,441	23.7%	47,324	133.1%	3,046	8.6%	50,370	141.7%	11,487	32.3%
TOTAL	1,163,871	1,143,610	98.3%	16,026	1.4%	1,159,636	99.6%	2,500	0.2%	1,162,136	99.9%	18,526	1.6%

2018 & prior	1,128,318	1,104,727	97.9%	7,585	0.7%	1,112,312	98.6%	(546)	-	1,111,766	98.5%	7,039	0.6%
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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	
[15]	\$000s [16]	\$000s [17]	% EP [18]	\$000s [19]	% EP [20]	\$000s [21]	% EP [22]	\$000s [23]	% EP [24]	\$000s [25]	% EP [26]	\$000s [27]	% EP [28]
	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]
2014 & prior	899,561	225	-	(565)	(0.1%)	(340)	-	66	-	(274)	-	(499)	(0.1%)
2015	42,063	(3)	-	(30)	(0.1%)	(33)	(0.1%)	10	-	(23)	(0.1%)	(20)	-
2016	46,237	(88)	(0.2%)	217	0.5%	129	0.3%	31	0.1%	160	0.3%	248	0.5%
2017	70,186	45	0.1%	(742)	(1.1%)	(697)	(1.0%)	(329)	(0.5%)	(1,026)	(1.5%)	(1,071)	(1.5%)
2018	70,271	1,119	1.6%	(1,002)	(1.4%)	117	0.2%	(1,905)	(2.7%)	(1,788)	(2.5%)	(2,907)	(4.1%)
TOTAL	1,128,318	1,298	0.1%	(2,122)	(0.2%)	(824)	(0.1%)	(2,127)	(0.2%)	(2,951)	(0.3%)	(4,249)	(0.4%)

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	(267)	1,144	225	19.7%	(340)	127.3%	(274)	(24.0%)
2015	(121)	640	(3)	(0.5%)	(33)	27.3%	(23)	(3.6%)
2016	(171)	1,142	(88)	(7.7%)	129	(75.4%)	160	14.0%
2017	260	1,676	45	2.7%	(697)	(268.1%)	(1,026)	(61.2%)
2018	1,880	6,686	1,119	16.7%	117	6.2%	(1,788)	(26.7%)
TOTAL	1,581	11,288	1,298	11.5%	(824)	(52.1%)	(2,951)	(26.1%)

Facility Association
Amounts in: \$1,000s
Coverage: Other Coverages
RSP: Ontario

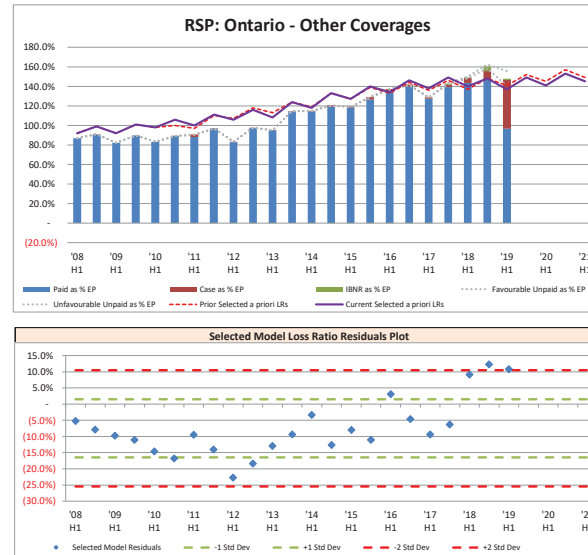
Loss Ratios Over Time
as at June 30, 2019

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt* @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt* @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] = [8]-[9]	Claims Amt* [14]	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	35,541	1	35,542	-	35,542	81.9%	81.9%	81.9%	81.9%	81.9%	-	-	-	-
2008	47,739	42,392	102	42,494	(1)	42,493	89.0%	89.0%	89.0%	89.0%	89.0%	-	2	-	-
2009	47,570	40,957	-	40,957	-	40,957	86.1%	86.1%	86.1%	86.1%	86.1%	-	5	-	-
2010	52,950	45,742	22	45,764	(10)	45,754	86.4%	86.4%	86.5%	86.5%	86.5%	-	4	(0.1%)	(53)
2011	46,452	43,217	263	43,480	(60)	43,420	93.5%	93.7%	93.7%	93.5%	93.3%	(0.2%)	(101)	0.2%	93
2012	46,021	41,452	64	41,516	(28)	41,488	90.2%	90.5%	90.5%	90.5%	90.7%	(0.3%)	(155)	(0.5%)	(230)
2013	44,739	46,827	58	46,885	(37)	46,848	104.7%	104.7%	104.8%	105.0%	105.8%	-	(6)	(1.1%)	(492)
2014	42,020	49,116	320	49,436	(65)	49,371	117.5%	117.5%	117.6%	117.5%	117.9%	-	(23)	(0.4%)	(168)
2015	42,063	51,455	731	52,186	(111)	52,075	123.8%	123.8%	123.8%	123.8%	125.1%	-	(23)	(1.3%)	(547)
2016	46,237	63,363	1,530	64,893	(140)	64,753	140.0%	139.6%	139.3%	140.0%	142.0%	0.4%	160	(2.0%)	(925)
2017	70,186	93,849	674	94,523	(69)	94,454	134.6%	135.9%	135.9%	137.1%	139.8%	(1.3%)	(1,026)	(5.2%)	(3,650)
2018	70,271	103,579	3,804	107,383	(25)	107,358	152.8%	154.8%	151.7%	152.4%	154.3%	(2.0%)	(1,788)		
2019	35,553	38,883	8,441	47,324	3,046	50,370	141.7%	147.9%	-	-	-				
TOTAL	1,163,871	1,143,610	16,026	1,159,636	2,500	1,162,136	99.9%	99.5%	98.6%	97.9%	97.4%		(2,951)		(5,972)
2018 & prior	1,128,318	1,104,727	7,585	1,112,312	(546)	1,111,766	98.5%	98.8%	98.6%	97.9%	97.4%		(2,951)		(5,972)

* 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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	92.0%	92.0%	-
2008 / 2	99.0%	99.0%	-
2009 / 1	92.0%	92.0%	-
2009 / 2	101.0%	101.0%	-
2010 / 1	98.0%	98.0%	-
2010 / 2	106.0%	100.0%	6.0%
2011 / 1	100.0%	97.0%	3.0%
2011 / 2	111.0%	110.0%	1.0%
2012 / 1	106.0%	107.0%	(1.0%)
2012 / 2	116.0%	118.0%	(2.0%)
2013 / 1	108.0%	113.0%	(5.0%)
2013 / 2	124.0%	124.0%	-
2014 / 1	118.0%	119.0%	(1.0%)
2014 / 2	133.0%	133.0%	-
2015 / 1	127.0%	127.0%	-
2015 / 2	140.0%	139.0%	1.0%
2016 / 1	134.0%	133.0%	1.0%
2016 / 2	146.0%	144.0%	2.0%
2017 / 1	138.0%	136.0%	2.0%
2017 / 2	149.0%	146.0%	3.0%
2018 / 1	140.0%	137.0%	3.0%
2018 / 2	148.0%	148.0%	-
2019 / 1	137.0%	141.0%	(4.0%)
2019 / 2	149.0%	152.0%	(3.0%)
2020 / 1	141.0%	145.0%	(4.0%)
2020 / 2	153.0%	157.0%	(4.0%)
2021 / 1	145.0%	149.0%	(4.0%)

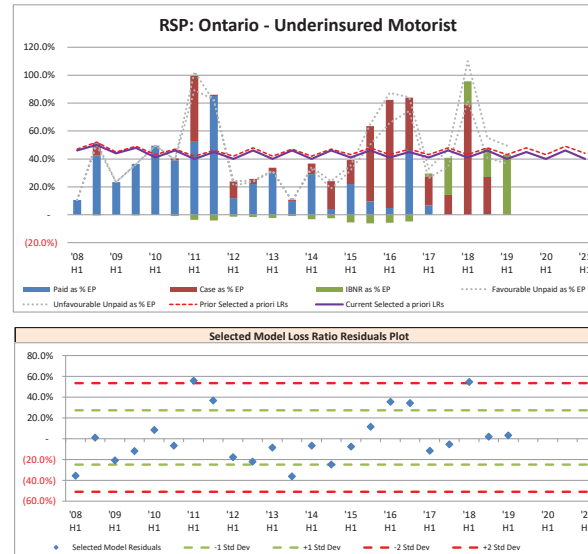


Current AHY: 2019 / 1

Mar 31, 2019 valuation result						Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
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 @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	[14]	[15]	
	[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	
2008 / 1	23,634	20,521	0	20,521	86.8%	1.0289	1.0000	1.0000	24,316	1.4824	1.0000	1.0000	30,421	125.1%	-	
2008 / 2	24,104	21,872	102	21,970	91.1%	1.0274	1.0000	1.0000	24,764	1.3993	1.0000	1.0000	30,742	124.1%	-	
2009 / 1	23,650	19,446	-	19,446	82.2%	1.0329	1.0000	1.0000	24,428	1.4953	1.0000	1.0000	29,077	119.0%	-	
2009 / 2	23,919	21,512	-	21,507	89.9%	1.0551	1.0000	1.0000	25,236	1.4014	1.0000	1.0000	30,139	119.4%	-	
2010 / 1	25,891	21,604	1	21,605	83.4%	1.1030	1.0000	1.0000	28,557	1.5154	1.0000	1.0000	32,742	114.7%	-	
2010 / 2	27,059	24,138	20	24,144	89.2%	1.1298	1.0000	1.0000	30,573	1.4591	1.0000	1.0000	35,229	115.2%	-	
2011 / 1	23,873	21,081	581	21,617	90.6%	1.1465	1.0000	1.0000	27,371	1.5271	1.0000	1.0000	33,011	120.6%	-	
2011 / 2	22,579	21,932	22	21,904	97.0%	1.1800	1.0000	1.0000	26,642	1.4408	1.0000	1.0000	31,559	118.5%	-	
2012 / 1	23,075	19,116	149	19,247	83.4%	1.1977	1.0000	1.0000	27,635	1.5386	1.0000	1.0000	29,614	107.2%	0.4%	
2012 / 2	22,946	22,325	92	22,396	97.6%	1.2131	1.0000	1.0000	27,835	1.4267	1.0000	1.0000	31,953	114.8%	0.4%	
2013 / 1	22,430	21,285	58	21,312	95.0%	1.2135	1.0000	1.0000	27,219	1.5286	1.0000	1.0000	32,578	119.7%	0.4%	
2013 / 2	22,309	25,537	17	25,543	114.5%	1.2066	1.0000	1.0000	26,918	1.3153	1.0000	1.0000	33,596	124.8%	0.4%	
2014 / 1	20,826	23,804	119	23,885	114.7%	1.2046	1.0000	1.0000	25,087	1.3837	1.0000	1.0000	33,049	131.7%	0.4%	
2014 / 2	21,195	25,305	234	25,509	120.4%	1.2207	1.0000	1.0000	25,874	1.2497	1.0000	1.0000	31,877	123.2%	0.4%	
2015 / 1	21,456	25,401	194	25,534	119.0%	1.2203	1.0000	1.0000	26,181	1.3084	1.0000	1.0000	33,410	127.6%	0.4%	
2015 / 2	20,619	26,057	568	26,564	128.8%	1.2097	1.0000	1.0000	24,943	1.1773	1.0000	1.0000	31,274	125.4%	0.3%	
2016 / 1	20,105	26,818	807	27,562	137.1%	1.2019	1.0000	1.0000	24,164	1.2181	1.0000	1.0000	33,575	138.9%	16.2%	
2016 / 2	26,176	36,633	505	37,031	141.5%	1.1807	1.0000	1.0000	30,907	1.1038	1.0000	1.0000	40,875	132.3%	16.3%	
2017 / 1	33,475	42,632	429	43,013	128.5%	1.1533	1.0000	1.0000	38,606	1.1412	1.0000	1.0000	49,085	127.1%	16.3%	
2017 / 2	36,764	51,171	988	52,468	142.7%	1.1255	1.0000	1.0000	41,380	1.0331	1.0000	1.0000	54,205	131.0%	16.3%	
2018 / 1	34,832	49,965	1,766	51,924	149.1%	1.0955	1.0000	1.0000	38,159	1.0645	1.0000	1.0000	55,271	144.8%	16.3%	
2018 / 2	35,675	52,494	3,040	57,222	160.4%	1.0445	1.0000	1.0000	37,264	0.9620	1.0000	1.0000	55,046	147.7%	16.3%	
Total	556,592	620,650	9,692	631,923	113.5%	1.1392	1.0000	1.0000	634,059	1.2633	1.0000	1.0000	798,328	125.9%	100.9%	
*Indemnity & allowed claims expense from FA Valuation Summary						2018-2 AIX				on industry 2018-2 AIX data derived from 2019 / 1 on-levels				weighted average:		
														selected:		137.7%
														current		137.0%
														prior		141.0%

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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	46.0%	47.0%	(1.0%)
2008 / 2	50.0%	52.0%	(2.0%)
2009 / 1	44.0%	45.0%	(1.0%)
2009 / 2	48.0%	49.0%	(1.0%)
2010 / 1	41.0%	43.0%	(2.0%)
2010 / 2	46.0%	47.0%	(1.0%)
2011 / 1	40.0%	42.0%	(2.0%)
2011 / 2	45.0%	46.0%	(1.0%)
2012 / 1	40.0%	42.0%	(2.0%)
2012 / 2	46.0%	48.0%	(2.0%)
2013 / 1	40.0%	42.0%	(2.0%)
2013 / 2	46.0%	47.0%	(1.0%)
2014 / 1	40.0%	42.0%	(2.0%)
2014 / 2	46.0%	47.0%	(1.0%)
2015 / 1	41.0%	43.0%	(2.0%)
2015 / 2	46.0%	48.0%	(2.0%)
2016 / 1	41.0%	43.0%	(2.0%)
2016 / 2	45.0%	47.0%	(2.0%)
2017 / 1	41.0%	43.0%	(2.0%)
2017 / 2	46.0%	48.0%	(2.0%)
2018 / 1	41.0%	43.0%	(2.0%)
2018 / 2	46.0%	48.0%	(2.0%)
2019 / 1	40.0%	43.0%	(3.0%)
2019 / 2	45.0%	48.0%	(3.0%)
2020 / 1	40.0%	43.0%	(3.0%)
2020 / 2	46.0%	49.0%	(3.0%)
2021 / 1	40.0%	44.0%	(4.0%)



Current AHY: 2019 / 1

Accident Period	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	On-Level to 2019 / 1 Loss Ratios		
	[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	
2008 / 1	1,084	115	0	115	10.6%	1.1938	1.0000	1.0000	1,294	1.0475	1.0000	1.0000	120	9.3%	-	
2008 / 2	1,134	481	102	578	51.0%	1.1625	1.0000	1.0000	1,318	0.9242	1.0000	1.0000	535	40.6%	-	
2009 / 1	1,146	268	-	268	23.4%	1.1321	1.0000	1.0000	1,297	1.0404	1.0000	1.0000	278	21.4%	-	
2009 / 2	1,229	449	-	444	36.1%	1.0961	1.0000	1.0000	1,347	0.9187	1.0000	1.0000	408	30.3%	-	
2010 / 1	1,315	653	-	653	49.6%	1.0684	1.0000	1.0000	1,405	1.0404	1.0000	1.0000	679	48.3%	-	
2010 / 2	1,416	552	20	558	39.4%	1.0544	1.0000	1.0000	1,493	0.9150	1.0000	1.0000	511	34.2%	-	
2011 / 1	1,227	641	581	1,178	96.0%	1.0409	1.0000	1.0000	1,277	1.0358	1.0000	1.0000	1,220	95.5%	-	
2011 / 2	1,201	1,021	10	980	81.6%	1.0248	1.0000	1.0000	1,231	0.9114	1.0000	1.0000	893	72.5%	-	
2012 / 1	1,256	149	149	280	22.3%	1.0409	1.0000	1.0000	1,307	1.0312	1.0000	1.0000	289	22.1%	7.1%	
2012 / 2	1,313	290	45	314	23.9%	1.0449	1.0000	1.0000	1,372	0.9078	1.0000	1.0000	285	20.8%	7.1%	
2013 / 1	1,355	407	51	426	31.5%	1.0379	1.0000	1.0000	1,406	1.0266	1.0000	1.0000	438	31.2%	7.1%	
2013 / 2	1,294	128	10	127	9.8%	1.0310	1.0000	1.0000	1,334	0.9043	1.0000	1.0000	115	8.6%	7.1%	
2014 / 1	1,151	334	88	384	33.4%	1.0271	1.0000	1.0000	1,182	1.0198	1.0000	1.0000	391	33.1%	7.1%	
2014 / 2	1,148	47	228	245	21.3%	1.0322	1.0000	1.0000	1,185	0.9008	1.0000	1.0000	220	18.6%	7.1%	
2015 / 1	1,079	238	183	361	33.5%	1.0403	1.0000	1.0000	1,122	1.0154	1.0000	1.0000	367	32.7%	7.1%	
2015 / 2	983	94	530	563	57.3%	1.0409	1.0000	1.0000	1,023	0.8973	1.0000	1.0000	506	49.5%	7.1%	
2016 / 1	914	44	708	760	76.6%	1.0259	1.0000	1.0000	938	1.0131	1.0000	1.0000	709	75.6%	7.1%	
2016 / 2	1,058	492	397	838	79.2%	1.0131	1.0000	1.0000	1,072	0.8921	1.0000	1.0000	748	69.8%	7.1%	
2017 / 1	1,167	77	244	346	29.6%	1.0220	1.0000	1.0000	1,193	1.0087	1.0000	1.0000	349	29.3%	7.1%	
2017 / 2	1,278	5	175	520	40.7%	1.0299	1.0000	1.0000	1,316	0.8887	1.0000	1.0000	462	35.1%	7.1%	
2018 / 1	1,314	1	1,037	1,257	95.7%	1.0220	1.0000	1.0000	1,343	1.0022	1.0000	1.0000	1,260	93.8%	7.1%	
2018 / 2	1,340	5	357	643	48.0%	1.0087	1.0000	1.0000	1,352	0.8836	1.0000	1.0000	568	42.0%	7.1%	
Total	26,402	6,489	4,914	11,779	44.6%	1.0533	1.0000	1.0000	27,807	0.9637	1.0000	1.0000	11,351	40.8%	100.0%	

*Indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

on industry 2018-2 AIX data derived from 2019 / 1 on-levels

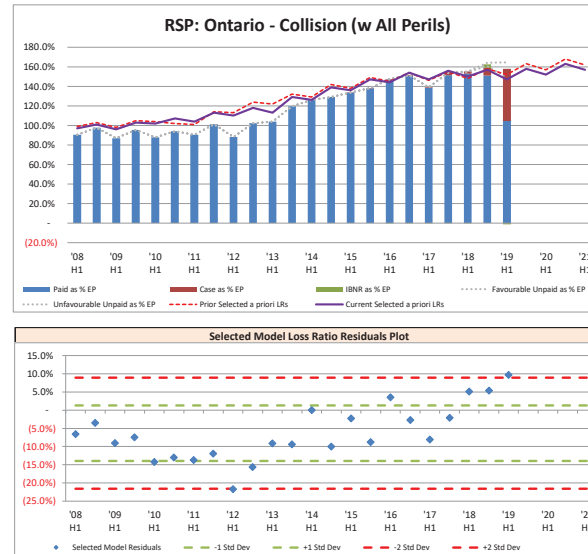
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selected: 40.0%
current: 43.0%
prior: 40.0%

[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: Jun 30, 2019
RSP: Ontario
Amounts in: \$1,000s
Coverage: CL

Exhibit B.4.3b
A Priori LRs
page 1 of 1

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	97.0%	99.0%	(2.0%)
2008 / 2	101.0%	103.0%	(2.0%)
2009 / 1	96.0%	98.0%	(2.0%)
2009 / 2	103.0%	105.0%	(2.0%)
2010 / 1	102.0%	104.0%	(2.0%)
2010 / 2	107.0%	102.0%	5.0%
2011 / 1	104.0%	101.0%	3.0%
2011 / 2	113.0%	114.0%	(1.0%)
2012 / 1	110.0%	113.0%	(3.0%)
2012 / 2	118.0%	124.0%	(6.0%)
2013 / 1	113.0%	122.0%	(9.0%)
2013 / 2	129.0%	132.0%	(3.0%)
2014 / 1	126.0%	129.0%	(3.0%)
2014 / 2	139.0%	142.0%	(3.0%)
2015 / 1	136.0%	138.0%	(2.0%)
2015 / 2	147.0%	149.0%	(2.0%)
2016 / 1	144.0%	145.0%	(1.0%)
2016 / 2	154.0%	154.0%	-
2017 / 1	147.0%	146.0%	1.0%
2017 / 2	156.0%	155.0%	1.0%
2018 / 1	150.0%	148.0%	2.0%
2018 / 2	157.0%	158.0%	(1.0%)
2019 / 1	147.0%	152.0%	(5.0%)
2019 / 2	158.0%	163.0%	(5.0%)
2020 / 1	152.0%	157.0%	(5.0%)
2020 / 2	163.0%	168.0%	(5.0%)
2021 / 1	157.0%	162.0%	(5.0%)



Current AHY: 2019 / 1

Accident Period	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	On-Level to 2019 / 1 Loss Ratios		
	[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	
2008 / 1	16,617	15,026	0	15,027	90.4%	1.0708	1.0000	1.0000	17,793	1.6264	1.0000	1.0000	24,439	137.4%	-	
2008 / 2	16,984	16,565	0	16,565	97.5%	1.0685	1.0000	1.0000	18,147	1.5496	1.0000	1.0000	25,669	141.5%	-	
2009 / 1	16,621	14,467	-	14,467	87.0%	1.0747	1.0000	1.0000	17,863	1.6384	1.0000	1.0000	23,702	132.7%	-	
2009 / 2	16,816	16,057	-	16,057	95.5%	1.0986	1.0000	1.0000	18,474	1.5606	1.0000	1.0000	25,059	135.6%	-	
2010 / 1	18,901	16,595	1	16,596	87.8%	1.1444	1.0000	1.0000	21,630	1.6501	1.0000	1.0000	27,385	126.6%	-	
2010 / 2	19,780	18,594	0	18,594	94.0%	1.1744	1.0000	1.0000	23,230	1.6185	1.0000	1.0000	30,094	129.5%	-	
2011 / 1	17,585	15,887	-	15,887	90.3%	1.1946	1.0000	1.0000	21,007	1.6957	1.0000	1.0000	26,939	128.2%	-	
2011 / 2	16,595	16,782	4	16,785	101.1%	1.2331	1.0000	1.0000	20,463	1.6004	1.0000	1.0000	26,863	131.3%	-	
2012 / 1	17,011	15,017	0	15,017	88.3%	1.2488	1.0000	1.0000	21,243	1.6748	1.0000	1.0000	25,151	118.4%	-	
2012 / 2	16,900	17,305	-	17,305	102.4%	1.2638	1.0000	1.0000	21,358	1.5784	1.0000	1.0000	27,314	127.9%	-	
2013 / 1	16,388	17,030	5	17,035	103.9%	1.2648	1.0000	1.0000	20,728	1.6497	1.0000	1.0000	28,103	135.6%	-	
2013 / 2	16,455	19,676	6	19,682	119.6%	1.2569	1.0000	1.0000	20,682	1.4376	1.0000	1.0000	28,295	136.8%	-	
2014 / 1	15,496	19,527	7	19,534	126.1%	1.2535	1.0000	1.0000	19,424	1.4606	1.0000	1.0000	28,531	146.9%	-	
2014 / 2	15,858	20,450	6	20,456	129.0%	1.2669	1.0000	1.0000	20,091	1.3367	1.0000	1.0000	27,343	136.1%	-	
2015 / 1	16,217	21,670	10	21,680	133.7%	1.2598	1.0000	1.0000	20,430	1.3578	1.0000	1.0000	29,438	144.1%	-	
2015 / 2	15,653	21,614	19	21,633	138.2%	1.2451	1.0000	1.0000	19,490	1.2426	1.0000	1.0000	26,881	137.9%	-	
2016 / 1	15,284	22,469	96	22,554	147.6%	1.2371	1.0000	1.0000	18,908	1.2616	1.0000	1.0000	28,454	150.5%	16.7%	
2016 / 2	20,152	30,449	100	30,491	151.3%	1.2052	1.0000	1.0000	24,287	1.1509	1.0000	1.0000	35,093	144.5%	16.7%	
2017 / 1	25,972	35,990	167	36,080	138.9%	1.1625	1.0000	1.0000	30,192	1.1653	1.0000	1.0000	42,044	139.3%	16.7%	
2017 / 2	28,823	43,658	709	44,331	153.8%	1.1287	1.0000	1.0000	32,533	1.0618	1.0000	1.0000	47,070	144.7%	16.7%	
2018 / 1	27,642	42,283	620	42,862	155.1%	1.0995	1.0000	1.0000	30,392	1.0766	1.0000	1.0000	46,145	151.8%	16.7%	
2018 / 2	28,703	43,388	2,191	46,626	162.4%	1.0489	1.0000	1.0000	30,107	0.9828	1.0000	1.0000	45,824	152.2%	16.7%	
Total	416,453	500,497	3,942	505,264	121.3%	1.1729	1.0000	1.0000	488,472	1.3376	1.0000	1.0000	675,836	138.4%	100.0%	

*Indemnity & allowed claims expense from FA Valuation Summary

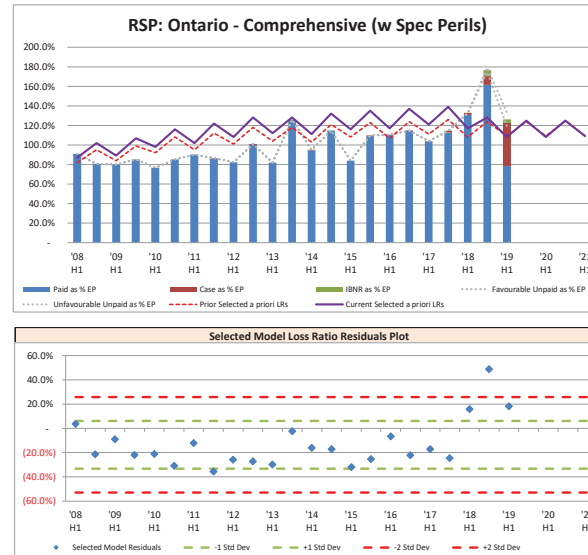
2018-2 AIX

on industry 2018-2 AIX data derived from 2019 / 1 on-levels

weighted average: 147.2%
selected: 147.0%
current: 152.0%
prior: 152.0%

[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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	87.0%	82.0%	5.0%
2008 / 2	102.0%	95.0%	7.0%
2009 / 1	89.0%	84.0%	5.0%
2009 / 2	107.0%	99.0%	8.0%
2010 / 1	98.0%	92.0%	6.0%
2010 / 2	116.0%	108.0%	8.0%
2011 / 1	102.0%	95.0%	7.0%
2011 / 2	122.0%	112.0%	10.0%
2012 / 1	108.0%	101.0%	7.0%
2012 / 2	128.0%	118.0%	10.0%
2013 / 1	112.0%	104.0%	8.0%
2013 / 2	128.0%	118.0%	10.0%
2014 / 1	111.0%	103.0%	8.0%
2014 / 2	132.0%	121.0%	11.0%
2015 / 1	116.0%	108.0%	8.0%
2015 / 2	135.0%	123.0%	12.0%
2016 / 1	117.0%	107.0%	10.0%
2016 / 2	137.0%	124.0%	13.0%
2017 / 1	121.0%	111.0%	10.0%
2017 / 2	139.0%	126.0%	13.0%
2018 / 1	117.0%	108.0%	9.0%
2018 / 2	128.0%	124.0%	4.0%
2019 / 1	108.0%	109.0%	(1.0%)
2019 / 2	125.0%	124.0%	1.0%
2020 / 1	108.0%	109.0%	(1.0%)
2020 / 2	125.0%	125.0%	-
2021 / 1	109.0%	109.0%	-



Current AHY: **2019 / 1**

Accident Period	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	On-Level to 2019 / 1 Loss Ratios		
	[1] val data	[2] val data	[3] val data	[4] val data	[5] =[4]/[1]	[6] industry avg EP relativity	[7] assumption	[8] assumption	[9] =[1]*[6]*[7]*[8]	[10] trend analysis	[11] assumption	[12] assumption	[13] =[4]*[10]*[11]*[12]	[14] =[13]/[9]	[15] selected	
2008 / 1	5,933	5,380	0	5,380	90.7%	0.8813	1.0000	1.0000	5,229	1.0895	1.0000	1.0000	5,862	112.1%	-	
2008 / 2	5,986	4,826	0	4,826	80.6%	0.8853	1.0000	1.0000	5,299	0.9402	1.0000	1.0000	4,538	85.6%	-	
2009 / 1	5,883	4,712	-	4,712	80.1%	0.8955	1.0000	1.0000	5,268	1.0817	1.0000	1.0000	5,097	96.8%	-	
2009 / 2	5,874	5,006	-	5,006	85.2%	0.9218	1.0000	1.0000	5,415	0.9334	1.0000	1.0000	4,672	86.3%	-	
2010 / 1	5,675	4,357	-	4,357	76.8%	0.9730	1.0000	1.0000	5,522	1.0737	1.0000	1.0000	4,678	84.7%	-	
2010 / 2	5,863	4,992	-	4,992	85.1%	0.9977	1.0000	1.0000	5,850	0.9262	1.0000	1.0000	4,624	79.0%	-	
2011 / 1	5,061	4,553	0	4,553	90.0%	1.0052	1.0000	1.0000	5,087	1.0657	1.0000	1.0000	4,852	95.4%	-	
2011 / 2	4,783	4,129	9	4,138	86.5%	1.0345	1.0000	1.0000	4,948	0.9189	1.0000	1.0000	3,803	76.9%	-	
2012 / 1	4,808	3,950	-	3,950	82.2%	1.0577	1.0000	1.0000	5,085	1.0568	1.0000	1.0000	4,174	82.1%	-	
2012 / 2	4,733	4,730	46	4,777	100.9%	1.0786	1.0000	1.0000	5,109	0.9114	1.0000	1.0000	4,354	85.3%	-	
2013 / 1	4,687	3,848	2	3,850	82.1%	1.0850	1.0000	1.0000	5,085	1.0485	1.0000	1.0000	4,037	79.4%	-	
2013 / 2	4,560	5,734	-	5,734	125.7%	1.0750	1.0000	1.0000	4,902	0.9045	1.0000	1.0000	5,186	105.8%	-	
2014 / 1	4,179	3,944	23	3,967	94.9%	1.0723	1.0000	1.0000	4,481	1.0404	1.0000	1.0000	4,127	92.1%	-	
2014 / 2	4,189	4,808	0	4,808	114.8%	1.0976	1.0000	1.0000	4,598	0.8971	1.0000	1.0000	4,314	93.8%	-	
2015 / 1	4,160	3,493	-	3,493	84.0%	1.1128	1.0000	1.0000	4,629	1.0322	1.0000	1.0000	3,605	77.9%	-	
2015 / 2	3,983	4,349	18	4,367	109.6%	1.1123	1.0000	1.0000	4,430	0.8900	1.0000	1.0000	3,887	87.7%	-	
2016 / 1	3,907	4,304	4	4,308	110.3%	1.1052	1.0000	1.0000	4,318	1.0240	1.0000	1.0000	4,412	102.2%	16.7%	
2016 / 2	4,966	5,691	9	5,701	114.8%	1.1171	1.0000	1.0000	5,548	0.8830	1.0000	1.0000	5,034	90.7%	16.7%	
2017 / 1	6,336	6,566	18	6,587	104.0%	1.1396	1.0000	1.0000	7,221	1.0160	1.0000	1.0000	6,692	92.7%	16.7%	
2017 / 2	6,663	7,509	104	7,617	114.3%	1.1302	1.0000	1.0000	7,531	0.8761	1.0000	1.0000	6,673	88.6%	16.7%	
2018 / 1	5,876	7,681	110	7,804	132.8%	1.0933	1.0000	1.0000	6,424	1.0079	1.0000	1.0000	7,866	122.4%	16.7%	
2018 / 2	5,632	9,101	492	9,953	176.7%	1.0307	1.0000	1.0000	5,805	0.8695	1.0000	1.0000	8,654	149.1%	16.7%	
Total	113,737	113,663	836	114,880	101.0%	1.0355	1.0000	1.0000	117,780	0.9674	1.0000	1.0000	111,141	94.4%	100.0%	

*Indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

on industry 2018-2 AIX data derived from 2019 / 1 on-levels

weighted average: 107.6%
selected: 108.0%
current: 109.0%
prior: 109.0%

[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
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[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 June 30, 2019

Coverage: **Other Coverages**

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	197,808	188,059	0	188,059		188,059						188,059	188,059										188,059	
1997	42,917	33,072	5	33,077		33,077						33,077	33,077				77.1%		77.1%	77.1%			33,077	77.1%
1998	30,222	23,388	9	23,398		23,398						23,398	23,398				77.4%		77.4%	77.4%			23,398	77.4%
1999	20,100	18,097	2	18,099		18,099						18,099	18,099				90.0%		90.0%	90.0%			18,099	90.0%
2000	20,106	21,498	(0)	21,498		21,498						21,498	21,498				106.9%		106.9%	106.9%			21,498	106.9%
2001	23,724	22,303	(0)	22,303		22,303						22,303	22,303				94.0%		94.0%	94.0%			22,303	94.0%
2002	33,552	30,176	(0)	30,176		30,176						30,176	30,176				89.9%		89.9%	89.9%			30,176	89.9%
2003	40,126	30,728	0	30,728		30,728						30,728	30,728				76.6%		76.6%	76.6%			30,728	76.6%
2004	42,358	25,637	(0)	25,637		25,637						25,637	25,637				60.5%		60.5%	60.5%			25,637	60.5%
2005	38,642	26,215	0	26,215		26,215						26,215	26,215				67.8%		67.8%	67.8%			26,215	67.8%
2006	39,128	28,064	0	28,064		28,064						28,064	28,064				71.7%		71.7%	71.7%			28,064	71.7%
2007	43,387	35,541	0	35,542		35,542						35,542	35,542				81.9%		81.9%	81.9%			35,542	81.9%
2008	47,739	42,392	102	42,494		42,492						42,492	42,494				89.0%		89.0%	89.0%			42,493	89.0%
2009	47,570	40,957	-	40,957		40,955						40,955	40,957				86.1%		86.1%	86.1%			40,957	86.1%
2010	52,950	45,742	22	45,764	53,997	45,748	-	100.0%	45,748			45,748	45,764			102.0%	86.4%	86.4%	86.4%	86.4%			45,754	86.4%
2011	46,452	43,217	262	43,480	49,070	43,420	0.5%	99.5%	43,449			43,420	43,480			105.6%	93.5%	93.5%	93.5%	93.6%			43,420	93.5%
2012	46,021	41,452	64	41,516	51,011	41,488	(0.4%)	100.4%	41,454			41,488	41,516			110.8%	90.2%	90.1%	90.2%	90.2%			41,488	90.2%
2013	44,739	46,827	59	46,885	51,969	46,848	(0.9%)	100.9%	46,802			46,848	46,885			116.2%	104.7%	104.6%	104.7%	104.8%			46,848	104.7%
2014	42,020	49,116	320	49,436	52,723	49,371	(1.3%)	101.3%	49,328			49,371	49,436			125.5%	117.5%	117.4%	117.5%	117.6%			49,371	117.5%
2015	42,063	51,455	731	52,186	56,146	52,062	-	100.0%	52,062			52,346	52,186			133.5%	123.8%	123.8%	124.4%	124.1%			52,075	123.8%
2016	46,237	63,363	1,530	64,893	65,206	64,638	20.2%	79.8%	64,752			64,926	64,893			141.0%	139.8%	140.0%	140.4%	140.3%			64,753	140.0%
2017	70,186	93,849	674	94,523	101,062	94,333	0.5%	99.5%	94,366			98,119	94,523			144.0%	134.4%	134.5%	139.8%	134.7%			94,454	134.6%
2018	70,271	103,579	3,805	107,383	101,424	107,934	8.8%	91.2%	107,358			102,651	107,383			144.3%	153.6%	152.8%	146.1%	152.8%			107,358	152.8%
2019	35,553	38,883	8,441	47,324	48,836	50,433	5.8%	94.2%	50,340			-	47,324			137.4%	141.9%	141.6%		133.1%			50,370	141.7%
Total	1,163,872	1,143,611	16,025	1,159,636	631,445	1,162,517			595,661			1,111,161	1,159,636										1,162,136	

*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 June 30, 2019

Coverage: Other Coverages

RSP: Ontario

Amounts in: \$1,000s

	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							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			N/A	-	188,059			188,059		N/A	-	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		35,542		35,542	35,542			N/A	-	35,542	81.9%		35,541		N/A	-	35,542	81.9%	-	-	-	-		
2008		42,492		42,492	42,494			N/A	(1)	42,493	89.0%		42,490		N/A	(4)	42,491	89.0%	(1)	3	2	-		
2009		40,955		40,955	40,957			N/A	-	40,957	86.1%		40,950		N/A	(5)	40,952	86.1%	-	5	5	-		
2010	53,997	45,748	45,748	45,748	45,764			N/A	(10)	45,754	86.4%	52,617	45,737	45,736	N/A	(14)	45,750	86.4%	-	4	4	-		
2011	49,070	43,420	43,449	43,420	43,480			N/A	(60)	43,420	93.5%	47,913	43,521	43,568	N/A	(95)	43,521	93.7%	(136)	35	(101)	(0.2%)		
2012	51,011	41,488	41,454	41,488	41,516			N/A	(28)	41,488	90.2%	51,777	41,644	41,607	N/A	(39)	41,643	90.5%	(166)	11	(155)	(0.3%)		
2013	51,969	46,848	46,802	46,848	46,885			N/A	(37)	46,848	104.7%	53,146	46,855	46,804	N/A	(42)	46,854	104.7%	(11)	5	(6)	-		
2014	52,723	49,371	49,328	49,371	49,436			N/A	(65)	49,371	117.5%	52,904	49,394	49,348	N/A	(68)	49,394	117.5%	(26)	3	(23)	-		
2015	56,146	52,062	52,062	52,346	52,186			N/A	(111)	52,075	123.8%	56,029	52,100	52,099	N/A	(121)	52,098	123.8%	(33)	10	(23)	-		
2016	65,206	64,638	64,752	64,926	64,893			N/A	(140)	64,753	140.0%	64,423	64,526	64,593	N/A	(171)	64,593	139.6%	129	31	160	0.4%		
2017	101,062	94,333	94,366	98,119	94,523			N/A	(69)	94,454	134.6%	99,139	95,192	95,290	N/A		260	95,480	135.9%	(698)	(329)	(1,027)	(1.3%)	
2018	101,424	107,934	107,358	102,651	107,383			N/A	(25)	107,358	152.8%	100,799	110,022	109,245	N/A		1,880	109,146	154.8%	117	(1,905)	(1,788)	(2.0%)	
2019	48,836	50,433	50,340	-	47,324			N/A		3,046	50,370	141.7%	50,420	53,968	52,264	N/A		215	25,674	147.9%	21,865	2,831	24,696	(6.2%)
Total	631,445	1,162,517	595,661	1,111,161	1,159,636				2,500	1,162,136		629,166	1,169,193	600,554		1,796	1,140,393		21,040	704	21,744			
2018 & Prior	582,609	1,112,085	545,321	1,111,161	1,112,312				(546)	1,111,766		578,746	1,115,225	548,290		1,581	1,114,718		(825)	(2,127)	(2,952)			

*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 June 30, 2019

Coverage: Underinsured Motorist

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*	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]	
																=([15]/[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		672				-	100.0%	672	672											672	
2008 / 1	(2)	115	0	115		114				-	100.0%	114	115											115	
2008 / 2	1	481	102	582		581				-	100.0%	581	582											581	
2009 / 1	306	268	-	268		266				-	100.0%	266	268											268	
2009 / 2	975	449	-	449	468	448	(0.2%)	100.2%	448	-	100.0%	448	449			48.0%	45.9%	45.9%	45.9%	46.0%				449	46.0%
2010 / 1	1,315	653	-	653	539	647	(0.9%)	100.9%	648	-	100.0%	647	653			41.0%	49.2%	49.2%	49.2%	49.6%				653	49.6%
2010 / 2	1,416	552	20	572	651	563	(1.7%)	101.7%	561	-	100.0%	563	572			46.0%	39.8%	39.6%	39.8%	40.4%				562	39.7%
2011 / 1	1,227	827	249	1,076	491	1,053	(2.1%)	102.1%	1,065	-	100.0%	1,053	1,076			40.0%	85.8%	86.8%	85.8%	87.7%				1,053	85.8%
2011 / 2	1,201	1,021	10	1,031	540	994	(3.7%)	103.7%	1,011	-	100.0%	994	1,031			45.0%	82.8%	84.2%	82.8%	85.9%				994	82.8%
2012 / 1	1,256	162	22	184	502	175	(4.9%)	104.9%	159	-	100.0%	175	184			40.0%	13.9%	12.6%	13.9%	14.6%				175	13.9%
2012 / 2	1,313	289	42	331	604	312	(6.1%)	106.1%	294	-	100.0%	312	331			46.0%	23.7%	22.4%	23.7%	25.2%				312	23.7%
2013 / 1	1,355	411	41	451	542	424	(6.5%)	106.5%	416	-	100.0%	424	451			40.0%	31.3%	30.7%	31.3%	33.3%				424	31.3%
2013 / 2	1,294	128	10	138	595	128	(8.1%)	108.1%	90	-	100.0%	128	138			46.0%	9.9%	7.0%	9.9%	10.7%				128	9.9%
2014 / 1	1,151	340	69	409	461	373	(9.6%)	109.6%	365	-	100.0%	373	409			40.0%	32.4%	31.7%	32.4%	35.5%				373	32.4%
2014 / 2	1,148	49	219	268	528	239	(12.1%)	112.1%	204	-	100.0%	239	268			46.0%	20.8%	17.8%	20.8%	23.3%				239	20.8%
2015 / 1	1,079	241	162	403	442	353	(14.3%)	114.3%	340	-	100.0%	353	403			41.0%	32.7%	31.5%	32.7%	37.4%				352	32.6%
2015 / 2	982	100	526	627	452	553	(13.3%)	113.3%	567	12.5%	87.5%	541	627			46.0%	56.3%	57.7%	55.0%	63.8%				567	57.7%
2016 / 1	914	50	776	825	375	721	(14.5%)	114.5%	771	25.0%	75.0%	634	825			41.0%	78.9%	84.4%	69.4%	90.4%				771	84.4%
2016 / 2	1,056	495	568	1,063	475	930	(14.3%)	114.3%	995	37.5%	62.5%	759	1,063			45.0%	88.1%	94.2%	71.9%	100.6%				995	94.2%
2017 / 1	1,166	79	310	388	478	354	(9.6%)	109.6%	343	50.0%	50.0%	416	388			41.0%	30.4%	29.4%	35.7%	33.3%				416	35.7%
2017 / 2	1,276	6	174	181	587	214	15.7%	84.3%	273	62.5%	37.5%	447	181			46.0%	16.8%	21.4%	35.0%	14.2%				273	21.4%
2018 / 1	1,312	1	1,146	1,146	538	1,631	29.7%	70.3%	1,306	75.0%	25.0%	811	1,146			41.0%	124.4%	99.6%	61.8%	87.4%				1,306	99.6%
2018 / 2	1,334	5	667	672	614	1,209	44.4%	55.6%	945	87.5%	12.5%	688	672			46.0%	90.6%	70.8%	51.6%	50.4%				945	70.8%
2019 / 1	1,272	-	111	111	509	397	72.1%	27.9%	478	100.0%	-	-	111			40.0%	31.2%	37.5%	-	-				509	40.0%
Total	24,340	13,810	5,223	19,033	10,391	19,771			11,277			18,058	19,033											19,550	

*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 June 30, 2019

Coverage: Underinsured Motorist

RSP: Ontario

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)										Prior Valuation Results (as at Mar 2019)				Change from Prior Valuation			
	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*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[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	-	-	-	-	-	-	-	Incurred (Zero IBNR)	-	672		-	-	-	Incurred (Zero IBNR)	-	672	
2008 / 1	(0)			(0)	-	-	-	Incurred (Zero IBNR)	-	115		(0)			Incurred (Zero IBNR)	-	115	
2008 / 2	(1)			(1)	-	-	-	Link Ratio Method	(1)	581		(4)			Link Ratio Method	(4)	578	
2009 / 1	(1)			(1)	-	-	-	Incurred (Zero IBNR)	-	268		(2)			Incurred (Zero IBNR)	-	268	
2009 / 2	19	(1)	(1)	(1)	-	-	-	Incurred (Zero IBNR)	-	449	46.0%	29	(5)	(6)	Link Ratio Method	(5)	444	45.5%
2010 / 1	(113)	(6)	(5)	(6)	-	-	-	Incurred (Zero IBNR)	-	653	49.6%	(87)	(12)	(11)	Incurred (Zero IBNR)	-	653	49.6%
2010 / 2	79	(10)	(11)	(10)	-	-	-	Link Ratio Method	(10)	562	39.7%	93	(14)	(17)	Link Ratio Method	(14)	558	39.4%
2011 / 1	(585)	(23)	(11)	(23)	-	-	-	Link Ratio Method	(23)	1,053	85.8%	(706)	(44)	(19)	Link Ratio Method	(44)	1,178	96.0%
2011 / 2	(491)	(37)	(20)	(37)	-	-	-	Link Ratio Method	(37)	994	82.8%	(479)	(51)	(29)	Link Ratio Method	(51)	980	81.6%
2012 / 1	319	(9)	(25)	(9)	-	-	-	Link Ratio Method	(9)	175	13.9%	229	(18)	(33)	Link Ratio Method	(18)	280	22.3%
2012 / 2	273	(19)	(37)	(19)	-	-	-	Link Ratio Method	(19)	312	23.7%	295	(21)	(42)	Link Ratio Method	(21)	314	23.9%
2013 / 1	91	(27)	(35)	(27)	-	-	-	Link Ratio Method	(27)	424	31.3%	112	(31)	(41)	Link Ratio Method	(31)	426	31.5%
2013 / 2	457	(10)	(48)	(10)	-	-	-	Link Ratio Method	(10)	128	9.9%	470	(11)	(51)	Link Ratio Method	(11)	127	9.8%
2014 / 1	51	(36)	(44)	(36)	-	-	-	Link Ratio Method	(36)	373	32.4%	62	(38)	(48)	Link Ratio Method	(38)	384	33.3%
2014 / 2	260	(29)	(64)	(29)	-	-	-	Link Ratio Method	(29)	239	20.8%	265	(30)	(66)	Link Ratio Method	(30)	245	21.3%
2015 / 1	39	(51)	(63)	(51)	-	-	-	Link Ratio Method	(51)	352	32.6%	43	(48)	(60)	BF Method	(60)	361	33.5%
2015 / 2	(175)	(73)	(60)	(86)	-	-	-	BF Method	(60)	567	57.7%	(153)	(71)	(61)	BF Method	(61)	563	57.3%
2016 / 1	(451)	(105)	(54)	(191)	-	-	-	BF Method	(54)	771	84.4%	(359)	(87)	(52)	BF Method	(52)	700	76.6%
2016 / 2	(587)	(133)	(68)	(303)	-	-	-	BF Method	(68)	995	94.2%	(392)	(82)	(51)	BF Method	(51)	838	79.2%
2017 / 1	90	(34)	(46)	28	-	-	-	ELR & LR Wtd Method	28	416	35.7%	181	17	25	BF Method	25	346	29.6%
2017 / 2	406	34	92	267	-	-	-	BF Method	92	273	21.4%	434	60	153	ELR & LR Wtd Method	340	520	40.7%
2018 / 1	(609)	485	160	(335)	-	-	-	BF Method	160	1,306	99.6%	(472)	661	220	BF Method	220	1,257	95.7%
2018 / 2	(58)	537	273	16	-	-	-	BF Method	273	945	70.8%	281	523	380	ELR & LR Wtd Method	281	643	48.0%
2019 / 1	-	-	-	-	-	-	-		398	509	40.0%	562	0	484		274	274	43.1%
Total	(984)	452	(67)	(865)	-	-	-		517	19,550		407	688	677		649	19,144	
2018 / 2 & Prior	(984)	452	(67)	(865)	-	-	-		119	19,041		(155)	688	192		375	18,870	

*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 June 30, 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]
																=(15/[1])	=(6/[1])	=(9/[1])	=(12/[1])	=(13/[1])	=(14/[1])	=(15/[1])		
Prior to 1997	197,808	101,419		101,419		101,419						101,419	101,419											101,419
1997 / 1	22,824	10,275	(0)	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	10,160		10,160				-	100.0%	10,160	10,160											10,160
2006 / 1	18,245	8,697	(0)	8,697		8,697				-	100.0%	8,697	8,697											8,697
2006 / 2	20,889	12,193	0	12,193		12,193				-	100.0%	12,193	12,193											12,193
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	16,564	0	16,564		16,564				-	100.0%	16,564	16,564											16,564
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	19,085	16,057	-	100.0%	16,057	-	100.0%	16,057	16,057			103.0%	86.7%	86.7%	86.7%	86.7%			16,057	86.7%
2010 / 1	18,901	16,595	1	16,596	19,280	16,596	-	100.0%	16,596	-	100.0%	16,596	16,596			102.0%	87.8%	87.8%	87.8%	87.8%			16,596	87.8%
2010 / 2	19,780	18,594	0	18,594	21,164	18,594	-	100.0%	18,594	-	100.0%	18,594	18,594			107.0%	94.0%	94.0%	94.0%	94.0%			18,594	94.0%
2011 / 1	17,585	15,887	-	15,887	18,289	15,887	-	100.0%	15,887	-	100.0%	15,887	15,887			104.0%	90.3%	90.3%	90.3%	90.3%			15,887	90.3%
2011 / 2	16,595	16,781	4	16,785	18,753	16,785	-	100.0%	16,785	-	100.0%	16,785	16,785			113.0%	101.1%	101.1%	101.1%	101.1%			16,785	101.1%
2012 / 1	17,011	15,016	0	15,017	18,712	15,017	-	100.0%	15,017	-	100.0%	15,017	15,017			110.0%	88.3%	88.3%	88.3%	88.3%			15,017	88.3%
2012 / 2	16,900	17,305	-	17,305	19,942	17,305	-	100.0%	17,305	-	100.0%	17,305	17,305			118.0%	102.4%	102.4%	102.4%	102.4%			17,305	102.4%
2013 / 1	16,388	17,030	1	17,030	18,518	17,030	-	100.0%	17,030	-	100.0%	17,030	17,030			113.0%	103.9%	103.9%	103.9%	103.9%			17,030	103.9%
2013 / 2	16,455	19,675	6	19,682	21,227	19,682	-	100.0%	19,682	-	100.0%	19,682	19,682			129.0%	119.6%	119.6%	119.6%	119.6%			19,682	119.6%
2014 / 1	15,496	19,525	6	19,531	19,525	19,531	-	100.0%	19,531	-	100.0%	19,531	19,531			126.0%	126.0%	126.0%	126.0%	126.0%			19,531	126.0%
2014 / 2	15,858	20,448	5	20,453	22,043	20,453	-	100.0%	20,453	-	100.0%	20,453	20,453			139.0%	129.0%	129.0%	129.0%	129.0%			20,453	129.0%
2015 / 1	16,216	21,664	5	21,669	22,053	21,669	-	100.0%	21,669	-	100.0%	21,669	21,669			136.0%	133.6%	133.6%	133.6%	133.6%			21,669	133.6%
2015 / 2	15,646	21,610	19	21,629	22,999	21,629	-	100.0%	21,629	12.5%	87.5%	21,800	21,629			147.0%	138.2%	138.2%	139.3%	138.2%			21,629	138.2%
2016 / 1	15,270	22,415	93	22,508	21,988	22,508	-	100.0%	22,508	25.0%	75.0%	22,378	22,508			144.0%	147.4%	147.4%	146.6%	147.4%			22,508	147.4%
2016 / 2	20,133	30,421	80	30,501	31,005	30,483	(0.1%)	100.1%	30,482	37.5%	62.5%	30,678	30,501			154.0%	151.4%	151.4%	152.4%	151.5%			30,483	151.4%
2017 / 1	25,955	36,014	75	36,089	38,154	36,006	(0.2%)	100.2%	36,001	50.0%	50.0%	37,080	36,089			147.0%	138.7%	138.7%	142.9%	139.0%			36,006	138.7%
2017 / 2	28,800	43,686	78	43,764	44,929	43,685	(0.2%)	100.2%	43,683	62.5%	37.5%	44,462	43,764			156.0%	151.7%	151.7%	154.4%	152.0%			43,685	151.7%
2018 / 1	27,592	42,524	357	42,880	41,388	42,765	(0.3%)	100.3%	42,769	75.0%	25.0%	41,732	42,880			150.0%	155.0%	155.0%	151.2%	155.4%			42,768	155.0%
2018 / 2	28,575	44,313	950	45,263	44,862	44,965	(0.7%)	100.7%	44,965	87.5%	12.5%	44,875	45,263			157.0%	157.4%	157.4%	157.0%	158.4%			44,965	157.4%
2019 / 1	28,984	33,284	7,021	40,305	42,606	42,393	4.9%	95.1%	42,404	100.0%	-	-	40,305			147.0%	146.3%	146.3%	-	-			42,404	146.3%
Total	1,038,247	839,984	8,707	848,691	526,523	850,186			499,045			808,759	848,691											850,200

*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 June 30, 2019

Coverage: Collision (w All Perils)

RSP: Ontario

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)											Change from Prior Valuation			
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero 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]				
Prior to 1997		-	-	-	-	-	-		-	101,419			-			-	101,419		-	=([19]-[16])	=([20]-[17])	=([21]-[18])				
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	-	10,160			-		Link Ratio Method	-	10,161		-	-	-	-				
2006 / 1		-	-	-	-	-	-	Link Ratio Method	-	8,697			-		Link Ratio Method	-	8,697		-	-	-	-				
2006 / 2		-	-	-	-	-	-	Link Ratio Method	-	12,193			-		Link Ratio Method	-	12,194		-	-	-	-				
2007 / 1		-	-	-	-	-	-	Link Ratio Method	-	13,707			-		Link Ratio Method	-	13,707		-	-	-	-				
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	-	16,564			-		Link Ratio Method	-	16,565		(1)	-	-	(1)				
2009 / 1		-	-	-	-	-	-	Link Ratio Method	-	14,467			-		Link Ratio Method	-	14,467		-	-	-	-				
2009 / 2	3,028	-	-	-	-	-	-	Link Ratio Method	-	16,057	86.7%	3,398	-	-	Link Ratio Method	-	16,057	86.7%	-	-	-	-				
2010 / 1	2,684	-	-	-	-	-	-	Link Ratio Method	-	16,596	87.8%	3,062	-	-	Link Ratio Method	-	16,596	87.8%	-	-	-	-				
2010 / 2	2,571	-	-	-	-	-	-	Link Ratio Method	-	18,594	94.0%	1,582	-	-	Link Ratio Method	-	18,594	94.0%	-	-	-	-				
2011 / 1	2,402	-	-	-	-	-	-	Link Ratio Method	-	15,887	90.3%	1,875	-	-	Link Ratio Method	-	15,887	90.3%	-	-	-	-				
2011 / 2	1,968	-	-	-	-	-	-	Link Ratio Method	-	16,785	101.1%	2,133	-	-	Link Ratio Method	-	16,785	101.1%	-	-	-	-				
2012 / 1	3,696	-	-	-	-	-	-	Link Ratio Method	-	15,017	88.3%	4,206	-	-	Link Ratio Method	-	15,017	88.3%	(1)	-	-	(1)				
2012 / 2	2,637	-	-	-	-	-	-	Link Ratio Method	-	17,305	102.4%	3,651	-	-	Link Ratio Method	-	17,305	102.4%	-	-	-	-				
2013 / 1	1,488	-	-	-	-	-	-	Link Ratio Method	-	17,030	103.9%	2,958	-	-	Link Ratio Method	-	17,035	103.9%	(5)	-	-	(5)				
2013 / 2	1,546	-	-	-	-	-	-	Link Ratio Method	-	19,682	119.6%	2,039	-	-	Link Ratio Method	-	19,682	119.6%	-	-	-	-				
2014 / 1	(6)	-	-	-	-	-	-	Link Ratio Method	-	19,531	126.0%	456	-	-	Link Ratio Method	-	19,534	126.1%	(3)	-	-	(3)	(0.1%)			
2014 / 2	1,590	-	-	-	-	-	-	Link Ratio Method	-	20,453	129.0%	2,063	-	-	Link Ratio Method	-	20,456	129.0%	(3)	-	-	(3)	-			
2015 / 1	385	-	-	-	-	-	-	Link Ratio Method	-	21,669	133.6%	699	-	-	Link Ratio Method	-	21,680	133.7%	(12)	-	-	(12)	(0.1%)			
2015 / 2	1,370	-	-	-	171	-	-	Link Ratio Method	-	21,629	138.2%	1,689	-	-	Link Ratio Method	-	21,633	138.2%	(4)	-	-	(4)	-			
2016 / 1	(520)	-	-	-	(130)	-	-	Link Ratio Method	-	22,508	147.4%	(404)	(11)	(11)	Link Ratio Method	(11)	22,554	147.6%	(57)	11	-	(46)	(0.2%)			
2016 / 2	504	(18)	(19)	178	-	-	-	Link Ratio Method	(18)	30,483	151.4%	484	(58)	(59)	Link Ratio Method	(58)	30,491	151.3%	(48)	40	-	(8)	0.1%			
2017 / 1	2,065	(83)	(88)	991	-	-	-	Link Ratio Method	(83)	36,006	138.7%	1,763	(76)	(80)	Link Ratio Method	(76)	36,080	138.9%	(67)	(7)	-	(74)	(0.2%)			
2017 / 2	1,165	(79)	(81)	698	-	-	-	Link Ratio Method	(79)	43,685	151.7%	309	(36)	(36)	BF Method	(36)	44,331	153.8%	(603)	(43)	-	(646)	(2.1%)			
2018 / 1	(1,492)	(116)	(112)	(1,148)	-	-	-	BF Method	(112)	42,768	155.0%	(1,992)	(43)	(41)	BF Method	(41)	42,862	155.1%	(23)	(71)	-	(94)	(0.1%)			
2018 / 2	(400)	(298)	(298)	(388)	-	-	-	BF Method	(298)	44,965	157.4%	(229)	1,078	1,047	BF Method	1,047	46,626	162.4%	(316)	(1,345)	-	(1,661)	(5.0%)			
2019 / 1	-	-	-	-	-	-	-	-	-	2,099	42,404	146.3%	21,735	24,576	23,085	-	(153)	22,084	156.7%	18,068	2,252	-	20,320	(10.4%)		
Total	26,679	(594)	(597)	372	-	-	-		1,509	850,200		51,476	25,430	23,905		672	832,440		16,925	837	-	17,762				
2018 / 2 & Prior	26,679	(594)	(597)	372	-	-	-		(590)	807,797		29,741	854	821		825	810,356		(1,143)	(1,415)	-	(2,558)				

*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 June 30, 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	4,724	5,006	-	100.0%	5,006	-	100.0%	5,006	5,006			107.0%	113.4%	113.4%	113.4%	113.4%			5,006	113.4%
2010 / 1	5,675	4,357	-	4,357	5,562	4,357	-	100.0%	4,357	-	100.0%	4,357	4,357			98.0%	76.8%	76.8%	76.8%	76.8%			4,357	76.8%
2010 / 2	5,863	4,992	-	4,992	6,801	4,992	-	100.0%	4,992	-	100.0%	4,992	4,992			116.0%	85.2%	85.2%	85.2%	85.2%			4,992	85.2%
2011 / 1	5,061	4,553	0	4,553	5,162	4,553	-	100.0%	4,553	-	100.0%	4,553	4,553			102.0%	90.0%	90.0%	90.0%	90.0%			4,553	90.0%
2011 / 2	4,783	4,148	0	4,148	5,835	4,148	-	100.0%	4,148	-	100.0%	4,148	4,148			122.0%	86.7%	86.7%	86.7%	86.7%			4,148	86.7%
2012 / 1	4,808	3,950	-	3,950	5,192	3,950	-	100.0%	3,950	-	100.0%	3,950	3,950			108.0%	82.2%	82.2%	82.2%	82.2%			3,950	82.2%
2012 / 2	4,733	4,730	-	4,730	6,058	4,730	-	100.0%	4,730	-	100.0%	4,730	4,730			128.0%	99.9%	99.9%	99.9%	99.9%			4,730	99.9%
2013 / 1	4,687	3,849	1	3,850	5,249	3,850	-	100.0%	3,850	-	100.0%	3,850	3,850			112.0%	82.1%	82.1%	82.1%	82.1%			3,850	82.1%
2013 / 2	4,560	5,734	-	5,734	5,837	5,734	-	100.0%	5,734	-	100.0%	5,734	5,734			128.0%	125.7%	125.7%	125.7%	125.7%			5,734	125.7%
2014 / 1	4,179	3,946	21	3,967	4,638	3,967	-	100.0%	3,967	-	100.0%	3,967	3,967			111.0%	94.9%	94.9%	94.9%	94.9%			3,967	94.9%
2014 / 2	4,189	4,808	0	4,808	5,529	4,808	-	100.0%	4,808	-	100.0%	4,808	4,808			132.0%	114.8%	114.8%	114.8%	114.8%			4,808	114.8%
2015 / 1	4,159	3,492	0	3,492	4,825	3,492	-	100.0%	3,492	-	100.0%	3,492	3,492			116.0%	84.0%	84.0%	84.0%	84.0%			3,492	84.0%
2015 / 2	3,981	4,348	18	4,366	5,374	4,366	-	100.0%	4,366	12.5%	87.5%	4,492	4,366			135.0%	109.7%	109.7%	112.8%	109.7%			4,366	109.7%
2016 / 1	3,904	4,298	4	4,302	4,568	4,302	-	100.0%	4,302	25.0%	75.0%	4,368	4,302			117.0%	110.2%	110.2%	111.9%	110.2%			4,302	110.2%
2016 / 2	4,960	5,686	9	5,694	6,795	5,694	-	100.0%	5,694	37.5%	62.5%	6,107	5,694			137.0%	114.8%	114.8%	123.1%	114.8%			5,694	114.8%
2017 / 1	6,332	6,557	28	6,585	7,661	6,578	(0.1%)	100.1%	6,576	50.0%	50.0%	7,119	6,585			121.0%	103.9%	103.9%	112.4%	104.0%			6,578	103.9%
2017 / 2	6,657	7,506	9	7,515	9,253	7,495	(0.3%)	100.3%	7,490	62.5%	37.5%	8,594	7,515			139.0%	112.6%	112.5%	129.1%	112.9%			7,495	112.6%
2018 / 1	5,862	7,682	54	7,735	6,858	7,698	(0.5%)	100.5%	7,702	75.0%	25.0%	7,068	7,735			117.0%	131.3%	131.4%	120.6%	132.0%			7,701	131.4%
2018 / 2	5,597	9,055	631	9,667	7,164	9,667	(0.2%)	100.2%	9,672	87.5%	12.5%	7,476	9,686			128.0%	172.7%	172.8%	133.6%	173.1%			9,672	172.8%
2019 / 1	5,297	5,600	1,309	6,909	5,721	7,643	9.6%	90.4%	7,458	100.0%	-	-	6,909			108.0%	144.3%	140.8%	-	-			7,458	140.8%
Total	101,285	289,817	2,095	291,912	118,808	292,561			106,849			284,344	291,912											292,386

*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 June 30, 2019

Coverage: Comprehensive (w Spec Perils)

RSP: Ontario

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
	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]
																			=(19)-(20)	=(20)-(21)	=(21)-(22)	
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	(281)	-	-	-	-			Link Ratio Method	-	5,006	113.4%	(634)	-	-	Link Ratio Method	-	5,006	113.4%	-	-	-	-
2010 / 1	1,205	-	-	-	-			Link Ratio Method	-	4,357	76.8%	864	-	-	Link Ratio Method	-	4,357	76.8%	-	-	-	-
2010 / 2	1,808	-	-	-	-			Link Ratio Method	-	4,992	85.2%	1,339	-	-	Link Ratio Method	-	4,992	85.2%	-	-	-	-
2011 / 1	609	-	-	-	-			Link Ratio Method	-	4,553	90.0%	255	-	-	Link Ratio Method	-	4,553	90.0%	-	-	-	-
2011 / 2	1,687	-	-	-	-			Link Ratio Method	-	4,148	86.7%	1,219	-	-	Link Ratio Method	-	4,138	86.5%	10	-	10	0.2%
2012 / 1	1,242	-	-	-	-			Link Ratio Method	-	3,950	82.2%	906	-	-	Link Ratio Method	-	3,950	82.2%	-	-	-	-
2012 / 2	1,328	-	-	-	-			Link Ratio Method	-	4,730	99.9%	808	-	-	Link Ratio Method	-	4,777	100.9%	(46)	-	(46)	(1.0%)
2013 / 1	1,399	-	-	-	-			Link Ratio Method	-	3,850	82.1%	1,025	-	-	Link Ratio Method	-	3,850	82.1%	-	-	-	-
2013 / 2	103	-	-	-	-			Link Ratio Method	-	5,734	125.7%	(353)	-	-	Link Ratio Method	-	5,734	125.7%	-	-	-	-
2014 / 1	671	-	-	-	-			Link Ratio Method	-	3,967	94.9%	337	-	-	Link Ratio Method	-	3,967	94.9%	-	-	-	-
2014 / 2	721	-	-	-	-			Link Ratio Method	-	4,808	114.8%	260	-	-	Link Ratio Method	-	4,808	114.8%	-	-	-	-
2015 / 1	1,332	-	-	-	-			Link Ratio Method	-	3,492	84.0%	1,000	-	-	Link Ratio Method	-	3,493	84.0%	-	-	-	-
2015 / 2	1,008	-	-	126	-			Link Ratio Method	-	4,366	109.7%	532	-	-	Link Ratio Method	-	4,367	109.7%	(1)	-	(1)	-
2016 / 1	266	-	-	67	-			Link Ratio Method	-	4,302	110.2%	(127)	-	-	Link Ratio Method	-	4,308	110.3%	(6)	-	(6)	(0.1%)
2016 / 2	1,101	-	-	413	-			Link Ratio Method	-	5,694	114.8%	457	1	1	Link Ratio Method	1	5,701	114.8%	(6)	(1)	(7)	-
2017 / 1	1,076	(7)	(8)	535	-			Link Ratio Method	(7)	6,578	103.9%	450	3	4	Link Ratio Method	3	6,587	104.0%	1	(10)	(9)	(0.1%)
2017 / 2	1,738	(20)	(25)	1,078	-			Link Ratio Method	(20)	7,495	112.6%	782	4	4	BF Method	4	7,617	114.3%	(98)	(24)	(122)	(1.7%)
2018 / 1	(877)	(38)	(34)	(667)	-			BF Method	(34)	7,701	131.4%	(1,445)	16	13	BF Method	13	7,804	132.8%	(56)	(47)	(103)	(1.4%)
2018 / 2	(2,522)	(19)	(14)	(2,210)	-			BF Method	(14)	9,672	172.8%	(2,610)	521	360	BF Method	360	9,953	176.7%	93	(374)	(281)	(3.9%)
2019 / 1	-	-	-	-	-			-	549	7,458	140.8%	2,664	3,932	3,235	-	94	3,316	126.0%	3,687	455	4,142	14.8%
Total	13,615	(85)	(82)	(658)	-				474	292,386		7,727	4,478	3,617		475	288,809		3,578	(1)	3,577	
2018 / 2 & Prior	13,615	(85)	(82)	(658)	-				(75)	284,928		5,063	545	382		381	285,493		(109)	(456)	(565)	

*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

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.40%	0.90%	1.40%	1.90%	2.40%	2.90%	1.43%	2.22%
2002 & prior	30,233	29,795	29,370	28,955	28,548	28,154	29,343	28,695
2003	416	407	400	392	384	377	399	387
2004	1,295	1,266	1,239	1,212	1,186	1,161	1,237	1,195
2005	310	302	294	287	280	274	294	283
2006	2,335	2,270	2,208	2,149	2,091	2,036	2,204	2,112
2007	2,548	2,472	2,399	2,330	2,263	2,199	2,395	2,287
2008	3,093	2,994	2,900	2,811	2,725	2,644	2,894	2,756
2009	6,813	6,590	6,379	6,178	5,988	5,806	6,365	6,054
2010	7,882	7,646	7,422	7,209	7,009	6,818	7,408	7,080
2011	9,977	9,725	9,488	9,263	9,051	8,848	9,474	9,126
2012	16,951	16,570	16,212	15,869	15,547	15,239	16,188	15,660
2013	27,179	26,672	26,193	25,735	25,303	24,889	26,163	25,455
2014	48,718	48,026	47,362	46,733	46,133	45,554	47,325	46,343
2015	73,720	72,859	72,040	71,254	70,499	69,768	71,993	70,769
2016	105,816	104,571	103,371	102,204	101,089	100,003	103,291	101,478
2017	179,424	177,099	174,826	172,635	170,535	168,486	174,702	171,282
2018	235,555	231,988	228,570	225,238	222,043	218,923	228,350	223,154
2019	323,222	318,133	313,208	308,408	303,808	299,369	312,893	305,440
Total	1,075,487	1,059,385	1,043,881	1,028,862	1,014,482	1,000,548	1,042,918	1,019,556
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Dollar Impact Relative to Valuation Assumption								
AY	0.40%	0.90%	1.40%	1.90%	2.40%	2.90%	1.43%	2.22%
Total	31,606	15,504	-	(15,019)	(29,399)	(43,333)	(963)	(24,325)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Percentage Impact Relative to Valuation Assumption								
AY	0.40%	0.90%	1.40%	1.90%	2.40%	2.90%	1.43%	2.22%
2002 & prior	2.9%	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(2.3%)
2003	4.0%	1.8%	-	(2.0%)	(4.0%)	(5.8%)	(0.3%)	(3.3%)
2004	4.5%	2.2%	-	(2.2%)	(4.3%)	(6.3%)	(0.2%)	(3.6%)
2005	5.4%	2.7%	-	(2.4%)	(4.8%)	(6.8%)	-	(3.7%)
2006	5.8%	2.8%	-	(2.7%)	(5.3%)	(7.8%)	(0.2%)	(4.3%)
2007	6.2%	3.0%	-	(2.9%)	(5.7%)	(8.3%)	(0.2%)	(4.7%)
2008	6.7%	3.2%	-	(3.1%)	(6.0%)	(8.8%)	(0.2%)	(5.0%)
2009	6.8%	3.3%	-	(3.2%)	(6.1%)	(9.0%)	(0.2%)	(5.1%)
2010	6.2%	3.0%	-	(2.9%)	(5.6%)	(8.1%)	(0.2%)	(4.6%)
2011	5.2%	2.5%	-	(2.4%)	(4.6%)	(6.7%)	(0.1%)	(3.8%)
2012	4.6%	2.2%	-	(2.1%)	(4.1%)	(6.0%)	(0.1%)	(3.4%)
2013	3.8%	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(0.1%)	(2.8%)
2014	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.1%)	(2.2%)
2015	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	(0.1%)	(1.8%)
2016	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(0.1%)	(1.8%)
2017	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.6%)	(0.1%)	(2.0%)
2018	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(0.1%)	(2.4%)
2019	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(0.1%)	(2.5%)
Total	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(0.1%)	(2.3%)
	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: 2019m06
Emerge: Paid to Ultimate

use margins as at 2019m12

Current Valuation as at Jun. 30, 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%	10.0%
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%	9.9%	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%	10.0%	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%	9.1%	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%	10.0%	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%	9.5%	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%	5.3%	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%	7.8%	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	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	9.7%	10.0%
2015 / 2	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	9.6%	10.0%
2016 / 1	12.5%	10.0%	5.0%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	5.0%	5.0%	11.6%	12.5%
2016 / 2	12.5%	10.0%	5.0%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	5.0%	5.0%	11.5%	12.5%
2017 / 1	15.0%	10.0%	5.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	5.0%	5.0%	14.9%	15.0%
2017 / 2	15.0%	10.0%	5.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	5.0%	5.0%	15.0%	15.0%
2018 / 1	17.5%	10.0%	5.0%	17.4%	17.5%	17.5%	17.5%	17.5%	17.5%	5.0%	5.0%	16.4%	17.4%
2018 / 2	17.5%	10.0%	5.0%	17.4%	17.5%	17.5%	17.5%	17.5%	17.5%	5.0%	5.0%	13.0%	17.4%
2019 / 1	20.0%	10.0%	5.0%	19.7%	20.0%	20.0%	20.0%	20.0%	20.0%	5.0%	5.0%	10.6%	19.8%
2019 / 2	20.0%	10.0%	5.0%	17.5%	20.0%	20.0%	20.0%	20.0%	20.0%	5.0%	5.0%	5.7%	17.9%
2020 / 1	20.0%	10.0%	5.0%	13.4%	20.0%	20.0%	20.0%	20.0%	20.0%	5.0%	5.0%	5.3%	13.9%
2020 / 2	20.0%	10.0%	5.0%	13.4%	20.0%	20.0%	20.0%	20.0%	20.0%	5.0%	5.0%	5.3%	13.9%
prem liab	20.0%	10.0%	5.0%	13.4%	20.0%	20.0%	20.0%	20.0%	20.0%	5.0%	5.0%	5.3%	13.9%

discount rate: 1.40%
margin (basis points): 25