

## Alberta Grid RSP

### Exhibit A

#### Summary of Valuation Selection Changes over Time

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

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2008 & Prior	6,790	7,079	4,955	(2,794)	286	839	1,561
AY2009	2,593	4,055	(270)	(2,493)	(440)	(358)	(585)
AY2010	(657)	3,484	2,791	(4,147)	2,137	681	(47)
AY2011	(800)	5,494	2,075	(2,387)	788	(908)	995
AY2012		3,048	9,558	(3,542)	3,669	(1,464)	(810)
AY2013			11,012	857	5,339	(293)	(1,950)
AY2014				13,602	9,649	(706)	(1,100)
AY2015					21,131	5,832	1,434
AY2016						18,993	1,537
AY2017							3,289
AY2018							
<b>Total</b>	<b>7,925</b>	<b>23,160</b>	<b>30,121</b>	<b>(903)</b>	<b>42,559</b>	<b>22,616</b>	<b>4,324</b>

	Change in Selected Ultimates as % Beginning Unpaid						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2008 & Prior	5.0%	7.7%	7.8%	(6.1%)	1.2%	6.6%	22.4%
AY2009	5.2%	9.9%	(0.8%)	(11.0%)	(4.0%)	(5.1%)	(14.9%)
AY2010	(1.3%)	8.3%	7.6%	(14.3%)	12.8%	5.8%	(0.6%)
AY2011	(1.0%)	10.5%	4.5%	(6.0%)	2.6%	(4.2%)	7.2%
AY2012		3.7%	19.1%	(7.3%)	10.4%	(5.0%)	(4.4%)
AY2013			18.3%	2.0%	15.3%	(0.9%)	(8.0%)
AY2014				22.1%	19.0%	(1.4%)	(3.0%)
AY2015					30.3%	9.2%	2.5%
AY2016						26.0%	2.3%
AY2017							3.6%
AY2018							
<b>Total</b>	<b>2.7%</b>	<b>7.7%</b>	<b>9.9%</b>	<b>(1.6%)</b>	<b>14.6%</b>	<b>6.3%</b>	<b>1.1%</b>

	Change in Selected Ultimates from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	127	2,742	-	-	-
	249	(3)			
	(221)	(411)			
	(692)	(83)			
	(594)	(406)			
	(1,521)	(492)			
	(1,973)	(951)			
	(1,826)	(688)			
	(2,730)	(1,027)			
	(4,433)	2,174			
	-	(821)			
	<b>(13,615)</b>	<b>34</b>	<b>-</b>	<b>-</b>	<b>-</b>

	Change from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	3.4%	89.9%	-		
	26.0%	(0.3%)			
	(3.6%)	(8.1%)			
	(8.0%)	(1.1%)			
	(5.6%)	(4.5%)			
	(10.4%)	(4.5%)			
	(7.3%)	(4.2%)			
	(4.1%)	(1.8%)			
	(5.0%)	(2.2%)			
	(6.4%)	3.5%			
	-	(0.8%)			
	<b>(5.7%)</b>	<b>-</b>	<b>-</b>		

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

## Alberta Grid RSP

### 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.1.4.1 a priori LRs
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## Alberta Grid RSP

### 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)

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

Valuation Results  
as at March 31, 2019

Life to Date													
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
[1]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
[2]	database	database	= [3]/[2]	database	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	database	= [11]/[2]	database	= [13]/[2]
2014 & prior	2,363,517	1,528,306	64.7%	46,846	2.0%	1,575,152	66.6%	8,478	0.4%	1,583,630	67.0%	55,324	2.3%
2015	146,743	99,770	68.0%	27,651	18.8%	127,421	86.8%	8,989	6.1%	136,410	93.0%	36,640	25.0%
2016	130,984	80,751	61.6%	29,925	22.8%	110,676	84.5%	14,696	11.2%	125,372	95.7%	44,621	34.1%
2017	149,522	72,605	48.6%	33,838	22.6%	106,443	71.2%	26,821	17.9%	133,264	89.1%	60,659	40.6%
2018	162,063	56,310	34.7%	45,914	28.3%	102,224	63.1%	41,038	25.3%	143,262	88.4%	86,952	53.7%
2019	40,707	5,432	13.3%	14,848	36.5%	20,280	49.8%	12,756	31.3%	33,036	81.2%	27,604	67.8%
TOTAL	2,993,536	1,843,174	61.6%	199,022	6.6%	2,042,196	68.2%	112,778	3.8%	2,154,974	72.0%	311,800	10.4%

2018 & prior	2,952,829	1,837,742	62.2%	184,174	6.2%	2,021,916	68.5%	100,022	3.4%	2,121,938	71.9%	284,196	9.6%
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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]	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]
2014 & prior	2,363,517	3,955	0.2%	(2,114)	(0.1%)	1,841	0.1%	(1,443)	(0.1%)	398	-	(3,557)	(0.2%)
2015	146,743	1,964	1.3%	(1,468)	(1.0%)	496	0.3%	(1,184)	(0.8%)	(688)	(0.5%)	(2,652)	(1.8%)
2016	130,984	2,062	1.6%	(1,564)	(1.2%)	498	0.4%	(1,525)	(1.2%)	(1,027)	(0.8%)	(3,089)	(2.4%)
2017	149,522	3,185	2.1%	1,551	1.0%	4,736	3.2%	(2,562)	(1.7%)	2,174	1.5%	(1,011)	(0.7%)
2018	162,063	10,061	6.2%	(3,492)	(2.2%)	6,569	4.1%	(7,390)	(4.6%)	(821)	(0.5%)	(10,882)	(6.7%)
TOTAL	2,952,829	21,227	0.7%	(7,087)	(0.2%)	14,140	0.5%	(14,104)	(0.5%)	36	-	(21,191)	(0.7%)

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]	database	database	[32]	= [32]/[31]	[34]	= [34]/[30]	[36]	= [36]/[31]	
			[17]		[21]		[25]		
2014 & prior	9,921	58,881	3,955	6.7%	1,841	18.6%	398	0.7%	
2015	10,173	39,292	1,964	5.0%	496	4.9%	(688)	(1.8%)	
2016	16,221	47,710	2,062	4.3%	498	3.1%	(1,027)	(2.2%)	
2017	29,383	61,670	3,185	5.2%	4,736	16.1%	2,174	3.5%	
2018	48,428	97,834	10,061	10.3%	6,569	13.6%	(821)	(0.8%)	
TOTAL	114,126	305,387	21,227	7.0%	14,140	12.4%	36	-	

Facility Association  
Amounts in: \$1,000s  
**Coverage: Total**  
**RSP: Alberta Grid**

**Loss Ratios Over Time**  
as at March 31, 2019

Accident Year [1]	Earned Premium @ Mar 2019 [2] <i>database</i>	Paid Claims Amt* @ Mar 2019 [3] <i>database</i>	Case Reserve @ Mar 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt* @ Mar 2019 [5] <i>database</i>	Selected IBNR @ Mar 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Mar 2019 [7] <i>= [5]+[6]</i>	<b>Selected Ultimate LR @ Mar 2019 [8] <i>= [7]/[2]</i></b>	Selected Ultimate LR @ Dec 2018 [9] <i>database</i>	Selected Ultimate LR @ Sep 2018 [10] <i>database</i>	Selected Ultimate LR @ Jun 2018 [11] <i>database</i>	<b>Selected Ultimate LR @ Mar 2018 [12] <i>database</i></b>	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 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>
2004	47,289	24,417	-	24,417	-	24,417	51.6%	51.6%	51.6%	51.6%	51.6%	-	-	-	-
2005	268,326	158,742	3,420	162,162	-	162,162	60.4%	59.5%	59.4%	59.3%	59.3%	0.9%	2,592	1.1%	2,952
2006	298,762	197,905	229	198,134	-	198,134	66.3%	66.3%	66.3%	66.3%	66.3%	-	19	-	-
2007	308,216	216,532	1,285	217,817	-	217,817	70.7%	70.7%	70.6%	70.6%	70.3%	-	(30)	0.4%	1,233
2008	287,800	192,401	834	193,235	-	193,235	67.1%	67.1%	67.1%	67.1%	67.1%	-	161	-	-
2009	259,259	155,915	833	156,748	-	156,748	60.5%	60.5%	60.4%	60.4%	60.5%	-	(2)	-	-
2010	219,023	130,733	4,041	134,774	250	135,024	61.6%	61.8%	61.9%	61.7%	61.9%	(0.2%)	(411)	(0.3%)	(657)
2011	200,099	125,649	6,571	132,220	526	132,746	66.3%	66.4%	66.7%	66.4%	66.1%	(0.1%)	(82)	0.2%	400
2012	183,215	126,225	6,389	132,614	1,064	133,678	73.0%	73.2%	73.5%	73.7%	73.9%	(0.2%)	(406)	(0.9%)	(1,649)
2013	146,824	99,084	8,089	107,173	2,068	109,241	74.4%	74.7%	75.8%	76.3%	76.0%	(0.3%)	(492)	(1.6%)	(2,349)
2014	144,704	100,703	15,155	115,858	4,570	120,428	83.2%	83.9%	85.2%	85.7%	86.3%	(0.7%)	(951)	(3.1%)	(4,486)
2015	146,743	99,770	27,651	127,421	8,989	136,410	93.0%	93.4%	94.7%	95.2%	96.1%	(0.4%)	(688)	(3.1%)	(4,549)
2016	130,984	80,751	29,925	110,676	14,696	125,372	95.7%	96.5%	98.6%	99.4%	99.4%	(0.8%)	(1,027)	(3.7%)	(4,846)
2017	149,522	72,605	33,838	106,443	26,821	133,264	89.1%	87.6%	90.6%	92.0%	91.7%	1.5%	2,174	(2.6%)	(3,888)
2018	162,063	56,310	45,914	102,224	41,038	143,262	88.4%	88.4%	87.8%	87.6%	87.8%	-	(821)		
2019	40,707	5,432	14,848	20,280	12,756	33,036	81.2%	-	-	-	-				
<b>TOTAL</b>	<b>2,993,536</b>	<b>1,843,174</b>	<b>199,022</b>	<b>2,042,196</b>	<b>112,778</b>	<b>2,154,974</b>	<b>72.0%</b>	<b>71.8%</b>	<b>72.0%</b>	<b>72.0%</b>	<b>71.8%</b>		<b>36</b>		<b>(17,839)</b>
<b>2018 &amp; prior</b>	<b>2,952,829</b>	<b>1,837,742</b>	<b>184,174</b>	<b>2,021,916</b>	<b>100,022</b>	<b>2,121,938</b>	<b>71.9%</b>	<b>71.8%</b>	<b>72.0%</b>	<b>72.0%</b>	<b>71.8%</b>		<b>36</b>		<b>(17,839)</b>

\* Claims Amt = indemnity & allowed claims expense (where latter is allowed expense over and above the claims expense included in the expense allowance for member companies)

\*\* Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association

**Comparison of Selected Ultimate Incurred Claims Amounts by Coverage**

as at March 31, 2019

Amounts in: \$1,000s

**RSP: Alberta Grid**

Accident Year	Prior Analysis (Dec 2018)				Current Analysis (Mar 2019)				Change from Prior Analysis			
	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total
2004	15,572	1,484	7,361	24,417	15,572	1,484	7,361	24,417	-	-	-	-
2005	106,560	10,710	42,299	159,570	106,559	13,302	42,300	162,162	(1)	2,592	1	2,592
2006	131,638	8,246	58,231	198,115	131,658	8,246	58,230	198,134	20	-	(1)	19
2007	139,315	9,371	69,161	217,847	139,284	9,371	69,161	217,817	(31)	-	-	(30)
2008	124,728	8,228	60,118	193,074	124,889	8,228	60,118	193,235	161	-	-	161
2009	103,853	7,928	44,969	156,750	103,851	7,927	44,970	156,748	(2)	(1)	1	(2)
2010	91,256	6,376	37,803	135,435	90,846	6,376	37,802	135,024	(410)	-	(1)	(411)
2011	91,988	6,575	34,265	132,828	91,907	6,575	34,264	132,746	(81)	-	(1)	(82)
2012	92,286	6,685	35,113	134,084	91,895	6,685	35,098	133,678	(391)	-	(15)	(406)
2013	75,858	5,062	28,813	109,733	75,364	5,062	28,814	109,241	(494)	-	1	(492)
2014	86,218	4,732	30,428	121,379	85,283	4,722	30,424	120,428	(935)	(10)	(4)	(951)
2015	99,788	6,043	31,266	137,098	99,109	6,028	31,274	136,410	(679)	(15)	8	(688)
2016	90,995	6,041	29,364	126,399	90,002	6,021	29,349	125,372	(993)	(20)	(15)	(1,027)
2017	94,787	5,634	30,669	131,090	96,990	5,720	30,554	133,264	2,203	86	(115)	2,174
2018	108,255	6,622	29,205	144,083	107,941	6,487	28,834	143,262	(314)	(135)	(371)	(821)
2019	-	-	-	-	25,096	1,504	6,436	33,036	25,096	1,504	6,436	33,036
Total	1,453,097	99,737	569,065	2,121,902	1,476,246	103,738	574,989	2,154,974	23,149	4,001	5,924	33,072
<b>2018 &amp; Prior</b>	<b>1,453,097</b>	<b>99,737</b>	<b>569,065</b>	<b>2,121,902</b>	<b>1,451,150</b>	<b>102,234</b>	<b>568,553</b>	<b>2,121,938</b>	<b>(1,947)</b>	<b>2,497</b>	<b>(512)</b>	<b>36</b>

Facility Association

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

Coverage: **Total**

RSP: **Alberta Grid**

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	User Defined 2	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	User Defined 2 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])
2004	47,289	24,417	-	24,417		24,417						24,417	24,417				51.6%		51.6%	51.6%			24,417	51.6%
2005	268,326	158,742	3,420	162,162		162,162						162,162	162,162				60.4%		60.4%	60.4%			162,162	60.4%
2006	298,762	197,905	228	198,134		198,134						198,134	198,134				66.3%		66.3%	66.3%			198,134	66.3%
2007	308,216	216,532	1,285	217,817		217,817						217,817	217,817				70.7%		70.7%	70.7%			217,817	70.7%
2008	287,800	192,401	834	193,235		193,235						193,235	193,235				67.1%		67.1%	67.1%			193,235	67.1%
2009	259,259	155,915	833	156,748		156,748						156,748	156,748				60.5%		60.5%	60.5%			156,748	60.5%
2010	219,023	130,733	4,041	134,774	152,425	135,024	0.1%	99.9%	135,048			135,024	134,774			69.6%	61.6%	61.7%	61.6%	61.5%			135,024	61.6%
2011	200,099	125,649	6,571	132,220	146,499	132,754	0.4%	99.6%	132,807			132,754	132,220			73.2%	66.3%	66.4%	66.3%	66.1%			132,746	66.3%
2012	183,215	126,225	6,390	132,614	142,124	133,671	1.0%	99.0%	133,757			133,671	132,614			77.6%	73.0%	73.0%	73.0%	72.4%			133,678	73.0%
2013	146,824	99,084	8,089	107,173	119,978	109,235	2.7%	97.3%	109,529			109,235	107,173			81.7%	74.4%	74.6%	74.4%	73.0%			109,241	74.4%
2014	144,704	100,703	15,156	115,858	123,311	120,653	0.4%	99.6%	120,663			120,653	115,858			85.2%	83.4%	83.4%	83.4%	80.1%			120,428	83.2%
2015	146,743	99,770	27,651	127,421	129,853	137,424	13.4%	86.6%	136,413			135,354	127,421			88.5%	93.6%	93.0%	92.2%	86.8%			136,410	93.0%
2016	130,984	80,751	29,925	110,676	121,875	126,102	17.3%	82.7%	125,371			123,750	110,676			93.0%	96.3%	95.7%	94.5%	84.5%			125,372	95.7%
2017	149,522	72,605	33,837	106,443	144,234	129,085	27.5%	72.5%	133,249			140,041	106,443			96.5%	86.3%	89.1%	93.7%	71.2%			133,264	89.1%
2018	162,063	56,310	45,914	102,224	148,420	141,736	12.1%	87.9%	142,544			148,376	102,224			91.6%	87.5%	88.0%	91.6%	63.1%			143,262	88.4%
2019	40,707	5,432	14,849	20,280	69,554	59,214	81.6%	18.4%	67,648			-	20,280			170.9%	145.5%	166.2%		49.8%			33,036	81.2%
<b>Total</b>	<b>2,993,535</b>	<b>1,843,174</b>	<b>199,022</b>	<b>2,042,196</b>	<b>1,298,273</b>	<b>2,177,409</b>			<b>1,237,028</b>			<b>2,131,369</b>	<b>2,042,196</b>										<b>2,154,974</b>	

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

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

Facility Association

Comparison of Estimated Ultimate Losses by Method  
as at March 31, 2019

Coverage: Total

RSP: Alberta Grid

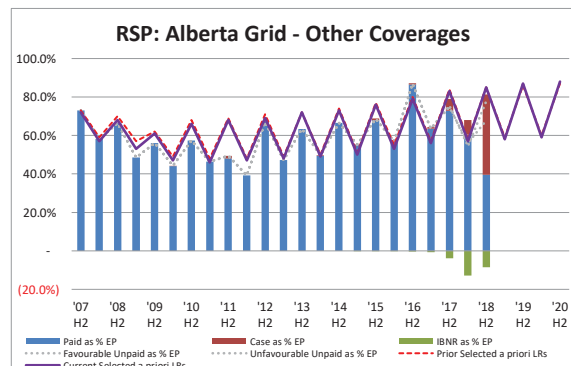
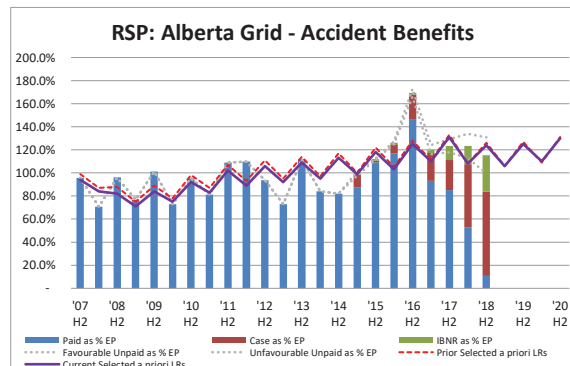
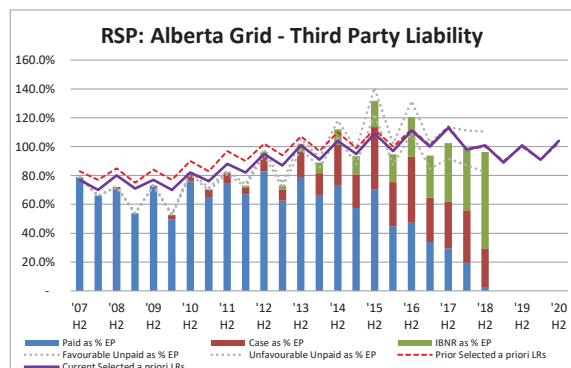
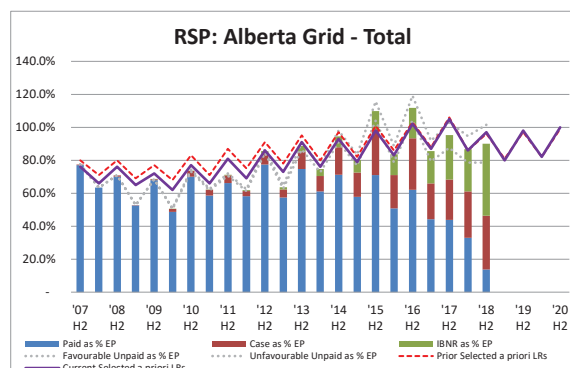
Amounts in: \$1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation				
Accident Year	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	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]	
																			=([19]-[16])	=([20]-[17])	=([21]-[18])	=([22]-[18])	
2004		24,417		24,417	24,417			N/A	-	24,417	51.6%		24,417		N/A	-	24,417	51.6%	-	-	-	-	
2005		162,162		162,162	162,162			N/A	-	162,162	60.4%		159,570		N/A	-	159,570	59.5%	2,592	-	2,592	0.9%	
2006		198,134		198,134	198,134			N/A	-	198,134	66.3%		198,115		N/A	-	198,115	66.3%	19	-	19	-	
2007		217,817		217,817	217,817			N/A	-	217,817	70.7%		217,847		N/A	-	217,847	70.7%	(30)	-	(30)	-	
2008		193,235		193,235	193,235			N/A	-	193,235	67.1%		193,074		N/A	-	193,074	67.1%	161	-	161	-	
2009		156,748		156,748	156,748			N/A	-	156,748	60.5%		156,750		N/A	-	156,750	60.5%	(3)	-	(3)	-	
2010	152,425	135,024	135,048	135,024	134,774				250	135,024	61.6%	152,426	135,435	135,481	N/A		348	135,435	61.8%	(313)	(98)	(411)	(0.2%)
2011	146,499	132,754	132,807	132,754	132,220				526	132,746	66.3%	146,501	132,839	132,891	N/A		562	132,828	66.4%	(47)	(36)	(83)	(0.1%)
2012	142,124	133,671	133,757	133,671	132,614				1,064	133,678	73.0%	142,125	134,075	134,172	N/A		1,296	134,084	73.2%	(174)	(232)	(406)	(0.2%)
2013	119,978	109,235	109,529	109,235	107,173				2,068	109,241	74.4%	119,980	109,729	110,057	N/A		2,486	109,733	74.7%	(74)	(418)	(492)	(0.3%)
2014	123,311	120,653	120,663	120,653	115,858				4,570	120,428	83.2%	123,311	121,684	121,617	N/A		5,229	121,379	83.9%	(292)	(659)	(951)	(0.7%)
2015	129,853	137,424	136,413	135,354	127,421				8,989	136,410	93.0%	129,854	138,390	137,101	N/A		10,173	137,098	93.4%	496	(1,184)	(688)	(0.4%)
2016	121,875	126,102	125,371	123,750	110,676				14,696	125,372	95.7%	121,878	127,457	126,391	N/A		16,221	126,399	96.5%	498	(1,525)	(1,027)	(0.8%)
2017	144,234	129,085	133,249	140,041	106,443				26,821	133,264	89.1%	144,290	125,052	131,090	N/A		29,383	131,090	87.6%	4,736	(2,562)	2,174	1.5%
2018	148,420	141,736	142,544	148,376	102,224				41,038	143,262	88.4%	149,217	136,816	141,281	N/A		48,428	144,083	88.4%	6,569	(7,390)	(821)	-
2019	69,554	59,214	67,648	-	20,280				12,756	33,036	81.2%	-	-	-	N/A		-	-	20,280	12,756	33,036	81.2%	
Total	1,298,273	2,177,409	1,237,028	2,131,369	2,042,196				112,778	2,154,974		1,229,581	2,111,250	1,170,081			114,126	2,121,903	34,418	(1,348)	33,070		
2018 & Prior	1,228,720	2,118,196	1,169,380	2,131,369	2,021,916				100,022	2,121,938		1,229,581	2,111,250	1,170,081			114,126	2,121,903	14,138	(14,104)	34		

\*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

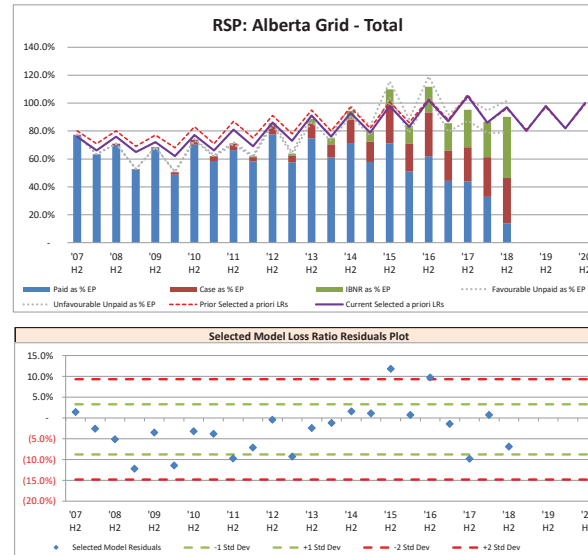
Accident Period	CURRENT				Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total
	Third Party Liability	Accident Benefits	Other Coverages	Total												
2013 / 2	101.0%	109.0%	72.0%	91.0%	107.0%	114.0%	72.0%	95.0%	(6.0%)	(5.0%)	-	(4.0%)	(6.0%)	(2.0%)	(1.0%)	(4.0%)
2014 / 1	91.0%	95.0%	49.0%	76.0%	97.0%	97.0%	50.0%	80.0%	(6.0%)	(2.0%)	(1.0%)	(4.0%)	(6.0%)	(4.0%)	(1.0%)	(4.0%)
2014 / 2	104.0%	113.0%	73.0%	93.0%	110.0%	117.0%	74.0%	97.0%	(6.0%)	(4.0%)	(1.0%)	(4.0%)	(4.0%)	(1.0%)	(1.0%)	(3.0%)
2015 / 1	95.0%	99.0%	50.0%	79.0%	99.0%	100.0%	51.0%	82.0%	(3.0%)	(4.0%)	(1.0%)	(3.0%)	(3.0%)	(2.0%)	(2.0%)	(3.0%)
2015 / 2	109.0%	118.0%	76.0%	98.0%	112.0%	122.0%	77.0%	101.0%	(1.0%)	(3.0%)	(1.0%)	(1.0%)	-	-	(1.0%)	-
2016 / 1	97.0%	103.0%	53.0%	83.0%	100.0%	105.0%	55.0%	86.0%	1.0%	(2.0%)	-	1.0%	(1.0%)	(2.0%)	(1.0%)	(1.0%)
2016 / 2	111.0%	125.0%	79.0%	102.0%	112.0%	128.0%	80.0%	103.0%	(1.0%)	(1.0%)	(1.0%)	(1.0%)	(1.0%)	(2.0%)	(1.0%)	(1.0%)
2017 / 1	100.0%	110.0%	56.0%	87.0%	101.0%	111.0%	57.0%	88.0%	(1.0%)	(2.0%)	-	1.0%	(1.0%)	(1.0%)	(1.0%)	(1.0%)
2017 / 2	113.0%	131.0%	83.0%	105.0%	114.0%	133.0%	84.0%	106.0%	-	-	(1.0%)	-	-	-	(1.0%)	-
2018 / 1	98.0%	108.0%	57.0%	86.0%	98.0%	108.0%	58.0%	86.0%	1.0%	(2.0%)	-	1.0%	(1.0%)	(2.0%)	(1.0%)	(1.0%)
2018 / 2	101.0%	124.0%	85.0%	97.0%	100.0%	126.0%	85.0%	96.0%	(1.0%)	(2.0%)	-	1.0%	(1.0%)	(2.0%)	(1.0%)	(1.0%)
2019 / 1	89.0%	106.0%	58.0%	80.0%	90.0%	106.0%	59.0%	81.0%	(1.0%)	(2.0%)	-	1.0%	(1.0%)	(2.0%)	(1.0%)	(1.0%)
2019 / 2	101.0%	125.0%	87.0%	98.0%	100.0%	127.0%	86.0%	97.0%	-	-	(1.0%)	-	-	-	(1.0%)	-
2020 / 1	91.0%	110.0%	59.0%	82.0%	91.0%	109.0%	60.0%	82.0%	1.0%	(2.0%)	-	1.0%	(1.0%)	(2.0%)	(1.0%)	(1.0%)
2020 / 2	104.0%	130.0%	88.0%	100.0%	103.0%	131.0%	87.0%	99.0%	(1.0%)	(2.0%)	-	1.0%	(1.0%)	(2.0%)	(1.0%)	(1.0%)



Facility Association  
a priori LR model  
for valuation: **Dec 31, 2018**  
RSP: **Alberta Grid**  
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
2007 / 2	76.0%	80.0%	(4.0%)
2008 / 1	66.0%	71.0%	(5.0%)
2008 / 2	76.0%	80.0%	(4.0%)
2009 / 1	65.0%	69.0%	(4.0%)
2009 / 2	72.0%	77.0%	(5.0%)
2010 / 1	62.0%	68.0%	(6.0%)
2010 / 2	77.0%	83.0%	(6.0%)
2011 / 1	66.0%	71.0%	(5.0%)
2011 / 2	81.0%	87.0%	(6.0%)
2012 / 1	69.0%	75.0%	(6.0%)
2012 / 2	86.0%	91.0%	(5.0%)
2013 / 1	73.0%	78.0%	(5.0%)
2013 / 2	91.0%	95.0%	(4.0%)
2014 / 1	76.0%	80.0%	(4.0%)
2014 / 2	93.0%	97.0%	(4.0%)
2015 / 1	79.0%	82.0%	(3.0%)
2015 / 2	98.0%	101.0%	(3.0%)
2016 / 1	83.0%	86.0%	(3.0%)
2016 / 2	102.0%	103.0%	(1.0%)
2017 / 1	87.0%	88.0%	(1.0%)
2017 / 2	105.0%	106.0%	(1.0%)
2018 / 1	86.0%	86.0%	-
2018 / 2	97.0%	96.0%	1.0%
2019 / 1	80.0%	81.0%	(1.0%)
2019 / 2	98.0%	97.0%	1.0%
2020 / 1	82.0%	82.0%	-
2020 / 2	100.0%	99.0%	1.0%



Current AHY: **2018 / 2**

Accident Period	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 clms level				On-Level to 2018 / 2 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 @ 2018 / 2 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios		
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected	
2007 / 2	153,393	118,302	494	118,797	77.4%	1.3278	1.0000	1.0000	203,672	1.7129	1.0000	1.0000	203,478	99.9%	-	
2008 / 1	145,856	92,463	61	92,523	63.4%	1.3218	1.0000	1.0000	192,786	1.9688	1.0000	1.0000	182,158	94.5%	-	
2008 / 2	141,944	99,380	1,242	100,623	70.9%	1.3172	1.0000	1.0000	186,964	1.6848	1.0000	1.0000	169,530	90.7%	-	
2009 / 1	133,845	70,402	299	70,702	52.8%	1.2981	1.0000	1.0000	173,738	1.9300	1.0000	1.0000	136,459	78.5%	-	
2009 / 2	125,412	85,141	580	85,799	68.4%	1.2747	1.0000	1.0000	159,865	1.7463	1.0000	1.0000	149,836	93.7%	-	
2010 / 1	112,270	54,565	2,173	56,840	50.6%	1.2661	1.0000	1.0000	142,149	1.9524	1.0000	1.0000	110,975	78.1%	-	
2010 / 2	106,752	74,870	3,691	78,817	73.8%	1.2804	1.0000	1.0000	136,684	1.6461	1.0000	1.0000	129,738	94.9%	-	
2011 / 1	101,510	59,530	3,452	63,201	62.3%	1.2962	1.0000	1.0000	131,578	1.9368	1.0000	1.0000	122,407	93.0%	-	
2011 / 2	98,588	65,291	4,670	70,320	71.3%	1.3097	1.0000	1.0000	129,123	1.5766	1.0000	1.0000	110,866	85.9%	-	
2012 / 1	93,707	54,646	2,832	58,087	62.0%	1.3043	1.0000	1.0000	122,226	1.8569	1.0000	1.0000	107,858	88.2%	-	
2012 / 2	89,507	69,349	5,913	76,591	85.6%	1.2972	1.0000	1.0000	116,105	1.4611	1.0000	1.0000	111,913	96.4%	1.3%	
2013 / 1	75,788	43,588	3,530	48,292	63.7%	1.2831	1.0000	1.0000	97,242	1.7204	1.0000	1.0000	83,079	85.4%	1.3%	
2013 / 2	71,037	53,074	7,404	62,963	88.6%	1.2680	1.0000	1.0000	90,071	1.3675	1.0000	1.0000	86,104	95.6%	5.1%	
2014 / 1	68,023	41,557	6,301	50,833	74.7%	1.2447	1.0000	1.0000	84,671	1.5890	1.0000	1.0000	80,778	95.4%	5.1%	
2014 / 2	76,683	54,654	12,782	72,519	94.6%	1.2179	1.0000	1.0000	93,391	1.2751	1.0000	1.0000	92,467	99.0%	8.9%	
2015 / 1	74,869	43,298	11,013	59,971	80.1%	1.2016	1.0000	1.0000	89,961	1.4855	1.0000	1.0000	89,089	99.0%	8.9%	
2015 / 2	71,879	51,136	19,648	78,953	109.8%	1.1864	1.0000	1.0000	85,274	1.1862	1.0000	1.0000	93,653	109.8%	9.0%	
2016 / 1	61,481	31,324	12,391	51,443	83.7%	1.1669	1.0000	1.0000	71,741	1.4287	1.0000	1.0000	73,496	102.4%	12.2%	
2016 / 2	69,514	43,125	21,786	77,686	111.8%	1.1477	1.0000	1.0000	79,781	1.0950	1.0000	1.0000	85,069	106.6%	12.9%	
2017 / 1	71,857	31,860	15,560	61,518	85.6%	1.1240	1.0000	1.0000	80,767	1.2818	1.0000	1.0000	78,851	97.6%	12.9%	
2017 / 2	77,732	34,152	18,929	74,005	95.2%	1.0976	1.0000	1.0000	85,321	1.0133	1.0000	1.0000	74,990	87.9%	8.6%	
2018 / 1	81,208	26,720	22,944	70,393	86.7%	1.0376	1.0000	1.0000	84,263	1.1774	1.0000	1.0000	82,878	98.4%	12.9%	
<b>Total</b>	<b>2,102,855</b>	<b>1,298,426</b>	<b>177,696</b>	<b>1,580,875</b>	<b>75.2%</b>	<b>1.2542</b>	<b>1.0000</b>	<b>1.0000</b>	<b>2,637,373</b>	<b>1.5534</b>	<b>1.0000</b>	<b>1.0000</b>	<b>2,455,672</b>	<b>93.1%</b>	<b>99.0%</b>	

\*Indemnity & allowed claims expense from FA Valuation Summary

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

2017-2 AIX

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

weighted average: 98.6%  
selected: 97.0%  
current: 96.0%  
prior

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

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	1,486,275	1,005,364	67.6%	43,313	2.9%	1,048,677	70.6%	8,431	0.6%	1,057,108	71.1%	51,744	3.5%
2015	90,491	63,163	69.8%	26,985	29.8%	90,148	99.6%	8,961	9.9%	99,109	109.5%	35,946	39.7%
2016	86,389	46,020	53.3%	29,318	33.9%	75,338	87.2%	14,664	17.0%	90,002	104.2%	43,982	50.9%
2017	101,118	38,237	37.8%	31,868	31.5%	70,105	69.3%	26,885	26.6%	96,990	95.9%	58,753	58.1%
2018	109,229	23,046	21.1%	41,283	37.8%	64,329	58.9%	43,612	39.9%	107,941	98.8%	84,895	77.7%
2019	28,136	1,078	3.8%	9,245	32.9%	10,323	36.7%	14,773	52.5%	25,096	89.2%	24,018	85.4%
TOTAL	1,901,638	1,176,908	61.9%	182,012	9.6%	1,358,920	71.5%	117,326	6.2%	1,476,246	77.6%	299,338	15.7%
2018 & prior	1,873,502	1,175,830	62.8%	172,767	9.2%	1,348,597	72.0%	102,553	5.5%	1,451,150	77.5%	275,320	14.7%

Activity During Quarter vs EP													
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
[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	1,486,275	3,957	0.3%	(4,691)	(0.3%)	(734)	-	(1,430)	(0.1%)	(2,164)	(0.1%)	(6,121)	(0.4%)
2015	90,491	1,940	2.1%	(1,425)	(1.6%)	515	0.6%	(1,194)	(1.3%)	(679)	(0.8%)	(2,619)	(2.9%)
2016	86,389	2,049	2.4%	(1,539)	(1.8%)	510	0.6%	(1,503)	(1.7%)	(993)	(1.1%)	(3,042)	(3.5%)
2017	101,118	2,929	2.9%	1,921	1.9%	4,850	4.8%	(2,647)	(2.6%)	2,203	2.2%	(726)	(0.7%)
2018	109,229	5,888	5.4%	2,874	2.6%	8,762	8.0%	(9,076)	(8.3%)	(314)	(0.3%)	(6,202)	(5.7%)
TOTAL	1,873,502	16,763	0.9%	(2,860)	(0.2%)	13,903	0.7%	(15,850)	(0.8%)	(1,947)	(0.1%)	(18,710)	(1.0%)

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	\$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	9,861	57,865	3,957	6.8%	(734)	(7.4%)	(2,164)	(3.7%)	
2015	10,155	38,565	1,940	5.0%	515	5.1%	(679)	(1.8%)	
2016	16,167	47,024	2,049	4.4%	510	3.2%	(993)	(2.1%)	
2017	29,532	59,479	2,929	4.9%	4,850	16.4%	2,203	3.7%	
2018	52,688	91,097	5,888	6.5%	8,762	16.6%	(314)	(0.3%)	
TOTAL	118,403	294,030	16,763	5.7%	13,903	11.7%	(1,947)	(0.7%)	

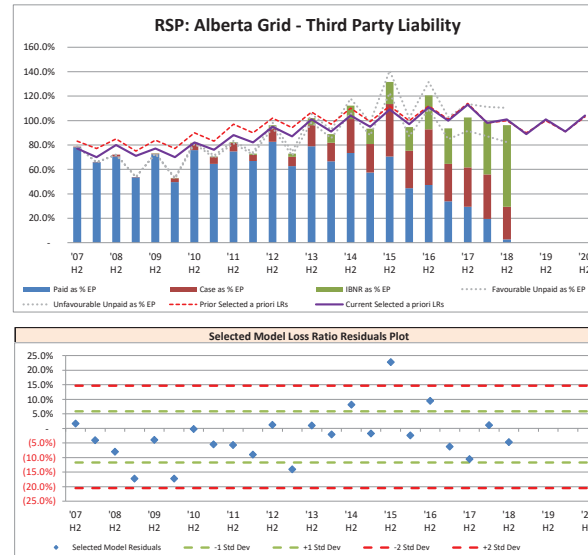
Facility Association      **Loss Ratios Over Time**  
Amounts in: \$1,000s      as at March 31, 2019  
**Coverage: Third Party Liability**  
**RSP: Alberta Grid**

Accident Year [1]	Earned Premium @ Mar 2019 [2] <i>database</i>	Paid Claims Amt* @ Mar 2019 [3] <i>database</i>	Case Reserve @ Mar 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt* @ Mar 2019 [5] <i>database</i>	Selected IBNR @ Mar 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Mar 2019 [7] <i>= [5]+[6]</i>	<b>Selected Ultimate LR @ Mar 2019 [8] <i>= [7]/[2]</i></b>	Selected Ultimate LR @ Dec 2018 [9] <i>database</i>	Selected Ultimate LR @ Sep 2018 [10] <i>database</i>	Selected Ultimate LR @ Jun 2018 [11] <i>database</i>	<b>Selected Ultimate LR @ Mar 2018 [12] <i>database</i></b>	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 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>
2004	31,006	15,572	-	15,572	-	15,572	50.2%	50.2%	50.2%	50.2%	50.2%	-	-	-	-
2005	177,447	105,819	740	106,559	-	106,559	60.1%	60.1%	60.1%	59.9%	59.9%	-	(1)	0.2%	355
2006	192,756	131,539	119	131,658	-	131,658	68.3%	68.3%	68.3%	68.3%	68.3%	-	20	-	-
2007	194,907	137,999	1,285	139,284	-	139,284	71.5%	71.5%	71.4%	71.4%	70.9%	-	(31)	0.6%	1,169
2008	181,284	124,069	820	124,889	-	124,889	68.9%	68.8%	68.8%	68.8%	68.8%	0.1%	161	0.1%	181
2009	164,130	103,092	759	103,851	-	103,851	63.3%	63.3%	63.1%	63.1%	63.3%	-	(2)	-	-
2010	136,826	86,654	3,942	90,596	250	90,846	66.4%	66.7%	66.9%	66.5%	66.8%	(0.3%)	(410)	(0.4%)	(547)
2011	121,611	85,295	6,086	91,381	526	91,907	75.6%	75.6%	76.2%	75.6%	75.2%	-	(81)	0.4%	486
2012	110,171	84,461	6,378	90,839	1,056	91,895	83.4%	83.8%	84.3%	84.4%	84.7%	(0.4%)	(391)	(1.3%)	(1,432)
2013	89,005	65,216	8,089	73,305	2,059	75,364	84.7%	85.2%	86.9%	87.7%	87.3%	(0.5%)	(494)	(2.6%)	(2,314)
2014	87,132	65,648	15,095	80,743	4,540	85,283	97.9%	98.9%	101.2%	102.0%	103.0%	(1.0%)	(935)	(5.1%)	(4,444)
2015	90,491	63,163	26,985	90,148	8,961	99,109	109.5%	110.3%	112.4%	113.3%	114.7%	(0.8%)	(679)	(5.2%)	(4,706)
2016	86,389	46,020	29,318	75,338	14,664	90,002	104.2%	105.3%	108.5%	109.7%	109.5%	(1.1%)	(993)	(5.3%)	(4,579)
2017	101,118	38,237	31,868	70,105	26,885	96,990	95.9%	93.7%	98.2%	99.8%	99.2%	2.2%	2,203	(3.3%)	(3,337)
2018	109,229	23,046	41,283	64,329	43,612	107,941	98.8%	98.6%	98.1%	98.6%	94.2%	0.2%	(314)		
2019	28,136	1,078	9,245	10,323	14,773	25,096	89.2%	-	-	-	-				
<b>TOTAL</b>	<b>1,901,638</b>	<b>1,176,908</b>	<b>182,012</b>	<b>1,358,920</b>	<b>117,326</b>	<b>1,476,246</b>	<b>77.6%</b>	<b>77.5%</b>	<b>78.0%</b>	<b>77.8%</b>	<b>77.5%</b>		<b>(1,947)</b>		<b>(19,168)</b>
<b>2018 &amp; prior</b>	<b>1,873,502</b>	<b>1,175,830</b>	<b>172,767</b>	<b>1,348,597</b>	<b>102,553</b>	<b>1,451,150</b>	<b>77.5%</b>	<b>77.5%</b>	<b>78.0%</b>	<b>77.8%</b>	<b>77.5%</b>		<b>(1,947)</b>		<b>(19,168)</b>

\* 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
2007 / 2	77.0%	83.0%	(6.0%)
2008 / 1	70.0%	77.0%	(7.0%)
2008 / 2	80.0%	85.0%	(5.0%)
2009 / 1	71.0%	75.0%	(4.0%)
2009 / 2	77.0%	84.0%	(7.0%)
2010 / 1	70.0%	77.0%	(7.0%)
2010 / 2	82.0%	90.0%	(8.0%)
2011 / 1	76.0%	83.0%	(7.0%)
2011 / 2	88.0%	97.0%	(9.0%)
2012 / 1	82.0%	90.0%	(8.0%)
2012 / 2	95.0%	102.0%	(7.0%)
2013 / 1	87.0%	94.0%	(7.0%)
2013 / 2	101.0%	107.0%	(6.0%)
2014 / 1	91.0%	97.0%	(6.0%)
2014 / 2	104.0%	110.0%	(6.0%)
2015 / 1	95.0%	99.0%	(4.0%)
2015 / 2	109.0%	112.0%	(3.0%)
2016 / 1	97.0%	100.0%	(3.0%)
2016 / 2	111.0%	112.0%	(1.0%)
2017 / 1	100.0%	101.0%	(1.0%)
2017 / 2	113.0%	114.0%	(1.0%)
2018 / 1	98.0%	98.0%	-
2018 / 2	101.0%	100.0%	1.0%
2019 / 1	89.0%	90.0%	(1.0%)
2019 / 2	101.0%	100.0%	1.0%
2020 / 1	91.0%	91.0%	-
2020 / 2	104.0%	103.0%	1.0%



Current AHY: **2018 / 2**

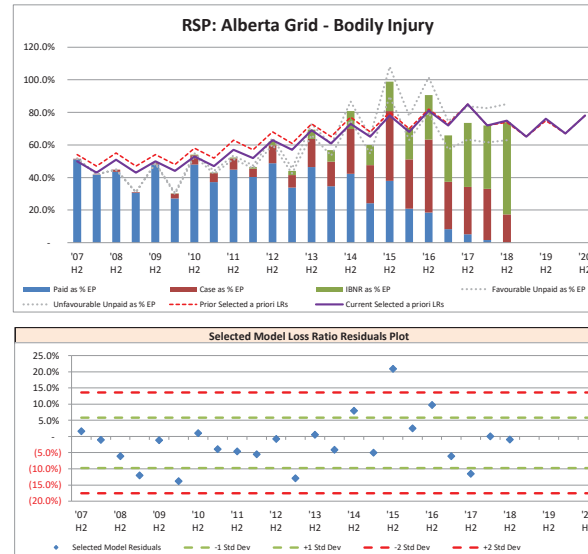
	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 cims level					
Accident Period	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Cims Amt @ 2018 / 2 cims level	On-Level to 2018 / 2 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=([1]*[6]*[7]*[8])	trend analysis	assumption	assumption	=([4]*[10]*[11]*[12])	=([13]/[9])	selected
2007 / 2	96,882	75,738	494	76,231	78.7%	1.3513	1.0000	1.0000	130,917	1.7736	1.0000	1.0000	135,201	103.3%	-
2008 / 1	91,937	60,452	61	60,512	65.8%	1.3554	1.0000	1.0000	124,611	1.9780	1.0000	1.0000	119,694	96.1%	-
2008 / 2	89,347	63,059	1,228	64,288	72.0%	1.3630	1.0000	1.0000	121,780	1.7221	1.0000	1.0000	110,712	90.9%	-
2009 / 1	84,567	45,252	217	45,468	53.8%	1.3521	1.0000	1.0000	114,343	1.8845	1.0000	1.0000	85,687	74.9%	-
2009 / 2	79,563	57,486	580	58,144	73.1%	1.3393	1.0000	1.0000	106,559	1.7739	1.0000	1.0000	103,142	96.8%	-
2010 / 1	70,479	35,041	2,073	37,216	52.8%	1.3651	1.0000	1.0000	96,211	1.9100	1.0000	1.0000	71,082	73.9%	-
2010 / 2	66,347	50,311	3,691	54,258	81.8%	1.4016	1.0000	1.0000	92,992	1.7481	1.0000	1.0000	94,846	102.0%	-
2011 / 1	62,073	40,013	3,452	43,684	70.4%	1.4415	1.0000	1.0000	89,478	1.9237	1.0000	1.0000	84,034	93.9%	-
2011 / 2	59,537	44,448	4,189	48,996	82.3%	1.4749	1.0000	1.0000	87,811	1.6784	1.0000	1.0000	82,237	93.7%	-
2012 / 1	56,262	37,666	2,821	41,097	73.0%	1.4756	1.0000	1.0000	83,020	1.8167	1.0000	1.0000	76,659	89.9%	-
2012 / 2	53,909	44,563	5,913	51,801	96.1%	1.4634	1.0000	1.0000	78,890	1.5409	1.0000	1.0000	79,823	101.2%	-
2013 / 1	45,893	28,735	3,530	33,436	72.9%	1.4432	1.0000	1.0000	66,233	1.6392	1.0000	1.0000	54,807	82.7%	-
2013 / 2	43,113	34,060	7,403	43,941	101.9%	1.4219	1.0000	1.0000	61,302	1.4245	1.0000	1.0000	62,594	102.1%	6.3%
2014 / 1	41,048	27,315	6,240	36,516	89.0%	1.3929	1.0000	1.0000	57,176	1.5214	1.0000	1.0000	55,558	97.2%	6.3%
2014 / 2	46,085	33,837	12,782	51,695	112.2%	1.3550	1.0000	1.0000	62,445	1.3130	1.0000	1.0000	67,874	108.7%	12.5%
2015 / 1	45,418	26,092	10,629	42,382	93.3%	1.3296	1.0000	1.0000	60,388	1.3950	1.0000	1.0000	59,125	97.9%	12.5%
2015 / 2	45,075	31,808	19,388	59,367	131.7%	1.2895	1.0000	1.0000	58,124	1.2030	1.0000	1.0000	71,417	122.9%	6.3%
2016 / 1	39,914	17,859	12,231	37,803	94.7%	1.2434	1.0000	1.0000	49,629	1.3034	1.0000	1.0000	49,272	99.3%	12.5%
2016 / 2	46,483	21,970	21,174	55,954	120.4%	1.2025	1.0000	1.0000	55,896	1.0972	1.0000	1.0000	61,394	109.8%	12.5%
2017 / 1	48,650	16,472	14,864	45,523	93.6%	1.1649	1.0000	1.0000	56,672	1.1835	1.0000	1.0000	53,876	95.1%	12.5%
2017 / 2	52,511	15,489	16,872	53,854	102.6%	1.1267	1.0000	1.0000	59,164	1.0029	1.0000	1.0000	54,010	91.3%	6.3%
2018 / 1	54,107	10,499	19,689	53,619	99.1%	1.0500	1.0000	1.0000	56,812	1.0842	1.0000	1.0000	58,131	102.3%	12.5%
Total	1,319,200	818,164	169,520	1,095,785	83.1%	1.3421	1.0000	1.0000	1,770,453	1.5415	1.0000	1.0000	1,689,175	95.4%	100.0%
*Indemnity & allowed claims expense from FA Valuation Summary						2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels				weighted average: 102.5% selected: 101.0% current: 100.0% prior: 100.0%	

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: Dec 31, 2018  
RSP: Alberta Grid  
Amounts in: \$1,000s  
Coverage: BI

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

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	50.0%	54.0%	(4.0%)
2008 / 1	43.0%	47.0%	(4.0%)
2008 / 2	51.0%	55.0%	(4.0%)
2009 / 1	43.0%	47.0%	(4.0%)
2009 / 2	50.0%	54.0%	(4.0%)
2010 / 1	44.0%	48.0%	(4.0%)
2010 / 2	53.0%	58.0%	(5.0%)
2011 / 1	47.0%	52.0%	(5.0%)
2011 / 2	57.0%	63.0%	(6.0%)
2012 / 1	52.0%	57.0%	(5.0%)
2012 / 2	63.0%	68.0%	(5.0%)
2013 / 1	57.0%	61.0%	(4.0%)
2013 / 2	69.0%	73.0%	(4.0%)
2014 / 1	61.0%	65.0%	(4.0%)
2014 / 2	73.0%	77.0%	(4.0%)
2015 / 1	65.0%	68.0%	(3.0%)
2015 / 2	78.0%	80.0%	(2.0%)
2016 / 1	68.0%	70.0%	(2.0%)
2016 / 2	81.0%	82.0%	(1.0%)
2017 / 1	72.0%	73.0%	(1.0%)
2017 / 2	85.0%	85.0%	-
2018 / 1	72.0%	72.0%	-
2018 / 2	75.0%	74.0%	1.0%
2019 / 1	65.0%	65.0%	-
2019 / 2	76.0%	75.0%	1.0%
2020 / 1	67.0%	67.0%	-
2020 / 2	78.0%	78.0%	-



Current AHY: 2018 / 2

Accident Period	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 clms level				On-Level to 2018 / 2 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 @ 2018 / 2 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios		
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected	
2007 / 2	96,882	49,514	494	50,008	51.6%	1.3513	1.0000	1.0000	130,917	2.0318	1.0000	1.0000	101,606	77.6%	-	
2008 / 1	91,937	38,469	61	38,530	41.9%	1.3554	1.0000	1.0000	124,611	2.3527	1.0000	1.0000	90,649	72.7%	-	
2008 / 2	89,347	38,852	1,225	40,077	44.9%	1.3630	1.0000	1.0000	121,780	2.0213	1.0000	1.0000	81,007	66.5%	-	
2009 / 1	84,567	25,965	217	26,181	31.0%	1.3521	1.0000	1.0000	114,343	2.3407	1.0000	1.0000	61,283	53.6%	-	
2009 / 2	79,563	38,220	580	38,878	48.9%	1.3393	1.0000	1.0000	106,559	2.0109	1.0000	1.0000	78,179	73.4%	-	
2010 / 1	70,479	19,186	2,073	21,361	30.3%	1.3651	1.0000	1.0000	96,211	2.3287	1.0000	1.0000	49,744	51.7%	-	
2010 / 2	66,347	31,842	3,691	35,789	53.9%	1.4016	1.0000	1.0000	92,992	2.0006	1.0000	1.0000	71,599	77.0%	-	
2011 / 1	62,073	23,002	3,452	26,673	43.0%	1.4415	1.0000	1.0000	89,478	2.3166	1.0000	1.0000	61,790	69.1%	-	
2011 / 2	59,537	26,659	4,189	31,207	52.4%	1.4749	1.0000	1.0000	87,811	1.9380	1.0000	1.0000	60,479	68.9%	-	
2012 / 1	56,262	22,744	2,821	26,174	46.5%	1.4756	1.0000	1.0000	83,020	2.1280	1.0000	1.0000	55,698	67.1%	-	
2012 / 2	53,909	26,264	5,913	33,502	62.1%	1.4634	1.0000	1.0000	78,890	1.7335	1.0000	1.0000	58,076	73.6%	-	
2013 / 1	45,893	15,550	3,505	20,226	44.1%	1.4432	1.0000	1.0000	66,233	1.9034	1.0000	1.0000	38,498	58.1%	-	
2013 / 2	43,113	20,063	7,403	29,944	69.5%	1.4219	1.0000	1.0000	61,302	1.5506	1.0000	1.0000	46,432	75.7%	12.5%	
2014 / 1	41,048	14,212	6,194	23,367	56.9%	1.3929	1.0000	1.0000	57,176	1.7025	1.0000	1.0000	39,783	69.6%	12.5%	
2014 / 2	46,085	19,441	12,762	37,266	80.9%	1.3550	1.0000	1.0000	62,445	1.3869	1.0000	1.0000	51,684	82.8%	12.5%	
2015 / 1	45,418	11,024	10,568	27,224	59.9%	1.3296	1.0000	1.0000	60,388	1.5228	1.0000	1.0000	41,457	68.7%	12.5%	
2015 / 2	45,075	17,114	19,289	44,549	98.8%	1.2895	1.0000	1.0000	58,124	1.2405	1.0000	1.0000	55,263	95.1%	-	
2016 / 1	39,914	8,346	12,097	28,139	70.5%	1.2434	1.0000	1.0000	49,629	1.3621	1.0000	1.0000	38,328	77.2%	12.5%	
2016 / 2	46,483	8,622	20,839	42,186	90.8%	1.2025	1.0000	1.0000	55,896	1.1096	1.0000	1.0000	46,810	83.7%	12.5%	
2017 / 1	48,650	3,971	14,154	32,053	65.9%	1.1649	1.0000	1.0000	56,672	1.2184	1.0000	1.0000	39,053	68.9%	12.5%	
2017 / 2	52,511	2,691	15,358	38,622	73.6%	1.1267	1.0000	1.0000	59,164	0.9925	1.0000	1.0000	38,332	64.8%	-	
2018 / 1	54,107	920	16,957	38,957	72.0%	1.0500	1.0000	1.0000	56,812	1.0898	1.0000	1.0000	42,455	74.7%	12.5%	
Total	1,319,200	462,669	163,840	730,912	55.4%	1.3421	1.0000	1.0000	1,770,453	1.7077	1.0000	1.0000	1,248,205	70.5%	100.0%	

\*Indemnity & allowed claims expense from FA Valuation Summary

2017-2 AIX

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

weighted average: 75.2%  
selected: 75.0%  
current: 74.0%  
prior: 74.0%

[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

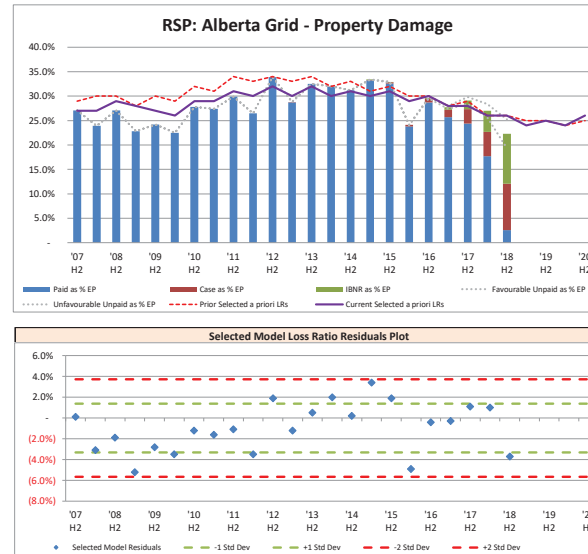
[7],[8] Additional premium adjustment factors not included in Rate Change Factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit

[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
2007 / 2	27.0%	29.0%	(2.0%)
2008 / 1	27.0%	30.0%	(3.0%)
2008 / 2	29.0%	30.0%	(1.0%)
2009 / 1	28.0%	28.0%	-
2009 / 2	27.0%	30.0%	(3.0%)
2010 / 1	26.0%	29.0%	(3.0%)
2010 / 2	29.0%	32.0%	(3.0%)
2011 / 1	29.0%	31.0%	(2.0%)
2011 / 2	31.0%	34.0%	(3.0%)
2012 / 1	30.0%	33.0%	(3.0%)
2012 / 2	32.0%	34.0%	(2.0%)
2013 / 1	30.0%	33.0%	(3.0%)
2013 / 2	32.0%	34.0%	(2.0%)
2014 / 1	30.0%	32.0%	(2.0%)
2014 / 2	31.0%	33.0%	(2.0%)
2015 / 1	30.0%	31.0%	(1.0%)
2015 / 2	31.0%	32.0%	(1.0%)
2016 / 1	29.0%	30.0%	(1.0%)
2016 / 2	30.0%	30.0%	-
2017 / 1	28.0%	28.0%	-
2017 / 2	28.0%	29.0%	(1.0%)
2018 / 1	26.0%	26.0%	-
2018 / 2	26.0%	26.0%	-
2019 / 1	24.0%	25.0%	(1.0%)
2019 / 2	25.0%	25.0%	-
2020 / 1	24.0%	24.0%	-
2020 / 2	26.0%	25.0%	1.0%



Current AHY: **2018 / 2**

	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 clms level				On-Level to 2018 / 2 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 @ 2018 / 2 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level			
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	
	val data	val data	val data	val data	=([4]/[1])	industry avg EP relativity	assumption	assumption	=([1]*[6]*[7]*[8])	trend analysis	assumption	assumption	=([4]*[10]*[11]*[12])	=([13]/[9])	selected	
2007 / 2	96,882	26,223	-	26,223	27.1%	1.3513	1.0000	1.0000	130,917	1.2811	1.0000	1.0000	33,595	25.7%	-	
2008 / 1	91,937	21,982	-	21,982	23.9%	1.3554	1.0000	1.0000	124,611	1.3213	1.0000	1.0000	29,045	23.3%	-	
2008 / 2	89,347	24,207	4	24,211	27.1%	1.3630	1.0000	1.0000	121,780	1.2269	1.0000	1.0000	29,705	24.4%	-	
2009 / 1	84,567	19,287	-	19,287	22.8%	1.3521	1.0000	1.0000	114,343	1.2653	1.0000	1.0000	24,404	21.3%	-	
2009 / 2	79,563	19,266	-	19,266	24.2%	1.3393	1.0000	1.0000	106,559	1.2957	1.0000	1.0000	24,963	23.4%	-	
2010 / 1	70,479	15,855	-	15,855	22.5%	1.3651	1.0000	1.0000	96,211	1.3458	1.0000	1.0000	21,338	22.2%	-	
2010 / 2	66,347	18,469	-	18,469	27.8%	1.4016	1.0000	1.0000	92,992	1.2587	1.0000	1.0000	23,247	25.0%	-	
2011 / 1	62,073	17,011	-	17,011	27.4%	1.4415	1.0000	1.0000	89,478	1.3076	1.0000	1.0000	22,244	24.9%	-	
2011 / 2	59,537	17,789	-	17,789	29.9%	1.4749	1.0000	1.0000	87,811	1.2231	1.0000	1.0000	21,758	24.8%	-	
2012 / 1	56,262	14,923	-	14,923	26.5%	1.4756	1.0000	1.0000	83,020	1.2706	1.0000	1.0000	18,961	22.8%	-	
2012 / 2	53,909	18,299	0	18,299	33.9%	1.4634	1.0000	1.0000	78,890	1.1884	1.0000	1.0000	21,747	27.6%	-	
2013 / 1	45,893	13,185	24	13,210	28.8%	1.4432	1.0000	1.0000	66,233	1.2346	1.0000	1.0000	16,309	24.6%	-	
2013 / 2	43,113	13,997	-	13,997	32.5%	1.4219	1.0000	1.0000	61,302	1.1547	1.0000	1.0000	16,162	26.4%	-	
2014 / 1	41,048	13,103	46	13,149	32.0%	1.3929	1.0000	1.0000	57,176	1.1997	1.0000	1.0000	15,775	27.6%	-	
2014 / 2	46,085	14,396	20	14,429	31.3%	1.3550	1.0000	1.0000	62,445	1.1221	1.0000	1.0000	16,190	25.9%	12.5%	
2015 / 1	45,418	15,069	60	15,158	33.4%	1.3296	1.0000	1.0000	60,388	1.1656	1.0000	1.0000	17,668	29.3%	12.5%	
2015 / 2	45,075	14,694	99	14,818	32.9%	1.2895	1.0000	1.0000	58,124	1.0902	1.0000	1.0000	16,154	27.8%	12.5%	
2016 / 1	39,914	9,513	133	9,664	24.2%	1.2434	1.0000	1.0000	49,629	1.1324	1.0000	1.0000	10,944	22.1%	12.5%	
2016 / 2	46,483	13,347	335	13,768	29.6%	1.2025	1.0000	1.0000	55,896	1.0593	1.0000	1.0000	14,584	26.1%	12.5%	
2017 / 1	48,650	12,501	710	13,470	27.7%	1.1649	1.0000	1.0000	56,672	1.1004	1.0000	1.0000	14,823	26.2%	12.5%	
2017 / 2	52,511	12,797	1,515	15,232	29.0%	1.1267	1.0000	1.0000	59,164	1.0293	1.0000	1.0000	15,678	26.5%	12.5%	
2018 / 1	54,107	9,580	2,732	14,662	27.1%	1.0500	1.0000	1.0000	56,812	1.0692	1.0000	1.0000	15,676	27.6%	12.5%	
Total	1,319,200	355,494	5,680	364,873	27.7%	1.3421	1.0000	1.0000	1,770,453	1.2086	1.0000	1.0000	440,970	24.9%	100.0%	
*Indemnity & allowed claims expense from FA Valuation Summary																
2017-2 AIX																
on industry 2018-1 AIX data derived from 2018 / 2 on-levels													weighted average: 26.4%			
													selected: 26.0%		26.0%	
													current		prior	

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**

as at March 31, 2019

Coverage: **Third Party Liability**

RSP: **Alberta Grid**

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	User Defined 2	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	User Defined 2 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]/[1]	=[17]/[1]	=[18]/[1]	=[19]/[1]	=[20]/[1]	=[21]/[1]	=[22]/[1]	[23]	[24]
2004	31,006	15,572	-	15,572		15,572						15,572	15,572			50.2%	50.2%	50.2%	50.2%	50.2%			15,572	50.2%
2005	177,447	105,819	740	106,559		106,559						106,559	106,559			60.1%	60.1%	60.1%	60.1%	60.1%			106,559	60.1%
2006	192,756	131,539	119	131,658		131,658						131,658	131,658			68.3%	68.3%	68.3%	68.3%	68.3%			131,658	68.3%
2007	194,907	137,999	1,285	139,284		139,284						139,284	139,284			71.5%	71.5%	71.5%	71.5%	71.5%			139,284	71.5%
2008	181,284	124,069	820	124,889		124,889						124,889	124,889			68.9%	68.9%	68.9%	68.9%	68.9%			124,889	68.9%
2009	164,130	103,092	758	103,851		103,851						103,851	103,851			63.3%	63.3%	63.3%	63.3%	63.3%			103,851	63.3%
2010	136,826	86,654	3,941	90,845	103,740	90,845	0.2%	99.8%	90,867			90,845	90,596			75.8%	66.4%	66.4%	66.4%	66.2%			90,846	66.4%
2011	121,611	85,295	6,086	91,381	99,569	91,907	0.7%	99.3%	91,963			91,907	91,381			81.9%	75.6%	75.6%	75.6%	75.1%			91,907	75.6%
2012	110,171	84,461	6,378	90,839	97,348	91,895	1.3%	98.7%	91,967			91,895	90,839			88.4%	83.4%	83.5%	83.4%	82.5%			91,895	83.4%
2013	89,005	65,216	8,089	73,305	83,470	75,364	3.6%	96.4%	75,652			75,364	73,305			93.8%	84.7%	85.0%	84.7%	82.4%			75,364	84.7%
2014	87,132	65,648	15,095	80,743	85,282	85,521	2.1%	97.9%	85,516			85,521	80,743			97.9%	98.2%	98.1%	98.2%	92.7%			85,283	97.9%
2015	90,491	63,163	26,984	90,148	92,276	100,125	12.9%	87.1%	99,110			97,791	90,148			102.0%	110.6%	109.5%	108.1%	99.6%			99,109	109.5%
2016	86,389	46,020	29,318	75,338	90,304	90,743	169.3%	(69.3%)	90,001			90,135	75,338			104.5%	105.0%	104.2%	104.3%	87.2%			90,002	104.2%
2017	101,118	38,237	31,868	70,105	107,939	91,307	34.2%	65.8%	96,990			103,180	70,105			106.7%	90.3%	95.9%	102.0%	69.3%			96,990	95.9%
2018	109,229	23,046	41,283	64,329	108,705	106,347	39.4%	60.6%	107,277			108,661	64,329			99.5%	97.4%	98.2%	99.5%	58.9%			107,941	98.8%
2019	28,136	1,078	9,244	10,323	52,831	42,665	81.0%	19.0%	50,902			-	10,323			187.8%	151.6%	180.9%		36.7%			25,096	89.2%
Total	1,901,638	1,176,911	182,008	1,358,919	921,464	1,488,533			880,245			1,457,112	1,358,919										1,476,245	

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

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

Facility Association

Comparison of Estimated Ultimate Losses by Method  
as at March 31, 2019

Coverage: Third Party Liability

RSP: Alberta Grid

Amounts in: \$1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation				
Accident Year	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	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]	
																			=([19]-[16])	=([20]-[17])	=([21]-[18])	=([22]-[18])	
2004		15,572		15,572	15,572			N/A	-	15,572	50.2%		15,572		N/A	-	15,572	50.2%	-	-	-	-	
2005		106,559		106,559	106,559			N/A	-	106,559	60.1%		106,560		N/A	-	106,560	60.1%	(1)	-	(1)	-	
2006		131,658		131,658	131,658			N/A	-	131,658	68.3%		131,638		N/A	-	131,638	68.3%	19	-	19	-	
2007		139,284		139,284	139,284			N/A	-	139,284	71.5%		139,315		N/A	-	139,315	71.5%	(30)	-	(30)	-	
2008		124,889		124,889	124,889			N/A	-	124,889	68.9%		124,728		N/A	-	124,728	68.8%	161	-	161	0.1%	
2009		103,851		103,851	103,851			N/A	-	103,851	63.3%		103,853		N/A	-	103,853	63.3%	(3)	-	(3)	-	
2010	103,740	90,845	90,867	90,845	90,596			N/A	250	90,846	66.4%	103,741	91,256	91,296	N/A		348	91,256	66.7%	(313)	(98)	(411)	(0.3%)
2011	99,569	91,907	91,963	91,907	91,381			N/A	526	91,907	75.6%	99,570	91,987	92,045	N/A		562	91,988	75.6%	(45)	(36)	(81)	-
2012	97,348	91,895	91,967	91,895	90,839			N/A	1,056	91,895	83.4%	97,349	92,286	92,367	N/A		1,286	92,286	83.8%	(161)	(230)	(391)	(0.4%)
2013	83,470	75,364	75,652	75,364	73,305			N/A	2,059	75,364	84.7%	83,471	75,857	76,182	N/A		2,480	75,858	85.2%	(73)	(421)	(494)	(0.5%)
2014	85,282	85,521	85,516	85,521	80,743			N/A	4,540	85,283	97.9%	85,282	86,540	86,452	N/A		5,185	86,218	99.0%	(291)	(645)	(936)	(1.1%)
2015	92,276	100,125	99,110	97,791	90,148			N/A	8,961	99,109	109.5%	92,276	101,082	99,790	N/A		10,155	99,788	110.3%	515	(1,194)	(679)	(0.8%)
2016	90,304	90,743	90,001	90,135	75,338			N/A	14,664	90,002	104.2%	90,306	92,104	90,992	N/A		16,167	90,995	105.3%	511	(1,503)	(992)	(1.1%)
2017	107,939	91,307	96,990	103,180	70,105			N/A	26,885	96,990	95.9%	107,977	87,005	94,788	N/A		29,532	94,787	93.7%	4,850	(2,647)	2,203	2.2%
2018	108,705	106,347	107,277	108,661	64,329			N/A	43,612	107,941	98.8%	109,261	100,530	105,451	N/A		52,688	108,255	98.6%	8,761	(9,076)	(315)	0.2%
2019	52,831	42,665	50,902	-	10,323			N/A	14,773	25,096	89.2%	-	-	-	N/A		-	-	-	10,323	14,773	25,096	89.2%
Total	921,464	1,488,533	880,245	1,457,112	1,358,919				117,326	1,476,245		869,233	1,440,313	829,363			118,403	1,453,097		24,223	(1,077)	23,146	
2018 & Prior	868,634	1,445,868	829,343	1,457,112	1,348,596				102,553	1,451,149		869,233	1,440,313	829,363			118,403	1,453,097		13,900	(15,850)	(1,950)	

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

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

Facility Association

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

Coverage: Bodily Injury

RSP: Alberta Grid

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	User Defined 2	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	User Defined 2 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])
2004 / 1	16,541	-	-	-		-				-	100.0%	-	-											-
2004 / 2	14,465	10,602	-	10,602		10,602				-	100.0%	10,602	10,602											10,602
2005 / 1	83,450	32,400	192	32,592		32,592				-	100.0%	32,592	32,592											32,592
2005 / 2	93,997	41,015	548	41,563		41,563				-	100.0%	41,563	41,563											41,563
2006 / 1	95,896	41,364	-	41,364		41,364				-	100.0%	41,364	41,364											41,364
2006 / 2	96,860	47,824	118	47,942		47,942				-	100.0%	47,942	47,942											47,942
2007 / 1	98,025	39,570	724	40,294		40,294				-	100.0%	40,294	40,294											40,294
2007 / 2	96,882	49,537	561	50,098		50,098				-	100.0%	50,098	50,098											50,098
2008 / 1	91,937	38,473	216	38,689		38,689				-	100.0%	38,689	38,689											38,689
2008 / 2	89,347	39,407	600	40,007		40,007				-	100.0%	40,007	40,007											40,007
2009 / 1	84,567	25,965	215	26,180		26,180				-	100.0%	26,180	26,180											26,180
2009 / 2	79,563	38,574	543	39,117	39,781	39,117	-	100.0%	39,117	-	100.0%	39,117	39,117			50.0%	49.2%	49.2%	49.2%	49.2%			39,117	49.2%
2010 / 1	70,479	19,217	2,123	21,339	31,011	21,386	0.2%	99.8%	21,408	-	100.0%	21,386	21,339			44.0%	30.3%	30.4%	30.3%	30.3%			21,386	30.3%
2010 / 2	66,347	33,113	1,819	34,932	35,164	35,134	0.6%	99.4%	35,135	-	100.0%	35,134	34,932			53.0%	53.0%	53.0%	53.0%	52.6%			35,135	53.0%
2011 / 1	62,074	23,482	2,799	26,282	29,175	26,508	0.9%	99.1%	26,531	-	100.0%	26,508	26,282			47.0%	42.7%	42.7%	42.7%	42.3%			26,508	42.7%
2011 / 2	59,537	27,012	3,287	30,299	33,936	30,599	1.0%	99.0%	30,631	-	100.0%	30,599	30,299			57.0%	51.4%	51.4%	51.4%	50.9%			30,599	51.4%
2012 / 1	56,262	24,020	1,605	25,625	29,256	25,985	1.4%	98.6%	26,030	-	100.0%	25,985	25,625			52.0%	46.2%	46.3%	46.2%	45.5%			25,985	46.2%
2012 / 2	53,909	27,220	4,773	31,993	33,963	32,689	2.1%	97.9%	32,716	-	100.0%	32,689	31,993			63.0%	60.6%	60.7%	60.6%	59.3%			32,689	60.6%
2013 / 1	45,892	16,359	3,201	19,560	26,159	20,236	3.3%	96.7%	20,433	-	100.0%	20,236	19,560			57.0%	44.1%	44.5%	44.1%	42.6%			20,235	44.1%
2013 / 2	43,113	21,665	4,875	26,540	29,748	27,924	5.0%	95.0%	28,015	-	100.0%	27,924	26,540			69.0%	64.8%	65.0%	64.8%	61.6%			27,924	64.8%
2014 / 1	41,048	16,196	3,945	20,141	25,039	21,625	6.9%	93.1%	21,859	-	100.0%	21,625	20,141			61.0%	52.7%	53.3%	52.7%	49.1%			21,625	52.7%
2014 / 2	46,085	21,909	11,072	32,981	33,642	36,276	9.1%	90.9%	36,037	-	100.0%	36,276	32,981			73.0%	78.7%	78.2%	78.7%	71.6%			36,037	78.2%
2015 / 1	45,418	12,966	9,112	22,078	29,522	25,053	11.9%	88.1%	25,584	12.5%	87.5%	25,612	22,078			65.0%	55.2%	56.3%	56.4%	48.6%			25,583	56.3%
2015 / 2	45,073	20,363	17,700	38,063	35,157	45,087	15.6%	84.4%	43,540	25.0%	75.0%	42,604	38,063			78.0%	100.0%	96.6%	94.5%	84.4%			43,540	96.6%
2016 / 1	39,911	10,765	10,019	20,783	27,139	25,969	20.0%	80.0%	26,202	37.5%	62.5%	26,408	20,783			68.0%	65.1%	65.7%	66.2%	52.1%			26,202	65.7%
2016 / 2	46,478	12,195	19,158	31,353	37,647	41,598	24.6%	75.4%	40,625	50.0%	50.0%	39,623	31,353			81.0%	89.5%	87.4%	85.3%	67.5%			40,625	87.4%
2017 / 1	48,647	6,771	14,631	21,401	35,026	30,570	30.0%	70.0%	31,906	62.5%	37.5%	33,355	21,401			72.0%	62.8%	65.6%	68.6%	44.0%			31,906	65.6%
2017 / 2	52,471	4,559	16,227	20,786	44,600	32,615	36.3%	63.7%	36,962	75.0%	25.0%	41,604	20,786			85.0%	62.2%	70.4%	79.3%	39.6%			36,962	70.4%
2018 / 1	53,866	2,212	19,672	21,884	38,784	38,561	43.2%	56.8%	38,658	87.5%	12.5%	38,756	21,884			72.0%	71.6%	71.8%	71.9%	40.6%			38,756	71.9%
2018 / 2	55,363	656	17,828	18,485	41,522	40,289	54.1%	45.9%	40,956	100.0%	-	41,522	18,485			75.0%	72.8%	74.0%	75.0%	33.4%			41,522	75.0%
2019 / 1	28,136	52	5,406	5,458	38,584	28,075	80.6%	19.4%	36,541	100.0%	-	-	5,458			65.0%	47.3%	61.6%	-	-			18,289	65.0%
Total	1,901,638	705,464	172,969	878,433	674,854	994,628			638,885			976,295	878,433											989,958

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

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

Facility Association

Comparison of Estimated IBNR by Method

as at March 31, 2019

Coverage: Bodily Injury

RSP: Alberta Grid

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Mar 2019)										Prior Valuation Results (as at Dec 2018)				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	User Defined 2 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]
2004 / 1		-	-	-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-	-
2004 / 2		-	-	-	-			Link Ratio Method	-	10,602			-		Link Ratio Method	-	10,602	-
2005 / 1		-	-	-	-			Link Ratio Method	-	32,592			-		Link Ratio Method	-	32,593	-
2005 / 2		-	-	-	-			Link Ratio Method	-	41,563			-		Link Ratio Method	-	41,563	-
2006 / 1		-	-	-	-			Link Ratio Method	-	41,364			-		Link Ratio Method	-	41,364	-
2006 / 2		-	-	-	-			Link Ratio Method	-	47,942			-		Link Ratio Method	-	47,922	-
2007 / 1		-	-	-	-			Link Ratio Method	-	40,294			-		Link Ratio Method	-	40,315	-
2007 / 2		-	-	-	-			Link Ratio Method	-	50,098			-		Link Ratio Method	-	50,108	-
2008 / 1		-	-	-	-			Link Ratio Method	-	38,689			-		Link Ratio Method	-	38,532	-
2008 / 2		-	-	-	-			Link Ratio Method	-	40,007			-		Link Ratio Method	-	40,003	-
2009 / 1		-	-	-	-			Link Ratio Method	-	26,180			-		Link Ratio Method	-	26,182	-
2009 / 2		-	-	-	-			Link Ratio Method	-	39,117	49.2%		-		Link Ratio Method	-	39,118	49.2%
2010 / 1	664	47	68	47	-			Link Ratio Method	47	21,386	30.3%	664	94	136	Link Ratio Method	94	21,427	30.4%
2010 / 2	232	203	203	203	-			Link Ratio Method	203	35,135	53.0%	(87)	254	252	Link Ratio Method	254	35,505	53.5%
2011 / 1	2,893	226	249	226	-			Link Ratio Method	226	26,508	42.7%	2,874	267	293	Link Ratio Method	267	26,568	42.8%
2011 / 2	3,638	300	333	300	-			Link Ratio Method	300	30,599	51.4%	3,612	295	327	Link Ratio Method	295	30,619	51.4%
2012 / 1	3,631	360	405	360	-			Link Ratio Method	360	25,985	46.2%	3,692	471	530	Link Ratio Method	471	26,036	46.3%
2012 / 2	1,970	696	723	696	-			Link Ratio Method	696	32,689	60.6%	1,750	815	838	Link Ratio Method	815	33,028	61.3%
2013 / 1	6,598	675	873	675	-			Link Ratio Method	675	20,235	44.1%	6,914	852	1,109	Link Ratio Method	852	20,097	43.8%
2013 / 2	3,207	1,384	1,474	1,384	-			Link Ratio Method	1,384	27,924	64.8%	2,818	1,628	1,696	Link Ratio Method	1,628	28,559	66.2%
2014 / 1	4,898	1,484	1,718	1,484	-			Link Ratio Method	1,484	21,625	52.7%	4,689	1,780	2,014	Link Ratio Method	1,780	22,130	53.9%
2014 / 2	661	3,295	3,056	3,295	-			BF Method	3,056	36,037	78.2%	547	3,727	3,405	BF Method	3,405	36,500	79.2%
2015 / 1	7,443	2,975	3,505	3,533	-			BF Method	3,505	25,583	56.3%	7,586	3,463	4,025	BF Method	4,025	25,961	57.2%
2015 / 2	(2,906)	7,024	5,477	4,541	-			BF Method	5,477	43,540	96.6%	(2,579)	8,016	6,160	BF Method	6,160	43,895	97.4%
2016 / 1	6,356	5,185	5,419	5,624	-			BF Method	5,419	26,202	65.7%	6,344	6,011	6,085	BF Method	6,085	26,880	67.4%
2016 / 2	6,294	10,245	9,272	8,270	-			BF Method	9,272	40,625	87.4%	6,880	11,288	10,105	BF Method	10,105	40,874	87.9%
2017 / 1	13,625	9,168	10,505	11,954	-			BF Method	10,505	31,906	65.6%	16,340	9,265	11,610	BF Method	11,610	30,299	62.3%
2017 / 2	23,814	11,829	16,176	20,818	-			BF Method	16,176	38,962	70.4%	25,949	12,138	17,578	BF Method	17,578	36,255	69.1%
2018 / 1	16,900	16,678	16,774	16,872	-			ELR & LR Wtd Method	16,872	38,756	71.9%	18,319	18,298	18,308	ELR & LR Wtd Method	18,317	38,853	72.0%
2018 / 2	23,037	21,804	22,471	23,037	-			ELR & LR Wtd Method	23,037	41,522	75.0%	28,383	21,192	25,587		28,383	41,863	75.0%
2019 / 1	-	-	-	-	-				12,831	18,289	65.0%	-	-	-		-	-	-
Total	132,627	93,578	98,701	103,319	-				111,525	989,958		144,372	99,852	110,056		112,124	973,650	
2018 / 2 & Prior	132,627	93,578	98,701	103,319	-				98,694	971,669		144,372	99,852	110,056		112,124	973,650	

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

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

Facility Association

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

Coverage: Property Damage

RSP: Alberta Grid

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	User Defined 2	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	User Defined 2 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])
2004 / 1	16,541	-	-	-		-				-	100.0%	-	-										-	
2004 / 2	14,465	4,970	-	4,970		4,970				-	100.0%	4,970	4,970										4,970	
2005 / 1	83,450	13,194	-	13,194		13,194				-	100.0%	13,194	13,194										13,194	
2005 / 2	93,997	19,210	-	19,210		19,210				-	100.0%	19,210	19,210										19,210	
2006 / 1	95,896	18,018	-	18,018		18,018				-	100.0%	18,018	18,018										18,018	
2006 / 2	96,860	24,332	1	24,333		24,333				-	100.0%	24,333	24,333										24,333	
2007 / 1	98,025	22,668	-	22,668		22,668				-	100.0%	22,668	22,668										22,668	
2007 / 2	96,882	26,223	-	26,223		26,223				-	100.0%	26,223	26,223										26,223	
2008 / 1	91,937	21,982	-	21,982		21,982				-	100.0%	21,982	21,982										21,982	
2008 / 2	89,347	24,207	4	24,211		24,211				-	100.0%	24,211	24,211										24,211	
2009 / 1	84,567	19,287	-	19,287		19,287				-	100.0%	19,287	19,287										19,287	
2009 / 2	79,563	19,266	-	19,266	21,482	19,266	-	100.0%	19,266	-	100.0%	19,266	19,266				27.0%	24.2%	24.2%	24.2%	24.2%		19,266	24.2%
2010 / 1	70,479	15,855	-	15,855	18,325	15,855	-	100.0%	15,855	-	100.0%	15,855	15,855				26.0%	22.5%	22.5%	22.5%	22.5%		15,855	22.5%
2010 / 2	66,347	18,469	-	18,469	19,241	18,469	-	100.0%	18,469	-	100.0%	18,469	18,469				29.0%	27.8%	27.8%	27.8%	27.8%		18,469	27.8%
2011 / 1	62,074	17,011	-	17,011	18,001	17,011	-	100.0%	17,011	-	100.0%	17,011	17,011				29.0%	27.4%	27.4%	27.4%	27.4%		17,011	27.4%
2011 / 2	59,537	17,789	-	17,789	18,457	17,789	-	100.0%	17,789	-	100.0%	17,789	17,789				31.0%	29.9%	29.9%	29.9%	29.9%		17,789	29.9%
2012 / 1	56,262	14,923	-	14,923	16,879	14,923	-	100.0%	14,923	-	100.0%	14,923	14,923				30.0%	26.5%	26.5%	26.5%	26.5%		14,923	26.5%
2012 / 2	53,909	18,298	0	18,299	17,251	18,299	-	100.0%	18,299	-	100.0%	18,299	18,299				32.0%	33.9%	33.9%	33.9%	33.9%		18,299	33.9%
2013 / 1	45,892	13,196	12	13,208	13,768	13,208	-	100.0%	13,208	-	100.0%	13,208	13,208				30.0%	28.8%	28.8%	28.8%	28.8%		13,208	28.8%
2013 / 2	43,113	13,997	-	13,997	13,796	13,997	-	100.0%	13,997	-	100.0%	13,997	13,997				32.0%	32.5%	32.5%	32.5%	32.5%		13,997	32.5%
2014 / 1	41,048	13,109	62	13,171	12,314	13,171	-	100.0%	13,171	-	100.0%	13,171	13,171				30.0%	32.1%	32.1%	32.1%	32.1%		13,171	32.1%
2014 / 2	46,085	14,435	15	14,450	14,286	14,450	-	100.0%	14,450	-	100.0%	14,450	14,450				31.0%	31.4%	31.4%	31.4%	31.4%		14,450	31.4%
2015 / 1	45,418	15,102	25	15,126	13,625	15,120	-	100.0%	15,121	12.5%	87.5%	14,934	15,126				30.0%	33.3%	33.3%	32.9%	33.3%		15,120	33.3%
2015 / 2	45,073	14,732	148	14,880	13,973	14,865	(0.1%)	100.1%	14,866	25.0%	75.0%	14,642	14,880				31.0%	33.0%	33.0%	32.5%	33.0%		14,865	33.0%
2016 / 1	39,911	9,630	17	9,646	11,574	9,634	(0.1%)	100.1%	9,631	37.5%	62.5%	10,361	9,646				29.0%	24.1%	24.1%	26.0%	24.2%		9,633	24.1%
2016 / 2	46,478	13,431	125	13,556	13,944	13,542	(0.1%)	100.1%	13,542	50.0%	50.0%	13,743	13,556				30.0%	29.1%	29.1%	29.6%	29.2%		13,542	29.1%
2017 / 1	48,647	12,862	375	13,236	13,621	13,264	0.2%	99.8%	13,265	62.5%	37.5%	13,487	13,236				28.0%	27.3%	27.3%	27.7%	27.2%		13,265	27.3%
2017 / 2	52,471	14,046	636	14,682	14,692	14,859	1.2%	98.8%	14,857	75.0%	25.0%	14,734	14,682				28.0%	28.3%	28.3%	28.1%	28.0%		14,857	28.3%
2018 / 1	53,866	12,421	747	13,167	14,005	13,872	5.1%	94.9%	13,879	87.5%	12.5%	13,989	13,167				26.0%	25.8%	25.8%	26.0%	24.4%		13,879	25.8%
2018 / 2	55,363	7,758	3,036	10,793	14,394	13,624	20.8%	79.2%	13,784	100.0%	-	14,394	10,793				26.0%	24.6%	24.9%	26.0%	19.5%		13,784	24.9%
2019 / 1	28,136	1,026	3,839	4,865	14,246	14,590	66.7%	33.3%	14,361	100.0%	-	-	4,865				24.0%	24.6%	24.2%	-	-		6,807	24.2%
Total	1,901,638	471,447	9,039	480,486	307,873	493,905			299,743			480,817	480,486										486,287	

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

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

Facility Association

Comparison of Estimated IBNR by Method

as at March 31, 2019

Coverage: Property Damage

RSP: Alberta Grid

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Mar 2019)										Prior Valuation Results (as at Dec 2018)				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	User Defined 2 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]
2004 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-	-
2004 / 2		-		-	-			Link Ratio Method	-	4,970			-		Link Ratio Method	-	4,970	-
2005 / 1		-		-	-			Link Ratio Method	-	13,194			-		Link Ratio Method	-	13,194	-
2005 / 2		-		-	-			Link Ratio Method	-	19,210			-		Link Ratio Method	-	19,210	-
2006 / 1		-		-	-			Link Ratio Method	-	18,018			-		Link Ratio Method	-	18,018	-
2006 / 2		-		-	-			Link Ratio Method	-	24,333			-		Link Ratio Method	-	24,334	(1)
2007 / 1		-		-	-			Link Ratio Method	-	22,668			-		Link Ratio Method	-	22,668	-
2007 / 2		-		-	-			Link Ratio Method	-	26,223			-		Link Ratio Method	-	26,223	-
2008 / 1		-		-	-			Link Ratio Method	-	21,982			-		Link Ratio Method	-	21,982	-
2008 / 2		-		-	-			Link Ratio Method	-	24,211			-		Link Ratio Method	-	24,211	-
2009 / 1		-		-	-			Link Ratio Method	-	19,287			-		Link Ratio Method	-	19,287	-
2009 / 2	2,216	-	-	-	-			Link Ratio Method	-	19,266	24.2%	2,216	-	-	Link Ratio Method	-	19,266	24.2%
2010 / 1	2,469	-	-	-	-			Link Ratio Method	-	15,855	22.5%	2,470	-	-	Link Ratio Method	-	15,855	22.5%
2010 / 2	771	-	-	-	-			Link Ratio Method	-	18,469	27.8%	771	-	-	Link Ratio Method	-	18,469	27.8%
2011 / 1	990	-	-	-	-			Link Ratio Method	-	17,011	27.4%	990	-	-	Link Ratio Method	-	17,011	27.4%
2011 / 2	667	-	-	-	-			Link Ratio Method	-	17,789	29.9%	667	-	-	Link Ratio Method	-	17,789	29.9%
2012 / 1	1,956	-	-	-	-			Link Ratio Method	-	14,923	26.5%	1,956	-	-	Link Ratio Method	-	14,923	26.5%
2012 / 2	(1,048)	-	-	-	-			Link Ratio Method	-	18,299	33.9%	(1,048)	-	-	Link Ratio Method	-	18,299	33.9%
2013 / 1	560	-	-	-	-			Link Ratio Method	-	13,208	28.8%	562	-	-	Link Ratio Method	-	13,206	28.8%
2013 / 2	(201)	-	-	-	-			Link Ratio Method	-	13,997	32.5%	(200)	-	-	Link Ratio Method	-	13,997	32.5%
2014 / 1	(857)	-	-	-	-			Link Ratio Method	-	13,171	32.1%	(858)	-	-	Link Ratio Method	-	13,172	32.1%
2014 / 2	(163)	-	-	-	-			Link Ratio Method	-	14,450	31.4%	(130)	-	-	Link Ratio Method	-	14,416	31.3%
2015 / 1	(1,501)	(6)	(5)	(193)	-			Link Ratio Method	(6)	15,120	33.3%	(1,507)	(12)	(11)	Link Ratio Method	(12)	15,120	33.3%
2015 / 2	(907)	(15)	(14)	(238)	-			Link Ratio Method	(15)	14,865	33.0%	(857)	(18)	(17)	Link Ratio Method	(18)	14,812	32.9%
2016 / 1	1,928	(13)	(15)	715	-			Link Ratio Method	(13)	9,633	24.1%	1,928	(14)	(17)	Link Ratio Method	(14)	9,632	24.1%
2016 / 2	388	(14)	(14)	187	-			BF Method	(14)	13,542	29.1%	327	(9)	(9)	BF Method	(9)	13,608	29.3%
2017 / 1	385	28	29	251	-			BF Method	29	13,265	27.3%	354	62	64	BF Method	64	13,332	27.4%
2017 / 2	10	177	175	52	-			BF Method	175	14,857	28.3%	79	284	280	BF Method	280	14,902	28.4%
2018 / 1	838	705	712	821	-			BF Method	712	13,879	25.8%	1,120	1,160	1,157	BF Method	1,157	14,068	26.1%
2018 / 2	3,601	2,831	2,991	3,601	-			BF Method	2,991	13,784	24.9%	5,871	4,312	4,831	BF Method	4,831	13,472	24.1%
2019 / 1	-	-	-	-	-			BF Method	1,942	6,807	24.2%	-	-	-	-	-	-	-
Total	12,103	3,694	3,858	5,196	-				5,801	486,287		14,712	5,766	6,279		6,279	479,447	
2018 / 2 & Prior	12,103	3,694	3,858	5,196	-				3,859	479,480		14,712	5,766	6,279		6,279	479,447	

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

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

Facility Association      **Valuation Results**  
Amounts in: \$1,000s      as at March 31, 2019  
**Coverage: Accident Benefits**  
**RSP: Alberta Grid**

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	87,584	75,104	85.8%	2,870	3.3%	77,974	89.0%	4	-	77,978	89.0%	2,874	3.3%
2015	5,708	5,688	99.6%	301	5.3%	5,989	104.9%	39	0.7%	6,028	105.6%	340	6.0%
2016	4,070	5,499	135.1%	455	11.2%	5,954	146.3%	67	1.6%	6,021	147.9%	522	12.8%
2017	4,714	4,864	103.2%	769	16.3%	5,633	119.5%	87	1.8%	5,720	121.3%	856	18.2%
2018	5,369	3,475	64.7%	2,233	41.6%	5,708	106.3%	779	14.5%	6,487	120.8%	3,012	56.1%
2019	1,392	160	11.5%	1,198	86.1%	1,358	97.6%	146	10.5%	1,504	108.0%	1,344	96.6%
TOTAL	108,837	94,790	87.1%	7,826	7.2%	102,616	94.3%	1,122	1.0%	103,738	95.3%	8,948	8.2%
2018 & prior	107,445	94,630	88.1%	6,628	6.2%	101,258	94.2%	976	0.9%	102,234	95.2%	7,604	7.1%

Activity During Quarter vs EP													
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
[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	87,584	(3)	-	2,588	3.0%	2,585	3.0%	(4)	-	2,581	2.9%	2,584	3.0%
2015	5,708	35	0.6%	(42)	(0.7%)	(7)	(0.1%)	(8)	(0.1%)	(15)	(0.3%)	(50)	(0.9%)
2016	4,070	41	1.0%	(53)	(1.3%)	(12)	(0.3%)	(8)	(0.2%)	(20)	(0.5%)	(61)	(1.5%)
2017	4,714	338	7.2%	(198)	(4.2%)	140	3.0%	(54)	(1.1%)	86	1.8%	(252)	(5.3%)
2018	5,369	951	17.7%	(899)	(16.7%)	52	1.0%	(187)	(3.5%)	(135)	(2.5%)	(1,086)	(20.2%)
TOTAL	107,445	1,362	1.3%	1,396	1.3%	2,758	2.6%	(261)	(0.2%)	2,497	2.3%	1,135	1.1%

Emergence During Quarter									
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense		
[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	8	290	(3)	(1.0%)	2,585	32,312.5%	2,581	890.0%	
2015	47	390	35	9.0%	(7)	(14.9%)	(15)	(3.8%)	
2016	75	583	41	7.0%	(12)	(16.0%)	(20)	(3.4%)	
2017	141	1,108	338	30.5%	140	99.3%	86	7.8%	
2018	966	4,098	951	23.2%	52	5.4%	(135)	(3.3%)	
TOTAL	1,237	6,469	1,362	21.1%	2,758	223.0%	2,497	38.6%	

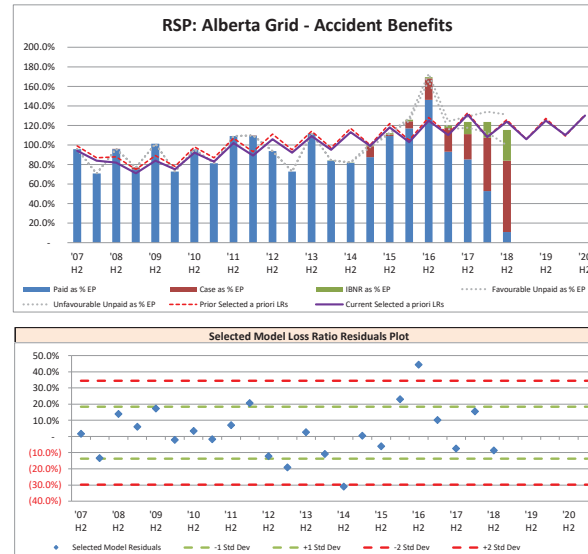
Facility Association      **Loss Ratios Over Time**  
Amounts in: \$1,000s      as at March 31, 2019  
**Coverage: Accident Benefits**  
**RSP: Alberta Grid**

Accident Year [1]	Earned Premium @ Mar 2019 [2] <i>database</i>	Paid Claims Amt* @ Mar 2019 [3] <i>database</i>	Case Reserve @ Mar 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt* @ Mar 2019 [5] <i>database</i>	Selected IBNR @ Mar 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Mar 2019 [7] <i>= [5]+[6]</i>	<b>Selected Ultimate LR @ Mar 2019 [8] <i>= [7]/[2]</i></b>	Selected Ultimate LR @ Dec 2018 [9] <i>database</i>	Selected Ultimate LR @ Sep 2018 [10] <i>database</i>	Selected Ultimate LR @ Jun 2018 [11] <i>database</i>	<b>Selected Ultimate LR @ Mar 2018 [12] <i>database</i></b>	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018	
												Ultimate LR [13] <i>= [8]-[9]</i>	Claims Amt* [14] <i>[15]</i>	Ultimate LR [15] <i>= [8]-[12]</i>	Claims Amt* @ curr EP [16] <i>= [2]*[15]</i>
2004	2,132	1,484	-	1,484	-	1,484	69.6%	69.6%	69.6%	69.6%	69.6%	-	-	-	-
2005	11,498	10,623	2,679	13,302	-	13,302	115.7%	93.1%	92.0%	92.0%	92.0%	22.6%	2,592	23.7%	2,725
2006	11,603	8,136	110	8,246	-	8,246	71.1%	71.1%	71.7%	71.7%	71.7%	-	-	(0.6%)	(70)
2007	11,199	9,371	-	9,371	-	9,371	83.7%	83.7%	83.7%	83.7%	83.7%	-	-	-	-
2008	9,908	8,224	4	8,228	-	8,228	83.0%	83.0%	83.0%	83.0%	83.0%	-	-	-	-
2009	8,934	7,853	74	7,927	-	7,927	88.7%	88.7%	88.7%	88.7%	88.7%	-	(1)	-	-
2010	7,599	6,376	-	6,376	-	6,376	83.9%	83.9%	83.9%	83.9%	83.9%	-	-	-	-
2011	6,917	6,574	1	6,575	-	6,575	95.1%	95.1%	95.1%	95.1%	95.1%	-	-	-	-
2012	6,581	6,683	2	6,685	-	6,685	101.6%	101.6%	101.6%	101.7%	101.8%	-	-	(0.2%)	(13)
2013	5,506	5,062	-	5,062	-	5,062	91.9%	91.9%	91.9%	92.2%	92.2%	-	-	(0.3%)	(17)
2014	5,707	4,718	-	4,718	4	4,722	82.7%	82.9%	83.1%	84.1%	83.8%	(0.2%)	(10)	(1.1%)	(63)
2015	5,708	5,688	301	5,989	39	6,028	105.6%	105.9%	105.6%	105.4%	104.6%	(0.3%)	(15)	1.0%	57
2016	4,070	5,499	455	5,954	67	6,021	147.9%	148.4%	148.0%	148.3%	151.3%	(0.5%)	(20)	(3.4%)	(138)
2017	4,714	4,864	769	5,633	87	5,720	121.3%	119.5%	121.8%	126.7%	126.1%	1.8%	86	(4.8%)	(226)
2018	5,369	3,475	2,233	5,708	779	6,487	120.8%	122.8%	120.6%	117.8%	107.5%	(2.0%)	(135)		
2019	1,392	160	1,198	1,358	146	1,504	108.0%	-	-	-	-				
<b>TOTAL</b>	<b>108,837</b>	<b>94,790</b>	<b>7,826</b>	<b>102,616</b>	<b>1,122</b>	<b>103,738</b>	<b>95.3%</b>	<b>92.8%</b>	<b>92.4%</b>	<b>92.2%</b>	<b>91.8%</b>		<b>2,497</b>		<b>2,255</b>
<b>2018 &amp; prior</b>	<b>107,445</b>	<b>94,630</b>	<b>6,628</b>	<b>101,258</b>	<b>976</b>	<b>102,234</b>	<b>95.2%</b>	<b>92.8%</b>	<b>92.4%</b>	<b>92.2%</b>	<b>91.8%</b>		<b>2,497</b>		<b>2,255</b>

\* 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
2007 / 2	94.0%	99.0%	(5.0%)
2008 / 1	84.0%	87.0%	(3.0%)
2008 / 2	82.0%	88.0%	(6.0%)
2009 / 1	71.0%	75.0%	(4.0%)
2009 / 2	84.0%	89.0%	(5.0%)
2010 / 1	75.0%	78.0%	(3.0%)
2010 / 2	92.0%	98.0%	(6.0%)
2011 / 1	83.0%	87.0%	(4.0%)
2011 / 2	102.0%	107.0%	(5.0%)
2012 / 1	89.0%	93.0%	(4.0%)
2012 / 2	106.0%	111.0%	(5.0%)
2013 / 1	92.0%	95.0%	(3.0%)
2013 / 2	109.0%	114.0%	(5.0%)
2014 / 1	95.0%	97.0%	(2.0%)
2014 / 2	113.0%	117.0%	(4.0%)
2015 / 1	99.0%	100.0%	(1.0%)
2015 / 2	118.0%	122.0%	(4.0%)
2016 / 1	103.0%	105.0%	(2.0%)
2016 / 2	125.0%	128.0%	(3.0%)
2017 / 1	110.0%	111.0%	(1.0%)
2017 / 2	131.0%	133.0%	(2.0%)
2018 / 1	108.0%	108.0%	-
2018 / 2	124.0%	126.0%	(2.0%)
2019 / 1	106.0%	106.0%	-
2019 / 2	125.0%	127.0%	(2.0%)
2020 / 1	110.0%	109.0%	1.0%
2020 / 2	130.0%	131.0%	(1.0%)



Current AHY: 2018 / 2

Accident Period	Sep 30, 2018 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
	val data	val data	val data	val data	=[4]/[1]
2007 / 2	5,495	5,252	-	5,252	95.6%
2008 / 1	5,053	3,571	-	3,571	70.7%
2008 / 2	4,855	4,653	4	4,657	95.9%
2009 / 1	4,591	3,449	82	3,532	76.9%
2009 / 2	4,343	4,397	-	4,397	101.2%
2010 / 1	3,890	2,835	-	2,835	72.9%
2010 / 2	3,710	3,541	-	3,541	95.4%
2011 / 1	3,480	2,829	-	2,829	81.3%
2011 / 2	3,437	3,746	-	3,746	109.0%
2012 / 1	3,227	3,537	3	3,540	109.7%
2012 / 2	3,354	3,146	-	3,146	93.8%
2013 / 1	2,812	2,051	0	2,051	72.9%
2013 / 2	2,694	3,010	1	3,012	111.8%
2014 / 1	2,623	2,203	0	2,206	84.1%
2014 / 2	3,084	2,521	-	2,534	82.2%
2015 / 1	2,954	2,585	331	2,940	99.5%
2015 / 2	2,754	3,008	41	3,085	112.0%
2016 / 1	1,993	2,332	146	2,510	125.9%
2016 / 2	2,077	3,033	456	3,516	169.3%
2017 / 1	2,208	2,053	537	2,651	120.1%
2017 / 2	2,507	2,133	654	3,094	123.4%
2018 / 1	2,660	1,402	1,458	3,282	123.4%
<b>Total</b>	<b>73,801</b>	<b>67,287</b>	<b>3,713</b>	<b>71,925</b>	<b>97.5%</b>

\*Indemnity & allowed claims expense from FA Valuation Summary

Adjust EP to 2018 / 2 rate level			
Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level
[6]	[7]	[8]	[9]
industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]
1.2079	1.0000	1.0000	6,637
1.2158	1.0000	1.0000	6,143
1.2197	1.0000	1.0000	5,922
1.1950	1.0000	1.0000	5,486
1.1730	1.0000	1.0000	5,094
1.1893	1.0000	1.0000	4,626
1.2163	1.0000	1.0000	4,512
1.2450	1.0000	1.0000	4,333
1.2590	1.0000	1.0000	4,327
1.2582	1.0000	1.0000	4,060
1.2331	1.0000	1.0000	4,136
1.2142	1.0000	1.0000	3,414
1.1990	1.0000	1.0000	3,230
1.1804	1.0000	1.0000	3,096
1.1631	1.0000	1.0000	3,587
1.1542	1.0000	1.0000	3,410
1.1422	1.0000	1.0000	3,146
1.1374	1.0000	1.0000	2,267
1.1406	1.0000	1.0000	2,369
1.1366	1.0000	1.0000	2,510
1.1209	1.0000	1.0000	2,810
1.0502	1.0000	1.0000	2,794
<b>1.1912</b>	<b>1.0000</b>	<b>1.0000</b>	<b>87,909</b>

2017-2 AIX

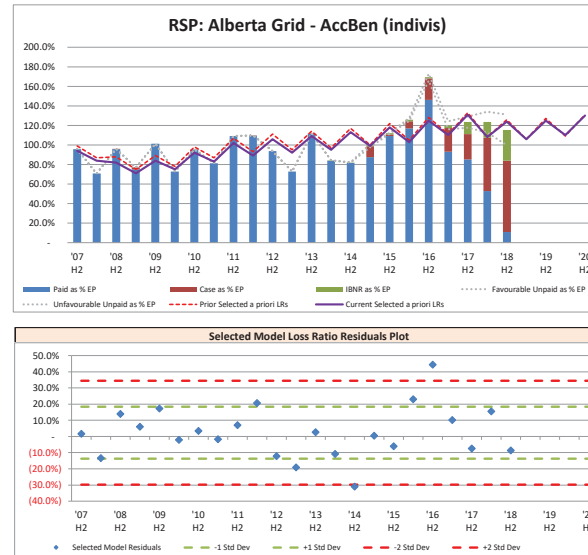
Adjust Ultimate Claims Amount to 2018 / 2 clms level			
Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]
1.5867	1.0000	1.0000	8,333
1.8020	1.0000	1.0000	6,434
1.8436	1.0000	1.0000	8,586
2.0926	1.0000	1.0000	7,390
1.7348	1.0000	1.0000	7,627
1.9698	1.0000	1.0000	5,585
1.6319	1.0000	1.0000	5,779
1.8533	1.0000	1.0000	5,243
1.5352	1.0000	1.0000	5,751
1.7433	1.0000	1.0000	6,171
1.4441	1.0000	1.0000	4,543
1.6404	1.0000	1.0000	3,364
1.3583	1.0000	1.0000	4,091
1.5435	1.0000	1.0000	3,406
1.2781	1.0000	1.0000	3,238
1.4519	1.0000	1.0000	4,269
1.2020	1.0000	1.0000	3,708
1.3658	1.0000	1.0000	3,428
1.1304	1.0000	1.0000	3,974
1.2845	1.0000	1.0000	3,405
1.0632	1.0000	1.0000	3,290
1.2081	1.0000	1.0000	3,964
<b>1.5513</b>	<b>1.0000</b>	<b>1.0000</b>	<b>111,579</b>

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

On-Level to 2018 / 2 Loss Ratios	Weights
[14]	[15]
=[13]/[9]	selected
125.6%	-
104.7%	-
145.0%	-
134.7%	-
149.7%	-
120.7%	-
128.1%	-
121.0%	-
132.9%	-
152.0%	-
109.8%	8.3%
98.5%	8.3%
126.7%	8.3%
110.0%	8.3%
90.3%	8.3%
125.2%	8.3%
117.9%	8.3%
151.2%	8.3%
167.8%	8.3%
135.7%	8.3%
117.1%	8.3%
141.9%	8.3%
<b>126.9%</b>	<b>100.0%</b>

weighted average: 124.3%  
selected: 124.0%  
current: 126.0%  
prior

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	94.0%	99.0%	(5.0%)
2008 / 1	84.0%	87.0%	(3.0%)
2008 / 2	82.0%	88.0%	(6.0%)
2009 / 1	71.0%	75.0%	(4.0%)
2009 / 2	84.0%	89.0%	(5.0%)
2010 / 1	75.0%	78.0%	(3.0%)
2010 / 2	92.0%	98.0%	(6.0%)
2011 / 1	83.0%	87.0%	(4.0%)
2011 / 2	102.0%	107.0%	(5.0%)
2012 / 1	89.0%	93.0%	(4.0%)
2012 / 2	106.0%	111.0%	(5.0%)
2013 / 1	92.0%	95.0%	(3.0%)
2013 / 2	109.0%	114.0%	(5.0%)
2014 / 1	95.0%	97.0%	(2.0%)
2014 / 2	113.0%	117.0%	(4.0%)
2015 / 1	99.0%	100.0%	(1.0%)
2015 / 2	118.0%	122.0%	(4.0%)
2016 / 1	103.0%	105.0%	(2.0%)
2016 / 2	125.0%	128.0%	(3.0%)
2017 / 1	110.0%	111.0%	(1.0%)
2017 / 2	131.0%	133.0%	(2.0%)
2018 / 1	108.0%	108.0%	-
2018 / 2	124.0%	126.0%	(2.0%)
2019 / 1	106.0%	106.0%	-
2019 / 2	125.0%	127.0%	(2.0%)
2020 / 1	110.0%	109.0%	1.0%
2020 / 2	130.0%	131.0%	(1.0%)



Current AHY: **2018 / 2**

Accident Period	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 cims level				On-Level to 2018 / 2 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 @ 2018 / 2 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 cims level	On-Level to 2018 / 2 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	
2007 / 2	5,495	5,252	-	5,252	95.6%	1.2079	1.0000	1.0000	6,637	1.5867	1.0000	1.0000	8,333	125.6%	-	
2008 / 1	5,053	3,571	-	3,571	70.7%	1.2158	1.0000	1.0000	6,143	1.8020	1.0000	1.0000	6,434	104.7%	-	
2008 / 2	4,855	4,653	4	4,657	95.9%	1.2197	1.0000	1.0000	5,922	1.8436	1.0000	1.0000	8,586	145.0%	-	
2009 / 1	4,591	3,449	82	3,532	76.9%	1.1950	1.0000	1.0000	5,486	2.0926	1.0000	1.0000	7,390	134.7%	-	
2009 / 2	4,343	4,397	-	4,397	101.2%	1.1730	1.0000	1.0000	5,094	1.7348	1.0000	1.0000	7,627	149.7%	-	
2010 / 1	3,890	2,835	-	2,835	72.9%	1.1893	1.0000	1.0000	4,626	1.9698	1.0000	1.0000	5,585	120.7%	-	
2010 / 2	3,710	3,541	-	3,541	95.4%	1.2163	1.0000	1.0000	4,512	1.6319	1.0000	1.0000	5,779	128.1%	-	
2011 / 1	3,480	2,829	-	2,829	81.3%	1.2450	1.0000	1.0000	4,333	1.8533	1.0000	1.0000	5,243	121.0%	-	
2011 / 2	3,437	3,746	-	3,746	109.0%	1.2590	1.0000	1.0000	4,327	1.5352	1.0000	1.0000	5,751	132.9%	-	
2012 / 1	3,227	3,537	3	3,540	109.7%	1.2582	1.0000	1.0000	4,060	1.7433	1.0000	1.0000	6,171	152.0%	-	
2012 / 2	3,354	3,146	-	3,146	93.8%	1.2331	1.0000	1.0000	4,136	1.4441	1.0000	1.0000	4,543	109.8%	8.3%	
2013 / 1	2,812	2,051	0	2,051	72.9%	1.2142	1.0000	1.0000	3,414	1.6404	1.0000	1.0000	3,364	98.5%	8.3%	
2013 / 2	2,694	3,010	1	3,012	111.8%	1.1990	1.0000	1.0000	3,230	1.3583	1.0000	1.0000	4,091	126.7%	8.3%	
2014 / 1	2,623	2,203	0	2,206	84.1%	1.1804	1.0000	1.0000	3,096	1.5435	1.0000	1.0000	3,406	110.0%	8.3%	
2014 / 2	3,084	2,521	-	2,534	82.2%	1.1631	1.0000	1.0000	3,587	1.2781	1.0000	1.0000	3,238	90.3%	8.3%	
2015 / 1	2,954	2,585	331	2,940	99.5%	1.1542	1.0000	1.0000	3,410	1.4519	1.0000	1.0000	4,269	125.2%	8.3%	
2015 / 2	2,754	3,008	41	3,085	112.0%	1.1422	1.0000	1.0000	3,146	1.2020	1.0000	1.0000	3,708	117.9%	8.3%	
2016 / 1	1,993	2,332	146	2,510	125.9%	1.1374	1.0000	1.0000	2,267	1.3658	1.0000	1.0000	3,428	151.2%	8.3%	
2016 / 2	2,077	3,033	456	3,516	169.3%	1.1406	1.0000	1.0000	2,369	1.1304	1.0000	1.0000	3,974	167.8%	8.3%	
2017 / 1	2,208	2,053	537	2,651	120.1%	1.1369	1.0000	1.0000	2,510	1.2845	1.0000	1.0000	3,405	135.7%	8.3%	
2017 / 2	2,507	2,133	654	3,094	123.4%	1.1209	1.0000	1.0000	2,810	1.0632	1.0000	1.0000	3,290	117.1%	8.3%	
2018 / 1	2,660	1,402	1,458	3,282	123.4%	1.0502	1.0000	1.0000	2,794	1.2081	1.0000	1.0000	3,964	141.9%	8.3%	
<b>Total</b>	<b>73,801</b>	<b>67,287</b>	<b>3,713</b>	<b>71,925</b>	<b>97.5%</b>	<b>1.1912</b>	<b>1.0000</b>	<b>1.0000</b>	<b>87,909</b>	<b>1.5513</b>	<b>1.0000</b>	<b>1.0000</b>	<b>111,579</b>	<b>126.9%</b>	<b>100.0%</b>	

\*Indemnity & allowed claims expense from FA Valuation Summary

2017-2 AIX

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

**weighted average:** 124.3%  
**selected:** 124.0%  
current

**126.0%**  
prior

[6] Rate Change factors are current AHY on-level factors estimated using industry projected earned premium data, details are presented in the a priori LR model Rate Change Factors exhibit

[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit

[10] Loss Cost Trend factors are current AHY on-level modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit

[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association

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

Coverage: Accident Benefits

RSP: Alberta Grid

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	User Defined 2	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	User Defined 2 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])
2004	2,132	1,484	-	1,484		1,484						1,484	1,484				69.6%		69.6%	69.6%			1,484	69.6%
2005	11,498	10,623	2,679	13,302		13,302						13,302	13,302				115.7%		115.7%	115.7%			13,302	115.7%
2006	11,603	8,136	109	8,246		8,246						8,246	8,246				71.1%		71.1%	71.1%			8,246	71.1%
2007	11,199	9,371	-	9,371		9,371						9,371	9,371				83.7%		83.7%	83.7%			9,371	83.7%
2008	9,908	8,224	4	8,228		8,228						8,228	8,228				83.0%		83.0%	83.0%			8,228	83.0%
2009	8,934	7,853	75	7,927		7,927						7,927	7,927				88.7%		88.7%	88.7%			7,927	88.7%
2010	7,599	6,376	-	6,376	6,330	6,376	-	100.0%	6,376	6,376		6,376	6,376			83.3%	83.9%	83.9%	83.9%	83.9%			6,376	83.9%
2011	6,917	6,574	0	6,575	6,394	6,575	-	100.0%	6,575	6,575		6,575	6,575			92.4%	95.0%	95.0%	95.0%	95.0%			6,575	95.0%
2012	6,581	6,683	3	6,685	6,427	6,685	-	100.0%	6,685	6,685		6,685	6,685			97.7%	101.6%	101.6%	101.6%	101.6%			6,685	101.6%
2013	5,506	5,062	0	5,062	5,524	5,062	-	100.0%	5,062	5,062		5,062	5,062			100.3%	91.9%	91.9%	91.9%	91.9%			5,062	91.9%
2014	5,707	4,718	-	4,718	5,977	4,722	0.1%	99.9%	4,723	4,722		4,722	4,718			104.7%	82.7%	82.8%	82.7%	82.7%			4,722	82.7%
2015	5,708	5,688	301	5,989	6,174	6,028	0.8%	99.2%	6,029	6,068		5,989	5,989			108.2%	105.6%	105.6%	106.3%	104.9%			6,028	105.6%
2016	4,070	5,499	456	5,954	4,649	6,035	1.4%	98.6%	6,016	5,401		5,954	5,954			114.2%	148.3%	147.8%	132.7%	146.3%			6,021	147.9%
2017	4,714	4,864	769	5,633	5,711	5,719	(17.9%)	117.9%	5,720	5,726		5,633	5,633			121.2%	121.3%	121.3%	121.5%	119.5%			5,720	121.3%
2018	5,369	3,475	2,233	5,708	6,234	6,528	13.6%	86.4%	6,488	6,244		5,708	5,708			116.1%	121.6%	120.8%	116.3%	106.3%			6,487	120.8%
2019	1,392	160	1,198	1,358	3,113	3,261	58.3%	41.7%	3,175	-		1,358	1,358			223.6%	234.3%	228.1%		97.6%			1,504	108.1%
<b>Total</b>	<b>108,838</b>	<b>94,791</b>	<b>7,828</b>	<b>102,618</b>	<b>56,534</b>	<b>105,550</b>			<b>56,850</b>			<b>101,419</b>	<b>102,618</b>										<b>103,740</b>	

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

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

Facility Association

Comparison of Estimated Ultimate Losses by Method  
as at March 31, 2019

Coverage: Accident Benefits

RSP: Alberta Grid

Amounts in: \$1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	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])	
2004		1,484		1,484	1,484			N/A	-	1,484	69.6%		1,484		N/A	-	1,484	69.6%	-	-	-	-
2005		13,302		13,302	13,302			N/A	-	13,302	115.7%		10,710		N/A	-	10,710	93.1%	2,592	-	2,592	22.6%
2006		8,246		8,246	8,246			N/A	-	8,246	71.1%		8,246		N/A	-	8,246	71.1%	-	-	-	-
2007		9,371		9,371	9,371			N/A	-	9,371	83.7%		9,371		N/A	-	9,371	83.7%	-	-	-	-
2008		8,228		8,228	8,228			N/A	-	8,228	83.0%		8,228		N/A	-	8,228	83.0%	-	-	-	-
2009		7,927		7,927	7,927			N/A	-	7,927	88.7%		7,928		N/A	-	7,928	88.7%	(1)	-	(1)	-
2010	6,330	6,376	6,376	6,376	6,376			N/A	-	6,376	83.9%	6,330	6,376	6,376	N/A	-	6,376	83.9%	-	-	-	-
2011	6,394	6,575	6,575	6,575	6,575			N/A	-	6,575	95.0%	6,394	6,575	6,575	N/A	-	6,575	95.1%	(1)	-	(1)	(0.1%)
2012	6,427	6,685	6,685	6,685	6,685			N/A	-	6,685	101.6%	6,427	6,685	6,685	N/A	-	6,685	101.6%	-	-	-	-
2013	5,524	5,062	5,062	5,062	5,062			N/A	-	5,062	91.9%	5,524	5,062	5,062	N/A	-	5,062	91.9%	-	-	-	-
2014	5,977	4,722	4,723	4,722	4,718			N/A	4	4,722	82.7%	5,977	4,733	4,736	N/A	8	4,732	82.9%	(6)	(4)	(10)	(0.2%)
2015	6,174	6,028	6,029	6,068	5,989			N/A	39	6,028	105.6%	6,174	6,044	6,045	N/A	47	6,043	105.9%	(7)	(8)	(15)	(0.3%)
2016	4,649	6,035	6,016	5,401	5,954			N/A	67	6,021	147.9%	4,649	6,056	6,035	N/A	75	6,041	148.4%	(12)	(8)	(20)	(0.5%)
2017	5,711	5,719	5,720	5,726	5,633			N/A	87	5,720	121.3%	5,713	5,625	5,634	N/A	141	5,634	119.5%	140	(54)	86	1.8%
2018	6,234	6,528	6,488	6,244	5,708			N/A	779	6,487	120.8%	6,260	6,687	6,622	N/A	966	6,622	122.9%	52	(187)	(135)	(2.1%)
2019	3,113	3,261	3,175	-	1,358			N/A	146	1,504	108.1%	-	-	-	N/A	-	-	-	1,358	146	1,504	108.1%
Total	56,534	105,550	56,850	101,419	102,618				1,122	103,740		53,449	99,810	53,771		1,237	99,740		4,115	(115)	4,000	
2018 & Prior	53,421	102,289	53,675	101,419	101,260				976	102,236		53,449	99,810	53,771		1,237	99,740		2,757	(261)	2,496	

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

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**

as at March 31, 2019

Coverage: AccBen (Indivis)

RSP: Alberta Grid

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	User Defined 2	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	User Defined 2 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])
2004 / 1	1,269	-	-	-		-				-	100.0%	-	-										-	
2004 / 2	863	1,484	-	1,484		1,484				-	100.0%	1,484	1,484										1,484	
2005 / 1	5,485	3,803	-	3,803		3,803				-	100.0%	3,803	3,803										3,803	
2005 / 2	6,013	6,820	2,679	9,500		9,500				-	100.0%	9,500	9,500										9,500	
2006 / 1	5,841	3,713	-	3,713		3,713				-	100.0%	3,713	3,713										3,713	
2006 / 2	5,761	4,423	109	4,533		4,533				-	100.0%	4,533	4,533										4,533	
2007 / 1	5,704	4,120	-	4,120		4,120				-	100.0%	4,120	4,120										4,120	
2007 / 2	5,495	5,252	-	5,252		5,252				-	100.0%	5,252	5,252										5,252	
2008 / 1	5,053	3,571	0	3,571		3,571				-	100.0%	3,571	3,571										3,571	
2008 / 2	4,855	4,653	4	4,657		4,657				-	100.0%	4,657	4,657										4,657	
2009 / 1	4,591	3,456	75	3,531		3,531				-	100.0%	3,531	3,531										3,531	
2009 / 2	4,343	4,397	-	4,397	3,648	4,397	-	100.0%	4,397	-	100.0%	4,397	4,397			84.0%	101.2%	101.2%	101.2%	101.2%			4,397	101.2%
2010 / 1	3,890	2,835	-	2,835	2,917	2,835	-	100.0%	2,835	-	100.0%	2,835	2,835			75.0%	72.9%	72.9%	72.9%	72.9%			2,835	72.9%
2010 / 2	3,710	3,541	-	3,541	3,413	3,541	-	100.0%	3,541	-	100.0%	3,541	3,541			92.0%	95.5%	95.5%	95.5%	95.5%			3,541	95.5%
2011 / 1	3,480	2,829	0	2,829	2,888	2,829	-	100.0%	2,829	-	100.0%	2,829	2,829			83.0%	81.3%	81.3%	81.3%	81.3%			2,829	81.3%
2011 / 2	3,437	3,746	-	3,746	3,506	3,746	-	100.0%	3,746	-	100.0%	3,746	3,746			102.0%	109.0%	109.0%	109.0%	109.0%			3,746	109.0%
2012 / 1	3,227	3,537	3	3,540	2,872	3,540	-	100.0%	3,540	-	100.0%	3,540	3,540			89.0%	109.7%	109.7%	109.7%	109.7%			3,540	109.7%
2012 / 2	3,354	3,146	-	3,146	3,555	3,146	-	100.0%	3,146	-	100.0%	3,146	3,146			106.0%	93.8%	93.8%	93.8%	93.8%			3,146	93.8%
2013 / 1	2,812	2,051	0	2,051	2,587	2,051	-	100.0%	2,051	-	100.0%	2,051	2,051			92.0%	72.9%	72.9%	72.9%	72.9%			2,051	72.9%
2013 / 2	2,694	3,012	-	3,012	2,936	3,012	-	100.0%	3,012	-	100.0%	3,012	3,012			109.0%	111.8%	111.8%	111.8%	111.8%			3,012	111.8%
2014 / 1	2,623	2,203	-	2,203	2,491	2,203	-	100.0%	2,203	-	100.0%	2,203	2,203			95.0%	84.0%	84.0%	84.0%	84.0%			2,203	84.0%
2014 / 2	3,084	2,514	-	2,514	3,485	2,518	0.2%	99.8%	2,520	-	100.0%	2,518	2,514			113.0%	81.7%	81.7%	81.7%	81.5%			2,518	81.6%
2015 / 1	2,954	2,678	262	2,940	2,924	2,955	0.5%	99.5%	2,955	12.5%	87.5%	2,952	2,940			99.0%	100.1%	100.0%	99.9%	99.5%			2,955	100.1%
2015 / 2	2,754	3,010	39	3,048	3,250	3,072	0.8%	99.2%	3,074	25.0%	75.0%	3,117	3,048			118.0%	111.6%	111.6%	113.2%	110.7%			3,072	111.6%
2016 / 1	1,993	2,360	134	2,494	2,053	2,523	1.2%	98.8%	2,518	37.5%	62.5%	2,347	2,494			103.0%	126.6%	126.3%	117.8%	125.1%			2,523	126.6%
2016 / 2	2,077	3,139	321	3,460	2,597	3,512	1.5%	98.5%	3,499	50.0%	50.0%	3,054	3,460			125.0%	169.1%	168.4%	147.0%	166.6%			3,498	168.4%
2017 / 1	2,208	2,239	275	2,514	2,429	2,532	0.7%	99.3%	2,531	62.5%	37.5%	2,468	2,514			110.0%	114.7%	114.6%	111.7%	113.9%			2,531	114.6%
2017 / 2	2,505	2,625	494	3,118	3,282	3,187	2.1%	97.9%	3,189	75.0%	25.0%	3,258	3,118			131.0%	127.2%	127.3%	130.0%	124.5%			3,188	127.3%
2018 / 1	2,649	2,057	617	2,674	2,861	2,944	9.2%	90.8%	2,936	87.5%	12.5%	2,871	2,674			108.0%	111.1%	110.9%	108.4%	100.9%			2,936	110.8%
2018 / 2	2,720	1,418	1,616	3,035	3,373	3,583	15.3%	84.7%	3,551	100.0%	-	3,373	3,035			124.0%	131.7%	130.6%	124.0%	111.6%			3,552	130.6%
2019 / 1	1,392	160	1,198	1,358	3,113	3,261	58.3%	41.7%	3,175	100.0%	-	-	1,358			106.0%	111.0%	108.1%	-	-			1,504	108.1%
Total	108,838	94,791	7,828	102,618	60,182	105,550			61,246			101,419	102,618										103,740	

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

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

Facility Association

Comparison of Estimated IBNR by Method

as at March 31, 2019

Coverage: AccBen (indivis)

RSP: Alberta Grid

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							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	User Defined 2 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]-[14])	=([21]-[17])	=([11]-[18])
2004 / 1	-	-	-	-	-	-	-	Link Ratio Method	-	-	-	-	-	-	Link Ratio Method	-	-	-	-	-	-	-
2004 / 2	-	-	-	-	-	-	-	Link Ratio Method	-	1,484	-	-	-	-	Link Ratio Method	-	1,484	-	-	-	-	-
2005 / 1	-	-	-	-	-	-	-	Link Ratio Method	-	3,803	-	-	-	-	Link Ratio Method	-	3,803	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	Link Ratio Method	-	9,500	-	-	-	-	Link Ratio Method	-	6,908	-	2,592	-	2,592	-
2006 / 1	-	-	-	-	-	-	-	Link Ratio Method	-	3,713	-	-	-	-	Link Ratio Method	-	3,713	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	Link Ratio Method	-	4,533	-	-	-	-	Link Ratio Method	-	4,533	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	Link Ratio Method	-	4,120	-	-	-	-	Link Ratio Method	-	4,120	-	-	-	-	-
2007 / 2	-	-	-	-	-	-	-	Link Ratio Method	-	5,252	-	-	-	-	Link Ratio Method	-	5,252	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	Link Ratio Method	-	3,571	-	-	-	-	Link Ratio Method	-	3,571	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	Link Ratio Method	-	4,657	-	-	-	-	Link Ratio Method	-	4,657	-	-	-	-	-
2009 / 1	-	-	-	-	-	-	-	Link Ratio Method	-	3,531	-	-	-	-	Link Ratio Method	-	3,532	-	(1)	-	(1)	-
2009 / 2	(749)	-	-	-	-	-	-	Link Ratio Method	-	4,397	101.2%	(749)	-	-	Link Ratio Method	-	4,397	101.2%	-	-	-	-
2010 / 1	82	-	-	-	-	-	-	Link Ratio Method	-	2,835	72.9%	82	-	-	Link Ratio Method	-	2,835	72.9%	-	-	-	-
2010 / 2	(128)	-	-	-	-	-	-	Link Ratio Method	-	3,541	95.5%	(128)	-	-	Link Ratio Method	-	3,541	95.5%	-	-	-	-
2011 / 1	59	-	-	-	-	-	-	Link Ratio Method	-	2,829	81.3%	59	-	-	Link Ratio Method	-	2,829	81.3%	-	-	-	-
2011 / 2	(240)	-	-	-	-	-	-	Link Ratio Method	-	3,746	109.0%	(240)	-	-	Link Ratio Method	-	3,746	109.0%	(1)	-	(1)	-
2012 / 1	(667)	-	-	-	-	-	-	Link Ratio Method	-	3,540	109.7%	(667)	-	-	Link Ratio Method	-	3,540	109.7%	-	-	-	-
2012 / 2	409	-	-	-	-	-	-	Link Ratio Method	-	3,146	93.8%	409	-	-	Link Ratio Method	-	3,146	93.8%	-	-	-	-
2013 / 1	537	-	-	-	-	-	-	Link Ratio Method	-	2,051	72.9%	537	-	-	Link Ratio Method	-	2,051	72.9%	-	-	-	-
2013 / 2	(75)	-	-	-	-	-	-	Link Ratio Method	-	3,012	111.8%	(75)	-	-	Link Ratio Method	-	3,011	111.8%	-	-	-	-
2014 / 1	288	-	-	-	-	-	-	Link Ratio Method	-	2,203	84.0%	288	-	-	Link Ratio Method	-	2,203	84.0%	-	-	-	-
2014 / 2	971	4	6	4	-	-	-	Link Ratio Method	4	2,518	81.6%	965	8	11	Link Ratio Method	8	2,529	82.0%	(6)	(4)	(10)	(0.4%)
2015 / 1	(16)	15	15	11	-	-	-	Link Ratio Method	15	2,955	100.1%	(24)	20	20	Link Ratio Method	20	2,968	100.5%	(7)	(5)	(12)	(0.4%)
2015 / 2	201	24	25	68	-	-	-	Link Ratio Method	24	3,072	111.6%	201	27	28	Link Ratio Method	27	3,075	111.7%	-	(3)	(3)	(0.1%)
2016 / 1	(441)	29	24	(147)	-	-	-	Link Ratio Method	29	2,523	126.6%	(432)	36	30	Link Ratio Method	36	2,521	126.5%	9	(7)	2	0.1%
2016 / 2	(863)	52	38	(406)	-	-	-	BF Method	38	3,498	168.4%	(885)	54	39	BF Method	39	3,520	169.5%	(21)	(1)	(22)	(1.1%)
2017 / 1	(85)	18	17	(47)	-	-	-	BF Method	17	2,531	114.6%	(119)	(3)	(3)	BF Method	(3)	2,545	115.3%	(34)	20	(14)	(0.7%)
2017 / 2	164	68	70	140	-	-	-	BF Method	70	3,188	127.3%	340	135	144	BF Method	144	3,088	123.2%	174	(74)	100	4.1%
2018 / 1	187	270	262	197	-	-	-	BF Method	262	2,936	110.8%	183	435	400	BF Method	400	3,082	116.2%	(8)	(138)	(146)	(5.4%)
2018 / 2	338	549	517	338	-	-	-	BF Method	517	3,552	130.6%	421	595	566	BF Method	566	3,540	129.3%	60	(49)	11	1.3%
2019 / 1	-	-	-	-	-	-	-	BF Method	146	1,504	108.1%	-	-	-	-	-	-	-	1,358	146	1,504	108.1%
Total	(29)	1,029	974	159	-	-	-		1,122	103,740		166	1,308	1,236		1,237	99,740		4,115	(115)	4,000	
2018 / 2 & Prior	(29)	1,029	974	159	-	-	-		976	102,236		166	1,308	1,236		1,237	99,740		2,757	(261)	2,496	

\*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: Alberta Grid

Valuation Results  
as at March 31, 2019

Life to Date													
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
[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	789,654	447,835	56.7%	664	0.1%	448,499	56.8%	43	-	448,542	56.8%	707	0.1%
2015	50,545	30,919	61.2%	366	0.7%	31,285	61.9%	(11)	-	31,274	61.9%	355	0.7%
2016	40,525	29,233	72.1%	151	0.4%	29,384	72.5%	(35)	(0.1%)	29,349	72.4%	116	0.3%
2017	43,690	29,504	67.5%	1,201	2.7%	30,705	70.3%	(151)	(0.3%)	30,554	69.9%	1,050	2.4%
2018	47,465	29,788	62.8%	2,399	5.1%	32,187	67.8%	(3,353)	(7.1%)	28,834	60.7%	(954)	(2.0%)
2019	11,179	4,193	37.5%	4,406	39.4%	8,599	76.9%	(2,163)	(19.3%)	6,436	57.6%	2,243	20.1%
TOTAL	983,058	571,472	58.1%	9,187	0.9%	580,659	59.1%	(5,670)	(0.6%)	574,989	58.5%	3,517	0.4%

2018 & prior	971,879	567,279	58.4%	4,781	0.5%	572,060	58.9%	(3,507)	(0.4%)	568,553	58.5%	1,274	0.1%
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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	789,654	(1)	-	(9)	-	(10)	-	(9)	-	(19)	-	(18)	-
2015	50,545	(12)	-	2	-	(10)	-	18	-	8	-	20	-
2016	40,525	(27)	(0.1%)	26	0.1%	(1)	-	(14)	-	(15)	-	12	-
2017	43,690	(81)	(0.2%)	(173)	(0.4%)	(254)	(0.6%)	139	0.3%	(115)	(0.3%)	(34)	(0.1%)
2018	47,465	3,221	6.8%	(5,465)	(11.5%)	(2,244)	(4.7%)	1,873	3.9%	(371)	(0.8%)	(3,592)	(7.6%)
TOTAL	971,879	3,100	0.3%	(5,619)	(0.6%)	(2,519)	(0.3%)	2,007	0.2%	(512)	(0.1%)	(3,612)	(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	52	725	(1)	(0.1%)	(10)	(19.2%)	(19)	(2.6%)
2015	(29)	335	(12)	(3.6%)	(10)	34.5%	8	2.4%
2016	(21)	104	(27)	(26.0%)	(1)	4.8%	(15)	(14.4%)
2017	(290)	1,084	(81)	(7.5%)	(254)	87.6%	(115)	(10.6%)
2018	(5,226)	2,638	3,221	122.1%	(2,244)	42.9%	(371)	(14.1%)
TOTAL	(5,514)	4,886	3,100	63.4%	(2,519)	45.7%	(512)	(10.5%)

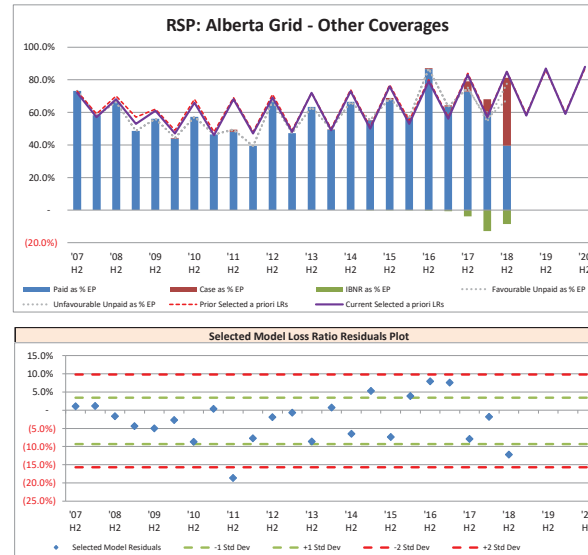
Facility Association      **Loss Ratios Over Time**  
Amounts in: \$1,000s      as at March 31, 2019  
**Coverage: Other Coverages**  
**RSP: Alberta Grid**

Accident Year [1]	Earned Premium @ Mar 2019 [2] <i>database</i>	Paid Claims Amt* @ Mar 2019 [3] <i>database</i>	Case Reserve @ Mar 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt* @ Mar 2019 [5] <i>database</i>	Selected IBNR @ Mar 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Mar 2019 [7] <i>= [5]+[6]</i>	<b>Selected Ultimate LR @ Mar 2019 [8] <i>= [7]/[2]</i></b>	Selected Ultimate LR @ Dec 2018 [9] <i>database</i>	Selected Ultimate LR @ Sep 2018 [10] <i>database</i>	Selected Ultimate LR @ Jun 2018 [11] <i>database</i>	<b>Selected Ultimate LR @ Mar 2018 [12] <i>database</i></b>	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 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>
2004	14,151	7,361	-	7,361	-	7,361	52.0%	52.0%	52.0%	52.0%	52.0%	-	-	-	-
2005	79,381	42,300	-	42,300	-	42,300	53.3%	53.3%	53.3%	53.3%	53.3%	-	1	-	-
2006	94,403	58,230	-	58,230	-	58,230	61.7%	61.7%	61.7%	61.7%	61.7%	-	(1)	-	-
2007	102,110	69,161	-	69,161	-	69,161	67.7%	67.7%	67.7%	67.7%	67.7%	-	-	-	-
2008	96,608	60,108	10	60,118	-	60,118	62.2%	62.2%	62.2%	62.2%	62.2%	-	-	-	-
2009	86,194	44,970	-	44,970	-	44,970	52.2%	52.2%	52.2%	52.2%	52.2%	-	1	-	-
2010	74,597	37,702	100	37,802	-	37,802	50.7%	50.7%	50.7%	50.7%	50.7%	-	(1)	-	-
2011	71,571	33,780	484	34,264	-	34,264	47.9%	47.9%	47.9%	47.9%	47.9%	-	(1)	-	-
2012	66,463	35,081	9	35,090	8	35,098	52.8%	52.8%	52.8%	53.3%	53.3%	-	(15)	(0.5%)	(332)
2013	52,312	28,805	-	28,805	9	28,814	55.1%	55.1%	55.1%	55.1%	55.1%	-	1	-	-
2014	51,864	30,337	61	30,398	26	30,424	58.7%	58.7%	58.6%	58.5%	58.5%	-	(4)	0.2%	104
2015	50,545	30,919	366	31,285	(11)	31,274	61.9%	61.9%	61.6%	61.6%	61.7%	-	8	0.2%	101
2016	40,525	29,233	151	29,384	(35)	29,349	72.4%	72.5%	72.4%	72.7%	72.4%	(0.1%)	(15)	-	-
2017	43,690	29,504	1,201	30,705	(151)	30,554	69.9%	70.2%	69.5%	70.2%	70.8%	(0.3%)	(115)	(0.9%)	(393)
2018	47,465	29,788	2,399	32,187	(3,353)	28,834	60.7%	61.2%	61.0%	60.3%	71.6%	(0.5%)	(371)	-	-
2019	11,179	4,193	4,406	8,599	(2,163)	6,436	57.6%	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>983,058</b>	<b>571,472</b>	<b>9,187</b>	<b>580,659</b>	<b>(5,670)</b>	<b>574,989</b>	<b>58.5%</b>	<b>58.5%</b>	<b>58.5%</b>	<b>58.5%</b>	<b>58.6%</b>		<b>(512)</b>		<b>(520)</b>
<b>2018 &amp; prior</b>	<b>971,879</b>	<b>567,279</b>	<b>4,781</b>	<b>572,060</b>	<b>(3,507)</b>	<b>568,553</b>	<b>58.5%</b>	<b>58.5%</b>	<b>58.5%</b>	<b>58.5%</b>	<b>58.6%</b>		<b>(512)</b>		<b>(520)</b>

\* 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
2007 / 2	72.0%	73.0%	(1.0%)
2008 / 1	57.0%	59.0%	(2.0%)
2008 / 2	68.0%	70.0%	(2.0%)
2009 / 1	53.0%	57.0%	(4.0%)
2009 / 2	61.0%	62.0%	(1.0%)
2010 / 1	47.0%	49.0%	(2.0%)
2010 / 2	66.0%	68.0%	(2.0%)
2011 / 1	46.0%	48.0%	(2.0%)
2011 / 2	68.0%	69.0%	(1.0%)
2012 / 1	47.0%	48.0%	(1.0%)
2012 / 2	69.0%	71.0%	(2.0%)
2013 / 1	48.0%	49.0%	(1.0%)
2013 / 2	72.0%	72.0%	-
2014 / 1	49.0%	50.0%	(1.0%)
2014 / 2	73.0%	74.0%	(1.0%)
2015 / 1	50.0%	51.0%	(1.0%)
2015 / 2	76.0%	77.0%	(1.0%)
2016 / 1	53.0%	55.0%	(2.0%)
2016 / 2	79.0%	80.0%	(1.0%)
2017 / 1	56.0%	57.0%	(1.0%)
2017 / 2	83.0%	84.0%	(1.0%)
2018 / 1	57.0%	58.0%	(1.0%)
2018 / 2	85.0%	85.0%	-
2019 / 1	58.0%	59.0%	(1.0%)
2019 / 2	87.0%	86.0%	1.0%
2020 / 1	59.0%	60.0%	(1.0%)
2020 / 2	88.0%	87.0%	1.0%

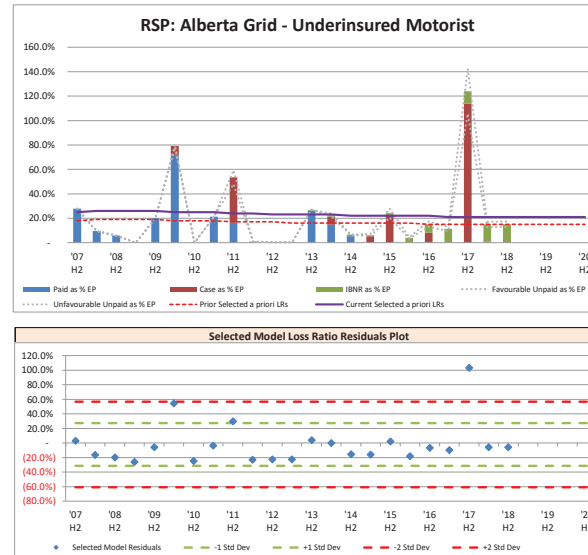


Current AHY: 2018 / 2

	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 cims level				On-Level to 2018 / 2 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 @ 2018 / 2 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Cims Amt @ 2018 / 2 cims level			
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=([1]*[6]*[7]*[8])	trend analysis	assumption	assumption	=([4]*[10]*[11]*[12])	=([13]/[9])	selected	
2007 / 2	51,016	37,313	1	37,314	73.1%	1.2960	1.0000	1.0000	66,118	1.6065	1.0000	1.0000	59,944	90.7%	-	
2008 / 1	48,866	28,441	-	28,441	58.2%	1.2694	1.0000	1.0000	62,032	1.9701	1.0000	1.0000	56,030	90.3%	-	
2008 / 2	47,742	31,668	10	31,677	66.4%	1.2413	1.0000	1.0000	59,262	1.5857	1.0000	1.0000	50,232	84.8%	-	
2009 / 1	44,687	21,702	0	21,702	48.6%	1.2064	1.0000	1.0000	53,909	1.9990	1.0000	1.0000	43,382	80.5%	-	
2009 / 2	41,506	23,259	-	23,259	56.0%	1.1616	1.0000	1.0000	48,212	1.6796	1.0000	1.0000	39,067	81.0%	-	
2010 / 1	37,901	16,688	100	16,788	44.3%	1.0900	1.0000	1.0000	41,312	2.0435	1.0000	1.0000	34,308	83.0%	-	
2010 / 2	36,695	21,017	-	21,017	57.3%	1.0677	1.0000	1.0000	39,180	1.3852	1.0000	1.0000	29,113	74.3%	-	
2011 / 1	35,957	16,688	0	16,688	46.4%	1.0503	1.0000	1.0000	37,767	1.9853	1.0000	1.0000	33,130	87.7%	-	
2011 / 2	35,614	17,096	481	17,578	49.4%	1.0385	1.0000	1.0000	36,985	1.3015	1.0000	1.0000	22,878	61.9%	-	
2012 / 1	34,218	13,442	9	13,451	39.3%	1.0271	1.0000	1.0000	35,146	2.0094	1.0000	1.0000	27,028	76.9%	-	
2012 / 2	32,244	21,640	0	21,644	67.1%	1.0259	1.0000	1.0000	33,079	1.2727	1.0000	1.0000	27,547	83.3%	2.7%	
2013 / 1	27,083	12,802	0	12,805	47.3%	1.0189	1.0000	1.0000	27,595	1.9451	1.0000	1.0000	24,908	90.3%	2.7%	
2013 / 2	25,230	16,004	0	16,010	63.5%	1.0123	1.0000	1.0000	25,539	1.2129	1.0000	1.0000	19,419	76.0%	2.7%	
2014 / 1	24,352	12,038	61	12,110	49.7%	1.0019	1.0000	1.0000	24,399	1.8013	1.0000	1.0000	21,814	89.4%	2.7%	
2014 / 2	27,514	18,295	0	18,291	66.5%	0.9944	1.0000	1.0000	27,359	1.1676	1.0000	1.0000	21,355	78.1%	2.8%	
2015 / 1	26,497	14,621	53	14,649	55.3%	0.9874	1.0000	1.0000	26,163	1.7540	1.0000	1.0000	25,695	98.2%	2.8%	
2015 / 2	24,050	16,320	219	16,502	68.6%	0.9981	1.0000	1.0000	24,004	1.1228	1.0000	1.0000	18,528	77.2%	14.3%	
2016 / 1	19,574	11,134	15	11,130	56.9%	1.0139	1.0000	1.0000	19,845	1.8686	1.0000	1.0000	20,796	104.8%	11.9%	
2016 / 2	20,954	18,123	155	18,216	86.9%	1.0269	1.0000	1.0000	21,516	1.0815	1.0000	1.0000	19,701	91.6%	14.3%	
2017 / 1	20,999	13,335	159	13,343	63.5%	1.0279	1.0000	1.0000	21,585	1.6165	1.0000	1.0000	21,570	99.9%	14.3%	
2017 / 2	22,714	16,531	1,403	17,057	75.1%	1.0279	1.0000	1.0000	23,347	1.0371	1.0000	1.0000	17,690	75.8%	14.2%	
2018 / 1	24,441	14,819	1,797	13,493	55.2%	1.0089	1.0000	1.0000	24,657	1.5403	1.0000	1.0000	20,783	84.3%	14.1%	
Total	709,854	412,976	4,464	413,164	58.2%	1.0974	1.0000	1.0000	779,011	1.5851	1.0000	1.0000	654,918	84.1%	99.6%	
*Indemnity & allowed claims expense from FA Valuation Summary																
2017-2 AIX																
on industry 2018-1 AIX data derived from 2018 / 2 on-levels										weighted average:			87.7%			
										selected:			84.0%			
										current			85.0%			
										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

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	25.0%	18.0%	7.0%
2008 / 1	26.0%	19.0%	7.0%
2008 / 2	26.0%	19.0%	7.0%
2009 / 1	26.0%	19.0%	7.0%
2009 / 2	26.0%	19.0%	7.0%
2010 / 1	25.0%	18.0%	7.0%
2010 / 2	25.0%	18.0%	7.0%
2011 / 1	25.0%	18.0%	7.0%
2011 / 2	24.0%	17.0%	7.0%
2012 / 1	24.0%	17.0%	7.0%
2012 / 2	23.0%	17.0%	6.0%
2013 / 1	23.0%	16.0%	7.0%
2013 / 2	23.0%	16.0%	7.0%
2014 / 1	23.0%	16.0%	7.0%
2014 / 2	22.0%	16.0%	6.0%
2015 / 1	22.0%	16.0%	6.0%
2015 / 2	22.0%	16.0%	6.0%
2016 / 1	22.0%	16.0%	6.0%
2016 / 2	22.0%	15.0%	7.0%
2017 / 1	21.0%	15.0%	6.0%
2017 / 2	21.0%	15.0%	6.0%
2018 / 1	21.0%	15.0%	6.0%
2018 / 2	21.0%	15.0%	6.0%
2019 / 1	21.0%	15.0%	6.0%
2019 / 2	21.0%	15.0%	6.0%
2020 / 1	21.0%	15.0%	6.0%
2020 / 2	21.0%	15.0%	6.0%



Current AHY: **2018 / 2**

Accident Period	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 clms level				On-Level to 2018 / 2 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 @ 2018 / 2 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios		
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected	
2007 / 2	2,494	693	-	693	27.8%	1.2075	1.0000	1.0000	3,012	1.0000	1.0000	1.0000	693	23.0%	-	
2008 / 1	2,590	247	-	247	9.5%	1.2416	1.0000	1.0000	3,216	1.0000	1.0000	1.0000	247	7.7%	-	
2008 / 2	2,456	145	-	145	5.9%	1.2532	1.0000	1.0000	3,078	1.0000	1.0000	1.0000	145	4.7%	-	
2009 / 1	2,227	0	-	0	-	1.2511	1.0000	1.0000	2,786	1.0000	1.0000	1.0000	-	-	-	
2009 / 2	2,042	410	-	410	20.1%	1.2333	1.0000	1.0000	2,518	1.0000	1.0000	1.0000	410	16.3%	-	
2010 / 1	1,325	949	100	1,049	79.1%	1.2105	1.0000	1.0000	1,604	1.0000	1.0000	1.0000	1,049	65.4%	-	
2010 / 2	1,287	-	-	-	-	1.1953	1.0000	1.0000	1,538	1.0000	1.0000	1.0000	-	-	-	
2011 / 1	1,257	267	0	267	21.2%	1.1838	1.0000	1.0000	1,488	1.0000	1.0000	1.0000	267	17.9%	-	
2011 / 2	1,290	211	479	691	53.5%	1.1637	1.0000	1.0000	1,501	1.0000	1.0000	1.0000	691	46.0%	-	
2012 / 1	1,261	6	5	11	0.9%	1.1368	1.0000	1.0000	1,434	1.0000	1.0000	1.0000	11	0.8%	-	
2012 / 2	1,236	-	0	4	0.3%	1.1107	1.0000	1.0000	1,373	1.0000	1.0000	1.0000	4	0.3%	8.3%	
2013 / 1	1,028	-	0	3	0.3%	1.0991	1.0000	1.0000	1,130	1.0000	1.0000	1.0000	3	0.3%	8.3%	
2013 / 2	949	249	0	255	26.9%	1.0922	1.0000	1.0000	1,036	1.0000	1.0000	1.0000	255	24.6%	8.3%	
2014 / 1	889	131	60	202	22.7%	1.0806	1.0000	1.0000	961	1.0000	1.0000	1.0000	202	21.0%	8.3%	
2014 / 2	995	54	0	65	6.6%	1.0665	1.0000	1.0000	1,061	1.0000	1.0000	1.0000	65	6.1%	8.3%	
2015 / 1	955	0	51	59	6.1%	1.0596	1.0000	1.0000	1,012	1.0000	1.0000	1.0000	59	5.8%	8.3%	
2015 / 2	897	0	200	216	24.1%	1.0539	1.0000	1.0000	945	1.0000	1.0000	1.0000	216	22.9%	8.3%	
2016 / 1	723	-	-	29	4.0%	1.0428	1.0000	1.0000	754	1.0000	1.0000	1.0000	29	3.8%	8.3%	
2016 / 2	804	4	60	120	15.0%	1.0264	1.0000	1.0000	825	1.0000	1.0000	1.0000	120	14.5%	8.3%	
2017 / 1	830	-	-	93	11.2%	1.0148	1.0000	1.0000	842	1.0000	1.0000	1.0000	93	11.0%	8.3%	
2017 / 2	892	1	1,014	1,107	124.1%	1.0041	1.0000	1.0000	896	1.0000	1.0000	1.0000	1,107	123.5%	8.3%	
2018 / 1	926	-	9	139	15.0%	1.0000	1.0000	1.0000	926	1.0000	1.0000	1.0000	139	15.0%	8.3%	
<b>Total</b>	<b>29,353</b>	<b>3,367</b>	<b>1,978</b>	<b>5,804</b>	<b>19.8%</b>	<b>1.1561</b>	<b>1.0000</b>	<b>1.0000</b>	<b>33,936</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>5,805</b>	<b>17.1%</b>	<b>100.0%</b>	

\*Indemnity & allowed claims expense from FA Valuation Summary

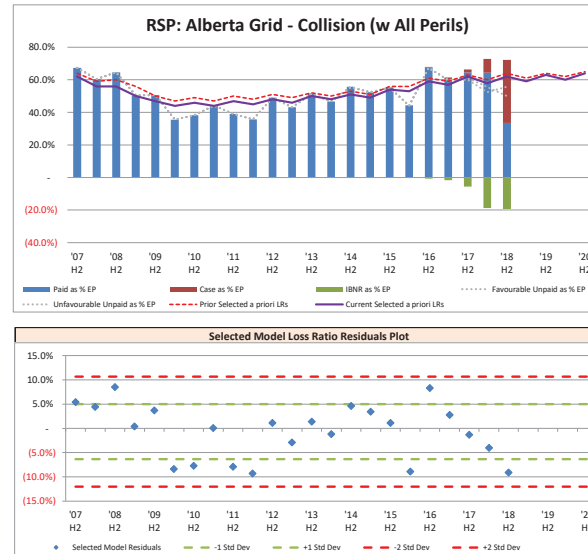
2017-2 AIX

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

weighted average: 20.7%  
selected: 21.0%  
current: 15.0%  
prior: 15.0%

[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
2007 / 2	62.0%	64.0%	(2.0%)
2008 / 1	56.0%	59.0%	(3.0%)
2008 / 2	56.0%	60.0%	(4.0%)
2009 / 1	50.0%	56.0%	(6.0%)
2009 / 2	47.0%	50.0%	(3.0%)
2010 / 1	44.0%	47.0%	(3.0%)
2010 / 2	46.0%	49.0%	(3.0%)
2011 / 1	44.0%	47.0%	(3.0%)
2011 / 2	47.0%	50.0%	(3.0%)
2012 / 1	45.0%	48.0%	(3.0%)
2012 / 2	48.0%	51.0%	(3.0%)
2013 / 1	46.0%	49.0%	(3.0%)
2013 / 2	50.0%	52.0%	(2.0%)
2014 / 1	48.0%	50.0%	(2.0%)
2014 / 2	51.0%	53.0%	(2.0%)
2015 / 1	49.0%	51.0%	(2.0%)
2015 / 2	54.0%	56.0%	(2.0%)
2016 / 1	53.0%	56.0%	(3.0%)
2016 / 2	59.0%	61.0%	(2.0%)
2017 / 1	57.0%	59.0%	(2.0%)
2017 / 2	62.0%	63.0%	(1.0%)
2018 / 1	58.0%	60.0%	(2.0%)
2018 / 2	62.0%	64.0%	(2.0%)
2019 / 1	59.0%	61.0%	(2.0%)
2019 / 2	63.0%	64.0%	(1.0%)
2020 / 1	60.0%	62.0%	(2.0%)
2020 / 2	64.0%	65.0%	(1.0%)



Current AHY: **2018 / 2**

Accident Period	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 clms level				On-Level to 2018 / 2 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 @ 2018 / 2 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 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	
2007 / 2	33,651	22,686	1	22,686	67.4%	1.1084	1.0000	1.0000	37,299	1.1098	1.0000	1.0000	25,177	67.5%	-	
2008 / 1	31,987	19,333	-	19,333	60.4%	1.0835	1.0000	1.0000	34,658	1.2049	1.0000	1.0000	23,294	67.2%	-	
2008 / 2	31,240	20,155	9	20,164	64.5%	1.0604	1.0000	1.0000	33,127	1.1755	1.0000	1.0000	23,703	71.6%	-	
2009 / 1	28,988	14,599	0	14,599	50.4%	1.0346	1.0000	1.0000	29,991	1.2775	1.0000	1.0000	18,651	62.2%	-	
2009 / 2	26,611	13,481	-	13,481	50.7%	1.0079	1.0000	1.0000	26,821	1.3350	1.0000	1.0000	17,997	67.1%	-	
2010 / 1	27,540	9,797	-	9,797	35.6%	0.9842	1.0000	1.0000	27,105	1.3877	1.0000	1.0000	13,595	50.2%	-	
2010 / 2	26,357	10,093	-	10,093	38.3%	0.9670	1.0000	1.0000	25,487	1.2937	1.0000	1.0000	13,057	51.2%	-	
2011 / 1	25,699	11,331	-	11,331	44.1%	0.9531	1.0000	1.0000	24,494	1.3447	1.0000	1.0000	15,236	62.2%	-	
2011 / 2	25,369	9,927	2	9,930	39.1%	0.9464	1.0000	1.0000	24,009	1.2534	1.0000	1.0000	12,446	51.8%	-	
2012 / 1	24,297	8,679	-	8,679	35.7%	0.9402	1.0000	1.0000	22,844	1.3028	1.0000	1.0000	11,306	49.5%	-	
2012 / 2	22,560	11,076	-	11,076	49.1%	0.9432	1.0000	1.0000	21,279	1.2142	1.0000	1.0000	13,449	63.2%	-	
2013 / 1	18,896	8,151	0	8,152	43.1%	0.9411	1.0000	1.0000	17,783	1.2619	1.0000	1.0000	10,287	57.8%	-	
2013 / 2	17,589	9,039	-	9,039	51.4%	0.9412	1.0000	1.0000	16,555	1.1759	1.0000	1.0000	10,628	64.2%	-	
2014 / 1	16,926	7,924	1	7,925	46.8%	0.9362	1.0000	1.0000	15,846	1.2218	1.0000	1.0000	9,683	61.1%	-	
2014 / 2	18,995	10,587	0	10,576	55.7%	0.9360	1.0000	1.0000	17,779	1.1372	1.0000	1.0000	12,027	67.6%	-	
2015 / 1	18,275	9,591	3	9,567	52.4%	0.9354	1.0000	1.0000	17,094	1.1813	1.0000	1.0000	11,302	66.1%	-	
2015 / 2	16,483	9,107	5	9,071	55.0%	0.9575	1.0000	1.0000	15,782	1.1008	1.0000	1.0000	9,985	63.3%	16.7%	
2016 / 1	13,558	6,014	4	5,983	44.1%	0.9872	1.0000	1.0000	13,384	1.1442	1.0000	1.0000	6,846	51.2%	16.7%	
2016 / 2	14,599	9,856	75	9,824	67.3%	1.0114	1.0000	1.0000	14,765	1.0667	1.0000	1.0000	10,480	71.0%	16.7%	
2017 / 1	14,512	8,787	129	8,681	59.8%	1.0177	1.0000	1.0000	14,769	1.1087	1.0000	1.0000	9,624	65.2%	16.7%	
2017 / 2	15,445	9,969	277	9,387	60.8%	1.0261	1.0000	1.0000	15,848	1.0331	1.0000	1.0000	9,697	61.2%	16.7%	
2018 / 1	16,393	10,557	1,371	8,842	53.9%	1.0080	1.0000	1.0000	16,524	1.0733	1.0000	1.0000	9,490	57.4%	16.7%	
<b>Total</b>	<b>485,970</b>	<b>250,737</b>	<b>1,877</b>	<b>248,214</b>	<b>51.1%</b>	<b>0.9944</b>	<b>1.0000</b>	<b>1.0000</b>	<b>483,243</b>	<b>1.2004</b>	<b>1.0000</b>	<b>1.0000</b>	<b>297,960</b>	<b>61.7%</b>	<b>100.0%</b>	

\*Indemnity & allowed claims expense from FA Valuation Summary

2017-2 AIX

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

weighted average: 61.6%  
selected: 62.0%  
current: 64.0%  
prior: 16.7%

[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

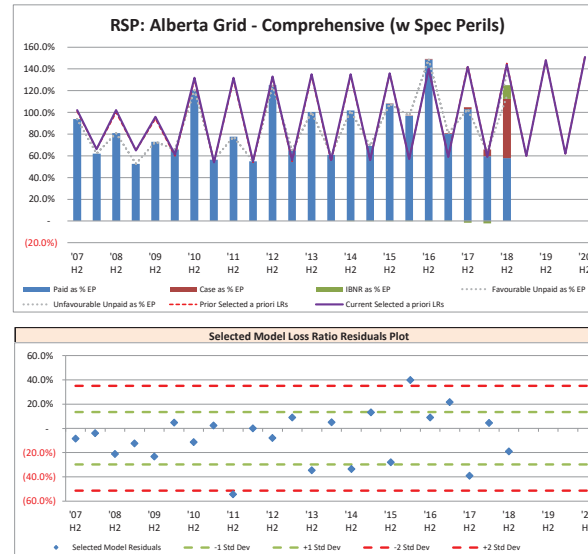
[7],[8] Additional premium adjustment factors not included in Rate Change factors [6], as necessary. If applicable, details are presented in the a priori LR model additional Premium Adjustment Factors exhibit

[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
2007 / 2	102.0%	101.0%	1.0%
2008 / 1	66.0%	66.0%	-
2008 / 2	102.0%	100.0%	2.0%
2009 / 1	65.0%	65.0%	-
2009 / 2	96.0%	94.0%	2.0%
2010 / 1	61.0%	60.0%	1.0%
2010 / 2	132.0%	130.0%	2.0%
2011 / 1	54.0%	54.0%	-
2011 / 2	132.0%	130.0%	2.0%
2012 / 1	55.0%	54.0%	1.0%
2012 / 2	133.0%	132.0%	1.0%
2013 / 1	56.0%	55.0%	1.0%
2013 / 2	135.0%	134.0%	1.0%
2014 / 1	56.0%	55.0%	1.0%
2014 / 2	135.0%	134.0%	1.0%
2015 / 1	56.0%	56.0%	-
2015 / 2	136.0%	136.0%	-
2016 / 1	57.0%	57.0%	-
2016 / 2	140.0%	140.0%	-
2017 / 1	59.0%	59.0%	-
2017 / 2	142.0%	143.0%	(1.0%)
2018 / 1	59.0%	59.0%	-
2018 / 2	144.0%	145.0%	(1.0%)
2019 / 1	60.0%	60.0%	-
2019 / 2	148.0%	148.0%	-
2020 / 1	62.0%	62.0%	-
2020 / 2	151.0%	152.0%	(1.0%)



Current AHY: 2018 / 2

Accident Period	Sep 30, 2018 valuation result					Adjust EP to 2018 / 2 rate level				Adjust Ultimate Claims Amount to 2018 / 2 clms level				On-Level to 2018 / 2 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 @ 2018 / 2 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected	
2007 / 2	14,871	13,934	-	13,934	93.7%	1.7354	1.0000	1.0000	25,807	2.4453	1.0000	1.0000	34,074	132.0%	-	
2008 / 1	14,289	8,861	-	8,861	62.0%	1.6907	1.0000	1.0000	24,158	3.6665	1.0000	1.0000	32,489	134.5%	-	
2008 / 2	14,046	11,367	1	11,368	80.9%	1.6415	1.0000	1.0000	23,057	2.3208	1.0000	1.0000	26,384	114.4%	-	
2009 / 1	13,472	7,102	-	7,102	52.7%	1.5686	1.0000	1.0000	21,132	3.4822	1.0000	1.0000	24,731	117.0%	-	
2009 / 2	12,853	9,369	-	9,369	72.9%	1.4684	1.0000	1.0000	18,873	2.2052	1.0000	1.0000	20,660	109.5%	-	
2010 / 1	9,036	5,943	-	5,943	65.8%	1.3947	1.0000	1.0000	12,603	3.3088	1.0000	1.0000	19,664	156.0%	-	
2010 / 2	9,051	10,925	-	10,925	120.7%	1.3430	1.0000	1.0000	12,155	1.4697	1.0000	1.0000	16,056	132.1%	-	
2011 / 1	9,001	5,090	-	5,090	56.5%	1.3093	1.0000	1.0000	11,785	3.4631	1.0000	1.0000	17,627	149.6%	-	
2011 / 2	8,955	6,958	-	6,958	77.7%	1.2814	1.0000	1.0000	11,475	1.4001	1.0000	1.0000	9,741	84.9%	-	
2012 / 1	8,660	4,758	4	4,761	55.0%	1.2550	1.0000	1.0000	10,868	3.2998	1.0000	1.0000	15,711	144.6%	-	
2012 / 2	8,448	10,564	-	10,564	125.0%	1.2343	1.0000	1.0000	10,427	1.3341	1.0000	1.0000	14,094	135.2%	9.1%	
2013 / 1	7,159	4,650	-	4,650	65.0%	1.2128	1.0000	1.0000	8,682	3.1434	1.0000	1.0000	14,618	168.4%	9.1%	
2013 / 2	6,692	6,717	-	6,717	100.4%	1.1877	1.0000	1.0000	7,948	1.2708	1.0000	1.0000	8,536	107.4%	9.1%	
2014 / 1	6,537	3,983	-	3,983	60.9%	1.1614	1.0000	1.0000	7,592	2.9949	1.0000	1.0000	11,929	157.1%	9.1%	
2014 / 2	7,524	7,654	0	7,649	101.7%	1.1323	1.0000	1.0000	8,519	1.2110	1.0000	1.0000	9,263	108.7%	9.1%	
2015 / 1	7,267	5,030	-	5,023	69.1%	1.1087	1.0000	1.0000	8,057	2.8538	1.0000	1.0000	14,334	177.9%	9.1%	
2015 / 2	6,670	7,213	14	7,215	108.2%	1.0910	1.0000	1.0000	7,277	1.1541	1.0000	1.0000	8,327	114.4%	9.1%	
2016 / 1	5,293	5,120	11	5,117	96.7%	1.0782	1.0000	1.0000	5,707	2.7205	1.0000	1.0000	13,921	243.9%	-	
2016 / 2	5,551	8,262	20	8,271	149.0%	1.0676	1.0000	1.0000	5,926	1.1003	1.0000	1.0000	9,101	153.6%	9.1%	
2017 / 1	5,657	4,548	31	4,570	80.8%	1.0560	1.0000	1.0000	5,974	2.5936	1.0000	1.0000	11,853	198.4%	9.1%	
2017 / 2	6,377	6,562	112	6,564	102.9%	1.0355	1.0000	1.0000	6,603	1.0491	1.0000	1.0000	6,886	104.3%	9.1%	
2018 / 1	7,122	4,262	417	4,512	63.4%	1.0120	1.0000	1.0000	7,207	2.4722	1.0000	1.0000	11,154	154.8%	9.1%	
<b>Total</b>	<b>194,531</b>	<b>158,872</b>	<b>609</b>	<b>159,147</b>	<b>81.8%</b>	<b>1.3460</b>	<b>1.0000</b>	<b>1.0000</b>	<b>261,832</b>	<b>2.2065</b>	<b>1.0000</b>	<b>1.0000</b>	<b>351,153</b>	<b>134.1%</b>	<b>100.0%</b>	

\*Indemnity & allowed claims expense from FA Valuation Summary

2017-2 AIX

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

weighted average: 143.7%  
selected: 144.0%  
current: 145.0%

[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

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

Coverage: Other Coverages

RSP: Alberta Grid

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	User Defined 2	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	User Defined 2 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]/[1]	=[17]/[1]	=[18]/[1]	=[19]/[1]	=[20]/[1]	=[21]/[1]	=[22]/[1]	[23]	[24]
2004	14,151	7,361	-	7,361		7,361						7,361	7,361			52.0%			52.0%	52.0%			7,361	52.0%
2005	79,381	42,300	0	42,300		42,300						42,300	42,300			53.3%			53.3%	53.3%			42,300	53.3%
2006	94,403	58,230	-	58,230		58,230						58,230	58,230			61.7%			61.7%	61.7%			58,230	61.7%
2007	102,110	69,161	0	69,161		69,161						69,161	69,161			67.7%			67.7%	67.7%			69,161	67.7%
2008	96,608	60,108	10	60,118		60,118						60,118	60,118			62.2%			62.2%	62.2%			60,118	62.2%
2009	86,194	44,970	-	44,970		44,970						44,970	44,970			52.2%			52.2%	52.2%			44,970	52.2%
2010	74,597	37,702	100	37,802	42,355	37,802	0.1%	99.9%	37,805			37,802	37,802			56.8%	50.7%	50.7%	50.7%	50.7%			37,802	50.7%
2011	71,571	33,780	484	34,264	40,536	34,272	-	100.0%	34,269			34,272	34,264			56.6%	47.9%	47.9%	47.9%	47.9%			34,264	47.9%
2012	66,463	35,081	9	35,090	38,348	35,090	0.4%	99.6%	35,104			35,090	35,090			57.7%	52.8%	52.8%	52.8%	52.8%			35,098	52.8%
2013	52,312	28,805	0	28,805	30,984	28,808	0.3%	99.7%	28,814			28,808	28,805			59.2%	55.1%	55.1%	55.1%	55.1%			28,814	55.1%
2014	51,864	30,337	61	30,398	32,052	30,410	0.9%	99.1%	30,424			30,410	30,398			61.8%	58.6%	58.7%	58.6%	58.6%			30,424	58.7%
2015	50,545	30,919	366	31,285	31,403	31,271	1.9%	98.1%	31,273			31,495	31,285			62.1%	61.9%	61.9%	62.3%	61.9%			31,274	61.9%
2016	40,525	29,233	151	29,384	26,921	29,324	(1.2%)	101.2%	29,354			28,214	29,384			66.4%	72.4%	72.4%	69.6%	72.5%			29,349	72.4%
2017	43,690	29,504	1,200	30,705	30,584	32,059	103.0%	(3.0%)	30,539			31,135	30,705			70.0%	73.4%	69.9%	71.3%	70.3%			30,554	69.9%
2018	47,465	29,788	2,399	32,187	33,481	28,861	(1.8%)	101.8%	28,780			33,471	32,187			70.5%	60.8%	60.6%	70.5%	67.8%			28,834	60.7%
2019	11,179	4,193	4,406	8,599	13,610	13,288	87.9%	12.1%	13,571			-	8,599			121.7%	118.9%	121.4%		76.9%			6,436	57.6%
Total	983,060	571,472	9,186	580,659	320,275	583,326			299,933			572,838	580,659										574,989	

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

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

Facility Association

Comparison of Estimated Ultimate Losses by Method  
as at March 31, 2019

Coverage: Other Coverages

RSP: Alberta Grid

Amounts in: \$1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	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])	
2004		7,361		7,361	7,361			N/A	-	7,361	52.0%		7,361		N/A	-	7,361	52.0%	-	-	-	-
2005		42,300		42,300	42,300			N/A	-	42,300	53.3%		42,299		N/A	-	42,299	53.3%	1	-	1	-
2006		58,230		58,230	58,230			N/A	-	58,230	61.7%		58,231		N/A	-	58,231	61.7%	-	-	-	-
2007		69,161		69,161	69,161			N/A	-	69,161	67.7%		69,161		N/A	-	69,161	67.7%	-	-	-	-
2008		60,118		60,118	60,118			N/A	-	60,118	62.2%		60,118		N/A	-	60,118	62.2%	-	-	-	-
2009		44,970		44,970	44,970			N/A	-	44,970	52.2%		44,969		N/A	-	44,969	52.2%	1	-	1	-
2010	42,355	37,802	37,805	37,802	37,802			N/A	-	37,802	50.7%	42,355	37,803	37,808	N/A	-	37,803	50.7%	-	-	-	-
2011	40,536	34,272	34,269	34,272	34,264			N/A	-	34,264	47.9%	40,537	34,277	34,270	N/A	-	34,265	47.9%	(1)	-	(1)	-
2012	38,348	35,090	35,104	35,090	35,090			N/A	8	35,098	52.8%	38,349	35,103	35,119	N/A	10	35,113	52.8%	(13)	(2)	(15)	-
2013	30,984	28,808	28,814	28,808	28,805			N/A	9	28,814	55.1%	30,985	28,809	28,813	N/A	6	28,813	55.1%	(2)	3	1	-
2014	32,052	30,410	30,424	30,410	30,398			N/A	26	30,424	58.7%	32,053	30,411	30,429	N/A	36	30,428	58.7%	5	(10)	(5)	-
2015	31,403	31,271	31,273	31,495	31,285			N/A	(11)	31,274	61.9%	31,403	31,265	31,267	N/A	(29)	31,266	61.9%	(11)	18	7	-
2016	26,921	29,324	29,354	28,214	29,384			N/A	(35)	29,349	72.4%	26,923	29,297	29,364	N/A	(21)	29,364	72.5%	(1)	(14)	(15)	(0.1%)
2017	30,584	32,059	30,539	31,135	30,705			N/A	(151)	30,554	69.9%	30,599	32,422	30,669	N/A	(290)	30,669	70.2%	(255)	139	(116)	(0.3%)
2018	33,481	28,861	28,780	33,471	32,187			N/A	(3,353)	28,834	60.7%	33,696	29,599	29,208	N/A	(5,226)	29,205	61.2%	(2,244)	1,873	(371)	(0.5%)
2019	13,610	13,288	13,571	-	8,599			N/A	(2,163)	6,436	57.6%	-	-	-	N/A	-	-	-	8,599	(2,163)	6,436	57.6%
Total	320,275	583,326	299,933	572,838	580,659				(5,670)	574,989		306,899	571,126	286,947		(5,514)	569,066		6,079	(156)	5,923	
2018 & Prior	306,665	570,039	286,362	572,838	572,059				(3,507)	568,552		306,899	571,126	286,947		(5,514)	569,066		(2,520)	2,007	(513)	

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

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**

as at March 31, 2019

Coverage: Underinsured Motorist

RSP: Alberta Grid

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	User Defined 2	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*	User Defined 2 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]		=(23)/[1]
2004 / 1	-	-	-	-		-				-	100.0%	-	-										-	
2004 / 2	(0)	336	-	336		336				-	100.0%	336	336										336	
2005 / 1	(0)	879	-	879		879				-	100.0%	879	879										879	
2005 / 2	(0)	66	-	66		66				-	100.0%	66	66										66	
2006 / 1	(0)	760	-	760		760				-	100.0%	760	760										760	
2006 / 2	(1)	1,687	-	1,687		1,687				-	100.0%	1,687	1,687										1,687	
2007 / 1	(1)	43	-	43		43				-	100.0%	43	43										43	
2007 / 2	(3)	693	-	693		693				-	100.0%	693	693										693	
2008 / 1	(5)	247	-	247		247				-	100.0%	247	247										247	
2008 / 2	(7)	145	-	145		145				-	100.0%	145	145										145	
2009 / 1	457	0	-	0		0				-	100.0%	0	0										0	
2009 / 2	1,196	410	-	410	311	410	-	100.0%	410	-	100.0%	410	410				26.0%	34.2%	34.2%	34.2%	34.2%		410	34.2%
2010 / 1	1,325	949	100	1,049	331	1,049	-	100.0%	1,049	-	100.0%	1,049	1,049				25.0%	79.1%	79.1%	79.1%	79.1%		1,049	79.1%
2010 / 2	1,287	-	-	-	322	-	0.9%	99.1%	3	-	100.0%	-	-				25.0%	-	0.2%	-	-		-	-
2011 / 1	1,257	267	-	267	314	269	0.9%	99.1%	270	-	100.0%	269	267				25.0%	21.4%	21.5%	21.4%	21.2%		267	21.2%
2011 / 2	1,290	211	482	693	310	699	0.9%	99.1%	696	-	100.0%	699	693				24.0%	54.2%	53.9%	54.2%	53.7%		693	53.7%
2012 / 1	1,261	6	5	11	303	11	1.9%	98.1%	17	-	100.0%	11	11				24.0%	0.9%	1.3%	0.9%	0.9%		11	0.9%
2012 / 2	1,236	-	0	0	284	0	2.8%	97.2%	8	-	100.0%	0	0				23.0%	-	0.6%	-	-		8	0.6%
2013 / 1	1,028	-	0	0	236	0	2.5%	97.5%	6	-	100.0%	0	0				23.0%	-	0.6%	-	-		6	0.6%
2013 / 2	949	249	0	249	218	252	1.2%	98.8%	251	-	100.0%	252	249				23.0%	26.6%	26.5%	26.6%	26.2%		252	26.5%
2014 / 1	889	131	60	191	205	198	3.4%	96.6%	198	-	100.0%	198	191				23.0%	22.2%	22.2%	22.2%	21.5%		198	22.2%
2014 / 2	995	54	0	54	219	59	8.6%	91.4%	73	-	100.0%	59	54				22.0%	6.0%	7.3%	6.0%	5.5%		73	7.4%
2015 / 1	955	0	145	145	210	159	8.6%	91.4%	163	12.5%	87.5%	165	145				22.0%	16.6%	17.1%	17.3%	15.2%		163	17.1%
2015 / 2	897	0	200	200	197	218	8.1%	91.9%	216	25.0%	75.0%	213	200				22.0%	24.3%	24.1%	23.7%	22.3%		216	24.1%
2016 / 1	723	-	-	-	159	-	15.0%	85.0%	24	37.5%	62.5%	60	-				22.0%	-	3.3%	8.3%	-		24	3.3%
2016 / 2	804	7	115	122	177	175	30.5%	69.5%	176	50.0%	50.0%	176	122				22.0%	21.8%	21.9%	21.9%	15.2%		176	21.9%
2017 / 1	830	-	-	-	174	-	50.5%	49.5%	88	62.5%	37.5%	109	-				21.0%	-	10.6%	13.1%	-		109	13.1%
2017 / 2	891	2	1,013	1,015	187	2,739	62.9%	37.1%	1,133	75.0%	25.0%	825	1,015				21.0%	307.4%	127.1%	92.6%	113.9%		1,133	127.2%
2018 / 1	922	-	8	8	194	29	71.3%	28.7%	147	87.5%	12.5%	173	8				21.0%	3.2%	15.9%	18.8%	0.9%		173	18.8%
2018 / 2	933	-	2	2	196	11	84.6%	15.4%	167	100.0%	-	196	2				21.0%	1.2%	18.0%	21.0%	0.2%		196	21.0%
2019 / 1	470	-	1	1	208	22	96.3%	3.7%	201	100.0%	-	-	1				21.0%	2.2%	20.3%	-	-		99	21.0%
Total	20,576	7,142	2,131	9,273	4,755	11,157			5,295			9,720	9,273										10,112	

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

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

Facility Association

Comparison of Estimated IBNR by Method  
as at March 31, 2019  
Coverage: Underinsured Motorist  
RSP: Alberta Grid  
Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							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	User Defined 2 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]-[14])	=([19]-[17])	=([11]-[14])	
2004 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-			
2004 / 2		-		-	-			Link Ratio Method	-	336			-		Link Ratio Method	-	336		-			
2005 / 1		-		-	-			Link Ratio Method	-	879			-		Link Ratio Method	-	879		-			
2005 / 2		-		-	-			Link Ratio Method	-	66			-		Link Ratio Method	-	66		-			
2006 / 1		-		-	-			Link Ratio Method	-	760			-		Link Ratio Method	-	760		-			
2006 / 2		-		-	-			Link Ratio Method	-	1,687			-		Link Ratio Method	-	1,687		-			
2007 / 1		-		-	-			Link Ratio Method	-	43			-		Link Ratio Method	-	43		-			
2007 / 2		-		-	-			Link Ratio Method	-	693			-		Link Ratio Method	-	693		-			
2008 / 1		-		-	-			Link Ratio Method	-	247			-		Link Ratio Method	-	247		-			
2008 / 2		-		-	-			Link Ratio Method	-	145			-		Link Ratio Method	-	145		-			
2009 / 1		-		-	-			Link Ratio Method	-	0			-		Link Ratio Method	-	0		-			
2009 / 2	(99)	-	-	-	-			Incurred (Zero IBNR)	-	410	34.2%	(99)	-	-	Incurred (Zero IBNR)	-	410	34.2%	-	-	-	-
2010 / 1	(717)	-	-	-	-			Incurred (Zero IBNR)	-	1,049	79.1%	(717)	-	-	Incurred (Zero IBNR)	-	1,049	79.1%	-	-	-	-
2010 / 2	322	-	3	-	-			Incurred (Zero IBNR)	-	-	-	322	-	6	Incurred (Zero IBNR)	-	-	-	-	-	-	-
2011 / 1	47	2	3	2	-			Incurred (Zero IBNR)	-	267	21.2%	47	0	0	Incurred (Zero IBNR)	-	267	21.2%	-	-	-	-
2011 / 2	(383)	6	3	6	-			Incurred (Zero IBNR)	-	693	53.7%	(381)	11	5	Incurred (Zero IBNR)	-	691	53.5%	2	-	2	0.2%
2012 / 1	292	0	6	0	-			Incurred (Zero IBNR)	-	11	0.9%	292	0	7	Incurred (Zero IBNR)	-	11	0.9%	-	-	-	-
2012 / 2	284	0	8	0	-			BF Method	8	8	0.6%	284	0	10	BF Method	10	10	0.8%	-	(2)	(2)	(0.2%)
2013 / 1	236	0	6	0	-			BF Method	6	6	0.6%	236	0	4	BF Method	4	4	0.4%	-	2	2	0.2%
2013 / 2	(31)	3	3	3	-			BF Method	3	252	26.5%	(31)	2	2	BF Method	2	251	26.4%	-	1	1	0.1%
2014 / 1	14	7	7	7	-			BF Method	7	198	22.2%	14	12	12	BF Method	12	203	22.8%	-	(5)	(5)	(0.6%)
2014 / 2	165	5	19	5	-			BF Method	19	73	7.4%	165	7	24	BF Method	24	78	7.9%	-	(5)	(5)	(0.5%)
2015 / 1	65	14	18	20	-			BF Method	18	163	17.1%	65	9	13	BF Method	13	158	16.5%	-	5	5	0.6%
2015 / 2	(3)	18	16	12	-			BF Method	16	216	24.1%	(3)	23	20	BF Method	20	220	24.5%	-	(4)	(4)	(0.4%)
2016 / 1	159	-	24	60	-			BF Method	24	24	3.3%	159	-	31	BF Method	31	31	4.3%	-	(7)	(7)	(1.0%)
2016 / 2	55	53	54	54	-			ELR & LR Wtd Method	54	176	21.9%	114	44	73	ELR & LR Wtd Method	79	141	17.6%	60	(25)	35	4.3%
2017 / 1	174	-	88	109	-			ELR & LR Wtd Method	109	109	13.1%	174	-	104	ELR & LR Wtd Method	109	109	13.1%	-	-	-	-
2017 / 2	(828)	1,724	118	(190)	-			BF Method	118	1,133	127.2%	(828)	1,975	124	BF Method	124	1,139	127.8%	-	(6)	(6)	(0.6%)
2018 / 1	185	21	138	165	-			ELR & LR Wtd Method	165	173	18.8%	133	200	149	ELR & LR Wtd Method	141	202	21.9%	(53)	24	(29)	(3.1%)
2018 / 2	194	10	166	194	-			ELR & LR Wtd Method	194	196	21.0%	188	114	183		188	197	21.0%	(7)	6	(1)	-
2019 / 1	-	-	-	-	-				98	99	21.0%	-	-	-		-	-	-	1	98	99	21.0%
Total	131	1,863	678	448	-				839	10,112		135	2,398	766		757	10,027		3	82	85	
2018 / 2 & Prior	131	1,863	678	448	-				741	10,013		135	2,398	766		757	10,027		2	(16)	(14)	

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

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**

as at March 31, 2019

Coverage: Collision (w All Perils)

RSP: Alberta Grid

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	User Defined 2	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	User Defined 2 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])
2004 / 1	7,636	-	-	-		-				-	100.0%	-	-										-	
2004 / 2	6,515	4,723	-	4,723		4,723				-	100.0%	4,723	4,723										4,723	
2005 / 1	37,151	11,163	-	11,163		11,163				-	100.0%	11,163	11,163										11,163	
2005 / 2	42,231	15,386	-	15,386		15,386				-	100.0%	15,386	15,386										15,386	
2006 / 1	45,626	15,830	-	15,830		15,830				-	100.0%	15,830	15,830										15,830	
2006 / 2	48,787	21,693	-	21,693		21,693				-	100.0%	21,693	21,693										21,693	
2007 / 1	51,104	20,738	-	20,738		20,738				-	100.0%	20,738	20,738										20,738	
2007 / 2	51,035	22,685	0	22,686		22,686				-	100.0%	22,686	22,686										22,686	
2008 / 1	48,900	19,333	-	19,333		19,333				-	100.0%	19,333	19,333										19,333	
2008 / 2	47,765	20,155	9	20,164		20,164				-	100.0%	20,164	20,164										20,164	
2009 / 1	40,993	14,599	-	14,599		14,599				-	100.0%	14,599	14,599										14,599	
2009 / 2	32,313	13,490	-	13,490	15,187	13,490	-	100.0%	13,490	-	100.0%	13,490	13,490			47.0%	41.7%	41.7%	41.7%	41.7%			13,490	41.7%
2010 / 1	27,540	9,797	-	9,797	12,118	9,797	-	100.0%	9,797	-	100.0%	9,797	9,797			44.0%	35.6%	35.6%	35.6%	35.6%			9,797	35.6%
2010 / 2	26,357	10,093	-	10,093	12,124	10,093	-	100.0%	10,093	-	100.0%	10,093	10,093			46.0%	38.3%	38.3%	38.3%	38.3%			10,093	38.3%
2011 / 1	25,699	11,327	-	11,327	11,308	11,327	-	100.0%	11,327	-	100.0%	11,327	11,327			44.0%	44.1%	44.1%	44.1%	44.1%			11,327	44.1%
2011 / 2	25,369	9,927	2	9,929	11,923	9,929	-	100.0%	9,929	-	100.0%	9,929	9,929			47.0%	39.1%	39.1%	39.1%	39.1%			9,929	39.1%
2012 / 1	24,297	8,678	1	8,679	10,934	8,679	-	100.0%	8,679	-	100.0%	8,679	8,679			45.0%	35.7%	35.7%	35.7%	35.7%			8,679	35.7%
2012 / 2	22,561	11,076	0	11,076	10,829	11,076	-	100.0%	11,076	-	100.0%	11,076	11,076			48.0%	49.1%	49.1%	49.1%	49.1%			11,076	49.1%
2013 / 1	18,896	8,151	0	8,151	8,692	8,151	-	100.0%	8,151	-	100.0%	8,151	8,151			46.0%	43.1%	43.1%	43.1%	43.1%			8,151	43.1%
2013 / 2	17,589	9,039	-	9,039	8,795	9,039	-	100.0%	9,039	-	100.0%	9,039	9,039			50.0%	51.4%	51.4%	51.4%	51.4%			9,039	51.4%
2014 / 1	16,925	7,923	1	7,924	8,124	7,924	-	100.0%	7,924	-	100.0%	7,924	7,924			48.0%	46.8%	46.8%	46.8%	46.8%			7,924	46.8%
2014 / 2	18,994	10,595	0	10,595	9,687	10,595	-	100.0%	10,595	-	100.0%	10,595	10,595			51.0%	55.8%	55.8%	55.8%	55.8%			10,595	55.8%
2015 / 1	18,274	9,581	(0)	9,581	8,954	9,572	(0.1%)	100.1%	9,572	12.5%	87.5%	9,495	9,581			49.0%	52.4%	52.4%	52.0%	52.4%			9,571	52.4%
2015 / 2	16,482	9,089	5	9,093	8,900	9,068	(0.3%)	100.3%	9,068	25.0%	75.0%	9,026	9,093			54.0%	55.0%	55.0%	54.8%	55.2%			9,068	55.0%
2016 / 1	13,557	5,997	0	5,997	7,185	5,969	(0.5%)	100.5%	5,964	37.5%	62.5%	6,425	5,997			53.0%	44.0%	44.0%	47.4%	44.2%			5,969	44.0%
2016 / 2	14,597	9,829	28	9,857	8,612	9,795	(0.6%)	100.6%	9,802	50.0%	50.0%	9,203	9,857			59.0%	67.1%	67.2%	63.1%	67.5%			9,795	67.1%
2017 / 1	14,512	8,762	28	8,790	8,272	8,688	(1.2%)	101.2%	8,692	62.5%	37.5%	8,428	8,790			57.0%	59.9%	59.9%	58.1%	60.6%			8,687	59.9%
2017 / 2	15,429	9,619	76	9,695	9,566	9,446	(2.6%)	102.6%	9,443	75.0%	25.0%	9,536	9,695			62.0%	61.2%	61.2%	61.8%	62.8%			9,443	61.2%
2018 / 1	16,301	9,790	258	10,047	9,454	9,247	(8.7%)	108.7%	9,229	87.5%	12.5%	9,428	10,047			58.0%	56.7%	56.6%	57.8%	61.6%			9,228	56.6%
2018 / 2	15,300	9,299	1,565	10,864	9,486	8,515	(27.6%)	127.6%	8,248	100.0%	-	9,486	10,864			62.0%	55.7%	53.9%	62.0%	71.0%			8,247	53.9%
2019 / 1	7,320	3,213	3,363	6,576	9,112	9,301	29.3%	70.7%	9,246	100.0%	-	-	6,576			59.0%	60.2%	59.9%	-	-			4,382	59.9%
Total	816,056	351,579	5,335	356,914	199,263	356,014			189,362			347,441	356,914										350,804	

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

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

Facility Association

Comparison of Estimated IBNR by Method  
as at March 31, 2019  
Coverage: Collision (w All Perils)  
RSP: Alberta Grid  
Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Mar 2019)										Prior Valuation Results (as at Dec 2018)				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	User Defined 2 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]
2004 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-	-
2004 / 2				-	-			Link Ratio Method	-	4,723			-		Link Ratio Method	-	-	-
2005 / 1		-		-	-			Link Ratio Method	-	11,163			-		Link Ratio Method	-	11,162	-
2005 / 2				-	-			Link Ratio Method	-	15,386			-		Link Ratio Method	-	15,386	-
2006 / 1		-		-	-			Link Ratio Method	-	15,830			-		Link Ratio Method	-	15,831	-
2006 / 2				-	-			Link Ratio Method	-	21,693			-		Link Ratio Method	-	21,693	-
2007 / 1		-		-	-			Link Ratio Method	-	20,738			-		Link Ratio Method	-	20,738	-
2007 / 2				-	-			Link Ratio Method	-	22,686			-		Link Ratio Method	-	22,686	-
2008 / 1		-		-	-			Link Ratio Method	-	19,333			-		Link Ratio Method	-	19,333	-
2008 / 2				-	-			Link Ratio Method	-	20,164			-		Link Ratio Method	-	20,164	-
2009 / 1		-		-	-			Link Ratio Method	-	14,599			-		Link Ratio Method	-	14,599	-
2009 / 2	1,697	-	-	-	-			Link Ratio Method	-	13,490	41.7%	1,698	-	-	Link Ratio Method	-	13,489	41.7%
2010 / 1	2,321	-	-	-	-			Link Ratio Method	-	9,797	35.6%	2,321	-	-	Link Ratio Method	-	9,797	35.6%
2010 / 2	2,032	-	-	-	-			Link Ratio Method	-	10,093	38.3%	2,032	-	-	Link Ratio Method	-	10,093	38.3%
2011 / 1	(19)	-	-	-	-			Link Ratio Method	-	11,327	44.1%	(22)	-	-	Link Ratio Method	-	11,330	44.1%
2011 / 2	1,994	-	-	-	-			Link Ratio Method	-	9,929	39.1%	1,994	-	-	Link Ratio Method	-	9,929	39.1%
2012 / 1	2,255	-	-	-	-			Link Ratio Method	-	8,679	35.7%	2,243	-	-	Link Ratio Method	-	8,690	35.8%
2012 / 2	(247)	-	-	-	-			Link Ratio Method	-	11,076	49.1%	(247)	-	-	Link Ratio Method	-	11,076	49.1%
2013 / 1	541	-	-	-	-			Link Ratio Method	-	8,151	43.1%	541	-	-	Link Ratio Method	-	8,152	43.1%
2013 / 2	(244)	-	-	-	-			Link Ratio Method	-	9,039	51.4%	(244)	-	-	Link Ratio Method	-	9,039	51.4%
2014 / 1	200	-	-	-	-			Link Ratio Method	-	7,924	46.8%	200	-	-	Link Ratio Method	-	7,924	46.8%
2014 / 2	(907)	-	-	-	-			Link Ratio Method	-	10,595	55.8%	(899)	-	-	Link Ratio Method	-	10,586	55.7%
2015 / 1	(627)	(10)	(9)	(87)	-			Link Ratio Method	(10)	9,571	52.4%	(637)	(18)	(17)	Link Ratio Method	(18)	9,573	52.4%
2015 / 2	(193)	(25)	(25)	(67)	-			Link Ratio Method	(25)	9,068	55.0%	(196)	(32)	(31)	Link Ratio Method	(32)	9,064	55.0%
2016 / 1	1,188	(28)	(33)	428	-			Link Ratio Method	(28)	5,969	44.0%	1,174	(33)	(40)	Link Ratio Method	(33)	5,979	44.1%
2016 / 2	(1,245)	(62)	(55)	(653)	-			Link Ratio Method	(62)	9,795	67.1%	(1,277)	(68)	(60)	Link Ratio Method	(68)	9,821	67.3%
2017 / 1	(519)	(103)	(98)	(363)	-			Link Ratio Method	(103)	8,687	59.9%	(537)	(139)	(133)	Link Ratio Method	(139)	8,669	59.7%
2017 / 2	(129)	(249)	(252)	(159)	-			BF Method	(252)	9,443	61.2%	(339)	(345)	(345)	BF Method	(345)	9,568	62.0%
2018 / 1	(593)	(801)	(819)	(619)	-			BF Method	(819)	9,228	56.6%	(1,160)	(1,279)	(1,295)	BF Method	(1,295)	9,342	57.2%
2018 / 2	(1,378)	(2,349)	(2,617)	(1,378)	-			BF Method	(2,617)	8,247	53.9%	(2,832)	(3,632)	(3,962)	BF Method	(3,962)	8,450	54.7%
2019 / 1	-	-	-	-	-			BF Method	(2,194)	4,382	59.9%	-	-	-	-	-	-	-
Total	6,129	(3,625)	(3,906)	(2,897)	-				(6,110)	350,804		3,813	(5,546)	(5,883)		(5,892)	346,888	
2018 / 2 & Prior	6,129	(3,625)	(3,906)	(2,897)	-				(3,916)	346,422		3,813	(5,546)	(5,883)		(5,892)	346,888	

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

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**

as at March 31, 2019

Coverage: Comprehensive (w Spec Perils)

RSP: Alberta Grid

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	User Defined 2	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	User Defined 2 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])
2004 / 1	-	-	-	-		-				-	100.0%	-	-										-	
2004 / 2	(0)	2,302	-	2,302		2,302				-	100.0%	2,302	2,302										2,302	
2005 / 1	(0)	6,211	-	6,211		6,211				-	100.0%	6,211	6,211										6,211	
2005 / 2	(0)	8,595	0	8,595		8,595				-	100.0%	8,595	8,595										8,595	
2006 / 1	(3)	7,224	-	7,224		7,224				-	100.0%	7,224	7,224										7,224	
2006 / 2	(5)	11,036	-	11,036		11,036				-	100.0%	11,036	11,036										11,036	
2007 / 1	(9)	11,068	-	11,068		11,068				-	100.0%	11,068	11,068										11,068	
2007 / 2	(16)	13,934	-	13,934		13,934				-	100.0%	13,934	13,934										13,934	
2008 / 1	(29)	8,861	-	8,861		8,861				-	100.0%	8,861	8,861										8,861	
2008 / 2	(15)	11,367	1	11,368		11,368				-	100.0%	11,368	11,368										11,368	
2009 / 1		3,238	7,102	-		7,102				-	100.0%	7,102	7,102										7,102	
2009 / 2		7,997	9,369	-		9,369	7,677	9,369	-	100.0%	9,369	9,369				96.0%	117.2%	117.2%	117.2%	117.2%			9,369	117.2%
2010 / 1		9,036	5,943	-		5,943	5,512	5,943	-	100.0%	5,943	5,943				61.0%	65.8%	65.8%	65.8%	65.8%			5,943	65.8%
2010 / 2		9,051	10,921	-		10,921	11,948	10,921	-	100.0%	10,921	10,921				132.0%	120.7%	120.7%	120.7%	120.7%			10,921	120.7%
2011 / 1		9,001	5,090	0		5,090	4,861	5,090	-	100.0%	5,090	5,090				54.0%	56.5%	56.5%	56.5%	56.5%			5,090	56.5%
2011 / 2		8,955	6,958	-		6,958	11,821	6,958	-	100.0%	6,958	6,958				132.0%	77.7%	77.7%	77.7%	77.7%			6,958	77.7%
2012 / 1		8,660	4,758	4		4,761	4,763	4,761	-	100.0%	4,761	4,761				55.0%	55.0%	55.0%	55.0%	55.0%			4,761	55.0%
2012 / 2		8,448	10,564	-		10,564	11,236	10,564	-	100.0%	10,564	10,564				133.0%	125.0%	125.0%	125.0%	125.0%			10,564	125.0%
2013 / 1		7,159	4,650	-		4,650	4,009	4,650	-	100.0%	4,650	4,650				56.0%	65.0%	65.0%	65.0%	65.0%			4,650	65.0%
2013 / 2		6,691	6,717	-		6,717	9,033	6,717	-	100.0%	6,717	6,717				135.0%	100.4%	100.4%	100.4%	100.4%			6,717	100.4%
2014 / 1		6,537	3,983	-		3,983	3,661	3,983	-	100.0%	3,983	3,983				56.0%	60.9%	60.9%	60.9%	60.9%			3,983	60.9%
2014 / 2		7,524	7,651	0		7,651	10,157	7,651	-	100.0%	7,651	7,651				135.0%	101.7%	101.7%	101.7%	101.7%			7,651	101.7%
2015 / 1		7,267	5,030	2		5,032	4,069	5,029	(0.1%)	100.1%	5,030	12.5%	87.5%	4,909	5,032	56.0%	69.2%	69.2%	67.6%	69.2%			5,029	69.2%
2015 / 2		6,670	7,219	14		7,233	9,071	7,226	(0.1%)	100.1%	7,224	25.0%	75.0%	7,687	7,233	136.0%	108.3%	108.3%	115.2%	108.4%			7,226	108.3%
2016 / 1		5,293	5,124	2		5,127	3,017	5,121	(0.1%)	100.1%	5,123	37.5%	62.5%	4,332	5,127	57.0%	96.8%	96.8%	81.8%	96.9%			5,121	96.8%
2016 / 2		5,551	8,276	6		8,281	7,771	8,264	(0.2%)	100.2%	8,265	50.0%	50.0%	8,017	8,281	140.0%	148.9%	148.9%	144.4%	149.2%			8,264	148.9%
2017 / 1		5,657	4,544	19		4,563	3,338	4,557	(0.1%)	100.1%	4,559	62.5%	37.5%	3,795	4,563	59.0%	80.6%	80.6%	67.1%	80.6%			4,558	80.6%
2017 / 2		6,371	6,577	65		6,642	9,047	6,628	(0.2%)	100.2%	6,624	75.0%	25.0%	8,442	6,642	142.0%	104.0%	104.0%	132.5%	104.2%			6,624	104.0%
2018 / 1		7,085	4,391	140		4,532	4,180	4,468	(1.4%)	101.4%	4,472	87.5%	12.5%	4,216	4,532	59.0%	63.1%	63.1%	59.5%	64.0%			4,472	63.1%
2018 / 2		6,924	6,309	425		6,734	9,971	6,591	(2.2%)	102.2%	6,517	100.0%	-	9,971	6,734	144.0%	95.2%	94.1%	144.0%	97.2%			6,518	94.1%
2019 / 1		3,389	980	1,042		2,022	4,290	3,965		49.0%	51.0%	4,124	100.0%	-	2,022	60.0%	55.5%	57.7%	-	-			1,955	57.7%
Total	146,428	212,752	1,720	214,472	139,432	216,156			128,544			215,677	214,472										214,073	

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

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

Facility Association

Comparison of Estimated IBNR by Method

as at March 31, 2019

Coverage: Comprehensive (w Spec Perils)

RSP: Alberta Grid

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							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	User Defined 2 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])	=([21]-[20])	=([22]-[21])	
2004 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2004 / 2		-		-	-			Link Ratio Method	-	2,302			-		Link Ratio Method	-	2,302		-	-	-	
2005 / 1		-		-	-			Link Ratio Method	-	6,211			-		Link Ratio Method	-	6,211		-	-	-	
2005 / 2		-		-	-			Link Ratio Method	-	8,595			-		Link Ratio Method	-	8,595		-	-	-	
2006 / 1		-		-	-			Link Ratio Method	-	7,224			-		Link Ratio Method	-	7,224		-	-	-	
2006 / 2		-		-	-			Link Ratio Method	-	11,036			-		Link Ratio Method	-	11,036		-	-	-	
2007 / 1		-		-	-			Link Ratio Method	-	11,068			-		Link Ratio Method	-	11,068		-	-	-	
2007 / 2		-		-	-			Link Ratio Method	-	13,934			-		Link Ratio Method	-	13,934		-	-	-	
2008 / 1		-		-	-			Link Ratio Method	-	8,861			-		Link Ratio Method	-	8,861		-	-	-	
2008 / 2		-		-	-			Link Ratio Method	-	11,368			-		Link Ratio Method	-	11,368		-	-	-	
2009 / 1		-		-	-			Link Ratio Method	-	7,102			-		Link Ratio Method	-	7,102		-	-	-	
2009 / 2	(1,692)	-	-	-	-			Link Ratio Method	-	9,369	117.2%	(1,692)	-	-	Link Ratio Method	-	9,369	117.2%	-	-	-	-
2010 / 1	(431)	-	-	-	-			Link Ratio Method	-	5,943	65.8%	(431)	-	-	Link Ratio Method	-	5,943	65.8%	-	-	-	-
2010 / 2	1,027	-	-	-	-			Link Ratio Method	-	10,921	120.7%	1,026	-	-	Link Ratio Method	-	10,922	120.7%	(1)	-	(1)	-
2011 / 1	(229)	-	-	-	-			Link Ratio Method	-	5,090	56.5%	(229)	-	-	Link Ratio Method	-	5,090	56.5%	-	-	-	-
2011 / 2	4,863	-	-	-	-			Link Ratio Method	-	6,958	77.7%	4,863	-	-	Link Ratio Method	-	6,958	77.7%	-	-	-	-
2012 / 1	2	-	-	-	-			Link Ratio Method	-	4,761	55.0%	2	-	-	Link Ratio Method	-	4,761	55.0%	-	-	-	-
2012 / 2	672	-	-	-	-			Link Ratio Method	-	10,564	125.0%	672	-	-	Link Ratio Method	-	10,564	125.0%	-	-	-	-
2013 / 1	(641)	-	-	-	-			Link Ratio Method	-	4,650	65.0%	(642)	-	-	Link Ratio Method	-	4,651	65.0%	(1)	-	(1)	-
2013 / 2	2,317	-	-	-	-			Link Ratio Method	-	6,717	100.4%	2,317	-	-	Link Ratio Method	-	6,717	100.4%	-	-	-	-
2014 / 1	(322)	-	-	-	-			Link Ratio Method	-	3,983	60.9%	(322)	-	-	Link Ratio Method	-	3,983	60.9%	-	-	-	-
2014 / 2	2,506	-	-	-	-			Link Ratio Method	-	7,651	101.7%	2,503	-	-	Link Ratio Method	-	7,654	101.7%	(3)	-	(3)	-
2015 / 1	(962)	(3)	(2)	(123)	-			Link Ratio Method	(3)	5,029	69.2%	(960)	(5)	(4)	Link Ratio Method	(5)	5,025	69.1%	2	2	4	0.1%
2015 / 2	1,838	(7)	(9)	454	-			Link Ratio Method	(7)	7,226	108.3%	1,838	(7)	(9)	Link Ratio Method	(7)	7,226	108.3%	-	-	-	-
2016 / 1	(2,110)	(6)	(4)	(795)	-			Link Ratio Method	(6)	5,121	96.8%	(2,110)	(7)	(4)	Link Ratio Method	(7)	5,120	96.7%	-	1	1	0.1%
2016 / 2	(510)	(17)	(16)	(264)	-			Link Ratio Method	(17)	8,264	148.9%	(523)	(23)	(22)	Link Ratio Method	(23)	8,272	149.0%	(13)	6	(7)	(0.1%)
2017 / 1	(1,225)	(5)	(4)	(767)	-			Link Ratio Method	(5)	4,558	80.6%	(1,222)	3	2	Link Ratio Method	3	4,563	80.6%	3	(8)	(5)	-
2017 / 2	2,405	(13)	(18)	1,800	-			BF Method	(18)	6,624	104.0%	2,392	(31)	(42)	BF Method	(42)	6,620	103.8%	(21)	24	3	0.2%
2018 / 1	(352)	(64)	(60)	(316)	-			BF Method	(60)	4,472	63.1%	(323)	(105)	(100)	BF Method	(100)	4,413	62.1%	19	40	59	1.0%
2018 / 2	3,238	(143)	(216)	3,238	-			BF Method	(216)	6,518	94.1%	3,258	(131)	(198)	BF Method	(198)	6,601	94.5%	(66)	(18)	(84)	(0.4%)
2019 / 1	-	-	-	-	-			BF Method	(67)	1,955	57.7%	-	-	-	-	-	-	-	2,022	(67)	1,955	57.7%
Total	10,393	(258)	(329)	3,228	-				(399)	214,073		10,417	(306)	(377)		(379)	212,151		1,941	(20)	1,921	
2018 / 2 & Prior	10,393	(258)	(329)	3,228	-				(332)	212,118		10,417	(306)	(377)		(379)	212,151		(81)	47	(34)	

\*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

## Alberta Grid RSP

### Exhibit C

#### Interest Rate Sensitivity

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**Facility Association**

Summary of Interest Rate Sensitivity

\$ Format: \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.93%	2.28%
2004	-	-	-	-	-	-	-	-
2005	2,303	2,294	2,284	2,275	2,266	2,257	2,275	2,269
2006	173	172	170	169	168	167	169	169
2007	864	857	851	845	839	833	845	841
2008	614	609	605	600	595	591	600	597
2009	601	596	591	586	581	576	586	582
2010	3,366	3,337	3,309	3,281	3,254	3,228	3,282	3,263
2011	4,851	4,806	4,763	4,720	4,678	4,637	4,721	4,691
2012	5,357	5,311	5,266	5,222	5,178	5,136	5,223	5,192
2013	7,889	7,820	7,752	7,686	7,621	7,558	7,687	7,641
2014	16,980	16,813	16,649	16,488	16,332	16,178	16,492	16,382
2015	29,819	29,481	29,151	28,828	28,515	28,208	28,837	28,613
2016	40,637	40,150	39,672	39,207	38,754	38,309	39,217	38,894
2017	55,115	54,354	53,621	52,909	52,210	51,532	52,925	52,430
2018	82,991	81,751	80,555	79,386	78,260	77,157	79,420	78,613
2019	120,610	118,779	116,992	115,260	113,581	111,954	115,297	114,116
Total	372,170	367,130	362,231	357,462	352,832	348,321	357,576	354,293
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.93%	2.28%
Total	9,939	4,899	-	(4,769)	(9,399)	(13,910)	(4,655)	(7,938)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.93%	2.28%
2004	-	-	-	-	-	-	-	-
2005	0.8%	0.4%	-	(0.4%)	(0.8%)	(1.2%)	(0.4%)	(0.7%)
2006	1.8%	1.2%	-	(0.6%)	(1.2%)	(1.8%)	(0.6%)	(0.6%)
2007	1.5%	0.7%	-	(0.7%)	(1.4%)	(2.1%)	(0.7%)	(1.2%)
2008	1.5%	0.7%	-	(0.8%)	(1.7%)	(2.3%)	(0.8%)	(1.3%)
2009	1.7%	0.8%	-	(0.8%)	(1.7%)	(2.5%)	(0.8%)	(1.5%)
2010	1.7%	0.8%	-	(0.8%)	(1.7%)	(2.4%)	(0.8%)	(1.4%)
2011	1.8%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	(0.9%)	(1.5%)
2012	1.7%	0.9%	-	(0.8%)	(1.7%)	(2.5%)	(0.8%)	(1.4%)
2013	1.8%	0.9%	-	(0.9%)	(1.7%)	(2.5%)	(0.8%)	(1.4%)
2014	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.9%)	(1.6%)
2015	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.1%)	(1.8%)
2016	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(1.1%)	(2.0%)
2017	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(1.3%)	(2.2%)
2018	3.0%	1.5%	-	(1.5%)	(2.8%)	(4.2%)	(1.4%)	(2.4%)
2019	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(1.4%)	(2.5%)
Total	2.7%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(1.3%)	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

## Alberta Grid RSP

### Exhibit D

#### Claims Development Margins

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Facility Association

Margins Table (by coverage)

\$ Format: \$000s

RSP Alberta Grid

as at: 2019m03

Emerge: Paid to Ultimate

use margins as at 2019m12

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

Accident Half Year	Bodily Injury	Property Damage	Direct Comp Property Damage	Third Party Liability	AccBen (indivis)	Uninsured Automobile	Accident Benefits	Underinsured Motorist	Collision (w All Perils)	Comprehensive (w Spec Perils)	Other Coverages	Total
2004 / 2	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%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2005 / 2	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2006 / 1	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2006 / 2	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%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2007 / 2	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%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2008 / 2	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%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2009 / 2	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%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2010 / 2	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%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2011 / 2	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%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	7.7%	10.0%
2012 / 2	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%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	9.9%	10.0%
2013 / 2	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2014 / 1	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	9.9%	10.0%
2014 / 2	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2015 / 1	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2015 / 2	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2016 / 1	12.5%	10.0%	-	12.5%	10.0%	-	10.0%	12.5%	5.0%	5.0%	12.5%	12.5%
2016 / 2	12.5%	10.0%	-	12.5%	10.0%	-	10.0%	12.5%	5.0%	5.0%	12.5%	12.5%
2017 / 1	12.5%	10.0%	-	12.5%	10.0%	-	10.0%	12.5%	5.0%	5.0%	12.5%	12.5%
2017 / 2	12.5%	10.0%	-	12.5%	10.0%	-	10.0%	12.5%	5.0%	5.0%	11.7%	12.4%
2018 / 1	12.5%	10.0%	-	12.5%	10.0%	-	10.0%	12.5%	5.0%	5.0%	9.7%	12.4%
2018 / 2	12.5%	10.0%	-	12.4%	10.0%	-	10.0%	12.5%	5.0%	5.0%	12.5%	12.5%
2019 / 1	12.5%	10.0%	-	12.3%	10.0%	-	10.0%	12.5%	5.0%	5.0%	12.5%	12.5%
2019 / 2	12.5%	10.0%	-	12.0%	10.0%	-	10.0%	12.5%	5.0%	5.0%	5.4%	11.5%
2020 / 1	12.5%	10.0%	-	11.9%	10.0%	-	10.0%	12.5%	5.0%	5.0%	5.1%	10.4%
2020 / 2	12.5%	10.0%	-	11.9%	10.0%	-	10.0%	12.5%	5.0%	5.0%	5.1%	10.4%
prem liab	12.5%	10.0%	-	11.9%	10.0%	-	10.0%	12.5%	5.0%	5.0%	5.1%	10.4%

discount rate: 1.44%  
margin (basis points): 25