# FACILITY Association

Alberta Grid RSP


Exhibit A


Summary of Valuation Selection Changes over Time

**Facility Association**  Prior Accident Year Change in Estimated Ultimate Incurred Amounts
**RSP - Alberta Grid**                 **as at June 30, 2019**
**Amounts in $000s**

| | Change in Selected Ultimates from prior Sept 30th | | | | | | | Change in Selected Ultimates from Prior Quarter End | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Sep-12 | Sep-13 | Sep-14 | Sep-15 | Sep-16 | Sep-17 | Sep-18 | Dec-18 | Mar-19 | Jun-19 | Sep-19 | Dec-19 |
| **AY2008 & Prior** | 6,790 | 7,078 | 4,955 | (2,794) | 286 | 839 | 1,561 | 127 | 2,742 | 571 | - | - |
| **AY2009** | 2,593 | 4,054 | (270) | (2,493) | (440) | (358) | (585) | 249 | (3) | (32) | | |
| **AY2010** | (657) | 3,485 | 2,791 | (4,147) | 2,137 | 681 | (47) | (221) | (411) | (352) | | |
| **AY2011** | (800) | 5,495 | 2,075 | (2,387) | 788 | (908) | 995 | (692) | (83) | 15 | | |
| **AY2012** | | 3,051 | 9,558 | (3,542) | 3,669 | (1,464) | (810) | (594) | (406) | (236) | | |
| **AY2013** | | | 11,011 | 857 | 5,339 | (293) | (1,950) | (1,521) | (492) | 7 | | |
| **AY2014** | | | | 13,601 | 9,649 | (706) | (1,100) | (1,973) | (951) | (2,668) | | |
| **AY2015** | | | | | 21,128 | 5,832 | 1,434 | (1,826) | (688) | (1,938) | | |
| **AY2016** | | | | | | 18,965 | 1,537 | (2,730) | (1,027) | (2,110) | | |
| **AY2017** | | | | | | | 3,284 | (4,433) | 2,174 | (3,652) | | |
| **AY2018** | | | | | | | | - | (821) | (3,322) | | |
| **Total** | 7,925 | 23,163 | 30,121 | (903) | 42,556 | 22,589 | 4,319 | (13,615) | 34 | (13,718) | - | - |

| | Change in Selected Ultimates as % Beginning Unpaid | | | | | | | Change from Prior Quarter End | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Sep-12 | Sep-13 | Sep-14 | Sep-15 | Sep-16 | Sep-17 | Sep-18 | Dec-18 | Mar-19 | Jun-19 | Sep-19 | Dec-19 |
| **AY2008 & Prior** | 5.0% | 7.7% | 7.8% | (6.1%) | 1.2% | 6.6% | 22.4% | 3.4% | 89.9% | 9.9% | - | |
| **AY2009** | 5.2% | 9.9% | (0.8%) | (11.0%) | (4.0%) | (5.1%) | (14.9%) | 26.0% | (0.3%) | (3.8%) | | |
| **AY2010** | (1.3%) | 8.3% | 7.6% | (14.3%) | 12.8% | 5.8% | (0.6%) | (3.6%) | (8.1%) | (8.2%) | | |
| **AY2011** | (1.0%) | 10.5% | 4.5% | (6.0%) | 2.6% | (4.2%) | 7.2% | (8.0%) | (1.1%) | 0.2% | | |
| **AY2012** | | 3.7% | 19.1% | (7.3%) | 10.4% | (5.0%) | (4.4%) | (5.6%) | (4.5%) | (3.2%) | | |
| **AY2013** | | | 18.3% | 2.0% | 15.3% | (0.9%) | (8.0%) | (10.4%) | (4.5%) | 0.1% | | |
| **AY2014** | | | | 22.1% | 19.0% | (1.4%) | (3.0%) | (7.3%) | (4.2%) | (13.5%) | | |
| **AY2015** | | | | | 30.3% | 9.2% | 2.5% | (4.1%) | (1.8%) | (5.3%) | | |
| **AY2016** | | | | | | 26.0% | 2.3% | (5.0%) | (2.2%) | (4.7%) | | |
| **AY2017** | | | | | | | 3.6% | (6.4%) | 3.5% | (6.0%) | | |
| **AY2018** | | | | | | | | - | (0.8%) | (3.8%) | | |
| **Total** | 2.7% | 7.7% | 9.9% | (1.6%) | 14.6% | 6.3% | 1.1% | (5.7%) | - | (4.8%) | - | |

Note:

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

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

Alberta Grid RSP

Exhibit B

Exhibit B.1 (total government lines)

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)

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

**Valuation Results**
as at June 30, 2019

### Life to Date

| Accident Year | Earned Premium | Paid Indemnity & Allowed Claims Expense | | Case Reserves | | Recorded Indemnity & Allowed Claims Expense | | Selected IBNR | | Ultimate Indemnity & Allowed Claims Expense | | Unpaid Indemnity & Allowed Claims Expense | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $000s | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP |
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] |
| | database | database | = [3]/[2] | = [7]-[3] | = [5]/[2] | database | = [7]/[2] | database | = [9]/[2] | = [7]+[9] | = [11]/[2] | = [5]+[9] | = [13]/[2] |
| 2014 & prior | 2,363,498 | 1,536,479 | 65.0% | 39,277 | 1.7% | 1,575,756 | 66.7% | 5,178 | 0.2% | 1,580,934 | 66.9% | 44,455 | 1.9% |
| 2015 | 146,725 | 101,568 | 69.2% | 26,207 | 17.9% | 127,775 | 87.1% | 6,697 | 4.6% | 134,472 | 91.6% | 32,904 | 22.4% |
| 2016 | 130,797 | 83,559 | 63.9% | 28,361 | 21.7% | 111,920 | 85.6% | 11,342 | 8.7% | 123,262 | 94.2% | 39,703 | 30.4% |
| 2017 | 149,264 | 76,208 | 51.1% | 31,814 | 21.3% | 108,022 | 72.4% | 21,589 | 14.5% | 129,611 | 86.8% | 53,403 | 35.8% |
| 2018 | 161,735 | 60,446 | 37.4% | 42,614 | 26.3% | 103,060 | 63.7% | 36,880 | 22.8% | 139,940 | 86.5% | 79,494 | 49.2% |
| 2019 | 84,351 | 16,078 | 19.1% | 21,125 | 25.0% | 37,203 | 44.1% | 29,061 | 34.5% | 66,264 | 78.6% | 50,186 | 59.5% |
| TOTAL | 3,036,370 | 1,874,338 | 61.7% | 189,398 | 6.2% | 2,063,736 | 68.0% | 110,747 | 3.6% | 2,174,483 | 71.6% | 300,145 | 9.9% |
| 2018 & prior | 2,952,019 | 1,858,260 | 62.9% | 168,273 | 5.7% | 2,026,533 | 68.6% | 81,686 | 2.8% | 2,108,219 | 71.4% | 249,959 | 8.5% |

### Activity During Quarter vs EP

| Accident Year | Earned Premium (LTD) | Change in Paid Indemnity & Allowed Claims Expense | | Change in Case Reserves | | Change in Recorded Indemnity & Allowed Claims Expense | | Change in Selected IBNR | | Change in Ultimate Indemnity & Allowed Claims Expense | | Change in Unpaid Indemnity & Allowed Claims Expense | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $000s | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP |
| [15] | [16] | [17] | [18] | [19] | [20] | [21] | [22] | [23] | [24] | [25] | [26] | [27] | [28] |
| | database | database | =[17]/[16] | database | =[19]/[16] | database | =[21]/[16] | database | =[23]/[16] | database | =[25]/[16] | database | =[27]/[16] |
| 2014 & prior | 2,363,498 | 8,173 | 0.3% | (7,569) | (0.3%) | 604 | - | (3,300) | (0.1%) | (2,696) | (0.1%) | (10,869) | (0.5%) |
| 2015 | 146,725 | 1,798 | 1.2% | (1,444) | (1.0%) | 354 | 0.2% | (2,292) | (1.6%) | (1,938) | (1.3%) | (3,736) | (2.5%) |
| 2016 | 130,797 | 2,808 | 2.1% | (1,564) | (1.2%) | 1,244 | 1.0% | (3,354) | (2.6%) | (2,110) | (1.6%) | (4,918) | (3.8%) |
| 2017 | 149,264 | 3,603 | 2.4% | (2,024) | (1.4%) | 1,579 | 1.1% | (5,232) | (3.5%) | (3,653) | (2.4%) | (7,256) | (4.9%) |
| 2018 | 161,735 | 4,136 | 2.6% | (3,300) | (2.0%) | 836 | 0.5% | (4,158) | (2.6%) | (3,322) | (2.1%) | (7,458) | (4.6%) |
| TOTAL | 2,952,019 | 20,518 | 0.7% | (15,901) | (0.5%) | 4,617 | 0.2% | (18,336) | (0.6%) | (13,719) | (0.5%) | (34,237) | (1.2%) |

### Emergence During Quarter

| Accident Year | Beginning IBNR | Beginning Unpaid | Change in Paid Indemnity & Allowed Claims Expense | | Change in Recorded Indemnity & Allowed Claims Expense | | Change in Ultimate Indemnity & Allowed Claims Expense | |
|---|---|---|---|---|---|---|---|---|
| | $000s | $000s | $000s | % Beg Unpaid | $000s | % Beg IBNR | $000s | % Beg Unpaid |
| [29] | [30] | [31] | [32] | [33] | [34] | [35] | [36] | [37] |
| | database | database | [17] | =[32]/[31] | [21] | =[34]/[30] | [25] | =[36]/[31] |
| 2014 & prior | 8,478 | 55,324 | 8,173 | 14.8% | 604 | 7.1% | (2,696) | (4.9%) |
| 2015 | 8,989 | 36,640 | 1,798 | 4.9% | 354 | 3.9% | (1,938) | (5.3%) |
| 2016 | 14,696 | 44,621 | 2,808 | 6.3% | 1,244 | 8.5% | (2,110) | (4.7%) |
| 2017 | 26,821 | 60,659 | 3,603 | 5.9% | 1,579 | 5.9% | (3,653) | (6.0%) |
| 2018 | 41,038 | 86,952 | 4,136 | 4.8% | 836 | 2.0% | (3,322) | (3.8%) |
| TOTAL | 100,022 | 284,196 | 20,518 | 7.2% | 4,617 | 4.6% | (13,719) | (4.8%) |

Facility Association  **Loss Ratios Over Time**
Amounts in: $1,000s  as at June 30, 2019
**Coverage: Total**
**RSP: Alberta Grid**

| Accident Year [1] | Earned Premium @ Jun 2019 [2] database | Paid Claims Amt* @ Jun 2019 [3] database | Case Reserve @ Jun 2019 [4] = [5]-[3] | Recorded Claims Amt* @ Jun 2019 [5] database | Selected IBNR @ Jun 2019 [6] database | Ultimate Claims Amt* @ Jun 2019 [7] = [5]+[6] | **Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]** | Selected Ultimate LR @ Mar 2019 [9] database | Selected Ultimate LR @ Dec 2018 [10] database | Selected Ultimate LR @ Sep 2018 [11] database | **Selected Ultimate LR @ Jun 2018 [12] database** | Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019 — Ultimate LR [13] = [8]-[9] | Claims Amt* [14] | Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018 — Ultimate LR [15] = [8]-[12] | Claims Amt* @ curr EP [16] = [2]*[15] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004 | 47,289 | 24,417 | - | 24,417 | - | 24,417 | 51.6% | 51.6% | 51.6% | 51.6% | 51.6% | - | - | - | - |
| 2005 | 268,326 | 161,620 | 739 | 162,359 | - | 162,359 | 60.5% | 60.4% | 59.5% | 59.4% | 59.3% | 0.1% | 197 | 1.2% | 3,220 |
| 2006 | 298,762 | 197,909 | 228 | 198,137 | - | 198,137 | 66.3% | 66.3% | 66.3% | 66.3% | 66.3% | - | 3 | - | - |
| 2007 | 308,217 | 216,535 | 1,801 | 218,336 | - | 218,336 | 70.8% | 70.7% | 70.7% | 70.6% | 70.6% | 0.1% | 519 | 0.2% | 616 |
| 2008 | 287,801 | 192,403 | 683 | 193,086 | - | 193,086 | 67.1% | 67.1% | 67.1% | 67.1% | 67.1% | - | (149) | - | - |
| 2009 | 259,260 | 155,976 | 740 | 156,716 | - | 156,716 | 60.4% | 60.5% | 60.5% | 60.4% | 60.4% | (0.1%) | (32) | - | - |
| 2010 | 219,022 | 131,272 | 3,323 | 134,595 | 77 | 134,672 | 61.5% | 61.6% | 61.8% | 61.9% | 61.7% | (0.1%) | (352) | (0.2%) | (438) |
| 2011 | 200,096 | 126,020 | 6,573 | 132,593 | 167 | 132,760 | 66.3% | 66.3% | 66.4% | 66.7% | 66.4% | - | 14 | (0.1%) | (200) |
| 2012 | 183,211 | 126,706 | 6,317 | 133,023 | 419 | 133,442 | 72.8% | 73.0% | 73.2% | 73.5% | 73.7% | (0.2%) | (236) | (0.9%) | (1,649) |
| 2013 | 146,818 | 100,387 | 7,516 | 107,903 | 1,345 | 109,248 | 74.4% | 74.4% | 74.7% | 75.8% | 76.3% | - | 7 | (1.9%) | (2,790) |
| 2014 | 144,696 | 103,234 | 11,357 | 114,591 | 3,170 | 117,761 | 81.4% | 83.2% | 83.9% | 85.2% | 85.7% | (1.8%) | (2,667) | (4.3%) | (6,222) |
| 2015 | 146,725 | 101,568 | 26,207 | 127,775 | 6,697 | 134,472 | 91.6% | 93.0% | 93.4% | 94.7% | 95.2% | (1.4%) | (1,938) | (3.6%) | (5,282) |
| 2016 | 130,797 | 83,559 | 28,361 | 111,920 | 11,342 | 123,262 | 94.2% | 95.7% | 96.5% | 98.6% | 99.4% | (1.5%) | (2,110) | (5.2%) | (6,801) |
| 2017 | 149,264 | 76,208 | 31,814 | 108,022 | 21,589 | 129,611 | 86.8% | 89.1% | 87.6% | 90.6% | 92.0% | (2.3%) | (3,653) | (5.2%) | (7,762) |
| 2018 | 161,735 | 60,446 | 42,614 | 103,060 | 36,880 | 139,940 | 86.5% | 88.4% | 88.4% | 87.8% | 87.6% | (1.9%) | (3,322) | | |
| 2019 | 84,351 | 16,078 | 21,125 | 37,203 | 29,061 | 66,264 | 78.6% | 81.2% | - | - | - | | | | |
| **TOTAL** | 3,036,370 | 1,874,338 | 189,398 | 2,063,736 | 110,747 | 2,174,483 | 71.6% | 72.0% | 71.8% | 72.0% | 72.0% | | (13,719) | | (27,308) |
| **2018 & prior** | 2,952,019 | 1,858,260 | 168,273 | 2,026,533 | 81,686 | 2,108,219 | 71.4% | 71.9% | 71.8% | 72.0% | 72.0% | | (13,719) | | (27,308) |

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

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

Facility Association

**Comparison of Selected Ultimate Incurred Claims Amounts by Coverage**
as at June 30, 2019
Amounts in: $1,000s
**RSP: Alberta Grid**

| Accident Year | Prior Analysis (Mar 2019) | | | | Current Analysis (Jun 2019) | | | | Change from Prior Analysis | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Third Party Liability | Accident Benefits | Other Coverages | Total | Third Party Liability | Accident Benefits | Other Coverages | Total | Third Party Liability | Accident Benefits | Other Coverages | Total |
| 2004 | 15,572 | 1,484 | 7,361 | 24,417 | 15,572 | 1,484 | 7,361 | 24,417 | - | - | - | - |
| 2005 | 106,559 | 13,302 | 42,300 | 162,162 | 106,582 | 13,477 | 42,300 | 162,359 | 23 | 175 | - | 197 |
| 2006 | 131,658 | 8,246 | 58,230 | 198,134 | 131,662 | 8,245 | 58,230 | 198,137 | 4 | (1) | - | 3 |
| 2007 | 139,284 | 9,371 | 69,161 | 217,817 | 139,805 | 9,371 | 69,161 | 218,336 | 521 | - | - | 519 |
| 2008 | 124,889 | 8,228 | 60,118 | 193,235 | 124,740 | 8,228 | 60,118 | 193,086 | (149) | - | - | (149) |
| 2009 | 103,851 | 7,927 | 44,970 | 156,748 | 103,814 | 7,927 | 44,975 | 156,716 | (37) | - | 5 | (32) |
| 2010 | 90,846 | 6,376 | 37,802 | 135,024 | 90,593 | 6,376 | 37,702 | 134,672 | (253) | - | (100) | (352) |
| 2011 | 91,907 | 6,575 | 34,264 | 132,746 | 91,923 | 6,575 | 34,263 | 132,760 | 16 | - | (1) | 14 |
| 2012 | 91,895 | 6,685 | 35,098 | 133,678 | 91,664 | 6,683 | 35,096 | 133,442 | (231) | (2) | (2) | (236) |
| 2013 | 75,364 | 5,062 | 28,814 | 109,241 | 75,379 | 5,062 | 28,807 | 109,248 | 15 | - | (7) | 7 |
| 2014 | 85,283 | 4,722 | 30,424 | 120,428 | 82,646 | 4,718 | 30,397 | 117,761 | (2,637) | (4) | (27) | (2,667) |
| 2015 | 99,109 | 6,028 | 31,274 | 136,410 | 97,036 | 5,994 | 31,442 | 134,472 | (2,073) | (34) | 168 | (1,938) |
| 2016 | 90,002 | 6,021 | 29,349 | 125,372 | 87,847 | 5,984 | 29,431 | 123,262 | (2,155) | (37) | 82 | (2,110) |
| 2017 | 96,990 | 5,720 | 30,554 | 133,264 | 93,397 | 5,684 | 30,530 | 129,611 | (3,593) | (36) | (24) | (3,653) |
| 2018 | 107,941 | 6,487 | 28,834 | 143,262 | 104,968 | 6,306 | 28,666 | 139,940 | (2,973) | (181) | (168) | (3,322) |
| 2019 | 25,096 | 1,504 | 6,436 | 33,036 | 51,029 | 3,194 | 12,041 | 66,264 | 25,933 | 1,690 | 5,605 | 33,228 |
| Total | 1,476,246 | 103,738 | 574,989 | 2,154,974 | 1,488,657 | 105,308 | 580,520 | 2,174,483 | 12,411 | 1,570 | 5,531 | 19,509 |
| **2018 & Prior** | **1,451,150** | **102,234** | **568,553** | **2,121,938** | **1,437,628** | **102,114** | **568,479** | **2,108,219** | **(13,522)** | **(120)** | **(74)** | **(13,719)** |

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at June 30, 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 | 161,620 | 739 | 162,359 | | 162,359 | | | | | | 162,359 | 162,359 | | | | 60.5% | | 60.5% | 60.5% | | | 162,359 | 60.5% |
| 2006 | 298,762 | 197,909 | 228 | 198,137 | | 198,137 | | | | | | 198,137 | 198,137 | | | | 66.3% | | 66.3% | 66.3% | | | 198,137 | 66.3% |
| 2007 | 308,217 | 216,535 | 1,801 | 218,336 | | 218,336 | | | | | | 218,336 | 218,336 | | | | 70.8% | | 70.8% | 70.8% | | | 218,336 | 70.8% |
| 2008 | 287,801 | 192,403 | 683 | 193,086 | | 193,086 | | | | | | 193,086 | 193,086 | | | | 67.1% | | 67.1% | 67.1% | | | 193,086 | 67.1% |
| 2009 | 259,260 | 155,976 | 740 | 156,716 | | 156,716 | | | | | | 156,716 | 156,716 | | | | 60.4% | | 60.4% | 60.4% | | | 156,716 | 60.4% |
| 2010 | 219,022 | 131,272 | 3,323 | 134,595 | 152,678 | 134,671 | - | 100.0% | 134,672 | | | 134,671 | 134,595 | | | 69.7% | 61.5% | 61.5% | 61.5% | 61.5% | | | 134,672 | 61.5% |
| 2011 | 200,096 | 126,020 | 6,573 | 132,593 | 146,155 | 132,763 | 0.2% | 99.8% | 132,784 | | | 132,763 | 132,593 | | | 73.0% | 66.3% | 66.4% | 66.3% | 66.3% | | | 132,760 | 66.3% |
| 2012 | 183,211 | 126,706 | 6,317 | 133,023 | 142,088 | 133,437 | 0.5% | 99.5% | 133,478 | | | 133,437 | 133,023 | | | 77.6% | 72.8% | 72.9% | 72.8% | 72.6% | | | 133,442 | 72.8% |
| 2013 | 146,818 | 100,387 | 7,516 | 107,903 | 119,129 | 109,246 | 1.7% | 98.3% | 109,417 | | | 109,246 | 107,903 | | | 81.1% | 74.4% | 74.5% | 74.4% | 73.5% | | | 109,248 | 74.4% |
| 2014 | 144,696 | 103,234 | 11,356 | 114,591 | 121,936 | 117,754 | 3.9% | 96.1% | 117,917 | | | 117,754 | 114,591 | | | 84.3% | 81.4% | 81.5% | 81.4% | 79.2% | | | 117,761 | 81.4% |
| 2015 | 146,725 | 101,568 | 26,207 | 127,775 | 127,617 | 135,066 | 7.9% | 92.1% | 134,474 | | | 133,866 | 127,775 | | | 87.0% | 92.1% | 91.7% | 91.2% | 87.1% | | | 134,472 | 91.6% |
| 2016 | 130,797 | 83,559 | 28,361 | 111,920 | 118,311 | 123,642 | 7.3% | 92.7% | 123,250 | | | 121,383 | 111,920 | | | 90.5% | 94.5% | 94.2% | 92.8% | 85.6% | | | 123,262 | 94.2% |
| 2017 | 149,264 | 76,208 | 31,815 | 108,022 | 139,510 | 125,999 | 26.8% | 73.2% | 129,619 | | | 134,021 | 108,022 | | | 93.5% | 84.4% | 86.8% | 89.8% | 72.4% | | | 129,611 | 86.8% |
| 2018 | 161,735 | 60,446 | 42,614 | 103,060 | 148,463 | 133,914 | 24.7% | 75.3% | 137,507 | | | 146,273 | 103,060 | | | 91.8% | 82.8% | 85.0% | 90.4% | 63.7% | | | 139,940 | 86.5% |
| 2019 | 84,351 | 16,078 | 21,124 | 37,203 | 68,514 | 56,336 | 41.1% | 58.9% | 61,343 | | | - | 37,203 | | | 81.2% | 66.8% | 72.7% | | 44.1% | | | 66,264 | 78.6% |
| **Total** | **3,036,370** | **1,874,339** | **189,398** | **2,063,737** | **1,284,401** | **2,155,881** | | | **1,214,463** | | | **2,116,466** | **2,063,737** | | | | | | | | | | **2,174,484** | |

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

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

Facility Association
**Comparison of Estimated Ultimate Losses by Method**
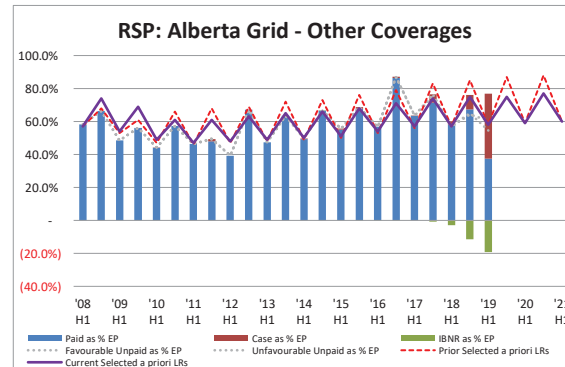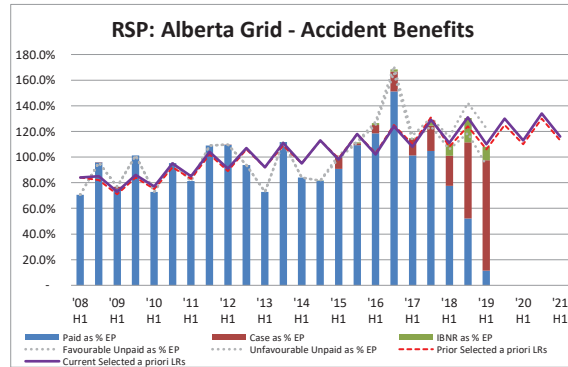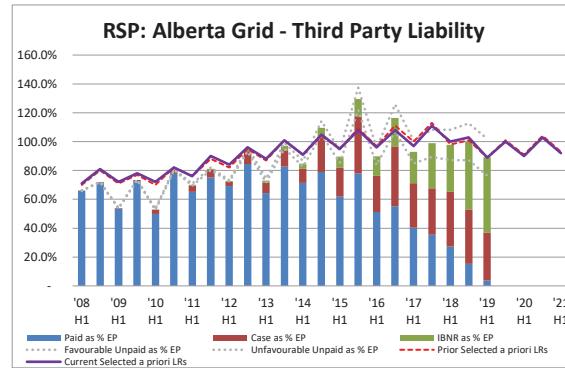as at June 30, 2019
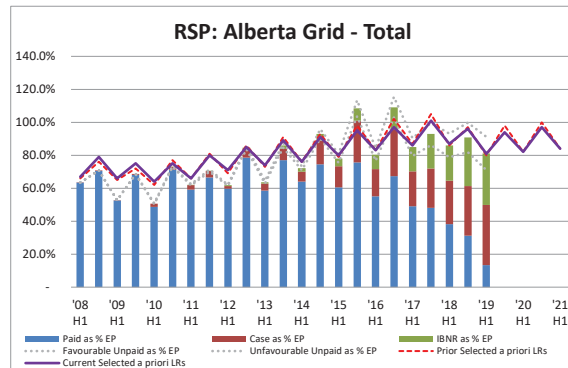**Coverage:** Total
**RSP:** Alberta Grid
**Amounts in:** $1,000s

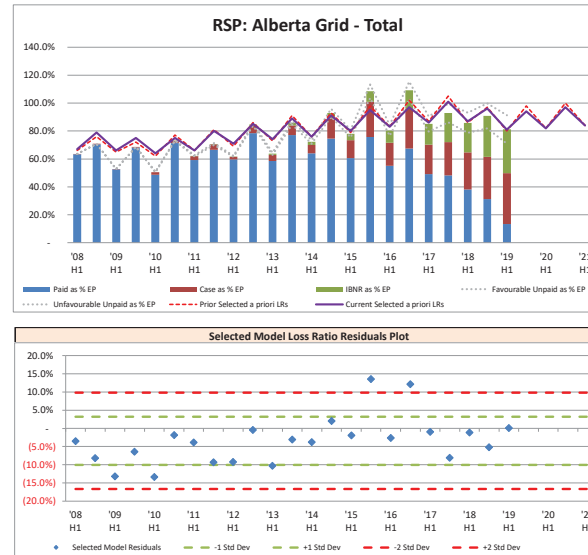| Accident Year | Current Valuation Results (as at Jun 2019) | | | | | | | | | | | Prior Valuation Results (as at Mar 2019) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ELR Method* | Link Ratio Method | BF Method* | ELR & LR Wtd Method | Incurred (Zero IBNR) | User Defined 1 | 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] =([9]-[16]) | [21] =([10]-[17]) | [22] =([11]-[18]) |
| 2004 | | 24,417 | | 24,417 | 24,417 | | | N/A | - | 24,417 | 51.6% | | 24,417 | | N/A | - | 24,417 | 51.6% | - | - | - | - |
| 2005 | | 162,359 | | 162,359 | 162,359 | | | N/A | - | 162,359 | 60.5% | | 162,162 | | N/A | - | 162,162 | 60.4% | 197 | - | 197 | 0.1% |
| 2006 | | 198,137 | | 198,137 | 198,137 | | | N/A | - | 198,137 | 66.3% | | 198,134 | | N/A | - | 198,134 | 66.3% | 3 | - | 3 | - |
| 2007 | | 218,336 | | 218,336 | 218,336 | | | N/A | - | 218,336 | 70.8% | | 217,817 | | N/A | - | 217,817 | 70.7% | 519 | - | 519 | 0.1% |
| 2008 | | 193,086 | | 193,086 | 193,086 | | | N/A | - | 193,086 | 67.1% | | 193,235 | | N/A | - | 193,235 | 67.1% | (149) | - | (149) | - |
| 2009 | | 156,716 | | 156,716 | 156,716 | | | N/A | - | 156,716 | 60.4% | | 156,748 | | N/A | - | 156,748 | 60.5% | (32) | - | (32) | (0.1%) |
| 2010 | 152,678 | 134,671 | 134,672 | 134,671 | 134,595 | | | N/A | 77 | 134,672 | 61.5% | 152,425 | 135,024 | 135,048 | N/A | 250 | 135,024 | 61.6% | (179) | (173) | (352) | (0.1%) |
| 2011 | 146,155 | 132,763 | 132,784 | 132,763 | 132,593 | | | N/A | 167 | 132,760 | 66.3% | 146,499 | 132,754 | 132,807 | N/A | 526 | 132,746 | 66.3% | 374 | (359) | 15 | - |
| 2012 | 142,088 | 133,437 | 133,478 | 133,437 | 133,023 | | | N/A | 419 | 133,442 | 72.8% | 142,124 | 133,671 | 133,757 | N/A | 1,064 | 133,678 | 73.0% | 409 | (645) | (236) | (0.2%) |
| 2013 | 119,129 | 109,246 | 109,417 | 109,246 | 107,903 | | | N/A | 1,345 | 109,248 | 74.4% | 119,978 | 109,235 | 109,529 | N/A | 2,068 | 109,241 | 74.4% | 730 | (723) | 7 | - |
| 2014 | 121,936 | 117,754 | 117,917 | 117,754 | 114,591 | | | N/A | 3,170 | 117,761 | 81.4% | 123,311 | 120,653 | 120,663 | N/A | 4,570 | 120,428 | 83.2% | (1,268) | (1,400) | (2,668) | (1.8%) |
| 2015 | 127,617 | 135,066 | 134,474 | 133,866 | 127,775 | | | N/A | 6,697 | 134,472 | 91.6% | 129,853 | 137,424 | 136,413 | N/A | 8,989 | 136,410 | 93.0% | 354 | (2,292) | (1,938) | (1.4%) |
| 2016 | 118,311 | 123,642 | 123,250 | 121,383 | 111,920 | | | N/A | 11,342 | 123,262 | 94.2% | 121,875 | 126,102 | 125,371 | N/A | 14,696 | 125,372 | 95.7% | 1,244 | (3,354) | (2,110) | (1.5%) |
| 2017 | 139,510 | 125,999 | 129,619 | 134,021 | 108,022 | | | N/A | 21,589 | 129,611 | 86.8% | 144,234 | 129,085 | 133,249 | N/A | 26,821 | 133,264 | 89.1% | 1,580 | (5,232) | (3,652) | (2.3%) |
| 2018 | 148,463 | 133,914 | 137,507 | 146,273 | 103,060 | | | N/A | 36,880 | 139,940 | 86.5% | 148,420 | 141,736 | 142,544 | N/A | 41,038 | 143,262 | 88.4% | 836 | (4,158) | (3,322) | (1.9%) |
| 2019 | 68,514 | 56,336 | 61,343 | - | 37,203 | | | N/A | 29,061 | 66,264 | 78.6% | 69,554 | 59,214 | 67,648 | N/A | 12,756 | 33,036 | 81.2% | 16,922 | 16,305 | 33,227 | (2.6%) |
| **Total** | **1,284,401** | **2,155,881** | **1,214,463** | **2,116,466** | **2,063,737** | | | | **110,747** | **2,174,484** | | **1,298,273** | **2,177,409** | **1,237,028** | | **112,778** | **2,154,974** | | **21,540** | **(2,031)** | **19,509** | |
| **2018 & Prior** | **1,215,887** | **2,099,545** | **1,153,119** | **2,116,466** | **2,026,534** | | | | **81,686** | **2,108,220** | | **1,228,720** | **2,118,196** | **1,169,380** | | **100,022** | **2,121,938** | | **4,618** | **(18,336)** | **(13,718)** | |

*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
a priori LR model
  for valuation: **Jun 30, 2019**
  RSP **Alberta Grid**

| Accident Period | CURRENT | | | | PRIOR | | | | CHANGE | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Third Party Liability | Accident Benefits | Other Coverages | Total | Third Party Liability | Accident Benefits | Other Coverages | Total | Third Party Liability | Accident Benefits | Other Coverages | Total |
| 2014 / 1 | 91.0% | 95.0% | 50.0% | 76.0% | 91.0% | 95.0% | 49.0% | 76.0% | - | - | 1.0% | - |
| 2014 / 2 | 105.0% | 113.0% | 66.0% | 91.0% | 104.0% | 113.0% | 73.0% | 93.0% | 1.0% | - | (7.0%) | (2.0%) |
| 2015 / 1 | 95.0% | 98.0% | 51.0% | 80.0% | 95.0% | 99.0% | 50.0% | 79.0% | - | (1.0%) | 1.0% | 1.0% |
| 2015 / 2 | 108.0% | 118.0% | 68.0% | 95.0% | 109.0% | 118.0% | 76.0% | 98.0% | (1.0%) | - | (8.0%) | (3.0%) |
| 2016 / 1 | 96.0% | 102.0% | 54.0% | 83.0% | 97.0% | 103.0% | 53.0% | 83.0% | (1.0%) | (1.0%) | 1.0% | - |
| 2016 / 2 | 108.0% | 124.0% | 71.0% | 97.0% | 111.0% | 125.0% | 79.0% | 102.0% | (3.0%) | (1.0%) | (8.0%) | (5.0%) |
| 2017 / 1 | 97.0% | 108.0% | 57.0% | 86.0% | 100.0% | 110.0% | 56.0% | 87.0% | (3.0%) | (2.0%) | 1.0% | (1.0%) |
| 2017 / 2 | 111.0% | 129.0% | 74.0% | 101.0% | 113.0% | 131.0% | 83.0% | 105.0% | (2.0%) | (2.0%) | (9.0%) | (4.0%) |
| 2018 / 1 | 100.0% | 111.0% | 57.0% | 87.0% | 98.0% | 108.0% | 57.0% | 86.0% | 2.0% | 3.0% | - | 1.0% |
| 2018 / 2 | 103.0% | 131.0% | 75.0% | 96.0% | 101.0% | 124.0% | 85.0% | 97.0% | 2.0% | 7.0% | (10.0%) | (1.0%) |
| 2019 / 1 | 89.0% | 110.0% | 58.0% | 81.0% | 89.0% | 106.0% | 58.0% | 80.0% | - | 4.0% | - | 1.0% |
| 2019 / 2 | 100.0% | 130.0% | 75.0% | 94.0% | 101.0% | 125.0% | 87.0% | 98.0% | (1.0%) | 5.0% | (12.0%) | (4.0%) |
| 2020 / 1 | 90.0% | 113.0% | 59.0% | 82.0% | 91.0% | 110.0% | 59.0% | 82.0% | (1.0%) | 3.0% | - | - |
| 2020 / 2 | 103.0% | 134.0% | 77.0% | 97.0% | 104.0% | 130.0% | 88.0% | 100.0% | (1.0%) | 4.0% | (11.0%) | (3.0%) |
| 2021 / 1 | 92.0% | 116.0% | 60.0% | 84.0% | 93.0% | 113.0% | 60.0% | 84.0% | (1.0%) | 3.0% | - | - |



RSP: Alberta Grid - Total



RSP: Alberta Grid - Third Party Liability



RSP: Alberta Grid - Accident Benefits



RSP: Alberta Grid - Other Coverages

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

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2008 / 1 | 67.0% | 66.0% | 1.0% |
| 2008 / 2 | 79.0% | 76.0% | 3.0% |
| 2009 / 1 | 66.0% | 65.0% | 1.0% |
| 2009 / 2 | 75.0% | 72.0% | 3.0% |
| 2010 / 1 | 64.0% | 62.0% | 2.0% |
| 2010 / 2 | 75.0% | 77.0% | (2.0%) |
| 2011 / 1 | 66.0% | 66.0% | - |
| 2011 / 2 | 80.0% | 81.0% | (1.0%) |
| 2012 / 1 | 71.0% | 69.0% | 2.0% |
| 2012 / 2 | 85.0% | 86.0% | (1.0%) |
| 2013 / 1 | 74.0% | 73.0% | 1.0% |
| 2013 / 2 | 89.0% | 91.0% | (2.0%) |
| 2014 / 1 | 76.0% | 76.0% | - |
| 2014 / 2 | 91.0% | 93.0% | (2.0%) |
| 2015 / 1 | 80.0% | 79.0% | 1.0% |
| 2015 / 2 | 95.0% | 98.0% | (3.0%) |
| 2016 / 1 | 83.0% | 83.0% | - |
| 2016 / 2 | 97.0% | 102.0% | (5.0%) |
| 2017 / 1 | 86.0% | 87.0% | (1.0%) |
| 2017 / 2 | 101.0% | 105.0% | (4.0%) |
| 2018 / 1 | 87.0% | 86.0% | 1.0% |
| 2018 / 2 | 96.0% | 97.0% | (1.0%) |
| 2019 / 1 | 81.0% | 80.0% | 1.0% |
| 2019 / 2 | 94.0% | 98.0% | (4.0%) |
| 2020 / 1 | 82.0% | 82.0% | - |
| 2020 / 2 | 97.0% | 100.0% | (3.0%) |
| 2021 / 1 | 84.0% | 84.0% | - |



RSP: Alberta Grid - Total

Legend: Paid as % EP; Case as % EP; IBNR as % EP; Favourable Unpaid as % EP; Unfavourable Unpaid as % EP; Prior Selected a priori LRs; Current Selected a priori LRs



Selected Model Loss Ratio Residuals Plot

Legend: Selected Model Residuals; -1 Std Dev; +1 Std Dev; -2 Std Dev; +2 Std Dev

**Current AHY: 2019 / 1**

| Accident Period | Mar 31, 2019 valuation result | | | | | Adjust EP to 2019 / 1 rate level | | | | Adjust Ultimate Claims Amount to 2019 / 1 clms level | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Rate Change | Drift (RG, class, etc.) | Other | EP @ 2019 / 1 rate level | Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2019 / 1 clms level | On-Level to 2019 / 1 Loss Ratios | Weights |
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2008 / 1 | 145,856 | 92,467 | 216 | 92,682 | 63.5% | 1.3244 | 1.0000 | 1.0000 | 193,176 | 1.5668 | 1.0000 | 1.0000 | 145,214 | 75.2% | - |
| 2008 / 2 | 141,944 | 99,934 | 618 | 100,552 | 70.8% | 1.3196 | 1.0000 | 1.0000 | 187,313 | 1.3394 | 1.0000 | 1.0000 | 134,686 | 71.9% | - |
| 2009 / 1 | 133,845 | 70,410 | 290 | 70,700 | 52.8% | 1.3004 | 1.0000 | 1.0000 | 174,046 | 1.5317 | 1.0000 | 1.0000 | 108,290 | 62.2% | - |
| 2009 / 2 | 125,412 | 85,505 | 543 | 86,048 | 68.6% | 1.2767 | 1.0000 | 1.0000 | 160,108 | 1.3951 | 1.0000 | 1.0000 | 120,041 | 75.0% | - |
| 2010 / 1 | 112,270 | 54,596 | 2,223 | 56,866 | 50.7% | 1.2656 | 1.0000 | 1.0000 | 142,096 | 1.5498 | 1.0000 | 1.0000 | 88,127 | 62.0% | - |
| 2010 / 2 | 106,752 | 76,137 | 1,819 | 78,159 | 73.2% | 1.2799 | 1.0000 | 1.0000 | 136,635 | 1.3609 | 1.0000 | 1.0000 | 106,367 | 77.8% | - |
| 2011 / 1 | 101,511 | 60,006 | 2,800 | 63,032 | 62.1% | 1.2957 | 1.0000 | 1.0000 | 131,532 | 1.5612 | 1.0000 | 1.0000 | 98,406 | 74.8% | - |
| 2011 / 2 | 98,588 | 65,643 | 3,771 | 69,713 | 70.7% | 1.3092 | 1.0000 | 1.0000 | 129,070 | 1.3309 | 1.0000 | 1.0000 | 92,781 | 71.9% | - |
| 2012 / 1 | 93,707 | 55,922 | 1,617 | 57,899 | 61.8% | 1.3038 | 1.0000 | 1.0000 | 122,177 | 1.4973 | 1.0000 | 1.0000 | 86,695 | 71.0% | 0.1% |
| 2012 / 2 | 89,508 | 70,303 | 4,773 | 75,780 | 84.7% | 1.2967 | 1.0000 | 1.0000 | 116,060 | 1.2231 | 1.0000 | 1.0000 | 92,686 | 79.9% | 0.1% |
| 2013 / 1 | 75,787 | 44,407 | 3,213 | 48,301 | 63.7% | 1.2825 | 1.0000 | 1.0000 | 97,197 | 1.3800 | 1.0000 | 1.0000 | 66,655 | 68.6% | 1.4% |
| 2013 / 2 | 71,036 | 54,677 | 4,876 | 60,940 | 85.8% | 1.2673 | 1.0000 | 1.0000 | 90,027 | 1.1596 | 1.0000 | 1.0000 | 70,662 | 78.5% | 1.4% |
| 2014 / 1 | 68,022 | 43,546 | 4,068 | 49,105 | 72.2% | 1.2442 | 1.0000 | 1.0000 | 84,632 | 1.2957 | 1.0000 | 1.0000 | 63,624 | 75.2% | 4.4% |
| 2014 / 2 | 76,682 | 57,157 | 11,088 | 71,324 | 93.0% | 1.2174 | 1.0000 | 1.0000 | 93,354 | 1.0887 | 1.0000 | 1.0000 | 77,651 | 83.2% | 4.4% |
| 2015 / 1 | 74,868 | 45,357 | 9,546 | 58,423 | 78.0% | 1.2010 | 1.0000 | 1.0000 | 89,917 | 1.2123 | 1.0000 | 1.0000 | 70,827 | 78.8% | 8.2% |
| 2015 / 2 | 71,876 | 54,413 | 18,105 | 77,988 | 108.5% | 1.1856 | 1.0000 | 1.0000 | 85,214 | 1.0209 | 1.0000 | 1.0000 | 79,617 | 93.4% | 8.4% |
| 2016 / 1 | 61,477 | 33,875 | 10,172 | 49,472 | 80.5% | 1.1658 | 1.0000 | 1.0000 | 71,670 | 1.1450 | 1.0000 | 1.0000 | 56,645 | 79.0% | 11.3% |
| 2016 / 2 | 69,507 | 46,876 | 19,753 | 75,900 | 109.2% | 1.1464 | 1.0000 | 1.0000 | 79,680 | 0.9432 | 1.0000 | 1.0000 | 71,586 | 89.8% | 11.4% |
| 2017 / 1 | 71,854 | 35,178 | 15,327 | 61,056 | 85.0% | 1.1222 | 1.0000 | 1.0000 | 80,635 | 1.0643 | 1.0000 | 1.0000 | 64,981 | 80.6% | 12.1% |
| 2017 / 2 | 77,667 | 37,428 | 18,511 | 72,207 | 93.0% | 1.0969 | 1.0000 | 1.0000 | 85,194 | 0.8885 | 1.0000 | 1.0000 | 64,154 | 75.3% | 12.1% |
| 2018 / 1 | 80,823 | 30,870 | 21,442 | 69,445 | 85.9% | 1.0713 | 1.0000 | 1.0000 | 86,585 | 0.9906 | 1.0000 | 1.0000 | 68,794 | 79.5% | 12.1% |
| 2018 / 2 | 81,240 | 25,440 | 24,472 | 73,818 | 90.9% | 1.0415 | 1.0000 | 1.0000 | 84,613 | 0.8784 | 1.0000 | 1.0000 | 64,839 | 76.6% | 12.0% |
| **Total** | **2,030,232** | **1,240,146** | **179,240** | **1,519,408** | **74.8%** | **1.2417** | **1.0000** | **1.0000** | **2,520,931** | **1.2461** | **1.0000** | **1.0000** | **1,893,328** | **75.1%** | **99.3%** |

*indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

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

weighted average: 80.2%
selected: **81.0%** **80.0%**
current prior

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

Facility Association **Valuation Results**
Amounts in: $1,000s as at June 30, 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 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $000s | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP |
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] |
| | database | database | = [3]/[2] | = [7]-[3] | = [5]/[2] | database | = [7]/[2] | database | = [9]/[2] | = [7]+[9] | = [11]/[2] | = [5]+[9] | = [13]/[2] |
| 2014 & prior | 1,486,267 | 1,010,880 | 68.0% | 38,335 | 2.6% | 1,049,215 | 70.6% | 5,165 | 0.3% | 1,054,380 | 70.9% | 43,500 | 2.9% |
| 2015 | 90,479 | 64,939 | 71.8% | 25,454 | 28.1% | 90,393 | 99.9% | 6,643 | 7.3% | 97,036 | 107.2% | 32,097 | 35.5% |
| 2016 | 86,248 | 48,788 | 56.6% | 27,798 | 32.2% | 76,586 | 88.8% | 11,261 | 13.1% | 87,847 | 101.9% | 39,059 | 45.3% |
| 2017 | 100,924 | 41,673 | 41.3% | 30,143 | 29.9% | 71,816 | 71.2% | 21,581 | 21.4% | 93,397 | 92.5% | 51,724 | 51.3% |
| 2018 | 109,003 | 27,191 | 24.9% | 39,866 | 36.6% | 67,057 | 61.5% | 37,911 | 34.8% | 104,968 | 96.3% | 77,777 | 71.4% |
| 2019 | 58,476 | 5,076 | 8.7% | 15,141 | 25.9% | 20,217 | 34.6% | 30,812 | 52.7% | 51,029 | 87.3% | 45,953 | 78.6% |
| TOTAL | 1,931,397 | 1,198,547 | 62.1% | 176,737 | 9.2% | 1,375,284 | 71.2% | 113,373 | 5.9% | 1,488,657 | 77.1% | 290,110 | 15.0% |
| 2018 & prior | 1,872,921 | 1,193,471 | 63.7% | 161,596 | 8.6% | 1,355,067 | 72.4% | 82,561 | 4.4% | 1,437,628 | 76.8% | 244,157 | 13.0% |

**Activity During Quarter vs EP**

| Accident Year | Earned Premium (LTD) | Change in Paid Indemnity & Allowed Claims Expense | | Change in Case Reserves | | Change in Recorded Indemnity & Allowed Claims Expense | | Change in Selected IBNR | | Change in Ultimate Indemnity & Allowed Claims Expense | | Change in Unpaid Indemnity & Allowed Claims Expense | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $000s | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP |
| [15] | [16] | [17] | [18] | [19] | [20] | [21] | [22] | [23] | [24] | [25] | [26] | [27] | [28] |
| | database | database | =[17]/[16] | database | =[19]/[16] | database | =[21]/[16] | database | =[23]/[16] | database | =[25]/[16] | database | =[27]/[16] |
| 2014 & prior | 1,486,267 | 5,516 | 0.4% | (4,978) | (0.3%) | 538 | - | (3,266) | (0.2%) | (2,728) | (0.2%) | (8,244) | (0.6%) |
| 2015 | 90,479 | 1,776 | 2.0% | (1,531) | (1.7%) | 245 | 0.3% | (2,318) | (2.6%) | (2,073) | (2.3%) | (3,849) | (4.3%) |
| 2016 | 86,248 | 2,768 | 3.2% | (1,520) | (1.8%) | 1,248 | 1.4% | (3,403) | (3.9%) | (2,155) | (2.5%) | (4,923) | (5.7%) |
| 2017 | 100,924 | 3,436 | 3.4% | (1,725) | (1.7%) | 1,711 | 1.7% | (5,304) | (5.3%) | (3,593) | (3.6%) | (7,029) | (7.0%) |
| 2018 | 109,003 | 4,145 | 3.8% | (1,417) | (1.3%) | 2,728 | 2.5% | (5,701) | (5.2%) | (2,973) | (2.7%) | (7,118) | (6.5%) |
| TOTAL | 1,872,921 | 17,641 | 0.9% | (11,171) | (0.6%) | 6,470 | 0.3% | (19,992) | (1.1%) | (13,522) | (0.7%) | (31,163) | (1.7%) |

**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 | |
|---|---|---|---|---|---|---|---|---|
| | $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 | 8,431 | 51,744 | 5,516 | 10.7% | 538 | 6.4% | (2,728) | (5.3%) |
| 2015 | 8,961 | 35,946 | 1,776 | 4.9% | 245 | 2.7% | (2,073) | (5.8%) |
| 2016 | 14,664 | 43,982 | 2,768 | 6.3% | 1,248 | 8.5% | (2,155) | (4.9%) |
| 2017 | 26,885 | 58,753 | 3,436 | 5.8% | 1,711 | 6.4% | (3,593) | (6.1%) |
| 2018 | 43,612 | 84,895 | 4,145 | 4.9% | 2,728 | 6.3% | (2,973) | (3.5%) |
| TOTAL | 102,553 | 275,320 | 17,641 | 6.4% | 6,470 | 6.3% | (13,522) | (4.9%) |

Facility Association
Amounts in: $1,000s
**Loss Ratios Over Time**
as at June 30, 2019
**Coverage: Third Party Liability**
**RSP: Alberta Grid**

| Accident Year [1] | Earned Premium @ Jun 2019 [2] database | Paid Claims Amt* @ Jun 2019 [3] database | Case Reserve @ Jun 2019 [4] = [5]-[3] | Recorded Claims Amt* @ Jun 2019 [5] database | Selected IBNR @ Jun 2019 [6] database | Ultimate Claims Amt* @ Jun 2019 [7] = [5]+[6] | **Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]** | Selected Ultimate LR @ Mar 2019 [9] database | Selected Ultimate LR @ Dec 2018 [10] database | Selected Ultimate LR @ Sep 2018 [11] database | **Selected Ultimate LR @ Jun 2018 [12] database** | Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019 — Ultimate LR [13] = [8]-[9] | Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019 — Claims Amt* [14] | Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018 — Ultimate LR [15] = [8]-[12] | Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018 — Claims Amt* @ curr EP [16] = [2]*[15] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004 | 31,006 | 15,572 | - | 15,572 | - | 15,572 | 50.2% | 50.2% | 50.2% | 50.2% | 50.2% | - | - | - | - |
| 2005 | 177,447 | 106,035 | 547 | 106,582 | - | 106,582 | 60.1% | 60.1% | 60.1% | 60.1% | 59.9% | - | 23 | 0.2% | 355 |
| 2006 | 192,756 | 131,543 | 119 | 131,662 | - | 131,662 | 68.3% | 68.3% | 68.3% | 68.3% | 68.3% | - | 4 | - | - |
| 2007 | 194,908 | 138,004 | 1,801 | 139,805 | - | 139,805 | 71.7% | 71.5% | 71.5% | 71.4% | 71.4% | 0.2% | 521 | 0.3% | 585 |
| 2008 | 181,285 | 124,072 | 668 | 124,740 | - | 124,740 | 68.8% | 68.9% | 68.8% | 68.8% | 68.8% | (0.1%) | (149) | - | - |
| 2009 | 164,132 | 103,146 | 668 | 103,814 | - | 103,814 | 63.3% | 63.3% | 63.3% | 63.1% | 63.1% | - | (37) | 0.2% | 328 |
| 2010 | 136,826 | 87,193 | 3,323 | 90,516 | 77 | 90,593 | 66.2% | 66.4% | 66.7% | 66.9% | 66.5% | (0.2%) | (253) | (0.3%) | (410) |
| 2011 | 121,609 | 85,666 | 6,090 | 91,756 | 167 | 91,923 | 75.6% | 75.6% | 75.6% | 76.2% | 75.6% | - | 16 | - | - |
| 2012 | 110,169 | 84,942 | 6,308 | 91,250 | 414 | 91,664 | 83.2% | 83.4% | 83.8% | 84.3% | 84.4% | (0.2%) | (231) | (1.2%) | (1,322) |
| 2013 | 89,002 | 66,520 | 7,516 | 74,036 | 1,343 | 75,379 | 84.7% | 84.7% | 85.2% | 86.9% | 87.7% | - | 15 | (3.0%) | (2,670) |
| 2014 | 87,127 | 68,187 | 11,295 | 79,482 | 3,164 | 82,646 | 94.9% | 97.9% | 98.9% | 101.2% | 102.0% | (3.0%) | (2,637) | (7.1%) | (6,186) |
| 2015 | 90,479 | 64,939 | 25,454 | 90,393 | 6,643 | 97,036 | 107.2% | 109.5% | 110.3% | 112.4% | 113.3% | (2.3%) | (2,073) | (6.1%) | (5,519) |
| 2016 | 86,248 | 48,788 | 27,798 | 76,586 | 11,261 | 87,847 | 101.9% | 104.2% | 105.3% | 108.5% | 109.7% | (2.3%) | (2,155) | (7.8%) | (6,727) |
| 2017 | 100,924 | 41,673 | 30,143 | 71,816 | 21,581 | 93,397 | 92.5% | 95.9% | 93.7% | 98.2% | 99.8% | (3.4%) | (3,593) | (7.3%) | (7,367) |
| 2018 | 109,003 | 27,191 | 39,866 | 67,057 | 37,911 | 104,968 | 96.3% | 98.8% | 98.6% | 98.1% | 98.6% | (2.5%) | (2,973) | | |
| 2019 | 58,476 | 5,076 | 15,141 | 20,217 | 30,812 | 51,029 | 87.3% | 89.2% | - | - | - | | | | |
| **TOTAL** | **1,931,397** | **1,198,547** | **176,737** | **1,375,284** | **113,373** | **1,488,657** | **77.1%** | **77.6%** | **77.5%** | **78.0%** | **77.8%** | | **(13,522)** | | **(28,933)** |
| **2018 & prior** | **1,872,921** | **1,193,471** | **161,596** | **1,355,067** | **82,561** | **1,437,628** | **76.8%** | **77.5%** | **77.5%** | **78.0%** | **77.8%** | | **(13,522)** | | **(28,933)** |

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

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

Facility Association
a priori LR model
for valuation: **Jun 30, 2019**
RSP: **Alberta Grid**
Amounts in: $1,000s
Coverage: **Third Party Liability**

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2008 / 1 | 71.0% | 70.0% | 1.0% |
| 2008 / 2 | 81.0% | 80.0% | 1.0% |
| 2009 / 1 | 72.0% | 71.0% | 1.0% |
| 2009 / 2 | 78.0% | 77.0% | 1.0% |
| 2010 / 1 | 72.0% | 70.0% | 2.0% |
| 2010 / 2 | 82.0% | 82.0% | - |
| 2011 / 1 | 76.0% | 76.0% | - |
| 2011 / 2 | 90.0% | 88.0% | 2.0% |
| 2012 / 1 | 84.0% | 82.0% | 2.0% |
| 2012 / 2 | 96.0% | 95.0% | 1.0% |
| 2013 / 1 | 88.0% | 87.0% | 1.0% |
| 2013 / 2 | 101.0% | 101.0% | - |
| 2014 / 1 | 91.0% | 91.0% | - |
| 2014 / 2 | 105.0% | 104.0% | 1.0% |
| 2015 / 1 | 95.0% | 95.0% | - |
| 2015 / 2 | 108.0% | 109.0% | (1.0%) |
| 2016 / 1 | 96.0% | 97.0% | (1.0%) |
| 2016 / 2 | 108.0% | 111.0% | (3.0%) |
| 2017 / 1 | 97.0% | 100.0% | (3.0%) |
| 2017 / 2 | 111.0% | 113.0% | (2.0%) |
| 2018 / 1 | 100.0% | 98.0% | 2.0% |
| 2018 / 2 | 103.0% | 101.0% | 2.0% |
| 2019 / 1 | 89.0% | 89.0% | - |
| 2019 / 2 | 100.0% | 101.0% | (1.0%) |
| 2020 / 1 | 90.0% | 91.0% | (1.0%) |
| 2020 / 2 | 103.0% | 104.0% | (1.0%) |
| 2021 / 1 | 92.0% | 93.0% | (1.0%) |



RSP: Alberta Grid - Third Party Liability

Legend: Paid as % EP; Case as % EP; IBNR as % EP; Favourable Unpaid as % EP; Unfavourable Unpaid as % EP; Prior Selected a priori LRs; Current Selected a priori LRs



Selected Model Loss Ratio Residuals Plot

Legend: Selected Model Residuals; -1 Std Dev; +1 Std Dev; -2 Std Dev; +2 Std Dev

Current AHY: **2019 / 1**

| Accident Period | Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Rate Change | Drift (RG, class, etc.) | Other | EP @ 2019 / 1 rate level | Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2019 / 1 clms level | On-Level to 2019 / 1 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2008 / 1 | 91,937 | 60,455 | 216 | 60,671 | 66.0% | 1.3476 | 1.0000 | 1.0000 | 123,894 | 1.6914 | 1.0000 | 1.0000 | 102,621 | 82.8% | - |
| 2008 / 2 | 89,347 | 63,614 | 604 | 64,218 | 71.9% | 1.3551 | 1.0000 | 1.0000 | 121,074 | 1.4792 | 1.0000 | 1.0000 | 94,994 | 78.5% | - |
| 2009 / 1 | 84,567 | 45,252 | 215 | 45,467 | 53.8% | 1.3443 | 1.0000 | 1.0000 | 113,683 | 1.6228 | 1.0000 | 1.0000 | 73,782 | 64.9% | - |
| 2009 / 2 | 79,563 | 57,840 | 543 | 58,383 | 73.4% | 1.3316 | 1.0000 | 1.0000 | 105,946 | 1.5235 | 1.0000 | 1.0000 | 88,946 | 84.0% | - |
| 2010 / 1 | 70,479 | 35,072 | 2,123 | 37,242 | 52.8% | 1.3572 | 1.0000 | 1.0000 | 95,654 | 1.6524 | 1.0000 | 1.0000 | 61,537 | 64.3% | - |
| 2010 / 2 | 66,347 | 51,582 | 1,819 | 53,604 | 80.8% | 1.3935 | 1.0000 | 1.0000 | 92,455 | 1.5023 | 1.0000 | 1.0000 | 80,528 | 87.1% | - |
| 2011 / 1 | 62,074 | 40,494 | 2,799 | 43,519 | 70.1% | 1.4331 | 1.0000 | 1.0000 | 88,958 | 1.6589 | 1.0000 | 1.0000 | 72,192 | 81.2% | - |
| 2011 / 2 | 59,537 | 44,801 | 3,287 | 48,388 | 81.3% | 1.4663 | 1.0000 | 1.0000 | 87,299 | 1.4502 | 1.0000 | 1.0000 | 70,173 | 80.4% | - |
| 2012 / 1 | 56,262 | 38,943 | 1,605 | 40,908 | 72.7% | 1.4670 | 1.0000 | 1.0000 | 82,536 | 1.5725 | 1.0000 | 1.0000 | 64,330 | 77.9% | - |
| 2012 / 2 | 53,909 | 45,518 | 4,773 | 50,987 | 94.6% | 1.4549 | 1.0000 | 1.0000 | 78,432 | 1.3411 | 1.0000 | 1.0000 | 68,377 | 87.2% | - |
| 2013 / 1 | 45,892 | 29,555 | 3,213 | 33,443 | 72.9% | 1.4348 | 1.0000 | 1.0000 | 65,846 | 1.4360 | 1.0000 | 1.0000 | 48,024 | 72.9% | - |
| 2013 / 2 | 43,113 | 35,662 | 4,875 | 41,921 | 97.2% | 1.4137 | 1.0000 | 1.0000 | 60,949 | 1.2436 | 1.0000 | 1.0000 | 52,132 | 85.5% | - |
| 2014 / 1 | 41,048 | 29,305 | 4,007 | 34,796 | 84.8% | 1.3848 | 1.0000 | 1.0000 | 56,843 | 1.3331 | 1.0000 | 1.0000 | 46,385 | 81.6% | 5.0% |
| 2014 / 2 | 46,085 | 36,343 | 11,087 | 50,487 | 109.6% | 1.3471 | 1.0000 | 1.0000 | 62,081 | 1.1531 | 1.0000 | 1.0000 | 58,216 | 93.8% | 5.0% |
| 2015 / 1 | 45,418 | 28,068 | 9,137 | 40,704 | 89.6% | 1.3219 | 1.0000 | 1.0000 | 60,038 | 1.2342 | 1.0000 | 1.0000 | 50,238 | 83.7% | 11.3% |
| 2015 / 2 | 45,073 | 35,095 | 17,847 | 58,405 | 129.6% | 1.2821 | 1.0000 | 1.0000 | 57,788 | 1.0624 | 1.0000 | 1.0000 | 62,050 | 107.4% | 11.3% |
| 2016 / 1 | 39,911 | 20,394 | 10,035 | 35,835 | 89.8% | 1.2362 | 1.0000 | 1.0000 | 49,338 | 1.1523 | 1.0000 | 1.0000 | 41,294 | 83.7% | 11.3% |
| 2016 / 2 | 46,478 | 25,626 | 19,283 | 54,167 | 116.5% | 1.1956 | 1.0000 | 1.0000 | 55,569 | 0.9767 | 1.0000 | 1.0000 | 52,904 | 95.2% | 11.3% |
| 2017 / 1 | 48,647 | 19,632 | 15,005 | 45,172 | 92.9% | 1.1576 | 1.0000 | 1.0000 | 56,314 | 1.0596 | 1.0000 | 1.0000 | 47,861 | 85.0% | 11.3% |
| 2017 / 2 | 52,471 | 18,605 | 16,863 | 51,819 | 98.8% | 1.1211 | 1.0000 | 1.0000 | 58,825 | 0.9031 | 1.0000 | 1.0000 | 46,796 | 79.6% | 11.3% |
| 2018 / 1 | 53,866 | 14,632 | 20,419 | 52,635 | 97.7% | 1.0886 | 1.0000 | 1.0000 | 58,639 | 0.9754 | 1.0000 | 1.0000 | 51,341 | 87.6% | 11.3% |
| 2018 / 2 | 55,363 | 8,414 | 20,864 | 55,306 | 99.9% | 1.0500 | 1.0000 | 1.0000 | 58,131 | 0.9025 | 1.0000 | 1.0000 | 49,913 | 85.9% | 11.3% |
| **Total** | **1,277,387** | **784,903** | **170,620** | **1,058,076** | **82.8%** | **1.3232** | **1.0000** | **1.0000** | **1,690,292** | **1.3086** | **1.0000** | **1.0000** | **1,384,634** | **81.9%** | **100.0%** |

Headers: **Mar 31, 2019 valuation result** | Adjust EP to 2019 / 1 rate level | Adjust Ultimate Claims Amount to 2019 / 1 clms level

*indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

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

weighted average: 88.4%
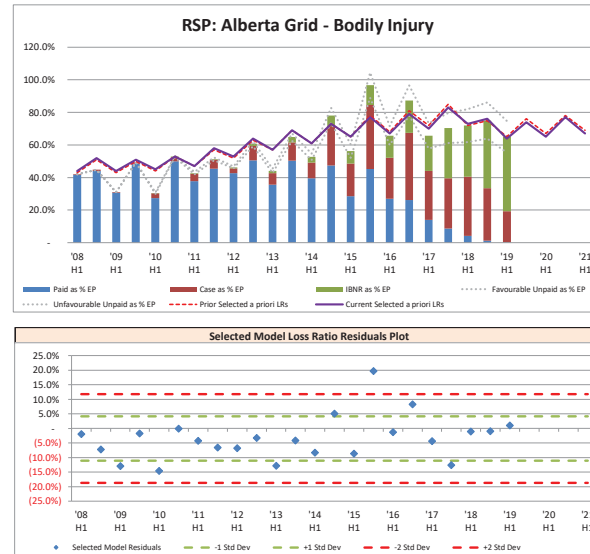selected: 89.0% | 89.0%
current | prior

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

Facility Association
a priori LR model
for valuation: **Jun 30, 2019**
RSP: **Alberta Grid**
Amounts in: $1,000s
Coverage: **BI**

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2008 / 1 | 44.0% | 43.0% | 1.0% |
| 2008 / 2 | 52.0% | 51.0% | 1.0% |
| 2009 / 1 | 44.0% | 43.0% | 1.0% |
| 2009 / 2 | 51.0% | 50.0% | 1.0% |
| 2010 / 1 | 45.0% | 44.0% | 1.0% |
| 2010 / 2 | 53.0% | 53.0% | - |
| 2011 / 1 | 47.0% | 47.0% | - |
| 2011 / 2 | 58.0% | 57.0% | 1.0% |
| 2012 / 1 | 53.0% | 52.0% | 1.0% |
| 2012 / 2 | 64.0% | 63.0% | 1.0% |
| 2013 / 1 | 57.0% | 57.0% | - |
| 2013 / 2 | 69.0% | 69.0% | - |
| 2014 / 1 | 61.0% | 61.0% | - |
| 2014 / 2 | 73.0% | 73.0% | - |
| 2015 / 1 | 65.0% | 65.0% | - |
| 2015 / 2 | 77.0% | 78.0% | (1.0%) |
| 2016 / 1 | 67.0% | 68.0% | (1.0%) |
| 2016 / 2 | 79.0% | 81.0% | (2.0%) |
| 2017 / 1 | 70.0% | 72.0% | (2.0%) |
| 2017 / 2 | 83.0% | 85.0% | (2.0%) |
| 2018 / 1 | 73.0% | 72.0% | 1.0% |
| 2018 / 2 | 76.0% | 75.0% | 1.0% |
| 2019 / 1 | 64.0% | 65.0% | (1.0%) |
| 2019 / 2 | 74.0% | 76.0% | (2.0%) |
| 2020 / 1 | 65.0% | 67.0% | (2.0%) |
| 2020 / 2 | 77.0% | 78.0% | (1.0%) |
| 2021 / 1 | 67.0% | 69.0% | (2.0%) |



RSP: Alberta Grid - Bodily Injury

Legend: Paid as % EP; Case as % EP; IBNR as % EP; Favourable Unpaid as % EP; Unfavourable Unpaid as % EP; Prior Selected a priori LRs; Current Selected a priori LRs



Selected Model Loss Ratio Residuals Plot

Legend: Selected Model Residuals; -1 Std Dev; +1 Std Dev; -2 Std Dev; +2 Std Dev

Current AHY: **2019 / 1**

| Accident Period | Mar 31, 2019 valuation result | | | | | Adjust EP to 2019 / 1 rate level | | | | Adjust Ultimate Claims Amount to 2019 / 1 clms level | | | | On-Level to 2019 / 1 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Rate Change | Drift (RG, class, etc.) | Other | EP @ 2019 / 1 rate level | Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2019 / 1 clms level | | |
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2008 / 1 | 91,937 | 38,473 | 216 | 38,689 | 42.1% | 1.3476 | 1.0000 | 1.0000 | 123,894 | 1.9515 | 1.0000 | 1.0000 | 75,502 | 60.9% | - |
| 2008 / 2 | 89,347 | 39,407 | 600 | 40,007 | 44.8% | 1.3551 | 1.0000 | 1.0000 | 121,074 | 1.6792 | 1.0000 | 1.0000 | 67,180 | 55.5% | - |
| 2009 / 1 | 84,567 | 25,965 | 215 | 26,180 | 31.0% | 1.3443 | 1.0000 | 1.0000 | 113,683 | 1.9448 | 1.0000 | 1.0000 | 50,915 | 44.8% | - |
| 2009 / 2 | 79,563 | 38,574 | 543 | 39,117 | 49.2% | 1.3316 | 1.0000 | 1.0000 | 105,946 | 1.6735 | 1.0000 | 1.0000 | 65,463 | 61.8% | - |
| 2010 / 1 | 70,479 | 19,217 | 2,123 | 21,386 | 30.3% | 1.3572 | 1.0000 | 1.0000 | 95,654 | 1.9384 | 1.0000 | 1.0000 | 41,455 | 43.3% | - |
| 2010 / 2 | 66,347 | 33,113 | 1,819 | 35,135 | 53.0% | 1.3935 | 1.0000 | 1.0000 | 92,455 | 1.6678 | 1.0000 | 1.0000 | 58,598 | 63.4% | - |
| 2011 / 1 | 62,074 | 23,482 | 2,799 | 26,508 | 42.7% | 1.4331 | 1.0000 | 1.0000 | 88,958 | 1.9317 | 1.0000 | 1.0000 | 51,205 | 57.6% | - |
| 2011 / 2 | 59,537 | 27,012 | 3,287 | 30,599 | 51.4% | 1.4663 | 1.0000 | 1.0000 | 87,299 | 1.6209 | 1.0000 | 1.0000 | 49,598 | 56.8% | - |
| 2012 / 1 | 56,262 | 24,020 | 1,605 | 25,985 | 46.2% | 1.4670 | 1.0000 | 1.0000 | 82,536 | 1.7854 | 1.0000 | 1.0000 | 46,394 | 56.2% | - |
| 2012 / 2 | 53,909 | 27,220 | 4,773 | 32,689 | 60.6% | 1.4549 | 1.0000 | 1.0000 | 78,432 | 1.4610 | 1.0000 | 1.0000 | 47,758 | 60.9% | - |
| 2013 / 1 | 45,892 | 16,359 | 3,201 | 20,235 | 44.1% | 1.4348 | 1.0000 | 1.0000 | 65,846 | 1.6092 | 1.0000 | 1.0000 | 32,563 | 49.5% | - |
| 2013 / 2 | 43,113 | 21,665 | 4,875 | 27,924 | 64.8% | 1.4137 | 1.0000 | 1.0000 | 60,949 | 1.3168 | 1.0000 | 1.0000 | 36,771 | 60.3% | - |
| 2014 / 1 | 41,048 | 16,196 | 3,945 | 21,625 | 52.7% | 1.3848 | 1.0000 | 1.0000 | 56,843 | 1.4504 | 1.0000 | 1.0000 | 31,365 | 55.2% | 10.0% |
| 2014 / 2 | 46,085 | 21,909 | 11,072 | 36,037 | 78.2% | 1.3471 | 1.0000 | 1.0000 | 62,081 | 1.1868 | 1.0000 | 1.0000 | 42,769 | 68.9% | 10.0% |
| 2015 / 1 | 45,418 | 12,966 | 9,112 | 25,583 | 56.3% | 1.3219 | 1.0000 | 1.0000 | 60,038 | 1.3072 | 1.0000 | 1.0000 | 33,442 | 55.7% | 10.0% |
| 2015 / 2 | 45,073 | 20,363 | 17,700 | 43,540 | 96.6% | 1.2821 | 1.0000 | 1.0000 | 57,788 | 1.0696 | 1.0000 | 1.0000 | 46,570 | 80.6% | 10.0% |
| 2016 / 1 | 39,911 | 10,765 | 10,019 | 26,202 | 65.7% | 1.2362 | 1.0000 | 1.0000 | 49,338 | 1.1782 | 1.0000 | 1.0000 | 30,871 | 62.6% | 10.0% |
| 2016 / 2 | 46,478 | 12,195 | 19,158 | 40,625 | 87.4% | 1.1956 | 1.0000 | 1.0000 | 55,569 | 0.9641 | 1.0000 | 1.0000 | 39,167 | 70.5% | 10.0% |
| 2017 / 1 | 48,647 | 6,771 | 14,631 | 31,906 | 65.6% | 1.1576 | 1.0000 | 1.0000 | 56,314 | 1.0619 | 1.0000 | 1.0000 | 33,881 | 60.2% | 10.0% |
| 2017 / 2 | 52,471 | 4,559 | 16,227 | 36,962 | 70.4% | 1.1211 | 1.0000 | 1.0000 | 58,825 | 0.8689 | 1.0000 | 1.0000 | 32,116 | 54.6% | 10.0% |
| 2018 / 1 | 53,866 | 2,212 | 19,672 | 38,756 | 71.9% | 1.0886 | 1.0000 | 1.0000 | 58,639 | 0.9571 | 1.0000 | 1.0000 | 37,093 | 63.3% | 10.0% |
| 2018 / 2 | 55,363 | 656 | 17,828 | 41,522 | 75.0% | 1.0500 | 1.0000 | 1.0000 | 58,131 | 0.8826 | 1.0000 | 1.0000 | 36,647 | 63.0% | 10.0% |
| **Total** | **1,277,387** | **443,099** | **165,420** | **707,213** | **55.4%** | **1.3232** | **1.0000** | **1.0000** | **1,690,292** | **1.3961** | **1.0000** | **1.0000** | **987,323** | **58.4%** | **100.0%** |

*indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

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

weighted average: 63.5%

selected: **64.0%** (current) / 65.0% (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 modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
a priori LR model
for valuation: **Jun 30, 2019**
RSP: **Alberta Grid**
Amounts in: $1,000s
**Coverage: PD**

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2008 / 1 | 27.0% | 27.0% | - |
| 2008 / 2 | 29.0% | 29.0% | - |
| 2009 / 1 | 28.0% | 28.0% | - |
| 2009 / 2 | 27.0% | 27.0% | - |
| 2010 / 1 | 27.0% | 26.0% | 1.0% |
| 2010 / 2 | 29.0% | 29.0% | - |
| 2011 / 1 | 29.0% | 29.0% | - |
| 2011 / 2 | 32.0% | 31.0% | 1.0% |
| 2012 / 1 | 31.0% | 30.0% | 1.0% |
| 2012 / 2 | 32.0% | 32.0% | - |
| 2013 / 1 | 31.0% | 30.0% | 1.0% |
| 2013 / 2 | 32.0% | 32.0% | - |
| 2014 / 1 | 30.0% | 30.0% | - |
| 2014 / 2 | 32.0% | 31.0% | 1.0% |
| 2015 / 1 | 30.0% | 30.0% | - |
| 2015 / 2 | 31.0% | 31.0% | - |
| 2016 / 1 | 29.0% | 29.0% | - |
| 2016 / 2 | 29.0% | 30.0% | (1.0%) |
| 2017 / 1 | 27.0% | 28.0% | (1.0%) |
| 2017 / 2 | 28.0% | 28.0% | - |
| 2018 / 1 | 27.0% | 26.0% | 1.0% |
| 2018 / 2 | 27.0% | 26.0% | 1.0% |
| 2019 / 1 | 25.0% | 24.0% | 1.0% |
| 2019 / 2 | 26.0% | 25.0% | 1.0% |
| 2020 / 1 | 25.0% | 24.0% | 1.0% |
| 2020 / 2 | 26.0% | 26.0% | - |
| 2021 / 1 | 25.0% | 24.0% | 1.0% |



RSP: Alberta Grid - Property Damage

Legend: Paid as % EP; Case as % EP; IBNR as % EP; Favourable Unpaid as % EP; Unfavourable Unpaid as % EP; Prior Selected a priori LRs; Current Selected a priori LRs



Selected Model Loss Ratio Residuals Plot

Legend: Selected Model Residuals; -1 Std Dev; +1 Std Dev; -2 Std Dev; +2 Std Dev

**Current AHY: 2019 / 1**

| Accident Period | Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Rate Change | Drift (RG, class, etc.) | Other | EP @ 2019 / 1 rate level | Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2019 / 1 clms level | On-Level to 2019 / 1 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2008 / 1 | 91,937 | 21,982 | - | 21,982 | 23.9% | 1.3476 | 1.0000 | 1.0000 | 123,894 | 1.2337 | 1.0000 | 1.0000 | 27,119 | 21.9% | - |
| 2008 / 2 | 89,347 | 24,207 | 4 | 24,211 | 27.1% | 1.3551 | 1.0000 | 1.0000 | 121,074 | 1.1488 | 1.0000 | 1.0000 | 27,814 | 23.0% | - |
| 2009 / 1 | 84,567 | 19,287 | - | 19,287 | 22.8% | 1.3443 | 1.0000 | 1.0000 | 113,683 | 1.1856 | 1.0000 | 1.0000 | 22,867 | 20.1% | - |
| 2009 / 2 | 79,563 | 19,266 | - | 19,266 | 24.2% | 1.3316 | 1.0000 | 1.0000 | 105,946 | 1.2189 | 1.0000 | 1.0000 | 23,483 | 22.2% | - |
| 2010 / 1 | 70,479 | 15,855 | - | 15,855 | 22.5% | 1.3572 | 1.0000 | 1.0000 | 95,654 | 1.2666 | 1.0000 | 1.0000 | 20,082 | 21.0% | - |
| 2010 / 2 | 66,347 | 18,469 | - | 18,469 | 27.8% | 1.3935 | 1.0000 | 1.0000 | 92,455 | 1.1874 | 1.0000 | 1.0000 | 21,930 | 23.7% | - |
| 2011 / 1 | 62,074 | 17,011 | - | 17,011 | 27.4% | 1.4331 | 1.0000 | 1.0000 | 88,958 | 1.2337 | 1.0000 | 1.0000 | 20,987 | 23.6% | - |
| 2011 / 2 | 59,537 | 17,789 | - | 17,789 | 29.9% | 1.4663 | 1.0000 | 1.0000 | 87,299 | 1.1566 | 1.0000 | 1.0000 | 20,575 | 23.6% | - |
| 2012 / 1 | 56,262 | 14,923 | - | 14,923 | 26.5% | 1.4670 | 1.0000 | 1.0000 | 82,536 | 1.2019 | 1.0000 | 1.0000 | 17,936 | 21.7% | - |
| 2012 / 2 | 53,909 | 18,298 | 0 | 18,299 | 33.9% | 1.4549 | 1.0000 | 1.0000 | 78,432 | 1.1268 | 1.0000 | 1.0000 | 20,619 | 26.3% | - |
| 2013 / 1 | 45,892 | 13,196 | 12 | 13,208 | 28.8% | 1.4348 | 1.0000 | 1.0000 | 65,846 | 1.1706 | 1.0000 | 1.0000 | 15,461 | 23.5% | - |
| 2013 / 2 | 43,113 | 13,997 | - | 13,997 | 32.5% | 1.4137 | 1.0000 | 1.0000 | 60,949 | 1.0975 | 1.0000 | 1.0000 | 15,361 | 25.2% | - |
| 2014 / 1 | 41,048 | 13,109 | 62 | 13,171 | 32.1% | 1.3848 | 1.0000 | 1.0000 | 56,843 | 1.1404 | 1.0000 | 1.0000 | 15,020 | 26.4% | - |
| 2014 / 2 | 46,085 | 14,435 | 15 | 14,450 | 31.4% | 1.3471 | 1.0000 | 1.0000 | 62,081 | 1.0690 | 1.0000 | 1.0000 | 15,447 | 24.9% | - |
| 2015 / 1 | 45,418 | 15,102 | 25 | 15,120 | 33.3% | 1.3219 | 1.0000 | 1.0000 | 60,038 | 1.1108 | 1.0000 | 1.0000 | 16,796 | 28.0% | 12.5% |
| 2015 / 2 | 45,073 | 14,732 | 148 | 14,865 | 33.0% | 1.2821 | 1.0000 | 1.0000 | 57,788 | 1.0414 | 1.0000 | 1.0000 | 15,480 | 26.8% | 12.5% |
| 2016 / 1 | 39,911 | 9,630 | 17 | 9,633 | 24.1% | 1.2362 | 1.0000 | 1.0000 | 49,338 | 1.0820 | 1.0000 | 1.0000 | 10,423 | 21.1% | 12.5% |
| 2016 / 2 | 46,478 | 13,431 | 125 | 13,542 | 29.1% | 1.1956 | 1.0000 | 1.0000 | 55,569 | 1.0144 | 1.0000 | 1.0000 | 13,737 | 24.7% | 12.5% |
| 2017 / 1 | 48,647 | 12,862 | 375 | 13,265 | 27.3% | 1.1576 | 1.0000 | 1.0000 | 56,314 | 1.0539 | 1.0000 | 1.0000 | 13,980 | 24.8% | 12.5% |
| 2017 / 2 | 52,471 | 14,046 | 636 | 14,857 | 28.3% | 1.1211 | 1.0000 | 1.0000 | 58,825 | 0.9881 | 1.0000 | 1.0000 | 14,680 | 25.0% | 12.5% |
| 2018 / 1 | 53,866 | 12,421 | 747 | 13,879 | 25.8% | 1.0886 | 1.0000 | 1.0000 | 58,639 | 1.0266 | 1.0000 | 1.0000 | 14,248 | 24.3% | 12.5% |
| 2018 / 2 | 55,363 | 7,758 | 3,036 | 13,784 | 24.9% | 1.0500 | 1.0000 | 1.0000 | 58,131 | 0.9624 | 1.0000 | 1.0000 | 13,266 | 22.8% | 12.5% |
| **Total** | 1,277,387 | 341,805 | 5,200 | 350,863 | 27.5% | 1.3232 | 1.0000 | 1.0000 | 1,690,292 | 1.1324 | 1.0000 | 1.0000 | 397,311 | 23.5% | 100.0% |

Spanning headers: **Mar 31, 2019 valuation result** | Adjust EP to 2019 / 1 rate level | Adjust Ultimate Claims Amount to 2019 / 1 clms level

*indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

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

weighted average: 24.7%
selected: 25.0% / 24.0%
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 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
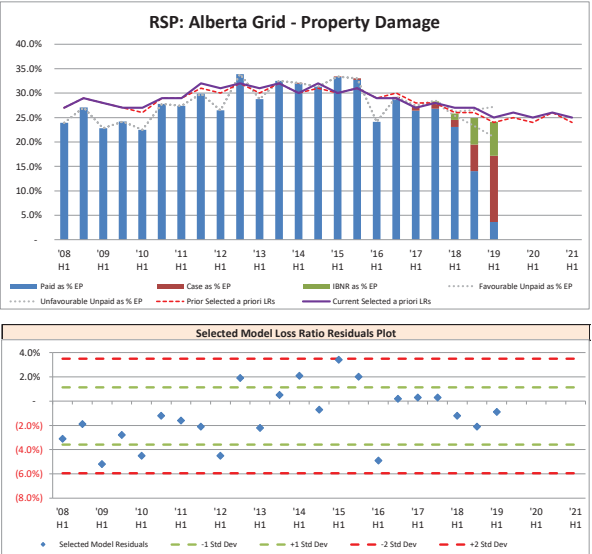[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included 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 June 30, 2019
**Coverage: Third Party Liability**
**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] =([5]/[1]) | [17] =([6]/[1]) | [18] =([9]/[1]) | [19] =([12]/[1]) | [20] =([13]/[1]) | [21] =([14]/[1]) | [22] =([15]/[1]) | [23] | [24] =([23]/[1]) |
| 2004 | 31,006 | 15,572 | - | 15,572 | | 15,572 | | | | | | 15,572 | 15,572 | | | | 50.2% | | 50.2% | 50.2% | | | 15,572 | 50.2% |
| 2005 | 177,447 | 106,035 | 546 | 106,582 | | 106,582 | | | | | | 106,582 | 106,582 | | | | 60.1% | | 60.1% | 60.1% | | | 106,582 | 60.1% |
| 2006 | 192,756 | 131,543 | 119 | 131,662 | | 131,662 | | | | | | 131,662 | 131,662 | | | | 68.3% | | 68.3% | 68.3% | | | 131,662 | 68.3% |
| 2007 | 194,908 | 138,004 | 1,801 | 139,805 | | 139,805 | | | | | | 139,805 | 139,805 | | | | 71.7% | | 71.7% | 71.7% | | | 139,805 | 71.7% |
| 2008 | 181,285 | 124,072 | 669 | 124,740 | | 124,740 | | | | | | 124,740 | 124,740 | | | | 68.8% | | 68.8% | 68.8% | | | 124,740 | 68.8% |
| 2009 | 164,132 | 103,146 | 668 | 103,814 | | 103,814 | | | | | | 103,814 | 103,814 | | | | 63.3% | | 63.3% | 63.3% | | | 103,814 | 63.3% |
| 2010 | 136,826 | 87,193 | 3,323 | 90,516 | 105,150 | 90,593 | - | 100.0% | 90,593 | | | 90,593 | 90,516 | | | 76.8% | 66.2% | 66.2% | 66.2% | 66.2% | | | 90,593 | 66.2% |
| 2011 | 121,609 | 85,666 | 6,090 | 91,756 | 100,758 | 91,923 | 0.2% | 99.8% | 91,943 | | | 91,923 | 91,756 | | | 82.9% | 75.6% | 75.6% | 75.6% | 75.5% | | | 91,923 | 75.6% |
| 2012 | 110,169 | 84,942 | 6,308 | 91,250 | 99,011 | 91,664 | 0.4% | 99.6% | 91,694 | | | 91,664 | 91,250 | | | 89.9% | 83.2% | 83.2% | 83.2% | 82.8% | | | 91,664 | 83.2% |
| 2013 | 89,002 | 66,520 | 7,516 | 74,036 | 83,926 | 75,379 | 2.0% | 98.0% | 75,547 | | | 75,379 | 74,036 | | | 94.3% | 84.7% | 84.9% | 84.7% | 83.2% | | | 75,379 | 84.7% |
| 2014 | 87,127 | 68,187 | 11,295 | 79,482 | 85,737 | 82,646 | 5.1% | 94.9% | 82,803 | | | 82,646 | 79,482 | | | 98.4% | 94.9% | 95.0% | 94.9% | 91.2% | | | 82,646 | 94.9% |
| 2015 | 90,479 | 64,939 | 25,454 | 90,393 | 91,814 | 97,626 | 10.1% | 89.9% | 97,037 | | | 96,442 | 90,393 | | | 101.5% | 107.9% | 107.2% | 106.6% | 99.9% | | | 97,036 | 107.2% |
| 2016 | 86,248 | 48,788 | 27,797 | 76,586 | 88,364 | 88,232 | (291.9%) | 391.9% | 87,847 | | | 87,885 | 76,586 | | | 102.5% | 102.3% | 101.9% | 101.9% | 88.8% | | | 87,847 | 101.9% |
| 2017 | 100,924 | 41,673 | 30,144 | 71,816 | 105,229 | 88,526 | 29.2% | 70.8% | 93,397 | | | 98,350 | 71,816 | | | 104.3% | 87.7% | 92.5% | 97.4% | 71.2% | | | 93,397 | 92.5% |
| 2018 | 109,003 | 27,191 | 39,865 | 67,057 | 110,660 | 98,907 | 31.1% | 68.9% | 102,559 | | | 108,800 | 67,057 | | | 101.5% | 90.7% | 94.1% | 99.8% | 61.5% | | | 104,968 | 96.3% |
| 2019 | 58,476 | 5,076 | 15,142 | 20,217 | 52,044 | 42,052 | 57.1% | 42.9% | 47,759 | | | - | 20,217 | | | 89.0% | 71.9% | 81.7% | | 34.6% | | | 51,029 | 87.3% |
| **Total** | **1,931,398** | **1,198,547** | **176,737** | **1,375,284** | **922,693** | **1,469,722** | | | **861,179** | | | **1,445,856** | **1,375,284** | | | | | | | | | | **1,488,657** | |

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

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

Facility Association
**Comparison of Estimated Ultimate Losses by Method**
as at June 30, 2019
**Coverage:** Third Party Liability
**RSP:** Alberta Grid
**Amounts in:** $1,000s

| Accident Year | Current Valuation Results (as at Jun 2019) | | | | | | | | | | | Prior Valuation Results (as at Mar 2019) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ELR Method* | Link Ratio Method | BF Method* | ELR & LR Wtd Method | Incurred (Zero IBNR) | User Defined 1 | 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] =([9]-[16]) | [21] =([10]-[17]) | [22] =([11]-[18]) |
| 2004 | | 15,572 | | 15,572 | 15,572 | | | N/A | - | 15,572 | 50.2% | | 15,572 | | N/A | - | 15,572 | 50.2% | - | - | - | - |
| 2005 | | 106,582 | | 106,582 | 106,582 | | | N/A | - | 106,582 | 60.1% | | 106,559 | | N/A | - | 106,559 | 60.1% | 22 | - | 22 | - |
| 2006 | | 131,662 | | 131,662 | 131,662 | | | N/A | - | 131,662 | 68.3% | | 131,658 | | N/A | - | 131,658 | 68.3% | 5 | - | 5 | - |
| 2007 | | 139,805 | | 139,805 | 139,805 | | | N/A | - | 139,805 | 71.7% | | 139,284 | | N/A | - | 139,284 | 71.5% | 520 | - | 520 | 0.2% |
| 2008 | | 124,740 | | 124,740 | 124,740 | | | N/A | - | 124,740 | 68.8% | | 124,889 | | N/A | - | 124,889 | 68.9% | (148) | - | (148) | (0.1%) |
| 2009 | | 103,814 | | 103,814 | 103,814 | | | N/A | - | 103,814 | 63.3% | | 103,851 | | N/A | - | 103,851 | 63.3% | (37) | - | (37) | - |
| 2010 | 105,150 | 90,593 | 90,593 | 90,593 | 90,516 | | | N/A | 77 | 90,593 | 66.2% | 103,740 | 90,845 | 90,867 | N/A | 250 | 90,846 | 66.4% | (79) | (173) | (252) | (0.2%) |
| 2011 | 100,758 | 91,923 | 91,943 | 91,923 | 91,756 | | | N/A | 167 | 91,923 | 75.6% | 99,569 | 91,907 | 91,963 | N/A | 526 | 91,907 | 75.6% | 375 | (359) | 16 | - |
| 2012 | 99,011 | 91,664 | 91,694 | 91,664 | 91,250 | | | N/A | 414 | 91,664 | 83.2% | 97,348 | 91,895 | 91,967 | N/A | 1,056 | 91,895 | 83.4% | 411 | (642) | (231) | (0.2%) |
| 2013 | 83,926 | 75,379 | 75,547 | 75,379 | 74,036 | | | N/A | 1,343 | 75,379 | 84.7% | 83,470 | 75,364 | 75,652 | N/A | 2,059 | 75,364 | 84.7% | 731 | (716) | 15 | - |
| 2014 | 85,737 | 82,646 | 82,803 | 82,646 | 79,482 | | | N/A | 3,164 | 82,646 | 94.9% | 85,282 | 85,521 | 85,516 | N/A | 4,540 | 85,283 | 97.9% | (1,261) | (1,376) | (2,637) | (3.0%) |
| 2015 | 91,814 | 97,626 | 97,037 | 96,442 | 90,393 | | | N/A | 6,643 | 97,036 | 107.2% | 92,276 | 100,125 | 99,110 | N/A | 8,961 | 99,109 | 109.5% | 245 | (2,318) | (2,073) | (2.3%) |
| 2016 | 88,364 | 88,232 | 87,847 | 87,885 | 76,586 | | | N/A | 11,261 | 87,847 | 101.9% | 90,304 | 90,743 | 90,001 | N/A | 14,664 | 90,002 | 104.2% | 1,248 | (3,403) | (2,155) | (2.3%) |
| 2017 | 105,229 | 88,526 | 93,397 | 98,350 | 71,816 | | | N/A | 21,581 | 93,397 | 92.5% | 107,939 | 91,307 | 96,990 | N/A | 26,885 | 96,990 | 95.9% | 1,711 | (5,304) | (3,593) | (3.4%) |
| 2018 | 110,660 | 98,907 | 102,559 | 108,800 | 67,057 | | | N/A | 37,911 | 104,968 | 96.3% | 108,705 | 106,347 | 107,277 | N/A | 43,612 | 107,941 | 98.8% | 2,728 | (5,701) | (2,973) | (2.5%) |
| 2019 | 52,044 | 42,052 | 47,759 | - | 20,217 | | | N/A | 30,812 | 51,029 | 87.3% | 52,831 | 42,665 | 50,902 | N/A | 14,773 | 25,096 | 89.2% | 9,894 | 16,039 | 25,933 | (1.9%) |
| **Total** | 922,693 | 1,469,722 | 861,179 | 1,445,856 | 1,375,284 | | | | 113,373 | 1,488,657 | | 921,464 | 1,488,533 | 880,245 | | 117,326 | 1,476,245 | | 16,365 | (3,953) | 12,412 | |
| **2018 & Prior** | 870,649 | 1,427,670 | 813,419 | 1,445,856 | 1,355,066 | | | | 82,561 | 1,437,627 | | 868,634 | 1,445,868 | 829,343 | | 102,553 | 1,451,149 | | 6,471 | (19,992) | (13,521) | |

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

**Facility Association**

**Estimated and Selected Ultimate Losses by Method**
as at June 30, 2019
Coverage: **Bodily Injury**
RSP: **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 | 41,231 | 354 | 41,585 | | 41,585 | | | | - | 100.0% | 41,585 | 41,585 | | | | | | | | | | 41,585 | |
| 2006 / 1 | 95,896 | 41,368 | - | 41,368 | | 41,368 | | | | - | 100.0% | 41,368 | 41,368 | | | | | | | | | | 41,368 | |
| 2006 / 2 | 96,860 | 47,824 | 118 | 47,942 | | 47,942 | | | | - | 100.0% | 47,942 | 47,942 | | | | | | | | | | 47,942 | |
| 2007 / 1 | 98,026 | 39,570 | 901 | 40,471 | | 40,471 | | | | - | 100.0% | 40,471 | 40,471 | | | | | | | | | | 40,471 | |
| 2007 / 2 | 96,882 | 49,544 | 900 | 50,444 | | 50,444 | | | | - | 100.0% | 50,444 | 50,444 | | | | | | | | | | 50,444 | |
| 2008 / 1 | 91,938 | 38,483 | 195 | 38,678 | | 38,678 | | | | - | 100.0% | 38,678 | 38,678 | | | | | | | | | | 38,678 | |
| 2008 / 2 | 89,347 | 39,400 | 470 | 39,869 | | 39,869 | | | | - | 100.0% | 39,869 | 39,869 | | | | | | | | | | 39,869 | |
| 2009 / 1 | 84,569 | 26,020 | 133 | 26,153 | | 26,153 | | | | - | 100.0% | 26,153 | 26,153 | | | | | | | | | | 26,153 | |
| 2009 / 2 | 79,564 | 38,574 | 535 | 39,109 | 40,578 | 39,109 | - | 100.0% | 39,109 | - | 100.0% | 39,109 | 39,109 | | | 51.0% | 49.2% | 49.2% | 49.2% | 49.2% | | | 39,109 | 49.2% |
| 2010 / 1 | 70,479 | 19,419 | 1,998 | 21,417 | 31,716 | 21,417 | - | 100.0% | 21,417 | - | 100.0% | 21,417 | 21,417 | | | 45.0% | 30.4% | 30.4% | 30.4% | 30.4% | | | 21,417 | 30.4% |
| 2010 / 2 | 66,347 | 33,450 | 1,325 | 34,775 | 35,164 | 34,851 | 0.2% | 99.8% | 34,852 | - | 100.0% | 34,851 | 34,775 | | | 53.0% | 52.5% | 52.5% | 52.5% | 52.4% | | | 34,852 | 52.5% |
| 2011 / 1 | 62,073 | 23,705 | 2,580 | 26,285 | 29,174 | 26,346 | 0.2% | 99.8% | 26,352 | - | 100.0% | 26,346 | 26,285 | | | 47.0% | 42.4% | 42.5% | 42.4% | 42.3% | | | 26,345 | 42.4% |
| 2011 / 2 | 59,536 | 27,160 | 3,510 | 30,670 | 34,531 | 30,777 | 0.3% | 99.7% | 30,790 | - | 100.0% | 30,777 | 30,670 | | | 58.0% | 51.7% | 51.7% | 51.7% | 51.5% | | | 30,777 | 51.7% |
| 2012 / 1 | 56,260 | 24,231 | 1,369 | 25,601 | 29,818 | 25,680 | 0.3% | 99.7% | 25,692 | - | 100.0% | 25,680 | 25,601 | | | 53.0% | 45.6% | 45.7% | 45.6% | 45.5% | | | 25,680 | 45.6% |
| 2012 / 2 | 53,908 | 27,488 | 4,938 | 32,427 | 34,501 | 32,762 | 1.0% | 99.0% | 32,779 | - | 100.0% | 32,762 | 32,427 | | | 64.0% | 60.8% | 60.8% | 60.8% | 60.2% | | | 32,762 | 60.8% |
| 2013 / 1 | 45,891 | 16,797 | 3,058 | 19,855 | 26,158 | 20,209 | 1.8% | 98.2% | 20,314 | - | 100.0% | 20,209 | 19,855 | | | 57.0% | 44.0% | 44.3% | 44.0% | 43.3% | | | 20,209 | 44.0% |
| 2013 / 2 | 43,111 | 22,514 | 4,458 | 26,972 | 29,747 | 27,961 | 3.5% | 96.5% | 28,024 | - | 100.0% | 27,961 | 26,972 | | | 69.0% | 64.9% | 65.0% | 64.9% | 62.6% | | | 27,961 | 64.9% |
| 2014 / 1 | 41,046 | 16,793 | 2,714 | 19,507 | 25,038 | 20,478 | 4.7% | 95.3% | 20,695 | - | 100.0% | 20,478 | 19,507 | | | 61.0% | 49.9% | 50.4% | 49.9% | 47.5% | | | 20,479 | 49.9% |
| 2014 / 2 | 46,081 | 23,850 | 8,533 | 32,383 | 33,639 | 34,575 | 6.3% | 93.7% | 34,516 | - | 100.0% | 34,575 | 32,383 | | | 73.0% | 75.0% | 74.9% | 75.0% | 70.3% | | | 34,575 | 75.0% |
| 2015 / 1 | 45,412 | 13,839 | 8,445 | 22,283 | 29,518 | 24,342 | 8.5% | 91.5% | 24,780 | - | 100.0% | 24,342 | 22,283 | | | 65.0% | 53.6% | 54.6% | 53.6% | 49.1% | | | 24,780 | 54.6% |
| 2015 / 2 | 45,067 | 21,267 | 16,842 | 38,109 | 34,701 | 43,287 | 12.0% | 88.0% | 42,260 | 12.5% | 87.5% | 42,214 | 38,109 | | | 77.0% | 96.1% | 93.8% | 93.7% | 84.6% | | | 42,260 | 93.8% |
| 2016 / 1 | 39,867 | 12,065 | 9,446 | 21,511 | 26,711 | 25,466 | 15.5% | 84.5% | 25,659 | 25.0% | 75.0% | 25,777 | 21,511 | | | 67.0% | 63.9% | 64.4% | 64.7% | 54.0% | | | 25,659 | 64.4% |
| 2016 / 2 | 46,381 | 13,779 | 18,147 | 31,926 | 36,641 | 39,622 | 19.4% | 80.6% | 39,043 | 37.5% | 62.5% | 38,504 | 31,926 | | | 79.0% | 85.4% | 84.2% | 83.0% | 68.8% | | | 39,043 | 84.2% |
| 2017 / 1 | 48,547 | 9,318 | 12,829 | 22,147 | 33,983 | 29,013 | 23.7% | 76.3% | 30,189 | 50.0% | 50.0% | 31,498 | 22,147 | | | 70.0% | 59.8% | 62.2% | 64.9% | 45.6% | | | 30,190 | 62.2% |
| 2017 / 2 | 52,377 | 5,239 | 16,531 | 21,770 | 43,473 | 31,564 | 31.0% | 69.0% | 35,260 | 62.5% | 37.5% | 39,007 | 21,770 | | | 83.0% | 60.8% | 67.3% | 74.5% | 41.6% | | | 35,260 | 67.3% |
| 2018 / 1 | 53,769 | 3,423 | 19,781 | 23,204 | 39,252 | 37,306 | 37.8% | 62.2% | 38,041 | 75.0% | 25.0% | 38,765 | 23,204 | | | 73.0% | 69.4% | 70.7% | 72.1% | 43.2% | | | 38,041 | 70.7% |
| 2018 / 2 | 55,234 | 1,231 | 18,125 | 19,357 | 41,978 | 36,115 | 46.4% | 53.6% | 38,835 | 87.5% | 12.5% | 41,245 | 19,357 | | | 76.0% | 65.4% | 70.3% | 74.7% | 35.0% | | | 41,245 | 74.7% |
| 2019 / 1 | 58,476 | 342 | 10,731 | 11,073 | 37,425 | 28,893 | 61.7% | 38.3% | 34,155 | 100.0% | - | - | 11,073 | | | 64.0% | 49.4% | 58.4% | - | | | | 37,425 | 64.0% |
| Total | 1,931,398 | 720,925 | 169,160 | 890,085 | 673,745 | 979,480 | | | 622,763 | | | 965,224 | 890,085 | | | | | | | | | | 997,773 | |

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

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

Facility Association
**Comparison of Estimated IBNR by Method**
as at June 30, 2019
**Coverage: Bodily Injury**
**RSP: Alberta Grid**
**Amounts in: $1,000s**

| Accident Year | Current Valuation Results (as at Jun 2019) | | | | | | | | | | | Prior Valuation Results (as at Mar 2019) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ELR Method IBNR* | Link Ratio Method IBNR | BF Method IBNR* | ELR & LR Wtd Method IBNR | Incurred (Zero IBNR) IBNR | User Defined 1 IBNR | 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]) | =([10]-[17]) | =([11]-[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 | - | 32,592 | | - | - | - | |
| 2005 / 2 | | - | | - | - | | | Link Ratio Method | - | 41,585 | | | - | | Link Ratio Method | - | 41,563 | | 22 | - | 22 | |
| 2006 / 1 | | - | | - | - | | | Link Ratio Method | - | 41,368 | | | - | | Link Ratio Method | - | 41,364 | | 5 | - | 5 | |
| 2006 / 2 | | - | | - | - | | | Link Ratio Method | - | 47,942 | | | - | | Link Ratio Method | - | 47,942 | | - | - | - | |
| 2007 / 1 | | - | | - | - | | | Link Ratio Method | - | 40,471 | | | - | | Link Ratio Method | - | 40,294 | | 177 | - | 177 | |
| 2007 / 2 | | - | | - | - | | | Link Ratio Method | - | 50,444 | | | - | | Link Ratio Method | - | 50,098 | | 346 | - | 346 | |
| 2008 / 1 | | - | | - | - | | | Link Ratio Method | - | 38,678 | | | - | | Link Ratio Method | - | 38,689 | | (11) | - | (11) | |
| 2008 / 2 | | - | | - | - | | | Link Ratio Method | - | 39,869 | | | - | | Link Ratio Method | - | 40,007 | | (137) | - | (137) | |
| 2009 / 1 | | - | | - | - | | | Link Ratio Method | - | 26,153 | | | - | | Link Ratio Method | - | 26,180 | | (27) | - | (27) | |
| 2009 / 2 | 1,469 | - | - | - | - | | | Link Ratio Method | - | 39,109 | 49.2% | 664 | - | - | Link Ratio Method | - | 39,117 | 49.2% | (9) | - | (9) | - |
| 2010 / 1 | 10,299 | - | - | - | - | | | Link Ratio Method | - | 21,417 | 30.4% | 9,671 | 47 | 68 | Link Ratio Method | 47 | 21,386 | 30.3% | 78 | (47) | 31 | 0.1% |
| 2010 / 2 | 389 | 77 | 77 | 77 | - | | | Link Ratio Method | 77 | 34,852 | 52.5% | 232 | 203 | 203 | Link Ratio Method | 203 | 35,135 | 53.0% | (157) | (126) | (283) | (0.5%) |
| 2011 / 1 | 2,889 | 60 | 67 | 60 | - | | | Link Ratio Method | 60 | 26,345 | 42.4% | 2,893 | 226 | 249 | Link Ratio Method | 226 | 26,508 | 42.7% | 4 | (166) | (162) | (0.3%) |
| 2011 / 2 | 3,861 | 107 | 121 | 107 | - | | | Link Ratio Method | 107 | 30,777 | 51.7% | 3,638 | 300 | 333 | Link Ratio Method | 300 | 30,599 | 51.4% | 371 | (193) | 178 | 0.3% |
| 2012 / 1 | 4,217 | 79 | 92 | 79 | - | | | Link Ratio Method | 79 | 25,680 | 45.6% | 3,631 | 360 | 405 | Link Ratio Method | 360 | 25,985 | 46.2% | (25) | (281) | (306) | (0.6%) |
| 2012 / 2 | 2,074 | 335 | 353 | 335 | - | | | Link Ratio Method | 335 | 32,762 | 60.8% | 1,970 | 696 | 723 | Link Ratio Method | 696 | 32,689 | 60.6% | 434 | (361) | 73 | 0.2% |
| 2013 / 1 | 6,303 | 354 | 459 | 354 | - | | | Link Ratio Method | 354 | 20,209 | 44.0% | 6,598 | 675 | 873 | Link Ratio Method | 675 | 20,235 | 44.1% | 295 | (321) | (26) | (0.1%) |
| 2013 / 2 | 2,775 | 989 | 1,052 | 989 | - | | | Link Ratio Method | 989 | 27,961 | 64.9% | 3,207 | 1,384 | 1,474 | Link Ratio Method | 1,384 | 27,924 | 64.8% | 431 | (395) | 36 | 0.1% |
| 2014 / 1 | 5,531 | 972 | 1,188 | 972 | - | | | Link Ratio Method | 972 | 20,479 | 49.9% | 4,898 | 1,484 | 1,718 | Link Ratio Method | 1,484 | 21,625 | 52.7% | (635) | (512) | (1,147) | (2.8%) |
| 2014 / 2 | 1,256 | 2,192 | 2,133 | 2,192 | - | | | Link Ratio Method | 2,192 | 34,575 | 75.0% | 661 | 3,295 | 3,056 | Link Ratio Method | 3,056 | 36,037 | 78.2% | (598) | (864) | (1,462) | (3.2%) |
| 2015 / 1 | 7,235 | 2,059 | 2,497 | 2,059 | - | | | BF Method | 2,497 | 24,780 | 54.6% | 7,443 | 2,975 | 3,505 | BF Method | 3,505 | 25,583 | 56.3% | 205 | (1,008) | (803) | (1.7%) |
| 2015 / 2 | (3,407) | 5,179 | 4,151 | 4,105 | - | | | BF Method | 4,151 | 42,260 | 93.8% | (2,906) | 7,024 | 5,477 | BF Method | 5,477 | 43,540 | 96.6% | 46 | (1,326) | (1,280) | (2.8%) |
| 2016 / 1 | 5,200 | 3,955 | 4,148 | 4,266 | - | | | BF Method | 4,148 | 25,659 | 64.4% | 6,356 | 5,185 | 5,419 | BF Method | 5,419 | 26,202 | 65.7% | 728 | (1,271) | (543) | (1.3%) |
| 2016 / 2 | 4,715 | 7,696 | 7,117 | 6,578 | - | | | BF Method | 7,117 | 39,043 | 84.2% | 6,294 | 10,245 | 9,272 | BF Method | 9,272 | 40,625 | 87.4% | 573 | (2,155) | (1,582) | (3.2%) |
| 2017 / 1 | 11,836 | 6,867 | 8,043 | 9,351 | - | | | BF Method | 8,043 | 30,190 | 62.2% | 13,625 | 9,168 | 10,505 | BF Method | 10,505 | 31,906 | 65.6% | 746 | (2,462) | (1,716) | (3.4%) |
| 2017 / 2 | 21,704 | 9,794 | 13,490 | 17,238 | - | | | BF Method | 13,490 | 35,260 | 67.3% | 23,814 | 11,829 | 16,176 | BF Method | 16,176 | 36,962 | 70.4% | 984 | (2,686) | (1,702) | (3.1%) |
| 2018 / 1 | 16,047 | 14,102 | 14,837 | 15,561 | - | | | BF Method | 14,837 | 38,041 | 70.7% | 16,900 | 16,678 | 16,774 | BF Method | 16,872 | 38,756 | 71.9% | 1,320 | (2,035) | (715) | (1.2%) |
| 2018 / 2 | 22,621 | 16,758 | 19,479 | 21,888 | - | | | ELR & LR Wtd Method | 21,888 | 41,245 | 74.7% | 23,037 | 21,804 | 22,471 | ELR & LR Wtd Method | 23,037 | 41,522 | 75.0% | 872 | (1,149) | (277) | (0.3%) |
| 2019 / 1 | - | - | - | - | - | | | - | 26,352 | 37,425 | 64.0% | 33,127 | 22,617 | 31,084 | - | 12,831 | 18,289 | 65.0% | 5,615 | 13,521 | 19,136 | (1.0%) |
| Total | 127,014 | 71,574 | 79,302 | 86,212 | - | | | | 107,688 | 997,773 | | 165,754 | 116,195 | 129,785 | | 111,525 | 989,958 | | 11,653 | (3,837) | 7,816 | |
| 2018 / 2 & Prior | 127,014 | 71,574 | 79,302 | 86,212 | - | | | | 81,336 | 960,349 | | 132,627 | 93,578 | 98,701 | | 98,694 | 971,669 | | 6,038 | (17,358) | (11,320) | |

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at June 30, 2019
**Coverage: Property Damage**
**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] | [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 | 98,026 | 22,668 | - | 22,668 | | 22,668 | | | | - | 100.0% | 22,668 | 22,668 | | | | | | | | | | 22,668 | |
| 2007 / 2 | 96,882 | 26,221 | - | 26,221 | | 26,221 | | | | - | 100.0% | 26,221 | 26,221 | | | | | | | | | | 26,221 | |
| 2008 / 1 | 91,938 | 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 | 84,569 | 19,287 | - | 19,287 | | 19,287 | | | | - | 100.0% | 19,287 | 19,287 | | | | | | | | | | 19,287 | |
| 2009 / 2 | 79,564 | 19,265 | - | 19,265 | 21,482 | 19,265 | - | 100.0% | 19,265 | - | 100.0% | 19,265 | 19,265 | | | 27.0% | 24.2% | 24.2% | 24.2% | 24.2% | | | 19,265 | 24.2% |
| 2010 / 1 | 70,479 | 15,855 | - | 15,855 | 19,029 | 15,855 | - | 100.0% | 15,855 | - | 100.0% | 15,855 | 15,855 | | | 27.0% | 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 | 62,073 | 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 | 59,536 | 17,789 | - | 17,789 | 19,051 | 17,789 | - | 100.0% | 17,789 | - | 100.0% | 17,789 | 17,789 | | | 32.0% | 29.9% | 29.9% | 29.9% | 29.9% | | | 17,789 | 29.9% |
| 2012 / 1 | 56,260 | 14,923 | - | 14,923 | 17,441 | 14,923 | - | 100.0% | 14,923 | - | 100.0% | 14,923 | 14,923 | | | 31.0% | 26.5% | 26.5% | 26.5% | 26.5% | | | 14,923 | 26.5% |
| 2012 / 2 | 53,908 | 18,299 | 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 | 45,891 | 13,212 | 0 | 13,212 | 14,226 | 13,212 | - | 100.0% | 13,212 | - | 100.0% | 13,212 | 13,212 | | | 31.0% | 28.8% | 28.8% | 28.8% | 28.8% | | | 13,212 | 28.8% |
| 2013 / 2 | 43,111 | 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 | 41,046 | 13,110 | 48 | 13,158 | 12,314 | 13,158 | - | 100.0% | 13,158 | - | 100.0% | 13,158 | 13,158 | | | 30.0% | 32.1% | 32.1% | 32.1% | 32.1% | | | 13,158 | 32.1% |
| 2014 / 2 | 46,081 | 14,435 | - | 14,435 | 14,746 | 14,435 | - | 100.0% | 14,435 | - | 100.0% | 14,435 | 14,435 | | | 32.0% | 31.3% | 31.3% | 31.3% | 31.3% | | | 14,435 | 31.3% |
| 2015 / 1 | 45,412 | 15,102 | 37 | 15,139 | 13,624 | 15,139 | - | 100.0% | 15,139 | - | 100.0% | 15,139 | 15,139 | | | 30.0% | 33.3% | 33.3% | 33.3% | 33.3% | | | 15,139 | 33.3% |
| 2015 / 2 | 45,067 | 14,732 | 129 | 14,862 | 13,971 | 14,857 | - | 100.0% | 14,857 | 12.5% | 87.5% | 14,746 | 14,862 | | | 31.0% | 33.0% | 33.0% | 32.7% | 33.0% | | | 14,857 | 33.0% |
| 2016 / 1 | 39,867 | 9,603 | 26 | 9,630 | 11,561 | 9,630 | - | 100.0% | 9,631 | 25.0% | 75.0% | 10,113 | 9,630 | | | 29.0% | 24.2% | 24.2% | 25.4% | 24.2% | | | 9,631 | 24.2% |
| 2016 / 2 | 46,381 | 13,341 | 178 | 13,519 | 13,451 | 13,514 | - | 100.0% | 13,514 | 37.5% | 62.5% | 13,490 | 13,519 | | | 29.0% | 29.1% | 29.1% | 29.1% | 29.1% | | | 13,514 | 29.1% |
| 2017 / 1 | 48,547 | 12,878 | 287 | 13,165 | 13,108 | 13,156 | (0.1%) | 100.1% | 13,156 | 50.0% | 50.0% | 13,132 | 13,165 | | | 27.0% | 27.1% | 27.1% | 27.0% | 27.1% | | | 13,156 | 27.1% |
| 2017 / 2 | 52,377 | 14,239 | 496 | 14,735 | 14,666 | 14,792 | 0.4% | 99.6% | 14,792 | 62.5% | 37.5% | 14,713 | 14,735 | | | 28.0% | 28.2% | 28.2% | 28.1% | 28.1% | | | 14,792 | 28.2% |
| 2018 / 1 | 53,769 | 12,692 | 431 | 13,123 | 14,518 | 13,334 | 1.6% | 98.4% | 13,353 | 75.0% | 25.0% | 14,222 | 13,123 | | | 27.0% | 24.8% | 24.8% | 26.4% | 24.4% | | | 13,353 | 24.8% |
| 2018 / 2 | 55,234 | 9,845 | 1,528 | 11,373 | 14,913 | 12,152 | 6.4% | 93.6% | 12,329 | 87.5% | 12.5% | 14,568 | 11,373 | | | 27.0% | 22.0% | 22.3% | 26.4% | 20.6% | | | 12,329 | 22.3% |
| 2019 / 1 | 58,476 | 4,734 | 4,410 | 9,144 | 14,619 | 13,159 | 30.5% | 69.5% | 13,604 | 100.0% | - | - | 9,144 | | | 25.0% | 22.5% | 23.3% | | - | | | 13,604 | 23.3% |
| Total | 1,931,398 | 477,621 | 7,577 | 485,198 | 311,007 | 490,242 | | | 296,789 | | | 480,632 | 485,198 | | | | | | | | | | 490,883 | |

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

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

Facility Association
**Comparison of Estimated IBNR by Method**
as at June 30, 2019
**Coverage: Property Damage**
**RSP: Alberta Grid**
**Amounts in: $1,000s**

| Accident Year | Current Valuation Results (as at Jun 2019) | | | | | | | | | | | Prior Valuation Results (as at Mar 2019) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ELR Method IBNR* | Link Ratio Method IBNR | BF Method IBNR* | ELR & LR Wtd Method IBNR | Incurred (Zero IBNR) IBNR | User Defined 1 IBNR | 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]) | =([10]-[17]) | =([11]-[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 | - | 24,333 | | - | - | - | |
| 2007 / 1 | - | - | - | - | | | | Link Ratio Method | - | 22,668 | | | - | | Link Ratio Method | - | 22,668 | | - | - | - | |
| 2007 / 2 | - | - | - | - | | | | Link Ratio Method | - | 26,221 | | | - | | Link Ratio Method | - | 26,223 | | (3) | - | (3) | |
| 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 | 2,217 | - | - | - | | | | Link Ratio Method | - | 19,265 | 24.2% | 2,216 | - | - | Link Ratio Method | - | 19,266 | 24.2% | (1) | - | (1) | - |
| 2010 / 1 | 3,174 | - | - | - | | | | Link Ratio Method | - | 15,855 | 22.5% | 2,469 | - | - | 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 | 1,262 | - | - | - | | | | Link Ratio Method | - | 17,789 | 29.9% | 667 | - | - | Link Ratio Method | - | 17,789 | 29.9% | - | - | - | - |
| 2012 / 1 | 2,517 | - | - | - | | | | Link Ratio Method | - | 14,923 | 26.5% | 1,956 | - | - | Link Ratio Method | - | 14,923 | 26.5% | 1 | - | 1 | - |
| 2012 / 2 | (1,049) | - | - | - | | | | Link Ratio Method | - | 18,299 | 33.9% | (1,048) | - | - | Link Ratio Method | - | 18,299 | 33.9% | 1 | - | 1 | - |
| 2013 / 1 | 1,014 | - | - | - | | | | Link Ratio Method | - | 13,212 | 28.8% | 560 | - | - | Link Ratio Method | - | 13,208 | 28.8% | 5 | - | 5 | - |
| 2013 / 2 | (201) | - | - | - | | | | Link Ratio Method | - | 13,997 | 32.5% | (201) | - | - | Link Ratio Method | - | 13,997 | 32.5% | - | - | - | - |
| 2014 / 1 | (844) | - | - | - | | | | Link Ratio Method | - | 13,158 | 32.1% | (857) | - | - | Link Ratio Method | - | 13,171 | 32.1% | (13) | - | (13) | - |
| 2014 / 2 | 312 | - | - | - | | | | Link Ratio Method | - | 14,435 | 31.3% | - | - | - | Link Ratio Method | - | 14,450 | 31.4% | (15) | - | (15) | (0.1%) |
| 2015 / 1 | (1,516) | - | - | - | | | | Link Ratio Method | - | 15,139 | 33.3% | (1,501) | (6) | (5) | Link Ratio Method | - | 15,120 | 33.3% | 13 | 6 | 19 | - |
| 2015 / 2 | (891) | (5) | (5) | (116) | | | | Link Ratio Method | (5) | 14,857 | 33.0% | (907) | (15) | (14) | Link Ratio Method | (15) | 14,865 | 33.0% | (18) | 10 | (8) | - |
| 2016 / 1 | 1,932 | 1 | 1 | 483 | | | | Link Ratio Method | 1 | 9,631 | 24.2% | 1,928 | (13) | (15) | Link Ratio Method | (13) | 9,633 | 24.1% | (17) | 14 | (3) | 0.1% |
| 2016 / 2 | (68) | (5) | (5) | (29) | | | | Link Ratio Method | (5) | 13,514 | 29.1% | 388 | (14) | (14) | Link Ratio Method | (14) | 13,542 | 29.1% | (37) | 9 | (28) | - |
| 2017 / 1 | (58) | (9) | (9) | (33) | | | | BF Method | (9) | 13,156 | 27.1% | 385 | 28 | 29 | BF Method | 29 | 13,265 | 27.3% | (71) | (38) | (109) | (0.2%) |
| 2017 / 2 | (69) | 57 | 57 | (22) | | | | BF Method | 57 | 14,792 | 28.2% | 10 | 177 | 175 | BF Method | 175 | 14,857 | 28.3% | 53 | (118) | (65) | (0.1%) |
| 2018 / 1 | 1,395 | 211 | 230 | 1,099 | | | | BF Method | 230 | 13,353 | 24.8% | 838 | 705 | 712 | BF Method | 712 | 13,879 | 25.8% | (45) | (482) | (527) | (1.0%) |
| 2018 / 2 | 3,540 | 779 | 956 | 3,195 | | | | BF Method | 956 | 12,329 | 22.3% | 3,601 | 2,831 | 2,991 | BF Method | 2,991 | 13,784 | 24.9% | 580 | (2,035) | (1,455) | (2.6%) |
| 2019 / 1 | - | - | - | - | - | | | | 4,460 | 13,604 | 23.3% | 9,381 | 9,725 | 9,496 | | - | 1,942 | 6,807 | 24.2% | 4,279 | 2,518 | 6,797 | (0.9%) |
| Total | 14,429 | 1,030 | 1,225 | 4,578 | - | | | | 5,685 | 490,883 | | 21,484 | 13,419 | 13,354 | | 5,801 | 486,287 | | 4,712 | (116) | 4,596 | |
| | | | | | | | | | | | | | | | | | | | | | | |
| **2018 / 2 & Prior** | **14,429** | **1,030** | **1,225** | **4,578** | **-** | | | | **1,225** | **477,279** | | **12,103** | **3,694** | **3,858** | | **3,859** | **479,480** | | **433** | **(2,634)** | **(2,201)** | |

*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 June 30, 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 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $000s | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP |
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] |
| | database | database | = [3]/[2] | = [7]-[3] | = [5]/[2] | database | = [7]/[2] | database | = [9]/[2] | = [7]+[9] | = [11]/[2] | = [5]+[9] | = [13]/[2] |
| 2014 & prior | 87,584 | 77,766 | 88.8% | 380 | 0.4% | 78,146 | 89.2% | - | - | 78,146 | 89.2% | 380 | 0.4% |
| 2015 | 5,708 | 5,710 | 100.0% | 254 | 4.4% | 5,964 | 104.5% | 30 | 0.5% | 5,994 | 105.0% | 284 | 5.0% |
| 2016 | 4,064 | 5,555 | 136.7% | 364 | 9.0% | 5,919 | 145.6% | 65 | 1.6% | 5,984 | 147.2% | 429 | 10.6% |
| 2017 | 4,706 | 5,131 | 109.0% | 562 | 11.9% | 5,693 | 121.0% | (9) | (0.2%) | 5,684 | 120.8% | 553 | 11.8% |
| 2018 | 5,357 | 4,170 | 77.8% | 1,685 | 31.5% | 5,855 | 109.3% | 451 | 8.4% | 6,306 | 117.7% | 2,136 | 39.9% |
| 2019 | 2,964 | 767 | 25.9% | 1,990 | 67.1% | 2,757 | 93.0% | 437 | 14.7% | 3,194 | 107.8% | 2,427 | 81.9% |
| TOTAL | 110,383 | 99,099 | 89.8% | 5,235 | 4.7% | 104,334 | 94.5% | 974 | 0.9% | 105,308 | 95.4% | 6,209 | 5.6% |
| | | | | | | | | | | | | | |
| 2018 & prior | 107,419 | 98,332 | 91.5% | 3,245 | 3.0% | 101,577 | 94.6% | 537 | 0.5% | 102,114 | 95.1% | 3,782 | 3.5% |

**Activity During Quarter vs EP**

| Accident Year | Earned Premium (LTD) | Change in Paid Indemnity & Allowed Claims Expense | | Change in Case Reserves | | Change in Recorded Indemnity & Allowed Claims Expense | | Change in Selected IBNR | | Change in Ultimate Indemnity & Allowed Claims Expense | | Change in Unpaid Indemnity & Allowed Claims Expense | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $000s | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP |
| [15] | [16] | [17] | [18] | [19] | [20] | [21] | [22] | [23] | [24] | [25] | [26] | [27] | [28] |
| | database | database | =[17]/[16] | database | =[19]/[16] | database | =[21]/[16] | database | =[23]/[16] | database | =[25]/[16] | database | =[27]/[16] |
| 2014 & prior | 87,584 | 2,662 | 3.0% | (2,490) | (2.8%) | 172 | 0.2% | (4) | - | 168 | 0.2% | (2,494) | (2.8%) |
| 2015 | 5,708 | 22 | 0.4% | (47) | (0.8%) | (25) | (0.4%) | (9) | (0.2%) | (34) | (0.6%) | (56) | (1.0%) |
| 2016 | 4,064 | 56 | 1.4% | (91) | (2.2%) | (35) | (0.9%) | (2) | - | (37) | (0.9%) | (93) | (2.3%) |
| 2017 | 4,706 | 267 | 5.7% | (207) | (4.4%) | 60 | 1.3% | (96) | (2.0%) | (36) | (0.8%) | (303) | (6.4%) |
| 2018 | 5,357 | 695 | 13.0% | (548) | (10.2%) | 147 | 2.7% | (328) | (6.1%) | (181) | (3.4%) | (876) | (16.4%) |
| TOTAL | 107,419 | 3,702 | 3.4% | (3,383) | (3.1%) | 319 | 0.3% | (439) | (0.4%) | (120) | (0.1%) | (3,822) | (3.6%) |

**Emergence During Quarter**

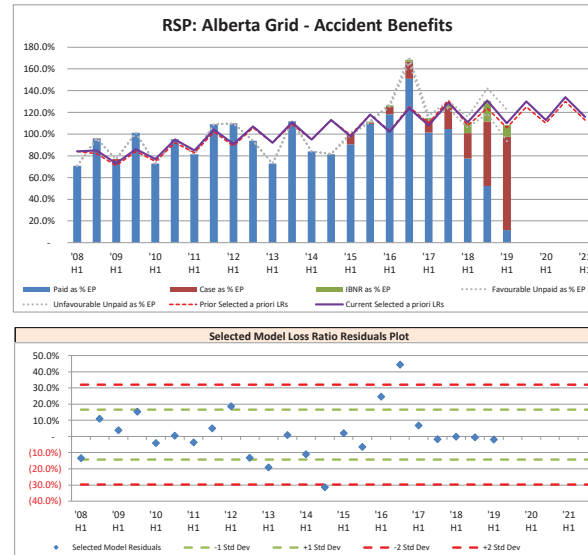| Accident Year | Beginning IBNR | Beginning Unpaid | Change in Paid Indemnity & Allowed Claims Expense | | Change in Recorded Indemnity & Allowed Claims Expense | | Change in Ultimate Indemnity & Allowed Claims Expense | |
|---|---|---|---|---|---|---|---|---|
| | $000s | $000s | $000s | % Beg Unpaid | $000s | % Beg IBNR | $000s | % Beg Unpaid |
| [29] | [30] | [31] | [32] | [33] | [34] | [35] | [36] | [37] |
| | database | database | [17] | =[32]/[31] | [21] | =[34]/[30] | [25] | =[36]/[31] |
| 2014 & prior | 4 | 2,874 | 2,662 | 92.6% | 172 | 4,300.0% | 168 | 5.8% |
| 2015 | 39 | 340 | 22 | 6.5% | (25) | (64.1%) | (34) | (10.0%) |
| 2016 | 67 | 522 | 56 | 10.7% | (35) | (52.2%) | (37) | (7.1%) |
| 2017 | 87 | 856 | 267 | 31.2% | 60 | 69.0% | (36) | (4.2%) |
| 2018 | 779 | 3,012 | 695 | 23.1% | 147 | 18.9% | (181) | (6.0%) |
| TOTAL | 976 | 7,604 | 3,702 | 48.7% | 319 | 32.7% | (120) | (1.6%) |

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

| Accident Year [1] | Earned Premium @ Jun 2019 [2] database | Paid Claims Amt* @ Jun 2019 [3] database | Case Reserve @ Jun 2019 [4] = [5]-[3] | Recorded Claims Amt* @ Jun 2019 [5] database | Selected IBNR @ Jun 2019 [6] database | Ultimate Claims Amt* @ Jun 2019 [7] = [5]+[6] | **Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]** | Selected Ultimate LR @ Mar 2019 [9] database | Selected Ultimate LR @ Dec 2018 [10] database | Selected Ultimate LR @ Sep 2018 [11] database | **Selected Ultimate LR @ Jun 2018 [12] database** | Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019 — Ultimate LR [13] = [8]-[9] | Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019 — Claims Amt* [14] | Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018 — Ultimate LR [15] = [8]-[12] | Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018 — Claims Amt* @ curr EP [16] = [2]*[15] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004 | 2,132 | 1,484 | - | 1,484 | - | 1,484 | 69.6% | 69.6% | 69.6% | 69.6% | 69.6% | - | - | - | - |
| 2005 | 11,498 | 13,284 | 193 | 13,477 | - | 13,477 | 117.2% | 115.7% | 93.1% | 92.0% | 92.0% | 1.5% | 175 | 25.2% | 2,897 |
| 2006 | 11,603 | 8,135 | 110 | 8,245 | - | 8,245 | 71.1% | 71.1% | 71.1% | 71.7% | 71.7% | - | (1) | (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 | 7,855 | 72 | 7,927 | - | 7,927 | 88.7% | 88.7% | 88.7% | 88.7% | 88.7% | - | - | - | - |
| 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 | - | 6,683 | - | 6,683 | 101.5% | 101.6% | 101.6% | 101.6% | 101.7% | (0.1%) | (2) | (0.2%) | (13) |
| 2013 | 5,506 | 5,062 | - | 5,062 | - | 5,062 | 91.9% | 91.9% | 91.9% | 91.9% | 92.2% | - | - | (0.3%) | (17) |
| 2014 | 5,707 | 4,718 | - | 4,718 | - | 4,718 | 82.7% | 82.7% | 82.9% | 83.1% | 84.1% | - | (4) | (1.4%) | (80) |
| 2015 | 5,708 | 5,710 | 254 | 5,964 | 30 | 5,994 | 105.0% | 105.6% | 105.9% | 105.6% | 105.4% | (0.6%) | (34) | (0.4%) | (23) |
| 2016 | 4,064 | 5,555 | 364 | 5,919 | 65 | 5,984 | 147.2% | 147.9% | 148.4% | 148.0% | 148.3% | (0.7%) | (37) | (1.1%) | (45) |
| 2017 | 4,706 | 5,131 | 562 | 5,693 | (9) | 5,684 | 120.8% | 121.3% | 119.5% | 121.8% | 126.7% | (0.5%) | (36) | (5.9%) | (278) |
| 2018 | 5,357 | 4,170 | 1,685 | 5,855 | 451 | 6,306 | 117.7% | 120.8% | 122.8% | 120.6% | 117.8% | (3.1%) | (181) | | |
| 2019 | 2,964 | 767 | 1,990 | 2,757 | 437 | 3,194 | 107.8% | 108.0% | - | - | - | | | | |
| **TOTAL** | **110,383** | **99,099** | **5,235** | **104,334** | **974** | **105,308** | **95.4%** | **95.3%** | **92.8%** | **92.4%** | **92.2%** | | **(120)** | | **2,371** |
| **2018 & prior** | **107,419** | **98,332** | **3,245** | **101,577** | **537** | **102,114** | **95.1%** | **95.2%** | **92.8%** | **92.4%** | **92.2%** | | **(120)** | | **2,371** |

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

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

Facility Association
a priori LR model
for valuation: **Jun 30, 2019**
RSP: **Alberta Grid**
Amounts in: $1,000s
**Coverage: Accident Benefits**

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2008 / 1 | 84.0% | 84.0% | - |
| 2008 / 2 | 85.0% | 82.0% | 3.0% |
| 2009 / 1 | 73.0% | 71.0% | 2.0% |
| 2009 / 2 | 86.0% | 84.0% | 2.0% |
| 2010 / 1 | 77.0% | 75.0% | 2.0% |
| 2010 / 2 | 95.0% | 92.0% | 3.0% |
| 2011 / 1 | 85.0% | 83.0% | 2.0% |
| 2011 / 2 | 104.0% | 102.0% | 2.0% |
| 2012 / 1 | 91.0% | 89.0% | 2.0% |
| 2012 / 2 | 107.0% | 106.0% | 1.0% |
| 2013 / 1 | 92.0% | 92.0% | - |
| 2013 / 2 | 111.0% | 109.0% | 2.0% |
| 2014 / 1 | 95.0% | 95.0% | - |
| 2014 / 2 | 113.0% | 113.0% | - |
| 2015 / 1 | 98.0% | 99.0% | (1.0%) |
| 2015 / 2 | 118.0% | 118.0% | - |
| 2016 / 1 | 102.0% | 103.0% | (1.0%) |
| 2016 / 2 | 124.0% | 125.0% | (1.0%) |
| 2017 / 1 | 108.0% | 110.0% | (2.0%) |
| 2017 / 2 | 129.0% | 131.0% | (2.0%) |
| 2018 / 1 | 111.0% | 108.0% | 3.0% |
| 2018 / 2 | 131.0% | 124.0% | 7.0% |
| 2019 / 1 | 110.0% | 106.0% | 4.0% |
| 2019 / 2 | 130.0% | 125.0% | 5.0% |
| 2020 / 1 | 113.0% | 110.0% | 3.0% |
| 2020 / 2 | 134.0% | 130.0% | 4.0% |
| 2021 / 1 | 116.0% | 113.0% | 3.0% |



RSP: Alberta Grid - Accident Benefits



Selected Model Loss Ratio Residuals Plot

Current AHY: **2019 / 1**

| Accident Period | Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Rate Change | Drift (RG, class, etc.) | Other | EP @ 2019 / 1 rate level | Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2019 / 1 clms level | On-Level to 2019 / 1 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2008 / 1 | 5,053 | 3,571 | 0 | 3,571 | 70.7% | 1.1783 | 1.0000 | 1.0000 | 5,954 | 1.5433 | 1.0000 | 1.0000 | 5,511 | 92.6% | - |
| 2008 / 2 | 4,855 | 4,653 | 4 | 4,657 | 95.9% | 1.1821 | 1.0000 | 1.0000 | 5,739 | 1.5310 | 1.0000 | 1.0000 | 7,131 | 124.3% | - |
| 2009 / 1 | 4,591 | 3,456 | 75 | 3,531 | 76.9% | 1.1582 | 1.0000 | 1.0000 | 5,317 | 1.7532 | 1.0000 | 1.0000 | 6,190 | 116.4% | - |
| 2009 / 2 | 4,343 | 4,397 | - | 4,397 | 101.2% | 1.1368 | 1.0000 | 1.0000 | 4,937 | 1.4478 | 1.0000 | 1.0000 | 6,365 | 128.9% | - |
| 2010 / 1 | 3,890 | 2,835 | - | 2,835 | 72.9% | 1.1526 | 1.0000 | 1.0000 | 4,484 | 1.6574 | 1.0000 | 1.0000 | 4,699 | 104.8% | - |
| 2010 / 2 | 3,710 | 3,541 | - | 3,541 | 95.4% | 1.1788 | 1.0000 | 1.0000 | 4,373 | 1.3684 | 1.0000 | 1.0000 | 4,845 | 110.8% | - |
| 2011 / 1 | 3,480 | 2,829 | 0 | 2,829 | 81.3% | 1.2066 | 1.0000 | 1.0000 | 4,199 | 1.5675 | 1.0000 | 1.0000 | 4,435 | 105.6% | - |
| 2011 / 2 | 3,437 | 3,746 | - | 3,746 | 109.0% | 1.2202 | 1.0000 | 1.0000 | 4,194 | 1.2942 | 1.0000 | 1.0000 | 4,848 | 115.6% | - |
| 2012 / 1 | 3,227 | 3,537 | 3 | 3,540 | 109.7% | 1.2195 | 1.0000 | 1.0000 | 3,935 | 1.4822 | 1.0000 | 1.0000 | 5,247 | 133.3% | - |
| 2012 / 2 | 3,354 | 3,146 | - | 3,146 | 93.8% | 1.1951 | 1.0000 | 1.0000 | 4,008 | 1.2235 | 1.0000 | 1.0000 | 3,849 | 96.0% | - |
| 2013 / 1 | 2,812 | 2,051 | 0 | 2,051 | 72.9% | 1.1768 | 1.0000 | 1.0000 | 3,309 | 1.4012 | 1.0000 | 1.0000 | 2,874 | 86.9% | 8.3% |
| 2013 / 2 | 2,694 | 3,012 | - | 3,012 | 111.8% | 1.1620 | 1.0000 | 1.0000 | 3,130 | 1.1563 | 1.0000 | 1.0000 | 3,482 | 111.2% | 8.3% |
| 2014 / 1 | 2,623 | 2,203 | - | 2,203 | 84.0% | 1.1441 | 1.0000 | 1.0000 | 3,001 | 1.3246 | 1.0000 | 1.0000 | 2,919 | 97.3% | 8.3% |
| 2014 / 2 | 3,084 | 2,514 | - | 2,518 | 81.7% | 1.1272 | 1.0000 | 1.0000 | 3,476 | 1.0933 | 1.0000 | 1.0000 | 2,753 | 79.2% | 8.3% |
| 2015 / 1 | 2,954 | 2,678 | 262 | 2,955 | 100.1% | 1.1186 | 1.0000 | 1.0000 | 3,304 | 1.2523 | 1.0000 | 1.0000 | 3,701 | 112.0% | 8.3% |
| 2015 / 2 | 2,754 | 3,010 | 39 | 3,072 | 111.6% | 1.1070 | 1.0000 | 1.0000 | 3,049 | 1.0334 | 1.0000 | 1.0000 | 3,175 | 104.1% | 8.3% |
| 2016 / 1 | 1,993 | 2,360 | 134 | 2,523 | 126.6% | 1.1023 | 1.0000 | 1.0000 | 2,197 | 1.1840 | 1.0000 | 1.0000 | 2,987 | 136.0% | 8.3% |
| 2016 / 2 | 2,077 | 3,139 | 321 | 3,498 | 168.4% | 1.1054 | 1.0000 | 1.0000 | 2,296 | 0.9768 | 1.0000 | 1.0000 | 3,417 | 148.8% | 8.3% |
| 2017 / 1 | 2,208 | 2,239 | 275 | 2,531 | 114.6% | 1.1018 | 1.0000 | 1.0000 | 2,433 | 1.1193 | 1.0000 | 1.0000 | 2,833 | 116.4% | 8.3% |
| 2017 / 2 | 2,505 | 2,625 | 494 | 3,188 | 127.3% | 1.0865 | 1.0000 | 1.0000 | 2,722 | 0.9234 | 1.0000 | 1.0000 | 2,944 | 108.2% | 8.3% |
| 2018 / 1 | 2,649 | 2,057 | 617 | 2,936 | 110.8% | 1.0672 | 1.0000 | 1.0000 | 2,827 | 1.0578 | 1.0000 | 1.0000 | 3,106 | 109.9% | 8.3% |
| 2018 / 2 | 2,720 | 1,418 | 1,616 | 3,552 | 130.6% | 1.0426 | 1.0000 | 1.0000 | 2,836 | 0.8728 | 1.0000 | 1.0000 | 3,100 | 109.3% | 8.3% |
| **Total** | **71,013** | **65,016** | **3,840** | **69,832** | **98.3%** | **1.1508** | **1.0000** | **1.0000** | **81,720** | **1.2947** | **1.0000** | **1.0000** | **90,411** | **110.6%** | **100.0%** |

*indemnity & allowed claims expense from FA Valuation Summary
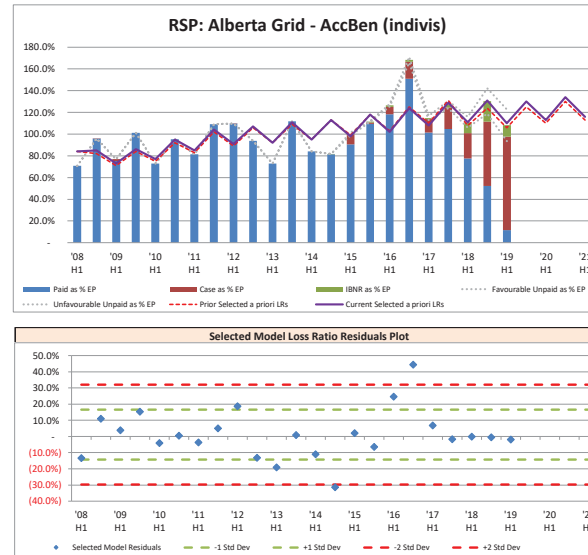
2018-2 AIX

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

**Mar 31, 2019 valuation result**

Adjust EP to 2019 / 1 rate level

Adjust Ultimate Claims Amount to 2019 / 1 clms level

weighted average: 109.9%
selected: **110.0%** | **106.0%**
current | prior

Facility Association
a priori LR model
for valuation: **Jun 30, 2019**
RSP: **Alberta Grid**
Amounts in: $1,000s
Coverage: **AccBen (indivis)**

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2008 / 1 | 84.0% | 84.0% | - |
| 2008 / 2 | 85.0% | 82.0% | 3.0% |
| 2009 / 1 | 73.0% | 71.0% | 2.0% |
| 2009 / 2 | 86.0% | 84.0% | 2.0% |
| 2010 / 1 | 77.0% | 75.0% | 2.0% |
| 2010 / 2 | 95.0% | 92.0% | 3.0% |
| 2011 / 1 | 85.0% | 83.0% | 2.0% |
| 2011 / 2 | 104.0% | 102.0% | 2.0% |
| 2012 / 1 | 91.0% | 89.0% | 2.0% |
| 2012 / 2 | 107.0% | 106.0% | 1.0% |
| 2013 / 1 | 92.0% | 92.0% | - |
| 2013 / 2 | 111.0% | 109.0% | 2.0% |
| 2014 / 1 | 95.0% | 95.0% | - |
| 2014 / 2 | 113.0% | 113.0% | - |
| 2015 / 1 | 98.0% | 99.0% | (1.0%) |
| 2015 / 2 | 118.0% | 118.0% | - |
| 2016 / 1 | 102.0% | 103.0% | (1.0%) |
| 2016 / 2 | 124.0% | 125.0% | (1.0%) |
| 2017 / 1 | 108.0% | 110.0% | (2.0%) |
| 2017 / 2 | 129.0% | 131.0% | (2.0%) |
| 2018 / 1 | 111.0% | 108.0% | 3.0% |
| 2018 / 2 | 131.0% | 124.0% | 7.0% |
| 2019 / 1 | 110.0% | 106.0% | 4.0% |
| 2019 / 2 | 130.0% | 125.0% | 5.0% |
| 2020 / 1 | 113.0% | 110.0% | 3.0% |
| 2020 / 2 | 134.0% | 130.0% | 4.0% |
| 2021 / 1 | 116.0% | 113.0% | 3.0% |



RSP: Alberta Grid - AccBen (indivis)

Legend: Paid as % EP; Case as % EP; IBNR as % EP; Favourable Unpaid as % EP; Unfavourable Unpaid as % EP; Prior Selected a priori LRs; Current Selected a priori LRs



Selected Model Loss Ratio Residuals Plot

Legend: Selected Model Residuals; -1 Std Dev; +1 Std Dev; -2 Std Dev; +2 Std Dev

Current AHY: **2019 / 1**

| Accident Period | Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Rate Change | Drift (RG, class, etc.) | Other | EP @ 2019 / 1 rate level | Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2019 / 1 clms level | On-Level to 2019 / 1 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]* [11]*[12] | =[13]/[9] | selected |
| 2008 / 1 | 5,053 | 3,571 | 0 | 3,571 | 70.7% | 1.1783 | 1.0000 | 1.0000 | 5,954 | 1.5433 | 1.0000 | 1.0000 | 5,511 | 92.6% | - |
| 2008 / 2 | 4,855 | 4,653 | 4 | 4,657 | 95.9% | 1.1821 | 1.0000 | 1.0000 | 5,739 | 1.5310 | 1.0000 | 1.0000 | 7,131 | 124.3% | - |
| 2009 / 1 | 4,591 | 3,456 | 75 | 3,531 | 76.9% | 1.1582 | 1.0000 | 1.0000 | 5,317 | 1.7532 | 1.0000 | 1.0000 | 6,190 | 116.4% | - |
| 2009 / 2 | 4,343 | 4,397 | - | 4,397 | 101.2% | 1.1368 | 1.0000 | 1.0000 | 4,937 | 1.4478 | 1.0000 | 1.0000 | 6,365 | 128.9% | - |
| 2010 / 1 | 3,890 | 2,835 | - | 2,835 | 72.9% | 1.1526 | 1.0000 | 1.0000 | 4,484 | 1.6574 | 1.0000 | 1.0000 | 4,699 | 104.8% | - |
| 2010 / 2 | 3,710 | 3,541 | - | 3,541 | 95.4% | 1.1788 | 1.0000 | 1.0000 | 4,373 | 1.3684 | 1.0000 | 1.0000 | 4,845 | 110.8% | - |
| 2011 / 1 | 3,480 | 2,829 | 0 | 2,829 | 81.3% | 1.2066 | 1.0000 | 1.0000 | 4,199 | 1.5675 | 1.0000 | 1.0000 | 4,435 | 105.6% | - |
| 2011 / 2 | 3,437 | 3,746 | - | 3,746 | 109.0% | 1.2202 | 1.0000 | 1.0000 | 4,194 | 1.2942 | 1.0000 | 1.0000 | 4,848 | 115.6% | - |
| 2012 / 1 | 3,227 | 3,537 | 3 | 3,540 | 109.7% | 1.2195 | 1.0000 | 1.0000 | 3,935 | 1.4822 | 1.0000 | 1.0000 | 5,247 | 133.3% | - |
| 2012 / 2 | 3,354 | 3,146 | - | 3,146 | 93.8% | 1.1951 | 1.0000 | 1.0000 | 4,008 | 1.2235 | 1.0000 | 1.0000 | 3,849 | 96.0% | - |
| 2013 / 1 | 2,812 | 2,051 | 0 | 2,051 | 72.9% | 1.1768 | 1.0000 | 1.0000 | 3,309 | 1.4012 | 1.0000 | 1.0000 | 2,874 | 86.9% | 8.3% |
| 2013 / 2 | 2,694 | 3,012 | - | 3,012 | 111.8% | 1.1620 | 1.0000 | 1.0000 | 3,130 | 1.1563 | 1.0000 | 1.0000 | 3,482 | 111.2% | 8.3% |
| 2014 / 1 | 2,623 | 2,203 | - | 2,203 | 84.0% | 1.1441 | 1.0000 | 1.0000 | 3,001 | 1.3246 | 1.0000 | 1.0000 | 2,919 | 97.3% | 8.3% |
| 2014 / 2 | 3,084 | 2,514 | - | 2,518 | 81.7% | 1.1272 | 1.0000 | 1.0000 | 3,476 | 1.0933 | 1.0000 | 1.0000 | 2,753 | 79.2% | 8.3% |
| 2015 / 1 | 2,954 | 2,678 | 262 | 2,955 | 100.1% | 1.1186 | 1.0000 | 1.0000 | 3,304 | 1.2523 | 1.0000 | 1.0000 | 3,701 | 112.0% | 8.3% |
| 2015 / 2 | 2,754 | 3,010 | 39 | 3,072 | 111.6% | 1.1070 | 1.0000 | 1.0000 | 3,049 | 1.0334 | 1.0000 | 1.0000 | 3,175 | 104.1% | 8.3% |
| 2016 / 1 | 1,993 | 2,360 | 134 | 2,523 | 126.6% | 1.1023 | 1.0000 | 1.0000 | 2,197 | 1.1840 | 1.0000 | 1.0000 | 2,987 | 136.0% | 8.3% |
| 2016 / 2 | 2,077 | 3,139 | 321 | 3,498 | 168.4% | 1.1054 | 1.0000 | 1.0000 | 2,296 | 0.9768 | 1.0000 | 1.0000 | 3,417 | 148.8% | 8.3% |
| 2017 / 1 | 2,208 | 2,239 | 275 | 2,531 | 114.6% | 1.1018 | 1.0000 | 1.0000 | 2,433 | 1.1193 | 1.0000 | 1.0000 | 2,833 | 116.4% | 8.3% |
| 2017 / 2 | 2,505 | 2,625 | 494 | 3,188 | 127.3% | 1.0865 | 1.0000 | 1.0000 | 2,722 | 0.9234 | 1.0000 | 1.0000 | 2,944 | 108.2% | 8.3% |
| 2018 / 1 | 2,649 | 2,057 | 617 | 2,936 | 110.8% | 1.0672 | 1.0000 | 1.0000 | 2,827 | 1.0578 | 1.0000 | 1.0000 | 3,106 | 109.9% | 8.3% |
| 2018 / 2 | 2,720 | 1,418 | 1,616 | 3,552 | 130.6% | 1.0426 | 1.0000 | 1.0000 | 2,836 | 0.8728 | 1.0000 | 1.0000 | 3,100 | 109.3% | 8.3% |
| Total | 71,013 | 65,016 | 3,840 | 69,832 | 98.3% | 1.1508 | 1.0000 | 1.0000 | 81,720 | 1.2947 | 1.0000 | 1.0000 | 90,411 | 110.6% | 100.0% |

Mar 31, 2019 valuation result | Adjust EP to 2019 / 1 rate level | Adjust Ultimate Claims Amount to 2019 / 1 clms level

*indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

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

weighted average: 109.9%
selected: **110.0%** 106.0%
current prior

[6] Rate Change factors are current AHY on-level factors estimated using industry projected earned premium data, details are presented in the a priori LR model Rate Change Factors exhibit
[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 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 June 30, 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 | 13,284 | 193 | 13,477 | | 13,477 | | | | | | 13,477 | 13,477 | | | | 117.2% | | 117.2% | 117.2% | | | 13,477 | 117.2% |
| 2006 | 11,603 | 8,135 | 109 | 8,245 | | 8,245 | | | | | | 8,245 | 8,245 | | | | 71.1% | | 71.1% | 71.1% | | | 8,245 | 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 | 7,855 | 72 | 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 | 6,519 | 6,376 | - | 100.0% | 6,376 | | | 6,376 | 6,376 | | | 85.8% | 83.9% | 83.9% | 83.9% | 83.9% | | | 6,376 | 83.9% |
| 2011 | 6,917 | 6,574 | 0 | 6,575 | 6,533 | 6,575 | - | 100.0% | 6,575 | | | 6,575 | 6,575 | | | 94.4% | 95.1% | 95.1% | 95.1% | 95.1% | | | 6,575 | 95.1% |
| 2012 | 6,581 | 6,683 | - | 6,683 | 6,525 | 6,683 | - | 100.0% | 6,683 | | | 6,683 | 6,683 | | | 99.2% | 101.5% | 101.5% | 101.5% | 101.5% | | | 6,683 | 101.5% |
| 2013 | 5,506 | 5,062 | 0 | 5,062 | 5,577 | 5,062 | - | 100.0% | 5,062 | | | 5,062 | 5,062 | | | 101.3% | 91.9% | 91.9% | 91.9% | 91.9% | | | 5,062 | 91.9% |
| 2014 | 5,707 | 4,718 | - | 4,718 | 5,977 | 4,718 | - | 100.0% | 4,718 | | | 4,718 | 4,718 | | | 104.7% | 82.7% | 82.7% | 82.7% | 82.7% | | | 4,718 | 82.7% |
| 2015 | 5,708 | 5,710 | 254 | 5,964 | 6,144 | 5,994 | 0.8% | 99.2% | 5,995 | | | 6,020 | 5,964 | | | 107.6% | 105.0% | 105.0% | 105.5% | 104.5% | | | 5,994 | 105.0% |
| 2016 | 4,064 | 5,555 | 365 | 5,919 | 4,602 | 5,984 | 1.1% | 98.9% | 5,969 | | | 5,523 | 5,919 | | | 113.2% | 147.2% | 146.8% | 135.9% | 145.6% | | | 5,984 | 147.2% |
| 2017 | 4,706 | 5,131 | 561 | 5,693 | 5,608 | 5,686 | 2.9% | 97.1% | 5,684 | | | 5,656 | 5,693 | | | 119.2% | 120.8% | 120.8% | 120.2% | 121.0% | | | 5,684 | 120.8% |
| 2018 | 5,357 | 4,170 | 1,685 | 5,855 | 6,489 | 6,292 | 7.3% | 92.7% | 6,306 | | | 6,455 | 5,855 | | | 121.1% | 117.4% | 117.7% | 120.5% | 109.3% | | | 6,306 | 117.7% |
| 2019 | 2,964 | 767 | 1,990 | 2,757 | 3,260 | 3,183 | 13.4% | 86.6% | 3,194 | | | - | 2,757 | | | 110.0% | 107.4% | 107.8% | | 93.0% | | | 3,194 | 107.8% |
| **Total** | **110,383** | **99,101** | **5,234** | **104,335** | **57,234** | **105,286** | | | **56,561** | | | **101,801** | **104,335** | | | | | | | | | | **105,309** | |

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

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

Facility Association
**Comparison of Estimated Ultimate Losses by Method**
as at June 30, 2019
**Coverage: Accident Benefits**
**RSP: Alberta Grid**
**Amounts in:** $1,000s

| Accident Year | Current Valuation Results (as at Jun 2019) | | | | | | | | | | | Prior Valuation Results (as at Mar 2019) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ELR Method* | Link Ratio Method | BF Method* | ELR & LR Wtd Method | Incurred (Zero IBNR) | User Defined 1 | 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 | | 13,477 | | 13,477 | 13,477 | | | N/A | - | 13,477 | 117.2% | | 13,302 | | N/A | - | 13,302 | 115.7% | 175 | - | 175 | 1.5% |
| 2006 | | 8,245 | | 8,245 | 8,245 | | | N/A | - | 8,245 | 71.1% | | 8,246 | | N/A | - | 8,246 | 71.1% | (1) | - | (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% | | 7,927 | | N/A | - | 7,927 | 88.7% | - | - | - | - |
| 2010 | 6,519 | 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 | 6,533 | 6,575 | 6,575 | 6,575 | 6,575 | | | N/A | - | 6,575 | 95.1% | 6,394 | 6,575 | 6,575 | N/A | - | 6,575 | 95.0% | - | - | - | 0.1% |
| 2012 | 6,525 | 6,683 | 6,683 | 6,683 | 6,683 | | | N/A | - | 6,683 | 101.5% | 6,427 | 6,685 | 6,685 | N/A | - | 6,685 | 101.6% | (3) | - | (3) | (0.1%) |
| 2013 | 5,577 | 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 | 4,718 | 4,718 | 4,718 | 4,718 | | | N/A | - | 4,718 | 82.7% | 5,977 | 4,722 | 4,723 | N/A | 4 | 4,722 | 82.7% | - | (4) | (4) | - |
| 2015 | 6,144 | 5,994 | 5,995 | 6,020 | 5,964 | | | N/A | 30 | 5,994 | 105.0% | 6,174 | 6,028 | 6,029 | N/A | 39 | 6,028 | 105.6% | (25) | (9) | (34) | (0.6%) |
| 2016 | 4,602 | 5,984 | 5,969 | 5,523 | 5,919 | | | N/A | 65 | 5,984 | 147.2% | 4,649 | 6,035 | 6,016 | N/A | 67 | 6,035 | 147.9% | (35) | (2) | (37) | (0.7%) |
| 2017 | 5,608 | 5,686 | 5,684 | 5,656 | 5,693 | | | N/A | (9) | 5,684 | 120.8% | 5,711 | 5,719 | 5,720 | N/A | 87 | 5,720 | 121.3% | 60 | (96) | (36) | (0.5%) |
| 2018 | 6,489 | 6,292 | 6,306 | 6,455 | 5,855 | | | N/A | 451 | 6,306 | 117.7% | 6,234 | 6,528 | 6,488 | N/A | 779 | 6,487 | 120.8% | 147 | (328) | (181) | (3.1%) |
| 2019 | 3,260 | 3,183 | 3,194 | - | 2,757 | | | N/A | 437 | 3,194 | 107.8% | 3,113 | 3,261 | 3,175 | N/A | 146 | 1,504 | 108.1% | 1,398 | 291 | 1,689 | (0.3%) |
| **Total** | **57,234** | **105,286** | **56,561** | **101,801** | **104,335** | | | | **974** | **105,309** | | **56,534** | **105,550** | **56,850** | | **1,122** | **103,740** | | **1,716** | **(148)** | **1,568** | |
| | | | | | | | | | | | | | | | | | | | | | | |
| **2018 & Prior** | **53,974** | **102,102** | **53,368** | **101,801** | **101,578** | | | | **537** | **102,115** | | **53,421** | **102,289** | **53,675** | | **976** | **102,236** | | **318** | **(439)** | **(121)** | |

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at June 30, 2019
Coverage: AccBen (indivis)
RSP: 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] | [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 | 9,482 | 193 | 9,675 | | 9,675 | | | | - | 100.0% | 9,675 | 9,675 | | | | | | | | | | 9,675 | |
| 2006 / 1 | 5,841 | 3,713 | - | 3,713 | | 3,713 | | | | - | 100.0% | 3,713 | 3,713 | | | | | | | | | | 3,713 | |
| 2006 / 2 | 5,761 | 4,422 | 109 | 4,532 | | 4,532 | | | | - | 100.0% | 4,532 | 4,532 | | | | | | | | | | 4,532 | |
| 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 | - | 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 | 3,459 | 72 | 3,531 | | 3,531 | | | | - | 100.0% | 3,531 | 3,531 | | | | | | | | | | 3,531 | |
| 2009 / 2 | 4,343 | 4,397 | - | 4,397 | 3,735 | 4,397 | - | 100.0% | 4,397 | - | 100.0% | 4,397 | 4,397 | | | 86.0% | 101.2% | 101.2% | 101.2% | 101.2% | | | 4,397 | 101.2% |
| 2010 / 1 | 3,890 | 2,835 | - | 2,835 | 2,995 | 2,835 | - | 100.0% | 2,835 | - | 100.0% | 2,835 | 2,835 | | | 77.0% | 72.9% | 72.9% | 72.9% | 72.9% | | | 2,835 | 72.9% |
| 2010 / 2 | 3,710 | 3,541 | - | 3,541 | 3,524 | 3,541 | - | 100.0% | 3,541 | - | 100.0% | 3,541 | 3,541 | | | 95.0% | 95.5% | 95.5% | 95.5% | 95.5% | | | 3,541 | 95.5% |
| 2011 / 1 | 3,480 | 2,829 | 0 | 2,829 | 2,958 | 2,829 | - | 100.0% | 2,829 | - | 100.0% | 2,829 | 2,829 | | | 85.0% | 81.3% | 81.3% | 81.3% | 81.3% | | | 2,829 | 81.3% |
| 2011 / 2 | 3,437 | 3,746 | - | 3,746 | 3,575 | 3,746 | - | 100.0% | 3,746 | - | 100.0% | 3,746 | 3,746 | | | 104.0% | 109.0% | 109.0% | 109.0% | 109.0% | | | 3,746 | 109.0% |
| 2012 / 1 | 3,227 | 3,537 | - | 3,537 | 2,937 | 3,537 | - | 100.0% | 3,537 | - | 100.0% | 3,537 | 3,537 | | | 91.0% | 109.6% | 109.6% | 109.6% | 109.6% | | | 3,537 | 109.6% |
| 2012 / 2 | 3,354 | 3,146 | - | 3,146 | 3,588 | 3,146 | - | 100.0% | 3,146 | - | 100.0% | 3,146 | 3,146 | | | 107.0% | 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 | 2,990 | 3,012 | - | 100.0% | 3,012 | - | 100.0% | 3,012 | 3,012 | | | 111.0% | 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 | 2,514 | - | 100.0% | 2,514 | - | 100.0% | 2,514 | 2,514 | | | 113.0% | 81.5% | 81.5% | 81.5% | 81.5% | | | 2,514 | 81.5% |
| 2015 / 1 | 2,954 | 2,699 | 245 | 2,944 | 2,895 | 2,954 | 0.3% | 99.7% | 2,954 | - | 100.0% | 2,944 | 2,944 | | | 98.0% | 100.0% | 100.0% | 99.7% | | | | 2,954 | 100.0% |
| 2015 / 2 | 2,754 | 3,011 | 9 | 3,020 | 3,249 | 3,040 | 0.7% | 99.3% | 3,041 | 12.5% | 87.5% | 3,066 | 3,020 | | | 118.0% | 110.4% | 110.4% | 111.3% | 109.7% | | | 3,040 | 110.4% |
| 2016 / 1 | 1,991 | 2,365 | 103 | 2,468 | 2,031 | 2,490 | 0.9% | 99.1% | 2,486 | 25.0% | 75.0% | 2,375 | 2,468 | | | 102.0% | 125.0% | 124.8% | 119.3% | 123.9% | | | 2,490 | 125.0% |
| 2016 / 2 | 2,073 | 3,190 | 262 | 3,452 | 2,571 | 3,494 | 1.2% | 98.8% | 3,483 | 37.5% | 62.5% | 3,148 | 3,452 | | | 124.0% | 168.5% | 168.0% | 151.8% | 166.5% | | | 3,495 | 168.5% |
| 2017 / 1 | 2,204 | 2,304 | 198 | 2,502 | 2,381 | 2,529 | 1.1% | 98.9% | 2,527 | 50.0% | 50.0% | 2,455 | 2,502 | | | 108.0% | 114.7% | 114.6% | 111.4% | 113.5% | | | 2,527 | 114.6% |
| 2017 / 2 | 2,502 | 2,827 | 364 | 3,191 | 3,227 | 3,157 | (1.1%) | 101.1% | 3,157 | 62.5% | 37.5% | 3,201 | 3,191 | | | 129.0% | 126.2% | 126.2% | 128.0% | 127.5% | | | 3,157 | 126.2% |
| 2018 / 1 | 2,645 | 2,246 | 513 | 2,759 | 2,935 | 2,859 | 3.5% | 96.5% | 2,861 | 75.0% | 25.0% | 2,916 | 2,759 | | | 111.0% | 108.1% | 108.2% | 110.3% | 104.3% | | | 2,862 | 108.2% |
| 2018 / 2 | 2,713 | 1,924 | 1,172 | 3,097 | 3,554 | 3,433 | 9.8% | 90.2% | 3,445 | 87.5% | 12.5% | 3,539 | 3,097 | | | 131.0% | 126.6% | 127.0% | 130.4% | 114.2% | | | 3,445 | 127.0% |
| 2019 / 1 | 2,964 | 767 | 1,990 | 2,757 | 3,260 | 3,183 | 13.4% | 86.6% | 3,194 | 100.0% | - | - | 2,757 | | | 110.0% | 107.4% | 107.8% | | - | | | 3,194 | 107.8% |
| **Total** | **110,383** | **99,101** | **5,234** | **104,335** | **60,969** | **105,286** | | | **60,958** | | | **101,801** | **104,335** | | | | | | | | | | **105,309** | |

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

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

Facility Association
**Comparison of Estimated IBNR by Method**
as at June 30, 2019
**Coverage:** AccBen (indivis)
**RSP:** Alberta Grid
**Amounts in:** $1,000s

| Accident Year | Current Valuation Results (as at Jun 2019) | | | | | | | | | | | Prior Valuation Results (as at Mar 2019) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ELR Method IBNR* | Link Ratio Method IBNR | BF Method IBNR* | ELR & LR Wtd Method IBNR | Incurred (Zero IBNR) IBNR | User Defined 1 IBNR | 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] =([9]-[16]) | [21] =([10]-[17]) | [22] =([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 | - | 9,675 | | | - | | Link Ratio Method | - | 9,500 | | 175 | - | 175 | - |
| 2006 / 1 | - | - | - | - | | | | Link Ratio Method | - | 3,713 | | | - | | Link Ratio Method | - | 3,713 | | - | - | - | - |
| 2006 / 2 | - | - | - | - | | | | Link Ratio Method | - | 4,532 | | | - | | Link Ratio Method | - | 4,533 | | (1) | - | (1) | - |
| 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 | - | 3,531 | | - | - | - | - |
| 2009 / 2 | (662) | - | - | - | | | | Link Ratio Method | - | 4,397 | 101.2% | (749) | - | - | Link Ratio Method | - | 4,397 | 101.2% | - | - | - | - |
| 2010 / 1 | 160 | - | - | - | | | | Link Ratio Method | - | 2,835 | 72.9% | 82 | - | - | Link Ratio Method | - | 2,835 | 72.9% | - | - | - | - |
| 2010 / 2 | (17) | - | - | - | | | | Link Ratio Method | - | 3,541 | 95.5% | (128) | - | - | Link Ratio Method | - | 3,541 | 95.5% | - | - | - | - |
| 2011 / 1 | 129 | - | - | - | | | | Link Ratio Method | - | 2,829 | 81.3% | 59 | - | - | Link Ratio Method | - | 2,829 | 81.3% | - | - | - | - |
| 2011 / 2 | (171) | - | - | - | | | | Link Ratio Method | - | 3,746 | 109.0% | (240) | - | - | Link Ratio Method | - | 3,746 | 109.0% | - | - | - | - |
| 2012 / 1 | (600) | - | - | - | | | | Link Ratio Method | - | 3,537 | 109.6% | (667) | - | - | Link Ratio Method | - | 3,540 | 109.7% | (3) | - | (3) | (0.1%) |
| 2012 / 2 | 443 | - | - | - | | | | 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 | (22) | - | - | - | | | | Link Ratio Method | - | 3,012 | 111.8% | (75) | - | - | Link Ratio Method | - | 3,012 | 111.8% | - | - | - | - |
| 2014 / 1 | 288 | - | - | - | | | | Link Ratio Method | - | 2,203 | 84.0% | 288 | - | - | Link Ratio Method | - | 2,203 | 84.0% | - | - | - | - |
| 2014 / 2 | 971 | - | - | - | | | | Link Ratio Method | - | 2,514 | 81.5% | 971 | 4 | 6 | Link Ratio Method | 4 | 2,518 | 81.6% | - | (4) | (4) | (0.1%) |
| 2015 / 1 | (49) | 10 | 10 | 10 | | | | Link Ratio Method | 10 | 2,954 | 100.0% | (16) | 15 | 15 | Link Ratio Method | 15 | 2,955 | 100.1% | 3 | (5) | (2) | (0.1%) |
| 2015 / 2 | 229 | 20 | 21 | 46 | | | | Link Ratio Method | 20 | 3,040 | 110.4% | 201 | 24 | 25 | Link Ratio Method | 24 | 3,072 | 111.6% | (28) | (4) | (32) | (1.2%) |
| 2016 / 1 | (437) | 22 | 18 | (93) | | | | Link Ratio Method | 22 | 2,490 | 125.0% | (441) | 29 | 24 | Link Ratio Method | 29 | 2,523 | 126.6% | (26) | (7) | (33) | (1.6%) |
| 2016 / 2 | (881) | 43 | 31 | (304) | | | | Link Ratio Method | 43 | 3,495 | 168.5% | (863) | 52 | 38 | Link Ratio Method | 38 | 3,498 | 168.4% | (9) | 5 | (4) | 0.1% |
| 2017 / 1 | (121) | 27 | 25 | (47) | | | | BF Method | 25 | 2,527 | 114.6% | (85) | 18 | 17 | BF Method | 17 | 2,531 | 114.6% | (12) | 8 | (4) | - |
| 2017 / 2 | 36 | (33) | (34) | 10 | | | | BF Method | (34) | 3,157 | 126.2% | 164 | 68 | 70 | BF Method | 70 | 3,188 | 127.3% | 72 | (104) | (32) | (1.1%) |
| 2018 / 1 | 177 | 100 | 103 | 158 | | | | BF Method | 103 | 2,862 | 108.2% | 187 | 270 | 262 | BF Method | 262 | 2,936 | 110.8% | 85 | (159) | (74) | (2.6%) |
| 2018 / 2 | 457 | 337 | 348 | 442 | | | | BF Method | 348 | 3,445 | 127.0% | 338 | 549 | 517 | BF Method | 517 | 3,552 | 130.6% | 62 | (169) | (107) | (3.6%) |
| 2019 / 1 | - | - | - | - | - | | | | 437 | 3,194 | 107.8% | 1,754 | 1,903 | 1,816 | | - | 146 | 1,504 | 108.1% | 1,398 | 291 | 1,689 | (0.3%) |
| Total | 467 | 524 | 522 | 222 | - | | | | 974 | 105,309 | | 1,726 | 2,932 | 2,790 | | 1,122 | 103,740 | | 1,716 | (148) | 1,568 | |

| 2018 / 2 & Prior | 467 | 524 | 522 | 222 | - | | | | 537 | 102,115 | | (29) | 1,029 | 974 | | 976 | 102,236 | | 318 | (439) | (121) | |

*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 June 30, 2019
**Coverage: Other Coverages**
**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 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $000s | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP |
| [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] |
| | database | database | = [3]/[2] | = [7]-[3] | = [5]/[2] | database | = [7]/[2] | database | = [9]/[2] | = [7]+[9] | = [11]/[2] | = [5]+[9] | = [13]/[2] |
| 2014 & prior | 789,646 | 447,832 | 56.7% | 565 | 0.1% | 448,397 | 56.8% | 13 | - | 448,410 | 56.8% | 578 | 0.1% |
| 2015 | 50,538 | 30,919 | 61.2% | 499 | 1.0% | 31,418 | 62.2% | 24 | - | 31,442 | 62.2% | 523 | 1.0% |
| 2016 | 40,484 | 29,216 | 72.2% | 199 | 0.5% | 29,415 | 72.7% | 16 | - | 29,431 | 72.7% | 215 | 0.5% |
| 2017 | 43,634 | 29,404 | 67.4% | 1,109 | 2.5% | 30,513 | 69.9% | 17 | - | 30,530 | 70.0% | 1,126 | 2.6% |
| 2018 | 47,374 | 29,085 | 61.4% | 1,063 | 2.2% | 30,148 | 63.6% | (1,482) | (3.1%) | 28,666 | 60.5% | (419) | (0.9%) |
| 2019 | 22,911 | 10,236 | 44.7% | 3,993 | 17.4% | 14,229 | 62.1% | (2,188) | (9.5%) | 12,041 | 52.6% | 1,805 | 7.9% |
| TOTAL | 994,587 | 576,692 | 58.0% | 7,428 | 0.7% | 584,120 | 58.7% | (3,600) | (0.4%) | 580,520 | 58.4% | 3,828 | 0.4% |
| 2018 & prior | 971,676 | 566,456 | 58.3% | 3,435 | 0.4% | 569,891 | 58.7% | (1,412) | (0.1%) | 568,479 | 58.5% | 2,023 | 0.2% |

### Activity During Quarter vs EP

| Accident Year | Earned Premium (LTD) | Change in Paid Indemnity & Allowed Claims Expense | | Change in Case Reserves | | Change in Recorded Indemnity & Allowed Claims Expense | | Change in Selected IBNR | | Change in Ultimate Indemnity & Allowed Claims Expense | | Change in Unpaid Indemnity & Allowed Claims Expense | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $000s | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP | $000s | % EP |
| [15] | [16] | [17] | [18] | [19] | [20] | [21] | [22] | [23] | [24] | [25] | [26] | [27] | [28] |
| | database | database | =[17]/[16] | database | =[19]/[16] | database | =[21]/[16] | database | =[23]/[16] | database | =[25]/[16] | database | =[27]/[16] |
| 2014 & prior | 789,646 | (3) | - | (99) | - | (102) | - | (30) | - | (132) | - | (129) | - |
| 2015 | 50,538 | - | - | 133 | 0.3% | 133 | 0.3% | 35 | 0.1% | 168 | 0.3% | 168 | 0.3% |
| 2016 | 40,484 | (17) | - | 48 | 0.1% | 31 | 0.1% | 51 | 0.1% | 82 | 0.2% | 99 | 0.2% |
| 2017 | 43,634 | (100) | (0.2%) | (92) | (0.2%) | (192) | (0.4%) | 168 | 0.4% | (24) | (0.1%) | 76 | 0.2% |
| 2018 | 47,374 | (703) | (1.5%) | (1,336) | (2.8%) | (2,039) | (4.3%) | 1,871 | 3.9% | (168) | (0.4%) | 535 | 1.1% |
| TOTAL | 971,676 | (823) | (0.1%) | (1,346) | (0.1%) | (2,169) | (0.2%) | 2,095 | 0.2% | (74) | - | 749 | 0.1% |

### Emergence During Quarter

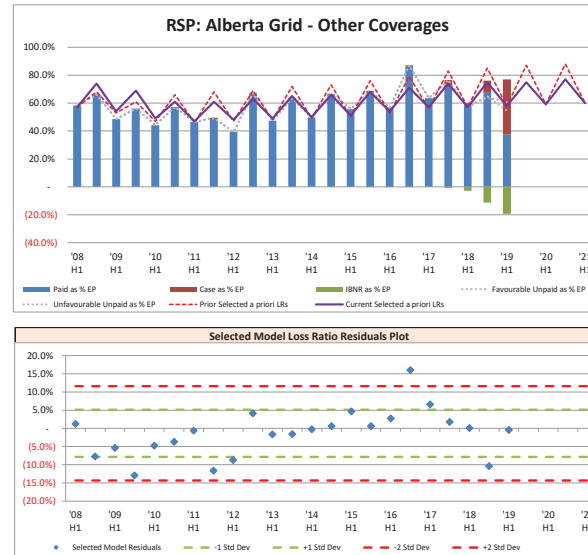| Accident Year | Beginning IBNR | Beginning Unpaid | Change in Paid Indemnity & Allowed Claims Expense | | Change in Recorded Indemnity & Allowed Claims Expense | | Change in Ultimate Indemnity & Allowed Claims Expense | |
|---|---|---|---|---|---|---|---|---|
| | $000s | $000s | $000s | % Beg Unpaid | $000s | % Beg IBNR | $000s | % Beg Unpaid |
| [29] | [30] | [31] | [32] | [33] | [34] | [35] | [36] | [37] |
| | database | database | [17] | =[32]/[31] | [21] | =[34]/[30] | [25] | =[36]/[31] |
| 2014 & prior | 43 | 707 | (3) | (0.4%) | (102) | (237.2%) | (132) | (18.7%) |
| 2015 | (11) | 355 | - | - | 133 | (1,209.1%) | 168 | 47.3% |
| 2016 | (35) | 116 | (17) | (14.7%) | 31 | (88.6%) | 82 | 70.7% |
| 2017 | (151) | 1,050 | (100) | (9.5%) | (192) | 127.2% | (24) | (2.3%) |
| 2018 | (3,353) | (954) | (703) | 73.7% | (2,039) | 60.8% | (168) | 17.6% |
| TOTAL | (3,507) | 1,274 | (823) | (64.6%) | (2,169) | 61.8% | (74) | (5.8%) |

Facility Association    **Loss Ratios Over Time**
Amounts in: $1,000s    as at June 30, 2019
**Coverage: Other Coverages**
**RSP: Alberta Grid**

| Accident Year [1] | Earned Premium @ Jun 2019 [2] database | Paid Claims Amt* @ Jun 2019 [3] database | Case Reserve @ Jun 2019 [4] = [5]-[3] | Recorded Claims Amt* @ Jun 2019 [5] database | Selected IBNR @ Jun 2019 [6] database | Ultimate Claims Amt* @ Jun 2019 [7] = [5]+[6] | Selected Ultimate LR @ Jun 2019 [8] = [7]/[2] | Selected Ultimate LR @ Mar 2019 [9] database | Selected Ultimate LR @ Dec 2018 [10] database | Selected Ultimate LR @ Sep 2018 [11] database | Selected Ultimate LR @ Jun 2018 [12] database | Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019 — Ultimate LR [13] = [8]-[9] | Claims Amt* [14] | Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018 — Ultimate LR [15] = [8]-[12] | Claims Amt* @ curr EP [16] = [2]*[15] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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% | - | - | - | - |
| 2006 | 94,403 | 58,230 | - | 58,230 | - | 58,230 | 61.7% | 61.7% | 61.7% | 61.7% | 61.7% | - | - | - | - |
| 2007 | 102,110 | 69,160 | 1 | 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 | 44,975 | - | 44,975 | - | 44,975 | 52.2% | 52.2% | 52.2% | 52.2% | 52.2% | - | 5 | - | - |
| 2010 | 74,596 | 37,702 | - | 37,702 | - | 37,702 | 50.5% | 50.7% | 50.7% | 50.7% | 50.7% | (0.2%) | (100) | (0.2%) | (149) |
| 2011 | 71,570 | 33,780 | 483 | 34,263 | - | 34,263 | 47.9% | 47.9% | 47.9% | 47.9% | 47.9% | - | (1) | - | - |
| 2012 | 66,461 | 35,081 | 10 | 35,091 | 5 | 35,096 | 52.8% | 52.8% | 52.8% | 52.8% | 53.3% | - | (2) | (0.5%) | (332) |
| 2013 | 52,310 | 28,805 | - | 28,805 | 2 | 28,807 | 55.1% | 55.1% | 55.1% | 55.1% | 55.1% | - | (7) | - | - |
| 2014 | 51,862 | 30,330 | 61 | 30,391 | 6 | 30,397 | 58.6% | 58.7% | 58.7% | 58.6% | 58.5% | (0.1%) | (27) | 0.1% | 52 |
| 2015 | 50,538 | 30,919 | 499 | 31,418 | 24 | 31,442 | 62.2% | 61.9% | 61.9% | 61.6% | 61.6% | 0.3% | 168 | 0.6% | 303 |
| 2016 | 40,484 | 29,216 | 199 | 29,415 | 16 | 29,431 | 72.7% | 72.4% | 72.5% | 72.4% | 72.7% | 0.3% | 82 | - | - |
| 2017 | 43,634 | 29,404 | 1,109 | 30,513 | 17 | 30,530 | 70.0% | 69.9% | 70.2% | 69.5% | 70.2% | 0.1% | (24) | (0.2%) | (87) |
| 2018 | 47,374 | 29,085 | 1,063 | 30,148 | (1,482) | 28,666 | 60.5% | 60.7% | 61.2% | 61.0% | 60.3% | (0.2%) | (168) | | |
| 2019 | 22,911 | 10,236 | 3,993 | 14,229 | (2,188) | 12,041 | 52.6% | 57.6% | - | - | - | | | | |
| **TOTAL** | **994,587** | **576,692** | **7,428** | **584,120** | **(3,600)** | **580,520** | **58.4%** | **58.5%** | **58.5%** | **58.5%** | **58.5%** | | **(74)** | | **(213)** |
| **2018 & prior** | 971,676 | 566,456 | 3,435 | 569,891 | (1,412) | 568,479 | **58.5%** | 58.5% | 58.5% | 58.5% | **58.5%** | | (74) | | (213) |

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

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

Facility Association
a priori LR model
for valuation: **Jun 30, 2019**
RSP: **Alberta Grid**
Amounts in: $1,000s
Coverage: **Other Coverages**

Exhibit B.4.3
A Priori LRs
page 1 of 1

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2008 / 1 | 57.0% | 57.0% | - |
| 2008 / 2 | 74.0% | 68.0% | 6.0% |
| 2009 / 1 | 54.0% | 53.0% | 1.0% |
| 2009 / 2 | 69.0% | 61.0% | 8.0% |
| 2010 / 1 | 49.0% | 47.0% | 2.0% |
| 2010 / 2 | 61.0% | 66.0% | (5.0%) |
| 2011 / 1 | 47.0% | 46.0% | 1.0% |
| 2011 / 2 | 61.0% | 68.0% | (7.0%) |
| 2012 / 1 | 48.0% | 47.0% | 1.0% |
| 2012 / 2 | 63.0% | 69.0% | (6.0%) |
| 2013 / 1 | 49.0% | 48.0% | 1.0% |
| 2013 / 2 | 65.0% | 72.0% | (7.0%) |
| 2014 / 1 | 50.0% | 49.0% | 1.0% |
| 2014 / 2 | 66.0% | 73.0% | (7.0%) |
| 2015 / 1 | 51.0% | 50.0% | 1.0% |
| 2015 / 2 | 68.0% | 76.0% | (8.0%) |
| 2016 / 1 | 54.0% | 53.0% | 1.0% |
| 2016 / 2 | 71.0% | 79.0% | (8.0%) |
| 2017 / 1 | 57.0% | 56.0% | 1.0% |
| 2017 / 2 | 74.0% | 83.0% | (9.0%) |
| 2018 / 1 | 57.0% | 57.0% | - |
| 2018 / 2 | 75.0% | 85.0% | (10.0%) |
| 2019 / 1 | 58.0% | 58.0% | - |
| 2019 / 2 | 75.0% | 87.0% | (12.0%) |
| 2020 / 1 | 59.0% | 59.0% | - |
| 2020 / 2 | 77.0% | 88.0% | (11.0%) |
| 2021 / 1 | 60.0% | 60.0% | - |

**RSP: Alberta Grid - Other Coverages**

Legend: Paid as % EP · Case as % EP · IBNR as % EP · Favourable Unpaid as % EP · Unfavourable Unpaid as % EP · Prior Selected a priori LRs · Current Selected a priori LRs

**Selected Model Loss Ratio Residuals Plot**

Legend: Selected Model Residuals · -1 Std Dev · +1 Std Dev · -2 Std Dev · +2 Std Dev

Current AHY: **2019 / 1**

| Accident Period | Mar 31, 2019 valuation result | | | | | Adjust EP to 2019 / 1 rate level | | | | Adjust Ultimate Claims Amount to 2019 / 1 clms level | | | | On-Level to 2019 / 1 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Rate Change | Drift (RG, class, etc.) | Other | EP @ 2019 / 1 rate level | Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2019 / 1 clms level | | |
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2008 / 1 | 48,866 | 28,441 | - | 28,441 | 58.2% | 1.2960 | 1.0000 | 1.0000 | 63,328 | 1.3039 | 1.0000 | 1.0000 | 37,082 | 58.6% | - |
| 2008 / 2 | 47,742 | 31,667 | 10 | 31,677 | 66.4% | 1.2672 | 1.0000 | 1.0000 | 60,500 | 1.0279 | 1.0000 | 1.0000 | 32,561 | 53.8% | - |
| 2009 / 1 | 44,687 | 21,702 | - | 21,702 | 48.6% | 1.2318 | 1.0000 | 1.0000 | 55,046 | 1.3049 | 1.0000 | 1.0000 | 28,318 | 51.4% | - |
| 2009 / 2 | 41,506 | 23,268 | - | 23,268 | 56.1% | 1.1860 | 1.0000 | 1.0000 | 49,225 | 1.0628 | 1.0000 | 1.0000 | 24,730 | 50.2% | - |
| 2010 / 1 | 37,901 | 16,689 | 100 | 16,789 | 44.3% | 1.1070 | 1.0000 | 1.0000 | 41,958 | 1.3039 | 1.0000 | 1.0000 | 21,891 | 52.2% | - |
| 2010 / 2 | 36,695 | 21,014 | - | 21,014 | 57.3% | 1.0848 | 1.0000 | 1.0000 | 39,807 | 0.9991 | 1.0000 | 1.0000 | 20,994 | 52.7% | - |
| 2011 / 1 | 35,957 | 16,684 | 0 | 16,684 | 46.4% | 1.0672 | 1.0000 | 1.0000 | 38,375 | 1.3054 | 1.0000 | 1.0000 | 21,779 | 56.8% | - |
| 2011 / 2 | 35,614 | 17,096 | 484 | 17,580 | 49.4% | 1.0551 | 1.0000 | 1.0000 | 37,577 | 1.0102 | 1.0000 | 1.0000 | 17,760 | 47.3% | - |
| 2012 / 1 | 34,218 | 13,442 | 9 | 13,451 | 39.3% | 1.0435 | 1.0000 | 1.0000 | 35,706 | 1.2726 | 1.0000 | 1.0000 | 17,118 | 47.9% | 0.3% |
| 2012 / 2 | 32,245 | 21,639 | 0 | 21,647 | 67.1% | 1.0427 | 1.0000 | 1.0000 | 33,620 | 0.9452 | 1.0000 | 1.0000 | 20,460 | 60.9% | 0.3% |
| 2013 / 1 | 27,083 | 12,801 | 0 | 12,807 | 47.3% | 1.0354 | 1.0000 | 1.0000 | 28,042 | 1.2304 | 1.0000 | 1.0000 | 15,757 | 56.2% | 2.9% |
| 2013 / 2 | 25,229 | 16,004 | 0 | 16,007 | 63.4% | 1.0285 | 1.0000 | 1.0000 | 25,948 | 0.9401 | 1.0000 | 1.0000 | 15,048 | 58.0% | 2.9% |
| 2014 / 1 | 24,351 | 12,037 | 61 | 12,105 | 49.7% | 1.0180 | 1.0000 | 1.0000 | 24,788 | 1.1829 | 1.0000 | 1.0000 | 14,320 | 57.8% | 3.0% |
| 2014 / 2 | 27,513 | 18,299 | 0 | 18,319 | 66.6% | 1.0103 | 1.0000 | 1.0000 | 27,797 | 0.9107 | 1.0000 | 1.0000 | 16,682 | 60.0% | 3.0% |
| 2015 / 1 | 26,496 | 14,611 | 147 | 14,763 | 55.7% | 1.0030 | 1.0000 | 1.0000 | 26,575 | 1.1439 | 1.0000 | 1.0000 | 16,888 | 63.5% | 3.0% |
| 2015 / 2 | 24,049 | 16,308 | 219 | 16,510 | 68.7% | 1.0136 | 1.0000 | 1.0000 | 24,377 | 0.8717 | 1.0000 | 1.0000 | 14,392 | 59.0% | 3.0% |
| 2016 / 1 | 19,573 | 11,121 | 3 | 11,114 | 56.8% | 1.0287 | 1.0000 | 1.0000 | 20,135 | 1.1126 | 1.0000 | 1.0000 | 12,364 | 61.4% | 11.8% |
| 2016 / 2 | 20,952 | 18,111 | 149 | 18,235 | 87.0% | 1.0412 | 1.0000 | 1.0000 | 21,815 | 0.8371 | 1.0000 | 1.0000 | 15,265 | 70.0% | 11.9% |
| 2017 / 1 | 20,999 | 13,306 | 46 | 13,354 | 63.6% | 1.0699 | 1.0000 | 1.0000 | 21,888 | 1.0699 | 1.0000 | 1.0000 | 14,287 | 65.3% | 14.5% |
| 2017 / 2 | 22,691 | 16,198 | 1,154 | 17,200 | 75.8% | 1.0421 | 1.0000 | 1.0000 | 23,647 | 0.8381 | 1.0000 | 1.0000 | 14,414 | 61.0% | 14.4% |
| 2018 / 1 | 24,308 | 14,181 | 406 | 13,874 | 57.1% | 1.0333 | 1.0000 | 1.0000 | 25,119 | 1.0342 | 1.0000 | 1.0000 | 14,347 | 57.1% | 14.4% |
| 2018 / 2 | 23,157 | 15,607 | 1,992 | 14,960 | 64.6% | 1.0211 | 1.0000 | 1.0000 | 23,646 | 0.7905 | 1.0000 | 1.0000 | 11,826 | 50.0% | 14.3% |
| **Total** | **681,832** | **390,227** | **4,780** | **391,500** | **57.4%** | **1.0984** | **1.0000** | **1.0000** | **748,919** | **1.0684** | **1.0000** | **1.0000** | **418,283** | **55.9%** | **99.6%** |

*indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

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

weighted average: 60.0%
selected: 58.0% 58.0%
current prior

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

Facility Association
a priori LR model
for valuation: **Jun 30, 2019**
RSP: **Alberta Grid**
Amounts in: $1,000s
**Coverage: UM**

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2008 / 1 | 26.0% | 26.0% | - |
| 2008 / 2 | 27.0% | 26.0% | 1.0% |
| 2009 / 1 | 27.0% | 26.0% | 1.0% |
| 2009 / 2 | 26.0% | 26.0% | - |
| 2010 / 1 | 26.0% | 25.0% | 1.0% |
| 2010 / 2 | 25.0% | 25.0% | - |
| 2011 / 1 | 25.0% | 25.0% | - |
| 2011 / 2 | 25.0% | 24.0% | 1.0% |
| 2012 / 1 | 24.0% | 24.0% | - |
| 2012 / 2 | 24.0% | 23.0% | 1.0% |
| 2013 / 1 | 23.0% | 23.0% | - |
| 2013 / 2 | 23.0% | 23.0% | - |
| 2014 / 1 | 23.0% | 23.0% | - |
| 2014 / 2 | 23.0% | 22.0% | 1.0% |
| 2015 / 1 | 23.0% | 22.0% | 1.0% |
| 2015 / 2 | 22.0% | 22.0% | - |
| 2016 / 1 | 22.0% | 22.0% | - |
| 2016 / 2 | 22.0% | 22.0% | - |
| 2017 / 1 | 22.0% | 21.0% | 1.0% |
| 2017 / 2 | 21.0% | 21.0% | - |
| 2018 / 1 | 21.0% | 21.0% | - |
| 2018 / 2 | 21.0% | 21.0% | - |
| 2019 / 1 | 21.0% | 21.0% | - |
| 2019 / 2 | 21.0% | 21.0% | - |
| 2020 / 1 | 21.0% | 21.0% | - |
| 2020 / 2 | 21.0% | 21.0% | - |
| 2021 / 1 | 21.0% | 21.0% | - |



RSP: Alberta Grid - Underinsured Motorist



Selected Model Loss Ratio Residuals Plot

Current AHY: **2019 / 1**

| Accident Period | Mar 31, 2019 valuation result | | | | | Adjust EP to 2019 / 1 rate level | | | | Adjust Ultimate Claims Amount to 2019 / 1 clms level | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Rate Change | Drift (RG, class, etc.) | Other | EP @ 2019 / 1 rate level | Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2019 / 1 clms level | On-Level to 2019 / 1 Loss Ratios | Weights |
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]* [11]*[12] | =[13]/[9] | selected |
| 2008 / 1 | 2,590 | 247 | - | 247 | 9.5% | 1.2584 | 1.0000 | 1.0000 | 3,259 | 1.0000 | 1.0000 | 1.0000 | 247 | 7.6% | - |
| 2008 / 2 | 2,456 | 145 | - | 145 | 5.9% | 1.2702 | 1.0000 | 1.0000 | 3,120 | 1.0000 | 1.0000 | 1.0000 | 145 | 4.6% | - |
| 2009 / 1 | 2,227 | 0 | - | 0 | - | 1.2680 | 1.0000 | 1.0000 | 2,824 | 1.0000 | 1.0000 | 1.0000 | - | - | - |
| 2009 / 2 | 2,042 | 410 | - | 410 | 20.1% | 1.2500 | 1.0000 | 1.0000 | 2,553 | 1.0000 | 1.0000 | 1.0000 | 410 | 16.1% | - |
| 2010 / 1 | 1,325 | 949 | 100 | 1,049 | 79.1% | 1.2269 | 1.0000 | 1.0000 | 1,626 | 1.0000 | 1.0000 | 1.0000 | 1,049 | 64.5% | - |
| 2010 / 2 | 1,287 | - | - | - | - | 1.2115 | 1.0000 | 1.0000 | 1,559 | 1.0000 | 1.0000 | 1.0000 | - | - | - |
| 2011 / 1 | 1,257 | 267 | - | 267 | 21.2% | 1.1998 | 1.0000 | 1.0000 | 1,508 | 1.0000 | 1.0000 | 1.0000 | 267 | 17.7% | - |
| 2011 / 2 | 1,290 | 211 | 482 | 693 | 53.7% | 1.1795 | 1.0000 | 1.0000 | 1,522 | 1.0000 | 1.0000 | 1.0000 | 693 | 45.5% | - |
| 2012 / 1 | 1,261 | 6 | 5 | 11 | 0.9% | 1.1522 | 1.0000 | 1.0000 | 1,453 | 1.0000 | 1.0000 | 1.0000 | 11 | 0.8% | 7.1% |
| 2012 / 2 | 1,236 | - | 0 | 8 | 0.6% | 1.1258 | 1.0000 | 1.0000 | 1,391 | 1.0000 | 1.0000 | 1.0000 | 8 | 0.6% | 7.1% |
| 2013 / 1 | 1,028 | - | 0 | 6 | 0.6% | 1.1140 | 1.0000 | 1.0000 | 1,145 | 1.0000 | 1.0000 | 1.0000 | 6 | 0.5% | 7.1% |
| 2013 / 2 | 949 | 249 | 0 | 252 | 26.5% | 1.1070 | 1.0000 | 1.0000 | 1,051 | 1.0000 | 1.0000 | 1.0000 | 252 | 24.0% | 7.1% |
| 2014 / 1 | 889 | 131 | 60 | 198 | 22.3% | 1.0952 | 1.0000 | 1.0000 | 974 | 1.0000 | 1.0000 | 1.0000 | 198 | 20.3% | 7.1% |
| 2014 / 2 | 995 | 54 | 0 | 73 | 7.4% | 1.0810 | 1.0000 | 1.0000 | 1,076 | 1.0000 | 1.0000 | 1.0000 | 73 | 6.8% | 7.1% |
| 2015 / 1 | 955 | 0 | 145 | 163 | 17.1% | 1.0740 | 1.0000 | 1.0000 | 1,026 | 1.0000 | 1.0000 | 1.0000 | 163 | 15.9% | 7.1% |
| 2015 / 2 | 897 | 0 | 200 | 216 | 24.1% | 1.0682 | 1.0000 | 1.0000 | 958 | 1.0000 | 1.0000 | 1.0000 | 216 | 22.5% | 7.1% |
| 2016 / 1 | 723 | - | - | 24 | 3.3% | 1.0569 | 1.0000 | 1.0000 | 764 | 1.0000 | 1.0000 | 1.0000 | 24 | 3.1% | 7.1% |
| 2016 / 2 | 804 | 7 | 115 | 176 | 21.9% | 1.0404 | 1.0000 | 1.0000 | 836 | 1.0000 | 1.0000 | 1.0000 | 176 | 21.1% | 7.1% |
| 2017 / 1 | 830 | - | - | 109 | 13.1% | 1.0289 | 1.0000 | 1.0000 | 854 | 1.0000 | 1.0000 | 1.0000 | 109 | 12.8% | 7.1% |
| 2017 / 2 | 891 | 2 | 1,013 | 1,133 | 127.2% | 1.0174 | 1.0000 | 1.0000 | 907 | 1.0000 | 1.0000 | 1.0000 | 1,133 | 124.9% | 7.1% |
| 2018 / 1 | 922 | - | 8 | 173 | 18.8% | 1.0098 | 1.0000 | 1.0000 | 931 | 1.0000 | 1.0000 | 1.0000 | 173 | 18.6% | 7.1% |
| 2018 / 2 | 933 | - | 2 | 196 | 21.0% | 1.0037 | 1.0000 | 1.0000 | 936 | 1.0000 | 1.0000 | 1.0000 | 196 | 20.9% | 7.1% |
| **Total** | **27,787** | **2,678** | **2,130** | **5,549** | **20.0%** | **1.1614** | **1.0000** | **1.0000** | **32,273** | **1.0000** | **1.0000** | **1.0000** | **5,549** | **17.2%** | **100.0%** |

*indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

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

weighted average: 20.9%
selected: 21.0% | 21.0%
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 modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
a priori LR model
for valuation: **Jun 30, 2019**
RSP: **Alberta Grid**
Amounts in: $1,000s
Coverage: **CL**

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2008 / 1 | 55.0% | 56.0% | (1.0%) |
| 2008 / 2 | 55.0% | 56.0% | (1.0%) |
| 2009 / 1 | 50.0% | 50.0% | - |
| 2009 / 2 | 46.0% | 47.0% | (1.0%) |
| 2010 / 1 | 44.0% | 44.0% | - |
| 2010 / 2 | 46.0% | 46.0% | - |
| 2011 / 1 | 44.0% | 44.0% | - |
| 2011 / 2 | 46.0% | 47.0% | (1.0%) |
| 2012 / 1 | 44.0% | 45.0% | (1.0%) |
| 2012 / 2 | 47.0% | 48.0% | (1.0%) |
| 2013 / 1 | 46.0% | 46.0% | - |
| 2013 / 2 | 49.0% | 50.0% | (1.0%) |
| 2014 / 1 | 47.0% | 48.0% | (1.0%) |
| 2014 / 2 | 50.0% | 51.0% | (1.0%) |
| 2015 / 1 | 48.0% | 49.0% | (1.0%) |
| 2015 / 2 | 52.0% | 54.0% | (2.0%) |
| 2016 / 1 | 52.0% | 53.0% | (1.0%) |
| 2016 / 2 | 57.0% | 59.0% | (2.0%) |
| 2017 / 1 | 56.0% | 57.0% | (1.0%) |
| 2017 / 2 | 60.0% | 62.0% | (2.0%) |
| 2018 / 1 | 57.0% | 58.0% | (1.0%) |
| 2018 / 2 | 61.0% | 62.0% | (1.0%) |
| 2019 / 1 | 58.0% | 59.0% | (1.0%) |
| 2019 / 2 | 61.0% | 63.0% | (2.0%) |
| 2020 / 1 | 59.0% | 60.0% | (1.0%) |
| 2020 / 2 | 62.0% | 64.0% | (2.0%) |
| 2021 / 1 | 60.0% | 61.0% | (1.0%) |



RSP: Alberta Grid - Collision (w All Perils)

Legend: Paid as % EP; Case as % EP; IBNR as % EP; Favourable Unpaid as % EP; Unfavourable Unpaid as % EP; Prior Selected a priori LRs; Current Selected a priori LRs



Selected Model Loss Ratio Residuals Plot

Legend: Selected Model Residuals; -1 Std Dev; +1 Std Dev; -2 Std Dev; +2 Std Dev

Current AHY: **2019 / 1**

| Accident Period | Mar 31, 2019 valuation result | | | | | Adjust EP to 2019 / 1 rate level | | | | Adjust Ultimate Claims Amount to 2019 / 1 clms level | | | | On-Level to 2019 / 1 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Rate Change | Drift (RG, class, etc.) | Other | EP @ 2019 / 1 rate level | Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2019 / 1 clms level | | |
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]* [11]*[12] | =[13]/[9] | selected |
| 2008 / 1 | 31,987 | 19,333 | - | 19,333 | 60.4% | 1.0800 | 1.0000 | 1.0000 | 34,546 | 1.1368 | 1.0000 | 1.0000 | 21,977 | 63.6% | - |
| 2008 / 2 | 31,240 | 20,155 | 9 | 20,164 | 64.5% | 1.0570 | 1.0000 | 1.0000 | 33,021 | 1.1156 | 1.0000 | 1.0000 | 22,495 | 68.1% | - |
| 2009 / 1 | 28,988 | 14,599 | - | 14,599 | 50.4% | 1.0313 | 1.0000 | 1.0000 | 29,895 | 1.2034 | 1.0000 | 1.0000 | 17,569 | 58.8% | - |
| 2009 / 2 | 26,611 | 13,490 | - | 13,490 | 50.7% | 1.0046 | 1.0000 | 1.0000 | 26,733 | 1.2555 | 1.0000 | 1.0000 | 16,936 | 63.4% | - |
| 2010 / 1 | 27,540 | 9,797 | - | 9,797 | 35.6% | 0.9810 | 1.0000 | 1.0000 | 27,017 | 1.2981 | 1.0000 | 1.0000 | 12,718 | 47.1% | - |
| 2010 / 2 | 26,357 | 10,093 | - | 10,093 | 38.3% | 0.9639 | 1.0000 | 1.0000 | 25,406 | 1.2203 | 1.0000 | 1.0000 | 12,316 | 48.5% | - |
| 2011 / 1 | 25,699 | 11,327 | - | 11,327 | 44.1% | 0.9501 | 1.0000 | 1.0000 | 24,417 | 1.2618 | 1.0000 | 1.0000 | 14,292 | 58.5% | - |
| 2011 / 2 | 25,369 | 9,927 | 2 | 9,929 | 39.1% | 0.9434 | 1.0000 | 1.0000 | 23,933 | 1.1861 | 1.0000 | 1.0000 | 11,777 | 49.2% | - |
| 2012 / 1 | 24,297 | 8,678 | 1 | 8,679 | 35.7% | 0.9372 | 1.0000 | 1.0000 | 22,771 | 1.2265 | 1.0000 | 1.0000 | 10,644 | 46.7% | - |
| 2012 / 2 | 22,561 | 11,076 | 0 | 11,076 | 49.1% | 0.9402 | 1.0000 | 1.0000 | 21,212 | 1.1528 | 1.0000 | 1.0000 | 12,768 | 60.2% | - |
| 2013 / 1 | 18,896 | 8,151 | 0 | 8,151 | 43.1% | 0.9380 | 1.0000 | 1.0000 | 17,724 | 1.1916 | 1.0000 | 1.0000 | 9,712 | 54.8% | - |
| 2013 / 2 | 17,589 | 9,039 | - | 9,039 | 51.4% | 0.9382 | 1.0000 | 1.0000 | 16,502 | 1.1197 | 1.0000 | 1.0000 | 10,120 | 61.3% | - |
| 2014 / 1 | 16,925 | 7,923 | 1 | 7,924 | 46.8% | 0.9332 | 1.0000 | 1.0000 | 15,794 | 1.1573 | 1.0000 | 1.0000 | 9,171 | 58.1% | - |
| 2014 / 2 | 18,994 | 10,595 | 0 | 10,595 | 55.8% | 0.9330 | 1.0000 | 1.0000 | 17,721 | 1.0865 | 1.0000 | 1.0000 | 11,511 | 65.0% | - |
| 2015 / 1 | 18,274 | 9,581 | (0) | 9,571 | 52.4% | 0.9323 | 1.0000 | 1.0000 | 17,037 | 1.1224 | 1.0000 | 1.0000 | 10,743 | 63.1% | - |
| 2015 / 2 | 16,482 | 9,089 | 5 | 9,068 | 55.0% | 0.9544 | 1.0000 | 1.0000 | 15,730 | 1.0550 | 1.0000 | 1.0000 | 9,567 | 60.8% | - |
| 2016 / 1 | 13,557 | 5,997 | 0 | 5,969 | 44.0% | 0.9841 | 1.0000 | 1.0000 | 13,341 | 1.0904 | 1.0000 | 1.0000 | 6,508 | 48.8% | 16.7% |
| 2016 / 2 | 14,597 | 9,829 | 28 | 9,795 | 67.1% | 1.0082 | 1.0000 | 1.0000 | 14,717 | 1.0253 | 1.0000 | 1.0000 | 10,043 | 68.2% | 16.7% |
| 2017 / 1 | 14,512 | 8,762 | 28 | 8,687 | 59.9% | 1.0145 | 1.0000 | 1.0000 | 14,722 | 1.0599 | 1.0000 | 1.0000 | 9,207 | 62.5% | 16.7% |
| 2017 / 2 | 15,429 | 9,619 | 76 | 9,443 | 61.2% | 1.0221 | 1.0000 | 1.0000 | 15,770 | 0.9962 | 1.0000 | 1.0000 | 9,407 | 59.7% | 16.7% |
| 2018 / 1 | 16,301 | 9,790 | 258 | 9,228 | 56.6% | 1.0204 | 1.0000 | 1.0000 | 16,634 | 1.0297 | 1.0000 | 1.0000 | 9,502 | 57.1% | 16.7% |
| 2018 / 2 | 15,300 | 9,299 | 1,565 | 8,247 | 53.9% | 1.0191 | 1.0000 | 1.0000 | 15,592 | 0.9676 | 1.0000 | 1.0000 | 7,980 | 51.2% | 16.7% |
| Total | 467,505 | 236,147 | 1,972 | 234,202 | 50.1% | 0.9845 | 1.0000 | 1.0000 | 460,235 | 1.1399 | 1.0000 | 1.0000 | 266,963 | 58.0% | 100.0% |

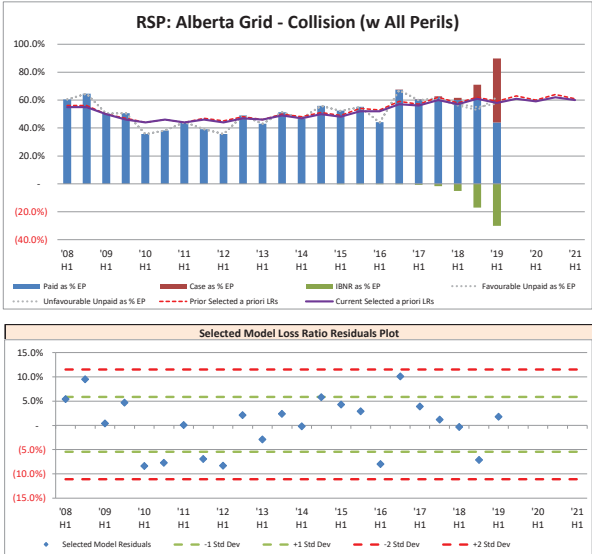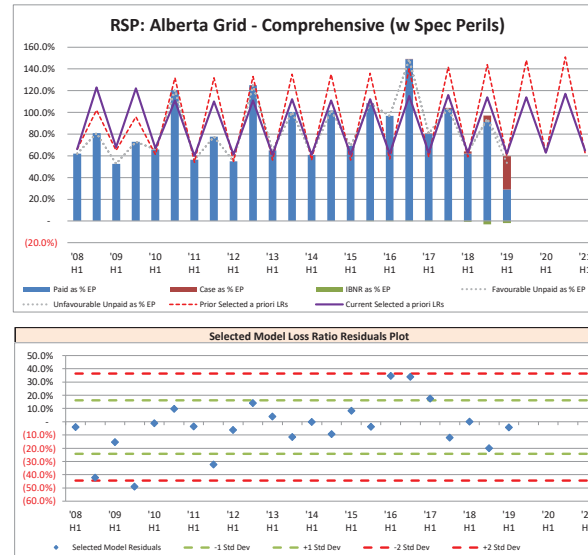*indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

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

weighted average: 57.9%
selected: 58.0% (current) / 59.0% (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 modeled loss cost adjustment factors selected as part of the associated FA industry trend analysis using industry indemnity only claims data. These loss cost adjustment factors are not confined to claims trend and include any applicable adjustments for product reform, details are presented in the a priori LR model Claims Trend Factors exhibit
[11] Reform Adj factors are additional explicit product reform adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit
[12] Additional claims adjustment factors not included in Loss Cost Trend factors [10], as necessary. If applicable, details are presented in the a priori LR model additional Claims Adjustment Factors exhibit

Facility Association
a priori LR model
for valuation: **Jun 30, 2019**
RSP: **Alberta Grid**
Amounts in: $1,000s
Coverage: **CM**

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2008 / 1 | 66.0% | 66.0% | - |
| 2008 / 2 | 123.0% | 102.0% | 21.0% |
| 2009 / 1 | 68.0% | 65.0% | 3.0% |
| 2009 / 2 | 122.0% | 96.0% | 26.0% |
| 2010 / 1 | 67.0% | 61.0% | 6.0% |
| 2010 / 2 | 111.0% | 132.0% | (21.0%) |
| 2011 / 1 | 60.0% | 54.0% | 6.0% |
| 2011 / 2 | 110.0% | 132.0% | (22.0%) |
| 2012 / 1 | 61.0% | 55.0% | 6.0% |
| 2012 / 2 | 111.0% | 133.0% | (22.0%) |
| 2013 / 1 | 61.0% | 56.0% | 5.0% |
| 2013 / 2 | 112.0% | 135.0% | (23.0%) |
| 2014 / 1 | 61.0% | 56.0% | 5.0% |
| 2014 / 2 | 111.0% | 135.0% | (24.0%) |
| 2015 / 1 | 61.0% | 56.0% | 5.0% |
| 2015 / 2 | 112.0% | 136.0% | (24.0%) |
| 2016 / 1 | 62.0% | 57.0% | 5.0% |
| 2016 / 2 | 115.0% | 140.0% | (25.0%) |
| 2017 / 1 | 63.0% | 59.0% | 4.0% |
| 2017 / 2 | 116.0% | 142.0% | (26.0%) |
| 2018 / 1 | 63.0% | 59.0% | 4.0% |
| 2018 / 2 | 114.0% | 144.0% | (30.0%) |
| 2019 / 1 | 62.0% | 60.0% | 2.0% |
| 2019 / 2 | 114.0% | 148.0% | (34.0%) |
| 2020 / 1 | 63.0% | 62.0% | 1.0% |
| 2020 / 2 | 117.0% | 151.0% | (34.0%) |
| 2021 / 1 | 65.0% | 63.0% | 2.0% |



RSP: Alberta Grid - Comprehensive (w Spec Perils)

Legend: Paid as % EP; Case as % EP; IBNR as % EP; Favourable Unpaid as % EP; Unfavourable Unpaid as % EP; Prior Selected a priori LRs; Current Selected a priori LRs



Selected Model Loss Ratio Residuals Plot

Legend: Selected Model Residuals; -1 Std Dev; +1 Std Dev; -2 Std Dev; +2 Std Dev

Current AHY: **2019 / 1**

| Accident Period | Mar 31, 2019 valuation result | | | | | Adjust EP to 2019 / 1 rate level | | | | Adjust Ultimate Claims Amount to 2019 / 1 clms level | | | | On-Level to 2019 / 1 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Rate Change | Drift (RG, class, etc.) | Other | EP @ 2019 / 1 rate level | Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2019 / 1 clms level | | |
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2008 / 1 | 14,289 | 8,861 | - | 8,861 | 62.0% | 1.7862 | 1.0000 | 1.0000 | 25,523 | 1.6768 | 1.0000 | 1.0000 | 14,858 | 58.2% | - |
| 2008 / 2 | 14,046 | 11,367 | 1 | 11,368 | 80.9% | 1.7342 | 1.0000 | 1.0000 | 24,359 | 0.8727 | 1.0000 | 1.0000 | 9,921 | 40.7% | - |
| 2009 / 1 | 13,472 | 7,102 | - | 7,102 | 52.7% | 1.6573 | 1.0000 | 1.0000 | 22,327 | 1.5135 | 1.0000 | 1.0000 | 10,749 | 48.1% | - |
| 2009 / 2 | 12,853 | 9,369 | - | 9,369 | 72.9% | 1.5513 | 1.0000 | 1.0000 | 19,939 | 0.7882 | 1.0000 | 1.0000 | 7,384 | 37.0% | - |
| 2010 / 1 | 9,036 | 5,943 | - | 5,943 | 65.8% | 1.4735 | 1.0000 | 1.0000 | 13,315 | 1.3670 | 1.0000 | 1.0000 | 8,124 | 61.0% | - |
| 2010 / 2 | 9,051 | 10,921 | - | 10,921 | 120.7% | 1.4189 | 1.0000 | 1.0000 | 12,842 | 0.7946 | 1.0000 | 1.0000 | 8,678 | 67.6% | - |
| 2011 / 1 | 9,001 | 5,090 | 0 | 5,090 | 56.6% | 1.3832 | 1.0000 | 1.0000 | 12,450 | 1.4184 | 1.0000 | 1.0000 | 7,220 | 58.0% | - |
| 2011 / 2 | 8,955 | 6,958 | - | 6,958 | 77.7% | 1.3537 | 1.0000 | 1.0000 | 12,122 | 0.7603 | 1.0000 | 1.0000 | 5,290 | 43.6% | - |
| 2012 / 1 | 8,660 | 4,758 | 4 | 4,761 | 55.0% | 1.3259 | 1.0000 | 1.0000 | 11,482 | 1.3574 | 1.0000 | 1.0000 | 6,463 | 56.3% | - |
| 2012 / 2 | 8,448 | 10,564 | - | 10,564 | 125.0% | 1.3041 | 1.0000 | 1.0000 | 11,017 | 0.7274 | 1.0000 | 1.0000 | 7,684 | 69.7% | - |
| 2013 / 1 | 7,159 | 4,650 | - | 4,650 | 65.0% | 1.2813 | 1.0000 | 1.0000 | 9,173 | 1.2987 | 1.0000 | 1.0000 | 6,039 | 65.8% | 10.0% |
| 2013 / 2 | 6,691 | 6,717 | - | 6,717 | 100.4% | 1.2547 | 1.0000 | 1.0000 | 8,395 | 0.6961 | 1.0000 | 1.0000 | 4,676 | 55.7% | 10.0% |
| 2014 / 1 | 6,537 | 3,983 | - | 3,983 | 60.9% | 1.2269 | 1.0000 | 1.0000 | 8,020 | 1.2429 | 1.0000 | 1.0000 | 4,951 | 61.7% | 10.0% |
| 2014 / 2 | 7,524 | 7,651 | 0 | 7,651 | 101.7% | 1.1962 | 1.0000 | 1.0000 | 9,000 | 0.6663 | 1.0000 | 1.0000 | 5,098 | 56.6% | 10.0% |
| 2015 / 1 | 7,267 | 5,030 | 2 | 5,029 | 69.2% | 1.1713 | 1.0000 | 1.0000 | 8,512 | 1.1895 | 1.0000 | 1.0000 | 5,982 | 70.3% | 10.0% |
| 2015 / 2 | 6,670 | 7,219 | 14 | 7,226 | 108.3% | 1.1527 | 1.0000 | 1.0000 | 7,689 | 0.6378 | 1.0000 | 1.0000 | 4,609 | 59.9% | 10.0% |
| 2016 / 1 | 5,293 | 5,124 | 2 | 5,121 | 96.7% | 1.1392 | 1.0000 | 1.0000 | 6,030 | 1.1389 | 1.0000 | 1.0000 | 5,832 | 96.7% | - |
| 2016 / 2 | 5,551 | 8,276 | 6 | 8,264 | 148.9% | 1.1280 | 1.0000 | 1.0000 | 6,262 | 0.6106 | 1.0000 | 1.0000 | 5,046 | 80.6% | - |
| 2017 / 1 | 5,657 | 4,544 | 19 | 4,558 | 80.6% | 1.1158 | 1.0000 | 1.0000 | 6,312 | 1.0907 | 1.0000 | 1.0000 | 4,971 | 78.8% | 10.0% |
| 2017 / 2 | 6,371 | 6,577 | 65 | 6,624 | 104.0% | 1.0940 | 1.0000 | 1.0000 | 6,970 | 0.5849 | 1.0000 | 1.0000 | 3,874 | 55.6% | 10.0% |
| 2018 / 1 | 7,085 | 4,391 | 140 | 4,472 | 63.1% | 1.0662 | 1.0000 | 1.0000 | 7,554 | 1.0448 | 1.0000 | 1.0000 | 4,672 | 61.8% | 10.0% |
| 2018 / 2 | 6,924 | 6,309 | 425 | 6,518 | 94.1% | 1.0280 | 1.0000 | 1.0000 | 7,118 | 0.5601 | 1.0000 | 1.0000 | 3,650 | 51.3% | 10.0% |
| **Total** | **186,540** | **151,402** | **678** | **151,748** | **81.3%** | **1.3746** | **1.0000** | **1.0000** | **256,411** | **0.9606** | **1.0000** | **1.0000** | **145,771** | **56.9%** | **100.0%** |

*indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

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

weighted average: 61.8%
selected: 62.0% | 60.0%
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 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 June 30, 2019
**Coverage:** Other Coverages
**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] =([5]/[1]) | [17] =([6]/[1]) | [18] =([9]/[1]) | [19] =([12]/[1]) | [20] =([13]/[1]) | [21] =([14]/[1]) | [22] =([15]/[1]) | [23] | [24] =([23]/[1]) |
| 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 | 69,160 | 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 | 44,975 | - | 44,975 | | 44,975 | | | | | | 44,975 | 44,975 | | | | 52.2% | | 52.2% | 52.2% | | | 44,975 | 52.2% |
| 2010 | 74,596 | 37,702 | - | 37,702 | 41,009 | 37,702 | - | 100.0% | 37,702 | | | 37,702 | 37,702 | | | 55.0% | 50.5% | 50.5% | 50.5% | 50.5% | | | 37,702 | 50.5% |
| 2011 | 71,570 | 33,780 | 483 | 34,263 | 38,865 | 34,265 | - | 100.0% | 34,267 | | | 34,265 | 34,263 | | | 54.3% | 47.9% | 47.9% | 47.9% | 47.9% | | | 34,263 | 47.9% |
| 2012 | 66,461 | 35,081 | 9 | 35,091 | 36,552 | 35,091 | 0.7% | 99.3% | 35,100 | | | 35,091 | 35,091 | | | 55.0% | 52.8% | 52.8% | 52.8% | 52.8% | | | 35,096 | 52.8% |
| 2013 | 52,310 | 28,805 | 0 | 28,805 | 29,625 | 28,804 | 0.4% | 99.6% | 28,808 | | | 28,804 | 28,805 | | | 56.6% | 55.1% | 55.1% | 55.1% | 55.1% | | | 28,805 | 55.1% |
| 2014 | 51,862 | 30,330 | 61 | 30,391 | 30,223 | 30,391 | (3.6%) | 103.6% | 30,397 | | | 30,391 | 30,391 | | | 58.3% | 58.6% | 58.6% | 58.6% | 58.6% | | | 30,397 | 58.6% |
| 2015 | 50,538 | 30,919 | 499 | 31,418 | 29,659 | 31,446 | 0.2% | 99.8% | 31,443 | | | 31,404 | 31,418 | | | 58.7% | 62.2% | 62.2% | 62.1% | 62.2% | | | 31,442 | 62.2% |
| 2016 | 40,484 | 29,216 | 199 | 29,415 | 25,345 | 29,426 | (0.2%) | 100.2% | 29,435 | | | 27,975 | 29,415 | | | 62.6% | 72.7% | 72.7% | 69.1% | 72.7% | | | 29,431 | 72.7% |
| 2017 | 43,634 | 29,404 | 1,109 | 30,513 | 28,673 | 31,787 | 40.1% | 59.9% | 30,538 | | | 30,015 | 30,513 | | | 65.7% | 72.8% | 70.0% | 68.8% | 69.9% | | | 30,530 | 70.0% |
| 2018 | 47,374 | 29,085 | 1,064 | 30,148 | 31,313 | 28,715 | (2.8%) | 102.8% | 28,642 | | | 31,018 | 30,148 | | | 66.1% | 60.6% | 60.5% | 65.5% | 63.6% | | | 28,666 | 60.5% |
| 2019 | 22,911 | 10,236 | 3,993 | 14,229 | 13,210 | 11,101 | (33.7%) | 133.7% | 10,390 | | | - | 14,229 | | | 57.7% | 48.5% | 45.3% | | 62.1% | | | 12,041 | 52.6% |
| **Total** | **994,588** | **576,691** | **7,427** | **584,118** | **304,474** | **580,873** | | | **296,723** | | | **568,809** | **584,118** | | | | | | | | | | **580,518** | |

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

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

Facility Association
**Comparison of Estimated Ultimate Losses by Method**
as at June 30, 2019
**Coverage:** Other Coverages
**RSP:** Alberta Grid
**Amounts in:** $1,000s

| | Current Valuation Results (as at Jun 2019) | | | | | | | | | | | Prior Valuation Results (as at Mar 2019) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Accident Year | ELR Method* | Link Ratio Method | BF Method* | ELR & LR Wtd Method | Incurred (Zero IBNR) | User Defined 1 | 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] =([9]-[16]) | [21] =([10]-[17]) | [22] =([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% | | 42,300 | | N/A | - | 42,300 | 53.3% | - | - | - | - |
| 2006 | | 58,230 | | 58,230 | 58,230 | | | N/A | - | 58,230 | 61.7% | | 58,230 | | N/A | - | 58,230 | 61.7% | - | - | - | - |
| 2007 | | 69,161 | | 69,161 | 69,161 | | | N/A | - | 69,161 | 67.7% | | 69,161 | | N/A | - | 69,161 | 67.7% | (1) | - | (1) | - |
| 2008 | | 60,118 | | 60,118 | 60,118 | | | N/A | - | 60,118 | 62.2% | | 60,118 | | N/A | - | 60,118 | 62.2% | - | - | - | - |
| 2009 | | 44,975 | | 44,975 | 44,975 | | | N/A | - | 44,975 | 52.2% | | 44,970 | | N/A | - | 44,970 | 52.2% | 5 | - | 5 | - |
| 2010 | 41,009 | 37,702 | 37,702 | 37,702 | 37,702 | | | N/A | - | 37,702 | 50.5% | 42,355 | 37,802 | 37,805 | N/A | - | 37,802 | 50.7% | (100) | - | (100) | (0.2%) |
| 2011 | 38,865 | 34,265 | 34,267 | 34,265 | 34,263 | | | N/A | - | 34,263 | 47.9% | 40,536 | 34,272 | 34,269 | N/A | - | 34,264 | 47.9% | (1) | - | (1) | - |
| 2012 | 36,552 | 35,091 | 35,100 | 35,091 | 35,091 | | | N/A | 5 | 35,096 | 52.8% | 38,348 | 35,090 | 35,104 | N/A | 8 | 35,098 | 52.8% | - | (3) | (3) | - |
| 2013 | 29,625 | 28,804 | 28,808 | 28,804 | 28,805 | | | N/A | 2 | 28,807 | 55.1% | 30,984 | 28,808 | 28,814 | N/A | 9 | 28,814 | 55.1% | - | (7) | (7) | - |
| 2014 | 30,223 | 30,391 | 30,397 | 30,391 | 30,391 | | | N/A | 6 | 30,397 | 58.6% | 32,052 | 30,410 | 30,424 | N/A | 26 | 30,424 | 58.7% | (7) | (20) | (27) | (0.1%) |
| 2015 | 29,659 | 31,446 | 31,443 | 31,404 | 31,418 | | | N/A | 24 | 31,442 | 62.2% | 31,403 | 31,271 | 31,273 | N/A | (11) | 31,274 | 61.9% | 134 | 35 | 169 | 0.3% |
| 2016 | 25,345 | 29,426 | 29,435 | 27,975 | 29,415 | | | N/A | 16 | 29,431 | 72.7% | 26,921 | 29,324 | 29,354 | N/A | (35) | 29,354 | 72.4% | 31 | 51 | 82 | 0.3% |
| 2017 | 28,673 | 31,787 | 30,538 | 30,015 | 30,513 | | | N/A | 17 | 30,530 | 70.0% | 30,584 | 32,059 | 30,539 | N/A | (151) | 30,554 | 69.9% | (191) | 168 | (23) | 0.1% |
| 2018 | 31,313 | 28,715 | 28,642 | 31,018 | 30,148 | | | N/A | (1,482) | 28,666 | 60.5% | 33,481 | 28,861 | 28,780 | N/A | (3,353) | 28,834 | 60.7% | (2,039) | 1,871 | (168) | (0.2%) |
| 2019 | 13,210 | 11,101 | 10,390 | - | 14,229 | | | N/A | (2,188) | 12,041 | 52.6% | 13,610 | 13,288 | 13,571 | N/A | (2,163) | 6,436 | 57.6% | 5,630 | (25) | 5,605 | (5.0%) |
| **Total** | **304,474** | **580,873** | **296,723** | **568,809** | **584,118** | | | | **(3,600)** | **580,518** | | **320,275** | **583,326** | **299,933** | | **(5,670)** | **574,989** | | **3,461** | **2,070** | **5,531** | |
| **2018 & Prior** | **291,264** | **569,772** | **286,332** | **568,809** | **569,890** | | | | **(1,412)** | **568,478** | | **306,665** | **570,039** | **286,362** | | **(3,507)** | **568,552** | | **(2,169)** | **2,095** | **(74)** | |

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

**Facility Association**

**Estimated and Selected Ultimate Losses by Method**
as at June 30, 2019
**Coverage: Underinsured Motorist**
**RSP: Alberta Grid**
**Amounts in: $1,000s**

| Accident Year | Earned Premium [1] | Paid Claims to Date [2] | Case Reserves [3] | Reported to Date [4] | ELR Method* [5] | Link Ratio Method [6] | Implied BF ELR Method weight* [7] | Implied BF Link Ratio Method weight* [8] | BF Method* [9] | ELR Method weight [10] | Link Ratio Method weight [11] | ELR & LR Wtd Method [12] | Incurred (Zero IBNR) [13] | User Defined 1 [14] | User Defined 2 [15] | ELR Method Ult LR* [16] | Link Ratio Method Ult LR* [17] | BF Method Ult LR* [18] | ELR & LR Wtd Method Ult LR* [19] | Incurred (Zero IBNR) Ult LR* [20] | ELR Method (no trend change) Ult LR* [21] | User Defined 2 Ult LR* [22] | Selected Ultimate Claims Amount [23] | Selected Ultimate Loss Ratio* [24] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | | | | | =([5]/[1]) | =([6]/[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 | - | 949 | 345 | 949 | - | 100.0% | 949 | | 100.0% | 949 | 949 | | | 26.0% | 71.6% | 71.6% | 71.6% | 71.6% | | | 949 | 71.6% |
| 2010 / 2 | 1,287 | - | - | - | 322 | - | - | 100.0% | - | | 100.0% | - | - | | | 25.0% | | | | | | | - | - |
| 2011 / 1 | 1,257 | 267 | - | 267 | 314 | 271 | 1.4% | 98.6% | 271 | | 100.0% | 271 | 267 | | | 25.0% | 21.5% | 21.6% | 21.5% | 21.2% | | | 267 | 21.2% |
| 2011 / 2 | 1,290 | 213 | 481 | 693 | 323 | 692 | (0.2%) | 100.2% | 692 | | 100.0% | 692 | 693 | | | 25.0% | 53.6% | 53.7% | 53.6% | 53.7% | | | 693 | 53.7% |
| 2012 / 1 | 1,261 | 6 | 5 | 11 | 303 | 11 | 1.6% | 98.4% | 16 | | 100.0% | 11 | 11 | | | 24.0% | 0.9% | 1.3% | 0.9% | 0.9% | | | 11 | 0.9% |
| 2012 / 2 | 1,236 | - | 0 | 0 | 297 | 0 | 1.8% | 98.2% | 5 | | 100.0% | 0 | 0 | | | 24.0% | - | 0.4% | - | - | | | 5 | 0.4% |
| 2013 / 1 | 1,028 | - | 0 | 0 | 236 | 0 | 1.3% | 98.7% | 3 | | 100.0% | 0 | 0 | | | 23.0% | - | 0.3% | - | - | | | 3 | 0.3% |
| 2013 / 2 | 949 | 249 | - | 249 | 218 | 248 | (0.3%) | 100.3% | 248 | | 100.0% | 248 | 249 | | | 23.0% | 26.1% | 26.1% | 26.1% | 26.2% | | | 248 | 26.1% |
| 2014 / 1 | 889 | 131 | 60 | 191 | 205 | 189 | (1.1%) | 101.1% | 189 | | 100.0% | 189 | 191 | | | 23.0% | 21.2% | 21.2% | 21.2% | 21.5% | | | 189 | 21.2% |
| 2014 / 2 | 994 | 54 | - | 54 | 229 | 56 | 3.6% | 96.4% | 63 | | 100.0% | 56 | 54 | | | 23.0% | 5.7% | 6.3% | 5.7% | 5.5% | | | 62 | 6.3% |
| 2015 / 1 | 955 | 0 | 235 | 235 | 220 | 258 | 8.9% | 91.1% | 254 | | 100.0% | 258 | 235 | | | 23.0% | 27.0% | 26.6% | 27.0% | 24.6% | | | 255 | 26.7% |
| 2015 / 2 | 896 | 0 | 200 | 200 | 197 | 207 | 3.2% | 96.8% | 206 | 12.5% | 87.5% | 205 | 200 | | | 22.0% | 23.1% | 23.0% | 22.9% | 22.3% | | | 206 | 23.0% |
| 2016 / 1 | 723 | - | - | - | 159 | - | 8.3% | 91.7% | 13 | 25.0% | 75.0% | 40 | - | | | 22.0% | - | 1.8% | 5.5% | | | | 13 | 1.8% |
| 2016 / 2 | 803 | 17 | 165 | 182 | 177 | 220 | 17.1% | 82.9% | 213 | 37.5% | 62.5% | 204 | 182 | | | 22.0% | 27.4% | 26.5% | 25.4% | 22.7% | | | 212 | 26.5% |
| 2017 / 1 | 829 | - | - | - | 182 | - | 39.7% | 60.3% | 72 | 50.0% | 50.0% | 91 | - | | | 22.0% | - | 8.7% | 11.0% | | | | 72 | 8.7% |
| 2017 / 2 | 890 | 2 | 1,013 | 1,015 | 187 | 2,453 | 58.6% | 41.4% | 1,125 | 62.5% | 37.5% | 1,037 | 1,015 | | | 21.0% | 275.6% | 126.4% | 116.5% | 114.0% | | | 1,125 | 126.4% |
| 2018 / 1 | 921 | - | 80 | 80 | 193 | 228 | 64.8% | 35.2% | 206 | 75.0% | 25.0% | 202 | 80 | | | 21.0% | 24.8% | 22.3% | 22.0% | 8.7% | | | 202 | 22.0% |
| 2018 / 2 | 929 | - | 1 | 1 | 195 | 4 | 73.8% | 26.2% | 145 | 87.5% | 12.5% | 171 | 1 | | | 21.0% | 0.5% | 15.6% | 18.4% | 0.1% | | | 171 | 18.4% |
| 2019 / 1 | 968 | 6 | 5 | 11 | 203 | 122 | 91.4% | 8.6% | 196 | 100.0% | - | 11 | | | | 21.0% | 12.6% | 20.3% | - | | | | 204 | 21.0% |
| **Total** | **21,065** | **7,159** | **2,245** | **9,404** | **4,815** | **11,174** | | | **5,276** | | | **9,889** | **9,404** | | | | | | | | | | **10,153** | |

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

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

Facility Association
**Comparison of Estimated IBNR by Method**
as at June 30, 2019
**Coverage: Underinsured Motorist**
**RSP: Alberta Grid**
**Amounts in: $1,000s**

| Accident Year | Current Valuation Results (as at Jun 2019) | | | | | | | | | | | Prior Valuation Results (as at Mar 2019) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ELR Method IBNR* | Link Ratio Method IBNR | BF Method IBNR* | ELR & LR Wtd Method IBNR | Incurred (Zero IBNR) IBNR | User Defined 1 IBNR | 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] =([9]-[16]) | [21] =([10]-[17]) | [22] =([11]-[18]) |
| 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) | - | - | - | - | | | Link Ratio Method | - | 410 | 34.2% | (99) | - | - | Incurred (Zero IBNR) | - | 410 | 34.2% | - | - | - | - |
| 2010 / 1 | (604) | - | - | - | - | | | Link Ratio Method | - | 949 | 71.6% | (717) | - | - | Incurred (Zero IBNR) | - | 1,049 | 79.1% | (100) | - | (100) | (7.5%) |
| 2010 / 2 | 322 | - | - | - | - | | | Link Ratio Method | - | - | - | 322 | - | 3 | Incurred (Zero IBNR) | - | - | - | - | - | - | - |
| 2011 / 1 | 47 | 4 | 4 | 4 | - | | | Incurred (Zero IBNR) | - | 267 | 21.2% | 47 | 2 | 3 | Incurred (Zero IBNR) | - | 267 | 21.2% | - | - | - | - |
| 2011 / 2 | (371) | (1) | (1) | (1) | - | | | Incurred (Zero IBNR) | - | 693 | 53.7% | (383) | 6 | 3 | Incurred (Zero IBNR) | - | 693 | 53.7% | - | - | - | - |
| 2012 / 1 | 292 | 0 | 5 | 0 | - | | | Incurred (Zero IBNR) | - | 11 | 0.9% | 292 | 0 | 6 | Incurred (Zero IBNR) | - | 11 | 0.9% | - | - | - | - |
| 2012 / 2 | 297 | 0 | 5 | 0 | - | | | BF Method | 5 | 5 | 0.4% | 284 | 0 | 8 | BF Method | 8 | 8 | 0.6% | - | (3) | (3) | (0.2%) |
| 2013 / 1 | 236 | 0 | 3 | 0 | - | | | BF Method | 3 | 3 | 0.3% | 236 | 0 | 6 | BF Method | 6 | 6 | 0.6% | - | (3) | (3) | (0.3%) |
| 2013 / 2 | (30) | (1) | (1) | (1) | - | | | BF Method | (1) | 248 | 26.1% | (31) | 3 | 3 | BF Method | 3 | 252 | 26.5% | - | (4) | (4) | (0.4%) |
| 2014 / 1 | 14 | (2) | (2) | (2) | - | | | BF Method | (2) | 189 | 21.2% | 14 | 7 | 7 | BF Method | 7 | 198 | 22.2% | - | (9) | (9) | (1.0%) |
| 2014 / 2 | 175 | 2 | 8 | 2 | - | | | BF Method | 8 | 62 | 6.3% | 165 | 5 | 19 | BF Method | 19 | 73 | 7.4% | - | (11) | (11) | (1.1%) |
| 2015 / 1 | (15) | 23 | 20 | 23 | - | | | BF Method | 20 | 255 | 26.7% | 65 | 14 | 18 | BF Method | 18 | 163 | 17.1% | 90 | 2 | 92 | 9.6% |
| 2015 / 2 | (3) | 7 | 6 | 5 | - | | | BF Method | 6 | 206 | 23.0% | (3) | 18 | 16 | BF Method | 16 | 216 | 24.1% | - | (10) | (10) | (1.1%) |
| 2016 / 1 | 159 | - | 13 | 40 | - | | | BF Method | 13 | 13 | 1.8% | 159 | - | 24 | BF Method | 24 | 24 | 3.3% | - | (11) | (11) | (1.5%) |
| 2016 / 2 | (6) | 38 | 30 | 21 | - | | | BF Method | 30 | 212 | 26.5% | 55 | 53 | 54 | ELR & LR Wtd Method | 54 | 176 | 21.9% | 60 | (24) | 36 | 4.6% |
| 2017 / 1 | 182 | - | 72 | 91 | - | | | BF Method | 72 | 72 | 8.7% | 174 | - | 88 | ELR & LR Wtd Method | 109 | 109 | 13.1% | - | (37) | (37) | (4.4%) |
| 2017 / 2 | (828) | 1,438 | 110 | 22 | - | | | BF Method | 110 | 1,125 | 126.4% | (828) | 1,724 | 118 | BF Method | 118 | 1,133 | 127.2% | - | (8) | (8) | (0.8%) |
| 2018 / 1 | 113 | 148 | 125 | 122 | - | | | ELR & LR Wtd Method | 122 | 202 | 22.0% | 185 | 21 | 138 | ELR & LR Wtd Method | 165 | 173 | 18.8% | 72 | (43) | 29 | 3.2% |
| 2018 / 2 | 194 | 3 | 144 | 170 | - | | | ELR & LR Wtd Method | 170 | 171 | 18.4% | 194 | 10 | 166 | ELR & LR Wtd Method | 194 | 196 | 21.0% | (1) | (24) | (25) | (2.6%) |
| 2019 / 1 | - | - | - | - | - | | - | | 193 | 204 | 21.0% | 207 | 21 | 201 | | - | 98 | 99 | 21.0% | 10 | 95 | 105 | - |
| Total | 75 | 1,658 | 543 | 496 | - | | | | 749 | 10,153 | | 339 | 1,884 | 878 | | 839 | 10,112 | | 131 | (90) | 41 | |
| 2018 / 2 & Prior | 75 | 1,658 | 543 | 496 | - | | | | 556 | 9,949 | | 131 | 1,863 | 678 | | 741 | 10,013 | | 121 | (185) | (64) | |

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at June 30, 2019
Coverage: **Collision (w All Perils)**
RSP: **Alberta Grid**
Amounts in: $1,000s

| Accident Year | Actual Experience | | | | Ultimate Loss Estimates | | | | | | | | | | | | | | | | | | | Selected Ultimate Claims Amount | Selected Ultimate Loss Ratio* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | | |
| | [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 | 22,685 | | 22,685 | | | | | 100.0% | 22,685 | 22,685 | | | | | | | | | | 22,685 | |
| 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 | 13,495 | - | 13,495 | 14,864 | 13,495 | - | 100.0% | 13,495 | - | 100.0% | 13,495 | 13,495 | | | 46.0% | 41.8% | 41.8% | 41.8% | 41.8% | | | 13,495 | 41.8% |
| 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 | 26,356 | 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 | 25,368 | 9,927 | 2 | 9,929 | 11,669 | 9,929 | - | 100.0% | 9,929 | - | 100.0% | 9,929 | 9,929 | | | 46.0% | 39.1% | 39.1% | 39.1% | 39.1% | | | 9,929 | 39.1% |
| 2012 / 1 | 24,296 | 8,678 | 1 | 8,679 | 10,690 | 8,679 | - | 100.0% | 8,679 | - | 100.0% | 8,679 | 8,679 | | | 44.0% | 35.7% | 35.7% | 35.7% | 35.7% | | | 8,679 | 35.7% |
| 2012 / 2 | 22,560 | 11,076 | - | 11,076 | 10,603 | 11,076 | - | 100.0% | 11,076 | - | 100.0% | 11,076 | 11,076 | | | 47.0% | 49.1% | 49.1% | 49.1% | 49.1% | | | 11,076 | 49.1% |
| 2013 / 1 | 18,895 | 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 | 17,588 | 9,039 | - | 9,039 | 8,618 | 9,039 | - | 100.0% | 9,039 | - | 100.0% | 9,039 | 9,039 | | | 49.0% | 51.4% | 51.4% | 51.4% | 51.4% | | | 9,039 | 51.4% |
| 2014 / 1 | 16,925 | 7,927 | 1 | 7,928 | 7,955 | 7,928 | - | 100.0% | 7,928 | - | 100.0% | 7,928 | 7,928 | | | 47.0% | 46.8% | 46.8% | 46.8% | 46.8% | | | 7,928 | 46.8% |
| 2014 / 2 | 18,993 | 10,594 | 0 | 10,594 | 9,497 | 10,594 | - | 100.0% | 10,594 | - | 100.0% | 10,594 | 10,594 | | | 50.0% | 55.8% | 55.8% | 55.8% | 55.8% | | | 10,594 | 55.8% |
| 2015 / 1 | 18,271 | 9,581 | (0) | 9,581 | 8,770 | 9,581 | - | 100.0% | 9,581 | - | 100.0% | 9,581 | 9,581 | | | 48.0% | 52.4% | 52.4% | 52.4% | 52.4% | | | 9,581 | 52.4% |
| 2015 / 2 | 16,481 | 9,089 | 53 | 9,142 | 8,570 | 9,140 | - | 100.0% | 9,140 | 12.5% | 87.5% | 9,069 | 9,142 | | | 52.0% | 55.5% | 55.5% | 55.0% | 55.5% | | | 9,140 | 55.5% |
| 2016 / 1 | 13,548 | 5,996 | 1 | 5,997 | 7,045 | 5,994 | (0.1%) | 100.1% | 5,993 | 25.0% | 75.0% | 6,256 | 5,997 | | | 52.0% | 44.2% | 44.2% | 46.2% | 44.3% | | | 5,993 | 44.2% |
| 2016 / 2 | 14,575 | 9,807 | 26 | 9,833 | 8,308 | 9,812 | (0.2%) | 100.2% | 9,815 | 37.5% | 62.5% | 9,248 | 9,833 | | | 57.0% | 67.3% | 67.3% | 63.4% | 67.5% | | | 9,811 | 67.3% |
| 2017 / 1 | 14,490 | 8,709 | 25 | 8,733 | 8,114 | 8,698 | (0.4%) | 100.4% | 8,700 | 50.0% | 50.0% | 8,406 | 8,733 | | | 56.0% | 60.0% | 60.0% | 58.0% | 60.3% | | | 8,697 | 60.0% |
| 2017 / 2 | 15,408 | 9,540 | 36 | 9,576 | 9,245 | 9,447 | (1.4%) | 101.4% | 9,450 | 62.5% | 37.5% | 9,321 | 9,576 | | | 60.0% | 61.3% | 61.3% | 60.5% | 62.1% | | | 9,447 | 61.3% |
| 2018 / 1 | 16,270 | 9,662 | 141 | 9,803 | 9,274 | 9,474 | (3.5%) | 103.5% | 9,481 | 75.0% | 25.0% | 9,324 | 9,803 | | | 57.0% | 58.2% | 58.3% | 57.3% | 60.2% | | | 9,482 | 58.3% |
| 2018 / 2 | 15,264 | 8,630 | 554 | 9,184 | 9,311 | 8,077 | (13.7%) | 113.7% | 7,908 | 87.5% | 12.5% | 9,157 | 9,184 | | | 61.0% | 52.9% | 51.8% | 60.0% | 60.2% | | | 7,908 | 51.8% |
| 2019 / 1 | 14,957 | 7,315 | 2,712 | 10,027 | 8,675 | 6,937 | (44.5%) | 144.5% | 6,163 | 100.0% | - | - | 10,027 | | | 58.0% | 46.4% | 41.2% | | - | | | 7,806 | 52.2% |
| **Total** | **823,540** | **354,735** | **3,560** | **358,295** | **195,449** | **353,579** | | | **186,336** | | | **346,781** | **358,295** | | | | | | | | | | **354,284** | |

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

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

Facility Association
**Comparison of Estimated IBNR by Method**
as at June 30, 2019
**Coverage: Collision (w All Perils)**
**RSP: Alberta Grid**
**Amounts in: $1,000s**

| Accident Year | Current Valuation Results (as at Jun 2019) | | | | | | | | | | | Prior Valuation Results (as at Mar 2019) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ELR Method IBNR* | Link Ratio Method IBNR | BF Method IBNR* | ELR & LR Wtd Method IBNR | Incurred (Zero IBNR) IBNR | User Defined 1 IBNR | 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] =([9]-[16]) | [21] =([10]-[17]) | [22] =([11]-[18]) |
| 2004 / 1 | - | | - | | | | | Link Ratio Method | - | - | | | - | | Link Ratio Method | - | - | | - | - | - | - |
| 2004 / 2 | - | | - | | | | | Link Ratio Method | - | 4,723 | | | - | | Link Ratio Method | - | 4,723 | | - | - | - | - |
| 2005 / 1 | - | | - | | | | | Link Ratio Method | - | 11,163 | | | - | | Link Ratio Method | - | 11,163 | | - | - | - | - |
| 2005 / 2 | - | | - | | | | | Link Ratio Method | - | 15,386 | | | - | | Link Ratio Method | - | 15,386 | | - | - | - | - |
| 2006 / 1 | - | | - | | | | | Link Ratio Method | - | 15,830 | | | - | | Link Ratio Method | - | 15,830 | | - | - | - | - |
| 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 | 1,369 | - | - | - | - | | | Link Ratio Method | - | 13,495 | 41.8% | 1,697 | - | - | Link Ratio Method | - | 13,490 | 41.7% | 5 | - | 5 | 0.1% |
| 2010 / 1 | 2,320 | - | - | - | - | | | Link Ratio Method | - | 9,797 | 35.6% | 2,321 | - | - | Link Ratio Method | - | 9,797 | 35.6% | - | - | - | - |
| 2010 / 2 | 2,031 | - | - | - | - | | | 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% | (19) | - | - | Link Ratio Method | - | 11,327 | 44.1% | - | - | - | - |
| 2011 / 2 | 1,741 | - | - | - | - | | | Link Ratio Method | - | 9,929 | 39.1% | 1,994 | - | - | Link Ratio Method | - | 9,929 | 39.1% | - | - | - | - |
| 2012 / 1 | 2,012 | - | - | - | - | | | Link Ratio Method | - | 8,679 | 35.7% | 2,255 | - | - | Link Ratio Method | - | 8,679 | 35.7% | - | - | - | - |
| 2012 / 2 | (473) | - | - | - | - | | | 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 | - | 8,151 | 43.1% | - | - | - | - |
| 2013 / 2 | (420) | - | - | - | - | | | Link Ratio Method | - | 9,039 | 51.4% | (244) | - | - | Link Ratio Method | - | 9,039 | 51.4% | - | - | - | - |
| 2014 / 1 | 27 | - | - | - | - | | | Link Ratio Method | - | 7,928 | 46.8% | 200 | - | - | Link Ratio Method | - | 7,924 | 46.8% | 3 | - | 3 | - |
| 2014 / 2 | (1,098) | - | - | - | - | | | Link Ratio Method | - | 10,594 | 55.8% | (907) | - | - | Link Ratio Method | - | 10,595 | 55.8% | - | - | - | - |
| 2015 / 1 | (811) | - | - | - | - | | | Link Ratio Method | - | 9,581 | 52.4% | (627) | (10) | (9) | Link Ratio Method | (10) | 9,571 | 52.4% | - | 10 | 10 | - |
| 2015 / 2 | (572) | (2) | (2) | (73) | - | | | Link Ratio Method | (2) | 9,140 | 55.5% | (193) | (25) | (25) | Link Ratio Method | (25) | 9,068 | 55.0% | 48 | 23 | 71 | 0.5% |
| 2016 / 1 | 1,048 | (4) | (4) | 259 | - | | | Link Ratio Method | (4) | 5,993 | 44.2% | 1,188 | (28) | (33) | Link Ratio Method | (28) | 5,969 | 44.0% | - | 24 | 24 | 0.2% |
| 2016 / 2 | (1,525) | (22) | (18) | (585) | - | | | Link Ratio Method | (22) | 9,811 | 67.3% | (1,245) | (62) | (55) | Link Ratio Method | (62) | 9,795 | 67.1% | (24) | 40 | 16 | 0.2% |
| 2017 / 1 | (619) | (36) | (33) | (327) | - | | | Link Ratio Method | (36) | 8,697 | 60.0% | (519) | (103) | (98) | Link Ratio Method | (103) | 8,687 | 59.9% | (57) | 67 | 10 | 0.1% |
| 2017 / 2 | (331) | (129) | (126) | (255) | - | | | Link Ratio Method | (129) | 9,447 | 61.3% | (129) | (249) | (252) | BF Method | (252) | 9,443 | 61.2% | (119) | 123 | 4 | 0.1% |
| 2018 / 1 | (528) | (328) | (321) | (478) | - | | | BF Method | (321) | 9,482 | 58.3% | (593) | (801) | (819) | BF Method | (819) | 9,228 | 56.6% | (245) | 498 | 253 | 1.7% |
| 2018 / 2 | 127 | (1,107) | (1,276) | (27) | - | | | BF Method | (1,276) | 7,908 | 51.8% | (1,378) | (2,349) | (2,617) | BF Method | (2,617) | 8,247 | 53.9% | (1,680) | 1,341 | (339) | (2.1%) |
| 2019 / 1 | - | - | - | - | - | - | | | (2,221) | 7,806 | 52.2% | 2,536 | 2,725 | 2,670 | | - | (2,194) | 4,382 | 59.9% | 3,451 | (27) | 3,424 | (7.7%) |
| Total | 4,820 | (1,627) | (1,781) | (1,487) | - | | | | (4,011) | 354,284 | | 8,665 | (900) | (1,237) | | (6,110) | 350,804 | | 1,382 | 2,099 | 3,481 | |
| | | | | | | | | | | | | | | | | | | | | | | |
| **2018 / 2 & Prior** | **4,820** | **(1,627)** | **(1,781)** | **(1,487)** | **-** | | | | **(1,790)** | **346,479** | | **6,129** | **(3,625)** | **(3,906)** | | **(3,916)** | **346,422** | | **(2,069)** | **2,126** | **57** | |

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at June 30, 2019
Coverage: **Comprehensive (w Spec Perils)**
RSP: **Alberta Grid**
Amounts in: $1,000s

| Accident Year | Actual Experience | | | | Ultimate Loss Estimates | | | | | | | | | | | | | | | | | | | | Selected Ultimate Claims Amount | Selected Ultimate Loss Ratio* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | | |
| | [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 | | 7,102 | | | | | - | 100.0% | 7,102 | 7,102 | | | | | | | | | | 7,102 | |
| 2009 / 2 | 7,997 | 9,369 | - | 9,369 | 9,756 | 9,369 | - | 100.0% | 9,369 | - | 100.0% | 9,369 | 9,369 | | | 122.0% | 117.2% | 117.2% | 117.2% | 117.2% | | | 9,369 | 117.2% |
| 2010 / 1 | 9,036 | 5,943 | - | 5,943 | 6,054 | 5,943 | - | 100.0% | 5,943 | - | 100.0% | 5,943 | 5,943 | | | 67.0% | 65.8% | 65.8% | 65.8% | 65.8% | | | 5,943 | 65.8% |
| 2010 / 2 | 9,051 | 10,921 | - | 10,921 | 10,047 | 10,921 | - | 100.0% | 10,921 | - | 100.0% | 10,921 | 10,921 | | | 111.0% | 120.7% | 120.7% | 120.7% | 120.7% | | | 10,921 | 120.7% |
| 2011 / 1 | 9,001 | 5,090 | 0 | 5,090 | 5,401 | 5,090 | - | 100.0% | 5,090 | - | 100.0% | 5,090 | 5,090 | | | 60.0% | 56.5% | 56.5% | 56.5% | 56.5% | | | 5,090 | 56.5% |
| 2011 / 2 | 8,955 | 6,958 | - | 6,958 | 9,851 | 6,958 | - | 100.0% | 6,958 | - | 100.0% | 6,958 | 6,958 | | | 110.0% | 77.7% | 77.7% | 77.7% | 77.7% | | | 6,958 | 77.7% |
| 2012 / 1 | 8,660 | 4,758 | 4 | 4,761 | 5,282 | 4,761 | - | 100.0% | 4,761 | - | 100.0% | 4,761 | 4,761 | | | 61.0% | 55.0% | 55.0% | 55.0% | 55.0% | | | 4,761 | 55.0% |
| 2012 / 2 | 8,448 | 10,564 | - | 10,564 | 9,377 | 10,564 | - | 100.0% | 10,564 | - | 100.0% | 10,564 | 10,564 | | | 111.0% | 125.0% | 125.0% | 125.0% | 125.0% | | | 10,564 | 125.0% |
| 2013 / 1 | 7,159 | 4,650 | - | 4,650 | 4,367 | 4,650 | - | 100.0% | 4,650 | - | 100.0% | 4,650 | 4,650 | | | 61.0% | 65.0% | 65.0% | 65.0% | 65.0% | | | 4,650 | 65.0% |
| 2013 / 2 | 6,691 | 6,717 | - | 6,717 | 7,494 | 6,717 | - | 100.0% | 6,717 | - | 100.0% | 6,717 | 6,717 | | | 112.0% | 100.4% | 100.4% | 100.4% | 100.4% | | | 6,717 | 100.4% |
| 2014 / 1 | 6,537 | 3,983 | - | 3,983 | 3,988 | 3,983 | - | 100.0% | 3,983 | - | 100.0% | 3,983 | 3,983 | | | 61.0% | 60.9% | 60.9% | 60.9% | 60.9% | | | 3,983 | 60.9% |
| 2014 / 2 | 7,523 | 7,640 | - | 7,640 | 8,351 | 7,640 | - | 100.0% | 7,640 | - | 100.0% | 7,640 | 7,640 | | | 111.0% | 101.6% | 101.6% | 101.6% | 101.6% | | | 7,640 | 101.6% |
| 2015 / 1 | 7,266 | 5,030 | 2 | 5,032 | 4,432 | 5,032 | - | 100.0% | 5,032 | - | 100.0% | 5,032 | 5,032 | | | 61.0% | 69.3% | 69.3% | 69.3% | 69.3% | | | 5,032 | 69.3% |
| 2015 / 2 | 6,669 | 7,219 | 10 | 7,229 | 7,470 | 7,229 | - | 100.0% | 7,229 | 12.5% | 87.5% | 7,259 | 7,229 | | | 112.0% | 108.4% | 108.4% | 108.8% | 108.4% | | | 7,229 | 108.4% |
| 2016 / 1 | 5,290 | 5,124 | 2 | 5,127 | 3,280 | 5,126 | - | 100.0% | 5,126 | 25.0% | 75.0% | 4,664 | 5,127 | | | 62.0% | 96.9% | 96.9% | 88.2% | 96.9% | | | 5,126 | 96.9% |
| 2016 / 2 | 5,545 | 8,272 | 4 | 8,275 | 6,376 | 8,275 | - | 100.0% | 8,275 | 37.5% | 62.5% | 7,563 | 8,275 | | | 115.0% | 149.2% | 149.2% | 136.4% | 149.2% | | | 8,275 | 149.2% |
| 2017 / 1 | 5,652 | 4,563 | - | 4,563 | 3,561 | 4,556 | (0.2%) | 100.2% | 4,557 | 50.0% | 50.0% | 4,058 | 4,563 | | | 63.0% | 80.6% | 80.6% | 71.8% | 80.7% | | | 4,556 | 80.6% |
| 2017 / 2 | 6,365 | 6,591 | 35 | 6,626 | 7,384 | 6,634 | 0.1% | 99.9% | 6,634 | 62.5% | 37.5% | 7,103 | 6,626 | | | 116.0% | 104.2% | 104.2% | 111.6% | 104.1% | | | 6,633 | 104.2% |
| 2018 / 1 | 7,077 | 4,390 | 89 | 4,479 | 4,459 | 4,462 | (0.4%) | 100.4% | 4,462 | 75.0% | 25.0% | 4,460 | 4,479 | | | 63.0% | 63.1% | 63.1% | 63.0% | 63.3% | | | 4,462 | 63.0% |
| 2018 / 2 | 6,913 | 6,403 | 198 | 6,601 | 7,881 | 6,469 | (2.0%) | 102.0% | 6,441 | 87.5% | 12.5% | 7,704 | 6,601 | | | 114.0% | 93.6% | 93.2% | 111.4% | 95.5% | | | 6,441 | 93.2% |
| 2019 / 1 | 6,986 | 2,915 | 1,277 | 4,191 | 4,332 | 4,042 | (3.7%) | 103.7% | 4,031 | 100.0% | - | - | 4,191 | | | 62.0% | 57.8% | 57.7% | | - | | | 4,031 | 57.7% |
| **Total** | **149,983** | **214,797** | **1,622** | **216,419** | **129,141** | **216,120** | | | **128,384** | | | **212,139** | **216,419** | | | | | | | | | | **216,081** | |

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

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

Facility Association
**Comparison of Estimated IBNR by Method**
as at June 30, 2019
**Coverage:** Comprehensive (w Spec Perils)
**RSP:** Alberta Grid
**Amounts in:** $1,000s

| | Current Valuation Results (as at Jun 2019) | | | | | | | | | | | Prior Valuation Results (as at Mar 2019) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Accident Year | ELR Method IBNR* | Link Ratio Method IBNR | BF Method IBNR* | ELR & LR Wtd Method IBNR | Incurred (Zero IBNR) IBNR | User Defined 1 IBNR | 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]) | =([10]-[17]) | =([11]-[18]) |
| 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 | 387 | - | - | - | - | | | Link Ratio Method | - | 9,369 | 117.2% | (1,692) | | - | Link Ratio Method | - | 9,369 | 117.2% | - | - | - | - |
| 2010 / 1 | 111 | - | - | - | - | | | Link Ratio Method | - | 5,943 | 65.8% | (431) | | - | Link Ratio Method | - | 5,943 | 65.8% | - | - | - | - |
| 2010 / 2 | (874) | - | - | - | - | | | Link Ratio Method | - | 10,921 | 120.7% | 1,027 | | - | Link Ratio Method | - | 10,921 | 120.7% | - | - | - | - |
| 2011 / 1 | 311 | - | - | - | - | | | Link Ratio Method | - | 5,090 | 56.5% | (229) | | - | Link Ratio Method | - | 5,090 | 56.5% | - | - | - | - |
| 2011 / 2 | 2,893 | - | - | - | - | | | Link Ratio Method | - | 6,958 | 77.7% | 4,863 | | - | Link Ratio Method | - | 6,958 | 77.7% | - | - | - | - |
| 2012 / 1 | 521 | - | - | - | - | | | Link Ratio Method | - | 4,761 | 55.0% | 2 | | - | Link Ratio Method | - | 4,761 | 55.0% | - | - | - | - |
| 2012 / 2 | (1,187) | - | - | - | - | | | Link Ratio Method | - | 10,564 | 125.0% | 672 | | - | Link Ratio Method | - | 10,564 | 125.0% | - | - | - | - |
| 2013 / 1 | (283) | - | - | - | - | | | Link Ratio Method | - | 4,650 | 65.0% | (641) | | - | Link Ratio Method | - | 4,650 | 65.0% | - | - | - | - |
| 2013 / 2 | 777 | - | - | - | - | | | Link Ratio Method | - | 6,717 | 100.4% | 2,317 | | - | Link Ratio Method | - | 6,717 | 100.4% | - | - | - | - |
| 2014 / 1 | 4 | - | - | - | - | | | Link Ratio Method | - | 3,983 | 60.9% | (322) | | - | Link Ratio Method | - | 3,983 | 60.9% | - | - | - | - |
| 2014 / 2 | 710 | - | - | - | - | | | Link Ratio Method | - | 7,640 | 101.6% | 2,506 | | - | Link Ratio Method | - | 7,651 | 101.7% | (10) | - | (10) | (0.1%) |
| 2015 / 1 | (600) | - | - | - | - | | | Link Ratio Method | - | 5,032 | 69.3% | (962) | (3) | (2) | Link Ratio Method | (3) | 5,029 | 69.2% | - | 3 | 3 | 0.1% |
| 2015 / 2 | 241 | - | - | 30 | - | | | Link Ratio Method | - | 7,229 | 108.4% | 1,838 | | (9) | Link Ratio Method | (7) | 7,226 | 108.3% | (4) | 7 | 3 | 0.1% |
| 2016 / 1 | (1,847) | (1) | (1) | (463) | - | | | Link Ratio Method | (1) | 5,126 | 96.9% | (2,110) | (6) | (4) | Link Ratio Method | (6) | 5,121 | 96.8% | - | 5 | 5 | 0.1% |
| 2016 / 2 | (1,899) | (0) | (0) | (712) | - | | | Link Ratio Method | - | 8,275 | 149.2% | (510) | (17) | (16) | Link Ratio Method | (17) | 8,264 | 148.9% | (6) | 17 | 11 | 0.3% |
| 2017 / 1 | (1,002) | (7) | (5) | (504) | - | | | Link Ratio Method | (7) | 4,556 | 80.6% | (1,225) | (5) | (4) | Link Ratio Method | (5) | 4,558 | 80.6% | - | (2) | (2) | - |
| 2017 / 2 | 758 | 7 | 8 | 476 | - | | | Link Ratio Method | 7 | 6,633 | 104.2% | 2,405 | (13) | (18) | BF Method | (18) | 6,624 | 104.0% | (15) | 25 | 10 | 0.2% |
| 2018 / 1 | (20) | (17) | (17) | (19) | - | | | BF Method | (17) | 4,462 | 63.0% | (352) | (64) | (60) | BF Method | (60) | 4,472 | 63.1% | - | 43 | (10) | (0.1%) |
| 2018 / 2 | 1,280 | (132) | (160) | 1,103 | - | | | BF Method | (160) | 6,441 | 93.2% | 3,238 | (143) | (216) | BF Method | (216) | 6,518 | 94.1% | (133) | 56 | (77) | (0.9%) |
| 2019 / 1 | - | - | - | - | - | | - | | (160) | 4,031 | 57.7% | 2,268 | 1,943 | 2,102 | - | (67) | 1,955 | 57.7% | 2,169 | (93) | 2,076 | - |
| Total | 281 | (149) | (175) | (89) | - | | | | (338) | 216,081 | | 12,660 | 1,684 | 1,773 | | (399) | 214,073 | | 1,948 | 61 | 2,009 | |
| **2018 / 2 & Prior** | 281 | (149) | (175) | (89) | - | | | | (178) | 212,050 | | 10,393 | (258) | (329) | | (332) | 212,118 | | (221) | 154 | (67) | |

*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

Exhibit C
page 1 of 1

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

| AY | Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 0.41% | 0.91% | 1.41% | 1.91% | 2.41% | 2.91% | 1.44% | 2.28% |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | 602 | 600 | 598 | 596 | 594 | 592 | 598 | 595 |
| 2006 | 209 | 207 | 206 | 205 | 204 | 202 | 206 | 204 |
| 2007 | 1,399 | 1,389 | 1,379 | 1,369 | 1,359 | 1,349 | 1,378 | 1,361 |
| 2008 | 605 | 600 | 595 | 591 | 586 | 581 | 595 | 587 |
| 2009 | 609 | 604 | 598 | 593 | 588 | 583 | 598 | 589 |
| 2010 | 3,171 | 3,143 | 3,116 | 3,090 | 3,064 | 3,039 | 3,115 | 3,071 |
| 2011 | 5,011 | 4,966 | 4,922 | 4,879 | 4,837 | 4,796 | 4,920 | 4,848 |
| 2012 | 5,920 | 5,871 | 5,823 | 5,776 | 5,729 | 5,685 | 5,820 | 5,741 |
| 2013 | 7,863 | 7,791 | 7,720 | 7,652 | 7,584 | 7,518 | 7,717 | 7,602 |
| 2014 | 13,853 | 13,708 | 13,566 | 13,427 | 13,290 | 13,158 | 13,557 | 13,325 |
| 2015 | 29,012 | 28,675 | 28,351 | 28,034 | 27,724 | 27,424 | 28,331 | 27,805 |
| 2016 | 38,146 | 37,679 | 37,225 | 36,787 | 36,354 | 35,935 | 37,202 | 36,465 |
| 2017 | 51,420 | 50,715 | 50,035 | 49,379 | 48,727 | 48,102 | 50,001 | 48,898 |
| 2018 | 81,217 | 80,012 | 78,851 | 77,733 | 76,622 | 75,559 | 78,784 | 76,910 |
| 2019 | 118,232 | 116,448 | 114,731 | 113,067 | 111,430 | 109,866 | 114,633 | 111,854 |
| Total | 357,269 | 352,408 | 347,716 | 343,178 | 338,692 | 334,389 | 347,455 | 339,855 |
| | 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 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 0.41% | 0.91% | 1.41% | 1.91% | 2.41% | 2.91% | 1.44% | 2.28% |
| Total | 9,553 | 4,692 | - | (4,538) | (9,024) | (13,327) | (261) | (7,861) |
| | 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 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 0.41% | 0.91% | 1.41% | 1.91% | 2.41% | 2.91% | 1.44% | 2.28% |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | 0.7% | 0.3% | - | (0.3%) | (0.7%) | (1.0%) | - | (0.5%) |
| 2006 | 1.5% | 0.5% | - | (0.5%) | (1.0%) | (1.9%) | - | (1.0%) |
| 2007 | 1.5% | 0.7% | - | (0.7%) | (1.5%) | (2.2%) | (0.1%) | (1.3%) |
| 2008 | 1.7% | 0.8% | - | (0.7%) | (1.5%) | (2.4%) | - | (1.3%) |
| 2009 | 1.8% | 1.0% | - | (0.8%) | (1.7%) | (2.5%) | - | (1.5%) |
| 2010 | 1.8% | 0.9% | - | (0.8%) | (1.7%) | (2.5%) | (0.0%) | (1.4%) |
| 2011 | 1.8% | 0.9% | - | (0.9%) | (1.7%) | (2.6%) | (0.0%) | (1.5%) |
| 2012 | 1.7% | 0.8% | - | (0.8%) | (1.6%) | (2.4%) | (0.1%) | (1.4%) |
| 2013 | 1.9% | 0.9% | - | (0.9%) | (1.8%) | (2.6%) | (0.0%) | (1.5%) |
| 2014 | 2.1% | 1.0% | - | (1.0%) | (2.0%) | (3.0%) | (0.1%) | (1.8%) |
| 2015 | 2.3% | 1.1% | - | (1.1%) | (2.2%) | (3.3%) | (0.1%) | (1.9%) |
| 2016 | 2.5% | 1.2% | - | (1.2%) | (2.3%) | (3.5%) | (0.1%) | (2.0%) |
| 2017 | 2.8% | 1.4% | - | (1.3%) | (2.6%) | (3.9%) | (0.1%) | (2.3%) |
| 2018 | 3.0% | 1.5% | - | (1.4%) | (2.8%) | (4.2%) | (0.1%) | (2.5%) |
| 2019 | 3.1% | 1.5% | - | (1.5%) | (2.9%) | (4.2%) | (0.1%) | (2.5%) |
| Total | 2.7% | 1.3% | - | (1.3%) | (2.6%) | (3.8%) | (0.1%) | (2.3%) |
| | curr - 100 bp | curr - 50 bp | curr val assumption | curr + 50bp | curr + 100bp | curr + 150bp | prior val assumption | prior fyr end assumption |

# Alberta Grid RSP


# Exhibit D


# Claims Development Margins

**Facility Association**
Margins Table (by coverage)
$ Format:   $000s
RSP **Alberta Grid**
as at: **2019m06**
Emerge: **Paid to Ultimate**

use margins as at   2019m12

**Current Valuation as at Jun. 30, 2019**
**Selected Margins for Adverse Development**

| Accident Half Year | Bodily Injury | Property Damage | Direct Comp Property Damage | Third Party Liability | AccBen (indivis) | 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% | - | 9.9% | 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% | 7.8% | 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% | 9.8% | 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% | 8.8% | 10.0% |
| 2016 / 1 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2016 / 2 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 9.8% | 10.0% |
| 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% | 12.5% | 12.5% |
| 2018 / 1 | 12.5% | 10.0% | - | 12.5% | 10.0% | - | 10.0% | 12.5% | 5.0% | 5.0% | 10.5% | 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% | 12.4% |
| 2019 / 2 | 12.5% | 10.0% | - | 12.0% | 10.0% | - | 10.0% | 12.5% | 5.0% | 5.0% | 5.5% | 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:   1.41%
margin (basis points):   25