# Alberta Non-Grid RSP

## Exhibit A

## Summary of Valuation Selection Changes over Time

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

**Change in Selected Ultimates from prior Sept 30th**

| | Sep-12 | Sep-13 | Sep-14 | Sep-15 | Sep-16 | Sep-17 | Sep-18 |
|---|---|---|---|---|---|---|---|
| **AY2008 & Prior** | 4,723 | 2,700 | 861 | (1,102) | 326 | 78 | 277 |
| **AY2009** | 1,795 | 2,414 | (361) | (2,127) | 200 | 352 | 369 |
| **AY2010** | 438 | 6,029 | (2,659) | (4,390) | (376) | (230) | (452) |
| **AY2011** | (7,537) | (1,595) | 2,299 | (1,252) | (1,491) | 161 | (52) |
| **AY2012** | | 4,518 | 1,329 | (1,991) | 1,231 | (1,255) | 819 |
| **AY2013** | | | 4,462 | 317 | (986) | (517) | (958) |
| **AY2014** | | | | 5,967 | 3,532 | (493) | (2,451) |
| **AY2015** | | | | | 1,168 | 2,349 | (5,638) |
| **AY2016** | | | | | | 5,415 | (3,873) |
| **AY2017** | | | | | | | (388) |
| **AY2018** | | | | | | | |
| **Total** | **(582)** | **14,066** | **5,932** | **(4,578)** | **3,603** | **5,860** | **(12,348)** |

**Change in Selected Ultimates from Prior Quarter End**

| | Dec-18 | Mar-19 | Jun-19 | Sep-19 | Dec-19 |
|---|---|---|---|---|---|
| **AY2008 & Prior** | (232) | (30) | - | - | - |
| **AY2009** | 122 | (32) | | | |
| **AY2010** | 210 | (73) | | | |
| **AY2011** | 204 | 545 | | | |
| **AY2012** | 134 | (627) | | | |
| **AY2013** | 239 | 259 | | | |
| **AY2014** | (689) | (306) | | | |
| **AY2015** | (1,036) | (558) | | | |
| **AY2016** | (1,407) | (331) | | | |
| **AY2017** | (2,771) | 779 | | | |
| **AY2018** | - | 88 | | | |
| **Total** | **(5,225)** | **(285)** | **-** | **-** | **-** |

**Change in Selected Ultimates as % Beginning Unpaid**

| | Sep-12 | Sep-13 | Sep-14 | Sep-15 | Sep-16 | Sep-17 | Sep-18 |
|---|---|---|---|---|---|---|---|
| **AY2008 & Prior** | 12.4% | 8.7% | 3.6% | (7.0%) | 3.1% | 1.6% | 10.8% |
| **AY2009** | 9.1% | 14.8% | (2.6%) | (20.0%) | 5.1% | 12.2% | 17.9% |
| **AY2010** | 1.9% | 29.4% | (12.0%) | (31.8%) | (5.5%) | (5.8%) | (16.0%) |
| **AY2011** | (16.7%) | (7.0%) | 13.3% | (7.8%) | (11.7%) | 2.1% | (1.0%) |
| **AY2012** | | 9.4% | 3.9% | (7.2%) | 5.5% | (8.1%) | 7.5% |
| **AY2013** | | | 9.3% | 0.9% | (3.5%) | (2.4%) | (6.5%) |
| **AY2014** | | | | 11.6% | 9.8% | (1.5%) | (11.0%) |
| **AY2015** | | | | | 2.1% | 6.2% | (18.4%) |
| **AY2016** | | | | | | 9.1% | (9.0%) |
| **AY2017** | | | | | | | (0.6%) |
| **AY2018** | | | | | | | |
| **Total** | **1.1%** | **10.2%** | **3.3%** | **(3.9%)** | **2.0%** | **2.6%** | **(6.8%)** |

**Change from Prior Quarter End**

| | Dec-18 | Mar-19 | Jun-19 | Sep-19 | Dec-19 |
|---|---|---|---|---|---|
| **AY2008 & Prior** | (17.0%) | (3.1%) | - | | |
| **AY2009** | 9.8% | (2.4%) | | | |
| **AY2010** | 14.3% | (4.5%) | | | |
| **AY2011** | 5.0% | 15.9% | | | |
| **AY2012** | 1.7% | (8.9%) | | | |
| **AY2013** | 2.7% | 3.4% | | | |
| **AY2014** | (5.3%) | (3.0%) | | | |
| **AY2015** | (5.9%) | (3.9%) | | | |
| **AY2016** | (4.6%) | (1.2%) | | | |
| **AY2017** | (6.1%) | 2.0% | | | |
| **AY2018** | - | 0.1% | | | |
| **Total** | **(4.0%)** | **(0.2%)** | **-** | | |

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 Non-Grid RSP

## Exhibit B

### Exhibit B.1 (total government lines)

B.1.1 Summary of Nominal Results

B.1.2 Loss Ratios over Time

B.1.3.1 Comparison of Government Line Ultimates

B.1.3.2 Selected Losses by Method

B.1.3.3 Comparison of IBNR by Method

B.1.4.1 a priori LRs

# Alberta Non-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 Non-Grid**

**Valuation Results**
as at March 31, 2019

**Life to Date**

| Accident Year | Earned Premium | Paid Indemnity & Allowed Claims Expense | | Case Reserves | | Recorded Indemnity & Allowed Claims Expense | | Selected IBNR | | Ultimate Indemnity & Allowed Claims Expense | | Unpaid Indemnity & Allowed Claims Expense | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $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 | 711,867 | 658,703 | 92.5% | 23,976 | 3.4% | 682,679 | 95.9% | 3,342 | 0.5% | 686,021 | 96.4% | 27,318 | 3.8% |
| 2015 | 89,811 | 73,578 | 81.9% | 10,293 | 11.5% | 83,871 | 93.4% | 2,587 | 2.9% | 86,458 | 96.3% | 12,880 | 14.3% |
| 2016 | 90,251 | 78,592 | 87.1% | 18,531 | 20.5% | 97,123 | 107.6% | 6,098 | 6.8% | 103,221 | 114.4% | 24,629 | 27.3% |
| 2017 | 97,060 | 68,086 | 70.1% | 24,666 | 25.4% | 92,752 | 95.6% | 12,755 | 13.1% | 105,507 | 108.7% | 37,421 | 38.6% |
| 2018 | 106,888 | 58,718 | 54.9% | 29,584 | 27.7% | 88,302 | 82.6% | 23,568 | 22.0% | 111,870 | 104.7% | 53,152 | 49.7% |
| 2019 | 29,205 | 7,881 | 27.0% | 13,977 | 47.9% | 21,858 | 74.8% | 5,975 | 20.5% | 27,833 | 95.3% | 19,952 | 68.3% |
| TOTAL | 1,125,082 | 945,558 | 84.0% | 121,027 | 10.8% | 1,066,585 | 94.8% | 54,325 | 4.8% | 1,120,910 | 99.6% | 175,352 | 15.6% |
| | | | | | | | | | | | | | |
| 2018 & prior | 1,095,877 | 937,677 | 85.6% | 107,050 | 9.8% | 1,044,727 | 95.3% | 48,350 | 4.4% | 1,093,077 | 99.7% | 155,400 | 14.2% |

**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 | 711,867 | 4,543 | 0.6% | (4,350) | (0.6%) | 193 | - | (457) | (0.1%) | (264) | - | (4,807) | (0.7%) |
| 2015 | 89,811 | 1,008 | 1.1% | (1,196) | (1.3%) | (188) | (0.2%) | (370) | (0.4%) | (558) | (0.6%) | (1,566) | (1.7%) |
| 2016 | 90,251 | 1,933 | 2.1% | (1,162) | (1.3%) | 771 | 0.9% | (1,102) | (1.2%) | (331) | (0.4%) | (2,264) | (2.5%) |
| 2017 | 97,060 | 2,783 | 2.9% | (91) | (0.1%) | 2,692 | 2.8% | (1,913) | (2.0%) | 779 | 0.8% | (2,004) | (2.1%) |
| 2018 | 106,888 | 9,216 | 8.6% | (7,403) | (6.9%) | 1,813 | 1.7% | (1,725) | (1.6%) | 88 | 0.1% | (9,128) | (8.5%) |
| TOTAL | 1,095,877 | 19,483 | 1.8% | (14,202) | (1.3%) | 5,281 | 0.5% | (5,567) | (0.5%) | (286) | - | (19,769) | (1.8%) |

**Emergence During Quarter**

| Accident Year | Beginning IBNR | Beginning Unpaid | Change in Paid Indemnity & Allowed Claims Expense | | Change in Recorded Indemnity & Allowed Claims Expense | | Change in Ultimate Indemnity & Allowed Claims Expense | |
|---|---|---|---|---|---|---|---|---|
| | $000s | $000s | $000s | % Beg Unpaid | $000s | % Beg IBNR | $000s | % Beg Unpaid |
| [29] | [30] | [31] | [32] | [33] | [34] | [35] | [36] | [37] |
| | *database* | *database* | *[17]* | *=[32]/[31]* | *[21]* | *=[34]/[30]* | *[25]* | *=[36]/[31]* |
| 2014 & prior | 3,799 | 32,125 | 4,543 | 14.1% | 193 | 5.1% | (264) | (0.8%) |
| 2015 | 2,957 | 14,446 | 1,008 | 7.0% | (188) | (6.4%) | (558) | (3.9%) |
| 2016 | 7,200 | 26,893 | 1,933 | 7.2% | 771 | 10.7% | (331) | (1.2%) |
| 2017 | 14,668 | 39,425 | 2,783 | 7.1% | 2,692 | 18.4% | 779 | 2.0% |
| 2018 | 25,293 | 62,280 | 9,216 | 14.8% | 1,813 | 7.2% | 88 | 0.1% |
| TOTAL | 53,917 | 175,169 | 19,483 | 11.1% | 5,281 | 9.8% | (286) | (0.2%) |

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

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

| Accident Year [1] | Earned Premium @ Mar 2019 [2] *database* | Paid Claims Amt* @ Mar 2019 [3] *database* | Case Reserve @ Mar 2019 [4] *= [5]-[3]* | Recorded Claims Amt* @ Mar 2019 [5] *database* | Selected IBNR @ Mar 2019 [6] *database* | Ultimate Claims Amt* @ Mar 2019 [7] *= [5]+[6]* | **Selected Ultimate LR @ Mar 2019 [8]** *= [7]/[2]* | Selected Ultimate LR @ Dec 2018 [9] *database* | Selected Ultimate LR @ Sep 2018 [10] *database* | Selected Ultimate LR @ Jun 2018 [11] *database* | **Selected Ultimate LR @ Mar 2018 [12]** ***database*** | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Ultimate LR [13] *= [8]-[9]* | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Claims Amt* [14] | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Ultimate LR [15] *= [8]-[12]* | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Claims Amt* @ curr EP [16] *= [2]*[15]* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004 | 558 | 1,948 | - | 1,948 | - | 1,948 | 349.1% | 349.1% | 349.1% | 349.1% | 349.1% | - | - | - | - |
| 2005 | 24,923 | 24,269 | - | 24,269 | - | 24,269 | 97.4% | 97.4% | 97.4% | 97.4% | 97.4% | - | - | - | - |
| 2006 | 73,869 | 63,823 | 781 | 64,604 | - | 64,604 | 87.5% | 87.5% | 87.4% | 87.4% | 87.2% | - | - | 0.3% | 222 |
| 2007 | 70,461 | 71,335 | 96 | 71,431 | - | 71,431 | 101.4% | 101.4% | 101.7% | 101.8% | 101.8% | - | (29) | (0.4%) | (282) |
| 2008 | 76,378 | 77,210 | 4 | 77,214 | - | 77,214 | 101.1% | 101.1% | 101.1% | 101.1% | 101.2% | - | - | (0.1%) | (76) |
| 2009 | 71,791 | 67,630 | 933 | 68,563 | - | 68,563 | 95.5% | 95.5% | 95.4% | 95.3% | 95.1% | - | (32) | 0.4% | 287 |
| 2010 | 72,937 | 59,738 | 1,316 | 61,054 | 96 | 61,150 | 83.8% | 83.9% | 83.7% | 83.7% | 83.7% | (0.1%) | (73) | 0.1% | 73 |
| 2011 | 78,509 | 62,358 | 3,556 | 65,914 | 266 | 66,180 | 84.3% | 83.6% | 83.3% | 83.2% | 83.2% | 0.7% | 545 | 1.1% | 864 |
| 2012 | 77,274 | 73,161 | 4,491 | 77,652 | 766 | 78,418 | 101.5% | 102.3% | 102.1% | 102.2% | 101.7% | (0.8%) | (627) | (0.2%) | (155) |
| 2013 | 81,130 | 74,686 | 5,327 | 80,013 | 771 | 80,784 | 99.6% | 99.3% | 99.0% | 98.8% | 100.3% | 0.3% | 259 | (0.7%) | (568) |
| 2014 | 84,037 | 82,545 | 7,472 | 90,017 | 1,443 | 91,460 | 108.8% | 109.2% | 110.0% | 110.6% | 110.8% | (0.4%) | (307) | (2.0%) | (1,681) |
| 2015 | 89,811 | 73,578 | 10,293 | 83,871 | 2,587 | 86,458 | 96.3% | 96.9% | 98.0% | 100.4% | 101.6% | (0.6%) | (558) | (5.3%) | (4,760) |
| 2016 | 90,251 | 78,592 | 18,531 | 97,123 | 6,098 | 103,221 | 114.4% | 114.7% | 116.3% | 118.6% | 120.2% | (0.3%) | (331) | (5.8%) | (5,235) |
| 2017 | 97,060 | 68,086 | 24,666 | 92,752 | 12,755 | 105,507 | 108.7% | 107.9% | 110.7% | 115.6% | 117.6% | 0.8% | 779 | (8.9%) | (8,638) |
| 2018 | 106,888 | 58,718 | 29,584 | 88,302 | 23,568 | 111,870 | 104.7% | 104.4% | 106.2% | 105.1% | 103.3% | 0.3% | 88 | | |
| 2019 | 29,205 | 7,881 | 13,977 | 21,858 | 5,975 | 27,833 | 95.3% | - | - | - | - | | | | |
| **TOTAL** | **1,125,082** | **945,558** | **121,027** | **1,066,585** | **54,325** | **1,120,910** | **99.6%** | **99.8%** | **100.2%** | **100.9%** | **101.3%** | | **(286)** | | **(19,949)** |
| **2018 & prior** | 1,095,877 | 937,677 | 107,050 | 1,044,727 | 48,350 | 1,093,077 | **99.7%** | 99.8% | 100.2% | 100.9% | **101.3%** | | (286) | | (19,949) |

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

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

Facility Association

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

as at March 31, 2019

Amounts in: $1,000s

**RSP: Alberta Non-Grid**

| Accident Year | Prior Analysis (Dec 2018) | | | | Current Analysis (Mar 2019) | | | | Change from Prior Analysis | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Third Party Liability | Accident Benefits | Other Coverages | Total | Third Party Liability | Accident Benefits | Other Coverages | Total | Third Party Liability | Accident Benefits | Other Coverages | Total |
| 2004 | 1,470 | 64 | 414 | 1,948 | 1,470 | 64 | 414 | 1,948 | - | - | - | - |
| 2005 | 14,800 | 1,075 | 8,393 | 24,269 | 14,800 | 1,075 | 8,393 | 24,269 | - | - | - | - |
| 2006 | 37,206 | 3,277 | 24,121 | 64,604 | 37,206 | 3,277 | 24,121 | 64,604 | - | - | - | - |
| 2007 | 39,215 | 3,003 | 29,242 | 71,460 | 39,186 | 3,003 | 29,242 | 71,431 | (29) | - | - | (29) |
| 2008 | 43,254 | 3,752 | 30,209 | 77,214 | 43,254 | 3,752 | 30,208 | 77,214 | - | - | (1) | - |
| 2009 | 39,718 | 2,803 | 26,075 | 68,595 | 39,687 | 2,801 | 26,075 | 68,563 | (31) | (2) | - | (32) |
| 2010 | 33,712 | 3,573 | 23,938 | 61,223 | 33,639 | 3,573 | 23,938 | 61,150 | (73) | - | - | (73) |
| 2011 | 35,345 | 3,451 | 26,839 | 65,635 | 35,900 | 3,451 | 26,829 | 66,180 | 555 | - | (10) | 545 |
| 2012 | 47,881 | 3,954 | 27,210 | 79,045 | 47,249 | 3,954 | 27,216 | 78,418 | (632) | - | 6 | (627) |
| 2013 | 46,057 | 5,008 | 29,460 | 80,525 | 46,321 | 5,008 | 29,455 | 80,784 | 264 | - | (5) | 259 |
| 2014 | 56,764 | 3,306 | 31,697 | 91,767 | 56,485 | 3,302 | 31,674 | 91,460 | (279) | (4) | (23) | (307) |
| 2015 | 50,862 | 3,824 | 32,330 | 87,016 | 50,339 | 3,815 | 32,305 | 86,458 | (523) | (9) | (25) | (558) |
| 2016 | 54,469 | 5,133 | 43,950 | 103,552 | 54,172 | 5,100 | 43,948 | 103,221 | (297) | (33) | (2) | (331) |
| 2017 | 59,083 | 6,407 | 39,238 | 104,728 | 59,856 | 6,291 | 39,360 | 105,507 | 773 | (116) | 122 | 779 |
| 2018 | 65,708 | 6,965 | 39,109 | 111,782 | 65,496 | 6,532 | 39,843 | 111,870 | (212) | (433) | 734 | 88 |
| 2019 | - | - | - | - | 16,583 | 1,687 | 9,563 | 27,833 | 16,583 | 1,687 | 9,563 | 27,833 |
| Total | 625,544 | 55,595 | 412,225 | 1,093,363 | 641,643 | 56,685 | 422,584 | 1,120,910 | 16,099 | 1,090 | 10,359 | 27,547 |
| **2018 & Prior** | **625,544** | **55,595** | **412,225** | **1,093,363** | **625,060** | **54,998** | **413,021** | **1,093,077** | **(484)** | **(597)** | **796** | **(286)** |

Facility Association

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

**Coverage: Total**
**RSP: Alberta Non-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 | 558 | 1,948 | - | 1,948 | | 1,948 | | | | | | 1,948 | 1,948 | | | | 349.3% | | 349.3% | 349.3% | | | 1,948 | 349.3% |
| 2005 | 24,923 | 24,269 | - | 24,269 | | 24,269 | | | | | | 24,269 | 24,269 | | | | 97.4% | | 97.4% | 97.4% | | | 24,269 | 97.4% |
| 2006 | 73,869 | 63,823 | 781 | 64,604 | | 64,604 | | | | | | 64,604 | 64,604 | | | | 87.5% | | 87.5% | 87.5% | | | 64,604 | 87.5% |
| 2007 | 70,461 | 71,335 | 95 | 71,431 | | 71,431 | | | | | | 71,431 | 71,431 | | | | 101.4% | | 101.4% | 101.4% | | | 71,431 | 101.4% |
| 2008 | 76,378 | 77,210 | 4 | 77,214 | | 77,214 | | | | | | 77,214 | 77,214 | | | | 101.1% | | 101.1% | 101.1% | | | 77,214 | 101.1% |
| 2009 | 71,791 | 67,630 | 933 | 68,563 | | 68,563 | | | | | | 68,563 | 68,563 | | | | 95.5% | | 95.5% | 95.5% | | | 68,563 | 95.5% |
| 2010 | 72,937 | 59,738 | 1,316 | 61,054 | 62,700 | 61,150 | (0.3%) | 100.3% | 61,145 | | | 61,150 | 61,054 | | | 86.0% | 83.8% | 83.8% | 83.8% | 83.7% | | | 61,150 | 83.8% |
| 2011 | 78,509 | 62,358 | 3,556 | 65,914 | 70,234 | 66,180 | 0.1% | 99.9% | 66,185 | | | 66,180 | 65,914 | | | 89.5% | 84.3% | 84.3% | 84.3% | 84.0% | | | 66,180 | 84.3% |
| 2012 | 77,274 | 73,161 | 4,491 | 77,652 | 72,972 | 78,419 | 2.7% | 97.3% | 78,269 | | | 78,419 | 77,652 | | | 94.4% | 101.5% | 101.3% | 101.5% | 100.5% | | | 78,418 | 101.5% |
| 2013 | 81,130 | 74,686 | 5,327 | 80,013 | 79,873 | 80,788 | 5.2% | 94.8% | 80,740 | | | 80,788 | 80,013 | | | 98.5% | 99.6% | 99.5% | 99.6% | 98.6% | | | 80,784 | 99.6% |
| 2014 | 84,037 | 82,545 | 7,472 | 90,017 | 85,517 | 91,752 | 4.7% | 95.3% | 91,460 | | | 91,752 | 90,017 | | | 101.8% | 109.2% | 108.8% | 109.2% | 107.1% | | | 91,460 | 108.8% |
| 2015 | 89,811 | 73,578 | 10,294 | 83,871 | 94,427 | 86,096 | 4.3% | 95.7% | 86,455 | | | 88,182 | 83,871 | | | 105.1% | 95.9% | 96.3% | 98.2% | 93.4% | | | 86,458 | 96.3% |
| 2016 | 90,251 | 78,592 | 18,531 | 97,123 | 99,679 | 102,824 | (10.9%) | 110.9% | 103,165 | | | 101,353 | 97,123 | | | 110.4% | 113.9% | 114.3% | 112.3% | 107.6% | | | 103,221 | 114.4% |
| 2017 | 97,060 | 68,086 | 24,666 | 92,752 | 110,511 | 104,657 | 16.7% | 83.3% | 105,632 | | | 109,133 | 92,752 | | | 113.9% | 107.8% | 108.8% | 112.4% | 95.6% | | | 105,507 | 108.7% |
| 2018 | 106,888 | 58,718 | 29,585 | 88,302 | 117,975 | 105,444 | 26.6% | 73.4% | 108,775 | | | 117,643 | 88,302 | | | 110.4% | 98.6% | 101.8% | 110.1% | 82.6% | | | 111,870 | 104.7% |
| 2019 | 29,205 | 7,881 | 13,977 | 21,858 | 57,539 | 48,427 | 91.8% | 8.2% | 56,795 | | | - | 21,858 | | | 197.0% | 165.8% | 194.5% | | 74.8% | | | 27,833 | 95.3% |
| **Total** | **1,125,082** | **945,556** | **121,029** | **1,066,585** | **851,428** | **1,133,762** | | | **838,622** | | | **1,102,627** | **1,066,585** | | | | | | | | | | **1,120,910** | |

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

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

Facility Association

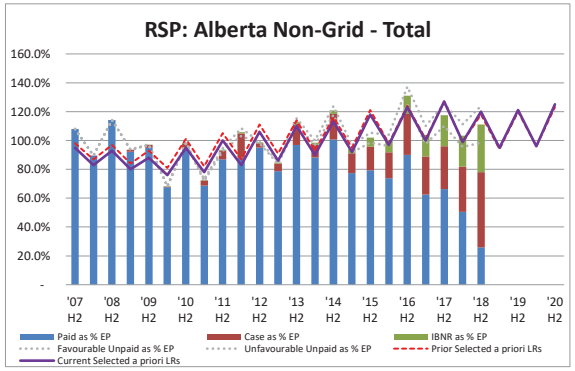
**Comparison of Estimated Ultimate Losses by Method**
as at March 31, 2019
**Coverage: Total**
**RSP: Alberta Non-Grid**
**Amounts in:** $1,000s

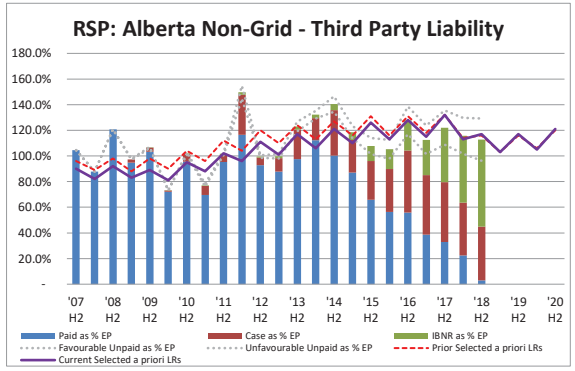
| | Current Valuation Results (as at Mar 2019) | | | | | | | | | | | Prior Valuation Results (as at Dec 2018) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Accident Year | ELR Method* | Link Ratio Method | BF Method* | ELR & LR Wtd Method | Incurred (Zero IBNR) | User Defined 1 | User Defined 2 | Selected IBNR Method** | Selected IBNR | Selected Ultimate | Selected Ultimate LR | ELR Method* | LR Ratio Method | BF Method* | Selected IBNR Method** | Selected IBNR | Selected Ultimate | Selected Ultimate LR | Incurred to Date | Selected IBNR | Selected Ultimate | Selected Ultimate LR |
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] | [16] | [17] | [18] | [19] | [20] | [21] | [22] |
| | | | | | | | | | | | | | | | | | | | | =([9]-[16]) | =([10]-[17]) | =([11]-[18]) |
| 2004 | | 1,948 | | 1,948 | 1,948 | | | N/A | - | 1,948 | 349.3% | | 1,948 | | N/A | - | 1,948 | 349.3% | - | - | - | - |
| 2005 | | 24,269 | | 24,269 | 24,269 | | | N/A | - | 24,269 | 97.4% | | 24,269 | | N/A | - | 24,269 | 97.4% | - | - | - | - |
| 2006 | | 64,604 | | 64,604 | 64,604 | | | N/A | - | 64,604 | 87.5% | | 64,604 | | N/A | - | 64,604 | 87.5% | - | - | - | - |
| 2007 | | 71,431 | | 71,431 | 71,431 | | | N/A | - | 71,431 | 101.4% | | 71,460 | | N/A | - | 71,460 | 101.4% | (29) | - | (29) | - |
| 2008 | | 77,214 | | 77,214 | 77,214 | | | N/A | - | 77,214 | 101.1% | | 77,214 | | N/A | - | 77,214 | 101.1% | (1) | - | (1) | - |
| 2009 | | 68,563 | | 68,563 | 68,563 | | | N/A | - | 68,563 | 95.5% | | 68,595 | | N/A | - | 68,595 | 95.5% | (32) | - | (32) | - |
| 2010 | 62,700 | 61,150 | 61,145 | 61,150 | 61,054 | | | N/A | 96 | 61,150 | 83.8% | 62,699 | 61,223 | 61,218 | N/A | 136 | 61,223 | 83.9% | (33) | (40) | (73) | (0.1%) |
| 2011 | 70,234 | 66,180 | 66,185 | 66,180 | 65,914 | | | N/A | 266 | 66,180 | 84.3% | 70,234 | 65,634 | 65,636 | N/A | 332 | 65,635 | 83.6% | 611 | (66) | 545 | 0.7% |
| 2012 | 72,972 | 78,419 | 78,269 | 78,419 | 77,652 | | | N/A | 766 | 78,418 | 101.5% | 72,972 | 79,045 | 78,838 | N/A | 874 | 79,045 | 102.3% | (519) | (108) | (627) | (0.8%) |
| 2013 | 79,873 | 80,788 | 80,740 | 80,788 | 80,013 | | | N/A | 771 | 80,784 | 99.6% | 79,873 | 80,526 | 80,480 | N/A | 856 | 80,525 | 99.3% | 344 | (85) | 259 | 0.3% |
| 2014 | 85,517 | 91,752 | 91,460 | 91,752 | 90,017 | | | N/A | 1,443 | 91,460 | 108.8% | 85,518 | 92,085 | 91,766 | N/A | 1,601 | 91,767 | 109.2% | (148) | (158) | (306) | (0.4%) |
| 2015 | 94,427 | 86,096 | 86,455 | 88,182 | 83,871 | | | N/A | 2,587 | 86,458 | 96.3% | 94,429 | 86,631 | 87,008 | N/A | 2,957 | 87,016 | 96.9% | (188) | (370) | (558) | (0.6%) |
| 2016 | 99,679 | 102,824 | 103,165 | 101,353 | 97,123 | | | N/A | 6,098 | 103,221 | 114.4% | 99,682 | 103,174 | 103,485 | N/A | 7,200 | 103,552 | 114.7% | 771 | (1,102) | (331) | (0.3%) |
| 2017 | 110,511 | 104,657 | 105,632 | 109,133 | 92,752 | | | N/A | 12,755 | 105,507 | 108.7% | 110,519 | 103,434 | 104,892 | N/A | 14,668 | 104,728 | 107.9% | 2,692 | (1,913) | 779 | 0.8% |
| 2018 | 117,975 | 105,444 | 108,775 | 117,643 | 88,302 | | | N/A | 23,568 | 111,870 | 104.7% | 118,199 | 105,502 | 108,881 | N/A | 25,293 | 111,782 | 104.4% | 1,813 | (1,725) | 88 | 0.3% |
| 2019 | 57,539 | 48,427 | 56,795 | - | 21,858 | | | N/A | 5,975 | 27,833 | 95.3% | - | - | - | N/A | - | - | - | 21,858 | 5,975 | 27,833 | 95.3% |
| **Total** | **851,428** | **1,133,762** | **838,622** | **1,102,627** | **1,066,585** | | | | **54,325** | **1,120,910** | | **794,125** | **1,085,344** | **782,207** | | **53,917** | **1,093,362** | | **27,139** | **408** | **27,547** | |
| **2018 & Prior** | **793,889** | **1,085,336** | **781,827** | **1,102,627** | **1,044,727** | | | | **48,350** | **1,093,077** | | **794,125** | **1,085,344** | **782,207** | | **53,917** | **1,093,362** | | **5,281** | **(5,567)** | **(286)** | |

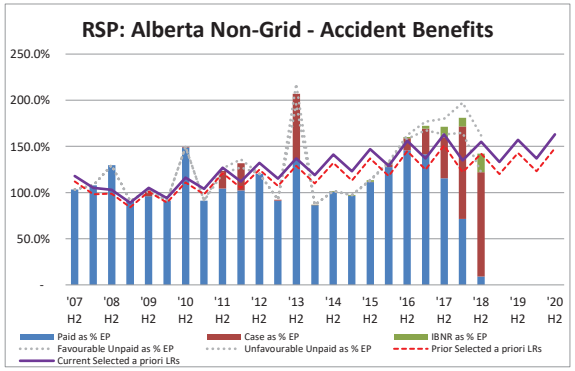
*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**IBNR selected on a coverage level and aggregated to a Government Line (or Total) level

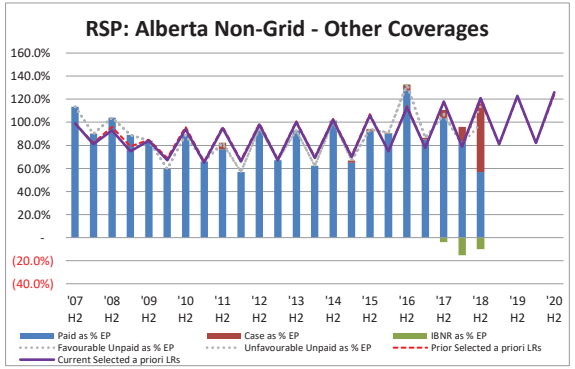
Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP **Alberta Non-Grid**

| Accident Period | CURRENT Third Party Liability | CURRENT Accident Benefits | CURRENT Other Coverages | CURRENT Total | PRIOR Third Party Liability | PRIOR Accident Benefits | PRIOR Other Coverages | PRIOR Total | CHANGE Third Party Liability | CHANGE Accident Benefits | CHANGE Other Coverages | CHANGE Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2013 / 2 | 117.0% | 137.0% | 100.0% | 110.0% | 124.0% | 129.0% | 101.0% | 114.0% | (7.0%) | 8.0% | (1.0%) | (4.0%) |
| 2014 / 1 | 106.0% | 119.0% | 69.0% | 90.0% | 113.0% | 110.0% | 70.0% | 93.0% | (7.0%) | 9.0% | (1.0%) | (3.0%) |
| 2014 / 2 | 121.0% | 141.0% | 102.0% | 113.0% | 127.0% | 132.0% | 103.0% | 116.0% | (6.0%) | 9.0% | (1.0%) | (3.0%) |
| 2015 / 1 | 110.0% | 123.0% | 70.0% | 92.0% | 116.0% | 113.0% | 71.0% | 95.0% | (6.0%) | 10.0% | (1.0%) | (3.0%) |
| 2015 / 2 | 126.0% | 147.0% | 106.0% | 118.0% | 131.0% | 137.0% | 107.0% | 121.0% | (5.0%) | 10.0% | (1.0%) | (3.0%) |
| 2016 / 1 | 113.0% | 129.0% | 75.0% | 97.0% | 116.0% | 118.0% | 75.0% | 98.0% | (3.0%) | 11.0% | - | (1.0%) |
| 2016 / 2 | 128.0% | 156.0% | 113.0% | 123.0% | 131.0% | 145.0% | 114.0% | 124.0% | (3.0%) | 11.0% | (1.0%) | (1.0%) |
| 2017 / 1 | 115.0% | 137.0% | 78.0% | 100.0% | 118.0% | 125.0% | 78.0% | 101.0% | (3.0%) | 12.0% | - | (1.0%) |
| 2017 / 2 | 132.0% | 163.0% | 118.0% | 127.0% | 132.0% | 151.0% | 118.0% | 127.0% | - | 12.0% | - | - |
| 2018 / 1 | 113.0% | 135.0% | 79.0% | 99.0% | 114.0% | 122.0% | 79.0% | 99.0% | (1.0%) | 13.0% | - | - |
| 2018 / 2 | 117.0% | 155.0% | 121.0% | 120.0% | 116.0% | 142.0% | 119.0% | 118.0% | 1.0% | 13.0% | 2.0% | 2.0% |
| 2019 / 1 | 103.0% | 133.0% | 81.0% | 95.0% | 103.0% | 120.0% | 81.0% | 94.0% | - | 13.0% | - | 1.0% |
| 2019 / 2 | 117.0% | 157.0% | 123.0% | 121.0% | 116.0% | 143.0% | 122.0% | 120.0% | 1.0% | 14.0% | 1.0% | 1.0% |
| 2020 / 1 | 105.0% | 137.0% | 82.0% | 96.0% | 106.0% | 123.0% | 82.0% | 96.0% | (1.0%) | 14.0% | - | - |
| 2020 / 2 | 121.0% | 163.0% | 126.0% | 125.0% | 120.0% | 148.0% | 124.0% | 123.0% | 1.0% | 15.0% | 2.0% | 2.0% |



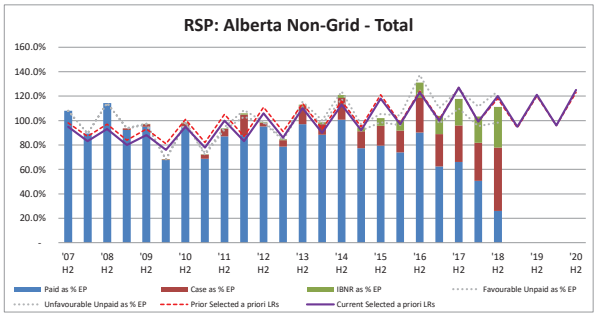



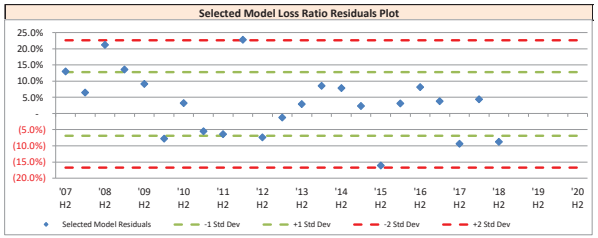



Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **Alberta Non-Grid**
Amounts in: $1,000s
**Coverage: Total**

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2007 / 2 | 95.0% | 98.0% | (3.0%) |
| 2008 / 1 | 83.0% | 87.0% | (4.0%) |
| 2008 / 2 | 93.0% | 97.0% | (4.0%) |
| 2009 / 1 | 80.0% | 84.0% | (4.0%) |
| 2009 / 2 | 88.0% | 93.0% | (5.0%) |
| 2010 / 1 | 76.0% | 81.0% | (5.0%) |
| 2010 / 2 | 95.0% | 101.0% | (6.0%) |
| 2011 / 1 | 78.0% | 82.0% | (4.0%) |
| 2011 / 2 | 100.0% | 105.0% | (5.0%) |
| 2012 / 1 | 83.0% | 87.0% | (4.0%) |
| 2012 / 2 | 106.0% | 111.0% | (5.0%) |
| 2013 / 1 | 86.0% | 91.0% | (5.0%) |
| 2013 / 2 | 110.0% | 114.0% | (4.0%) |
| 2014 / 1 | 90.0% | 93.0% | (3.0%) |
| 2014 / 2 | 113.0% | 116.0% | (3.0%) |
| 2015 / 1 | 92.0% | 95.0% | (3.0%) |
| 2015 / 2 | 118.0% | 121.0% | (3.0%) |
| 2016 / 1 | 97.0% | 98.0% | (1.0%) |
| 2016 / 2 | 123.0% | 124.0% | (1.0%) |
| 2017 / 1 | 100.0% | 101.0% | (1.0%) |
| 2017 / 2 | 127.0% | 127.0% | - |
| 2018 / 1 | 99.0% | 99.0% | - |
| 2018 / 2 | 120.0% | 118.0% | 2.0% |
| 2019 / 1 | 95.0% | 94.0% | 1.0% |
| 2019 / 2 | 121.0% | 120.0% | 1.0% |
| 2020 / 1 | 96.0% | 96.0% | - |
| 2020 / 2 | 125.0% | 123.0% | 2.0% |




**Current AHY: 2018 / 2**

| Accident Period | Sep 30, 2018 valuation result: Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Adjust EP to 2018 / 2 rate level: Rate Change | Drift (RG, class, etc.) | Other | EP @ 2018 / 2 rate level | Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2018 / 2 clms level | On-Level to 2018 / 2 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2007 / 2 | 38,662 | 41,744 | 0 | 41,745 | 108.0% | 1.3239 | 1.0000 | 1.0000 | 51,184 | 1.7045 | 1.0000 | 1.0000 | 71,157 | 139.0% | - |
| 2008 / 1 | 40,437 | 36,183 | 10 | 36,193 | 89.5% | 1.3152 | 1.0000 | 1.0000 | 53,184 | 1.9522 | 1.0000 | 1.0000 | 70,655 | 132.9% | - |
| 2008 / 2 | 35,940 | 41,028 | 4 | 41,032 | 114.2% | 1.3061 | 1.0000 | 1.0000 | 46,939 | 1.6985 | 1.0000 | 1.0000 | 69,691 | 148.5% | - |
| 2009 / 1 | 34,815 | 32,109 | 487 | 32,596 | 93.6% | 1.2844 | 1.0000 | 1.0000 | 44,718 | 1.9247 | 1.0000 | 1.0000 | 62,739 | 140.3% | - |
| 2009 / 2 | 36,975 | 35,127 | 721 | 35,877 | 97.0% | 1.2581 | 1.0000 | 1.0000 | 46,519 | 1.7408 | 1.0000 | 1.0000 | 62,456 | 134.3% | - |
| 2010 / 1 | 35,284 | 23,847 | 167 | 24,055 | 68.2% | 1.2472 | 1.0000 | 1.0000 | 44,008 | 1.9703 | 1.0000 | 1.0000 | 47,398 | 107.7% | - |
| 2010 / 2 | 37,651 | 35,696 | 1,166 | 36,958 | 98.2% | 1.2527 | 1.0000 | 1.0000 | 47,167 | 1.5952 | 1.0000 | 1.0000 | 58,957 | 125.0% | - |
| 2011 / 1 | 38,122 | 26,202 | 1,351 | 27,652 | 72.5% | 1.2627 | 1.0000 | 1.0000 | 48,134 | 1.9057 | 1.0000 | 1.0000 | 52,696 | 109.5% | - |
| 2011 / 2 | 40,387 | 35,119 | 2,431 | 37,779 | 93.5% | 1.2707 | 1.0000 | 1.0000 | 51,319 | 1.5137 | 1.0000 | 1.0000 | 57,189 | 111.4% | - |
| 2012 / 1 | 38,380 | 33,808 | 6,392 | 40,584 | 105.7% | 1.2650 | 1.0000 | 1.0000 | 48,551 | 1.9201 | 1.0000 | 1.0000 | 77,926 | 160.5% | - |
| 2012 / 2 | 38,894 | 36,972 | 1,168 | 38,327 | 98.5% | 1.2584 | 1.0000 | 1.0000 | 48,945 | 1.4090 | 1.0000 | 1.0000 | 54,003 | 110.3% | 6.4% |
| 2013 / 1 | 39,923 | 31,409 | 2,110 | 33,804 | 84.7% | 1.2461 | 1.0000 | 1.0000 | 49,747 | 1.7785 | 1.0000 | 1.0000 | 60,121 | 120.9% | 6.4% |
| 2013 / 2 | 41,205 | 39,923 | 6,037 | 46,481 | 112.8% | 1.2320 | 1.0000 | 1.0000 | 50,766 | 1.3346 | 1.0000 | 1.0000 | 62,036 | 122.2% | 8.9% |
| 2014 / 1 | 40,622 | 35,864 | 3,514 | 39,976 | 98.4% | 1.2103 | 1.0000 | 1.0000 | 49,164 | 1.6319 | 1.0000 | 1.0000 | 65,236 | 132.7% | 6.4% |
| 2014 / 2 | 43,415 | 43,687 | 7,745 | 52,479 | 120.9% | 1.1851 | 1.0000 | 1.0000 | 51,450 | 1.2560 | 1.0000 | 1.0000 | 65,913 | 128.1% | 9.5% |
| 2015 / 1 | 44,975 | 34,807 | 6,203 | 42,388 | 94.2% | 1.1702 | 1.0000 | 1.0000 | 52,633 | 1.5080 | 1.0000 | 1.0000 | 63,923 | 121.5% | 9.5% |
| 2015 / 2 | 44,847 | 35,595 | 7,336 | 45,664 | 101.8% | 1.1563 | 1.0000 | 1.0000 | 51,857 | 1.1644 | 1.0000 | 1.0000 | 53,170 | 102.5% | 6.9% |
| 2016 / 1 | 42,964 | 31,729 | 7,634 | 42,955 | 100.0% | 1.1411 | 1.0000 | 1.0000 | 49,025 | 1.5286 | 1.0000 | 1.0000 | 65,661 | 133.9% | 8.2% |
| 2016 / 2 | 47,300 | 42,599 | 13,394 | 62,003 | 131.1% | 1.1266 | 1.0000 | 1.0000 | 53,291 | 1.0915 | 1.0000 | 1.0000 | 67,680 | 127.0% | 9.5% |
| 2017 / 1 | 48,469 | 30,246 | 12,905 | 50,329 | 103.8% | 1.1071 | 1.0000 | 1.0000 | 53,659 | 1.3578 | 1.0000 | 1.0000 | 68,338 | 127.4% | 9.5% |
| 2017 / 2 | 48,607 | 32,170 | 14,443 | 57,170 | 117.6% | 1.0850 | 1.0000 | 1.0000 | 52,740 | 1.0194 | 1.0000 | 1.0000 | 58,280 | 110.5% | 9.5% |
| 2018 / 1 | 50,150 | 25,314 | 15,654 | 51,854 | 103.4% | 1.0325 | 1.0000 | 1.0000 | 51,783 | 1.2557 | 1.0000 | 1.0000 | 65,108 | 125.7% | 9.5% |
| **Total** | **908,024** | **761,179** | **110,874** | **917,902** | **101.1%** | **1.2079** | **1.0000** | **1.0000** | **1,096,783** | **1.5038** | **1.0000** | **1.0000** | **1,380,333** | **125.9%** | **100.2%** |
| | | | *indemnity & allowed claims expense from FA Valuation Summary | | | 2017-2 AIX | | | | on industry 2018-1 AIX data derived from 2018 / 2 on-levels | | | **weighted average:** | **122.5%** | |
| | | | | | | | | | | | | | **selected:** | **120.0%** current | **118.0%** prior |

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

Facility Association
Amounts in: $1,000s
**Coverage: Third Party Liability**
**RSP: Alberta Grid**

**Valuation Results**
as at March 31, 2019

**Life to Date**

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

**Activity During Quarter vs EP**

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

**Emergence During Quarter**

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

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

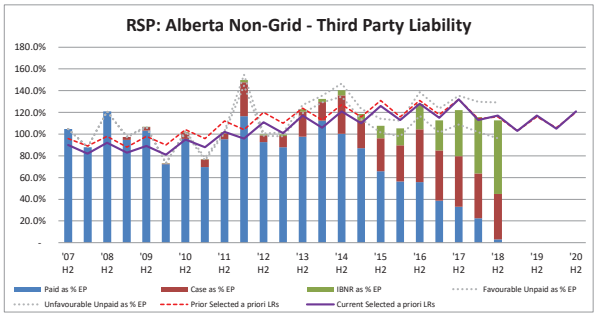
| Accident Year [1] | Earned Premium @ Mar 2019 [2] *database* | Paid Claims Amt* @ Mar 2019 [3] *database* | Case Reserve @ Mar 2019 [4] *= [5]-[3]* | Recorded Claims Amt* @ Mar 2019 [5] *database* | Selected IBNR @ Mar 2019 [6] *database* | Ultimate Claims Amt* @ Mar 2019 [7] *= [5]+[6]* | **Selected Ultimate LR @ Mar 2019 [8]** ***= [7]/[2]*** | Selected Ultimate LR @ Dec 2018 [9] *database* | Selected Ultimate LR @ Sep 2018 [10] *database* | Selected Ultimate LR @ Jun 2018 [11] *database* | **Selected Ultimate LR @ Mar 2018 [12]** ***database*** | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Ultimate LR [13] *= [8]-[9]* | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Claims Amt* [14] | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Ultimate LR [15] *= [8]-[12]* | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 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 | 105,819 | 740 | 106,559 | - | 106,559 | 60.1% | 60.1% | 60.1% | 59.9% | 59.9% | - | (1) | 0.2% | 355 |
| 2006 | 192,756 | 131,539 | 119 | 131,658 | - | 131,658 | 68.3% | 68.3% | 68.3% | 68.3% | 68.3% | - | 20 | - | - |
| 2007 | 194,907 | 137,999 | 1,285 | 139,284 | - | 139,284 | 71.5% | 71.5% | 71.4% | 71.4% | 70.9% | - | (31) | 0.6% | 1,169 |
| 2008 | 181,284 | 124,069 | 820 | 124,889 | - | 124,889 | 68.9% | 68.8% | 68.8% | 68.8% | 68.8% | 0.1% | 161 | 0.1% | 181 |
| 2009 | 164,130 | 103,092 | 759 | 103,851 | - | 103,851 | 63.3% | 63.3% | 63.1% | 63.1% | 63.3% | - | (2) | - | - |
| 2010 | 136,826 | 86,654 | 3,942 | 90,596 | 250 | 90,846 | 66.4% | 66.7% | 66.9% | 66.5% | 66.8% | (0.3%) | (410) | (0.4%) | (547) |
| 2011 | 121,611 | 85,295 | 6,086 | 91,381 | 526 | 91,907 | 75.6% | 75.6% | 76.2% | 75.6% | 75.2% | - | (81) | 0.4% | 486 |
| 2012 | 110,171 | 84,461 | 6,378 | 90,839 | 1,056 | 91,895 | 83.4% | 83.8% | 84.3% | 84.4% | 84.7% | (0.4%) | (391) | (1.3%) | (1,432) |
| 2013 | 89,005 | 65,216 | 8,089 | 73,305 | 2,059 | 75,364 | 84.7% | 85.2% | 86.9% | 87.7% | 87.3% | (0.5%) | (494) | (2.6%) | (2,314) |
| 2014 | 87,132 | 65,648 | 15,095 | 80,743 | 4,540 | 85,283 | 97.9% | 98.9% | 101.2% | 102.0% | 103.0% | (1.0%) | (935) | (5.1%) | (4,444) |
| 2015 | 90,491 | 63,163 | 26,985 | 90,148 | 8,961 | 99,109 | 109.5% | 110.3% | 112.4% | 113.3% | 114.7% | (0.8%) | (679) | (5.2%) | (4,706) |
| 2016 | 86,389 | 46,020 | 29,318 | 75,338 | 14,664 | 90,002 | 104.2% | 105.3% | 108.5% | 109.7% | 109.5% | (1.1%) | (993) | (5.3%) | (4,579) |
| 2017 | 101,118 | 38,237 | 31,868 | 70,105 | 26,885 | 96,990 | 95.9% | 93.7% | 98.2% | 99.8% | 99.2% | 2.2% | 2,203 | (3.3%) | (3,337) |
| 2018 | 109,229 | 23,046 | 41,283 | 64,329 | 43,612 | 107,941 | 98.8% | 98.6% | 98.1% | 98.6% | 94.2% | 0.2% | (314) | | |
| 2019 | 28,136 | 1,078 | 9,245 | 10,323 | 14,773 | 25,096 | 89.2% | - | - | - | - | | | | |
| **TOTAL** | **1,901,638** | **1,176,908** | **182,012** | **1,358,920** | **117,326** | **1,476,246** | **77.6%** | **77.5%** | **78.0%** | **77.8%** | **77.5%** | | **(1,947)** | | **(19,168)** |
| **2018 & prior** | 1,873,502 | 1,175,830 | 172,767 | 1,348,597 | 102,553 | 1,451,150 | **77.5%** | 77.5% | 78.0% | 77.8% | **77.5%** | | (1,947) | | (19,168) |

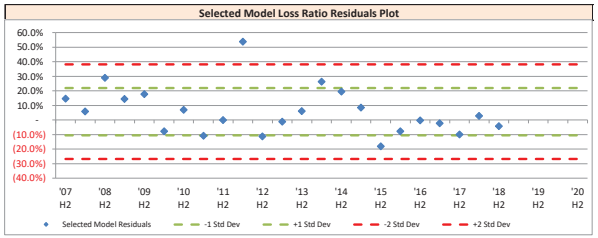
* Claims Amt = indemnity & allowed claims expense (where latter is allowed expense over and above the claims expense included in the expense allowance for member companies)

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

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

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2007 / 2 | 90.0% | 96.0% | (6.0%) |
| 2008 / 1 | 82.0% | 89.0% | (7.0%) |
| 2008 / 2 | 92.0% | 98.0% | (6.0%) |
| 2009 / 1 | 83.0% | 88.0% | (5.0%) |
| 2009 / 2 | 89.0% | 98.0% | (9.0%) |
| 2010 / 1 | 81.0% | 90.0% | (9.0%) |
| 2010 / 2 | 95.0% | 104.0% | (9.0%) |
| 2011 / 1 | 88.0% | 96.0% | (8.0%) |
| 2011 / 2 | 102.0% | 112.0% | (10.0%) |
| 2012 / 1 | 96.0% | 104.0% | (8.0%) |
| 2012 / 2 | 111.0% | 120.0% | (9.0%) |
| 2013 / 1 | 101.0% | 110.0% | (9.0%) |
| 2013 / 2 | 117.0% | 124.0% | (7.0%) |
| 2014 / 1 | 106.0% | 113.0% | (7.0%) |
| 2014 / 2 | 121.0% | 127.0% | (6.0%) |
| 2015 / 1 | 110.0% | 116.0% | (6.0%) |
| 2015 / 2 | 126.0% | 131.0% | (5.0%) |
| 2016 / 1 | 113.0% | 116.0% | (3.0%) |
| 2016 / 2 | 128.0% | 131.0% | (3.0%) |
| 2017 / 1 | 115.0% | 118.0% | (3.0%) |
| 2017 / 2 | 132.0% | 132.0% | - |
| 2018 / 1 | 113.0% | 114.0% | (1.0%) |
| 2018 / 2 | 117.0% | 116.0% | 1.0% |
| 2019 / 1 | 103.0% | 103.0% | - |
| 2019 / 2 | 117.0% | 116.0% | 1.0% |
| 2020 / 1 | 105.0% | 106.0% | (1.0%) |
| 2020 / 2 | 121.0% | 120.0% | 1.0% |



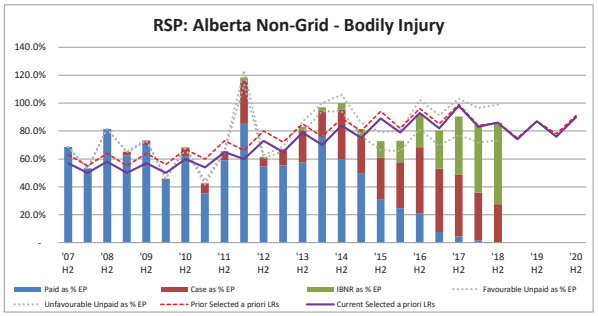

**Current AHY: 2018 / 2**

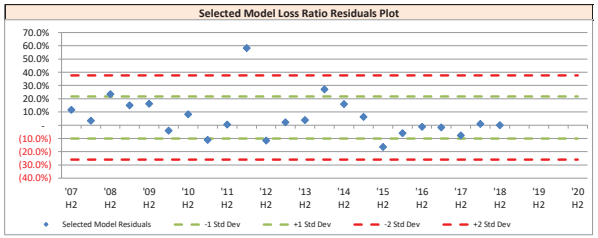
| Accident Period | Sep 30, 2018 valuation result: Actual Earned Premium [1] val data | Paid Claims Amount [2] val data | Case Reserves [3] val data | Selected Ultimate Claims Amount* [4] val data | Selected Ultimate Loss Ratio [5] =[4]/[1] | Adjust EP to 2018 / 2 rate level: Rate Change [6] industry avg EP relativity | Drift (RG, class, etc.) [7] assumption | Other [8] assumption | EP @ 2018 / 2 rate level [9] =[1]*[6]*[7]*[8] | Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor [10] trend analysis | Reform Adj Factor [11] assumption | Other Factor [12] assumption | Ult. Clms Amt @ 2018 / 2 clms level [13] =[4]*[10]*[11]*[12] | On-Level to 2018 / 2 Loss Ratios [14] =[13]/[9] | Weights [15] selected |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2007 / 2 | 22,132 | 23,158 | - | 23,158 | 104.6% | 1.3513 | 1.0000 | 1.0000 | 29,907 | 1.7732 | 1.0000 | 1.0000 | 41,065 | 137.3% | - |
| 2008 / 1 | 22,600 | 19,839 | - | 19,839 | 87.8% | 1.3554 | 1.0000 | 1.0000 | 30,632 | 1.9479 | 1.0000 | 1.0000 | 38,643 | 126.2% | - |
| 2008 / 2 | 19,388 | 23,411 | 4 | 23,415 | 120.8% | 1.3630 | 1.0000 | 1.0000 | 26,426 | 1.7620 | 1.0000 | 1.0000 | 41,257 | 156.1% | - |
| 2009 / 1 | 18,752 | 17,786 | 487 | 18,273 | 97.4% | 1.3521 | 1.0000 | 1.0000 | 25,355 | 1.9835 | 1.0000 | 1.0000 | 36,246 | 143.0% | - |
| 2009 / 2 | 19,994 | 20,662 | 631 | 21,323 | 106.6% | 1.3393 | 1.0000 | 1.0000 | 26,778 | 1.7871 | 1.0000 | 1.0000 | 38,105 | 142.3% | - |
| 2010 / 1 | 18,795 | 13,563 | 155 | 13,759 | 73.2% | 1.3651 | 1.0000 | 1.0000 | 25,657 | 1.9623 | 1.0000 | 1.0000 | 27,000 | 105.2% | - |
| 2010 / 2 | 19,351 | 18,495 | 1,150 | 19,741 | 102.0% | 1.4016 | 1.0000 | 1.0000 | 27,122 | 1.7558 | 1.0000 | 1.0000 | 34,661 | 127.8% | - |
| 2011 / 1 | 19,163 | 13,311 | 1,351 | 14,760 | 77.0% | 1.4415 | 1.0000 | 1.0000 | 27,623 | 1.8693 | 1.0000 | 1.0000 | 27,591 | 99.9% | - |
| 2011 / 2 | 20,044 | 19,080 | 1,094 | 20,394 | 101.7% | 1.4749 | 1.0000 | 1.0000 | 29,563 | 1.6836 | 1.0000 | 1.0000 | 34,335 | 116.1% | - |
| 2012 / 1 | 18,977 | 22,087 | 5,937 | 28,408 | 149.7% | 1.4756 | 1.0000 | 1.0000 | 28,002 | 1.9484 | 1.0000 | 1.0000 | 55,350 | 197.7% | - |
| 2012 / 2 | 19,402 | 17,984 | 1,168 | 19,331 | 99.6% | 1.4634 | 1.0000 | 1.0000 | 28,393 | 1.5250 | 1.0000 | 1.0000 | 29,479 | 103.8% | 5.0% |
| 2013 / 1 | 20,165 | 17,731 | 2,089 | 20,097 | 99.7% | 1.4432 | 1.0000 | 1.0000 | 29,102 | 1.6851 | 1.0000 | 1.0000 | 33,864 | 116.4% | 5.0% |
| 2013 / 2 | 20,875 | 20,362 | 4,822 | 25,690 | 123.1% | 1.4219 | 1.0000 | 1.0000 | 29,682 | 1.4216 | 1.0000 | 1.0000 | 36,523 | 123.0% | 10.0% |
| 2014 / 1 | 20,405 | 22,922 | 3,512 | 27,000 | 132.3% | 1.3929 | 1.0000 | 1.0000 | 28,422 | 1.5684 | 1.0000 | 1.0000 | 42,348 | 149.0% | 5.0% |
| 2014 / 2 | 21,688 | 21,733 | 7,723 | 30,468 | 140.5% | 1.3550 | 1.0000 | 1.0000 | 29,387 | 1.3106 | 1.0000 | 1.0000 | 39,930 | 135.9% | 10.0% |
| 2015 / 1 | 22,751 | 19,821 | 5,801 | 26,973 | 118.6% | 1.3296 | 1.0000 | 1.0000 | 30,250 | 1.4106 | 1.0000 | 1.0000 | 38,049 | 125.8% | 10.0% |
| 2015 / 2 | 23,058 | 15,184 | 6,969 | 24,842 | 107.7% | 1.2895 | 1.0000 | 1.0000 | 29,733 | 1.1915 | 1.0000 | 1.0000 | 29,600 | 99.6% | 5.0% |
| 2016 / 1 | 22,461 | 12,667 | 7,486 | 23,645 | 105.3% | 1.2434 | 1.0000 | 1.0000 | 27,928 | 1.2918 | 1.0000 | 1.0000 | 30,543 | 109.4% | 10.0% |
| 2016 / 2 | 25,233 | 14,104 | 12,200 | 32,215 | 127.7% | 1.2025 | 1.0000 | 1.0000 | 30,343 | 1.0955 | 1.0000 | 1.0000 | 35,291 | 116.3% | 10.0% |
| 2017 / 1 | 26,078 | 10,103 | 12,106 | 29,368 | 112.6% | 1.1649 | 1.0000 | 1.0000 | 30,378 | 1.1845 | 1.0000 | 1.0000 | 34,787 | 114.5% | 10.0% |
| 2017 / 2 | 26,162 | 8,640 | 12,192 | 31,943 | 122.1% | 1.1267 | 1.0000 | 1.0000 | 29,477 | 1.0021 | 1.0000 | 1.0000 | 32,009 | 108.6% | 10.0% |
| 2018 / 1 | 26,753 | 5,988 | 11,017 | 30,951 | 115.7% | 1.0500 | 1.0000 | 1.0000 | 28,091 | 1.0842 | 1.0000 | 1.0000 | 33,555 | 119.5% | 10.0% |
| **Total** | **474,227** | **378,632** | **97,894** | **525,592** | **110.8%** | **1.3248** | **1.0000** | **1.0000** | **628,251** | **1.5035** | **1.0000** | **1.0000** | **790,231** | **125.8%** | **100.0%** |
| | | | *indemnity & allowed claims expense from FA Valuation Summary | | | 2017-2 AIX | | | | on industry 2018-1 AIX data derived from 2018 / 2 on-levels | | | **weighted average:** | **118.7%** | |
| | | | | | | | | | | | | | **selected:** | **117.0%** current | **116.0%** prior |

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

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

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2007 / 2 | 57.0% | 63.0% | (6.0%) |
| 2008 / 1 | 50.0% | 55.0% | (5.0%) |
| 2008 / 2 | 58.0% | 64.0% | (6.0%) |
| 2009 / 1 | 50.0% | 55.0% | (5.0%) |
| 2009 / 2 | 57.0% | 64.0% | (7.0%) |
| 2010 / 1 | 50.0% | 56.0% | (6.0%) |
| 2010 / 2 | 60.0% | 67.0% | (7.0%) |
| 2011 / 1 | 54.0% | 60.0% | (6.0%) |
| 2011 / 2 | 65.0% | 73.0% | (8.0%) |
| 2012 / 1 | 60.0% | 66.0% | (6.0%) |
| 2012 / 2 | 73.0% | 80.0% | (7.0%) |
| 2013 / 1 | 65.0% | 72.0% | (7.0%) |
| 2013 / 2 | 79.0% | 85.0% | (6.0%) |
| 2014 / 1 | 70.0% | 76.0% | (6.0%) |
| 2014 / 2 | 84.0% | 89.0% | (5.0%) |
| 2015 / 1 | 75.0% | 80.0% | (5.0%) |
| 2015 / 2 | 89.0% | 94.0% | (5.0%) |
| 2016 / 1 | 79.0% | 82.0% | (3.0%) |
| 2016 / 2 | 93.0% | 96.0% | (3.0%) |
| 2017 / 1 | 82.0% | 85.0% | (3.0%) |
| 2017 / 2 | 98.0% | 99.0% | (1.0%) |
| 2018 / 1 | 83.0% | 84.0% | (1.0%) |
| 2018 / 2 | 86.0% | 86.0% | - |
| 2019 / 1 | 74.0% | 75.0% | (1.0%) |
| 2019 / 2 | 87.0% | 87.0% | - |
| 2020 / 1 | 76.0% | 78.0% | (2.0%) |
| 2020 / 2 | 90.0% | 91.0% | (1.0%) |



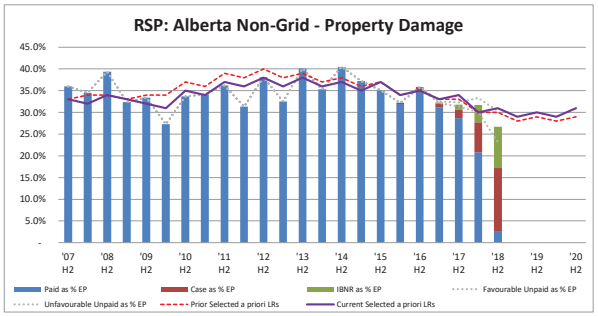

**Current AHY: 2018 / 2**

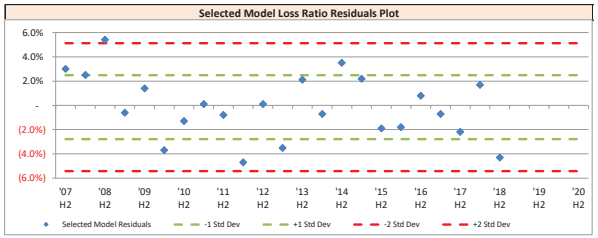
| Accident Period | Sep 30, 2018 valuation result: Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Adjust EP to 2018 / 2 rate level: Rate Change | Drift (RG, class, etc.) | Other | EP @ 2018 / 2 rate level | Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2018 / 2 clms level | On-Level to 2018 / 2 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2007 / 2 | 22,132 | 15,181 | - | 15,181 | 68.6% | 1.3513 | 1.0000 | 1.0000 | 29,907 | 2.0318 | 1.0000 | 1.0000 | 30,846 | 103.1% | - |
| 2008 / 1 | 22,600 | 12,052 | - | 12,052 | 53.3% | 1.3554 | 1.0000 | 1.0000 | 30,632 | 2.3527 | 1.0000 | 1.0000 | 28,355 | 92.6% | - |
| 2008 / 2 | 19,388 | 15,772 | - | 15,772 | 81.4% | 1.3630 | 1.0000 | 1.0000 | 26,426 | 2.0213 | 1.0000 | 1.0000 | 31,880 | 120.6% | - |
| 2009 / 1 | 18,752 | 11,717 | 487 | 12,204 | 65.1% | 1.3521 | 1.0000 | 1.0000 | 25,355 | 2.3407 | 1.0000 | 1.0000 | 28,567 | 112.7% | - |
| 2009 / 2 | 19,994 | 13,989 | 631 | 14,649 | 73.3% | 1.3393 | 1.0000 | 1.0000 | 26,778 | 2.0109 | 1.0000 | 1.0000 | 29,458 | 110.0% | - |
| 2010 / 1 | 18,795 | 8,438 | 151 | 8,630 | 45.9% | 1.3651 | 1.0000 | 1.0000 | 25,657 | 2.3287 | 1.0000 | 1.0000 | 20,098 | 78.3% | - |
| 2010 / 2 | 19,351 | 11,982 | 1,150 | 13,228 | 68.4% | 1.4016 | 1.0000 | 1.0000 | 27,122 | 2.0006 | 1.0000 | 1.0000 | 26,463 | 97.6% | - |
| 2011 / 1 | 19,163 | 6,767 | 1,351 | 8,217 | 42.9% | 1.4415 | 1.0000 | 1.0000 | 27,623 | 2.3166 | 1.0000 | 1.0000 | 19,035 | 68.9% | - |
| 2011 / 2 | 20,044 | 11,824 | 1,094 | 13,137 | 65.5% | 1.4749 | 1.0000 | 1.0000 | 29,563 | 1.9380 | 1.0000 | 1.0000 | 25,460 | 86.1% | - |
| 2012 / 1 | 18,977 | 16,138 | 5,934 | 22,456 | 118.3% | 1.4756 | 1.0000 | 1.0000 | 28,002 | 2.1280 | 1.0000 | 1.0000 | 47,787 | 170.7% | - |
| 2012 / 2 | 19,402 | 10,589 | 1,168 | 11,936 | 61.5% | 1.4634 | 1.0000 | 1.0000 | 28,393 | 1.7335 | 1.0000 | 1.0000 | 20,691 | 72.9% | 10.0% |
| 2013 / 1 | 20,165 | 11,170 | 2,089 | 13,536 | 67.1% | 1.4432 | 1.0000 | 1.0000 | 29,102 | 1.9034 | 1.0000 | 1.0000 | 25,764 | 88.5% | 10.0% |
| 2013 / 2 | 20,875 | 11,994 | 4,822 | 17,322 | 83.0% | 1.4219 | 1.0000 | 1.0000 | 29,682 | 1.5506 | 1.0000 | 1.0000 | 26,860 | 90.5% | 10.0% |
| 2014 / 1 | 20,405 | 15,734 | 3,500 | 19,800 | 97.0% | 1.3929 | 1.0000 | 1.0000 | 28,422 | 1.7025 | 1.0000 | 1.0000 | 33,710 | 118.6% | - |
| 2014 / 2 | 21,688 | 12,969 | 7,706 | 21,687 | 100.0% | 1.3550 | 1.0000 | 1.0000 | 29,387 | 1.3869 | 1.0000 | 1.0000 | 30,078 | 102.4% | 10.0% |
| 2015 / 1 | 22,751 | 11,354 | 5,797 | 18,502 | 81.3% | 1.3296 | 1.0000 | 1.0000 | 30,250 | 1.5228 | 1.0000 | 1.0000 | 28,174 | 93.1% | 10.0% |
| 2015 / 2 | 23,058 | 7,093 | 6,960 | 16,743 | 72.6% | 1.2895 | 1.0000 | 1.0000 | 29,733 | 1.2405 | 1.0000 | 1.0000 | 20,770 | 69.9% | - |
| 2016 / 1 | 22,461 | 5,500 | 7,413 | 16,405 | 73.0% | 1.2434 | 1.0000 | 1.0000 | 27,928 | 1.3621 | 1.0000 | 1.0000 | 22,345 | 80.0% | 10.0% |
| 2016 / 2 | 25,233 | 5,356 | 11,918 | 23,185 | 91.9% | 1.2025 | 1.0000 | 1.0000 | 30,343 | 1.1096 | 1.0000 | 1.0000 | 25,726 | 84.8% | 10.0% |
| 2017 / 1 | 26,078 | 1,980 | 11,853 | 20,941 | 80.3% | 1.1649 | 1.0000 | 1.0000 | 30,378 | 1.2184 | 1.0000 | 1.0000 | 25,514 | 84.0% | 10.0% |
| 2017 / 2 | 26,162 | 1,131 | 11,681 | 23,646 | 90.4% | 1.1267 | 1.0000 | 1.0000 | 29,477 | 0.9925 | 1.0000 | 1.0000 | 23,469 | 79.6% | 10.0% |
| 2018 / 1 | 26,753 | 416 | 9,174 | 22,472 | 84.0% | 1.0500 | 1.0000 | 1.0000 | 28,091 | 1.0898 | 1.0000 | 1.0000 | 24,490 | 87.2% | 10.0% |
| **Total** | **474,227** | **219,149** | **94,879** | **361,704** | **76.3%** | **1.3248** | **1.0000** | **1.0000** | **628,251** | **1.6465** | **1.0000** | **1.0000** | **595,540** | **94.8%** | **100.0%** |
| | | | *indemnity & allowed claims expense from FA Valuation Summary | | | 2017-2 AIX | | | | on industry 2018-1 AIX data derived from 2018 / 2 on-levels | | | **weighted average:** | **86.3%** | |
| | | | | | | | | | | | | | **selected:** | **86.0%** current | **86.0%** prior |

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

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

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2007 / 2 | 33.0% | 33.0% | - |
| 2008 / 1 | 32.0% | 34.0% | (2.0%) |
| 2008 / 2 | 34.0% | 34.0% | - |
| 2009 / 1 | 33.0% | 33.0% | - |
| 2009 / 2 | 32.0% | 34.0% | (2.0%) |
| 2010 / 1 | 31.0% | 34.0% | (3.0%) |
| 2010 / 2 | 35.0% | 37.0% | (2.0%) |
| 2011 / 1 | 34.0% | 36.0% | (2.0%) |
| 2011 / 2 | 37.0% | 39.0% | (2.0%) |
| 2012 / 1 | 36.0% | 38.0% | (2.0%) |
| 2012 / 2 | 38.0% | 40.0% | (2.0%) |
| 2013 / 1 | 36.0% | 38.0% | (2.0%) |
| 2013 / 2 | 38.0% | 39.0% | (1.0%) |
| 2014 / 1 | 36.0% | 37.0% | (1.0%) |
| 2014 / 2 | 37.0% | 38.0% | (1.0%) |
| 2015 / 1 | 35.0% | 36.0% | (1.0%) |
| 2015 / 2 | 37.0% | 37.0% | - |
| 2016 / 1 | 34.0% | 34.0% | - |
| 2016 / 2 | 35.0% | 35.0% | - |
| 2017 / 1 | 33.0% | 33.0% | - |
| 2017 / 2 | 34.0% | 33.0% | 1.0% |
| 2018 / 1 | 30.0% | 30.0% | - |
| 2018 / 2 | 31.0% | 30.0% | 1.0% |
| 2019 / 1 | 29.0% | 28.0% | 1.0% |
| 2019 / 2 | 30.0% | 29.0% | 1.0% |
| 2020 / 1 | 29.0% | 28.0% | 1.0% |
| 2020 / 2 | 31.0% | 29.0% | 2.0% |




**Current AHY: 2018 / 2**

| Accident Period | Sep 30, 2018 valuation result: Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Adjust EP to 2018 / 2 rate level: Rate Change | Drift (RG, class, etc.) | Other | EP @ 2018 / 2 rate level | Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2018 / 2 clms level | On-Level to 2018 / 2 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2007 / 2 | 22,132 | 7,977 | - | 7,977 | 36.0% | 1.3513 | 1.0000 | 1.0000 | 29,907 | 1.2811 | 1.0000 | 1.0000 | 10,219 | 34.2% | - |
| 2008 / 1 | 22,600 | 7,786 | - | 7,786 | 34.5% | 1.3554 | 1.0000 | 1.0000 | 30,632 | 1.3213 | 1.0000 | 1.0000 | 10,288 | 33.6% | - |
| 2008 / 2 | 19,388 | 7,639 | 4 | 7,643 | 39.4% | 1.3630 | 1.0000 | 1.0000 | 26,426 | 1.2269 | 1.0000 | 1.0000 | 9,377 | 35.5% | - |
| 2009 / 1 | 18,752 | 6,069 | - | 6,069 | 32.4% | 1.3521 | 1.0000 | 1.0000 | 25,355 | 1.2653 | 1.0000 | 1.0000 | 7,679 | 30.3% | - |
| 2009 / 2 | 19,994 | 6,674 | 0 | 6,674 | 33.4% | 1.3393 | 1.0000 | 1.0000 | 26,778 | 1.2957 | 1.0000 | 1.0000 | 8,647 | 32.3% | - |
| 2010 / 1 | 18,795 | 5,125 | 4 | 5,128 | 27.3% | 1.3651 | 1.0000 | 1.0000 | 25,657 | 1.3458 | 1.0000 | 1.0000 | 6,902 | 26.9% | - |
| 2010 / 2 | 19,351 | 6,513 | - | 6,513 | 33.7% | 1.4016 | 1.0000 | 1.0000 | 27,122 | 1.2587 | 1.0000 | 1.0000 | 8,198 | 30.2% | - |
| 2011 / 1 | 19,163 | 6,543 | - | 6,543 | 34.1% | 1.4415 | 1.0000 | 1.0000 | 27,623 | 1.3076 | 1.0000 | 1.0000 | 8,556 | 31.0% | - |
| 2011 / 2 | 20,044 | 7,256 | - | 7,256 | 36.2% | 1.4749 | 1.0000 | 1.0000 | 29,563 | 1.2231 | 1.0000 | 1.0000 | 8,875 | 30.0% | - |
| 2012 / 1 | 18,977 | 5,949 | 3 | 5,952 | 31.4% | 1.4756 | 1.0000 | 1.0000 | 28,002 | 1.2706 | 1.0000 | 1.0000 | 7,563 | 27.0% | - |
| 2012 / 2 | 19,402 | 7,395 | - | 7,395 | 38.1% | 1.4634 | 1.0000 | 1.0000 | 28,393 | 1.1884 | 1.0000 | 1.0000 | 8,788 | 31.0% | - |
| 2013 / 1 | 20,165 | 6,561 | - | 6,561 | 32.5% | 1.4432 | 1.0000 | 1.0000 | 29,102 | 1.2346 | 1.0000 | 1.0000 | 8,100 | 27.8% | - |
| 2013 / 2 | 20,875 | 8,368 | - | 8,368 | 40.1% | 1.4219 | 1.0000 | 1.0000 | 29,682 | 1.1547 | 1.0000 | 1.0000 | 9,663 | 32.6% | 10.0% |
| 2014 / 1 | 20,405 | 7,187 | 12 | 7,200 | 35.3% | 1.3929 | 1.0000 | 1.0000 | 28,422 | 1.1997 | 1.0000 | 1.0000 | 8,638 | 30.4% | 10.0% |
| 2014 / 2 | 21,688 | 8,764 | 17 | 8,780 | 40.5% | 1.3550 | 1.0000 | 1.0000 | 29,387 | 1.1221 | 1.0000 | 1.0000 | 9,852 | 33.5% | 10.0% |
| 2015 / 1 | 22,751 | 8,467 | 5 | 8,472 | 37.2% | 1.3296 | 1.0000 | 1.0000 | 30,250 | 1.1656 | 1.0000 | 1.0000 | 9,875 | 32.6% | 10.0% |
| 2015 / 2 | 23,058 | 8,091 | 8 | 8,099 | 35.1% | 1.2895 | 1.0000 | 1.0000 | 29,733 | 1.0902 | 1.0000 | 1.0000 | 8,830 | 29.7% | 10.0% |
| 2016 / 1 | 22,461 | 7,167 | 73 | 7,240 | 32.2% | 1.2434 | 1.0000 | 1.0000 | 27,928 | 1.1324 | 1.0000 | 1.0000 | 8,198 | 29.4% | 10.0% |
| 2016 / 2 | 25,233 | 8,748 | 282 | 9,030 | 35.8% | 1.2025 | 1.0000 | 1.0000 | 30,343 | 1.0593 | 1.0000 | 1.0000 | 9,565 | 31.5% | 10.0% |
| 2017 / 1 | 26,078 | 8,123 | 253 | 8,427 | 32.3% | 1.1649 | 1.0000 | 1.0000 | 30,378 | 1.1004 | 1.0000 | 1.0000 | 9,273 | 30.5% | 10.0% |
| 2017 / 2 | 26,162 | 7,509 | 511 | 8,297 | 31.7% | 1.1267 | 1.0000 | 1.0000 | 29,477 | 1.0293 | 1.0000 | 1.0000 | 8,540 | 29.0% | 10.0% |
| 2018 / 1 | 26,753 | 5,571 | 1,843 | 8,479 | 31.7% | 1.0500 | 1.0000 | 1.0000 | 28,091 | 1.0692 | 1.0000 | 1.0000 | 9,065 | 32.3% | 10.0% |
| **Total** | **474,227** | **159,482** | **3,015** | **163,888** | **34.6%** | **1.3248** | **1.0000** | **1.0000** | **628,251** | **1.1879** | **1.0000** | **1.0000** | **194,691** | **31.0%** | **100.0%** |
| | | | *indemnity & allowed claims expense from FA Valuation Summary | | | 2017-2 AIX | | | | on industry 2018-1 AIX data derived from 2018 / 2 on-levels | | | **weighted average:** | **31.2%** | |
| | | | | | | | | | | | | | **selected:** | **31.0%** current | **30.0%** prior |

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at March 31, 2019
**Coverage: Third Party Liability**
**RSP: Alberta Non-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 | 356 | 1,470 | - | 1,470 | | 1,470 | | | | | | 1,470 | 1,470 | | | | 413.2% | | 413.2% | 413.2% | | | 1,470 | 413.2% |
| 2005 | 15,295 | 14,800 | - | 14,800 | | 14,800 | | | | | | 14,800 | 14,800 | | | | 96.8% | | 96.8% | 96.8% | | | 14,800 | 96.8% |
| 2006 | 43,846 | 36,425 | 781 | 37,206 | | 37,206 | | | | | | 37,206 | 37,206 | | | | 84.9% | | 84.9% | 84.9% | | | 37,206 | 84.9% |
| 2007 | 40,492 | 39,095 | 91 | 39,186 | | 39,186 | | | | | | 39,186 | 39,186 | | | | 96.8% | | 96.8% | 96.8% | | | 39,186 | 96.8% |
| 2008 | 41,987 | 43,250 | 4 | 43,254 | | 43,254 | | | | | | 43,254 | 43,254 | | | | 103.0% | | 103.0% | 103.0% | | | 43,254 | 103.0% |
| 2009 | 38,747 | 38,843 | 844 | 39,687 | | 39,687 | | | | | | 39,687 | 39,687 | | | | 102.4% | | 102.4% | 102.4% | | | 39,687 | 102.4% |
| 2010 | 38,147 | 32,252 | 1,292 | 33,544 | 33,608 | 33,640 | 25.1% | 74.9% | 33,632 | | | 33,640 | 33,544 | | | 88.1% | 88.2% | 88.2% | 88.2% | 87.9% | | | 33,639 | 88.2% |
| 2011 | 39,206 | 33,420 | 2,226 | 35,646 | 37,307 | 35,900 | 0.7% | 99.3% | 35,910 | | | 35,900 | 35,646 | | | 95.2% | 91.6% | 91.6% | 91.6% | 90.9% | | | 35,900 | 91.6% |
| 2012 | 38,380 | 42,453 | 4,030 | 46,483 | 39,755 | 47,249 | 2.2% | 97.8% | 47,081 | | | 47,249 | 46,483 | | | 103.6% | 123.1% | 122.7% | 123.1% | 121.1% | | | 47,249 | 123.1% |
| 2013 | 41,040 | 41,444 | 4,121 | 45,565 | 44,791 | 46,321 | 2.9% | 97.1% | 46,277 | | | 46,321 | 45,565 | | | 109.1% | 112.9% | 112.8% | 112.9% | 111.0% | | | 46,321 | 112.9% |
| 2014 | 42,093 | 47,647 | 7,448 | 55,095 | 47,872 | 56,827 | 3.8% | 96.2% | 56,485 | | | 56,827 | 55,095 | | | 113.7% | 135.0% | 134.2% | 135.0% | 130.9% | | | 56,485 | 134.2% |
| 2015 | 45,799 | 38,110 | 9,725 | 47,835 | 54,067 | 50,008 | 8.1% | 91.9% | 50,337 | | | 51,197 | 47,835 | | | 118.1% | 109.2% | 109.9% | 111.8% | 104.4% | | | 50,339 | 109.9% |
| 2016 | 47,683 | 30,952 | 17,272 | 48,224 | 57,666 | 53,554 | 13.5% | 86.5% | 54,107 | | | 55,355 | 48,224 | | | 120.9% | 112.3% | 113.5% | 116.1% | 101.1% | | | 54,172 | 113.6% |
| 2017 | 52,229 | 23,921 | 22,876 | 46,798 | 64,509 | 58,085 | 27.1% | 72.9% | 59,827 | | | 62,756 | 46,798 | | | 123.5% | 111.2% | 114.5% | 120.2% | 89.6% | | | 59,856 | 114.6% |
| 2018 | 57,541 | 14,387 | 23,681 | 38,068 | 66,255 | 59,558 | 44.2% | 55.8% | 62,516 | | | 65,842 | 38,068 | | | 115.1% | 103.5% | 108.6% | 114.4% | 66.2% | | | 65,496 | 113.8% |
| 2019 | 16,136 | 689 | 5,754 | 6,443 | 34,433 | 24,131 | 79.3% | 20.7% | 32,298 | | | - | 6,443 | | | 213.4% | 149.5% | 200.2% | | 39.9% | | | 16,583 | 102.8% |
| **Total** | **598,976** | **479,159** | **100,146** | **579,305** | **480,264** | **640,878** | | | **478,469** | | | **630,690** | **579,305** | | | | | | | | | | **641,644** | |

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

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

Facility Association

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

| | Current Valuation Results (as at Mar 2019) | | | | | | | | | | | Prior Valuation Results (as at Dec 2018) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Accident Year | ELR Method* | Link Ratio Method | BF Method* | ELR & LR Wtd Method | Incurred (Zero IBNR) | User Defined 1 | User Defined 2 | Selected IBNR Method** | Selected IBNR | Selected Ultimate | Selected Ultimate LR | ELR Method* | LR Ratio Method | BF Method* | Selected IBNR Method** | Selected IBNR | Selected Ultimate | Selected Ultimate LR | Incurred to Date | Selected IBNR | Selected Ultimate | Selected Ultimate LR |
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] | [16] | [17] | [18] | [19] | [20] | [21] | [22] |
| | | | | | | | | | | | | | | | | | | | | =([9]-[16]) | =([10]-[17]) | =([11]-[18]) |
| 2004 | | 1,470 | | 1,470 | 1,470 | | | N/A | - | 1,470 | 413.2% | | 1,470 | | N/A | - | 1,470 | 413.2% | - | - | - | - |
| 2005 | | 14,800 | | 14,800 | 14,800 | | | N/A | - | 14,800 | 96.8% | | 14,800 | | N/A | - | 14,800 | 96.8% | - | - | - | - |
| 2006 | | 37,206 | | 37,206 | 37,206 | | | N/A | - | 37,206 | 84.9% | | 37,206 | | N/A | - | 37,206 | 84.9% | - | - | - | - |
| 2007 | | 39,186 | | 39,186 | 39,186 | | | N/A | - | 39,186 | 96.8% | | 39,215 | | N/A | - | 39,215 | 96.8% | (29) | - | (29) | - |
| 2008 | | 43,254 | | 43,254 | 43,254 | | | N/A | - | 43,254 | 103.0% | | 43,254 | | N/A | - | 43,254 | 103.0% | - | - | - | - |
| 2009 | | 39,687 | | 39,687 | 39,687 | | | N/A | - | 39,687 | 102.4% | | 39,718 | | N/A | - | 39,718 | 102.5% | (31) | - | (31) | (0.1%) |
| 2010 | 33,608 | 33,640 | 33,632 | 33,640 | 33,544 | | | N/A | 95 | 33,639 | 88.2% | 33,608 | 33,711 | 33,702 | N/A | 134 | 33,712 | 88.4% | (34) | (39) | (73) | (0.2%) |
| 2011 | 37,307 | 35,900 | 35,910 | 35,900 | 35,646 | | | N/A | 254 | 35,900 | 91.6% | 37,307 | 35,345 | 35,361 | N/A | 310 | 35,345 | 90.2% | 611 | (56) | 555 | 1.4% |
| 2012 | 39,755 | 47,249 | 47,081 | 47,249 | 46,483 | | | N/A | 766 | 47,249 | 123.1% | 39,755 | 47,881 | 47,652 | N/A | 874 | 47,881 | 124.8% | (524) | (108) | (632) | (1.7%) |
| 2013 | 44,791 | 46,321 | 46,277 | 46,321 | 45,565 | | | N/A | 756 | 46,321 | 112.9% | 44,791 | 46,056 | 46,012 | N/A | 846 | 46,057 | 112.2% | 355 | (90) | 265 | 0.7% |
| 2014 | 47,872 | 56,827 | 56,485 | 56,827 | 55,095 | | | N/A | 1,390 | 56,485 | 134.2% | 47,872 | 57,155 | 56,764 | N/A | 1,523 | 56,764 | 134.9% | (146) | (133) | (279) | (0.7%) |
| 2015 | 54,067 | 50,008 | 50,337 | 51,197 | 47,835 | | | N/A | 2,504 | 50,339 | 109.9% | 54,068 | 50,501 | 50,855 | N/A | 2,881 | 50,862 | 111.1% | (147) | (377) | (524) | (1.2%) |
| 2016 | 57,666 | 53,554 | 54,107 | 55,355 | 48,224 | | | N/A | 5,948 | 54,172 | 113.6% | 57,667 | 53,808 | 54,388 | N/A | 6,997 | 54,469 | 114.2% | 753 | (1,049) | (296) | (0.6%) |
| 2017 | 64,509 | 58,085 | 59,827 | 62,756 | 46,798 | | | N/A | 13,058 | 59,856 | 114.6% | 64,514 | 56,739 | 59,087 | N/A | 15,195 | 59,083 | 113.1% | 2,909 | (2,137) | 772 | 1.5% |
| 2018 | 66,255 | 59,558 | 62,516 | 65,842 | 38,068 | | | N/A | 27,428 | 65,496 | 113.8% | 66,392 | 60,132 | 63,301 | N/A | 30,954 | 65,708 | 114.0% | 3,314 | (3,526) | (212) | (0.2%) |
| 2019 | 34,433 | 24,131 | 32,298 | - | 6,443 | | | N/A | 10,140 | 16,583 | 102.8% | - | - | - | N/A | - | - | - | 6,443 | 10,140 | 16,583 | 102.8% |
| **Total** | **480,264** | **640,878** | **478,469** | **630,690** | **579,305** | | | | **62,339** | **641,644** | | **445,973** | **616,991** | **447,122** | | **59,714** | **625,545** | | **13,474** | **2,625** | **16,099** | |
| **2018 & Prior** | **445,830** | **616,747** | **446,171** | **630,690** | **572,862** | | | | **52,199** | **625,061** | | **445,973** | **616,991** | **447,122** | | **59,714** | **625,545** | | **7,031** | **(7,515)** | **(484)** | |

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at March 31, 2019
**Coverage: Bodily Injury**
**RSP: Alberta Non-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 | (150) | - | - | - | | - | | | | - | 100.0% | - | - | | | | | | | | | | - | |
| 2004 / 2 | 506 | 1,260 | - | 1,260 | | 1,260 | | | | - | 100.0% | 1,260 | 1,260 | | | | | | | | | | 1,260 | |
| 2005 / 1 | 4,289 | 2,953 | - | 2,953 | | 2,953 | | | | - | 100.0% | 2,953 | 2,953 | | | | | | | | | | 2,953 | |
| 2005 / 2 | 11,006 | 7,718 | - | 7,718 | | 7,718 | | | | - | 100.0% | 7,718 | 7,718 | | | | | | | | | | 7,718 | |
| 2006 / 1 | 21,834 | 11,476 | 1 | 11,477 | | 11,477 | | | | - | 100.0% | 11,477 | 11,477 | | | | | | | | | | 11,477 | |
| 2006 / 2 | 22,012 | 12,741 | 780 | 13,521 | | 13,521 | | | | - | 100.0% | 13,521 | 13,521 | | | | | | | | | | 13,521 | |
| 2007 / 1 | 18,360 | 9,802 | 91 | 9,894 | | 9,894 | | | | - | 100.0% | 9,894 | 9,894 | | | | | | | | | | 9,894 | |
| 2007 / 2 | 22,132 | 15,181 | - | 15,181 | | 15,181 | | | | - | 100.0% | 15,181 | 15,181 | | | | | | | | | | 15,181 | |
| 2008 / 1 | 22,600 | 12,052 | - | 12,052 | | 12,052 | | | | - | 100.0% | 12,052 | 12,052 | | | | | | | | | | 12,052 | |
| 2008 / 2 | 19,388 | 15,772 | - | 15,772 | | 15,772 | | | | - | 100.0% | 15,772 | 15,772 | | | | | | | | | | 15,772 | |
| 2009 / 1 | 18,752 | 11,723 | 481 | 12,204 | | 12,204 | | | | - | 100.0% | 12,204 | 12,204 | | | | | | | | | | 12,204 | |
| 2009 / 2 | 19,994 | 14,383 | 364 | 14,746 | 11,397 | 14,746 | - | 100.0% | 14,746 | - | 100.0% | 14,746 | 14,746 | | | 57.0% | 73.8% | 73.8% | 73.8% | 73.8% | | | 14,746 | 73.8% |
| 2010 / 1 | 18,795 | 8,445 | 336 | 8,781 | 9,398 | 8,801 | 0.2% | 99.8% | 8,802 | - | 100.0% | 8,801 | 8,781 | | | 50.0% | 46.8% | 46.8% | 46.8% | 46.7% | | | 8,800 | 46.8% |
| 2010 / 2 | 19,351 | 12,170 | 956 | 13,125 | 11,611 | 13,201 | 0.6% | 99.4% | 13,192 | - | 100.0% | 13,201 | 13,125 | | | 60.0% | 68.2% | 68.2% | 68.2% | 67.8% | | | 13,201 | 68.2% |
| 2011 / 1 | 19,163 | 6,793 | 1,939 | 8,732 | 10,348 | 8,807 | 0.9% | 99.1% | 8,820 | - | 100.0% | 8,807 | 8,732 | | | 54.0% | 46.0% | 46.0% | 46.0% | 45.6% | | | 8,807 | 46.0% |
| 2011 / 2 | 20,044 | 12,834 | 287 | 13,121 | 13,028 | 13,300 | 1.3% | 98.7% | 13,297 | - | 100.0% | 13,300 | 13,121 | | | 65.0% | 66.4% | 66.3% | 66.4% | 65.5% | | | 13,300 | 66.4% |
| 2012 / 1 | 18,977 | 17,877 | 3,592 | 21,469 | 11,386 | 21,934 | 2.1% | 97.9% | 21,710 | - | 100.0% | 21,934 | 21,469 | | | 60.0% | 115.6% | 114.4% | 115.6% | 113.1% | | | 21,934 | 115.6% |
| 2012 / 2 | 19,402 | 11,232 | 435 | 11,667 | 14,164 | 11,968 | 2.5% | 97.5% | 12,023 | - | 100.0% | 11,968 | 11,667 | | | 73.0% | 61.7% | 62.0% | 61.7% | 60.1% | | | 11,968 | 61.7% |
| 2013 / 1 | 20,165 | 11,891 | 1,520 | 13,412 | 13,107 | 13,707 | 2.2% | 97.8% | 13,694 | - | 100.0% | 13,707 | 13,412 | | | 65.0% | 68.0% | 67.9% | 68.0% | 66.5% | | | 13,707 | 68.0% |
| 2013 / 2 | 20,875 | 14,623 | 2,601 | 17,224 | 16,491 | 17,685 | 2.6% | 97.4% | 17,654 | - | 100.0% | 17,685 | 17,224 | | | 79.0% | 84.7% | 84.6% | 84.7% | 82.5% | | | 17,685 | 84.7% |
| 2014 / 1 | 20,405 | 17,176 | 1,860 | 19,037 | 14,283 | 19,793 | 3.8% | 96.2% | 19,583 | - | 100.0% | 19,793 | 19,037 | | | 70.0% | 97.0% | 96.0% | 97.0% | 93.3% | | | 19,583 | 96.0% |
| 2014 / 2 | 21,688 | 14,507 | 5,559 | 20,066 | 18,218 | 21,041 | 4.6% | 95.4% | 20,910 | - | 100.0% | 21,041 | 20,066 | | | 84.0% | 97.0% | 96.4% | 97.0% | 92.5% | | | 20,910 | 96.4% |
| 2015 / 1 | 22,751 | 13,499 | 3,435 | 16,934 | 17,063 | 17,942 | 5.6% | 94.4% | 17,893 | 12.5% | 87.5% | 17,832 | 16,934 | | | 75.0% | 78.9% | 78.6% | 78.4% | 74.4% | | | 17,893 | 78.6% |
| 2015 / 2 | 23,048 | 8,053 | 6,277 | 14,330 | 20,513 | 15,497 | 7.5% | 92.5% | 15,875 | 25.0% | 75.0% | 16,751 | 14,330 | | | 89.0% | 67.2% | 68.9% | 72.7% | 62.2% | | | 15,875 | 68.9% |
| 2016 / 1 | 22,452 | 7,066 | 7,196 | 14,262 | 17,737 | 16,119 | 11.5% | 88.5% | 16,306 | 37.5% | 62.5% | 16,726 | 14,262 | | | 79.0% | 71.8% | 72.6% | 74.5% | 63.5% | | | 16,305 | 72.6% |
| 2016 / 2 | 25,231 | 7,766 | 9,953 | 17,720 | 23,465 | 21,257 | 16.6% | 83.4% | 21,624 | 50.0% | 50.0% | 22,361 | 17,720 | | | 93.0% | 84.2% | 85.7% | 88.6% | 70.2% | | | 21,625 | 85.7% |
| 2017 / 1 | 26,074 | 3,888 | 11,785 | 15,673 | 21,381 | 20,326 | 22.9% | 77.1% | 20,567 | 62.5% | 37.5% | 20,985 | 15,673 | | | 82.0% | 78.0% | 78.9% | 80.5% | 60.1% | | | 20,567 | 78.9% |
| 2017 / 2 | 26,155 | 3,629 | 10,640 | 14,269 | 25,632 | 20,911 | 31.8% | 68.2% | 22,410 | 75.0% | 25.0% | 24,451 | 14,269 | | | 98.0% | 79.9% | 85.7% | 93.5% | 54.6% | | | 22,410 | 85.7% |
| 2018 / 1 | 26,696 | 1,297 | 9,793 | 11,090 | 22,158 | 18,701 | 40.7% | 59.3% | 20,108 | 87.5% | 12.5% | 21,726 | 11,090 | | | 83.0% | 70.1% | 75.3% | 81.4% | 41.5% | | | 21,726 | 81.4% |
| 2018 / 2 | 30,844 | 395 | 11,013 | 11,408 | 26,526 | 23,697 | 51.9% | 48.1% | 25,164 | 100.0% | - | 26,526 | 11,408 | | | 86.0% | 76.8% | 81.6% | 86.0% | 37.0% | | | 26,526 | 86.0% |
| 2019 / 1 | 16,136 | 27 | 2,961 | 2,988 | 24,739 | 14,643 | 79.6% | 20.4% | 22,678 | 100.0% | - | - | 2,988 | | | 74.0% | 43.8% | 67.8% | | - | | | 11,940 | 74.0% |
| **Total** | **598,976** | **288,232** | **93,855** | **382,088** | **342,645** | **436,110** | | | **347,057** | | | **434,375** | **382,088** | | | | | | | | | | **441,542** | |

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

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

Facility Association

**Comparison of Estimated IBNR by Method**
as at March 31, 2019
**Coverage: Bodily Injury**
**RSP: Alberta Non-Grid**
**Amounts in:** $1,000s

| | Current Valuation Results (as at Mar 2019) | | | | | | | | | | | Prior Valuation Results (as at Dec 2018) | | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Accident Year | ELR Method 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 | - | 1,260 | | | - | | Link Ratio Method | - | 1,260 | | - | - | - | |
| 2005 / 1 | | - | | - | - | | | Link Ratio Method | - | 2,953 | | | - | | Link Ratio Method | - | 2,953 | | - | - | - | |
| 2005 / 2 | | - | | - | - | | | Link Ratio Method | - | 7,718 | | | - | | Link Ratio Method | - | 7,718 | | - | - | - | |
| 2006 / 1 | | - | | - | - | | | Link Ratio Method | - | 11,477 | | | - | | Link Ratio Method | - | 11,477 | | - | - | - | |
| 2006 / 2 | | - | | - | - | | | Link Ratio Method | - | 13,521 | | | - | | Link Ratio Method | - | 13,521 | | - | - | - | |
| 2007 / 1 | | - | | - | - | | | Link Ratio Method | - | 9,894 | | | - | | Link Ratio Method | - | 9,922 | | (29) | - | (29) | |
| 2007 / 2 | | - | | - | - | | | Link Ratio Method | - | 15,181 | | | - | | Link Ratio Method | - | 15,181 | | - | - | - | |
| 2008 / 1 | | - | | - | - | | | Link Ratio Method | - | 12,052 | | | - | | Link Ratio Method | - | 12,052 | | - | - | - | |
| 2008 / 2 | | - | | - | - | | | Link Ratio Method | - | 15,772 | | | - | | Link Ratio Method | - | 15,772 | | - | - | - | |
| 2009 / 1 | | - | | - | - | | | Link Ratio Method | - | 12,204 | | | - | | Link Ratio Method | - | 12,204 | | - | - | - | |
| 2009 / 2 | (3,350) | - | - | - | - | | | Link Ratio Method | - | 14,746 | 73.8% | (3,369) | - | - | Link Ratio Method | - | 14,766 | 73.9% | (20) | - | (20) | (0.1%) |
| 2010 / 1 | 616 | 19 | 21 | 19 | - | | | Link Ratio Method | 19 | 8,800 | 46.8% | 596 | 39 | 41 | Link Ratio Method | 39 | 8,840 | 47.0% | (20) | (20) | (40) | (0.2%) |
| 2010 / 2 | (1,514) | 76 | 67 | 76 | - | | | Link Ratio Method | 76 | 13,201 | 68.2% | (1,528) | 95 | 83 | Link Ratio Method | 95 | 13,234 | 68.4% | (14) | (19) | (33) | (0.2%) |
| 2011 / 1 | 1,616 | 75 | 88 | 75 | - | | | Link Ratio Method | 75 | 8,807 | 46.0% | 2,229 | 82 | 104 | Link Ratio Method | 82 | 8,201 | 42.8% | 613 | (7) | 606 | 3.2% |
| 2011 / 2 | (93) | 179 | 175 | 179 | - | | | Link Ratio Method | 179 | 13,300 | 66.4% | (88) | 228 | 222 | Link Ratio Method | 228 | 13,344 | 66.6% | 5 | (49) | (44) | (0.2%) |
| 2012 / 1 | (10,082) | 465 | 242 | 465 | - | | | Link Ratio Method | 465 | 21,934 | 115.6% | (10,604) | 573 | 289 | Link Ratio Method | 573 | 22,563 | 118.9% | (522) | (108) | (630) | (3.3%) |
| 2012 / 2 | 2,497 | 301 | 356 | 301 | - | | | Link Ratio Method | 301 | 11,968 | 61.7% | 2,494 | 301 | 356 | Link Ratio Method | 301 | 11,971 | 61.7% | (3) | - | (3) | - |
| 2013 / 1 | (305) | 295 | 282 | 295 | - | | | Link Ratio Method | 295 | 13,707 | 68.0% | (278) | 247 | 237 | Link Ratio Method | 247 | 13,632 | 67.6% | 27 | 48 | 75 | 0.4% |
| 2013 / 2 | (733) | 461 | 430 | 461 | - | | | Link Ratio Method | 461 | 17,685 | 84.7% | (405) | 599 | 564 | Link Ratio Method | 599 | 17,495 | 83.8% | 328 | (138) | 190 | 0.9% |
| 2014 / 1 | (4,753) | 757 | 546 | 757 | - | | | BF Method | 546 | 19,583 | 96.0% | (4,857) | 846 | 605 | BF Method | 605 | 19,745 | 96.8% | (103) | (59) | (162) | (0.8%) |
| 2014 / 2 | (1,848) | 975 | 844 | 975 | - | | | BF Method | 844 | 20,910 | 96.4% | (1,903) | 1,068 | 918 | BF Method | 918 | 21,039 | 97.0% | (55) | (74) | (129) | (0.6%) |
| 2015 / 1 | 129 | 1,008 | 959 | 898 | - | | | BF Method | 959 | 17,893 | 78.6% | (30) | 1,128 | 1,056 | BF Method | 1,056 | 18,150 | 79.8% | (160) | (97) | (257) | (1.2%) |
| 2015 / 2 | 6,183 | 1,167 | 1,545 | 2,421 | - | | | BF Method | 1,545 | 15,875 | 68.9% | 6,201 | 1,397 | 1,825 | BF Method | 1,825 | 16,138 | 70.0% | 17 | (280) | (263) | (1.1%) |
| 2016 / 1 | 3,475 | 1,857 | 2,043 | 2,464 | - | | | BF Method | 2,043 | 16,305 | 72.6% | 4,189 | 2,234 | 2,511 | BF Method | 2,511 | 16,059 | 71.5% | 714 | (468) | 246 | 1.1% |
| 2016 / 2 | 5,745 | 3,537 | 3,905 | 4,641 | - | | | BF Method | 3,905 | 21,625 | 85.7% | 5,775 | 4,181 | 4,486 | BF Method | 4,486 | 22,176 | 87.9% | 30 | (581) | (551) | (2.2%) |
| 2017 / 1 | 5,708 | 4,653 | 4,894 | 5,312 | - | | | BF Method | 4,894 | 20,567 | 78.9% | 7,321 | 5,112 | 5,701 | BF Method | 5,701 | 19,762 | 75.8% | 1,612 | (807) | 805 | 3.1% |
| 2017 / 2 | 11,363 | 6,642 | 8,141 | 10,182 | - | | | BF Method | 8,141 | 22,410 | 85.7% | 12,455 | 7,694 | 9,449 | BF Method | 9,449 | 22,628 | 86.5% | 1,090 | (1,308) | (218) | (0.8%) |
| 2018 / 1 | 11,068 | 7,611 | 9,018 | 10,636 | - | | | ELR & LR Wtd Method | 10,636 | 21,726 | 81.4% | 11,415 | 8,643 | 9,878 | ELR & LR Wtd Method | 11,068 | 21,828 | 81.7% | 330 | (432) | (102) | (0.3%) |
| 2018 / 2 | 15,118 | 12,289 | 13,757 | 15,118 | - | | | ELR & LR Wtd Method | 15,118 | 26,526 | 86.0% | 16,965 | 13,985 | 15,749 | | 16,965 | 26,610 | 86.0% | 1,763 | (1,847) | (84) | - |
| 2019 / 1 | - | - | - | - | - | | | - | 8,952 | 11,940 | 74.0% | - | - | - | - | - | - | - | 2,988 | 8,952 | 11,940 | 74.0% |
| Total | 40,840 | 42,368 | 47,312 | 55,276 | - | | | | 59,454 | 441,542 | | 46,577 | 48,450 | 54,072 | | 56,748 | 430,243 | | 8,591 | 2,706 | 11,297 | |
| **2018 / 2 & Prior** | **40,840** | **42,368** | **47,312** | **55,276** | **-** | | | | **50,502** | **429,601** | | **46,577** | **48,450** | **54,072** | | **56,748** | **430,243** | | **5,603** | **(6,246)** | **(643)** | |

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at March 31, 2019
**Coverage: Property Damage**
**RSP: Alberta Non-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 | (150) | - | - | - | | - | | | | - | 100.0% | - | - | | | | | | | | | | - | |
| 2004 / 2 | 506 | 210 | - | 210 | | 210 | | | | - | 100.0% | 210 | 210 | | | | | | | | | | 210 | |
| 2005 / 1 | 4,289 | 1,139 | - | 1,139 | | 1,139 | | | | - | 100.0% | 1,139 | 1,139 | | | | | | | | | | 1,139 | |
| 2005 / 2 | 11,006 | 2,990 | - | 2,990 | | 2,990 | | | | - | 100.0% | 2,990 | 2,990 | | | | | | | | | | 2,990 | |
| 2006 / 1 | 21,834 | 5,534 | - | 5,534 | | 5,534 | | | | - | 100.0% | 5,534 | 5,534 | | | | | | | | | | 5,534 | |
| 2006 / 2 | 22,012 | 6,674 | - | 6,674 | | 6,674 | | | | - | 100.0% | 6,674 | 6,674 | | | | | | | | | | 6,674 | |
| 2007 / 1 | 18,360 | 6,135 | - | 6,135 | | 6,135 | | | | - | 100.0% | 6,135 | 6,135 | | | | | | | | | | 6,135 | |
| 2007 / 2 | 22,132 | 7,977 | - | 7,977 | | 7,977 | | | | - | 100.0% | 7,977 | 7,977 | | | | | | | | | | 7,977 | |
| 2008 / 1 | 22,600 | 7,786 | - | 7,786 | | 7,786 | | | | - | 100.0% | 7,786 | 7,786 | | | | | | | | | | 7,786 | |
| 2008 / 2 | 19,388 | 7,639 | 4 | 7,643 | | 7,643 | | | | - | 100.0% | 7,643 | 7,643 | | | | | | | | | | 7,643 | |
| 2009 / 1 | 18,752 | 6,069 | - | 6,069 | | 6,069 | | | | - | 100.0% | 6,069 | 6,069 | | | | | | | | | | 6,069 | |
| 2009 / 2 | 19,994 | 6,668 | - | 6,668 | 6,398 | 6,668 | - | 100.0% | 6,668 | - | 100.0% | 6,668 | 6,668 | | | 32.0% | 33.3% | 33.3% | 33.3% | 33.3% | | | 6,668 | 33.3% |
| 2010 / 1 | 18,795 | 5,125 | - | 5,125 | 5,827 | 5,125 | - | 100.0% | 5,125 | - | 100.0% | 5,125 | 5,125 | | | 31.0% | 27.3% | 27.3% | 27.3% | 27.3% | | | 5,125 | 27.3% |
| 2010 / 2 | 19,351 | 6,513 | - | 6,513 | 6,773 | 6,513 | - | 100.0% | 6,513 | - | 100.0% | 6,513 | 6,513 | | | 35.0% | 33.7% | 33.7% | 33.7% | 33.7% | | | 6,513 | 33.7% |
| 2011 / 1 | 19,163 | 6,543 | - | 6,543 | 6,515 | 6,543 | - | 100.0% | 6,543 | - | 100.0% | 6,543 | 6,543 | | | 34.0% | 34.1% | 34.1% | 34.1% | 34.1% | | | 6,543 | 34.1% |
| 2011 / 2 | 20,044 | 7,250 | - | 7,250 | 7,416 | 7,250 | - | 100.0% | 7,250 | - | 100.0% | 7,250 | 7,250 | | | 37.0% | 36.2% | 36.2% | 36.2% | 36.2% | | | 7,250 | 36.2% |
| 2012 / 1 | 18,977 | 5,949 | 3 | 5,952 | 6,832 | 5,952 | - | 100.0% | 5,952 | - | 100.0% | 5,952 | 5,952 | | | 36.0% | 31.4% | 31.4% | 31.4% | 31.4% | | | 5,952 | 31.4% |
| 2012 / 2 | 19,402 | 7,395 | - | 7,395 | 7,373 | 7,395 | - | 100.0% | 7,395 | - | 100.0% | 7,395 | 7,395 | | | 38.0% | 38.1% | 38.1% | 38.1% | 38.1% | | | 7,395 | 38.1% |
| 2013 / 1 | 20,165 | 6,561 | - | 6,561 | 7,259 | 6,561 | - | 100.0% | 6,561 | - | 100.0% | 6,561 | 6,561 | | | 36.0% | 32.5% | 32.5% | 32.5% | 32.5% | | | 6,561 | 32.5% |
| 2013 / 2 | 20,875 | 8,368 | - | 8,368 | 7,933 | 8,368 | - | 100.0% | 8,368 | - | 100.0% | 8,368 | 8,368 | | | 38.0% | 40.1% | 40.1% | 40.1% | 40.1% | | | 8,368 | 40.1% |
| 2014 / 1 | 20,405 | 7,188 | 12 | 7,200 | 7,346 | 7,200 | - | 100.0% | 7,200 | - | 100.0% | 7,200 | 7,200 | | | 36.0% | 35.3% | 35.3% | 35.3% | 35.3% | | | 7,200 | 35.3% |
| 2014 / 2 | 21,688 | 8,775 | 17 | 8,792 | 8,025 | 8,792 | - | 100.0% | 8,792 | - | 100.0% | 8,792 | 8,792 | | | 37.0% | 40.5% | 40.5% | 40.5% | 40.5% | | | 8,792 | 40.5% |
| 2015 / 1 | 22,751 | 8,467 | 5 | 8,472 | 7,963 | 8,473 | - | 100.0% | 8,473 | 12.5% | 87.5% | 8,410 | 8,472 | | | 35.0% | 37.2% | 37.2% | 37.0% | 37.2% | | | 8,472 | 37.2% |
| 2015 / 2 | 23,048 | 8,090 | 8 | 8,099 | 8,528 | 8,096 | - | 100.0% | 8,095 | 25.0% | 75.0% | 8,204 | 8,099 | | | 37.0% | 35.1% | 35.1% | 35.6% | 35.1% | | | 8,099 | 35.1% |
| 2016 / 1 | 22,452 | 7,158 | 73 | 7,230 | 7,634 | 7,209 | (0.3%) | 100.3% | 7,208 | 37.5% | 62.5% | 7,368 | 7,230 | | | 34.0% | 32.1% | 32.1% | 32.8% | 32.2% | | | 7,230 | 32.2% |
| 2016 / 2 | 25,231 | 8,962 | 50 | 9,012 | 8,831 | 8,969 | (0.5%) | 100.5% | 8,969 | 50.0% | 50.0% | 8,900 | 9,012 | | | 35.0% | 35.5% | 35.5% | 35.3% | 35.7% | | | 9,012 | 35.7% |
| 2017 / 1 | 26,074 | 8,346 | 163 | 8,509 | 8,604 | 8,479 | (0.4%) | 100.4% | 8,479 | 62.5% | 37.5% | 8,557 | 8,509 | | | 33.0% | 32.5% | 32.5% | 32.8% | 32.6% | | | 8,509 | 32.6% |
| 2017 / 2 | 26,155 | 8,059 | 288 | 8,347 | 8,893 | 8,370 | 0.3% | 99.7% | 8,371 | 75.0% | 25.0% | 8,762 | 8,347 | | | 34.0% | 32.0% | 32.0% | 33.5% | 31.9% | | | 8,370 | 32.0% |
| 2018 / 1 | 26,696 | 7,434 | 536 | 7,970 | 8,009 | 8,161 | 2.3% | 97.7% | 8,158 | 87.5% | 12.5% | 8,028 | 7,970 | | | 30.0% | 30.6% | 30.6% | 30.1% | 29.9% | | | 8,157 | 30.6% |
| 2018 / 2 | 30,844 | 5,261 | 2,339 | 7,599 | 9,562 | 8,999 | 15.5% | 84.5% | 9,086 | 100.0% | - | 9,562 | 7,599 | | | 31.0% | 29.2% | 29.5% | 31.0% | 24.6% | | | 9,086 | 29.5% |
| 2019 / 1 | 16,136 | 662 | 2,793 | 3,455 | 9,695 | 9,488 | 63.6% | 36.4% | 9,620 | 100.0% | - | - | 3,455 | | | 29.0% | 28.4% | 28.8% | | - | | | 4,643 | 28.8% |
| **Total** | **598,976** | **190,927** | **6,290** | **197,217** | **155,414** | **204,768** | | | **152,826** | | | **196,315** | **197,217** | | | | | | | | | | **200,102** | |

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

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

Facility Association

**Comparison of Estimated IBNR by Method**
as at March 31, 2019
**Coverage: Property Damage**
**RSP: Alberta Non-Grid**
**Amounts in:** $1,000s

| | Current Valuation Results (as at Mar 2019) | | | | | | | | | | | Prior Valuation Results (as at Dec 2018) | | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Accident Year | ELR Method 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 | - | 210 | | | - | | Link Ratio Method | - | 210 | | - | - | - | |
| 2005 / 1 | | - | | - | - | | | Link Ratio Method | - | 1,139 | | | - | | Link Ratio Method | - | 1,139 | | - | - | - | |
| 2005 / 2 | | - | | - | - | | | Link Ratio Method | - | 2,990 | | | - | | Link Ratio Method | - | 2,990 | | - | - | - | |
| 2006 / 1 | | - | | - | - | | | Link Ratio Method | - | 5,534 | | | - | | Link Ratio Method | - | 5,534 | | - | - | - | |
| 2006 / 2 | | - | | - | - | | | Link Ratio Method | - | 6,674 | | | - | | Link Ratio Method | - | 6,674 | | - | - | - | |
| 2007 / 1 | | - | | - | - | | | Link Ratio Method | - | 6,135 | | | - | | Link Ratio Method | - | 6,135 | | - | - | - | |
| 2007 / 2 | | - | | - | - | | | Link Ratio Method | - | 7,977 | | | - | | Link Ratio Method | - | 7,977 | | - | - | - | |
| 2008 / 1 | | - | | - | - | | | Link Ratio Method | - | 7,786 | | | - | | Link Ratio Method | - | 7,786 | | - | - | - | |
| 2008 / 2 | | - | | - | - | | | Link Ratio Method | - | 7,643 | | | - | | Link Ratio Method | - | 7,643 | | - | - | - | |
| 2009 / 1 | | - | | - | - | | | Link Ratio Method | - | 6,069 | | | - | | Link Ratio Method | - | 6,069 | | - | - | - | |
| 2009 / 2 | (270) | - | - | - | - | | | Link Ratio Method | - | 6,668 | 33.3% | (281) | - | - | Link Ratio Method | - | 6,679 | 33.4% | (11) | - | (11) | (0.1%) |
| 2010 / 1 | 702 | - | - | - | - | | | Link Ratio Method | - | 5,125 | 27.3% | 702 | - | - | Link Ratio Method | - | 5,125 | 27.3% | - | - | - | - |
| 2010 / 2 | 260 | - | - | - | - | | | Link Ratio Method | - | 6,513 | 33.7% | 260 | - | - | Link Ratio Method | - | 6,513 | 33.7% | - | - | - | - |
| 2011 / 1 | (28) | - | - | - | - | | | Link Ratio Method | - | 6,543 | 34.1% | (28) | - | - | Link Ratio Method | - | 6,543 | 34.1% | - | - | - | - |
| 2011 / 2 | 166 | - | - | - | - | | | Link Ratio Method | - | 7,250 | 36.2% | 160 | - | - | Link Ratio Method | - | 7,256 | 36.2% | (7) | - | (7) | - |
| 2012 / 1 | 880 | - | - | - | - | | | Link Ratio Method | - | 5,952 | 31.4% | 880 | - | - | Link Ratio Method | - | 5,952 | 31.4% | - | - | - | - |
| 2012 / 2 | (22) | - | - | - | - | | | Link Ratio Method | - | 7,395 | 38.1% | (22) | - | - | Link Ratio Method | - | 7,395 | 38.1% | - | - | - | - |
| 2013 / 1 | 698 | - | - | - | - | | | Link Ratio Method | - | 6,561 | 32.5% | 698 | - | - | Link Ratio Method | - | 6,561 | 32.5% | - | - | - | - |
| 2013 / 2 | (436) | - | - | - | - | | | Link Ratio Method | - | 8,368 | 40.1% | (436) | - | - | Link Ratio Method | - | 8,368 | 40.1% | - | - | - | - |
| 2014 / 1 | 145 | - | - | - | - | | | Link Ratio Method | - | 7,200 | 35.3% | 146 | - | - | Link Ratio Method | - | 7,200 | 35.3% | 1 | - | 1 | - |
| 2014 / 2 | (767) | - | - | - | - | | | Incurred (Zero IBNR) | - | 8,792 | 40.5% | (756) | - | - | Incurred (Zero IBNR) | - | 8,780 | 40.5% | 11 | - | 11 | - |
| 2015 / 1 | (509) | 2 | 2 | (62) | - | | | Incurred (Zero IBNR) | - | 8,472 | 37.2% | (509) | 4 | 4 | Incurred (Zero IBNR) | - | 8,472 | 37.2% | - | - | - | - |
| 2015 / 2 | 429 | (3) | (3) | 105 | - | | | Incurred (Zero IBNR) | - | 8,099 | 35.1% | 425 | (10) | (11) | Incurred (Zero IBNR) | - | 8,103 | 35.2% | (4) | - | (4) | (0.1%) |
| 2016 / 1 | 403 | (21) | (22) | 138 | - | | | Incurred (Zero IBNR) | - | 7,230 | 32.2% | 404 | (33) | (34) | Incurred (Zero IBNR) | - | 7,230 | 32.2% | - | - | - | - |
| 2016 / 2 | (181) | (43) | (43) | (112) | - | | | Incurred (Zero IBNR) | - | 9,012 | 35.7% | (173) | (46) | (46) | Incurred (Zero IBNR) | - | 9,003 | 35.7% | 9 | - | 9 | - |
| 2017 / 1 | 96 | (30) | (30) | 49 | - | | | Incurred (Zero IBNR) | - | 8,509 | 32.6% | 159 | (16) | (16) | Link Ratio Method | (16) | 8,430 | 32.3% | 63 | 16 | 79 | 0.3% |
| 2017 / 2 | 546 | 23 | 25 | 415 | - | | | Link Ratio Method | 23 | 8,370 | 32.0% | 691 | 61 | 65 | Link Ratio Method | 61 | 8,263 | 31.6% | 145 | (38) | 107 | 0.4% |
| 2018 / 1 | 38 | 191 | 187 | 57 | - | | | BF Method | 187 | 8,157 | 30.6% | 180 | 320 | 315 | BF Method | 315 | 8,150 | 30.5% | 135 | (128) | 7 | 0.1% |
| 2018 / 2 | 1,962 | 1,399 | 1,487 | 1,962 | - | | | BF Method | 1,487 | 9,086 | 29.5% | 3,079 | 2,430 | 2,606 | | 2,606 | 9,119 | 29.5% | 1,086 | (1,119) | (33) | - |
| 2019 / 1 | - | - | - | - | - | | | - | 1,188 | 4,643 | 28.8% | - | - | - | - | - | - | - | 3,455 | 1,188 | 4,643 | 28.8% |
| Total | 4,114 | 1,518 | 1,602 | 2,552 | - | | | | 2,885 | 200,102 | | 5,579 | 2,711 | 2,883 | | 2,966 | 195,301 | | 4,883 | (81) | 4,802 | |
| **2018 / 2 & Prior** | **4,114** | **1,518** | **1,602** | **2,552** | **-** | | | | **1,697** | **195,460** | | **5,579** | **2,711** | **2,883** | | **2,966** | **195,301** | | **1,428** | **(1,269)** | **159** | |

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

Facility Association
Amounts in: $1,000s
**Coverage: Accident Benefits**
**RSP: Alberta Non-Grid**

**Valuation Results**
as at March 31, 2019

**Life to Date**

| Accident Year | Earned Premium | Paid Indemnity & Allowed Claims Expense | | Case Reserves | | Recorded Indemnity & Allowed Claims Expense | | Selected IBNR | | Ultimate Indemnity & Allowed Claims Expense | | Unpaid Indemnity & Allowed Claims Expense | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $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 | 29,953 | 31,175 | 104.1% | 2,081 | 6.9% | 33,256 | 111.0% | 4 | - | 33,260 | 111.0% | 2,085 | 7.0% |
| 2015 | 3,634 | 3,775 | 103.9% | 8 | 0.2% | 3,783 | 104.1% | 32 | 0.9% | 3,815 | 105.0% | 40 | 1.1% |
| 2016 | 3,467 | 4,822 | 139.1% | 211 | 6.1% | 5,033 | 145.2% | 67 | 1.9% | 5,100 | 147.1% | 278 | 8.0% |
| 2017 | 3,824 | 5,602 | 146.5% | 604 | 15.8% | 6,206 | 162.3% | 85 | 2.2% | 6,291 | 164.5% | 689 | 18.0% |
| 2018 | 4,293 | 3,543 | 82.5% | 2,564 | 59.7% | 6,107 | 142.3% | 425 | 9.9% | 6,532 | 152.2% | 2,989 | 69.6% |
| 2019 | 1,194 | 165 | 13.8% | 1,522 | 127.5% | 1,687 | 141.3% | - | - | 1,687 | 141.3% | 1,522 | 127.5% |
| TOTAL | 46,365 | 49,082 | 105.9% | 6,990 | 15.1% | 56,072 | 120.9% | 613 | 1.3% | 56,685 | 122.3% | 7,603 | 16.4% |
| | | | | | | | | | | | | | |
| 2018 & prior | 45,171 | 48,917 | 108.3% | 5,468 | 12.1% | 54,385 | 120.4% | 613 | 1.4% | 54,998 | 121.8% | 6,081 | 13.5% |

**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 | 29,953 | 2 | - | (4) | - | (2) | - | (4) | - | (6) | - | (8) | - |
| 2015 | 3,634 | (1) | - | (2) | (0.1%) | (3) | (0.1%) | (6) | (0.2%) | (9) | (0.2%) | (8) | (0.2%) |
| 2016 | 3,467 | 7 | 0.2% | (33) | (1.0%) | (26) | (0.7%) | (7) | (0.2%) | (33) | (1.0%) | (40) | (1.2%) |
| 2017 | 3,824 | 298 | 7.8% | (364) | (9.5%) | (66) | (1.7%) | (50) | (1.3%) | (116) | (3.0%) | (414) | (10.8%) |
| 2018 | 4,293 | 1,039 | 24.2% | (1,060) | (24.7%) | (21) | (0.5%) | (412) | (9.6%) | (433) | (10.1%) | (1,472) | (34.3%) |
| TOTAL | 45,171 | 1,345 | 3.0% | (1,463) | (3.2%) | (118) | (0.3%) | (479) | (1.1%) | (597) | (1.3%) | (1,942) | (4.3%) |

**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 | 2,093 | 2 | 0.1% | (2) | (25.0%) | (6) | (0.3%) |
| 2015 | 38 | 48 | (1) | (2.1%) | (3) | (7.9%) | (9) | (18.8%) |
| 2016 | 74 | 318 | 7 | 2.2% | (26) | (35.1%) | (33) | (10.4%) |
| 2017 | 135 | 1,103 | 298 | 27.0% | (66) | (48.9%) | (116) | (10.5%) |
| 2018 | 837 | 4,461 | 1,039 | 23.3% | (21) | (2.5%) | (433) | (9.7%) |
| TOTAL | 1,092 | 8,023 | 1,345 | 16.8% | (118) | (10.8%) | (597) | (7.4%) |

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

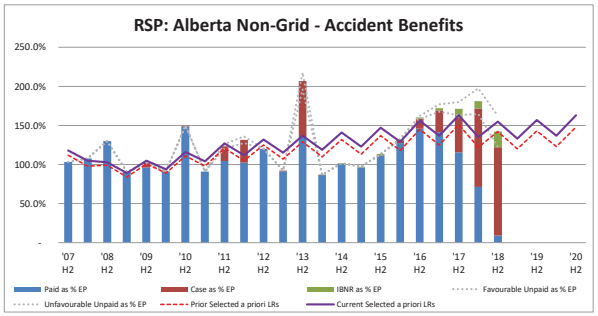
| Accident Year [1] | Earned Premium @ Mar 2019 [2] *database* | Paid Claims Amt* @ Mar 2019 [3] *database* | Case Reserve @ Mar 2019 [4] *= [5]-[3]* | Recorded Claims Amt* @ Mar 2019 [5] *database* | Selected IBNR @ Mar 2019 [6] *database* | Ultimate Claims Amt* @ Mar 2019 [7] *= [5]+[6]* | **Selected Ultimate LR @ Mar 2019 [8]** ***= [7]/[2]*** | Selected Ultimate LR @ Dec 2018 [9] *database* | Selected Ultimate LR @ Sep 2018 [10] *database* | Selected Ultimate LR @ Jun 2018 [11] *database* | **Selected Ultimate LR @ Mar 2018 [12]** ***database*** | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Ultimate LR [13] *= [8]-[9]* | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Claims Amt* [14] | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Ultimate LR [15] *= [8]-[12]* | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Claims Amt* @ curr EP [16] *= [2]*[15]* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004 | 27 | 64 | - | 64 | - | 64 | 237.0% | 237.0% | 237.0% | 237.0% | 237.0% | - | - | - | - |
| 2005 | 1,126 | 1,075 | - | 1,075 | - | 1,075 | 95.5% | 95.5% | 95.5% | 95.5% | 95.5% | - | - | - | - |
| 2006 | 3,506 | 3,277 | - | 3,277 | - | 3,277 | 93.5% | 93.5% | 93.5% | 93.5% | 93.5% | - | - | - | - |
| 2007 | 3,075 | 3,003 | - | 3,003 | - | 3,003 | 97.7% | 97.7% | 97.7% | 97.7% | 97.7% | - | - | - | - |
| 2008 | 3,176 | 3,752 | - | 3,752 | - | 3,752 | 118.1% | 118.1% | 118.1% | 118.1% | 118.1% | - | - | - | - |
| 2009 | 2,900 | 2,713 | 88 | 2,801 | - | 2,801 | 96.6% | 96.7% | 96.7% | 96.7% | 96.8% | (0.1%) | (2) | (0.2%) | (6) |
| 2010 | 2,937 | 3,552 | 21 | 3,573 | - | 3,573 | 121.7% | 121.7% | 121.7% | 121.7% | 121.7% | - | - | - | - |
| 2011 | 3,205 | 3,141 | 310 | 3,451 | - | 3,451 | 107.7% | 107.7% | 107.7% | 107.7% | 107.7% | - | - | - | - |
| 2012 | 3,141 | 3,499 | 455 | 3,954 | - | 3,954 | 125.9% | 125.9% | 125.9% | 125.9% | 125.9% | - | - | - | - |
| 2013 | 3,350 | 3,805 | 1,203 | 5,008 | - | 5,008 | 149.5% | 149.5% | 150.0% | 150.1% | 150.0% | - | - | (0.5%) | (17) |
| 2014 | 3,510 | 3,294 | 4 | 3,298 | 4 | 3,302 | 94.1% | 94.2% | 94.4% | 94.6% | 94.0% | (0.1%) | (4) | 0.1% | 4 |
| 2015 | 3,634 | 3,775 | 8 | 3,783 | 32 | 3,815 | 105.0% | 105.2% | 105.3% | 106.5% | 106.7% | (0.2%) | (9) | (1.7%) | (62) |
| 2016 | 3,467 | 4,822 | 211 | 5,033 | 67 | 5,100 | 147.1% | 148.0% | 146.9% | 153.0% | 150.9% | (0.9%) | (33) | (3.8%) | (132) |
| 2017 | 3,824 | 5,602 | 604 | 6,206 | 85 | 6,291 | 164.5% | 167.5% | 171.8% | 175.6% | 168.6% | (3.0%) | (116) | (4.1%) | (157) |
| 2018 | 4,293 | 3,543 | 2,564 | 6,107 | 425 | 6,532 | 152.2% | 162.0% | 166.8% | 184.3% | 168.5% | (9.8%) | (433) | | |
| 2019 | 1,194 | 165 | 1,522 | 1,687 | - | 1,687 | 141.3% | - | - | - | - | | | | |
| **TOTAL** | **46,365** | **49,082** | **6,990** | **56,072** | **613** | **56,685** | **122.3%** | **123.1%** | **122.7%** | **123.3%** | **120.6%** | | **(597)** | | **(370)** |
| **2018 & prior** | 45,171 | 48,917 | 5,468 | 54,385 | 613 | 54,998 | **121.8%** | 123.1% | 122.7% | 123.3% | **120.6%** | | (597) | | (370) |

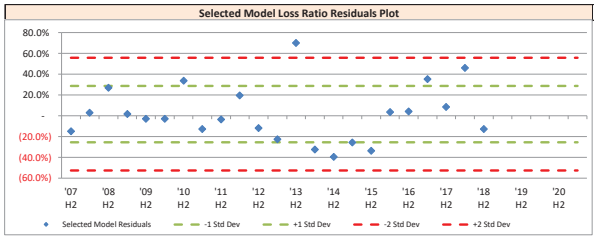
* Claims Amt = indemnity & allowed claims expense (where latter is allowed expense over and above the claims expense included in the expense allowance for member companies)

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

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

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2007 / 2 | 118.0% | 112.0% | 6.0% |
| 2008 / 1 | 105.0% | 98.0% | 7.0% |
| 2008 / 2 | 103.0% | 99.0% | 4.0% |
| 2009 / 1 | 89.0% | 84.0% | 5.0% |
| 2009 / 2 | 105.0% | 101.0% | 4.0% |
| 2010 / 1 | 94.0% | 89.0% | 5.0% |
| 2010 / 2 | 116.0% | 111.0% | 5.0% |
| 2011 / 1 | 104.0% | 98.0% | 6.0% |
| 2011 / 2 | 127.0% | 121.0% | 6.0% |
| 2012 / 1 | 112.0% | 105.0% | 7.0% |
| 2012 / 2 | 132.0% | 125.0% | 7.0% |
| 2013 / 1 | 115.0% | 107.0% | 8.0% |
| 2013 / 2 | 137.0% | 129.0% | 8.0% |
| 2014 / 1 | 119.0% | 110.0% | 9.0% |
| 2014 / 2 | 141.0% | 132.0% | 9.0% |
| 2015 / 1 | 123.0% | 113.0% | 10.0% |
| 2015 / 2 | 147.0% | 137.0% | 10.0% |
| 2016 / 1 | 129.0% | 118.0% | 11.0% |
| 2016 / 2 | 156.0% | 145.0% | 11.0% |
| 2017 / 1 | 137.0% | 125.0% | 12.0% |
| 2017 / 2 | 163.0% | 151.0% | 12.0% |
| 2018 / 1 | 135.0% | 122.0% | 13.0% |
| 2018 / 2 | 155.0% | 142.0% | 13.0% |
| 2019 / 1 | 133.0% | 120.0% | 13.0% |
| 2019 / 2 | 157.0% | 143.0% | 14.0% |
| 2020 / 1 | 137.0% | 123.0% | 14.0% |
| 2020 / 2 | 163.0% | 148.0% | 15.0% |



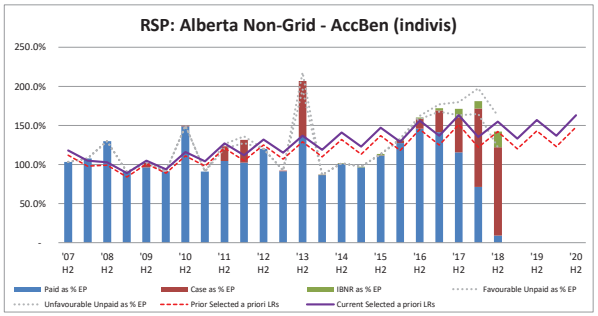

**Current AHY: 2018 / 2**

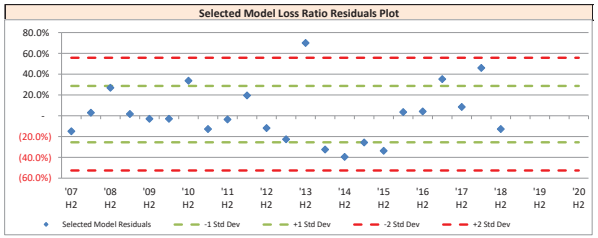
| Accident Period | Sep 30, 2018 valuation result: Actual Earned Premium [1] val data | Paid Claims Amount [2] val data | Case Reserves [3] val data | Selected Ultimate Claims Amount* [4] val data | Selected Ultimate Loss Ratio [5] =[4]/[1] | Adjust EP to 2018 / 2 rate level: Rate Change [6] industry avg EP relativity | Drift (RG, class, etc.) [7] assumption | Other [8] assumption | EP @ 2018 / 2 rate level [9] =[1]*[6]*[7]*[8] | Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor [10] trend analysis | Reform Adj Factor [11] assumption | Other Factor [12] assumption | Ult. Clms Amt @ 2018 / 2 clms level [13] =[4]*[10]*[11]*[12] | On-Level to 2018 / 2 Loss Ratios [14] =[13]/[9] | Weights [15] selected |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2007 / 2 | 1,668 | 1,721 | - | 1,721 | 103.2% | 1.2079 | 1.0000 | 1.0000 | 2,015 | 1.5867 | 1.0000 | 1.0000 | 2,730 | 135.5% | - |
| 2008 / 1 | 1,696 | 1,829 | - | 1,829 | 107.8% | 1.2158 | 1.0000 | 1.0000 | 2,062 | 1.8020 | 1.0000 | 1.0000 | 3,296 | 159.8% | - |
| 2008 / 2 | 1,481 | 1,923 | - | 1,923 | 129.8% | 1.2197 | 1.0000 | 1.0000 | 1,806 | 1.8436 | 1.0000 | 1.0000 | 3,545 | 196.3% | - |
| 2009 / 1 | 1,413 | 1,282 | - | 1,282 | 90.7% | 1.1950 | 1.0000 | 1.0000 | 1,689 | 2.0926 | 1.0000 | 1.0000 | 2,683 | 158.9% | - |
| 2009 / 2 | 1,487 | 1,431 | 89 | 1,521 | 102.3% | 1.1730 | 1.0000 | 1.0000 | 1,744 | 1.7348 | 1.0000 | 1.0000 | 2,638 | 151.3% | - |
| 2010 / 1 | 1,403 | 1,274 | 6 | 1,280 | 91.2% | 1.1893 | 1.0000 | 1.0000 | 1,669 | 1.9698 | 1.0000 | 1.0000 | 2,522 | 151.1% | - |
| 2010 / 2 | 1,533 | 2,278 | 15 | 2,293 | 149.6% | 1.2163 | 1.0000 | 1.0000 | 1,865 | 1.6319 | 1.0000 | 1.0000 | 3,742 | 200.6% | - |
| 2011 / 1 | 1,560 | 1,422 | - | 1,422 | 91.1% | 1.2450 | 1.0000 | 1.0000 | 1,942 | 1.8533 | 1.0000 | 1.0000 | 2,635 | 135.7% | - |
| 2011 / 2 | 1,645 | 1,720 | 310 | 2,030 | 123.4% | 1.2590 | 1.0000 | 1.0000 | 2,071 | 1.5352 | 1.0000 | 1.0000 | 3,116 | 150.5% | - |
| 2012 / 1 | 1,551 | 1,588 | 455 | 2,043 | 131.7% | 1.2582 | 1.0000 | 1.0000 | 1,951 | 1.7433 | 1.0000 | 1.0000 | 3,561 | 182.5% | - |
| 2012 / 2 | 1,590 | 1,911 | - | 1,911 | 120.2% | 1.2331 | 1.0000 | 1.0000 | 1,961 | 1.4441 | 1.0000 | 1.0000 | 2,760 | 140.7% | - |
| 2013 / 1 | 1,664 | 1,519 | 19 | 1,538 | 92.4% | 1.2142 | 1.0000 | 1.0000 | 2,020 | 1.6404 | 1.0000 | 1.0000 | 2,523 | 124.9% | - |
| 2013 / 2 | 1,686 | 2,279 | 1,209 | 3,488 | 206.9% | 1.1990 | 1.0000 | 1.0000 | 2,022 | 1.3583 | 1.0000 | 1.0000 | 4,738 | 234.3% | - |
| 2014 / 1 | 1,702 | 1,471 | 1 | 1,475 | 86.6% | 1.1804 | 1.0000 | 1.0000 | 2,009 | 1.5435 | 1.0000 | 1.0000 | 2,276 | 113.3% | - |
| 2014 / 2 | 1,809 | 1,824 | 3 | 1,838 | 101.6% | 1.1631 | 1.0000 | 1.0000 | 2,104 | 1.2781 | 1.0000 | 1.0000 | 2,349 | 111.6% | 12.5% |
| 2015 / 1 | 1,831 | 1,766 | - | 1,783 | 97.4% | 1.1542 | 1.0000 | 1.0000 | 2,113 | 1.4519 | 1.0000 | 1.0000 | 2,588 | 122.5% | 12.5% |
| 2015 / 2 | 1,802 | 2,007 | 8 | 2,043 | 113.4% | 1.1422 | 1.0000 | 1.0000 | 2,058 | 1.2020 | 1.0000 | 1.0000 | 2,455 | 119.3% | 12.5% |
| 2016 / 1 | 1,659 | 2,115 | 50 | 2,196 | 132.4% | 1.1374 | 1.0000 | 1.0000 | 1,887 | 1.3658 | 1.0000 | 1.0000 | 2,999 | 158.9% | 12.5% |
| 2016 / 2 | 1,809 | 2,636 | 235 | 2,898 | 160.2% | 1.1406 | 1.0000 | 1.0000 | 2,063 | 1.1304 | 1.0000 | 1.0000 | 3,276 | 158.8% | 12.5% |
| 2017 / 1 | 1,893 | 2,674 | 527 | 3,260 | 172.2% | 1.1366 | 1.0000 | 1.0000 | 2,152 | 1.2845 | 1.0000 | 1.0000 | 4,187 | 194.6% | 12.5% |
| 2017 / 2 | 1,932 | 2,229 | 861 | 3,311 | 171.4% | 1.1209 | 1.0000 | 1.0000 | 2,166 | 1.0632 | 1.0000 | 1.0000 | 3,520 | 162.5% | 12.5% |
| 2018 / 1 | 1,990 | 1,420 | 1,994 | 3,601 | 181.0% | 1.0502 | 1.0000 | 1.0000 | 2,090 | 1.2081 | 1.0000 | 1.0000 | 4,351 | 208.2% | 12.5% |
| **Total** | **36,804** | **40,316** | **5,782** | **46,684** | **126.8%** | **1.1808** | **1.0000** | **1.0000** | **43,459** | **1.4671** | **1.0000** | **1.0000** | **68,490** | **157.6%** | **100.0%** |
| | | | *indemnity & allowed claims expense from FA Valuation Summary | | | 2017-2 AIX | | | | on industry 2018-1 AIX data derived from 2018 / 2 on-levels | | | **weighted average:** | **154.6%** | |
| | | | | | | | | | | | | | **selected:** | **155.0%** current | **142.0%** prior |

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

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

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2007 / 2 | 118.0% | 112.0% | 6.0% |
| 2008 / 1 | 105.0% | 98.0% | 7.0% |
| 2008 / 2 | 103.0% | 99.0% | 4.0% |
| 2009 / 1 | 89.0% | 84.0% | 5.0% |
| 2009 / 2 | 105.0% | 101.0% | 4.0% |
| 2010 / 1 | 94.0% | 89.0% | 5.0% |
| 2010 / 2 | 116.0% | 111.0% | 5.0% |
| 2011 / 1 | 104.0% | 98.0% | 6.0% |
| 2011 / 2 | 127.0% | 121.0% | 6.0% |
| 2012 / 1 | 112.0% | 105.0% | 7.0% |
| 2012 / 2 | 132.0% | 125.0% | 7.0% |
| 2013 / 1 | 115.0% | 107.0% | 8.0% |
| 2013 / 2 | 137.0% | 129.0% | 8.0% |
| 2014 / 1 | 119.0% | 110.0% | 9.0% |
| 2014 / 2 | 141.0% | 132.0% | 9.0% |
| 2015 / 1 | 123.0% | 113.0% | 10.0% |
| 2015 / 2 | 147.0% | 137.0% | 10.0% |
| 2016 / 1 | 129.0% | 118.0% | 11.0% |
| 2016 / 2 | 156.0% | 145.0% | 11.0% |
| 2017 / 1 | 137.0% | 125.0% | 12.0% |
| 2017 / 2 | 163.0% | 151.0% | 12.0% |
| 2018 / 1 | 135.0% | 122.0% | 13.0% |
| 2018 / 2 | 155.0% | 142.0% | 13.0% |
| 2019 / 1 | 133.0% | 120.0% | 13.0% |
| 2019 / 2 | 157.0% | 143.0% | 14.0% |
| 2020 / 1 | 137.0% | 123.0% | 14.0% |
| 2020 / 2 | 163.0% | 148.0% | 15.0% |




**Current AHY: 2018 / 2**

| Accident Period | Sep 30, 2018 valuation result: Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Adjust EP to 2018 / 2 rate level: Rate Change | Drift (RG, class, etc.) | Other | EP @ 2018 / 2 rate level | Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2018 / 2 clms level | On-Level to 2018 / 2 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2007 / 2 | 1,668 | 1,721 | - | 1,721 | 103.2% | 1.2079 | 1.0000 | 1.0000 | 2,015 | 1.5867 | 1.0000 | 1.0000 | 2,730 | 135.5% | - |
| 2008 / 1 | 1,696 | 1,829 | - | 1,829 | 107.8% | 1.2158 | 1.0000 | 1.0000 | 2,062 | 1.8020 | 1.0000 | 1.0000 | 3,296 | 159.8% | - |
| 2008 / 2 | 1,481 | 1,923 | - | 1,923 | 129.8% | 1.2197 | 1.0000 | 1.0000 | 1,806 | 1.8436 | 1.0000 | 1.0000 | 3,545 | 196.3% | - |
| 2009 / 1 | 1,413 | 1,282 | - | 1,282 | 90.7% | 1.1950 | 1.0000 | 1.0000 | 1,689 | 2.0926 | 1.0000 | 1.0000 | 2,683 | 158.9% | - |
| 2009 / 2 | 1,487 | 1,431 | 89 | 1,521 | 102.3% | 1.1730 | 1.0000 | 1.0000 | 1,744 | 1.7348 | 1.0000 | 1.0000 | 2,638 | 151.3% | - |
| 2010 / 1 | 1,403 | 1,274 | 6 | 1,280 | 91.2% | 1.1893 | 1.0000 | 1.0000 | 1,669 | 1.9698 | 1.0000 | 1.0000 | 2,522 | 151.1% | - |
| 2010 / 2 | 1,533 | 2,278 | 15 | 2,293 | 149.6% | 1.2163 | 1.0000 | 1.0000 | 1,865 | 1.6319 | 1.0000 | 1.0000 | 3,742 | 200.6% | - |
| 2011 / 1 | 1,560 | 1,422 | - | 1,422 | 91.1% | 1.2450 | 1.0000 | 1.0000 | 1,942 | 1.8533 | 1.0000 | 1.0000 | 2,635 | 135.7% | - |
| 2011 / 2 | 1,645 | 1,720 | 310 | 2,030 | 123.4% | 1.2590 | 1.0000 | 1.0000 | 2,071 | 1.5352 | 1.0000 | 1.0000 | 3,116 | 150.5% | - |
| 2012 / 1 | 1,551 | 1,588 | 455 | 2,043 | 131.7% | 1.2582 | 1.0000 | 1.0000 | 1,951 | 1.7433 | 1.0000 | 1.0000 | 3,561 | 182.5% | - |
| 2012 / 2 | 1,590 | 1,911 | - | 1,911 | 120.2% | 1.2331 | 1.0000 | 1.0000 | 1,961 | 1.4441 | 1.0000 | 1.0000 | 2,760 | 140.7% | - |
| 2013 / 1 | 1,664 | 1,519 | 19 | 1,538 | 92.4% | 1.2142 | 1.0000 | 1.0000 | 2,020 | 1.6404 | 1.0000 | 1.0000 | 2,523 | 124.9% | - |
| 2013 / 2 | 1,686 | 2,279 | 1,209 | 3,488 | 206.9% | 1.1990 | 1.0000 | 1.0000 | 2,022 | 1.3583 | 1.0000 | 1.0000 | 4,738 | 234.3% | - |
| 2014 / 1 | 1,702 | 1,471 | 1 | 1,475 | 86.6% | 1.1804 | 1.0000 | 1.0000 | 2,009 | 1.5435 | 1.0000 | 1.0000 | 2,276 | 113.3% | - |
| 2014 / 2 | 1,809 | 1,824 | 3 | 1,838 | 101.6% | 1.1631 | 1.0000 | 1.0000 | 2,104 | 1.2781 | 1.0000 | 1.0000 | 2,349 | 111.6% | 12.5% |
| 2015 / 1 | 1,831 | 1,766 | - | 1,783 | 97.4% | 1.1542 | 1.0000 | 1.0000 | 2,113 | 1.4519 | 1.0000 | 1.0000 | 2,588 | 122.5% | 12.5% |
| 2015 / 2 | 1,802 | 2,007 | 8 | 2,043 | 113.4% | 1.1422 | 1.0000 | 1.0000 | 2,058 | 1.2020 | 1.0000 | 1.0000 | 2,455 | 119.3% | 12.5% |
| 2016 / 1 | 1,659 | 2,115 | 50 | 2,196 | 132.4% | 1.1374 | 1.0000 | 1.0000 | 1,887 | 1.3658 | 1.0000 | 1.0000 | 2,999 | 158.9% | 12.5% |
| 2016 / 2 | 1,809 | 2,636 | 235 | 2,898 | 160.2% | 1.1406 | 1.0000 | 1.0000 | 2,063 | 1.1304 | 1.0000 | 1.0000 | 3,276 | 158.8% | 12.5% |
| 2017 / 1 | 1,893 | 2,674 | 527 | 3,260 | 172.2% | 1.1366 | 1.0000 | 1.0000 | 2,152 | 1.2845 | 1.0000 | 1.0000 | 4,187 | 194.6% | 12.5% |
| 2017 / 2 | 1,932 | 2,229 | 861 | 3,311 | 171.4% | 1.1209 | 1.0000 | 1.0000 | 2,166 | 1.0632 | 1.0000 | 1.0000 | 3,520 | 162.5% | 12.5% |
| 2018 / 1 | 1,990 | 1,420 | 1,994 | 3,601 | 181.0% | 1.0502 | 1.0000 | 1.0000 | 2,090 | 1.2081 | 1.0000 | 1.0000 | 4,351 | 208.2% | 12.5% |
| **Total** | **36,804** | **40,316** | **5,782** | **46,684** | **126.8%** | **1.1808** | **1.0000** | **1.0000** | **43,459** | **1.4671** | **1.0000** | **1.0000** | **68,490** | **157.6%** | **100.0%** |
| | | | *indemnity & allowed claims expense from FA Valuation Summary | | | 2017-2 AIX | | | | on industry 2018-1 AIX data derived from 2018 / 2 on-levels | | | **weighted average:** | **154.6%** | |
| | | | | | | | | | | | | | **selected:** | **155.0%** current | **142.0%** prior |

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at March 31, 2019
**Coverage: Accident Benefits**
**RSP: Alberta Non-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 | 27 | 64 | - | 64 | | 64 | | | | | | 64 | 64 | | | | 235.2% | | 235.2% | 235.2% | | | 64 | 235.2% |
| 2005 | 1,126 | 1,075 | - | 1,075 | | 1,075 | | | | | | 1,075 | 1,075 | | | | 95.4% | | 95.4% | 95.4% | | | 1,075 | 95.4% |
| 2006 | 3,506 | 3,277 | - | 3,277 | | 3,277 | | | | | | 3,277 | 3,277 | | | | 93.4% | | 93.4% | 93.4% | | | 3,277 | 93.4% |
| 2007 | 3,075 | 3,003 | - | 3,003 | | 3,003 | | | | | | 3,003 | 3,003 | | | | 97.7% | | 97.7% | 97.7% | | | 3,003 | 97.7% |
| 2008 | 3,176 | 3,752 | - | 3,752 | | 3,752 | | | | | | 3,752 | 3,752 | | | | 118.1% | | 118.1% | 118.1% | | | 3,752 | 118.1% |
| 2009 | 2,900 | 2,713 | 88 | 2,801 | | 2,801 | | | | | | 2,801 | 2,801 | | | | 96.6% | | 96.6% | 96.6% | | | 2,801 | 96.6% |
| 2010 | 2,937 | 3,552 | 21 | 3,573 | 3,098 | 3,573 | - | 100.0% | 3,573 | | | 3,573 | 3,573 | | | 105.5% | 121.7% | 121.7% | 121.7% | 121.7% | | | 3,573 | 121.7% |
| 2011 | 3,205 | 3,141 | 310 | 3,451 | 3,712 | 3,451 | - | 100.0% | 3,451 | | | 3,451 | 3,451 | | | 115.8% | 107.7% | 107.7% | 107.7% | 107.7% | | | 3,451 | 107.7% |
| 2012 | 3,141 | 3,499 | 455 | 3,954 | 3,835 | 3,954 | - | 100.0% | 3,954 | | | 3,954 | 3,954 | | | 122.1% | 125.9% | 125.9% | 125.9% | 125.9% | | | 3,954 | 125.9% |
| 2013 | 3,350 | 3,805 | 1,203 | 5,008 | 4,224 | 5,008 | - | 100.0% | 5,008 | | | 5,008 | 5,008 | | | 126.1% | 149.5% | 149.5% | 149.5% | 149.5% | | | 5,008 | 149.5% |
| 2014 | 3,510 | 3,294 | 4 | 3,298 | 4,575 | 3,301 | 0.1% | 99.9% | 3,302 | | | 3,301 | 3,298 | | | 130.3% | 94.0% | 94.1% | 94.0% | 93.9% | | | 3,302 | 94.1% |
| 2015 | 3,634 | 3,775 | 8 | 3,783 | 4,902 | 3,808 | 0.7% | 99.3% | 3,815 | | | 4,022 | 3,783 | | | 134.9% | 104.8% | 105.0% | 110.7% | 104.1% | | | 3,815 | 105.0% |
| 2016 | 3,467 | 4,822 | 211 | 5,033 | 4,961 | 5,102 | 1.3% | 98.7% | 5,100 | | | 5,039 | 5,033 | | | 143.1% | 147.1% | 147.1% | 145.3% | 145.2% | | | 5,100 | 147.1% |
| 2017 | 3,824 | 5,602 | 604 | 6,206 | 5,741 | 6,295 | 0.6% | 99.4% | 6,292 | | | 5,953 | 6,206 | | | 150.1% | 164.6% | 164.5% | 155.7% | 162.3% | | | 6,291 | 164.5% |
| 2018 | 4,293 | 3,543 | 2,564 | 6,107 | 6,256 | 6,552 | 7.0% | 93.0% | 6,532 | | | 6,342 | 6,107 | | | 145.7% | 152.6% | 152.2% | 147.7% | 142.3% | | | 6,532 | 152.2% |
| 2019 | 1,194 | 165 | 1,522 | 1,687 | 3,291 | 3,521 | 52.1% | 47.9% | 3,401 | | | - | 1,687 | | | 275.5% | 294.8% | 284.8% | | 141.2% | | | 1,687 | 141.2% |
| **Total** | **46,366** | **49,082** | **6,990** | **56,071** | **44,596** | **58,536** | | | **44,427** | | | **54,613** | **56,071** | | | | | | | | | | **56,684** | |

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

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

Facility Association

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

| | Current Valuation Results (as at Mar 2019) | | | | | | | | | | | Prior Valuation Results (as at Dec 2018) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Accident Year** | **ELR Method*** | **Link Ratio Method** | **BF Method*** | **ELR & LR Wtd Method** | **Incurred (Zero IBNR)** | **User Defined 1** | **User Defined 2** | **Selected IBNR Method**** | **Selected IBNR** | **Selected Ultimate** | **Selected Ultimate LR** | **ELR Method*** | **LR Ratio Method** | **BF Method*** | **Selected IBNR Method**** | **Selected IBNR** | **Selected Ultimate** | **Selected Ultimate LR** | **Incurred to Date** | **Selected IBNR** | **Selected Ultimate** | **Selected Ultimate LR** |
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] | [16] | [17] | [18] | [19] | [20] | [21] | [22] |
| | | | | | | | | | | | | | | | | | | | | =([9]-[16]) | =([10]-[17]) | =([11]-[18]) |
| 2004 | | 64 | | 64 | 64 | | | N/A | - | 64 | 235.2% | | 64 | | N/A | - | 64 | 235.2% | - | - | - | - |
| 2005 | | 1,075 | | 1,075 | 1,075 | | | N/A | - | 1,075 | 95.4% | | 1,075 | | N/A | - | 1,075 | 95.4% | - | - | - | - |
| 2006 | | 3,277 | | 3,277 | 3,277 | | | N/A | - | 3,277 | 93.4% | | 3,277 | | N/A | - | 3,277 | 93.4% | - | - | - | - |
| 2007 | | 3,003 | | 3,003 | 3,003 | | | N/A | - | 3,003 | 97.7% | | 3,003 | | N/A | - | 3,003 | 97.7% | - | - | - | - |
| 2008 | | 3,752 | | 3,752 | 3,752 | | | N/A | - | 3,752 | 118.1% | | 3,752 | | N/A | - | 3,752 | 118.1% | - | - | - | - |
| 2009 | | 2,801 | | 2,801 | 2,801 | | | N/A | - | 2,801 | 96.6% | | 2,803 | | N/A | - | 2,803 | 96.6% | (1) | - | (1) | - |
| 2010 | 3,098 | 3,573 | 3,573 | 3,573 | 3,573 | | | N/A | - | 3,573 | 121.7% | 3,098 | 3,573 | 3,573 | N/A | - | 3,573 | 121.7% | - | - | - | - |
| 2011 | 3,712 | 3,451 | 3,451 | 3,451 | 3,451 | | | N/A | - | 3,451 | 107.7% | 3,712 | 3,451 | 3,451 | N/A | - | 3,451 | 107.7% | - | - | - | - |
| 2012 | 3,835 | 3,954 | 3,954 | 3,954 | 3,954 | | | N/A | - | 3,954 | 125.9% | 3,835 | 3,954 | 3,954 | N/A | - | 3,954 | 125.9% | - | - | - | - |
| 2013 | 4,224 | 5,008 | 5,008 | 5,008 | 5,008 | | | N/A | - | 5,008 | 149.5% | 4,224 | 5,008 | 5,008 | N/A | - | 5,008 | 149.5% | - | - | - | - |
| 2014 | 4,575 | 3,301 | 3,302 | 3,301 | 3,298 | | | N/A | 4 | 3,302 | 94.1% | 4,575 | 3,304 | 3,306 | N/A | 8 | 3,306 | 94.2% | - | (4) | (4) | (0.1%) |
| 2015 | 4,902 | 3,808 | 3,815 | 4,022 | 3,783 | | | N/A | 32 | 3,815 | 105.0% | 4,902 | 3,816 | 3,825 | N/A | 38 | 3,824 | 105.2% | (3) | (6) | (9) | (0.2%) |
| 2016 | 4,961 | 5,102 | 5,100 | 5,039 | 5,033 | | | N/A | 67 | 5,100 | 147.1% | 4,962 | 5,135 | 5,133 | N/A | 74 | 5,133 | 148.0% | (26) | (7) | (33) | (0.9%) |
| 2017 | 5,741 | 6,295 | 6,292 | 5,953 | 6,206 | | | N/A | 85 | 6,291 | 164.5% | 5,741 | 6,410 | 6,407 | N/A | 135 | 6,407 | 167.5% | (66) | (50) | (116) | (3.0%) |
| 2018 | 6,256 | 6,552 | 6,532 | 6,342 | 6,107 | | | N/A | 425 | 6,532 | 152.2% | 6,266 | 6,579 | 6,527 | N/A | 837 | 6,965 | 162.0% | (21) | (412) | (433) | (9.8%) |
| 2019 | 3,291 | 3,521 | 3,401 | - | 1,687 | | | N/A | - | 1,687 | 141.2% | - | - | - | N/A | - | - | - | 1,687 | - | 1,687 | 141.2% |
| **Total** | **44,596** | **58,536** | **44,427** | **54,613** | **56,071** | | | | **613** | **56,684** | | **41,315** | **55,203** | **41,184** | | **1,092** | **55,594** | | **1,570** | **(479)** | **1,091** | |
| **2018 & Prior** | **41,305** | **55,015** | **41,026** | **54,613** | **54,384** | | | | **613** | **54,997** | | **41,315** | **55,203** | **41,184** | | **1,092** | **55,594** | | **(117)** | **(479)** | **(596)** | |

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at March 31, 2019
**Coverage: AccBen (indivis)**
**RSP: Alberta Non-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 | (7) | - | - | - | | - | | | | - | 100.0% | - | - | | | | | | | | | | - | |
| 2004 / 2 | 34 | 64 | - | 64 | | 64 | | | | - | 100.0% | 64 | 64 | | | | | | | | | | 64 | |
| 2005 / 1 | 311 | 214 | - | 214 | | 214 | | | | - | 100.0% | 214 | 214 | | | | | | | | | | 214 | |
| 2005 / 2 | 816 | 861 | - | 861 | | 861 | | | | - | 100.0% | 861 | 861 | | | | | | | | | | 861 | |
| 2006 / 1 | 1,757 | 1,606 | - | 1,606 | | 1,606 | | | | - | 100.0% | 1,606 | 1,606 | | | | | | | | | | 1,606 | |
| 2006 / 2 | 1,749 | 1,670 | - | 1,670 | | 1,670 | | | | - | 100.0% | 1,670 | 1,670 | | | | | | | | | | 1,670 | |
| 2007 / 1 | 1,407 | 1,282 | - | 1,282 | | 1,282 | | | | - | 100.0% | 1,282 | 1,282 | | | | | | | | | | 1,282 | |
| 2007 / 2 | 1,668 | 1,721 | - | 1,721 | | 1,721 | | | | - | 100.0% | 1,721 | 1,721 | | | | | | | | | | 1,721 | |
| 2008 / 1 | 1,696 | 1,829 | - | 1,829 | | 1,829 | | | | - | 100.0% | 1,829 | 1,829 | | | | | | | | | | 1,829 | |
| 2008 / 2 | 1,481 | 1,923 | - | 1,923 | | 1,923 | | | | - | 100.0% | 1,923 | 1,923 | | | | | | | | | | 1,923 | |
| 2009 / 1 | 1,413 | 1,282 | - | 1,282 | | 1,282 | | | | - | 100.0% | 1,282 | 1,282 | | | | | | | | | | 1,282 | |
| 2009 / 2 | 1,487 | 1,431 | 88 | 1,519 | 1,561 | 1,519 | - | 100.0% | 1,519 | - | 100.0% | 1,519 | 1,519 | | | 105.0% | 102.2% | 102.2% | 102.2% | 102.2% | | | 1,519 | 102.2% |
| 2010 / 1 | 1,403 | 1,274 | 6 | 1,280 | 1,319 | 1,280 | - | 100.0% | 1,280 | - | 100.0% | 1,280 | 1,280 | | | 94.0% | 91.2% | 91.2% | 91.2% | 91.2% | | | 1,280 | 91.2% |
| 2010 / 2 | 1,533 | 2,278 | 15 | 2,293 | 1,779 | 2,293 | - | 100.0% | 2,293 | - | 100.0% | 2,293 | 2,293 | | | 116.0% | 149.5% | 149.5% | 149.5% | 149.5% | | | 2,293 | 149.5% |
| 2011 / 1 | 1,560 | 1,422 | - | 1,422 | 1,622 | 1,422 | - | 100.0% | 1,422 | - | 100.0% | 1,422 | 1,422 | | | 104.0% | 91.1% | 91.1% | 91.1% | 91.1% | | | 1,422 | 91.1% |
| 2011 / 2 | 1,645 | 1,720 | 310 | 2,030 | 2,090 | 2,030 | - | 100.0% | 2,030 | - | 100.0% | 2,030 | 2,030 | | | 127.0% | 123.4% | 123.4% | 123.4% | 123.4% | | | 2,030 | 123.4% |
| 2012 / 1 | 1,551 | 1,588 | 455 | 2,043 | 1,737 | 2,043 | - | 100.0% | 2,043 | - | 100.0% | 2,043 | 2,043 | | | 112.0% | 131.7% | 131.7% | 131.7% | 131.7% | | | 2,043 | 131.7% |
| 2012 / 2 | 1,590 | 1,911 | - | 1,911 | 2,098 | 1,911 | - | 100.0% | 1,911 | - | 100.0% | 1,911 | 1,911 | | | 132.0% | 120.2% | 120.2% | 120.2% | 120.2% | | | 1,911 | 120.2% |
| 2013 / 1 | 1,664 | 1,519 | 0 | 1,520 | 1,914 | 1,520 | - | 100.0% | 1,520 | - | 100.0% | 1,520 | 1,520 | | | 115.0% | 91.3% | 91.3% | 91.3% | 91.3% | | | 1,520 | 91.3% |
| 2013 / 2 | 1,686 | 2,286 | 1,202 | 3,488 | 2,310 | 3,488 | - | 100.0% | 3,488 | - | 100.0% | 3,488 | 3,488 | | | 137.0% | 206.8% | 206.8% | 206.8% | 206.8% | | | 3,488 | 206.8% |
| 2014 / 1 | 1,702 | 1,471 | 1 | 1,472 | 2,025 | 1,472 | - | 100.0% | 1,472 | - | 100.0% | 1,472 | 1,472 | | | 119.0% | 86.5% | 86.5% | 86.5% | 86.5% | | | 1,472 | 86.5% |
| 2014 / 2 | 1,809 | 1,824 | 3 | 1,826 | 2,550 | 1,829 | 0.2% | 99.8% | 1,830 | - | 100.0% | 1,829 | 1,826 | | | 141.0% | 101.1% | 101.2% | 101.1% | 101.0% | | | 1,830 | 101.2% |
| 2015 / 1 | 1,831 | 1,766 | - | 1,766 | 2,252 | 1,775 | 0.5% | 99.5% | 1,777 | 12.5% | 87.5% | 1,834 | 1,766 | | | 123.0% | 96.9% | 97.0% | 100.2% | 96.4% | | | 1,777 | 97.0% |
| 2015 / 2 | 1,802 | 2,010 | 8 | 2,017 | 2,650 | 2,033 | 0.8% | 99.2% | 2,038 | 25.0% | 75.0% | 2,187 | 2,017 | | | 147.0% | 112.8% | 113.1% | 121.3% | 111.9% | | | 2,038 | 113.1% |
| 2016 / 1 | 1,659 | 2,118 | 56 | 2,174 | 2,140 | 2,200 | 1.2% | 98.8% | 2,199 | 37.5% | 62.5% | 2,177 | 2,174 | | | 129.0% | 132.6% | 132.6% | 131.3% | 131.1% | | | 2,199 | 132.6% |
| 2016 / 2 | 1,809 | 2,704 | 155 | 2,859 | 2,822 | 2,902 | 1.5% | 98.5% | 2,901 | 50.0% | 50.0% | 2,862 | 2,859 | | | 156.0% | 160.4% | 160.4% | 158.2% | 158.1% | | | 2,901 | 160.4% |
| 2017 / 1 | 1,893 | 2,948 | 210 | 3,157 | 2,593 | 3,180 | 0.7% | 99.3% | 3,176 | 62.5% | 37.5% | 2,813 | 3,157 | | | 137.0% | 168.0% | 167.8% | 148.6% | 166.8% | | | 3,175 | 167.8% |
| 2017 / 2 | 1,931 | 2,654 | 395 | 3,048 | 3,148 | 3,115 | 2.1% | 97.9% | 3,116 | 75.0% | 25.0% | 3,140 | 3,048 | | | 163.0% | 161.3% | 161.3% | 162.6% | 157.8% | | | 3,115 | 161.3% |
| 2018 / 1 | 1,986 | 2,194 | 939 | 3,133 | 2,682 | 3,363 | 6.8% | 93.2% | 3,317 | 87.5% | 12.5% | 2,767 | 3,133 | | | 135.0% | 169.3% | 167.0% | 139.3% | 157.7% | | | 3,317 | 167.0% |
| 2018 / 2 | 2,306 | 1,349 | 1,625 | 2,974 | 3,575 | 3,189 | 6.7% | 93.3% | 3,215 | 100.0% | - | 3,575 | 2,974 | | | 155.0% | 138.3% | 139.4% | 155.0% | 129.0% | | | 3,215 | 139.4% |
| 2019 / 1 | 1,194 | 165 | 1,522 | 1,687 | 3,291 | 3,521 | 52.1% | 47.9% | 3,401 | 100.0% | - | - | 1,687 | | | 133.0% | 142.3% | 137.4% | | - | | | 1,687 | 141.2% |
| **Total** | **46,366** | **49,082** | **6,990** | **56,071** | **46,157** | **58,536** | | | **45,947** | | | **54,613** | **56,071** | | | | | | | | | | **56,684** | |

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

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

Facility Association

**Comparison of Estimated IBNR by Method**
as at March 31, 2019
**Coverage: AccBen (indivis)**
**RSP: Alberta Non-Grid**
**Amounts in:** $1,000s

| | Current Valuation Results (as at Mar 2019) | | | | | | | | | | | Prior Valuation Results (as at Dec 2018) | | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Accident Year | ELR Method 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 | - | 64 | | | - | | Link Ratio Method | - | 64 | | - | - | - | |
| 2005 / 1 | | - | | - | - | | | Link Ratio Method | - | 214 | | | - | | Link Ratio Method | - | 214 | | - | - | - | |
| 2005 / 2 | | - | | - | - | | | Link Ratio Method | - | 861 | | | - | | Link Ratio Method | - | 861 | | - | - | - | |
| 2006 / 1 | | - | | - | - | | | Link Ratio Method | - | 1,606 | | | - | | Link Ratio Method | - | 1,606 | | - | - | - | |
| 2006 / 2 | | - | | - | - | | | Link Ratio Method | - | 1,670 | | | - | | Link Ratio Method | - | 1,670 | | - | - | - | |
| 2007 / 1 | | - | | - | - | | | Link Ratio Method | - | 1,282 | | | - | | Link Ratio Method | - | 1,282 | | - | - | - | |
| 2007 / 2 | | - | | - | - | | | Link Ratio Method | - | 1,721 | | | - | | Link Ratio Method | - | 1,721 | | - | - | - | |
| 2008 / 1 | | - | | - | - | | | Link Ratio Method | - | 1,829 | | | - | | Link Ratio Method | - | 1,829 | | - | - | - | |
| 2008 / 2 | | - | | - | - | | | Link Ratio Method | - | 1,923 | | | - | | Link Ratio Method | - | 1,923 | | - | - | - | |
| 2009 / 1 | | - | | - | - | | | Link Ratio Method | - | 1,282 | | | - | | Link Ratio Method | - | 1,282 | | - | - | - | |
| 2009 / 2 | 42 | - | - | - | - | | | Link Ratio Method | - | 1,519 | 102.2% | 40 | - | - | Link Ratio Method | - | 1,521 | 102.3% | (1) | - | (1) | (0.1%) |
| 2010 / 1 | 39 | - | - | - | - | | | Link Ratio Method | - | 1,280 | 91.2% | 39 | - | - | Link Ratio Method | - | 1,280 | 91.2% | - | - | - | - |
| 2010 / 2 | (514) | - | - | - | - | | | Link Ratio Method | - | 2,293 | 149.5% | (514) | - | - | Link Ratio Method | - | 2,293 | 149.5% | - | - | - | - |
| 2011 / 1 | 200 | - | - | - | - | | | Link Ratio Method | - | 1,422 | 91.1% | 200 | - | - | Link Ratio Method | - | 1,422 | 91.1% | - | - | - | - |
| 2011 / 2 | 60 | - | - | - | - | | | Link Ratio Method | - | 2,030 | 123.4% | 60 | - | - | Link Ratio Method | - | 2,030 | 123.4% | - | - | - | - |
| 2012 / 1 | (306) | - | - | - | - | | | Link Ratio Method | - | 2,043 | 131.7% | (306) | - | - | Link Ratio Method | - | 2,043 | 131.7% | - | - | - | - |
| 2012 / 2 | 187 | - | - | - | - | | | Link Ratio Method | - | 1,911 | 120.2% | 187 | - | - | Link Ratio Method | - | 1,911 | 120.2% | - | - | - | - |
| 2013 / 1 | 394 | - | - | - | - | | | Link Ratio Method | - | 1,520 | 91.3% | 394 | - | - | Link Ratio Method | - | 1,520 | 91.3% | - | - | - | - |
| 2013 / 2 | (1,178) | - | - | - | - | | | Link Ratio Method | - | 3,488 | 206.8% | (1,178) | - | - | Link Ratio Method | - | 3,488 | 206.8% | - | - | - | - |
| 2014 / 1 | 553 | - | - | - | - | | | Link Ratio Method | - | 1,472 | 86.5% | 553 | - | - | Link Ratio Method | - | 1,472 | 86.5% | - | - | - | - |
| 2014 / 2 | 724 | 3 | 4 | 3 | - | | | BF Method | 4 | 1,830 | 101.2% | 724 | 6 | 8 | BF Method | 8 | 1,834 | 101.4% | - | (4) | (4) | (0.2%) |
| 2015 / 1 | 487 | 9 | 11 | 69 | - | | | BF Method | 11 | 1,777 | 97.0% | 487 | 12 | 15 | BF Method | 15 | 1,781 | 97.2% | - | (4) | (4) | (0.2%) |
| 2015 / 2 | 632 | 16 | 21 | 170 | - | | | BF Method | 21 | 2,038 | 113.1% | 629 | 18 | 23 | BF Method | 23 | 2,043 | 113.4% | (3) | (2) | (5) | (0.3%) |
| 2016 / 1 | (35) | 25 | 25 | 3 | - | | | BF Method | 25 | 2,199 | 132.6% | (29) | 32 | 31 | BF Method | 31 | 2,200 | 132.6% | 6 | (6) | - | - |
| 2016 / 2 | (37) | 43 | 42 | 3 | - | | | BF Method | 42 | 2,901 | 160.4% | (69) | 44 | 43 | BF Method | 43 | 2,934 | 162.2% | (32) | (1) | (33) | (1.8%) |
| 2017 / 1 | (565) | 22 | 18 | (345) | - | | | BF Method | 18 | 3,175 | 167.8% | (594) | (3) | (3) | BF Method | (3) | 3,184 | 168.2% | (29) | 21 | (8) | (0.4%) |
| 2017 / 2 | 100 | 67 | 67 | 91 | - | | | BF Method | 67 | 3,115 | 161.3% | 64 | 141 | 138 | BF Method | 138 | 3,223 | 166.9% | (36) | (71) | (107) | (5.6%) |
| 2018 / 1 | (451) | 230 | 184 | (366) | - | | | BF Method | 184 | 3,317 | 167.0% | (450) | 321 | 249 | BF Method | 249 | 3,382 | 170.2% | - | (65) | (65) | (3.2%) |
| 2018 / 2 | 601 | 215 | 241 | 601 | - | | | BF Method | 241 | 3,215 | 139.4% | 588 | 130 | 149 | | 588 | 3,583 | 155.0% | (21) | (347) | (368) | (15.6%) |
| 2019 / 1 | - | - | - | - | - | | | - | - | 1,687 | 141.2% | - | - | - | - | - | - | - | 1,687 | - | 1,687 | 141.2% |
| Total | 933 | 630 | 613 | 229 | - | | | | 613 | 56,684 | | 826 | 701 | 654 | | 1,092 | 55,594 | | 1,571 | (479) | 1,092 | |
| **2018 / 2 & Prior** | **933** | **630** | **613** | **229** | **-** | | | | **613** | **54,997** | | **826** | **701** | **654** | | **1,092** | **55,594** | | **(116)** | **(479)** | **(595)** | |

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

Facility Association
Amounts in: $1,000s
**Coverage: Other Coverages**
**RSP: Alberta Non-Grid**

**Valuation Results**
as at March 31, 2019

**Life to Date**

| Accident Year | Earned Premium | Paid Indemnity & Allowed Claims Expense | | Case Reserves | | Recorded Indemnity & Allowed Claims Expense | | Selected IBNR | | Ultimate Indemnity & Allowed Claims Expense | | Unpaid Indemnity & Allowed Claims Expense | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | $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 | 302,325 | 256,428 | 84.8% | 1,060 | 0.4% | 257,488 | 85.2% | 77 | - | 257,565 | 85.2% | 1,137 | 0.4% |
| 2015 | 40,378 | 31,692 | 78.5% | 562 | 1.4% | 32,254 | 79.9% | 51 | 0.1% | 32,305 | 80.0% | 613 | 1.5% |
| 2016 | 39,101 | 42,817 | 109.5% | 1,048 | 2.7% | 43,865 | 112.2% | 83 | 0.2% | 43,948 | 112.4% | 1,131 | 2.9% |
| 2017 | 41,007 | 38,563 | 94.0% | 1,185 | 2.9% | 39,748 | 96.9% | (388) | (0.9%) | 39,360 | 96.0% | 797 | 1.9% |
| 2018 | 45,055 | 40,788 | 90.5% | 3,340 | 7.4% | 44,128 | 97.9% | (4,285) | (9.5%) | 39,843 | 88.4% | (945) | (2.1%) |
| 2019 | 11,875 | 7,027 | 59.2% | 6,701 | 56.4% | 13,728 | 115.6% | (4,165) | (35.1%) | 9,563 | 80.5% | 2,536 | 21.4% |
| TOTAL | 479,741 | 417,315 | 87.0% | 13,896 | 2.9% | 431,211 | 89.9% | (8,627) | (1.8%) | 422,584 | 88.1% | 5,269 | 1.1% |
| | | | | | | | | | | | | | |
| 2018 & prior | 467,866 | 410,288 | 87.7% | 7,195 | 1.5% | 417,483 | 89.2% | (4,462) | (1.0%) | 413,021 | 88.3% | 2,733 | 0.6% |

**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 | 302,325 | (9) | - | 3 | - | (6) | - | (27) | - | (33) | - | (24) | - |
| 2015 | 40,378 | 8 | - | (46) | (0.1%) | (38) | (0.1%) | 13 | - | (25) | (0.1%) | (33) | (0.1%) |
| 2016 | 39,101 | (124) | (0.3%) | 168 | 0.4% | 44 | 0.1% | (46) | (0.1%) | (2) | - | 122 | 0.3% |
| 2017 | 41,007 | (21) | (0.1%) | (131) | (0.3%) | (152) | (0.4%) | 274 | 0.7% | 122 | 0.3% | 143 | 0.3% |
| 2018 | 45,055 | 4,712 | 10.5% | (6,191) | (13.7%) | (1,479) | (3.3%) | 2,213 | 4.9% | 734 | 1.6% | (3,978) | (8.8%) |
| TOTAL | 467,866 | 4,566 | 1.0% | (6,197) | (1.3%) | (1,631) | (0.3%) | 2,427 | 0.5% | 796 | 0.2% | (3,770) | (0.8%) |

**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 | 104 | 1,161 | (9) | (0.8%) | (6) | (5.8%) | (33) | (2.8%) |
| 2015 | 38 | 646 | 8 | 1.2% | (38) | (100.0%) | (25) | (3.9%) |
| 2016 | 129 | 1,009 | (124) | (12.3%) | 44 | 34.1% | (2) | (0.2%) |
| 2017 | (662) | 654 | (21) | (3.2%) | (152) | 23.0% | 122 | 18.7% |
| 2018 | (6,498) | 3,033 | 4,712 | 155.4% | (1,479) | 22.8% | 734 | 24.2% |
| TOTAL | (6,889) | 6,503 | 4,566 | 70.2% | (1,631) | 23.7% | 796 | 12.2% |

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

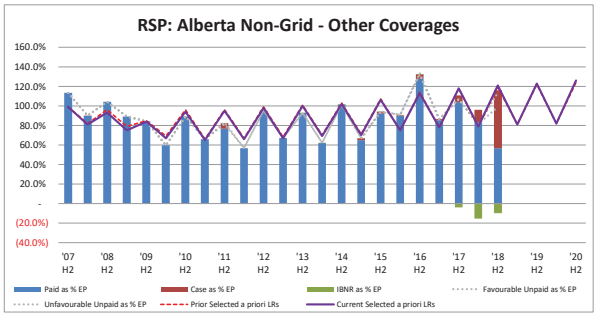
| Accident Year [1] | Earned Premium @ Mar 2019 [2] *database* | Paid Claims Amt* @ Mar 2019 [3] *database* | Case Reserve @ Mar 2019 [4] *= [5]-[3]* | Recorded Claims Amt* @ Mar 2019 [5] *database* | Selected IBNR @ Mar 2019 [6] *database* | Ultimate Claims Amt* @ Mar 2019 [7] *= [5]+[6]* | **Selected Ultimate LR @ Mar 2019 [8]** ***= [7]/[2]*** | Selected Ultimate LR @ Dec 2018 [9] *database* | Selected Ultimate LR @ Sep 2018 [10] *database* | Selected Ultimate LR @ Jun 2018 [11] *database* | **Selected Ultimate LR @ Mar 2018 [12]** ***database*** | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Ultimate LR [13] *= [8]-[9]* | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Claims Amt* [14] | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Ultimate LR [15] *= [8]-[12]* | Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Claims Amt* @ curr EP [16] *= [2]*[15]* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004 | 175 | 414 | - | 414 | - | 414 | 236.6% | 236.6% | 236.6% | 236.6% | 236.6% | - | - | - | - |
| 2005 | 8,501 | 8,393 | - | 8,393 | - | 8,393 | 98.7% | 98.7% | 98.7% | 98.7% | 98.7% | - | - | - | - |
| 2006 | 26,517 | 24,121 | - | 24,121 | - | 24,121 | 91.0% | 91.0% | 91.0% | 91.0% | 91.0% | - | - | - | - |
| 2007 | 26,895 | 29,238 | 4 | 29,242 | - | 29,242 | 108.7% | 108.7% | 108.7% | 108.7% | 108.7% | - | - | - | - |
| 2008 | 31,214 | 30,208 | - | 30,208 | - | 30,208 | 96.8% | 96.8% | 96.8% | 96.8% | 96.8% | - | (1) | - | - |
| 2009 | 30,144 | 26,074 | 1 | 26,075 | - | 26,075 | 86.5% | 86.5% | 86.5% | 86.5% | 86.5% | - | - | - | - |
| 2010 | 31,854 | 23,933 | 4 | 23,937 | 1 | 23,938 | 75.1% | 75.2% | 75.2% | 75.2% | 75.2% | (0.1%) | - | (0.1%) | (32) |
| 2011 | 36,098 | 25,796 | 1,021 | 26,817 | 12 | 26,829 | 74.3% | 74.4% | 74.3% | 74.3% | 74.3% | (0.1%) | (10) | - | - |
| 2012 | 35,754 | 27,210 | 6 | 27,216 | - | 27,216 | 76.1% | 76.1% | 76.1% | 76.1% | 76.1% | - | 6 | - | - |
| 2013 | 36,739 | 29,437 | 3 | 29,440 | 15 | 29,455 | 80.2% | 80.2% | 80.2% | 80.2% | 80.3% | - | (5) | (0.1%) | (37) |
| 2014 | 38,434 | 31,604 | 21 | 31,625 | 49 | 31,674 | 82.4% | 82.5% | 82.4% | 82.4% | 82.4% | (0.1%) | (23) | - | - |
| 2015 | 40,378 | 31,692 | 562 | 32,254 | 51 | 32,305 | 80.0% | 80.1% | 80.3% | 81.1% | 81.2% | (0.1%) | (25) | (1.2%) | (485) |
| 2016 | 39,101 | 42,817 | 1,048 | 43,865 | 83 | 43,948 | 112.4% | 112.4% | 112.5% | 115.7% | 115.6% | - | (2) | (3.2%) | (1,251) |
| 2017 | 41,007 | 38,563 | 1,185 | 39,748 | (388) | 39,360 | 96.0% | 95.7% | 96.6% | 101.8% | 104.7% | 0.3% | 122 | (8.7%) | (3,568) |
| 2018 | 45,055 | 40,788 | 3,340 | 44,128 | (4,285) | 39,843 | 88.4% | 86.7% | 89.8% | 84.8% | 90.1% | 1.7% | 734 | | |
| 2019 | 11,875 | 7,027 | 6,701 | 13,728 | (4,165) | 9,563 | 80.5% | - | - | - | - | | | | |
| **TOTAL** | **479,741** | **417,315** | **13,896** | **431,211** | **(8,627)** | **422,584** | **88.1%** | **88.1%** | **88.5%** | **89.0%** | **89.6%** | | **796** | | **(5,373)** |
| **2018 & prior** | 467,866 | 410,288 | 7,195 | 417,483 | (4,462) | 413,021 | **88.3%** | 88.1% | 88.5% | 89.0% | **89.6%** | | 796 | | (5,373) |

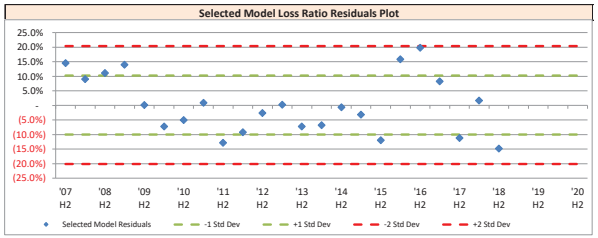
* Claims Amt = indemnity & allowed claims expense (where latter is allowed expense over and above the claims expense included in the expense allowance for member companies)

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

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

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2007 / 2 | 99.0% | 99.0% | - |
| 2008 / 1 | 81.0% | 82.0% | (1.0%) |
| 2008 / 2 | 93.0% | 96.0% | (3.0%) |
| 2009 / 1 | 75.0% | 79.0% | (4.0%) |
| 2009 / 2 | 84.0% | 85.0% | (1.0%) |
| 2010 / 1 | 67.0% | 69.0% | (2.0%) |
| 2010 / 2 | 94.0% | 96.0% | (2.0%) |
| 2011 / 1 | 65.0% | 66.0% | (1.0%) |
| 2011 / 2 | 95.0% | 96.0% | (1.0%) |
| 2012 / 1 | 66.0% | 67.0% | (1.0%) |
| 2012 / 2 | 98.0% | 99.0% | (1.0%) |
| 2013 / 1 | 67.0% | 68.0% | (1.0%) |
| 2013 / 2 | 100.0% | 101.0% | (1.0%) |
| 2014 / 1 | 69.0% | 70.0% | (1.0%) |
| 2014 / 2 | 102.0% | 103.0% | (1.0%) |
| 2015 / 1 | 70.0% | 71.0% | (1.0%) |
| 2015 / 2 | 106.0% | 107.0% | (1.0%) |
| 2016 / 1 | 75.0% | 75.0% | - |
| 2016 / 2 | 113.0% | 114.0% | (1.0%) |
| 2017 / 1 | 78.0% | 78.0% | - |
| 2017 / 2 | 118.0% | 118.0% | - |
| 2018 / 1 | 79.0% | 79.0% | - |
| 2018 / 2 | 121.0% | 119.0% | 2.0% |
| 2019 / 1 | 81.0% | 81.0% | - |
| 2019 / 2 | 123.0% | 122.0% | 1.0% |
| 2020 / 1 | 82.0% | 82.0% | - |
| 2020 / 2 | 126.0% | 124.0% | 2.0% |



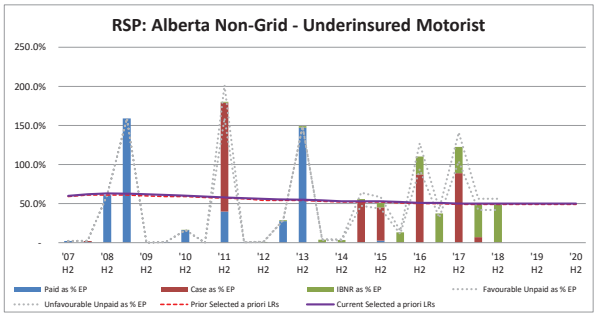

**Current AHY: 2018 / 2**

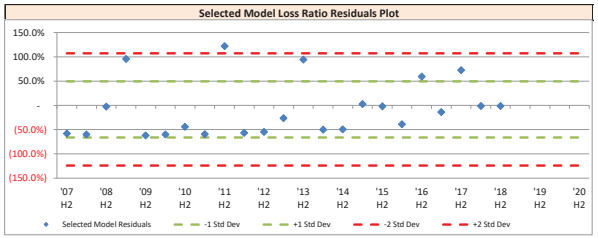
| Accident Period | Sep 30, 2018 valuation result: Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Adjust EP to 2018 / 2 rate level: Rate Change | Drift (RG, class, etc.) | Other | EP @ 2018 / 2 rate level | Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2018 / 2 clms level | On-Level to 2018 / 2 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2007 / 2 | 14,862 | 16,866 | 0 | 16,866 | 113.5% | 1.2960 | 1.0000 | 1.0000 | 19,262 | 1.6223 | 1.0000 | 1.0000 | 27,362 | 142.1% | - |
| 2008 / 1 | 16,141 | 14,516 | 10 | 14,526 | 90.0% | 1.2694 | 1.0000 | 1.0000 | 20,490 | 1.9769 | 1.0000 | 1.0000 | 28,716 | 140.1% | - |
| 2008 / 2 | 15,071 | 15,694 | 0 | 15,694 | 104.1% | 1.2413 | 1.0000 | 1.0000 | 18,707 | 1.5859 | 1.0000 | 1.0000 | 24,889 | 133.0% | - |
| 2009 / 1 | 14,650 | 13,041 | - | 13,041 | 89.0% | 1.2064 | 1.0000 | 1.0000 | 17,674 | 1.8258 | 1.0000 | 1.0000 | 23,810 | 134.7% | - |
| 2009 / 2 | 15,494 | 13,034 | 0 | 13,034 | 84.1% | 1.1616 | 1.0000 | 1.0000 | 17,997 | 1.6658 | 1.0000 | 1.0000 | 21,713 | 120.6% | - |
| 2010 / 1 | 15,086 | 9,010 | 7 | 9,016 | 59.8% | 1.1058 | 1.0000 | 1.0000 | 16,682 | 1.9826 | 1.0000 | 1.0000 | 17,876 | 107.2% | - |
| 2010 / 2 | 16,767 | 14,923 | 0 | 14,924 | 89.0% | 1.0842 | 1.0000 | 1.0000 | 18,180 | 1.3772 | 1.0000 | 1.0000 | 20,554 | 113.1% | - |
| 2011 / 1 | 17,399 | 11,470 | - | 11,470 | 65.9% | 1.0673 | 1.0000 | 1.0000 | 18,569 | 1.9590 | 1.0000 | 1.0000 | 22,470 | 121.0% | - |
| 2011 / 2 | 18,698 | 14,319 | 1,027 | 15,356 | 82.1% | 1.0528 | 1.0000 | 1.0000 | 19,685 | 1.2853 | 1.0000 | 1.0000 | 19,738 | 100.3% | - |
| 2012 / 1 | 17,852 | 10,133 | - | 10,133 | 56.8% | 1.0418 | 1.0000 | 1.0000 | 18,598 | 1.8766 | 1.0000 | 1.0000 | 19,015 | 102.2% | - |
| 2012 / 2 | 17,902 | 17,077 | - | 17,085 | 95.4% | 1.0385 | 1.0000 | 1.0000 | 18,591 | 1.2739 | 1.0000 | 1.0000 | 21,764 | 117.1% | 8.6% |
| 2013 / 1 | 18,094 | 12,158 | 3 | 12,169 | 67.3% | 1.0294 | 1.0000 | 1.0000 | 18,625 | 1.9503 | 1.0000 | 1.0000 | 23,734 | 127.4% | 8.6% |
| 2013 / 2 | 18,644 | 17,282 | 6 | 17,303 | 92.8% | 1.0224 | 1.0000 | 1.0000 | 19,062 | 1.2007 | 1.0000 | 1.0000 | 20,775 | 109.0% | 8.6% |
| 2014 / 1 | 18,515 | 11,471 | 1 | 11,501 | 62.1% | 1.0117 | 1.0000 | 1.0000 | 18,733 | 1.7922 | 1.0000 | 1.0000 | 20,612 | 110.0% | 8.6% |
| 2014 / 2 | 19,918 | 20,131 | 20 | 20,174 | 101.3% | 1.0021 | 1.0000 | 1.0000 | 19,959 | 1.1715 | 1.0000 | 1.0000 | 23,634 | 118.4% | 8.6% |
| 2015 / 1 | 20,393 | 13,221 | 402 | 13,632 | 66.8% | 0.9939 | 1.0000 | 1.0000 | 20,270 | 1.7081 | 1.0000 | 1.0000 | 23,286 | 114.9% | 8.6% |
| 2015 / 2 | 19,987 | 18,404 | 359 | 18,779 | 94.0% | 1.0040 | 1.0000 | 1.0000 | 20,066 | 1.1244 | 1.0000 | 1.0000 | 21,115 | 105.2% | 8.6% |
| 2016 / 1 | 18,844 | 16,947 | 98 | 17,114 | 90.8% | 1.0194 | 1.0000 | 1.0000 | 19,210 | 1.8767 | 1.0000 | 1.0000 | 32,119 | 167.2% | 5.6% |
| 2016 / 2 | 20,258 | 25,859 | 959 | 26,891 | 132.7% | 1.0309 | 1.0000 | 1.0000 | 20,885 | 1.0826 | 1.0000 | 1.0000 | 29,113 | 139.4% | 8.6% |
| 2017 / 1 | 20,498 | 17,469 | 273 | 17,701 | 86.4% | 1.0308 | 1.0000 | 1.0000 | 21,129 | 1.6589 | 1.0000 | 1.0000 | 29,364 | 139.0% | 8.6% |
| 2017 / 2 | 20,513 | 21,302 | 1,390 | 21,916 | 106.8% | 1.0285 | 1.0000 | 1.0000 | 21,097 | 1.0381 | 1.0000 | 1.0000 | 22,751 | 107.8% | 8.6% |
| 2018 / 1 | 21,407 | 17,906 | 2,643 | 17,301 | 80.8% | 1.0091 | 1.0000 | 1.0000 | 21,602 | 1.5723 | 1.0000 | 1.0000 | 27,202 | 125.9% | 8.6% |
| **Total** | **396,993** | **342,231** | **7,198** | **345,627** | **87.1%** | **1.0707** | **1.0000** | **1.0000** | **425,073** | **1.5092** | **1.0000** | **1.0000** | **521,612** | **122.7%** | **100.0%** |
| | | | *indemnity & allowed claims expense from FA Valuation Summary | | | 2017-2 AIX | | | | on industry 2018-1 AIX data derived from 2018 / 2 on-levels | | | **weighted average:** | **122.1%** | |
| | | | | | | | | | | | | | **selected:** | **120.0%** current | **119.0%** prior |

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

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

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2007 / 2 | 60.0% | 59.0% | 1.0% |
| 2008 / 1 | 62.0% | 61.0% | 1.0% |
| 2008 / 2 | 63.0% | 61.0% | 2.0% |
| 2009 / 1 | 63.0% | 61.0% | 2.0% |
| 2009 / 2 | 62.0% | 60.0% | 2.0% |
| 2010 / 1 | 61.0% | 59.0% | 2.0% |
| 2010 / 2 | 60.0% | 59.0% | 1.0% |
| 2011 / 1 | 59.0% | 58.0% | 1.0% |
| 2011 / 2 | 58.0% | 57.0% | 1.0% |
| 2012 / 1 | 57.0% | 56.0% | 1.0% |
| 2012 / 2 | 56.0% | 54.0% | 2.0% |
| 2013 / 1 | 55.0% | 54.0% | 1.0% |
| 2013 / 2 | 55.0% | 54.0% | 1.0% |
| 2014 / 1 | 54.0% | 53.0% | 1.0% |
| 2014 / 2 | 53.0% | 52.0% | 1.0% |
| 2015 / 1 | 53.0% | 52.0% | 1.0% |
| 2015 / 2 | 53.0% | 52.0% | 1.0% |
| 2016 / 1 | 52.0% | 51.0% | 1.0% |
| 2016 / 2 | 51.0% | 50.0% | 1.0% |
| 2017 / 1 | 51.0% | 50.0% | 1.0% |
| 2017 / 2 | 50.0% | 49.0% | 1.0% |
| 2018 / 1 | 50.0% | 49.0% | 1.0% |
| 2018 / 2 | 50.0% | 49.0% | 1.0% |
| 2019 / 1 | 50.0% | 49.0% | 1.0% |
| 2019 / 2 | 50.0% | 49.0% | 1.0% |
| 2020 / 1 | 50.0% | 49.0% | 1.0% |
| 2020 / 2 | 50.0% | 49.0% | 1.0% |



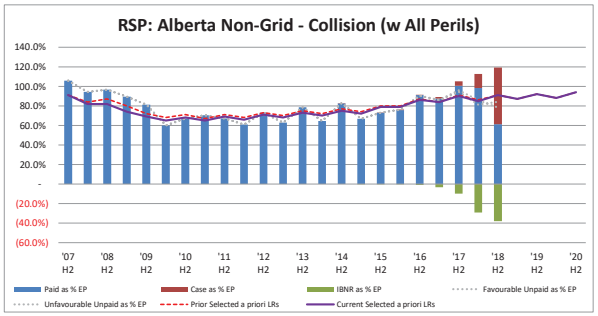

**Current AHY: 2018 / 2**

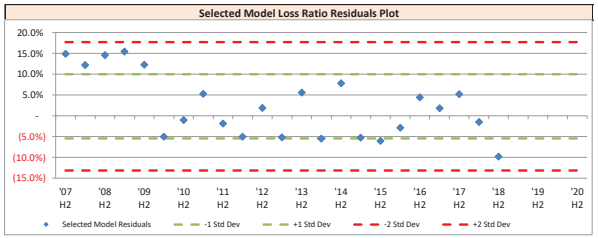
| Accident Period | Sep 30, 2018 valuation result: Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Adjust EP to 2018 / 2 rate level: Rate Change | Drift (RG, class, etc.) | Other | EP @ 2018 / 2 rate level | Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2018 / 2 clms level | On-Level to 2018 / 2 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2007 / 2 | 727 | 15 | - | 15 | 2.1% | 1.2075 | 1.0000 | 1.0000 | 878 | 1.0000 | 1.0000 | 1.0000 | 15 | 1.7% | - |
| 2008 / 1 | 855 | 9 | 10 | 19 | 2.3% | 1.2416 | 1.0000 | 1.0000 | 1,062 | 1.0000 | 1.0000 | 1.0000 | 19 | 1.8% | - |
| 2008 / 2 | 775 | 470 | - | 470 | 60.6% | 1.2532 | 1.0000 | 1.0000 | 971 | 1.0000 | 1.0000 | 1.0000 | 470 | 48.4% | - |
| 2009 / 1 | 730 | 1,159 | - | 1,159 | 158.8% | 1.2511 | 1.0000 | 1.0000 | 913 | 1.0000 | 1.0000 | 1.0000 | 1,159 | 126.9% | - |
| 2009 / 2 | 762 | - | - | - | - | 1.2333 | 1.0000 | 1.0000 | 940 | 1.0000 | 1.0000 | 1.0000 | - | - | - |
| 2010 / 1 | 588 | 5 | - | 5 | 0.9% | 1.2105 | 1.0000 | 1.0000 | 712 | 1.0000 | 1.0000 | 1.0000 | 5 | 0.7% | - |
| 2010 / 2 | 660 | 105 | 0 | 106 | 16.0% | 1.1953 | 1.0000 | 1.0000 | 789 | 1.0000 | 1.0000 | 1.0000 | 106 | 13.4% | - |
| 2011 / 1 | 688 | - | - | - | - | 1.1838 | 1.0000 | 1.0000 | 814 | 1.0000 | 1.0000 | 1.0000 | - | - | - |
| 2011 / 2 | 738 | 295 | 1,025 | 1,331 | 180.3% | 1.1637 | 1.0000 | 1.0000 | 859 | 1.0000 | 1.0000 | 1.0000 | 1,331 | 154.9% | - |
| 2012 / 1 | 711 | 3 | - | 3 | 0.4% | 1.1368 | 1.0000 | 1.0000 | 808 | 1.0000 | 1.0000 | 1.0000 | 3 | 0.4% | - |
| 2012 / 2 | 722 | - | - | 8 | 1.1% | 1.1107 | 1.0000 | 1.0000 | 802 | 1.0000 | 1.0000 | 1.0000 | 8 | 1.0% | 8.3% |
| 2013 / 1 | 727 | 200 | - | 208 | 28.6% | 1.0991 | 1.0000 | 1.0000 | 799 | 1.0000 | 1.0000 | 1.0000 | 208 | 26.0% | 8.3% |
| 2013 / 2 | 747 | 1,098 | - | 1,113 | 149.0% | 1.0922 | 1.0000 | 1.0000 | 816 | 1.0000 | 1.0000 | 1.0000 | 1,113 | 136.4% | 8.3% |
| 2014 / 1 | 740 | 0 | 0 | 29 | 3.9% | 1.0806 | 1.0000 | 1.0000 | 800 | 1.0000 | 1.0000 | 1.0000 | 29 | 3.6% | 8.3% |
| 2014 / 2 | 772 | - | 0 | 27 | 3.5% | 1.0665 | 1.0000 | 1.0000 | 823 | 1.0000 | 1.0000 | 1.0000 | 27 | 3.3% | 8.3% |
| 2015 / 1 | 767 | 6 | 399 | 427 | 55.6% | 1.0596 | 1.0000 | 1.0000 | 813 | 1.0000 | 1.0000 | 1.0000 | 427 | 52.5% | 8.3% |
| 2015 / 2 | 751 | 18 | 321 | 383 | 50.9% | 1.0539 | 1.0000 | 1.0000 | 791 | 1.0000 | 1.0000 | 1.0000 | 383 | 48.4% | 8.3% |
| 2016 / 1 | 739 | - | 2 | 97 | 13.1% | 1.0428 | 1.0000 | 1.0000 | 771 | 1.0000 | 1.0000 | 1.0000 | 97 | 12.6% | 8.3% |
| 2016 / 2 | 836 | - | 730 | 922 | 110.3% | 1.0264 | 1.0000 | 1.0000 | 858 | 1.0000 | 1.0000 | 1.0000 | 922 | 107.5% | 8.3% |
| 2017 / 1 | 867 | - | 0 | 325 | 37.5% | 1.0148 | 1.0000 | 1.0000 | 880 | 1.0000 | 1.0000 | 1.0000 | 325 | 36.9% | 8.3% |
| 2017 / 2 | 865 | - | 769 | 1,060 | 122.5% | 1.0041 | 1.0000 | 1.0000 | 869 | 1.0000 | 1.0000 | 1.0000 | 1,060 | 122.0% | 8.3% |
| 2018 / 1 | 895 | - | 64 | 438 | 49.0% | 1.0000 | 1.0000 | 1.0000 | 895 | 1.0000 | 1.0000 | 1.0000 | 438 | 48.9% | 8.3% |
| **Total** | **16,662** | **3,383** | **3,321** | **8,144** | **48.9%** | **1.1200** | **1.0000** | **1.0000** | **18,663** | **1.0000** | **1.0000** | **1.0000** | **8,145** | **43.6%** | **100.0%** |
| | | | *indemnity & allowed claims expense from FA Valuation Summary | | | 2017-2 AIX | | | | on industry 2018-1 AIX data derived from 2018 / 2 on-levels | | | **weighted average:** | 49.9% | |
| | | | | | | | | | | | | | **selected:** | 50.0% current | 49.0% prior |

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

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

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2007 / 2 | 91.0% | 91.0% | - |
| 2008 / 1 | 82.0% | 84.0% | (2.0%) |
| 2008 / 2 | 82.0% | 87.0% | (5.0%) |
| 2009 / 1 | 74.0% | 80.0% | (6.0%) |
| 2009 / 2 | 69.0% | 72.0% | (3.0%) |
| 2010 / 1 | 65.0% | 68.0% | (3.0%) |
| 2010 / 2 | 68.0% | 71.0% | (3.0%) |
| 2011 / 1 | 65.0% | 67.0% | (2.0%) |
| 2011 / 2 | 69.0% | 71.0% | (2.0%) |
| 2012 / 1 | 66.0% | 68.0% | (2.0%) |
| 2012 / 2 | 71.0% | 73.0% | (2.0%) |
| 2013 / 1 | 68.0% | 70.0% | (2.0%) |
| 2013 / 2 | 73.0% | 75.0% | (2.0%) |
| 2014 / 1 | 70.0% | 72.0% | (2.0%) |
| 2014 / 2 | 75.0% | 77.0% | (2.0%) |
| 2015 / 1 | 72.0% | 74.0% | (2.0%) |
| 2015 / 2 | 79.0% | 80.0% | (1.0%) |
| 2016 / 1 | 79.0% | 80.0% | (1.0%) |
| 2016 / 2 | 86.0% | 87.0% | (1.0%) |
| 2017 / 1 | 84.0% | 84.0% | - |
| 2017 / 2 | 90.0% | 91.0% | (1.0%) |
| 2018 / 1 | 85.0% | 86.0% | (1.0%) |
| 2018 / 2 | 91.0% | 91.0% | - |
| 2019 / 1 | 87.0% | 87.0% | - |
| 2019 / 2 | 92.0% | 92.0% | - |
| 2020 / 1 | 88.0% | 88.0% | - |
| 2020 / 2 | 94.0% | 94.0% | - |



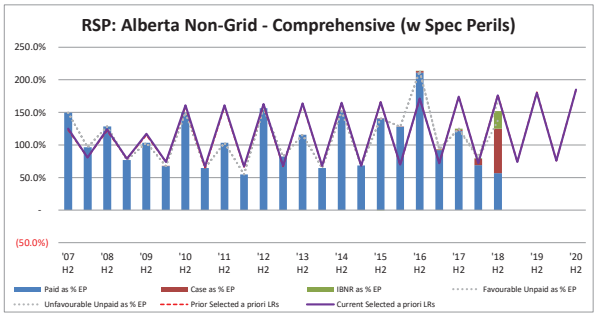

**Current AHY: 2018 / 2**

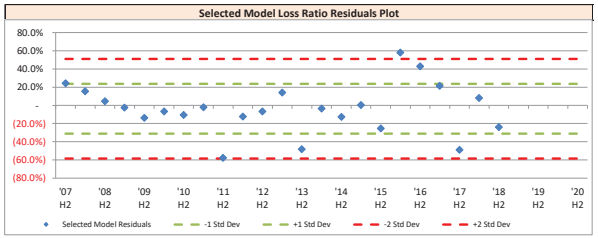
| Accident Period | Sep 30, 2018 valuation result: Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Adjust EP to 2018 / 2 rate level: Rate Change | Drift (RG, class, etc.) | Other | EP @ 2018 / 2 rate level | Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2018 / 2 clms level | On-Level to 2018 / 2 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2007 / 2 | 9,803 | 10,377 | - | 10,377 | 105.9% | 1.1084 | 1.0000 | 1.0000 | 10,866 | 1.1098 | 1.0000 | 1.0000 | 11,516 | 106.0% | - |
| 2008 / 1 | 10,566 | 9,949 | - | 9,949 | 94.2% | 1.0835 | 1.0000 | 1.0000 | 11,448 | 1.2049 | 1.0000 | 1.0000 | 11,988 | 104.7% | - |
| 2008 / 2 | 9,862 | 9,528 | 0 | 9,528 | 96.6% | 1.0604 | 1.0000 | 1.0000 | 10,458 | 1.1755 | 1.0000 | 1.0000 | 11,200 | 107.1% | - |
| 2009 / 1 | 9,503 | 8,493 | - | 8,493 | 89.4% | 1.0346 | 1.0000 | 1.0000 | 9,832 | 1.2775 | 1.0000 | 1.0000 | 10,849 | 110.3% | - |
| 2009 / 2 | 9,934 | 8,078 | 0 | 8,079 | 81.3% | 1.0079 | 1.0000 | 1.0000 | 10,012 | 1.3350 | 1.0000 | 1.0000 | 10,785 | 107.7% | - |
| 2010 / 1 | 10,353 | 6,215 | 4 | 6,218 | 60.1% | 0.9842 | 1.0000 | 1.0000 | 10,189 | 1.3877 | 1.0000 | 1.0000 | 8,629 | 84.7% | - |
| 2010 / 2 | 11,280 | 7,562 | 0 | 7,562 | 67.0% | 0.9670 | 1.0000 | 1.0000 | 10,908 | 1.2937 | 1.0000 | 1.0000 | 9,783 | 89.7% | - |
| 2011 / 1 | 11,580 | 8,144 | - | 8,144 | 70.3% | 0.9531 | 1.0000 | 1.0000 | 11,037 | 1.3447 | 1.0000 | 1.0000 | 10,951 | 99.2% | - |
| 2011 / 2 | 12,500 | 8,385 | 1 | 8,387 | 67.1% | 0.9464 | 1.0000 | 1.0000 | 11,830 | 1.2534 | 1.0000 | 1.0000 | 10,512 | 88.9% | - |
| 2012 / 1 | 11,824 | 7,218 | - | 7,218 | 61.0% | 0.9402 | 1.0000 | 1.0000 | 11,117 | 1.3028 | 1.0000 | 1.0000 | 9,403 | 84.6% | - |
| 2012 / 2 | 11,736 | 8,559 | - | 8,559 | 72.9% | 0.9432 | 1.0000 | 1.0000 | 11,069 | 1.2142 | 1.0000 | 1.0000 | 10,393 | 93.9% | 8.3% |
| 2013 / 1 | 11,912 | 7,479 | 0 | 7,480 | 62.8% | 0.9411 | 1.0000 | 1.0000 | 11,210 | 1.2619 | 1.0000 | 1.0000 | 9,439 | 84.2% | 8.3% |
| 2013 / 2 | 12,213 | 9,605 | 6 | 9,611 | 78.7% | 0.9412 | 1.0000 | 1.0000 | 11,495 | 1.1759 | 1.0000 | 1.0000 | 11,301 | 98.3% | 8.3% |
| 2014 / 1 | 12,039 | 7,768 | 1 | 7,769 | 64.5% | 0.9362 | 1.0000 | 1.0000 | 11,271 | 1.2218 | 1.0000 | 1.0000 | 9,492 | 84.2% | 8.3% |
| 2014 / 2 | 12,954 | 10,712 | 13 | 10,720 | 82.8% | 0.9360 | 1.0000 | 1.0000 | 12,125 | 1.1372 | 1.0000 | 1.0000 | 12,191 | 100.5% | 8.3% |
| 2015 / 1 | 13,287 | 8,877 | - | 8,865 | 66.7% | 0.9354 | 1.0000 | 1.0000 | 12,429 | 1.1813 | 1.0000 | 1.0000 | 10,473 | 84.3% | 8.3% |
| 2015 / 2 | 12,820 | 9,367 | 18 | 9,363 | 73.0% | 0.9575 | 1.0000 | 1.0000 | 12,275 | 1.1008 | 1.0000 | 1.0000 | 10,307 | 84.0% | 8.3% |
| 2016 / 1 | 11,891 | 8,992 | 87 | 9,055 | 76.1% | 0.9872 | 1.0000 | 1.0000 | 11,739 | 1.1442 | 1.0000 | 1.0000 | 10,361 | 88.3% | 8.3% |
| 2016 / 2 | 12,605 | 11,491 | 39 | 11,392 | 90.4% | 1.0114 | 1.0000 | 1.0000 | 12,749 | 1.0667 | 1.0000 | 1.0000 | 12,152 | 95.3% | 8.3% |
| 2017 / 1 | 12,574 | 10,986 | 204 | 10,793 | 85.8% | 1.0177 | 1.0000 | 1.0000 | 12,797 | 1.1087 | 1.0000 | 1.0000 | 11,966 | 93.5% | 8.3% |
| 2017 / 2 | 12,429 | 12,520 | 533 | 11,831 | 95.2% | 1.0261 | 1.0000 | 1.0000 | 12,753 | 1.0331 | 1.0000 | 1.0000 | 12,222 | 95.8% | 8.3% |
| 2018 / 1 | 12,766 | 12,547 | 1,843 | 10,668 | 83.6% | 1.0080 | 1.0000 | 1.0000 | 12,868 | 1.0733 | 1.0000 | 1.0000 | 11,450 | 89.0% | 8.3% |
| **Total** | **256,431** | **202,853** | **2,749** | **200,060** | **78.0%** | **0.9846** | **1.0000** | **1.0000** | **252,477** | **1.1865** | **1.0000** | **1.0000** | **237,363** | **94.0%** | **100.0%** |
| | | | *indemnity & allowed claims expense from FA Valuation Summary | | | 2017-2 AIX | | | | on industry 2018-1 AIX data derived from 2018 / 2 on-levels | | | **weighted average:** | **90.9%** | |
| | | | | | | | | | | | | | **selected:** | **91.0%** current | **91.0%** prior |

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

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

| Accident Period | Current Selected | Prior Selected | Change |
|---|---|---|---|
| 2007 / 2 | 125.0% | 123.0% | 2.0% |
| 2008 / 1 | 81.0% | 81.0% | - |
| 2008 / 2 | 124.0% | 122.0% | 2.0% |
| 2009 / 1 | 79.0% | 79.0% | - |
| 2009 / 2 | 117.0% | 115.0% | 2.0% |
| 2010 / 1 | 74.0% | 74.0% | - |
| 2010 / 2 | 161.0% | 159.0% | 2.0% |
| 2011 / 1 | 67.0% | 65.0% | 2.0% |
| 2011 / 2 | 161.0% | 159.0% | 2.0% |
| 2012 / 1 | 67.0% | 66.0% | 1.0% |
| 2012 / 2 | 163.0% | 161.0% | 2.0% |
| 2013 / 1 | 68.0% | 67.0% | 1.0% |
| 2013 / 2 | 164.0% | 163.0% | 1.0% |
| 2014 / 1 | 68.0% | 68.0% | - |
| 2014 / 2 | 165.0% | 164.0% | 1.0% |
| 2015 / 1 | 68.0% | 68.0% | - |
| 2015 / 2 | 166.0% | 166.0% | - |
| 2016 / 1 | 70.0% | 69.0% | 1.0% |
| 2016 / 2 | 171.0% | 171.0% | - |
| 2017 / 1 | 72.0% | 72.0% | - |
| 2017 / 2 | 174.0% | 174.0% | - |
| 2018 / 1 | 72.0% | 72.0% | - |
| 2018 / 2 | 176.0% | 177.0% | (1.0%) |
| 2019 / 1 | 74.0% | 74.0% | - |
| 2019 / 2 | 180.0% | 181.0% | (1.0%) |
| 2020 / 1 | 76.0% | 76.0% | - |
| 2020 / 2 | 185.0% | 185.0% | - |




**Current AHY: 2018 / 2**

| Accident Period | Sep 30, 2018 valuation result: Actual Earned Premium | Paid Claims Amount | Case Reserves | Selected Ultimate Claims Amount* | Selected Ultimate Loss Ratio | Adjust EP to 2018 / 2 rate level: Rate Change | Drift (RG, class, etc.) | Other | EP @ 2018 / 2 rate level | Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor | Reform Adj Factor | Other Factor | Ult. Clms Amt @ 2018 / 2 clms level | On-Level to 2018 / 2 Loss Ratios | Weights |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] |
| | val data | val data | val data | val data | =[4]/[1] | industry avg EP relativity | assumption | assumption | =[1]*[6]*[7]*[8] | trend analysis | assumption | assumption | =[4]*[10]*[11]*[12] | =[13]/[9] | selected |
| 2007 / 2 | 4,332 | 6,474 | 0 | 6,474 | 149.4% | 1.7354 | 1.0000 | 1.0000 | 7,518 | 2.4453 | 1.0000 | 1.0000 | 15,831 | 210.6% | - |
| 2008 / 1 | 4,720 | 4,557 | - | 4,557 | 96.6% | 1.6907 | 1.0000 | 1.0000 | 7,980 | 3.6665 | 1.0000 | 1.0000 | 16,709 | 209.4% | - |
| 2008 / 2 | 4,434 | 5,696 | - | 5,696 | 128.5% | 1.6415 | 1.0000 | 1.0000 | 7,278 | 2.3208 | 1.0000 | 1.0000 | 13,219 | 181.6% | - |
| 2009 / 1 | 4,417 | 3,389 | - | 3,389 | 76.7% | 1.5686 | 1.0000 | 1.0000 | 6,929 | 3.4822 | 1.0000 | 1.0000 | 11,802 | 170.3% | - |
| 2009 / 2 | 4,798 | 4,955 | - | 4,955 | 103.3% | 1.4684 | 1.0000 | 1.0000 | 7,045 | 2.2052 | 1.0000 | 1.0000 | 10,928 | 155.1% | - |
| 2010 / 1 | 4,145 | 2,790 | 3 | 2,793 | 67.4% | 1.3947 | 1.0000 | 1.0000 | 5,781 | 3.3088 | 1.0000 | 1.0000 | 9,242 | 159.9% | - |
| 2010 / 2 | 4,827 | 7,257 | - | 7,257 | 150.3% | 1.3430 | 1.0000 | 1.0000 | 6,483 | 1.4697 | 1.0000 | 1.0000 | 10,665 | 164.5% | - |
| 2011 / 1 | 5,131 | 3,326 | - | 3,326 | 64.8% | 1.3093 | 1.0000 | 1.0000 | 6,718 | 3.4631 | 1.0000 | 1.0000 | 11,519 | 171.5% | - |
| 2011 / 2 | 5,460 | 5,639 | - | 5,639 | 103.3% | 1.2814 | 1.0000 | 1.0000 | 6,996 | 1.4001 | 1.0000 | 1.0000 | 7,895 | 112.9% | - |
| 2012 / 1 | 5,317 | 2,912 | - | 2,912 | 54.8% | 1.2550 | 1.0000 | 1.0000 | 6,673 | 3.2998 | 1.0000 | 1.0000 | 9,609 | 144.0% | - |
| 2012 / 2 | 5,444 | 8,518 | - | 8,518 | 156.5% | 1.2343 | 1.0000 | 1.0000 | 6,720 | 1.3341 | 1.0000 | 1.0000 | 11,363 | 169.1% | 9.1% |
| 2013 / 1 | 5,455 | 4,479 | 3 | 4,481 | 82.2% | 1.2128 | 1.0000 | 1.0000 | 6,616 | 3.1434 | 1.0000 | 1.0000 | 14,087 | 212.9% | 9.1% |
| 2013 / 2 | 5,684 | 6,579 | - | 6,579 | 115.7% | 1.1877 | 1.0000 | 1.0000 | 6,751 | 1.2708 | 1.0000 | 1.0000 | 8,361 | 123.8% | 9.1% |
| 2014 / 1 | 5,736 | 3,703 | - | 3,703 | 64.6% | 1.1614 | 1.0000 | 1.0000 | 6,662 | 2.9949 | 1.0000 | 1.0000 | 11,091 | 166.5% | 9.1% |
| 2014 / 2 | 6,192 | 9,419 | 8 | 9,427 | 152.2% | 1.1323 | 1.0000 | 1.0000 | 7,011 | 1.2110 | 1.0000 | 1.0000 | 11,416 | 162.8% | 9.1% |
| 2015 / 1 | 6,339 | 4,338 | 3 | 4,340 | 68.5% | 1.1087 | 1.0000 | 1.0000 | 7,028 | 2.8538 | 1.0000 | 1.0000 | 12,386 | 176.2% | 9.1% |
| 2015 / 2 | 6,416 | 9,018 | 20 | 9,033 | 140.8% | 1.0910 | 1.0000 | 1.0000 | 7,000 | 1.1541 | 1.0000 | 1.0000 | 10,425 | 148.9% | 9.1% |
| 2016 / 1 | 6,214 | 7,955 | 9 | 7,962 | 128.1% | 1.0782 | 1.0000 | 1.0000 | 6,700 | 2.7205 | 1.0000 | 1.0000 | 21,661 | 323.3% | - |
| 2016 / 2 | 6,817 | 14,368 | 189 | 14,577 | 213.8% | 1.0676 | 1.0000 | 1.0000 | 7,278 | 1.1003 | 1.0000 | 1.0000 | 16,039 | 220.4% | 9.1% |
| 2017 / 1 | 7,057 | 6,483 | 69 | 6,583 | 93.3% | 1.0560 | 1.0000 | 1.0000 | 7,452 | 2.5936 | 1.0000 | 1.0000 | 17,073 | 229.1% | 9.1% |
| 2017 / 2 | 7,219 | 8,781 | 88 | 9,026 | 125.0% | 1.0355 | 1.0000 | 1.0000 | 7,475 | 1.0491 | 1.0000 | 1.0000 | 9,469 | 126.7% | 9.1% |
| 2018 / 1 | 7,746 | 5,359 | 736 | 6,195 | 80.0% | 1.0120 | 1.0000 | 1.0000 | 7,839 | 2.4722 | 1.0000 | 1.0000 | 15,314 | 195.4% | 9.1% |
| **Total** | **123,900** | **135,995** | **1,127** | **137,423** | **110.9%** | **1.2424** | **1.0000** | **1.0000** | **153,933** | **2.0092** | **1.0000** | **1.0000** | **276,104** | **179.4%** | **100.0%** |
| | | | *indemnity & allowed claims expense from FA Valuation Summary | | | 2017-2 AIX | | | | on industry 2018-1 AIX data derived from 2018 / 2 on-levels | | | **weighted average:** | **175.6%** | |
| | | | | | | | | | | | | | **selected:** | **176.0%** current | **177.0%** prior |

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at March 31, 2019
**Coverage: Other Coverages**
**RSP: Alberta Non-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 | 175 | 414 | - | 414 | | 414 | | | | | | 414 | 414 | | | | 236.8% | | 236.8% | 236.8% | | | 414 | 236.8% |
| 2005 | 8,501 | 8,393 | - | 8,393 | | 8,393 | | | | | | 8,393 | 8,393 | | | | 98.7% | | 98.7% | 98.7% | | | 8,393 | 98.7% |
| 2006 | 26,517 | 24,121 | - | 24,121 | | 24,121 | | | | | | 24,121 | 24,121 | | | | 91.0% | | 91.0% | 91.0% | | | 24,121 | 91.0% |
| 2007 | 26,895 | 29,238 | 4 | 29,242 | | 29,242 | | | | | | 29,242 | 29,242 | | | | 108.7% | | 108.7% | 108.7% | | | 29,242 | 108.7% |
| 2008 | 31,214 | 30,208 | 0 | 30,208 | | 30,208 | | | | | | 30,208 | 30,208 | | | | 96.8% | | 96.8% | 96.8% | | | 30,208 | 96.8% |
| 2009 | 30,144 | 26,074 | 0 | 26,075 | | 26,075 | | | | | | 26,075 | 26,075 | | | | 86.5% | | 86.5% | 86.5% | | | 26,075 | 86.5% |
| 2010 | 31,854 | 23,933 | 3 | 23,937 | 25,993 | 23,938 | 0.1% | 99.9% | 23,940 | | | 23,938 | 23,937 | | | 81.6% | 75.1% | 75.2% | 75.1% | 75.1% | | | 23,938 | 75.1% |
| 2011 | 36,098 | 25,796 | 1,020 | 26,817 | 29,215 | 26,828 | (0.2%) | 100.2% | 26,824 | | | 26,828 | 26,817 | | | 80.9% | 74.3% | 74.3% | 74.3% | 74.3% | | | 26,829 | 74.3% |
| 2012 | 35,754 | 27,210 | 6 | 27,216 | 29,382 | 27,216 | 0.9% | 99.1% | 27,235 | | | 27,216 | 27,216 | | | 82.2% | 76.1% | 76.2% | 76.1% | 76.1% | | | 27,216 | 76.1% |
| 2013 | 36,739 | 29,437 | 3 | 29,440 | 30,859 | 29,459 | (0.3%) | 100.3% | 29,455 | | | 29,459 | 29,440 | | | 84.0% | 80.2% | 80.2% | 80.2% | 80.1% | | | 29,455 | 80.2% |
| 2014 | 38,434 | 31,604 | 21 | 31,625 | 33,070 | 31,625 | 3.4% | 96.6% | 31,674 | | | 31,625 | 31,625 | | | 86.0% | 82.3% | 82.4% | 82.3% | 82.3% | | | 31,674 | 82.4% |
| 2015 | 40,378 | 31,692 | 561 | 32,254 | 35,458 | 32,280 | 0.7% | 99.3% | 32,304 | | | 32,964 | 32,254 | | | 87.8% | 79.9% | 80.0% | 81.6% | 79.9% | | | 32,305 | 80.0% |
| 2016 | 39,101 | 42,817 | 1,048 | 43,865 | 37,052 | 44,168 | 2.9% | 97.1% | 43,958 | | | 40,959 | 43,865 | | | 94.8% | 113.0% | 112.4% | 104.8% | 112.2% | | | 43,948 | 112.4% |
| 2017 | 41,007 | 38,563 | 1,186 | 39,748 | 40,261 | 40,276 | 5025.5% | (4925.5%) | 39,513 | | | 40,424 | 39,748 | | | 98.2% | 98.2% | 96.4% | 98.6% | 96.9% | | | 39,360 | 96.0% |
| 2018 | 45,055 | 40,788 | 3,339 | 44,128 | 45,464 | 39,333 | 6.4% | 93.6% | 39,728 | | | 45,459 | 44,128 | | | 100.9% | 87.3% | 88.2% | 100.9% | 97.9% | | | 39,843 | 88.4% |
| 2019 | 11,875 | 7,027 | 6,701 | 13,728 | 19,814 | 20,775 | (33.4%) | 133.4% | 21,096 | | | - | 13,728 | | | 166.9% | 175.0% | 177.7% | | 115.6% | | | 9,563 | 80.5% |
| **Total** | **479,740** | **417,315** | **13,894** | **431,209** | **326,568** | **434,349** | | | **315,726** | | | **417,324** | **431,209** | | | | | | | | | | **422,582** | |

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

Facility Association

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

| | Current Valuation Results (as at Mar 2019) | | | | | | | | | | | Prior Valuation Results (as at Dec 2018) | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Accident Year | ELR Method* | Link Ratio Method | BF Method* | ELR & LR Wtd Method | Incurred (Zero IBNR) | User Defined 1 | User Defined 2 | Selected IBNR Method** | Selected IBNR | Selected Ultimate | Selected Ultimate LR | ELR Method* | LR Ratio Method | BF Method* | Selected IBNR Method** | Selected IBNR | Selected Ultimate | Selected Ultimate LR | Incurred to Date | Selected IBNR | Selected Ultimate | Selected Ultimate LR |
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] | [16] | [17] | [18] | [19] | [20] | [21] | [22] |
| | | | | | | | | | | | | | | | | | | | | =([9]-[16]) | =([10]-[17]) | =([11]-[18]) |
| 2004 | | 414 | | 414 | 414 | | | N/A | - | 414 | 236.8% | | 414 | | N/A | - | 414 | 236.8% | - | - | - | - |
| 2005 | | 8,393 | | 8,393 | 8,393 | | | N/A | - | 8,393 | 98.7% | | 8,393 | | N/A | - | 8,393 | 98.7% | - | - | - | - |
| 2006 | | 24,121 | | 24,121 | 24,121 | | | N/A | - | 24,121 | 91.0% | | 24,121 | | N/A | - | 24,121 | 91.0% | - | - | - | - |
| 2007 | | 29,242 | | 29,242 | 29,242 | | | N/A | - | 29,242 | 108.7% | | 29,242 | | N/A | - | 29,242 | 108.7% | (1) | - | (1) | - |
| 2008 | | 30,208 | | 30,208 | 30,208 | | | N/A | - | 30,208 | 96.8% | | 30,209 | | N/A | - | 30,209 | 96.8% | (1) | - | (1) | - |
| 2009 | | 26,075 | | 26,075 | 26,075 | | | N/A | - | 26,075 | 86.5% | | 26,075 | | N/A | - | 26,075 | 86.5% | - | - | - | - |
| 2010 | 25,993 | 23,938 | 23,940 | 23,938 | 23,937 | | | N/A | 1 | 23,938 | 75.1% | 25,993 | 23,938 | 23,943 | N/A | 2 | 23,938 | 75.2% | - | (1) | (1) | (0.1%) |
| 2011 | 29,215 | 26,828 | 26,824 | 26,828 | 26,817 | | | N/A | 12 | 26,829 | 74.3% | 29,215 | 26,839 | 26,824 | N/A | 22 | 26,839 | 74.3% | - | (10) | (10) | - |
| 2012 | 29,382 | 27,216 | 27,235 | 27,216 | 27,216 | | | N/A | - | 27,216 | 76.1% | 29,382 | 27,210 | 27,232 | N/A | - | 27,210 | 76.1% | 6 | - | 6 | - |
| 2013 | 30,859 | 29,459 | 29,455 | 29,459 | 29,440 | | | N/A | 15 | 29,455 | 80.2% | 30,859 | 29,463 | 29,460 | N/A | 10 | 29,460 | 80.2% | (10) | 5 | (5) | - |
| 2014 | 33,070 | 31,625 | 31,674 | 31,625 | 31,625 | | | N/A | 49 | 31,674 | 82.4% | 33,070 | 31,627 | 31,696 | N/A | 70 | 31,697 | 82.5% | (2) | (21) | (23) | (0.1%) |
| 2015 | 35,458 | 32,280 | 32,304 | 32,964 | 32,254 | | | N/A | 51 | 32,305 | 80.0% | 35,459 | 32,315 | 32,329 | N/A | 38 | 32,330 | 80.1% | (38) | 13 | (25) | (0.1%) |
| 2016 | 37,052 | 44,168 | 43,958 | 40,959 | 43,865 | | | N/A | 83 | 43,948 | 112.4% | 37,053 | 44,231 | 43,964 | N/A | 129 | 43,950 | 112.4% | 44 | (46) | (2) | - |
| 2017 | 40,261 | 40,276 | 39,513 | 40,424 | 39,748 | | | N/A | (388) | 39,360 | 96.0% | 40,264 | 40,285 | 39,398 | N/A | (662) | 39,238 | 95.7% | (151) | 274 | 123 | 0.3% |
| 2018 | 45,464 | 39,333 | 39,728 | 45,459 | 44,128 | | | N/A | (4,285) | 39,843 | 88.4% | 45,541 | 38,791 | 39,054 | N/A | (6,498) | 39,109 | 86.7% | (1,479) | 2,213 | 734 | 1.7% |
| 2019 | 19,814 | 20,775 | 21,096 | - | 13,728 | | | N/A | (4,165) | 9,563 | 80.5% | - | - | - | N/A | - | - | - | 13,728 | (4,165) | 9,563 | 80.5% |
| **Total** | **326,568** | **434,349** | **315,726** | **417,324** | **431,209** | | | | **(8,627)** | **422,582** | | **306,836** | **413,150** | **293,901** | | **(6,889)** | **412,224** | | **12,096** | **(1,738)** | **10,358** | |
| **2018 & Prior** | **306,754** | **413,574** | **294,630** | **417,324** | **417,481** | | | | **(4,462)** | **413,019** | | **306,836** | **413,150** | **293,901** | | **(6,889)** | **412,224** | | **(1,632)** | **2,427** | **795** | |

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at March 31, 2019
**Coverage: Underinsured Motorist**
**RSP: Alberta Non-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*** | **ELR Method (no trend change) Ult LR*** | **User Defined 2 Ult LR*** | **Selected Ultimate Claims Amount** | **Selected Ultimate Loss Ratio*** |
| | [1] | [2] | [3] | [4] | [5] | [6] | [7] | [8] | [9] | [10] | [11] | [12] | [13] | [14] | [15] | [16] | [17] | [18] | [19] | [20] | [21] | [22] | [23] | [24] |
| | | | | | | | | | | | | | | | | =([5]/[1]) | =([6]/[1]) | =([9]/[1]) | =([12]/[1]) | =([13]/[1]) | =([14]/[1]) | =([15]/[1]) | | =([23]/[1]) |
| 2004 / 1 | - | - | - | - | | - | | | | - | 100.0% | - | - | | | | | | | | | | - | |
| 2004 / 2 | (0) | 5 | - | 5 | | 5 | | | | - | 100.0% | 5 | 5 | | | | | | | | | | 5 | |
| 2005 / 1 | (0) | - | - | - | | - | | | | - | 100.0% | - | - | | | | | | | | | | - | |
| 2005 / 2 | (0) | - | - | - | | - | | | | - | 100.0% | - | - | | | | | | | | | | - | |
| 2006 / 1 | (0) | 812 | - | 812 | | 812 | | | | - | 100.0% | 812 | 812 | | | | | | | | | | 812 | |
| 2006 / 2 | (1) | 10 | - | 10 | | 10 | | | | - | 100.0% | 10 | 10 | | | | | | | | | | 10 | |
| 2007 / 1 | (1) | 184 | - | 184 | | 184 | | | | - | 100.0% | 184 | 184 | | | | | | | | | | 184 | |
| 2007 / 2 | (1) | 15 | - | 15 | | 15 | | | | - | 100.0% | 15 | 15 | | | | | | | | | | 15 | |
| 2008 / 1 | (2) | 9 | - | 9 | | 9 | | | | - | 100.0% | 9 | 9 | | | | | | | | | | 9 | |
| 2008 / 2 | (7) | 470 | - | 470 | | 470 | | | | - | 100.0% | 470 | 470 | | | | | | | | | | 470 | |
| 2009 / 1 | 191 | 1,159 | - | 1,159 | | 1,159 | | | | - | 100.0% | 1,159 | 1,159 | | | | | | | | | | 1,159 | |
| 2009 / 2 | 518 | - | - | - | 321 | - | - | 100.0% | - | - | 100.0% | - | - | | | 62.0% | | | | | | | - | - |
| 2010 / 1 | 588 | 5 | - | 5 | 359 | 5 | - | 100.0% | 5 | - | 100.0% | 5 | 5 | | | 61.0% | 0.9% | 0.9% | 0.9% | 0.9% | | | 5 | 0.9% |
| 2010 / 2 | 660 | 105 | 0 | 105 | 396 | 106 | 0.9% | 99.1% | 108 | - | 100.0% | 106 | 105 | | | 60.0% | 16.0% | 16.4% | 16.0% | 15.9% | | | 106 | 16.0% |
| 2011 / 1 | 688 | - | - | - | 406 | - | 0.9% | 99.1% | 4 | - | 100.0% | - | - | | | 59.0% | | 0.5% | | | | | - | - |
| 2011 / 2 | 738 | 300 | 1,020 | 1,321 | 428 | 1,332 | 0.9% | 99.1% | 1,324 | - | 100.0% | 1,332 | 1,321 | | | 58.0% | 180.4% | 179.4% | 180.4% | 178.9% | | | 1,333 | 180.5% |
| 2012 / 1 | 711 | 3 | - | 3 | 405 | 3 | 1.9% | 98.1% | 11 | - | 100.0% | 3 | 3 | | | 57.0% | 0.4% | 1.5% | 0.4% | 0.4% | | | 3 | 0.4% |
| 2012 / 2 | 722 | - | - | - | 404 | - | 2.8% | 97.2% | 11 | - | 100.0% | - | - | | | 56.0% | | 1.6% | | | | | - | - |
| 2013 / 1 | 727 | 200 | - | 200 | 400 | 205 | 2.5% | 97.5% | 210 | - | 100.0% | 205 | 200 | | | 55.0% | 28.2% | 28.9% | 28.2% | 27.5% | | | 210 | 28.9% |
| 2013 / 2 | 747 | 1,098 | - | 1,098 | 411 | 1,112 | 1.2% | 98.8% | 1,103 | - | 100.0% | 1,112 | 1,098 | | | 55.0% | 148.9% | 147.7% | 148.9% | 147.0% | | | 1,103 | 147.7% |
| 2014 / 1 | 740 | 0 | 0 | 0 | 399 | 0 | 3.4% | 96.6% | 14 | - | 100.0% | 0 | 0 | | | 54.0% | - | 1.9% | - | - | | | 14 | 1.9% |
| 2014 / 2 | 772 | - | - | - | 409 | - | 8.6% | 91.4% | 35 | - | 100.0% | - | - | | | 53.0% | | 4.6% | | | | | 35 | 4.5% |
| 2015 / 1 | 767 | 45 | 124 | 169 | 406 | 185 | 8.6% | 91.4% | 204 | 12.5% | 87.5% | 213 | 169 | | | 53.0% | 24.1% | 26.6% | 27.7% | 22.1% | | | 204 | 26.6% |
| 2015 / 2 | 751 | 23 | 280 | 303 | 398 | 330 | 8.1% | 91.9% | 335 | 25.0% | 75.0% | 347 | 303 | | | 53.0% | 43.9% | 44.6% | 46.2% | 40.3% | | | 335 | 44.6% |
| 2016 / 1 | 738 | - | 2 | 2 | 384 | 2 | 15.0% | 85.0% | 60 | 37.5% | 62.5% | 146 | 2 | | | 52.0% | 0.3% | 8.1% | 19.7% | 0.3% | | | 59 | 8.0% |
| 2016 / 2 | 835 | 0 | 926 | 926 | 426 | 1,331 | 30.5% | 69.5% | 1,055 | 50.0% | 50.0% | 879 | 926 | | | 51.0% | 159.3% | 126.3% | 105.2% | 110.8% | | | 1,056 | 126.4% |
| 2017 / 1 | 867 | - | - | - | 442 | - | 50.5% | 49.5% | 223 | 62.5% | 37.5% | 276 | - | | | 51.0% | | 25.7% | 31.9% | | | | 276 | 31.8% |
| 2017 / 2 | 864 | 9 | 757 | 766 | 432 | 2,067 | 62.9% | 37.1% | 1,038 | 75.0% | 25.0% | 841 | 766 | | | 50.0% | 239.1% | 120.1% | 97.3% | 88.6% | | | 841 | 97.3% |
| 2018 / 1 | 893 | - | 63 | 63 | 446 | 221 | 71.3% | 28.7% | 382 | 87.5% | 12.5% | 418 | 63 | | | 50.0% | 24.8% | 42.8% | 46.8% | 7.1% | | | 418 | 46.9% |
| 2018 / 2 | 1,026 | - | 1 | 1 | 513 | 4 | 84.6% | 15.4% | 434 | 100.0% | - | 513 | 1 | | | 50.0% | 0.4% | 42.4% | 50.0% | 0.1% | | | 513 | 50.0% |
| 2019 / 1 | 516 | - | 1 | 1 | 534 | 16 | 96.3% | 3.7% | 515 | 100.0% | - | - | 1 | | | 50.0% | 1.5% | 48.2% | | - | | | 258 | 50.0% |
| **Total** | **15,046** | **4,452** | **3,174** | **7,625** | **8,321** | **9,582** | | | **7,072** | | | **9,058** | **7,625** | | | | | | | | | | **9,431** | |

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

Facility Association

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

| | Current Valuation Results (as at Mar 2019) | | | | | | | | | | | Prior Valuation Results (as at Dec 2018) | | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Accident Year | ELR Method 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 | - | 5 | | | - | | Link Ratio Method | - | 5 | | - | - | - | |
| 2005 / 1 | | - | | - | - | | | Link Ratio Method | - | - | | | - | | Link Ratio Method | - | - | | - | - | - | |
| 2005 / 2 | | - | | - | - | | | Link Ratio Method | - | - | | | - | | Link Ratio Method | - | - | | - | - | - | |
| 2006 / 1 | | - | | - | - | | | Link Ratio Method | - | 812 | | | - | | Link Ratio Method | - | 812 | | - | - | - | |
| 2006 / 2 | | - | | - | - | | | Link Ratio Method | - | 10 | | | - | | Link Ratio Method | - | 10 | | - | - | - | |
| 2007 / 1 | | - | | - | - | | | Link Ratio Method | - | 184 | | | - | | Link Ratio Method | - | 184 | | - | - | - | |
| 2007 / 2 | | - | | - | - | | | Link Ratio Method | - | 15 | | | - | | Link Ratio Method | - | 15 | | - | - | - | |
| 2008 / 1 | | - | | - | - | | | Link Ratio Method | - | 9 | | | - | | Link Ratio Method | - | 9 | | - | - | - | |
| 2008 / 2 | | - | | - | - | | | Link Ratio Method | - | 470 | | | - | | Link Ratio Method | - | 470 | | - | - | - | |
| 2009 / 1 | | - | | - | - | | | Link Ratio Method | - | 1,159 | | | - | | Link Ratio Method | - | 1,159 | | - | - | - | |
| 2009 / 2 | 321 | - | - | - | - | | | Link Ratio Method | - | - | - | 321 | - | - | Link Ratio Method | - | - | - | - | - | - | - |
| 2010 / 1 | 353 | - | - | - | - | | | Link Ratio Method | - | 5 | 0.9% | 353 | - | - | Link Ratio Method | - | 5 | 0.9% | - | - | - | - |
| 2010 / 2 | 292 | 1 | 3 | 1 | - | | | Link Ratio Method | 1 | 106 | 16.0% | 292 | 2 | 7 | Link Ratio Method | 2 | 107 | 16.2% | - | (1) | (1) | (0.2%) |
| 2011 / 1 | 406 | - | 4 | - | - | | | Link Ratio Method | - | - | - | 406 | - | 0 | Link Ratio Method | - | - | - | - | - | - | - |
| 2011 / 2 | (892) | 12 | 4 | 12 | - | | | Link Ratio Method | 12 | 1,333 | 180.5% | (892) | 22 | 7 | Link Ratio Method | 22 | 1,343 | 181.9% | - | (10) | (10) | (1.4%) |
| 2012 / 1 | 402 | 0 | 8 | 0 | - | | | Link Ratio Method | - | 3 | 0.4% | 402 | 0 | 9 | Link Ratio Method | - | 3 | 0.4% | - | - | - | - |
| 2012 / 2 | 404 | - | 11 | - | - | | | Link Ratio Method | - | - | - | 404 | - | 14 | Link Ratio Method | - | - | - | - | - | - | - |
| 2013 / 1 | 200 | 5 | 10 | 5 | - | | | BF Method | 10 | 210 | 28.9% | 200 | 3 | 7 | BF Method | 7 | 207 | 28.5% | - | 3 | 3 | 0.4% |
| 2013 / 2 | (687) | 14 | 5 | 14 | - | | | BF Method | 5 | 1,103 | 147.7% | (687) | 9 | 3 | BF Method | 3 | 1,101 | 147.4% | - | 2 | 2 | 0.3% |
| 2014 / 1 | 399 | 0 | 14 | 0 | - | | | BF Method | 14 | 14 | 1.9% | 399 | 0 | 24 | BF Method | 24 | 24 | 3.3% | - | (10) | (10) | (1.4%) |
| 2014 / 2 | 409 | - | 35 | - | - | | | BF Method | 35 | 35 | 4.5% | 409 | - | 46 | BF Method | 46 | 46 | 6.0% | - | (11) | (11) | (1.5%) |
| 2015 / 1 | 237 | 16 | 35 | 44 | - | | | BF Method | 35 | 204 | 26.6% | 237 | 11 | 24 | BF Method | 24 | 193 | 25.2% | - | 11 | 11 | 1.4% |
| 2015 / 2 | 95 | 27 | 32 | 44 | - | | | BF Method | 32 | 335 | 44.6% | 58 | 38 | 40 | BF Method | 40 | 380 | 50.6% | (37) | (8) | (45) | (6.0%) |
| 2016 / 1 | 382 | 0 | 57 | 143 | - | | | BF Method | 57 | 59 | 8.0% | 382 | 1 | 76 | BF Method | 76 | 78 | 10.6% | - | (19) | (19) | (2.6%) |
| 2016 / 2 | (500) | 406 | 130 | (47) | - | | | BF Method | 130 | 1,056 | 126.4% | (332) | 530 | 175 | BF Method | 175 | 933 | 111.6% | 168 | (45) | 123 | 14.8% |
| 2017 / 1 | 442 | - | 223 | 276 | - | | | ELR & LR Wtd Method | 276 | 276 | 31.8% | 442 | 0 | 264 | ELR & LR Wtd Method | 276 | 276 | 31.9% | - | - | - | (0.1%) |
| 2017 / 2 | (334) | 1,301 | 272 | 75 | - | | | ELR & LR Wtd Method | 75 | 841 | 97.3% | (333) | 1,489 | 285 | ELR & LR Wtd Method | 122 | 887 | 102.7% | 1 | (47) | (47) | (5.4%) |
| 2018 / 1 | 383 | 158 | 318 | 355 | - | | | ELR & LR Wtd Method | 355 | 418 | 46.9% | 383 | 208 | 342 | ELR & LR Wtd Method | 361 | 424 | 47.5% | - | (6) | (6) | (0.6%) |
| 2018 / 2 | 512 | 3 | 434 | 512 | - | | | ELR & LR Wtd Method | 512 | 513 | 50.0% | 513 | 15 | 476 | | 513 | 514 | 50.0% | (1) | (1) | (2) | - |
| 2019 / 1 | - | - | - | - | - | | | - | 257 | 258 | 50.0% | - | - | - | - | - | - | - | 1 | 257 | 258 | 50.0% |
| Total | 2,826 | 1,941 | 1,596 | 1,433 | - | | | | 1,806 | 9,431 | | 2,958 | 2,327 | 1,801 | | 1,691 | 9,185 | | 132 | 115 | 246 | |
| **2018 / 2 & Prior** | **2,826** | **1,941** | **1,596** | **1,433** | **-** | | | | **1,549** | **9,174** | | **2,958** | **2,327** | **1,801** | | **1,691** | **9,185** | | **131** | **(142)** | **(12)** | |

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at March 31, 2019
**Coverage: Collision (w All Perils)**
**RSP: Alberta Non-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 | (51) | - | - | - | | - | | | | - | 100.0% | - | - | | | | | | | | | | - | |
| 2004 / 2 | 226 | 272 | - | 272 | | 272 | | | | - | 100.0% | 272 | 272 | | | | | | | | | | 272 | |
| 2005 / 1 | 2,276 | 1,447 | - | 1,447 | | 1,447 | | | | - | 100.0% | 1,447 | 1,447 | | | | | | | | | | 1,447 | |
| 2005 / 2 | 6,225 | 4,044 | - | 4,044 | | 4,044 | | | | - | 100.0% | 4,044 | 4,044 | | | | | | | | | | 4,044 | |
| 2006 / 1 | 12,773 | 7,022 | - | 7,022 | | 7,022 | | | | - | 100.0% | 7,022 | 7,022 | | | | | | | | | | 7,022 | |
| 2006 / 2 | 13,749 | 9,235 | - | 9,235 | | 9,235 | | | | - | 100.0% | 9,235 | 9,235 | | | | | | | | | | 9,235 | |
| 2007 / 1 | 12,041 | 8,334 | 4 | 8,338 | | 8,338 | | | | - | 100.0% | 8,338 | 8,338 | | | | | | | | | | 8,338 | |
| 2007 / 2 | 14,870 | 10,377 | - | 10,377 | | 10,377 | | | | - | 100.0% | 10,377 | 10,377 | | | | | | | | | | 10,377 | |
| 2008 / 1 | 16,154 | 9,949 | - | 9,949 | | 9,949 | | | | - | 100.0% | 9,949 | 9,949 | | | | | | | | | | 9,949 | |
| 2008 / 2 | 15,119 | 9,528 | 0 | 9,528 | | 9,528 | | | | - | 100.0% | 9,528 | 9,528 | | | | | | | | | | 9,528 | |
| 2009 / 1 | 13,131 | 8,493 | - | 8,493 | | 8,493 | | | | - | 100.0% | 8,493 | 8,493 | | | | | | | | | | 8,493 | |
| 2009 / 2 | 11,395 | 8,078 | 0 | 8,079 | 7,863 | 8,079 | - | 100.0% | 8,079 | - | 100.0% | 8,079 | 8,079 | | | 69.0% | 70.9% | 70.9% | 70.9% | 70.9% | | | 8,079 | 70.9% |
| 2010 / 1 | 10,354 | 6,214 | - | 6,214 | 6,730 | 6,214 | - | 100.0% | 6,214 | - | 100.0% | 6,214 | 6,214 | | | 65.0% | 60.0% | 60.0% | 60.0% | 60.0% | | | 6,214 | 60.0% |
| 2010 / 2 | 11,280 | 7,562 | 0 | 7,563 | 7,670 | 7,563 | - | 100.0% | 7,563 | - | 100.0% | 7,563 | 7,563 | | | 68.0% | 67.0% | 67.0% | 67.0% | 67.0% | | | 7,563 | 67.0% |
| 2011 / 1 | 11,580 | 8,144 | - | 8,144 | 7,527 | 8,144 | - | 100.0% | 8,144 | - | 100.0% | 8,144 | 8,144 | | | 65.0% | 70.3% | 70.3% | 70.3% | 70.3% | | | 8,144 | 70.3% |
| 2011 / 2 | 12,500 | 8,387 | 0 | 8,387 | 8,625 | 8,387 | - | 100.0% | 8,387 | - | 100.0% | 8,387 | 8,387 | | | 69.0% | 67.1% | 67.1% | 67.1% | 67.1% | | | 8,387 | 67.1% |
| 2012 / 1 | 11,824 | 7,218 | - | 7,218 | 7,804 | 7,218 | - | 100.0% | 7,218 | - | 100.0% | 7,218 | 7,218 | | | 66.0% | 61.0% | 61.0% | 61.0% | 61.0% | | | 7,218 | 61.0% |
| 2012 / 2 | 11,736 | 8,560 | - | 8,560 | 8,332 | 8,560 | - | 100.0% | 8,560 | - | 100.0% | 8,560 | 8,560 | | | 71.0% | 72.9% | 72.9% | 72.9% | 72.9% | | | 8,560 | 72.9% |
| 2013 / 1 | 11,912 | 7,479 | 1 | 7,480 | 8,100 | 7,480 | - | 100.0% | 7,480 | - | 100.0% | 7,480 | 7,480 | | | 68.0% | 62.8% | 62.8% | 62.8% | 62.8% | | | 7,480 | 62.8% |
| 2013 / 2 | 12,214 | 9,609 | 0 | 9,609 | 8,916 | 9,609 | - | 100.0% | 9,609 | - | 100.0% | 9,609 | 9,609 | | | 73.0% | 78.7% | 78.7% | 78.7% | 78.7% | | | 9,609 | 78.7% |
| 2014 / 1 | 12,039 | 7,770 | 1 | 7,771 | 8,427 | 7,771 | - | 100.0% | 7,771 | - | 100.0% | 7,771 | 7,771 | | | 70.0% | 64.5% | 64.5% | 64.5% | 64.5% | | | 7,771 | 64.5% |
| 2014 / 2 | 12,954 | 10,709 | 13 | 10,721 | 9,716 | 10,721 | - | 100.0% | 10,721 | - | 100.0% | 10,721 | 10,721 | | | 75.0% | 82.8% | 82.8% | 82.8% | 82.8% | | | 10,721 | 82.8% |
| 2015 / 1 | 13,287 | 8,877 | 1 | 8,877 | 9,566 | 8,874 | - | 100.0% | 8,874 | 12.5% | 87.5% | 8,961 | 8,877 | | | 72.0% | 66.8% | 66.8% | 67.4% | 66.8% | | | 8,874 | 66.8% |
| 2015 / 2 | 12,820 | 9,377 | 141 | 9,518 | 10,128 | 9,504 | (0.1%) | 100.1% | 9,504 | 25.0% | 75.0% | 9,660 | 9,518 | | | 79.0% | 74.1% | 74.1% | 75.4% | 74.2% | | | 9,505 | 74.1% |
| 2016 / 1 | 11,890 | 8,906 | 80 | 8,985 | 9,393 | 8,959 | (0.3%) | 100.3% | 8,958 | 37.5% | 62.5% | 9,122 | 8,985 | | | 79.0% | 75.4% | 75.3% | 76.7% | 75.6% | | | 8,959 | 75.4% |
| 2016 / 2 | 12,606 | 11,440 | 26 | 11,466 | 10,841 | 11,423 | (0.4%) | 100.4% | 11,425 | 50.0% | 50.0% | 11,132 | 11,466 | | | 86.0% | 90.6% | 90.6% | 88.3% | 91.0% | | | 11,422 | 90.6% |
| 2017 / 1 | 12,574 | 10,916 | 106 | 11,022 | 10,562 | 10,837 | (1.7%) | 101.7% | 10,842 | 62.5% | 37.5% | 10,665 | 11,022 | | | 84.0% | 86.2% | 86.2% | 84.8% | 87.7% | | | 10,837 | 86.2% |
| 2017 / 2 | 12,427 | 12,290 | 238 | 12,528 | 11,184 | 11,959 | (4.8%) | 104.8% | 11,996 | 75.0% | 25.0% | 11,378 | 12,528 | | | 90.0% | 96.2% | 96.5% | 91.6% | 100.8% | | | 11,996 | 96.5% |
| 2018 / 1 | 12,747 | 11,677 | 377 | 12,054 | 10,835 | 10,711 | (12.5%) | 112.5% | 10,696 | 87.5% | 12.5% | 10,819 | 12,054 | | | 85.0% | 84.0% | 83.9% | 84.9% | 94.6% | | | 10,695 | 83.9% |
| 2018 / 2 | 13,848 | 13,661 | 1,937 | 15,598 | 12,601 | 11,757 | (32.7%) | 132.7% | 11,482 | 100.0% | - | 12,601 | 15,598 | | | 91.0% | 84.9% | 82.9% | 91.0% | 112.6% | | | 11,482 | 82.9% |
| 2019 / 1 | 6,924 | 5,430 | 5,437 | 10,867 | 12,480 | 14,823 | 26.7% | 73.3% | 14,198 | 100.0% | - | - | 10,867 | | | 87.0% | 103.3% | 99.0% | | - | | | 6,024 | 87.0% |
| **Total** | **345,421** | **251,003** | **8,360** | **259,364** | **187,301** | **257,297** | | | **187,717** | | | **242,787** | **259,364** | | | | | | | | | | **248,243** | |

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

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

Facility Association

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

| | Current Valuation Results (as at Mar 2019) | | | | | | | | | | | Prior Valuation Results (as at Dec 2018) | | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Accident Year | ELR Method 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 | - | 272 | | | - | | Link Ratio Method | - | 272 | | - | - | - | |
| 2005 / 1 | | - | | - | - | | | Link Ratio Method | - | 1,447 | | | - | | Link Ratio Method | - | 1,447 | | - | - | - | |
| 2005 / 2 | | - | | - | - | | | Link Ratio Method | - | 4,044 | | | - | | Link Ratio Method | - | 4,044 | | - | - | - | |
| 2006 / 1 | | - | | - | - | | | Link Ratio Method | - | 7,022 | | | - | | Link Ratio Method | - | 7,022 | | - | - | - | |
| 2006 / 2 | | - | | - | - | | | Link Ratio Method | - | 9,235 | | | - | | Link Ratio Method | - | 9,235 | | - | - | - | |
| 2007 / 1 | | - | | - | - | | | Link Ratio Method | - | 8,338 | | | - | | Link Ratio Method | - | 8,338 | | - | - | - | |
| 2007 / 2 | | - | | - | - | | | Link Ratio Method | - | 10,377 | | | - | | Link Ratio Method | - | 10,377 | | - | - | - | |
| 2008 / 1 | | - | | - | - | | | Link Ratio Method | - | 9,949 | | | - | | Link Ratio Method | - | 9,949 | | - | - | - | |
| 2008 / 2 | | - | | - | - | | | Link Ratio Method | - | 9,528 | | | - | | Link Ratio Method | - | 9,528 | | - | - | - | |
| 2009 / 1 | | - | | - | - | | | Link Ratio Method | - | 8,493 | | | - | | Link Ratio Method | - | 8,493 | | - | - | - | |
| 2009 / 2 | (216) | - | - | - | - | | | Link Ratio Method | - | 8,079 | 70.9% | (216) | - | - | Link Ratio Method | - | 8,079 | 70.9% | - | - | - | - |
| 2010 / 1 | 516 | - | - | - | - | | | Link Ratio Method | - | 6,214 | 60.0% | 515 | - | - | Link Ratio Method | - | 6,214 | 60.0% | - | - | - | - |
| 2010 / 2 | 107 | - | - | - | - | | | Link Ratio Method | - | 7,563 | 67.0% | 108 | - | - | Link Ratio Method | - | 7,562 | 67.0% | - | - | - | - |
| 2011 / 1 | (617) | - | - | - | - | | | Link Ratio Method | - | 8,144 | 70.3% | (617) | - | - | Link Ratio Method | - | 8,144 | 70.3% | - | - | - | - |
| 2011 / 2 | 238 | - | - | - | - | | | Link Ratio Method | - | 8,387 | 67.1% | 238 | - | - | Link Ratio Method | - | 8,387 | 67.1% | - | - | - | - |
| 2012 / 1 | 586 | - | - | - | - | | | Link Ratio Method | - | 7,218 | 61.0% | 586 | - | - | Link Ratio Method | - | 7,218 | 61.0% | - | - | - | - |
| 2012 / 2 | (227) | - | - | - | - | | | Link Ratio Method | - | 8,560 | 72.9% | (227) | - | - | Link Ratio Method | - | 8,560 | 72.9% | - | - | - | - |
| 2013 / 1 | 620 | - | - | - | - | | | Link Ratio Method | - | 7,480 | 62.8% | 620 | - | - | Link Ratio Method | - | 7,480 | 62.8% | - | - | - | - |
| 2013 / 2 | (693) | - | - | - | - | | | Link Ratio Method | - | 9,609 | 78.7% | (697) | - | - | Link Ratio Method | - | 9,613 | 78.7% | (4) | - | (4) | - |
| 2014 / 1 | 657 | - | - | - | - | | | Link Ratio Method | - | 7,771 | 64.5% | 657 | - | - | Link Ratio Method | - | 7,771 | 64.5% | - | - | - | - |
| 2014 / 2 | (1,005) | - | - | - | - | | | Link Ratio Method | - | 10,721 | 82.8% | (1,009) | - | - | Link Ratio Method | - | 10,724 | 82.8% | (3) | - | (3) | - |
| 2015 / 1 | 689 | (3) | (3) | 84 | - | | | Link Ratio Method | (3) | 8,874 | 66.8% | 690 | (4) | (5) | Link Ratio Method | (4) | 8,872 | 66.8% | 1 | 1 | 2 | - |
| 2015 / 2 | 610 | (13) | (14) | 142 | - | | | Link Ratio Method | (13) | 9,505 | 74.1% | 602 | (22) | (23) | Link Ratio Method | (22) | 9,504 | 74.1% | (8) | 9 | 1 | - |
| 2016 / 1 | 408 | (26) | (27) | 137 | - | | | Link Ratio Method | (26) | 8,959 | 75.4% | 320 | (33) | (34) | Link Ratio Method | (33) | 9,040 | 76.0% | (88) | 7 | (81) | (0.6%) |
| 2016 / 2 | (626) | (44) | (41) | (335) | - | | | Link Ratio Method | (44) | 11,422 | 90.6% | (626) | (45) | (42) | Link Ratio Method | (45) | 11,422 | 90.6% | - | 1 | 1 | - |
| 2017 / 1 | (460) | (185) | (180) | (357) | - | | | Link Ratio Method | (185) | 10,837 | 86.2% | (552) | (323) | (317) | Link Ratio Method | (323) | 10,791 | 85.8% | (93) | 138 | 45 | 0.4% |
| 2017 / 2 | (1,343) | (569) | (532) | (1,150) | - | | | BF Method | (532) | 11,996 | 96.5% | (1,404) | (770) | (728) | BF Method | (728) | 11,861 | 95.4% | (61) | 196 | 135 | 1.1% |
| 2018 / 1 | (1,220) | (1,343) | (1,359) | (1,235) | - | | | BF Method | (1,359) | 10,695 | 83.9% | (1,658) | (1,949) | (2,003) | BF Method | (2,003) | 10,494 | 82.3% | (443) | 644 | 201 | 1.6% |
| 2018 / 2 | (2,996) | (3,840) | (4,116) | (2,996) | - | | | BF Method | (4,116) | 11,482 | 82.9% | (4,503) | (5,489) | (5,953) | | (5,953) | 11,183 | 80.6% | (1,538) | 1,837 | 299 | 2.3% |
| 2019 / 1 | - | - | - | - | - | | | - | (4,843) | 6,024 | 87.0% | - | - | - | - | - | - | - | 10,867 | (4,843) | 6,024 | 87.0% |
| Total | (4,971) | (6,023) | (6,272) | (5,709) | - | | | | (11,121) | 248,243 | | (7,170) | (8,634) | (9,105) | | (9,111) | 241,623 | | 8,630 | (2,010) | 6,620 | |
| **2018 / 2 & Prior** | **(4,971)** | **(6,023)** | **(6,272)** | **(5,709)** | **-** | | | | **(6,278)** | **242,219** | | **(7,170)** | **(8,634)** | **(9,105)** | | **(9,111)** | **241,623** | | **(2,237)** | **2,833** | **596** | |

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**
as at March 31, 2019
**Coverage: Comprehensive (w Spec Perils)**
**RSP: Alberta Non-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 | - | - | - | - | | - | | | | - | 100.0% | - | - | | | | | | | | | | - | |
| 2004 / 2 | (0) | 137 | - | 137 | | 137 | | | | - | 100.0% | 137 | 137 | | | | | | | | | | 137 | |
| 2005 / 1 | (0) | 1,145 | - | 1,145 | | 1,145 | | | | - | 100.0% | 1,145 | 1,145 | | | | | | | | | | 1,145 | |
| 2005 / 2 | 0 | 1,757 | - | 1,757 | | 1,757 | | | | - | 100.0% | 1,757 | 1,757 | | | | | | | | | | 1,757 | |
| 2006 / 1 | (0) | 2,548 | - | 2,548 | | 2,548 | | | | - | 100.0% | 2,548 | 2,548 | | | | | | | | | | 2,548 | |
| 2006 / 2 | (4) | 4,493 | - | 4,493 | | 4,493 | | | | - | 100.0% | 4,493 | 4,493 | | | | | | | | | | 4,493 | |
| 2007 / 1 | (7) | 3,853 | - | 3,853 | | 3,853 | | | | - | 100.0% | 3,853 | 3,853 | | | | | | | | | | 3,853 | |
| 2007 / 2 | (7) | 6,474 | 0 | 6,474 | | 6,474 | | | | - | 100.0% | 6,474 | 6,474 | | | | | | | | | | 6,474 | |
| 2008 / 1 | (11) | 4,557 | - | 4,557 | | 4,557 | | | | - | 100.0% | 4,557 | 4,557 | | | | | | | | | | 4,557 | |
| 2008 / 2 | (40) | 5,694 | - | 5,694 | | 5,694 | | | | - | 100.0% | 5,694 | 5,694 | | | | | | | | | | 5,694 | |
| 2009 / 1 | 1,328 | 3,389 | - | 3,389 | | 3,389 | | | | - | 100.0% | 3,389 | 3,389 | | | | | | | | | | 3,389 | |
| 2009 / 2 | 3,582 | 4,955 | - | 4,955 | 4,191 | 4,955 | - | 100.0% | 4,955 | - | 100.0% | 4,955 | 4,955 | | | 117.0% | 138.4% | 138.4% | 138.4% | 138.4% | | | 4,955 | 138.4% |
| 2010 / 1 | 4,145 | 2,790 | 3 | 2,793 | 3,068 | 2,793 | - | 100.0% | 2,793 | - | 100.0% | 2,793 | 2,793 | | | 74.0% | 67.4% | 67.4% | 67.4% | 67.4% | | | 2,793 | 67.4% |
| 2010 / 2 | 4,827 | 7,257 | - | 7,257 | 7,771 | 7,257 | - | 100.0% | 7,257 | - | 100.0% | 7,257 | 7,257 | | | 161.0% | 150.3% | 150.3% | 150.3% | 150.3% | | | 7,257 | 150.3% |
| 2011 / 1 | 5,131 | 3,326 | - | 3,326 | 3,438 | 3,326 | - | 100.0% | 3,326 | - | 100.0% | 3,326 | 3,326 | | | 67.0% | 64.8% | 64.8% | 64.8% | 64.8% | | | 3,326 | 64.8% |
| 2011 / 2 | 5,460 | 5,639 | - | 5,639 | 8,790 | 5,639 | - | 100.0% | 5,639 | - | 100.0% | 5,639 | 5,639 | | | 161.0% | 103.3% | 103.3% | 103.3% | 103.3% | | | 5,639 | 103.3% |
| 2012 / 1 | 5,317 | 2,912 | - | 2,912 | 3,562 | 2,912 | - | 100.0% | 2,912 | - | 100.0% | 2,912 | 2,912 | | | 67.0% | 54.8% | 54.8% | 54.8% | 54.8% | | | 2,912 | 54.8% |
| 2012 / 2 | 5,444 | 8,518 | 6 | 8,524 | 8,874 | 8,524 | - | 100.0% | 8,524 | - | 100.0% | 8,524 | 8,524 | | | 163.0% | 156.6% | 156.6% | 156.6% | 156.6% | | | 8,524 | 156.6% |
| 2013 / 1 | 5,455 | 4,479 | 3 | 4,481 | 3,710 | 4,481 | - | 100.0% | 4,481 | - | 100.0% | 4,481 | 4,481 | | | 68.0% | 82.1% | 82.1% | 82.1% | 82.1% | | | 4,481 | 82.1% |
| 2013 / 2 | 5,684 | 6,572 | - | 6,572 | 9,322 | 6,572 | - | 100.0% | 6,572 | - | 100.0% | 6,572 | 6,572 | | | 164.0% | 115.6% | 115.6% | 115.6% | 115.6% | | | 6,572 | 115.6% |
| 2014 / 1 | 5,737 | 3,705 | - | 3,705 | 3,901 | 3,705 | - | 100.0% | 3,705 | - | 100.0% | 3,705 | 3,705 | | | 68.0% | 64.6% | 64.6% | 64.6% | 64.6% | | | 3,705 | 64.6% |
| 2014 / 2 | 6,192 | 9,420 | 8 | 9,428 | 10,217 | 9,428 | - | 100.0% | 9,428 | - | 100.0% | 9,428 | 9,428 | | | 165.0% | 152.3% | 152.3% | 152.3% | 152.3% | | | 9,428 | 152.3% |
| 2015 / 1 | 6,339 | 4,338 | 0 | 4,338 | 4,310 | 4,338 | - | 100.0% | 4,338 | 12.5% | 87.5% | 4,334 | 4,338 | | | 68.0% | 68.4% | 68.4% | 68.4% | 68.4% | | | 4,338 | 68.4% |
| 2015 / 2 | 6,416 | 9,034 | 15 | 9,049 | 10,650 | 9,049 | - | 100.0% | 9,049 | 25.0% | 75.0% | 9,449 | 9,049 | | | 166.0% | 141.1% | 141.1% | 147.3% | 141.1% | | | 9,049 | 141.1% |
| 2016 / 1 | 6,214 | 7,955 | 9 | 7,964 | 4,350 | 7,958 | (0.1%) | 100.1% | 7,961 | 37.5% | 62.5% | 6,605 | 7,964 | | | 70.0% | 128.1% | 128.1% | 106.3% | 128.2% | | | 7,958 | 128.1% |
| 2016 / 2 | 6,818 | 14,516 | 5 | 14,522 | 11,658 | 14,494 | (0.2%) | 100.2% | 14,499 | 50.0% | 50.0% | 13,076 | 14,522 | | | 171.0% | 212.6% | 212.7% | 191.8% | 213.0% | | | 14,494 | 212.6% |
| 2017 / 1 | 7,057 | 6,489 | 49 | 6,538 | 5,081 | 6,525 | (0.2%) | 100.2% | 6,528 | 62.5% | 37.5% | 5,623 | 6,538 | | | 72.0% | 92.5% | 92.5% | 79.7% | 92.6% | | | 6,525 | 92.5% |
| 2017 / 2 | 7,218 | 8,859 | 36 | 8,896 | 12,559 | 8,889 | (0.1%) | 100.1% | 8,887 | 75.0% | 25.0% | 11,642 | 8,896 | | | 174.0% | 123.2% | 123.1% | 161.3% | 123.2% | | | 8,887 | 123.1% |
| 2018 / 1 | 7,736 | 5,566 | 302 | 5,868 | 5,570 | 5,880 | 0.2% | 99.8% | 5,880 | 87.5% | 12.5% | 5,609 | 5,868 | | | 72.0% | 76.0% | 76.0% | 72.5% | 75.9% | | | 5,880 | 76.0% |
| 2018 / 2 | 8,806 | 9,884 | 659 | 10,543 | 15,499 | 10,759 | 2.0% | 98.0% | 10,854 | 100.0% | - | 15,499 | 10,543 | | | 176.0% | 122.2% | 123.3% | 176.0% | 119.7% | | | 10,854 | 123.3% |
| 2019 / 1 | 4,435 | 1,597 | 1,264 | 2,861 | 6,800 | 5,936 | 51.8% | 48.2% | 6,383 | 100.0% | - | - | 2,861 | | | 74.0% | 64.6% | 69.5% | | - | | | 3,282 | 74.0% |
| **Total** | **119,273** | **161,860** | **2,360** | **164,220** | **143,321** | **167,470** | | | **133,972** | | | **165,478** | **164,220** | | | | | | | | | | **164,908** | |

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

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

Facility Association

**Comparison of Estimated IBNR by Method**
as at March 31, 2019
**Coverage: Comprehensive (w Spec Perils)**
**RSP: Alberta Non-Grid**
**Amounts in:** $1,000s

| | Current Valuation Results (as at Mar 2019) | | | | | | | | | | | Prior Valuation Results (as at Dec 2018) | | | | | | | | Change from Prior Valuation | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Accident Year | ELR Method 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 | - | 137 | | | - | | Link Ratio Method | - | 137 | | - | - | - | |
| 2005 / 1 | | - | | - | - | | | Link Ratio Method | - | 1,145 | | | - | | Link Ratio Method | - | 1,145 | | - | - | - | |
| 2005 / 2 | | - | | - | - | | | Link Ratio Method | - | 1,757 | | | - | | Link Ratio Method | - | 1,757 | | - | - | - | |
| 2006 / 1 | | - | | - | - | | | Link Ratio Method | - | 2,548 | | | - | | Link Ratio Method | - | 2,548 | | - | - | - | |
| 2006 / 2 | | - | | - | - | | | Link Ratio Method | - | 4,493 | | | - | | Link Ratio Method | - | 4,493 | | - | - | - | |
| 2007 / 1 | | - | | - | - | | | Link Ratio Method | - | 3,853 | | | - | | Link Ratio Method | - | 3,853 | | - | - | - | |
| 2007 / 2 | | - | | - | - | | | Link Ratio Method | - | 6,474 | | | - | | Link Ratio Method | - | 6,475 | | - | - | - | |
| 2008 / 1 | | - | | - | - | | | Link Ratio Method | - | 4,557 | | | - | | Link Ratio Method | - | 4,557 | | - | - | - | |
| 2008 / 2 | | - | | - | - | | | Link Ratio Method | - | 5,694 | | | - | | Link Ratio Method | - | 5,695 | | (1) | - | (1) | |
| 2009 / 1 | | - | | - | - | | | Link Ratio Method | - | 3,389 | | | - | | Link Ratio Method | - | 3,389 | | - | - | - | |
| 2009 / 2 | (765) | - | - | - | - | | | Link Ratio Method | - | 4,955 | 138.4% | (765) | - | - | Link Ratio Method | - | 4,955 | 138.4% | - | - | - | - |
| 2010 / 1 | 274 | - | - | - | - | | | Link Ratio Method | - | 2,793 | 67.4% | 274 | - | - | Link Ratio Method | - | 2,793 | 67.4% | - | - | - | - |
| 2010 / 2 | 514 | - | - | - | - | | | Link Ratio Method | - | 7,257 | 150.3% | 514 | - | - | Link Ratio Method | - | 7,257 | 150.3% | - | - | - | - |
| 2011 / 1 | 112 | - | - | - | - | | | Link Ratio Method | - | 3,326 | 64.8% | 112 | - | - | Link Ratio Method | - | 3,326 | 64.8% | - | - | - | - |
| 2011 / 2 | 3,152 | - | - | - | - | | | Link Ratio Method | - | 5,639 | 103.3% | 3,152 | - | - | Link Ratio Method | - | 5,639 | 103.3% | - | - | - | - |
| 2012 / 1 | 650 | - | - | - | - | | | Link Ratio Method | - | 2,912 | 54.8% | 650 | - | - | Link Ratio Method | - | 2,912 | 54.8% | - | - | - | - |
| 2012 / 2 | 350 | - | - | - | - | | | Link Ratio Method | - | 8,524 | 156.6% | 356 | - | - | Link Ratio Method | - | 8,518 | 156.5% | 6 | - | 6 | 0.1% |
| 2013 / 1 | (772) | - | - | - | - | | | Link Ratio Method | - | 4,481 | 82.1% | (772) | - | - | Link Ratio Method | - | 4,481 | 82.1% | - | - | - | - |
| 2013 / 2 | 2,750 | - | - | - | - | | | Link Ratio Method | - | 6,572 | 115.6% | 2,744 | - | - | Link Ratio Method | - | 6,578 | 115.7% | (6) | - | (6) | (0.1%) |
| 2014 / 1 | 196 | - | - | - | - | | | Link Ratio Method | - | 3,705 | 64.6% | 196 | - | - | Link Ratio Method | - | 3,705 | 64.6% | - | - | - | - |
| 2014 / 2 | 789 | - | - | - | - | | | Link Ratio Method | - | 9,428 | 152.3% | 791 | - | - | Link Ratio Method | - | 9,427 | 152.2% | 1 | - | 1 | 0.1% |
| 2015 / 1 | (28) | - | - | (3) | - | | | Link Ratio Method | - | 4,338 | 68.4% | (30) | - | - | Link Ratio Method | - | 4,340 | 68.5% | (3) | - | (3) | (0.1%) |
| 2015 / 2 | 1,601 | - | - | 400 | - | | | Link Ratio Method | - | 9,049 | 141.1% | 1,609 | - | - | Link Ratio Method | - | 9,041 | 140.9% | 8 | - | 8 | 0.2% |
| 2016 / 1 | (3,614) | (6) | (3) | (1,359) | - | | | Link Ratio Method | (6) | 7,958 | 128.1% | (3,614) | (13) | (7) | Link Ratio Method | (13) | 7,951 | 127.9% | - | 7 | 7 | 0.2% |
| 2016 / 2 | (2,863) | (28) | (22) | (1,446) | - | | | Link Ratio Method | (28) | 14,494 | 212.6% | (2,899) | (31) | (25) | Link Ratio Method | (31) | 14,526 | 213.1% | (36) | 3 | (33) | (0.5%) |
| 2017 / 1 | (1,456) | (13) | (10) | (915) | - | | | Link Ratio Method | (13) | 6,525 | 92.5% | (1,449) | (13) | (10) | Link Ratio Method | (13) | 6,518 | 92.3% | 7 | - | 7 | 0.2% |
| 2017 / 2 | 3,664 | (6) | (9) | 2,746 | - | | | BF Method | (9) | 8,887 | 123.1% | 3,661 | 3 | 4 | BF Method | 4 | 8,904 | 123.3% | (5) | (13) | (18) | (0.2%) |
| 2018 / 1 | (298) | 12 | 12 | (260) | - | | | BF Method | 12 | 5,880 | 76.0% | (320) | 22 | 21 | BF Method | 21 | 5,913 | 76.4% | (24) | (9) | (33) | (0.4%) |
| 2018 / 2 | 4,956 | 216 | 311 | 4,956 | - | | | BF Method | 311 | 10,854 | 123.3% | 5,519 | 377 | 563 | | 563 | 10,580 | 119.9% | 526 | (252) | 274 | 3.4% |
| 2019 / 1 | - | - | - | - | - | | | - | 421 | 3,282 | 74.0% | - | - | - | - | - | - | - | 2,861 | 421 | 3,282 | 74.0% |
| Total | 9,211 | 175 | 278 | 4,119 | - | | | | 688 | 164,908 | | 9,729 | 345 | 546 | | 531 | 161,415 | | 3,334 | 157 | 3,491 | |
| **2018 / 2 & Prior** | **9,211** | **175** | **278** | **4,119** | **-** | | | | **267** | **161,626** | | **9,729** | **345** | **546** | | **531** | **161,415** | | **473** | **(264)** | **209** | |

*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 Non-Grid RSP

## Exhibit C

## Interest Rate Sensitivity

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

| | Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **AY** | 0.46% | 0.96% | 1.46% | 1.96% | 2.46% | 2.96% | 1.93% | 2.29% |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | - | - | - | - | - | - | - | - |
| 2006 | 640 | 636 | 632 | 628 | 624 | 620 | 628 | 625 |
| 2007 | 73 | 72 | 72 | 71 | 71 | 70 | 71 | 71 |
| 2008 | - | - | - | - | - | - | - | - |
| 2009 | 845 | 837 | 830 | 822 | 815 | 808 | 823 | 817 |
| 2010 | 1,185 | 1,171 | 1,158 | 1,144 | 1,131 | 1,118 | 1,145 | 1,136 |
| 2011 | 2,442 | 2,410 | 2,379 | 2,348 | 2,318 | 2,290 | 2,350 | 2,329 |
| 2012 | 4,154 | 4,110 | 4,067 | 4,024 | 3,984 | 3,943 | 4,027 | 3,997 |
| 2013 | 5,469 | 5,397 | 5,328 | 5,261 | 5,195 | 5,131 | 5,264 | 5,217 |
| 2014 | 7,398 | 7,304 | 7,212 | 7,123 | 7,035 | 6,951 | 7,128 | 7,065 |
| 2015 | 10,827 | 10,684 | 10,547 | 10,412 | 10,283 | 10,155 | 10,421 | 10,327 |
| 2016 | 21,405 | 21,122 | 20,847 | 20,581 | 20,322 | 20,071 | 20,598 | 20,410 |
| 2017 | 32,002 | 31,560 | 31,133 | 30,715 | 30,309 | 29,915 | 30,742 | 30,448 |
| 2018 | 50,616 | 49,901 | 49,213 | 48,541 | 47,890 | 47,259 | 48,585 | 48,108 |
| 2019 | 82,947 | 81,808 | 80,706 | 79,631 | 78,597 | 77,589 | 79,701 | 78,946 |
| Total | 220,003 | 217,012 | 214,124 | 211,301 | 208,574 | 205,920 | 211,483 | 209,496 |
| | curr - 100 bp | curr - 50 bp | curr val assumption | curr + 50bp | curr + 100bp | curr + 150bp | prior val assumption | prior fyr end assumption |

| | Dollar Impact Relative to Valuation Assumption | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **AY** | 0.46% | 0.96% | 1.46% | 1.96% | 2.46% | 2.96% | 1.93% | 2.29% |
| Total | 5,879 | 2,888 | - | (2,823) | (5,550) | (8,204) | (2,641) | (4,628) |
| | curr - 100 bp | curr - 50 bp | curr val assumption | curr + 50bp | curr + 100bp | curr + 150bp | prior val assumption | prior fyr end assumption |

| | Percentage Impact Relative to Valuation Assumption | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **AY** | 0.46% | 0.96% | 1.46% | 1.96% | 2.46% | 2.96% | 1.93% | 2.29% |
| 2004 | - | - | - | - | - | - | - | - |
| 2005 | - | - | - | - | - | - | - | - |
| 2006 | 1.3% | 0.6% | - | (0.6%) | (1.3%) | (1.9%) | (0.6%) | (1.1%) |
| 2007 | 1.4% | - | - | (1.4%) | (1.4%) | (2.8%) | (1.4%) | (1.4%) |
| 2008 | - | - | - | - | - | - | - | - |
| 2009 | 1.8% | 0.8% | - | (1.0%) | (1.8%) | (2.7%) | (0.8%) | (1.6%) |
| 2010 | 2.3% | 1.1% | - | (1.2%) | (2.3%) | (3.5%) | (1.1%) | (1.9%) |
| 2011 | 2.6% | 1.3% | - | (1.3%) | (2.6%) | (3.7%) | (1.2%) | (2.1%) |
| 2012 | 2.1% | 1.1% | - | (1.1%) | (2.0%) | (3.0%) | (1.0%) | (1.7%) |
| 2013 | 2.6% | 1.3% | - | (1.3%) | (2.5%) | (3.7%) | (1.2%) | (2.1%) |
| 2014 | 2.6% | 1.3% | - | (1.2%) | (2.5%) | (3.6%) | (1.2%) | (2.0%) |
| 2015 | 2.7% | 1.3% | - | (1.3%) | (2.5%) | (3.7%) | (1.2%) | (2.1%) |
| 2016 | 2.7% | 1.3% | - | (1.3%) | (2.5%) | (3.7%) | (1.2%) | (2.1%) |
| 2017 | 2.8% | 1.4% | - | (1.3%) | (2.6%) | (3.9%) | (1.3%) | (2.2%) |
| 2018 | 2.9% | 1.4% | - | (1.4%) | (2.7%) | (4.0%) | (1.3%) | (2.2%) |
| 2019 | 2.8% | 1.4% | - | (1.3%) | (2.6%) | (3.9%) | (1.2%) | (2.2%) |
| Total | 2.7% | 1.3% | - | (1.3%) | (2.6%) | (3.8%) | (1.2%) | (2.2%) |
| | curr - 100 bp | curr - 50 bp | curr val assumption | curr + 50bp | curr + 100bp | curr + 150bp | prior val assumption | prior fyr end assumption |

# Alberta Non-Grid RSP

## Exhibit D

## Claims Development Margins

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

use margins as at 2019m12

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

| Accident Half Year | Bodily Injury | Property Damage | Direct Comp Property Damage | Third Party Liability | AccBen (indivis) | Uninsured Automobile | Accident Benefits | Underinsured Motorist | Collision (w All Perils) | Comprehensive (w Spec Perils) | Other Coverages | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004 / 2 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2005 / 1 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2005 / 2 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2006 / 1 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2006 / 2 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2007 / 1 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2007 / 2 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2008 / 1 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2008 / 2 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2009 / 1 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2009 / 2 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2010 / 1 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2010 / 2 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2011 / 1 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2011 / 2 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2012 / 1 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2012 / 2 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 5.0% | 10.0% |
| 2013 / 1 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 8.9% | 10.0% |
| 2013 / 2 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 10.0% | 10.0% |
| 2014 / 1 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 9.8% | 10.0% |
| 2014 / 2 | 10.0% | 10.0% | - | 10.0% | 10.0% | - | 10.0% | 10.0% | 5.0% | 5.0% | 8.1% | 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% | 8.3% | 9.9% |
| 2016 / 1 | 12.5% | 10.0% | - | 12.5% | 10.0% | - | 10.0% | 12.5% | 5.0% | 5.0% | 8.5% | 12.4% |
| 2016 / 2 | 12.5% | 10.0% | - | 12.5% | 10.0% | - | 10.0% | 12.5% | 5.0% | 5.0% | 12.5% | 12.5% |
| 2017 / 1 | 12.5% | 10.0% | - | 12.5% | 10.0% | - | 10.0% | 12.5% | 5.0% | 5.0% | 12.5% | 12.5% |
| 2017 / 2 | 12.5% | 10.0% | - | 12.5% | 10.0% | - | 10.0% | 12.5% | 5.0% | 5.0% | 11.5% | 12.4% |
| 2018 / 1 | 12.5% | 10.0% | - | 12.5% | 10.0% | - | 10.0% | 12.5% | 5.0% | 5.0% | 10.2% | 12.4% |
| 2018 / 2 | 12.5% | 10.0% | - | 12.4% | 10.0% | - | 10.0% | 12.5% | 5.0% | 5.0% | 12.5% | 12.5% |
| 2019 / 1 | 12.5% | 10.0% | - | 12.3% | 10.0% | - | 10.0% | 12.5% | 5.0% | 5.0% | 12.5% | 12.5% |
| 2019 / 2 | 12.5% | 10.0% | - | 12.0% | 10.0% | - | 10.0% | 12.5% | 5.0% | 5.0% | 5.7% | 11.0% |
| 2020 / 1 | 12.5% | 10.0% | - | 11.9% | 10.0% | - | 10.0% | 12.5% | 5.0% | 5.0% | 5.2% | 9.3% |
| 2020 / 2 | 12.5% | 10.0% | - | 11.9% | 10.0% | - | 10.0% | 12.5% | 5.0% | 5.0% | 5.2% | 9.3% |
| prem liab | 12.5% | 10.0% | - | 11.9% | 10.0% | - | 10.0% | 12.5% | 5.0% | 5.0% | 5.2% | 9.3% |

discount rate: 1.46%
margin (basis points): 25