

## Alberta Non-Grid RSP

### Exhibit A

#### Summary of Valuation Selection Changes over Time

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

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2008 & Prior	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		4,519	1,329	(1,991)	1,231	(1,255)	819
AY2013			4,462	317	(986)	(517)	(958)
AY2014				5,966	3,532	(493)	(2,451)
AY2015					1,167	2,349	(5,638)
AY2016						5,391	(3,873)
AY2017							(385)
AY2018							
Total	(582)	14,067	5,932	(4,578)	3,603	5,836	(12,345)

	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						9.0%	(9.0%)
AY2017							(0.6%)
AY2018							
Total	1.1%	10.2%	3.3%	(3.9%)	2.0%	2.6%	(6.8%)

	Change in Selected Ultimates from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(232)	(30)	(370)	-	-
	122	(32)	(114)		
	210	(73)	(16)		
	204	545	(202)		
	134	(627)	(339)		
	239	259	(1,430)		
	(689)	(306)	123		
	(1,036)	(558)	(1,068)		
	(1,407)	(331)	(1,822)		
	(2,771)	779	(3,135)		
	-	88	(5,924)		
	(5,225)	(285)	(14,298)	-	-

	Change from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(17.0%)	(3.1%)	(42.0%)	-	
	9.8%	(2.4%)	(12.2%)		
	14.3%	(4.5%)	(1.2%)		
	5.0%	15.9%	(5.3%)		
	1.7%	(8.9%)	(6.4%)		
	2.7%	3.4%	(23.5%)		
	(5.3%)	(3.0%)	1.4%		
	(5.9%)	(3.9%)	(8.3%)		
	(4.6%)	(1.2%)	(7.4%)		
	(6.1%)	2.0%	(8.4%)		
	-	0.1%	(11.1%)		
	(4.0%)	(0.2%)	(9.2%)	-	

Note:

- "Change in Selected Ultimates from prior Sept 30th" is calculated as the fiscal year change in nominal selected ultimate losses from the prior September 30th valuation (for the last accident year, this fiscal year change is estimated as the change in the accident year selected nominal loss ratio against the accident year earned premium as at the current valuation date)
- "Change in Selected Ultimates as % of Beginning Unpaid" is calculated as the Change in Selected Ultimates from Prior valuation date (for September 30th valuations for the last accident year, this change is estimated as 75% of the full year change in selected ultimates) over the selected nominal Unpaid at the prior valuation date

## Alberta 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
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## 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)

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

Valuation Results  
as at June 30, 2019

Life to Date													
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
[1]	\$000s [2] database	\$000s [3] database	% EP [4] = [3]/[2]	\$000s [5] database	% EP [6] = [5]/[2]	\$000s [7] database	% EP [8] = [7]/[2]	\$000s [9] database	% EP [10] = [9]/[2]	\$000s [11] database	% EP [12] = [11]/[2]	\$000s [13] database	% EP [14] = [13]/[2]
2014 & prior	711,862	661,707	93.0%	20,408	2.9%	682,115	95.8%	1,558	0.2%	683,673	96.0%	21,966	3.1%
2015	89,801	74,151	82.6%	9,483	10.6%	83,634	93.1%	1,756	2.0%	85,390	95.1%	11,239	12.5%
2016	89,842	79,721	88.7%	17,141	19.1%	96,862	107.8%	4,537	5.0%	101,399	112.9%	21,678	24.1%
2017	96,224	69,273	72.0%	23,800	24.7%	93,073	96.7%	9,299	9.7%	102,372	106.4%	33,099	34.4%
2018	105,972	60,118	56.7%	26,511	25.0%	86,629	81.7%	19,317	18.2%	105,946	100.0%	45,828	43.2%
2019	58,512	20,038	34.2%	19,681	33.6%	39,719	67.9%	15,637	26.7%	55,356	94.6%	35,318	60.4%
TOTAL	1,152,213	965,008	83.8%	117,024	10.2%	1,082,032	93.9%	52,104	4.5%	1,134,136	98.4%	169,128	14.7%

2018 & prior	1,093,701	944,970	86.4%	97,343	8.9%	1,042,313	95.3%	36,467	3.3%	1,078,780	98.6%	133,810	12.2%
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Activity During Quarter vs EP													
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
[15]	\$000s [16] database	\$000s [17] database	% EP [18] = [17]/[16]	\$000s [19] database	% EP [20] = [19]/[16]	\$000s [21] database	% EP [22] = [21]/[16]	\$000s [23] database	% EP [24] = [23]/[16]	\$000s [25] database	% EP [26] = [25]/[16]	\$000s [27] database	% EP [28] = [27]/[16]
2014 & prior	711,862	3,004	0.4%	(3,568)	(0.5%)	(564)	(0.1%)	(1,784)	(0.3%)	(2,348)	(0.3%)	(5,352)	(0.8%)
2015	89,801	573	0.6%	(810)	(0.9%)	(237)	(0.3%)	(831)	(0.9%)	(1,068)	(1.2%)	(1,641)	(1.8%)
2016	89,842	1,129	1.3%	(1,390)	(1.5%)	(261)	(0.3%)	(1,561)	(1.7%)	(1,822)	(2.0%)	(2,951)	(3.3%)
2017	96,224	1,187	1.2%	(866)	(0.9%)	321	0.3%	(3,456)	(3.6%)	(3,135)	(3.3%)	(4,322)	(4.5%)
2018	105,972	1,400	1.3%	(3,073)	(2.9%)	(1,673)	(1.6%)	(4,251)	(4.0%)	(5,924)	(5.6%)	(7,324)	(6.9%)
TOTAL	1,093,701	7,293	0.7%	(9,707)	(0.9%)	(2,414)	(0.2%)	(11,883)	(1.1%)	(14,297)	(1.3%)	(21,590)	(2.0%)

Emergence During Quarter									
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense		
[29]	\$000s [30] database	\$000s [31] database	\$000s [32] [17]	% Beg Unpaid [33] = [32]/[31]	\$000s [34] [21]	% Beg IBNR [35] = [34]/[30]	\$000s [36] [25]	% Beg Unpaid [37] = [36]/[31]	
2014 & prior	3,342	27,318	3,004	11.0%	(564)	(16.9%)	(2,348)	(8.6%)	
2015	2,587	12,880	573	4.4%	(237)	(9.2%)	(1,068)	(8.3%)	
2016	6,098	24,629	1,129	4.6%	(261)	(4.3%)	(1,822)	(7.4%)	
2017	12,755	37,421	1,187	3.2%	321	2.5%	(3,135)	(8.4%)	
2018	23,568	53,152	1,400	2.6%	(1,673)	(7.1%)	(5,924)	(11.1%)	
TOTAL	48,350	155,400	7,293	4.7%	(2,414)	(5.0%)	(14,297)	(9.2%)	

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

**Loss Ratios Over Time**  
as at June 30, 2019

Accident Year [1]	Earned Premium @ Jun 2019 [2]	Paid Claims Amt* @ Jun 2019 [3]	Case Reserve @ Jun 2019 [4]	Recorded Claims Amt* @ Jun 2019 [5]	Selected IBNR @ Jun 2019 [6]	Ultimate Claims Amt* @ Jun 2019 [7]	Selected Ultimate LR @ Jun 2019 [8]	Selected Ultimate LR @ Mar 2019 [9]	Selected Ultimate LR @ Dec 2018 [10]	Selected Ultimate LR @ Sep 2018 [11]	Selected Ultimate LR @ Jun 2018 [12]	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018		
	database	database	= [5]-[3]	database	database	= [5]+[6]	= [7]/[2]	database	database	database	database	Ultimate LR [13]	Claims Amt* [14]	Ultimate LR [15]	Claims Amt* @ curr EP [16]
												= [8]-[9]	= [8]-[12]	= [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	64,220	16	64,236	-	64,236	87.0%	87.5%	87.5%	87.4%	87.4%	(0.5%)	(368)	(0.4%)	(295)
2007	70,462	71,339	91	71,430	-	71,430	101.4%	101.4%	101.4%	101.7%	101.8%	-	(1)	(0.4%)	(282)
2008	76,378	77,209	4	77,213	-	77,213	101.1%	101.1%	101.1%	101.1%	101.1%	-	(1)	-	-
2009	71,791	67,641	808	68,449	-	68,449	95.3%	95.5%	95.5%	95.4%	95.3%	(0.2%)	(114)	-	-
2010	72,937	59,788	1,317	61,105	29	61,134	83.8%	83.8%	83.9%	83.7%	83.7%	-	(16)	0.1%	73
2011	78,509	62,580	3,335	65,915	63	65,978	84.0%	84.3%	83.6%	83.3%	83.2%	(0.3%)	(202)	0.8%	628
2012	77,273	73,225	4,494	77,719	360	78,079	101.0%	101.5%	102.3%	102.1%	102.2%	(0.5%)	(339)	(1.2%)	(927)
2013	81,128	75,296	3,896	79,192	162	79,354	97.8%	99.6%	99.3%	99.0%	98.8%	(1.8%)	(1,430)	(1.0%)	(811)
2014	84,034	84,192	6,447	90,639	944	91,583	109.0%	108.8%	109.2%	110.0%	110.6%	0.2%	123	(1.6%)	(1,345)
2015	89,801	74,151	9,483	83,634	1,756	85,390	95.1%	96.3%	96.9%	98.0%	100.4%	(1.2%)	(1,068)	(5.3%)	(4,759)
2016	89,842	79,721	17,141	96,862	4,537	101,399	112.9%	114.4%	114.7%	116.3%	118.6%	(1.5%)	(1,822)	(5.7%)	(5,121)
2017	96,224	69,273	23,800	93,073	9,299	102,372	106.4%	108.7%	107.9%	110.7%	115.6%	(2.3%)	(3,135)	(9.2%)	(8,853)
2018	105,972	60,118	26,511	86,629	19,317	105,946	100.0%	104.7%	104.4%	106.2%	105.1%	(4.7%)	(5,924)		
2019	58,512	20,038	19,681	39,719	15,637	55,356	94.6%	95.3%	-	-	-				
TOTAL	1,152,213	965,008	117,024	1,082,032	52,104	1,134,136	98.4%	99.6%	99.8%	100.2%	100.9%		(14,297)		(21,692)
2018 & prior	1,093,701	944,970	97,343	1,042,313	36,467	1,078,780	98.6%	99.7%	99.8%	100.2%	100.9%		(14,297)		(21,692)

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

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

Facility Association

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

as at June 30, 2019

Amounts in: \$1,000s

**RSP: Alberta Non-Grid**

Accident Year	Prior Analysis (Mar 2019)				Current Analysis (Jun 2019)				Change from Prior Analysis			
	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total
2004	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	36,838	3,277	24,121	64,236	(368)	-	-	(368)
2007	39,186	3,003	29,242	71,431	39,186	3,003	29,241	71,430	-	-	(1)	(1)
2008	43,254	3,752	30,208	77,214	43,254	3,752	30,207	77,213	-	-	(1)	(1)
2009	39,687	2,801	26,075	68,563	39,573	2,801	26,075	68,449	(114)	-	-	(114)
2010	33,639	3,573	23,938	61,150	33,623	3,573	23,937	61,134	(16)	-	(1)	(16)
2011	35,900	3,451	26,829	66,180	35,713	3,451	26,814	65,978	(187)	-	(15)	(202)
2012	47,249	3,954	27,216	78,418	46,912	3,954	27,214	78,079	(337)	-	(2)	(339)
2013	46,321	5,008	29,455	80,784	45,662	4,250	29,442	79,354	(659)	(758)	(13)	(1,430)
2014	56,485	3,302	31,674	91,460	56,638	3,298	31,647	91,583	153	(4)	(27)	123
2015	50,339	3,815	32,305	86,458	49,292	3,808	32,290	85,390	(1,047)	(7)	(15)	(1,068)
2016	54,172	5,100	43,948	103,221	52,859	4,958	43,581	101,399	(1,313)	(142)	(367)	(1,822)
2017	59,856	6,291	39,360	105,507	56,928	6,268	39,177	102,372	(2,928)	(23)	(183)	(3,135)
2018	65,496	6,532	39,843	111,870	60,978	6,434	38,534	105,946	(4,518)	(98)	(1,309)	(5,924)
2019	16,583	1,687	9,563	27,833	33,149	3,359	18,847	55,356	16,566	1,672	9,284	27,523
Total	641,643	56,685	422,584	1,120,910	646,875	57,325	429,934	1,134,136	5,232	640	7,350	13,226
2018 & Prior	625,060	54,998	413,021	1,093,077	613,726	53,966	411,087	1,078,780	(11,334)	(1,032)	(1,934)	(14,297)

Facility Association

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

Coverage: **Total**

RSP: **Alberta Non-Grid**

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2004	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	64,220	16	64,236		64,236						64,236	64,236				87.0%		87.0%	87.0%			64,236	87.0%
2007	70,462	71,339	91	71,430		71,430						71,430	71,430				101.4%		101.4%	101.4%			71,430	101.4%
2008	76,378	77,209	4	77,213		77,213						77,213	77,213				101.1%		101.1%	101.1%			77,213	101.1%
2009	71,791	67,641	808	68,449		68,449						68,449	68,449				95.3%		95.3%	95.3%			68,449	95.3%
2010	72,937	59,788	1,317	61,105	62,135	61,133	(0.2%)	100.2%	61,131			61,133	61,105			85.2%	83.8%	83.8%	83.8%	83.8%			61,134	83.8%
2011	78,509	62,580	3,336	65,915	69,407	65,978	0.4%	99.6%	65,991			65,978	65,915			88.4%	84.0%	84.1%	84.0%	84.0%			65,978	84.0%
2012	77,273	73,225	4,494	77,719	71,488	78,079	0.9%	99.1%	78,022			78,079	77,719			92.5%	101.0%	101.0%	101.0%	100.6%			78,079	101.0%
2013	81,128	75,296	3,896	79,192	78,229	79,351	(0.2%)	100.2%	79,353			79,351	79,192			96.4%	97.8%	97.8%	97.8%	97.6%			79,354	97.8%
2014	84,034	84,192	6,447	90,639	83,517	91,648	2.3%	97.7%	91,464			91,648	90,639			99.4%	109.1%	108.8%	109.1%	107.9%			91,583	109.0%
2015	89,801	74,151	9,483	83,634	92,126	85,086	4.3%	95.7%	85,391			85,912	83,634			102.6%	94.8%	95.1%	95.7%	93.1%			85,390	95.1%
2016	89,842	79,721	17,141	96,862	95,889	100,975	(7.9%)	107.9%	101,376			99,152	96,862			106.7%	112.4%	112.8%	110.4%	107.8%			101,399	112.9%
2017	96,224	69,273	23,800	93,073	105,082	101,648	22.5%	77.5%	102,422			103,806	93,073			109.2%	105.6%	106.4%	107.9%	96.7%			102,372	106.4%
2018	105,972	60,118	26,511	86,629	115,418	99,162	26.3%	73.7%	103,442			112,714	86,629			108.9%	93.6%	97.6%	106.4%	81.7%			105,946	100.0%
2019	58,512	20,038	19,681	39,719	55,614	50,066	11.6%	88.4%	50,707			-	39,719			95.0%	85.6%	86.7%		67.9%			55,356	94.6%
<b>Total</b>	<b>1,152,211</b>	<b>965,006</b>	<b>117,024</b>	<b>1,082,031</b>	<b>828,904</b>	<b>1,120,672</b>			<b>819,299</b>			<b>1,085,318</b>	<b>1,082,031</b>										<b>1,134,135</b>	

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

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



Facility Association

Comparison of Estimated Ultimate Losses by Method  
as at June 30, 2019

Coverage: Total

RSP: Alberta Non-Grid

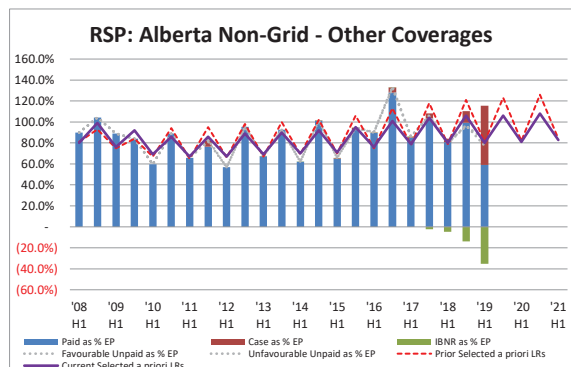
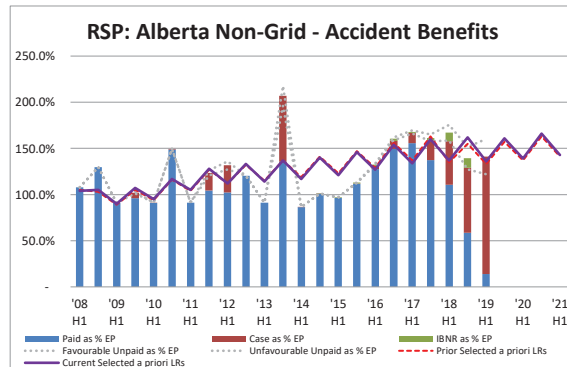
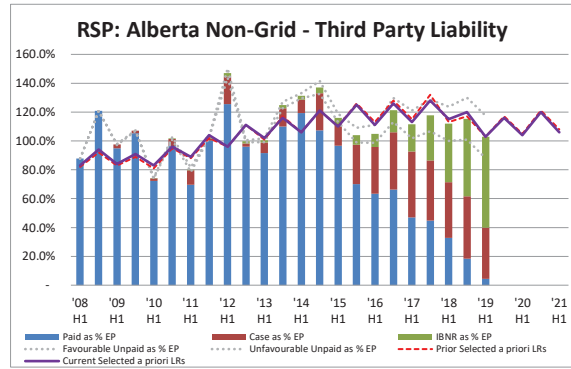
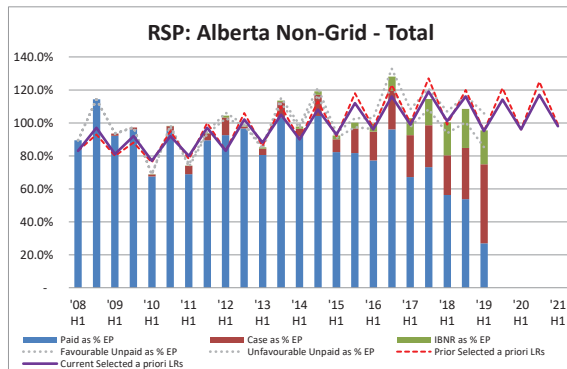
Amounts in: \$1,000s

	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
Accident Year	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	ELR Method*	LR Ratio Method	BF Method*	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																			=([19]-[16])	=([20]-[17])	=([21]-[18])	=([22]-[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		64,236		64,236	64,236			N/A	-	64,236	87.0%		64,604		N/A	-	64,604	87.5%	(368)	-	(368)	(0.5%)
2007		71,430		71,430	71,430			N/A	-	71,430	101.4%		71,431		N/A	-	71,431	101.4%	(1)	-	(1)	-
2008		77,213		77,213	77,213			N/A	-	77,213	101.1%		77,214		N/A	-	77,214	101.1%	(1)	-	(1)	-
2009		68,449		68,449	68,449			N/A	-	68,449	95.3%		68,563		N/A	-	68,563	95.5%	(114)	-	(114)	(0.2%)
2010	62,135	61,133	61,131	61,133	61,105			N/A	29	61,134	83.8%	62,700	61,150	61,145	N/A	96	61,150	83.8%	51	(67)	(16)	-
2011	69,407	65,978	65,991	65,978	65,915			N/A	63	65,978	84.0%	70,234	66,180	66,185	N/A	266	66,180	84.3%	1	(203)	(202)	(0.3%)
2012	71,488	78,079	78,022	78,079	77,719			N/A	360	78,079	101.0%	72,972	78,419	78,269	N/A	766	78,418	101.5%	67	(406)	(339)	(0.5%)
2013	78,229	79,351	79,353	79,351	79,192			N/A	162	79,354	97.8%	79,873	80,788	80,740	N/A	771	80,784	99.6%	(821)	(609)	(1,430)	(1.8%)
2014	83,517	91,648	91,464	91,648	90,639			N/A	944	91,583	109.0%	85,517	91,752	91,460	N/A	1,443	91,460	108.8%	622	(499)	123	0.2%
2015	92,126	85,086	85,391	85,912	83,634			N/A	1,756	85,390	95.1%	94,427	86,096	86,455	N/A	2,587	86,458	96.3%	(237)	(831)	(1,068)	(1.2%)
2016	95,889	100,975	101,376	99,152	96,862			N/A	4,537	101,399	112.9%	99,679	102,824	103,165	N/A	6,098	103,221	114.4%	(261)	(1,561)	(1,822)	(1.5%)
2017	105,082	101,648	102,422	103,806	93,073			N/A	9,299	102,372	106.4%	110,511	104,657	105,632	N/A	12,755	105,507	108.7%	321	(3,456)	(3,135)	(2.3%)
2018	115,418	99,162	103,442	112,714	86,629			N/A	19,317	105,946	100.0%	117,975	105,444	108,775	N/A	23,568	111,870	104.7%	(1,673)	(4,251)	(5,924)	(4.7%)
2019	55,614	50,066	50,707	-	39,719			N/A	15,637	55,356	94.6%	57,539	48,427	56,795	N/A	5,975	27,833	95.3%	17,860	9,662	27,522	(0.7%)
Total	828,904	1,120,672	819,299	1,085,318	1,082,031				52,104	1,134,135		851,428	1,133,762	838,622		54,325	1,120,910		15,446	(2,221)	13,225	
2018 & Prior	773,291	1,070,605	768,591	1,085,318	1,042,312				36,467	1,078,779		793,889	1,085,336	781,827		48,350	1,093,077		(2,414)	(11,883)	(14,297)	

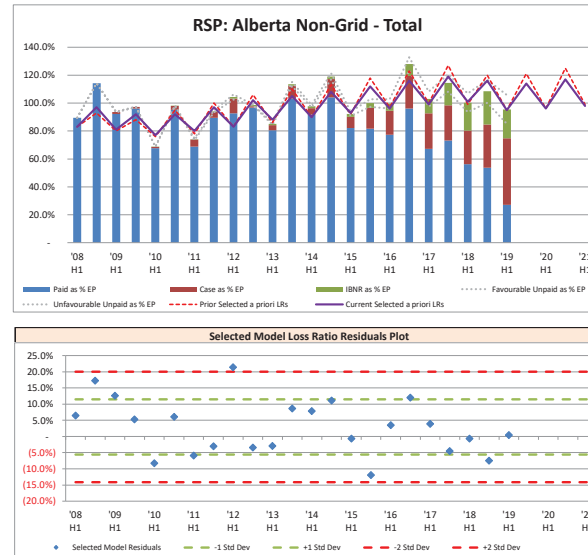
\*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

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

Accident Period	CURRENT				PRIOR				CHANGE			
	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total
2014 / 1	106.0%	117.0%	70.0%	90.0%	106.0%	119.0%	69.0%	90.0%	-	(2.0%)	1.0%	-
2014 / 2	121.0%	140.0%	92.0%	108.0%	121.0%	141.0%	102.0%	113.0%	-	(1.0%)	(10.0%)	(5.0%)
2015 / 1	110.0%	121.0%	71.0%	93.0%	110.0%	123.0%	70.0%	92.0%	-	(2.0%)	1.0%	1.0%
2015 / 2	125.0%	146.0%	95.0%	112.0%	126.0%	147.0%	106.0%	118.0%	(1.0%)	(1.0%)	(11.0%)	(6.0%)
2016 / 1	111.0%	127.0%	76.0%	96.0%	113.0%	129.0%	75.0%	97.0%	(2.0%)	(2.0%)	1.0%	(1.0%)
2016 / 2	126.0%	154.0%	101.0%	116.0%	128.0%	156.0%	113.0%	123.0%	(2.0%)	(2.0%)	(12.0%)	(7.0%)
2017 / 1	113.0%	134.0%	79.0%	99.0%	115.0%	137.0%	78.0%	100.0%	(2.0%)	(3.0%)	1.0%	(1.0%)
2017 / 2	128.0%	160.0%	104.0%	119.0%	132.0%	163.0%	118.0%	127.0%	(4.0%)	(3.0%)	(14.0%)	(8.0%)
2018 / 1	115.0%	137.0%	80.0%	101.0%	113.0%	135.0%	79.0%	99.0%	2.0%	2.0%	1.0%	2.0%
2018 / 2	120.0%	162.0%	106.0%	116.0%	117.0%	155.0%	121.0%	120.0%	3.0%	7.0%	(15.0%)	(4.0%)
2019 / 1	103.0%	136.0%	80.0%	95.0%	103.0%	133.0%	81.0%	95.0%	-	3.0%	(1.0%)	-
2019 / 2	116.0%	161.0%	106.0%	114.0%	117.0%	157.0%	123.0%	121.0%	(1.0%)	4.0%	(17.0%)	(7.0%)
2020 / 1	104.0%	139.0%	81.0%	96.0%	105.0%	137.0%	82.0%	96.0%	(1.0%)	2.0%	(1.0%)	-
2020 / 2	120.0%	166.0%	108.0%	117.0%	121.0%	163.0%	126.0%	125.0%	(1.0%)	3.0%	(18.0%)	(8.0%)
2021 / 1	106.0%	143.0%	83.0%	98.0%	108.0%	141.0%	84.0%	99.0%	(2.0%)	2.0%	(1.0%)	(1.0%)



Accident Period	Current Selected	Prior Selected	Change
2008 / 1	83.0%	83.0%	-
2008 / 2	97.0%	93.0%	4.0%
2009 / 1	81.0%	80.0%	1.0%
2009 / 2	92.0%	88.0%	4.0%
2010 / 1	77.0%	76.0%	1.0%
2010 / 2	92.0%	95.0%	(3.0%)
2011 / 1	80.0%	78.0%	2.0%
2011 / 2	97.0%	100.0%	(3.0%)
2012 / 1	83.0%	83.0%	-
2012 / 2	102.0%	106.0%	(4.0%)
2013 / 1	88.0%	86.0%	2.0%
2013 / 2	105.0%	110.0%	(5.0%)
2014 / 1	90.0%	90.0%	-
2014 / 2	108.0%	113.0%	(5.0%)
2015 / 1	93.0%	92.0%	1.0%
2015 / 2	112.0%	118.0%	(6.0%)
2016 / 1	96.0%	97.0%	(1.0%)
2016 / 2	116.0%	123.0%	(7.0%)
2017 / 1	99.0%	100.0%	(1.0%)
2017 / 2	119.0%	127.0%	(8.0%)
2018 / 1	101.0%	99.0%	2.0%
2018 / 2	116.0%	120.0%	(4.0%)
2019 / 1	95.0%	95.0%	-
2019 / 2	114.0%	121.0%	(7.0%)
2020 / 1	96.0%	96.0%	-
2020 / 2	117.0%	125.0%	(8.0%)
2021 / 1	98.0%	99.0%	(1.0%)



Current AHY: **2019 / 1**

Accident Period	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	On-Level to 2019 / 1 Loss Ratios	Weights	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=([1]*[6]*[7]*[8])	trend analysis	assumption	assumption	=([4]*[10]*[11]*[12])	=([13]/[9])	selected	
2008 / 1	40,437	36,183	-	36,183	89.5%	1.3199	1.0000	1.0000	53,372	1.5175	1.0000	1.0000	54,910	102.9%	-	
2008 / 2	35,940	41,027	4	41,030	114.2%	1.3111	1.0000	1.0000	47,121	1.3229	1.0000	1.0000	54,278	115.2%	-	
2009 / 1	34,815	32,115	481	32,595	93.6%	1.2894	1.0000	1.0000	44,891	1.5243	1.0000	1.0000	49,686	110.7%	-	
2009 / 2	36,975	35,515	452	35,968	97.3%	1.2628	1.0000	1.0000	46,690	1.3638	1.0000	1.0000	49,055	105.1%	-	
2010 / 1	35,285	23,854	345	24,218	68.6%	1.2502	1.0000	1.0000	44,112	1.5510	1.0000	1.0000	37,561	85.1%	-	
2010 / 2	37,651	35,884	971	36,932	98.1%	1.2561	1.0000	1.0000	47,295	1.2994	1.0000	1.0000	47,989	101.5%	-	
2011 / 1	38,122	26,228	1,939	28,242	74.1%	1.2662	1.0000	1.0000	48,268	1.4980	1.0000	1.0000	42,306	87.6%	-	
2011 / 2	40,387	36,129	1,618	37,938	93.9%	1.2740	1.0000	1.0000	51,452	1.2688	1.0000	1.0000	48,138	93.6%	-	
2012 / 1	38,380	35,546	4,050	40,061	104.4%	1.2684	1.0000	1.0000	48,680	1.5514	1.0000	1.0000	62,152	127.7%	-	
2012 / 2	38,894	37,615	441	38,357	98.6%	1.2617	1.0000	1.0000	49,075	1.1529	1.0000	1.0000	44,223	90.1%	-	
2013 / 1	39,923	32,130	1,524	33,959	85.1%	1.2490	1.0000	1.0000	49,863	1.3784	1.0000	1.0000	46,809	93.9%	6.5%	
2013 / 2	41,206	42,556	3,803	46,825	113.6%	1.2349	1.0000	1.0000	50,888	1.1307	1.0000	1.0000	52,942	104.0%	6.5%	
2014 / 1	40,623	37,310	1,875	39,744	97.8%	1.2133	1.0000	1.0000	49,288	1.3128	1.0000	1.0000	52,175	105.9%	6.6%	
2014 / 2	43,415	45,235	5,598	51,716	119.1%	1.1881	1.0000	1.0000	51,583	1.0476	1.0000	1.0000	54,181	105.0%	9.1%	
2015 / 1	44,975	36,991	3,564	41,557	92.4%	1.1731	1.0000	1.0000	52,759	1.2116	1.0000	1.0000	50,349	95.4%	9.6%	
2015 / 2	44,837	36,587	6,729	44,901	100.1%	1.1593	1.0000	1.0000	51,978	0.9723	1.0000	1.0000	43,654	84.0%	7.0%	
2016 / 1	42,953	33,203	7,415	42,712	99.4%	1.1441	1.0000	1.0000	49,144	1.1362	1.0000	1.0000	48,530	98.8%	8.2%	
2016 / 2	47,299	45,388	11,116	60,509	127.9%	1.1297	1.0000	1.0000	53,435	0.8997	1.0000	1.0000	54,441	101.9%	8.2%	
2017 / 1	48,465	32,586	12,313	49,889	102.9%	1.1099	1.0000	1.0000	53,791	1.0672	1.0000	1.0000	53,240	99.0%	9.6%	
2017 / 2	48,595	35,499	12,354	55,618	114.5%	1.0885	1.0000	1.0000	52,897	0.8739	1.0000	1.0000	48,608	91.9%	9.6%	
2018 / 1	50,058	28,168	12,011	50,195	100.3%	1.0655	1.0000	1.0000	53,337	1.0012	1.0000	1.0000	50,252	94.2%	9.7%	
2018 / 2	56,830	30,549	17,574	61,676	108.5%	1.0379	1.0000	1.0000	58,985	0.8539	1.0000	1.0000	52,666	89.3%	9.7%	
<b>Total</b>	<b>926,065</b>	<b>776,300</b>	<b>106,176</b>	<b>930,826</b>	<b>100.5%</b>	<b>1.1798</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1,108,904</b>	<b>1.1798</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1,098,145</b>	<b>99.0%</b>	<b>100.2%</b>	

\*Indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

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

weighted average: 96.9%  
selected: 95.0%  
current: 95.0%  
prior: 95.0%

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

Facility Association      **Valuation Results**  
Amounts in: \$1,000s      as at June 30, 2019  
**Coverage: Third Party Liability**  
**RSP: Alberta Non-Grid**

Life to Date													
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
[1]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
	database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]
2014 & prior	379,586	374,077	98.5%	18,044	4.8%	392,121	103.3%	1,548	0.4%	393,669	103.7%	19,592	5.2%
2015	45,793	38,719	84.6%	8,883	19.4%	47,602	104.0%	1,690	3.7%	49,292	107.6%	10,573	23.1%
2016	47,449	32,385	68.3%	15,996	33.7%	48,381	102.0%	4,478	9.4%	52,859	111.4%	20,474	43.1%
2017	51,769	25,282	48.8%	22,187	42.9%	47,469	91.7%	9,459	18.3%	56,928	110.0%	31,646	61.1%
2018	57,024	16,426	28.8%	23,252	40.8%	39,678	69.6%	21,300	37.4%	60,978	106.9%	44,552	78.1%
2019	32,522	3,095	9.5%	11,263	34.6%	14,358	44.1%	18,791	57.8%	33,149	101.9%	30,054	92.4%
TOTAL	614,143	489,984	79.8%	99,625	16.2%	589,609	96.0%	57,266	9.3%	646,875	105.3%	156,891	25.5%

2018 & prior	581,621	486,889	83.7%	88,362	15.2%	575,251	98.9%	38,475	6.6%	613,726	105.5%	126,837	21.8%
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Activity During Quarter vs EP													
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
[15]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]
	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]
2014 & prior	379,586	2,978	0.8%	(2,793)	(0.7%)	185	-	(1,713)	(0.5%)	(1,528)	(0.4%)	(4,506)	(1.2%)
2015	45,793	609	1.3%	(842)	(1.8%)	(233)	(0.5%)	(814)	(1.8%)	(1,047)	(2.3%)	(1,656)	(3.6%)
2016	47,449	1,433	3.0%	(1,276)	(2.7%)	157	0.3%	(1,470)	(3.1%)	(1,313)	(2.8%)	(2,746)	(5.8%)
2017	51,769	1,361	2.6%	(690)	(1.3%)	671	1.3%	(3,599)	(7.0%)	(2,928)	(5.7%)	(4,289)	(8.3%)
2018	57,024	2,039	3.6%	(429)	(0.8%)	1,610	2.8%	(6,128)	(10.7%)	(4,518)	(7.9%)	(6,557)	(11.5%)
TOTAL	581,621	8,420	1.4%	(6,030)	(1.0%)	2,390	0.4%	(13,724)	(2.4%)	(11,334)	(1.9%)	(19,754)	(3.4%)

Emergence During Quarter									
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense		
[29]	\$000s	\$000s	\$000s	% Beg Unpaid	\$000s	% Beg IBNR	\$000s	% Beg Unpaid	
	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]	
	database	database	[17]	= [32]/[31]	[21]	= [34]/[30]	[25]	= [36]/[31]	
2014 & prior	3,261	24,098	2,978	12.4%	185	5.7%	(1,528)	(6.3%)	
2015	2,504	12,229	609	5.0%	(233)	(9.3%)	(1,047)	(8.6%)	
2016	5,948	23,220	1,433	6.2%	157	2.6%	(1,313)	(5.7%)	
2017	13,058	35,935	1,361	3.8%	671	5.1%	(2,928)	(8.1%)	
2018	27,428	51,109	2,039	4.0%	1,610	5.9%	(4,518)	(8.8%)	
TOTAL	52,199	146,591	8,420	5.7%	2,390	4.6%	(11,334)	(7.7%)	

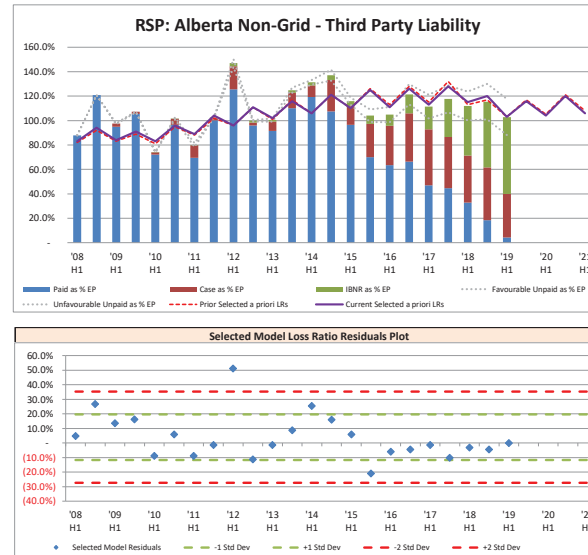
Facility Association      **Loss Ratios Over Time**  
Amounts in: \$1,000s      as at June 30, 2019  
**Coverage: Third Party Liability**  
**RSP: Alberta Non-Grid**

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt* @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt* @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Jun 2019 [7] <i>= [5]+[6]</i>	<b>Selected Ultimate LR @ Jun 2019 [8] <i>= [7]/[2]</i></b>	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	<b>Selected Ultimate LR @ Jun 2018 [12] <i>database</i></b>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] <i>= [8]-[9]</i>	Claims Amt* [14]	Ultimate LR [15] <i>= [8]-[12]</i>	Claims Amt* @ curr EP [16] <i>= [2]*[15]</i>
2004	356	1,470	-	1,470	-	1,470	412.9%	412.9%	412.9%	412.9%	412.9%	-	-	-	-
2005	15,295	14,800	-	14,800	-	14,800	96.8%	96.8%	96.8%	96.8%	96.8%	-	-	-	-
2006	43,846	36,822	16	36,838	-	36,838	84.0%	84.9%	84.9%	84.8%	84.8%	(0.9%)	(368)	(0.8%)	(351)
2007	40,492	39,099	87	39,186	-	39,186	96.8%	96.8%	96.8%	97.4%	97.4%	-	-	(0.6%)	(243)
2008	41,987	43,250	4	43,254	-	43,254	103.0%	103.0%	103.0%	103.0%	103.0%	-	-	-	-
2009	38,747	38,854	719	39,573	-	39,573	102.1%	102.4%	102.5%	102.2%	102.1%	(0.3%)	(114)	-	-
2010	38,147	32,302	1,292	33,594	29	33,623	88.1%	88.2%	88.4%	87.8%	87.9%	(0.1%)	(16)	0.2%	76
2011	39,206	33,640	2,007	35,647	66	35,713	91.1%	91.6%	90.2%	89.7%	89.4%	(0.5%)	(187)	1.7%	667
2012	38,379	42,513	4,039	46,552	360	46,912	122.2%	123.1%	124.8%	124.4%	124.6%	(0.9%)	(337)	(2.4%)	(921)
2013	41,039	42,036	3,466	45,502	160	45,662	111.3%	112.9%	112.2%	111.6%	111.3%	(1.6%)	(659)	-	-
2014	42,092	49,291	6,414	55,705	933	56,638	134.6%	134.2%	134.9%	136.5%	137.7%	0.4%	153	(3.1%)	(1,305)
2015	45,793	38,719	8,883	47,602	1,690	49,292	107.6%	109.9%	111.1%	113.1%	116.9%	(2.3%)	(1,047)	(9.3%)	(4,259)
2016	47,449	32,385	15,996	48,381	4,478	52,859	111.4%	113.6%	114.2%	117.1%	118.5%	(2.2%)	(1,313)	(7.1%)	(3,369)
2017	51,769	25,282	22,187	47,469	9,459	56,928	110.0%	114.6%	113.1%	117.4%	122.0%	(4.6%)	(2,928)	(12.0%)	(6,212)
2018	57,024	16,426	23,252	39,678	21,300	60,978	106.9%	113.8%	114.0%	114.6%	115.4%	(6.9%)	(4,518)		
2019	32,522	3,095	11,263	14,358	18,791	33,149	101.9%	102.8%	-	-	-				
<b>TOTAL</b>	<b>614,143</b>	<b>489,984</b>	<b>99,625</b>	<b>589,609</b>	<b>57,266</b>	<b>646,875</b>	<b>105.3%</b>	<b>107.1%</b>	<b>107.3%</b>	<b>108.0%</b>	<b>108.8%</b>		<b>(11,334)</b>		<b>(15,917)</b>
<b>2018 &amp; prior</b>	<b>581,621</b>	<b>486,889</b>	<b>88,362</b>	<b>575,251</b>	<b>38,475</b>	<b>613,726</b>	<b>105.5%</b>	<b>107.2%</b>	<b>107.3%</b>	<b>108.0%</b>	<b>108.8%</b>		<b>(11,334)</b>		<b>(15,917)</b>

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

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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	83.0%	82.0%	1.0%
2008 / 2	94.0%	92.0%	2.0%
2009 / 1	84.0%	83.0%	1.0%
2009 / 2	91.0%	89.0%	2.0%
2010 / 1	83.0%	81.0%	2.0%
2010 / 2	96.0%	95.0%	1.0%
2011 / 1	89.0%	88.0%	1.0%
2011 / 2	104.0%	102.0%	2.0%
2012 / 1	96.0%	96.0%	-
2012 / 2	111.0%	111.0%	-
2013 / 1	102.0%	101.0%	1.0%
2013 / 2	116.0%	117.0%	(1.0%)
2014 / 1	106.0%	106.0%	-
2014 / 2	121.0%	121.0%	-
2015 / 1	110.0%	110.0%	-
2015 / 2	125.0%	126.0%	(1.0%)
2016 / 1	111.0%	113.0%	(2.0%)
2016 / 2	126.0%	128.0%	(2.0%)
2017 / 1	113.0%	115.0%	(2.0%)
2017 / 2	128.0%	132.0%	(4.0%)
2018 / 1	115.0%	113.0%	2.0%
2018 / 2	120.0%	117.0%	3.0%
2019 / 1	103.0%	103.0%	-
2019 / 2	116.0%	117.0%	(1.0%)
2020 / 1	104.0%	105.0%	(1.0%)
2020 / 2	120.0%	121.0%	(1.0%)
2021 / 1	106.0%	108.0%	(2.0%)



Current AHY: **2019 / 1**

Mar 31, 2019 valuation result					
Accident Period	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
	val data	val data	val data	val data	=[4]/[1]
2008 / 1	22,600	19,839	-	19,839	87.8%
2008 / 2	19,388	23,411	4	23,415	120.8%
2009 / 1	18,752	17,792	481	18,273	97.4%
2009 / 2	19,994	21,051	364	21,414	107.1%
2010 / 1	18,795	13,570	336	13,925	74.1%
2010 / 2	19,351	18,682	956	19,714	101.9%
2011 / 1	19,163	13,337	1,939	15,350	80.1%
2011 / 2	20,044	20,084	287	20,550	102.5%
2012 / 1	18,977	23,826	3,595	27,896	146.9%
2012 / 2	19,402	18,627	435	19,363	99.8%
2013 / 1	20,165	18,452	1,520	20,268	100.5%
2013 / 2	20,875	22,992	2,601	26,053	124.8%
2014 / 1	20,405	24,364	1,873	26,783	131.3%
2014 / 2	21,688	23,283	5,575	29,702	137.0%
2015 / 1	22,751	21,966	3,440	26,365	115.9%
2015 / 2	23,048	16,144	6,285	23,974	104.0%
2016 / 1	22,452	14,224	7,269	23,536	104.8%
2016 / 2	25,231	16,728	10,004	30,637	121.4%
2017 / 1	26,074	12,234	11,948	29,076	111.5%
2017 / 2	26,155	11,687	10,928	30,780	117.7%
2018 / 1	26,696	8,731	10,329	29,884	111.9%
2018 / 2	30,844	5,655	13,352	35,612	115.5%
<b>Total</b>	<b>482,850</b>	<b>386,679</b>	<b>93,519</b>	<b>532,397</b>	<b>110.3%</b>

\*Indemnity & allowed claims expense from FA Valuation Summary

Adjust EP to 2019 / 1 rate level			
Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level
[6]	[7]	[8]	[9]
industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]
1.3476	1.0000	1.0000	30,456
1.3551	1.0000	1.0000	26,273
1.3443	1.0000	1.0000	25,208
1.3316	1.0000	1.0000	26,624
1.3572	1.0000	1.0000	25,509
1.3935	1.0000	1.0000	26,966
1.4331	1.0000	1.0000	27,462
1.4663	1.0000	1.0000	29,391
1.4670	1.0000	1.0000	27,839
1.4549	1.0000	1.0000	28,228
1.4348	1.0000	1.0000	28,933
1.4137	1.0000	1.0000	29,511
1.3848	1.0000	1.0000	28,257
1.3471	1.0000	1.0000	29,216
1.3219	1.0000	1.0000	30,075
1.2821	1.0000	1.0000	29,550
1.2362	1.0000	1.0000	27,755
1.1956	1.0000	1.0000	30,166
1.1576	1.0000	1.0000	30,183
1.1211	1.0000	1.0000	29,322
1.0886	1.0000	1.0000	29,061
1.0500	1.0000	1.0000	32,386
<b>1.3014</b>	<b>1.0000</b>	<b>1.0000</b>	<b>628,371</b>

2018-2 AIX

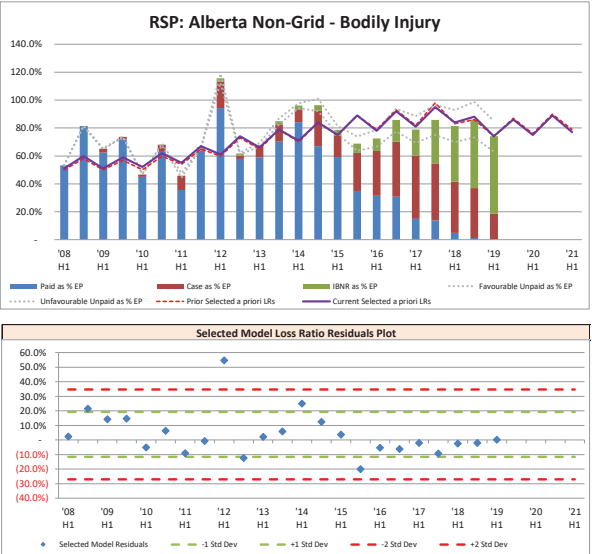
Adjust Ultimate Claims Amount to 2019 / 1 clms level			
Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]
1.6698	1.0000	1.0000	33,126
1.5061	1.0000	1.0000	35,265
1.6927	1.0000	1.0000	30,929
1.5319	1.0000	1.0000	32,806
1.6912	1.0000	1.0000	23,550
1.5091	1.0000	1.0000	29,750
1.6342	1.0000	1.0000	25,084
1.4571	1.0000	1.0000	29,943
1.6609	1.0000	1.0000	46,315
1.3334	1.0000	1.0000	25,818
1.4672	1.0000	1.0000	29,737
1.2464	1.0000	1.0000	32,472
1.3671	1.0000	1.0000	36,614
1.1519	1.0000	1.0000	34,215
1.2441	1.0000	1.0000	32,800
1.0601	1.0000	1.0000	25,414
1.1486	1.0000	1.0000	27,034
0.9789	1.0000	1.0000	29,990
1.0596	1.0000	1.0000	30,807
0.9013	1.0000	1.0000	27,742
0.9761	1.0000	1.0000	29,168
0.9030	1.0000	1.0000	32,157
<b>1.2786</b>	<b>1.0000</b>	<b>1.0000</b>	<b>680,736</b>

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

On-Level to 2019 / 1 Loss Ratios	Weights
[14]	[15]
=[13]/[9]	selected
108.8%	-
134.2%	-
122.7%	-
123.2%	-
92.3%	-
110.3%	-
91.3%	-
101.9%	-
166.4%	-
91.5%	-
102.8%	5.0%
110.0%	5.0%
129.6%	5.0%
117.1%	10.0%
109.1%	10.0%
86.0%	5.0%
97.4%	10.0%
99.4%	10.0%
102.1%	10.0%
94.6%	10.0%
100.4%	10.0%
99.3%	10.0%
<b>108.3%</b>	<b>100.0%</b>
<b>weighted average:</b>	<b>103.4%</b>
<b>selected:</b>	<b>103.0%</b>
current	prior

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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	51.0%	50.0%	1.0%
2008 / 2	60.0%	58.0%	2.0%
2009 / 1	51.0%	50.0%	1.0%
2009 / 2	59.0%	57.0%	2.0%
2010 / 1	52.0%	50.0%	2.0%
2010 / 2	62.0%	60.0%	2.0%
2011 / 1	55.0%	54.0%	1.0%
2011 / 2	67.0%	65.0%	2.0%
2012 / 1	61.0%	60.0%	1.0%
2012 / 2	74.0%	73.0%	1.0%
2013 / 1	66.0%	65.0%	1.0%
2013 / 2	79.0%	79.0%	-
2014 / 1	71.0%	70.0%	1.0%
2014 / 2	84.0%	84.0%	-
2015 / 1	75.0%	75.0%	-
2015 / 2	89.0%	89.0%	-
2016 / 1	78.0%	79.0%	(1.0%)
2016 / 2	92.0%	93.0%	(1.0%)
2017 / 1	81.0%	82.0%	(1.0%)
2017 / 2	95.0%	98.0%	(3.0%)
2018 / 1	84.0%	83.0%	1.0%
2018 / 2	88.0%	86.0%	2.0%
2019 / 1	74.0%	74.0%	-
2019 / 2	86.0%	87.0%	(1.0%)
2020 / 1	75.0%	76.0%	(1.0%)
2020 / 2	89.0%	90.0%	(1.0%)
2021 / 1	77.0%	79.0%	(2.0%)



Current AHY: 2019 / 1

Accident Period	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	On-Level to 2019 / 1 Loss Ratios		
	[1] val data	[2] val data	[3] val data	[4] val data	[5] =[4]/[1]	[6] industry avg EP relativity	[7] assumption	[8] assumption	[9] =[1]*[6]*[7]*[8]	[10] trend analysis	[11] assumption	[12] assumption	[13] =[4]*[10]*[11]*[12]	[14] =[13]/[9]	[15] selected	
2008 / 1	22,600	12,052	-	12,052	53.3%	1.3476	1.0000	1.0000	30,456	1.9515	1.0000	1.0000	23,520	77.2%	-	
2008 / 2	19,388	15,772	-	15,772	81.4%	1.3551	1.0000	1.0000	26,273	1.6792	1.0000	1.0000	26,485	100.8%	-	
2009 / 1	18,752	11,723	481	12,204	65.1%	1.3443	1.0000	1.0000	25,208	1.9448	1.0000	1.0000	23,734	94.2%	-	
2009 / 2	19,994	14,383	364	14,746	73.8%	1.3316	1.0000	1.0000	26,624	1.6735	1.0000	1.0000	24,678	92.7%	-	
2010 / 1	18,795	8,445	336	8,800	46.8%	1.3572	1.0000	1.0000	25,509	1.9384	1.0000	1.0000	17,059	66.9%	-	
2010 / 2	19,351	12,170	956	13,201	68.2%	1.3935	1.0000	1.0000	26,966	1.6678	1.0000	1.0000	22,017	81.6%	-	
2011 / 1	19,163	6,793	1,939	8,807	46.0%	1.4331	1.0000	1.0000	27,462	1.9317	1.0000	1.0000	17,012	61.9%	-	
2011 / 2	20,044	12,834	287	13,300	66.4%	1.4663	1.0000	1.0000	29,391	1.6209	1.0000	1.0000	21,558	73.3%	-	
2012 / 1	18,977	17,877	3,592	21,934	115.6%	1.4670	1.0000	1.0000	27,839	1.7854	1.0000	1.0000	39,161	140.7%	-	
2012 / 2	19,402	11,232	435	11,968	61.7%	1.4549	1.0000	1.0000	28,228	1.4610	1.0000	1.0000	17,485	61.9%	-	
2013 / 1	20,165	11,891	1,520	13,707	68.0%	1.4348	1.0000	1.0000	28,933	1.6092	1.0000	1.0000	22,057	76.2%	10.0%	
2013 / 2	20,875	14,623	2,601	17,685	84.7%	1.4137	1.0000	1.0000	29,511	1.3168	1.0000	1.0000	23,288	78.9%	10.0%	
2014 / 1	20,405	17,176	1,860	19,583	96.0%	1.3848	1.0000	1.0000	28,257	1.4504	1.0000	1.0000	28,403	100.5%	-	
2014 / 2	21,688	14,507	5,559	20,910	96.4%	1.3471	1.0000	1.0000	29,216	1.1868	1.0000	1.0000	24,816	84.9%	10.0%	
2015 / 1	22,751	13,499	3,435	17,893	78.6%	1.3219	1.0000	1.0000	30,075	1.3072	1.0000	1.0000	23,390	77.8%	10.0%	
2015 / 2	23,048	8,053	6,277	15,875	68.9%	1.2821	1.0000	1.0000	29,550	1.0696	1.0000	1.0000	16,980	57.5%	-	
2016 / 1	22,452	7,066	7,196	16,305	72.6%	1.2362	1.0000	1.0000	27,755	1.1782	1.0000	1.0000	19,211	69.2%	10.0%	
2016 / 2	25,231	7,766	9,953	21,625	85.7%	1.1956	1.0000	1.0000	30,166	0.9641	1.0000	1.0000	20,848	69.1%	10.0%	
2017 / 1	26,074	3,888	11,785	20,567	78.9%	1.1576	1.0000	1.0000	30,183	1.0619	1.0000	1.0000	21,840	72.4%	10.0%	
2017 / 2	26,155	3,629	10,640	22,410	85.7%	1.1211	1.0000	1.0000	29,322	0.8689	1.0000	1.0000	19,472	66.4%	10.0%	
2018 / 1	26,696	1,297	9,793	21,726	81.4%	1.0886	1.0000	1.0000	29,061	0.9571	1.0000	1.0000	20,794	71.6%	10.0%	
2018 / 2	30,844	395	11,013	26,526	86.0%	1.0500	1.0000	1.0000	32,386	0.8826	1.0000	1.0000	23,412	72.3%	10.0%	
Total	482,850	227,073	90,022	367,597	76.1%	1.3014	1.0000	1.0000	628,371	1.3526	1.0000	1.0000	497,220	79.1%	100.0%	

\*Indemnity & allowed claims expense from FA Valuation Summary

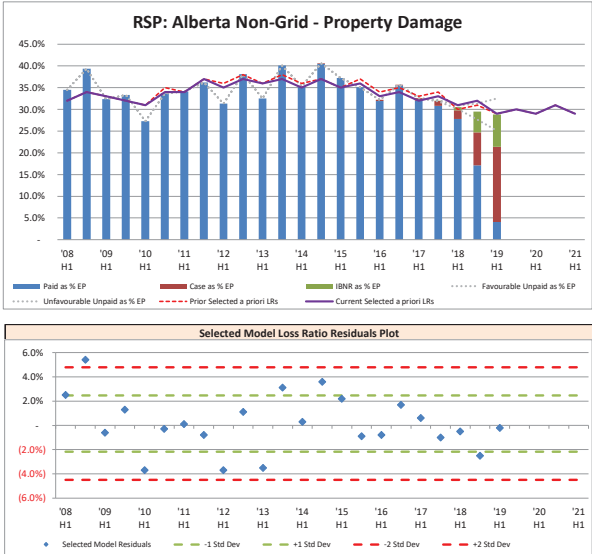
2018-2 AIX

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

weighted average: 73.9%  
selected: 74.0%  
current: 74.0%  
prior: 74.0%

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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	32.0%	32.0%	-
2008 / 2	34.0%	34.0%	-
2009 / 1	33.0%	33.0%	-
2009 / 2	32.0%	32.0%	-
2010 / 1	31.0%	31.0%	-
2010 / 2	34.0%	35.0%	(1.0%)
2011 / 1	34.0%	34.0%	-
2011 / 2	37.0%	37.0%	-
2012 / 1	35.0%	36.0%	(1.0%)
2012 / 2	37.0%	38.0%	(1.0%)
2013 / 1	36.0%	36.0%	-
2013 / 2	37.0%	38.0%	(1.0%)
2014 / 1	35.0%	36.0%	(1.0%)
2014 / 2	37.0%	37.0%	-
2015 / 1	35.0%	35.0%	-
2015 / 2	36.0%	37.0%	(1.0%)
2016 / 1	33.0%	34.0%	(1.0%)
2016 / 2	34.0%	35.0%	(1.0%)
2017 / 1	32.0%	33.0%	(1.0%)
2017 / 2	33.0%	34.0%	(1.0%)
2018 / 1	31.0%	30.0%	1.0%
2018 / 2	32.0%	31.0%	1.0%
2019 / 1	29.0%	29.0%	-
2019 / 2	30.0%	30.0%	-
2020 / 1	29.0%	29.0%	-
2020 / 2	31.0%	31.0%	-
2021 / 1	29.0%	29.0%	-



Current AHY: 2019 / 1

Accident Period	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	On-Level to 2019 / 1 Loss Ratios		
	[1] val data	[2] val data	[3] val data	[4] val data	[5] =[4]/[1]	[6] industry avg EP relativity	[7] assumption	[8] assumption	[9] =[1]*[6]*[7]*[8]	[10] trend analysis	[11] assumption	[12] assumption	[13] =[4]*[10]*[11]*[12]	[14] =[13]/[9]	[15] selected	
2008 / 1	22,600	7,786	-	7,786	34.5%	1.3476	1.0000	1.0000	30,456	1.2337	1.0000	1.0000	9,606	31.5%	-	
2008 / 2	19,388	7,639	4	7,643	39.4%	1.3551	1.0000	1.0000	26,273	1.1488	1.0000	1.0000	8,780	33.4%	-	
2009 / 1	18,752	6,069	-	6,069	32.4%	1.3443	1.0000	1.0000	25,208	1.1856	1.0000	1.0000	7,195	28.5%	-	
2009 / 2	19,994	6,668	-	6,668	33.3%	1.3316	1.0000	1.0000	26,624	1.2189	1.0000	1.0000	8,128	30.5%	-	
2010 / 1	18,795	5,125	-	5,125	27.3%	1.3572	1.0000	1.0000	25,509	1.2666	1.0000	1.0000	6,491	25.4%	-	
2010 / 2	19,351	6,513	-	6,513	33.7%	1.3935	1.0000	1.0000	26,966	1.1874	1.0000	1.0000	7,733	28.7%	-	
2011 / 1	19,163	6,543	-	6,543	34.1%	1.4331	1.0000	1.0000	27,462	1.2337	1.0000	1.0000	8,032	29.4%	-	
2011 / 2	20,044	7,250	-	7,250	36.2%	1.4663	1.0000	1.0000	29,391	1.1566	1.0000	1.0000	8,385	28.5%	-	
2012 / 1	18,977	5,949	3	5,952	31.4%	1.4670	1.0000	1.0000	27,839	1.2019	1.0000	1.0000	7,154	25.7%	-	
2012 / 2	19,402	7,395	-	7,395	38.1%	1.4549	1.0000	1.0000	28,238	1.1268	1.0000	1.0000	8,333	29.5%	-	
2013 / 1	20,165	6,561	-	6,561	32.5%	1.4348	1.0000	1.0000	28,933	1.1706	1.0000	1.0000	7,680	26.5%	-	
2013 / 2	20,875	8,368	-	8,368	40.1%	1.4137	1.0000	1.0000	29,511	1.0975	1.0000	1.0000	9,184	31.1%	-	
2014 / 1	20,405	7,188	12	7,200	35.3%	1.3848	1.0000	1.0000	28,257	1.1404	1.0000	1.0000	8,211	29.1%	10.0%	
2014 / 2	21,688	8,775	17	8,792	40.5%	1.3471	1.0000	1.0000	29,216	1.0690	1.0000	1.0000	9,399	32.2%	10.0%	
2015 / 1	22,751	8,467	5	8,472	37.2%	1.3219	1.0000	1.0000	30,075	1.1108	1.0000	1.0000	9,410	31.3%	10.0%	
2015 / 2	23,048	8,090	8	8,099	35.1%	1.2821	1.0000	1.0000	29,550	1.0414	1.0000	1.0000	8,434	28.5%	10.0%	
2016 / 1	22,452	7,158	73	7,230	32.2%	1.2362	1.0000	1.0000	27,755	1.0820	1.0000	1.0000	7,823	28.2%	10.0%	
2016 / 2	25,231	8,962	50	9,012	35.7%	1.1956	1.0000	1.0000	30,166	1.0144	1.0000	1.0000	9,142	30.3%	10.0%	
2017 / 1	26,074	8,346	163	8,509	32.6%	1.1576	1.0000	1.0000	30,183	1.0539	1.0000	1.0000	8,967	29.7%	10.0%	
2017 / 2	26,155	8,059	288	8,370	32.0%	1.1211	1.0000	1.0000	29,322	0.9881	1.0000	1.0000	8,270	28.2%	10.0%	
2018 / 1	26,696	7,434	536	8,157	30.6%	1.0886	1.0000	1.0000	29,061	1.0266	1.0000	1.0000	8,374	28.8%	10.0%	
2018 / 2	30,844	5,261	2,339	9,086	29.5%	1.0500	1.0000	1.0000	32,386	0.9624	1.0000	1.0000	8,745	27.0%	10.0%	
Total	482,850	159,606	3,497	164,800	34.1%	1.3014	1.0000	1.0000	628,371	1.1136	1.0000	1.0000	183,516	29.2%	100.0%	

\*Indemnity & allowed claims expense from FA Valuation Summary

2018-2 AIX

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

weighted average: 29.3%  
selected: 29.0%  
current: 29.0%  
prior: 29.0%

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



Facility Association

**Estimated and Selected Ultimate Losses by Method**

as at June 30, 2019

Coverage: **Third Party Liability**

RSP: **Alberta Non-Grid**

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2004	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	36,822	16	36,838		36,838						36,838	36,838				84.0%		84.0%	84.0%			36,838	84.0%
2007	40,492	39,099	87	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	38,854	720	39,573		39,573						39,573	39,573				102.1%		102.1%	102.1%			39,573	102.1%
2010	38,147	32,302	1,292	33,594	34,178	33,623	(0.4%)	100.4%	33,621			33,623	33,594			89.6%	88.1%	88.1%	88.1%	88.1%			33,623	88.1%
2011	39,206	33,640	2,007	35,647	37,900	35,713	0.2%	99.8%	35,718			35,713	35,647			96.7%	91.1%	91.1%	91.1%	90.9%			35,713	91.1%
2012	38,379	42,513	4,039	46,552	39,755	46,912	1.0%	99.0%	46,841			46,912	46,552			103.6%	122.2%	122.0%	122.2%	121.3%			46,912	122.2%
2013	41,039	42,036	3,466	45,502	44,783	45,662	0.3%	99.7%	45,660			45,662	45,502			109.1%	111.3%	111.3%	111.3%	110.9%			45,662	111.3%
2014	42,092	49,291	6,414	55,705	47,870	56,714	2.2%	97.8%	56,520			56,714	55,705			113.7%	134.7%	134.3%	134.7%	132.3%			56,638	134.6%
2015	45,793	38,719	8,883	47,602	53,829	49,011	5.8%	94.2%	49,292			49,745	47,602			117.5%	107.0%	107.6%	108.6%	103.9%			49,292	107.6%
2016	47,449	32,385	15,996	48,381	56,428	52,348	11.7%	88.3%	52,825			53,631	48,381			118.9%	110.3%	111.3%	113.0%	102.0%			52,859	111.4%
2017	51,769	25,282	22,186	47,469	62,381	55,351	21.8%	78.2%	56,886			59,487	47,469			120.5%	106.9%	109.9%	114.9%	91.7%			56,928	110.0%
2018	57,024	16,426	23,252	39,678	67,109	54,601	31.7%	68.3%	58,569			64,850	39,678			117.7%	95.8%	102.7%	113.7%	69.6%			60,978	106.9%
2019	32,522	3,095	11,263	14,358	33,498	26,936	55.0%	45.0%	30,548			-	14,358			103.0%	82.8%	93.9%		44.1%			33,149	101.9%
<b>Total</b>	<b>614,143</b>	<b>489,985</b>	<b>99,628</b>	<b>589,612</b>	<b>477,730</b>	<b>631,995</b>			<b>466,478</b>			<b>621,460</b>	<b>589,612</b>										<b>646,878</b>	

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

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

Facility Association

Comparison of Estimated Ultimate Losses by Method  
as at June 30, 2019

Coverage: Third Party Liability

RSP: Alberta Non-Grid

Amounts in: \$1,000s

	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
Accident Year	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	ELR Method*	LR Ratio Method	BF Method*	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[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			36,838	36,838	36,838			N/A	-	36,838	84.0%		37,206		N/A	-	37,206	84.9%	(368)	-	(368)	(0.9%)
2007			39,186	39,186	39,186			N/A	-	39,186	96.8%		39,186		N/A	-	39,186	96.8%	-	-	-	-
2008			43,254	43,254	43,254			N/A	-	43,254	103.0%		43,254		N/A	-	43,254	103.0%	-	-	-	-
2009			39,573	39,573	39,573			N/A	-	39,573	102.1%		39,687		N/A	-	39,687	102.4%	(114)	-	(114)	(0.3%)
2010		34,178	33,623	33,621	33,623	33,594		N/A	29	33,623	88.1%	33,608	33,640	33,632	N/A	95	33,639	88.2%	50	(66)	(16)	(0.1%)
2011		37,900	35,713	35,718	35,713	35,647		N/A	66	35,713	91.1%	37,307	35,900	35,910	N/A	254	35,900	91.6%	1	(188)	(187)	(0.5%)
2012		39,755	46,912	46,841	46,912	46,552		N/A	360	46,912	122.2%	39,755	47,249	47,081	N/A	766	47,249	123.1%	69	(406)	(337)	(0.9%)
2013		44,783	45,662	45,660	45,662	45,502		N/A	160	45,662	111.3%	44,791	46,321	46,277	N/A	756	46,321	112.9%	(63)	(596)	(659)	(1.6%)
2014		47,870	56,714	56,520	56,714	55,705		N/A	933	56,638	134.6%	47,872	56,827	56,485	N/A	1,390	56,485	134.2%	610	(457)	153	0.4%
2015		53,829	49,011	49,292	49,745	47,602		N/A	1,690	49,292	107.6%	54,067	50,008	50,337	N/A	2,504	50,339	109.9%	(233)	(814)	(1,047)	(2.3%)
2016		56,428	52,348	52,825	53,631	48,381		N/A	4,478	52,859	111.4%	57,666	53,554	54,107	N/A	5,948	54,172	113.6%	157	(1,470)	(1,313)	(2.2%)
2017		62,381	55,351	56,886	59,487	47,469		N/A	9,459	56,928	110.0%	64,509	58,085	59,827	N/A	13,058	59,856	114.6%	671	(3,599)	(2,928)	(4.6%)
2018		67,109	54,601	58,569	64,850	39,678		N/A	21,300	60,978	106.9%	66,255	59,558	62,516	N/A	27,428	65,496	113.8%	1,611	(6,128)	(4,517)	(6.9%)
2019		33,498	26,936	30,548	-	14,358		N/A	18,791	33,149	101.9%	34,433	24,131	32,298	N/A	10,140	16,583	102.8%	7,915	8,651	16,566	(0.9%)
Total	477,730	631,995	466,478	621,460	589,612				57,266	646,878		480,264	640,878	478,469		62,339	641,644		10,306	(5,073)	5,233	
2018 & Prior	444,232	605,058	435,930	621,460	575,254				38,475	613,729		445,830	616,747	446,171		52,199	625,061		2,391	(13,724)	(11,333)	

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

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

Facility Association

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

Coverage: Bodily Injury

RSP: Alberta Non-Grid

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2004 / 1	(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	13,138	15	13,153		13,153				-	100.0%	13,153	13,153											13,153
2007 / 1	18,360	9,806	87	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	11,725	378	12,103		12,103				-	100.0%	12,103	12,103											12,103
2009 / 2	19,994	14,387	342	14,729	11,797	14,729	-	100.0%	14,729	-	100.0%	14,729	14,729			59.0%	73.7%	73.7%	73.7%	73.7%			14,729	73.7%
2010 / 1	18,795	8,447	429	8,876	9,774	8,876	-	100.0%	8,876	-	100.0%	8,876	8,876			52.0%	47.2%	47.2%	47.2%	47.2%			8,876	47.2%
2010 / 2	19,351	12,217	864	13,081	11,998	13,110	0.2%	99.8%	13,107	-	100.0%	13,110	13,081			62.0%	67.7%	67.7%	67.7%	67.6%			13,110	67.7%
2011 / 1	19,162	6,798	1,935	8,733	10,539	8,753	0.2%	99.8%	8,757	-	100.0%	8,753	8,733			55.0%	45.7%	45.7%	45.7%	45.6%			8,753	45.7%
2011 / 2	20,044	13,049	72	13,122	13,429	13,168	0.3%	99.7%	13,168	-	100.0%	13,168	13,122			67.0%	65.7%	65.7%	65.7%	65.5%			13,168	65.7%
2012 / 1	18,977	17,934	3,592	21,526	11,576	21,743	1.0%	99.0%	21,641	-	100.0%	21,743	21,526			61.0%	114.6%	114.0%	114.6%	113.4%			21,743	114.6%
2012 / 2	19,402	11,235	444	11,679	14,357	11,822	1.2%	98.8%	11,853	-	100.0%	11,822	11,679			74.0%	60.9%	61.1%	60.9%	60.2%			11,822	60.9%
2013 / 1	20,165	12,030	1,246	13,276	13,309	13,400	0.9%	99.1%	13,399	-	100.0%	13,400	13,276			66.0%	66.5%	66.4%	66.5%	65.8%			13,399	66.4%
2013 / 2	20,875	15,077	2,220	17,297	16,491	17,333	0.2%	99.8%	17,332	-	100.0%	17,333	17,297			79.0%	83.0%	83.0%	83.0%	82.9%			17,334	83.0%
2014 / 1	20,404	17,452	1,723	19,175	14,487	19,624	2.3%	97.7%	19,507	-	100.0%	19,624	19,175			71.0%	96.2%	95.6%	96.2%	94.0%			19,625	96.2%
2014 / 2	21,687	15,873	4,679	20,552	18,217	21,111	2.6%	97.4%	21,034	-	100.0%	21,111	20,552			84.0%	97.3%	97.0%	97.3%	94.8%			21,035	97.0%
2015 / 1	22,750	13,676	3,303	16,979	17,063	17,603	3.5%	96.5%	17,584	-	100.0%	17,603	16,979			75.0%	77.4%	77.3%	77.4%	74.6%			17,584	77.3%
2015 / 2	23,043	8,490	5,567	14,058	20,509	14,843	5.3%	94.7%	15,143	12.5%	87.5%	15,551	14,058			89.0%	64.4%	65.7%	67.5%	61.0%			15,143	65.7%
2016 / 1	22,382	7,835	6,586	14,421	17,458	15,666	8.0%	92.0%	15,809	25.0%	75.0%	16,114	14,421			78.0%	70.0%	70.6%	72.0%	64.4%			15,809	70.6%
2016 / 2	25,067	8,482	9,333	17,815	23,062	20,571	13.4%	86.6%	20,905	37.5%	62.5%	21,505	17,815			92.0%	82.1%	83.4%	85.8%	71.1%			20,905	83.4%
2017 / 1	25,886	4,565	11,166	15,731	20,968	18,787	16.3%	83.7%	19,142	50.0%	50.0%	19,877	15,731			81.0%	72.6%	73.9%	76.8%	60.8%			19,142	73.9%
2017 / 2	25,883	4,217	10,707	14,924	24,589	19,793	24.6%	75.4%	20,972	62.5%	37.5%	22,790	14,924			95.0%	76.5%	81.0%	88.1%	57.7%			20,972	81.0%
2018 / 1	26,408	1,492	9,704	11,196	22,183	16,825	33.5%	66.5%	18,617	75.0%	25.0%	20,843	11,196			84.0%	63.7%	70.5%	78.9%	42.4%			18,617	70.5%
2018 / 2	30,616	662	12,241	12,903	26,942	21,787	40.8%	59.2%	23,889	87.5%	12.5%	26,298	12,903			88.0%	71.2%	78.0%	85.9%	42.1%			26,298	85.9%
2019 / 1	32,522	108	7,564	7,672	24,066	17,972	57.3%	42.7%	21,465	100.0%	-	-	7,672			74.0%	55.3%	66.0%	-	-			24,066	74.0%
Total	614,143	295,110	94,197	389,307	342,813	429,078			336,928			425,814	389,307											443,692

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

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

Facility Association

Comparison of Estimated IBNR by Method

as at June 30, 2019

Coverage: Bodily Injury

RSP: Alberta Non-Grid

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
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	-	13,153		-	-	-	Link Ratio Method	-	13,521	-	(368)	-	(368)	
2007 / 1	-	-	-	-	-			Link Ratio Method	-	9,894		-	-	-	Link Ratio Method	-	9,894	-	-	-	-	
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	-	12,103		-	-	-	Link Ratio Method	-	12,204	-	(101)	-	(101)	
2009 / 2	(2,932)	-	-	-	-			Link Ratio Method	-	14,729	73.7%	(3,350)	-	-	Link Ratio Method	-	14,746	73.8%	(17)	-	(17)	(0.1%)
2010 / 1	898	-	-	-	-			Link Ratio Method	-	8,876	47.2%	616	19	21	Link Ratio Method	19	8,800	46.8%	95	(19)	76	0.4%
2010 / 2	(1,083)	29	26	29	-			Link Ratio Method	29	13,110	67.7%	(1,514)	76	67	Link Ratio Method	76	13,201	68.2%	(44)	(47)	(91)	(0.5%)
2011 / 1	1,807	20	24	20	-			Link Ratio Method	20	8,753	45.7%	1,616	75	88	Link Ratio Method	75	8,807	46.0%	1	(55)	(54)	(0.3%)
2011 / 2	308	46	47	46	-			Link Ratio Method	46	13,168	65.7%	(93)	179	175	Link Ratio Method	179	13,300	66.4%	-	(133)	(133)	(0.7%)
2012 / 1	(9,949)	217	116	217	-			Link Ratio Method	217	21,743	114.6%	(10,082)	465	242	Link Ratio Method	465	21,934	115.6%	57	(248)	(191)	(1.0%)
2012 / 2	2,678	143	174	143	-			Link Ratio Method	143	11,822	60.9%	2,497	301	356	Link Ratio Method	301	11,968	61.7%	12	(158)	(146)	(0.8%)
2013 / 1	33	123	123	123	-			Link Ratio Method	123	13,399	66.4%	(305)	295	282	Link Ratio Method	295	13,707	68.0%	(136)	(172)	(308)	(1.6%)
2013 / 2	(806)	37	35	37	-			Link Ratio Method	37	17,334	83.0%	(733)	461	430	Link Ratio Method	461	17,685	84.7%	73	(424)	(351)	(1.7%)
2014 / 1	(4,688)	450	332	450	-			Link Ratio Method	450	19,625	96.2%	(4,753)	757	546	BF Method	546	19,583	96.0%	138	(96)	42	0.2%
2014 / 2	(2,334)	559	483	559	-			BF Method	483	21,035	97.0%	(1,848)	975	844	BF Method	844	20,910	96.4%	486	(361)	125	0.6%
2015 / 1	84	624	605	624	-			BF Method	605	17,584	77.3%	129	1,008	959	BF Method	959	17,893	78.6%	45	(354)	(309)	(1.3%)
2015 / 2	6,451	786	1,085	1,494	-			BF Method	1,085	15,143	65.7%	6,183	1,167	1,545	BF Method	1,545	15,875	68.9%	(272)	(460)	(732)	(3.2%)
2016 / 1	3,037	1,246	1,388	1,694	-			BF Method	1,388	15,809	70.6%	3,475	1,857	2,043	BF Method	2,043	16,305	72.6%	158	(655)	(497)	(2.0%)
2016 / 2	5,247	2,756	3,090	3,690	-			BF Method	3,090	20,905	83.4%	5,745	3,537	3,905	BF Method	3,905	21,625	85.7%	95	(815)	(720)	(2.3%)
2017 / 1	5,237	3,056	3,411	4,146	-			BF Method	3,411	19,142	73.9%	5,708	4,653	4,894	BF Method	4,894	20,567	78.9%	58	(1,483)	(1,425)	(5.0%)
2017 / 2	9,664	4,868	6,048	7,866	-			BF Method	6,048	20,972	81.0%	11,363	6,642	8,141	BF Method	8,141	22,410	85.7%	655	(2,093)	(1,438)	(4.7%)
2018 / 1	10,986	5,629	7,421	9,647	-			BF Method	7,421	18,617	70.5%	11,068	7,611	9,018	ELR & LR Wtd Method	10,636	21,726	81.4%	106	(3,215)	(3,109)	(10.9%)
2018 / 2	14,039	8,884	10,986	13,395	-			ELR & LR Wtd Method	13,395	26,298	85.9%	15,118	12,289	13,757	ELR & LR Wtd Method	15,118	26,526	86.0%	1,495	(1,723)	(228)	(0.1%)
2019 / 1	-	-	-	-	-				16,394	24,066	74.0%	21,750	11,655	19,690		8,952	11,940	74.0%	4,684	7,442	12,126	-
Total	38,675	29,472	35,392	44,179	-				54,385	443,692		62,590	54,022	67,002		59,454	441,542		7,220	(5,069)	2,151	
2018 / 2 & Prior	38,675	29,472	35,392	44,179	-				37,991	419,626		40,840	42,368	47,312		50,502	429,601		2,536	(12,511)	(9,975)	

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

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**

as at June 30, 2019

Coverage: Property Damage

RSP: Alberta Non-Grid

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
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	6,673	-	6,673	6,398	6,673	-	100.0%	6,673	-	100.0%	6,673	6,673			32.0%	33.4%	33.4%	33.4%	33.4%			6,673	33.4%
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	6,579	6,513	-	100.0%	6,513	-	100.0%	6,513	6,513			34.0%	33.7%	33.7%	33.7%	33.7%			6,513	33.7%
2011 / 1	19,162	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	6,642	5,952	-	100.0%	5,952	-	100.0%	5,952	5,952			35.0%	31.4%	31.4%	31.4%	31.4%			5,952	31.4%
2012 / 2	19,402	7,395	-	7,395	7,179	7,395	-	100.0%	7,395	-	100.0%	7,395	7,395			37.0%	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	7,724	8,368	-	100.0%	8,368	-	100.0%	8,368	8,368			37.0%	40.1%	40.1%	40.1%	40.1%			8,368	40.1%
2014 / 1	20,404	7,191	8	7,199	7,142	7,199	-	100.0%	7,199	-	100.0%	7,199	7,199			35.0%	35.3%	35.3%	35.3%	35.3%			7,199	35.3%
2014 / 2	21,687	8,775	4	8,780	8,024	8,780	-	100.0%	8,780	-	100.0%	8,780	8,780			37.0%	40.5%	40.5%	40.5%	40.5%			8,780	40.5%
2015 / 1	22,750	8,467	5	8,472	7,963	8,472	-	100.0%	8,472	-	100.0%	8,472	8,472			35.0%	37.2%	37.2%	37.2%	37.2%			8,472	37.2%
2015 / 2	23,043	8,085	8	8,094	8,296	8,093	-	100.0%	8,093	12.5%	87.5%	8,118	8,094			36.0%	35.1%	35.1%	35.2%	35.1%			8,094	35.1%
2016 / 1	22,382	7,150	68	7,218	7,386	7,205	(0.2%)	100.2%	7,204	25.0%	75.0%	7,250	7,218			33.0%	32.2%	32.2%	32.4%	32.3%			7,218	32.3%
2016 / 2	25,067	8,918	10	8,928	8,523	8,906	(0.2%)	100.2%	8,907	37.5%	62.5%	8,762	8,928			34.0%	35.5%	35.5%	35.0%	35.6%			8,928	35.6%
2017 / 1	25,886	8,357	78	8,435	8,283	8,397	(0.4%)	100.4%	8,398	50.0%	50.0%	8,340	8,435			32.0%	32.4%	32.4%	32.2%	32.6%			8,435	32.6%
2017 / 2	25,883	8,143	235	8,378	8,541	8,374	-	100.0%	8,374	62.5%	37.5%	8,479	8,378			33.0%	32.4%	32.4%	32.8%	32.4%			8,378	32.4%
2018 / 1	26,408	7,576	314	7,889	8,187	7,982	1.2%	98.8%	7,985	75.0%	25.0%	8,135	7,889			31.0%	30.2%	30.2%	30.8%	29.9%			7,985	30.2%
2018 / 2	30,616	6,696	994	7,690	9,797	8,007	4.0%	96.0%	8,077	87.5%	12.5%	9,573	7,690			32.0%	26.2%	26.4%	31.3%	25.1%			8,078	26.4%
2019 / 1	32,522	2,987	3,699	6,686	9,431	8,965	25.4%	74.6%	9,083	100.0%	-	-	6,686			29.0%	27.6%	27.9%	-	-			9,083	27.9%
<b>Total</b>	<b>614,143</b>	<b>194,875</b>	<b>5,430</b>	<b>200,305</b>	<b>153,112</b>	<b>202,916</b>			<b>150,952</b>			<b>195,646</b>	<b>200,305</b>										<b>203,186</b>	

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

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

Facility Association

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

Accident Year	Current Valuation Results (as at Jun 2019)										Prior Valuation Results (as at Mar 2019)				Change from Prior Valuation			
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]
2004 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-	-
2004 / 2		-		-	-			Link Ratio Method	-	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	(274)	-	-	-	-			Link Ratio Method	-	6,673	33.4%	(270)	-	-	Link Ratio Method	-	6,668	33.3%
2010 / 1	702	-	-	-	-			Link Ratio Method	-	5,125	27.3%	702	-	-	Link Ratio Method	-	5,125	27.3%
2010 / 2	67	-	-	-	-			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%	166	-	-	Link Ratio Method	-	7,250	36.2%
2012 / 1	690	-	-	-	-			Link Ratio Method	-	5,952	31.4%	880	-	-	Link Ratio Method	-	5,952	31.4%
2012 / 2	(216)	-	-	-	-			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	(645)	-	-	-	-			Link Ratio Method	-	8,368	40.1%	(436)	-	-	Link Ratio Method	-	8,368	40.1%
2014 / 1	(57)	-	-	-	-			Link Ratio Method	-	7,199	35.3%	145	-	-	Link Ratio Method	-	7,200	35.3%
2014 / 2	(755)	-	-	-	-			Link Ratio Method	-	8,780	40.5%	(767)	-	-	Incurred (Zero IBNR)	-	8,792	40.5%
2015 / 1	(509)	-	-	-	-			Link Ratio Method	-	8,472	37.2%	(509)	2	2	Incurred (Zero IBNR)	-	8,472	37.2%
2015 / 2	202	(1)	(1)	25	-			Incurred (Zero IBNR)	-	8,094	35.1%	429	(3)	(3)	Incurred (Zero IBNR)	-	8,099	35.1%
2016 / 1	168	(13)	(14)	32	-			Incurred (Zero IBNR)	-	7,218	32.3%	403	(21)	(22)	Incurred (Zero IBNR)	-	7,230	32.2%
2016 / 2	(405)	(22)	(21)	(166)	-			Incurred (Zero IBNR)	-	8,928	35.6%	(181)	(43)	(43)	Incurred (Zero IBNR)	-	9,012	35.7%
2017 / 1	(152)	(38)	(37)	(95)	-			Incurred (Zero IBNR)	-	8,435	32.6%	96	(30)	(30)	Incurred (Zero IBNR)	-	8,509	32.6%
2017 / 2	163	(4)	(4)	100	-			Incurred (Zero IBNR)	-	8,378	32.4%	546	23	25	Link Ratio Method	23	8,370	32.0%
2018 / 1	297	93	96	246	-			BF Method	96	7,985	30.2%	38	191	187	BF Method	187	8,157	30.6%
2018 / 2	2,107	317	388	1,884	-			BF Method	388	8,078	26.4%	1,962	1,399	1,487	BF Method	1,487	9,086	29.5%
2019 / 1	-	-	-	-	-				2,397	9,083	27.9%	6,240	6,033	6,165		1,188	4,643	28.8%
Total	2,219	333	407	2,027	-				2,881	203,186		10,354	7,551	7,767		2,885	200,102	
2018 / 2 & Prior	2,219	333	407	2,027	-				484	194,103		4,114	1,518	1,602		1,697	195,460	

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

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

Facility Association Valuation Results  
Amounts in: \$1,000s as at June 30, 2019  
Coverage: Accident Benefits  
RSP: Alberta Non-Grid

Life to Date													
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
[1]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
	database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]
2014 & prior	29,952	31,193	104.1%	1,305	4.4%	32,498	108.5%	-	-	32,498	108.5%	1,305	4.4%
2015	3,633	3,775	103.9%	8	0.2%	3,783	104.1%	25	0.7%	3,808	104.8%	33	0.9%
2016	3,455	4,759	137.7%	147	4.3%	4,906	142.0%	52	1.5%	4,958	143.5%	199	5.8%
2017	3,798	5,790	152.4%	483	12.7%	6,273	165.2%	(5)	(0.1%)	6,268	165.0%	478	12.6%
2018	4,263	4,213	98.8%	1,866	43.8%	6,079	142.6%	355	8.3%	6,434	150.9%	2,221	52.1%
2019	2,403	828	34.5%	2,398	99.8%	3,226	134.2%	133	5.5%	3,359	139.8%	2,531	105.3%
TOTAL	47,504	50,558	106.4%	6,207	13.1%	56,765	119.5%	560	1.2%	57,325	120.7%	6,767	14.2%

2018 & prior	45,101	49,730	110.3%	3,809	8.4%	53,539	118.7%	427	0.9%	53,966	119.7%	4,236	9.4%
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Activity During Quarter vs EP													
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
[15]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]
	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]
2014 & prior	29,952	18	0.1%	(776)	(2.6%)	(758)	(2.5%)	(4)	-	(762)	(2.5%)	(780)	(2.6%)
2015	3,633	-	-	-	-	-	-	(7)	(0.2%)	(7)	(0.2%)	(7)	(0.2%)
2016	3,455	(63)	(1.8%)	(64)	(1.9%)	(127)	(3.7%)	(15)	(0.4%)	(142)	(4.1%)	(79)	(2.3%)
2017	3,798	188	4.9%	(121)	(3.2%)	67	1.8%	(90)	(2.4%)	(23)	(0.6%)	(211)	(5.6%)
2018	4,263	670	15.7%	(698)	(16.4%)	(28)	(0.7%)	(70)	(1.6%)	(98)	(2.3%)	(768)	(18.0%)
TOTAL	45,101	813	1.8%	(1,659)	(3.7%)	(846)	(1.9%)	(186)	(0.4%)	(1,032)	(2.3%)	(1,845)	(4.1%)

Emergence During Quarter									
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense		
[29]	\$000s	\$000s	\$000s	% Beg Unpaid	\$000s	% Beg IBNR	\$000s	% Beg Unpaid	
	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]	
	database	database	[17]	= [32]/[31]	[21]	= [34]/[30]	[25]	= [36]/[31]	
2014 & prior	4	2,085	18	0.9%	(758)	(18,950.0%)	(762)	(36.5%)	
2015	32	40	-	-	-	-	(7)	(17.5%)	
2016	67	278	(63)	(22.7%)	(127)	(189.6%)	(142)	(51.1%)	
2017	85	689	188	27.3%	67	78.8%	(23)	(3.3%)	
2018	425	2,989	670	22.4%	(28)	(6.6%)	(98)	(3.3%)	
TOTAL	613	6,081	813	13.4%	(846)	(138.0%)	(1,032)	(17.0%)	

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

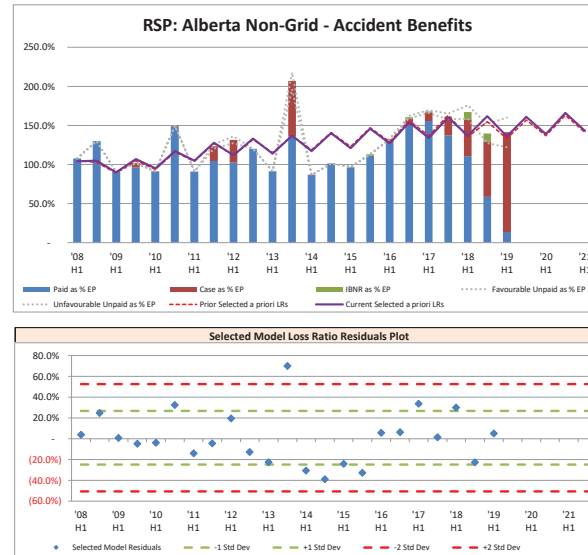
Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt* @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt* @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Jun 2019 [7] <i>= [5]+[6]</i>	<b>Selected Ultimate LR @ Jun 2019 [8] <i>= [7]/[2]</i></b>	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	<b>Selected Ultimate LR @ Jun 2018 [12] <i>database</i></b>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] <i>= [8]-[9]</i>	Claims Amt* [14]	Ultimate LR [15] <i>= [8]-[12]</i>	Claims Amt* @ curr EP [16] <i>= [2]*[15]</i>
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%	96.6%	96.7%	96.7%	96.7%	-	-	(0.1%)	(3)
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	3,140	3,499	455	3,954	-	3,954	125.9%	125.9%	125.9%	125.9%	125.9%	-	-	-	-
2013	3,350	3,823	427	4,250	-	4,250	126.9%	149.5%	149.5%	150.0%	150.1%	(22.6%)	(758)	(23.2%)	(777)
2014	3,510	3,294	4	3,298	-	3,298	94.0%	94.1%	94.2%	94.4%	94.6%	(0.1%)	(4)	(0.6%)	(21)
2015	3,633	3,775	8	3,783	25	3,808	104.8%	105.0%	105.2%	105.3%	106.5%	(0.2%)	(7)	(1.7%)	(62)
2016	3,455	4,759	147	4,906	52	4,958	143.5%	147.1%	148.0%	146.9%	153.0%	(3.6%)	(142)	(9.5%)	(328)
2017	3,798	5,790	483	6,273	(5)	6,268	165.0%	164.5%	167.5%	171.8%	175.6%	0.5%	(23)	(10.6%)	(403)
2018	4,263	4,213	1,866	6,079	355	6,434	150.9%	152.2%	162.0%	166.8%	184.3%	(1.3%)	(98)		
2019	2,403	828	2,398	3,226	133	3,359	139.8%	141.3%	-	-	-				
<b>TOTAL</b>	<b>47,504</b>	<b>50,558</b>	<b>6,207</b>	<b>56,765</b>	<b>560</b>	<b>57,325</b>	<b>120.7%</b>	<b>122.3%</b>	<b>123.1%</b>	<b>122.7%</b>	<b>123.3%</b>		<b>(1,032)</b>		<b>(1,594)</b>
<b>2018 &amp; prior</b>	<b>45,101</b>	<b>49,730</b>	<b>3,809</b>	<b>53,539</b>	<b>427</b>	<b>53,966</b>	<b>119.7%</b>	<b>121.8%</b>	<b>123.1%</b>	<b>122.7%</b>	<b>123.3%</b>		<b>(1,032)</b>		<b>(1,594)</b>

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

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



Accident Period	Current Selected	Prior Selected	Change
2008 / 1	104.0%	105.0%	(1.0%)
2008 / 2	105.0%	103.0%	2.0%
2009 / 1	90.0%	89.0%	1.0%
2009 / 2	107.0%	105.0%	2.0%
2010 / 1	95.0%	94.0%	1.0%
2010 / 2	117.0%	116.0%	1.0%
2011 / 1	105.0%	104.0%	1.0%
2011 / 2	128.0%	127.0%	1.0%
2012 / 1	112.0%	112.0%	-
2012 / 2	133.0%	132.0%	1.0%
2013 / 1	114.0%	115.0%	(1.0%)
2013 / 2	137.0%	137.0%	-
2014 / 1	117.0%	119.0%	(2.0%)
2014 / 2	140.0%	141.0%	(1.0%)
2015 / 1	121.0%	123.0%	(2.0%)
2015 / 2	146.0%	147.0%	(1.0%)
2016 / 1	127.0%	129.0%	(2.0%)
2016 / 2	154.0%	156.0%	(2.0%)
2017 / 1	134.0%	137.0%	(3.0%)
2017 / 2	160.0%	163.0%	(3.0%)
2018 / 1	137.0%	135.0%	2.0%
2018 / 2	162.0%	155.0%	7.0%
2019 / 1	136.0%	133.0%	3.0%
2019 / 2	161.0%	157.0%	4.0%
2020 / 1	139.0%	137.0%	2.0%
2020 / 2	166.0%	163.0%	3.0%
2021 / 1	143.0%	141.0%	2.0%

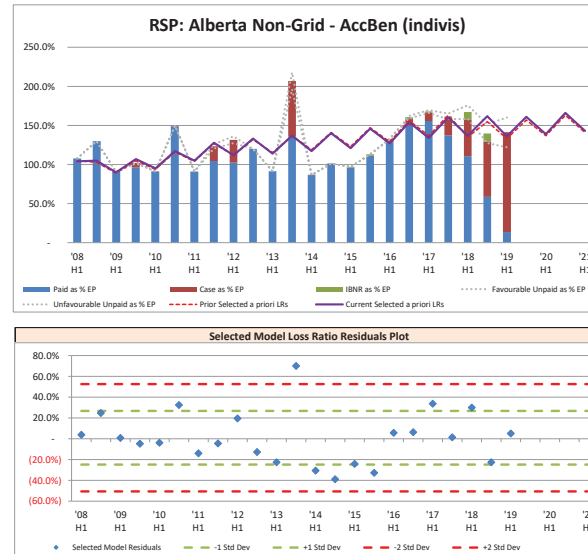


Current AHY: **2019 / 1**

Mar 31, 2019 valuation result						Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
Accident Period	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	[14]	[15]	
	[1]	[2]	[3]	[4]	[5]				[9]	[10]	[11]	[12]	[13]	[14]	[15]	
	val data	val data	val data	val data	=([4]/[1])				=([1]*[6]*[7]*[8])	trend analysis	assumption	assumption	=([4]*[10]*[11]*[12])	=([13]/[9])	selected	
2008 / 1	1,696	1,829	-	1,829	107.8%	1.1783	1.0000	1.0000	1,998	1.5433	1.0000	1.0000	2,823	141.3%	-	
2008 / 2	1,481	1,923	-	1,923	129.8%	1.1821	1.0000	1.0000	1,751	1.5310	1.0000	1.0000	2,944	168.1%	-	
2009 / 1	1,413	1,282	-	1,282	90.7%	1.1582	1.0000	1.0000	1,637	1.7532	1.0000	1.0000	2,248	137.3%	-	
2009 / 2	1,487	1,431	88	1,519	102.2%	1.1368	1.0000	1.0000	1,690	1.4478	1.0000	1.0000	2,200	130.2%	-	
2010 / 1	1,403	1,274	6	1,280	91.2%	1.1526	1.0000	1.0000	1,617	1.6574	1.0000	1.0000	2,122	131.2%	-	
2010 / 2	1,533	2,278	15	2,293	149.6%	1.1788	1.0000	1.0000	1,807	1.3684	1.0000	1.0000	3,138	173.7%	-	
2011 / 1	1,560	1,422	-	1,422	91.1%	1.2066	1.0000	1.0000	1,882	1.5675	1.0000	1.0000	2,228	118.4%	-	
2011 / 2	1,645	1,720	310	2,030	123.4%	1.2202	1.0000	1.0000	2,007	1.2942	1.0000	1.0000	2,627	130.9%	-	
2012 / 1	1,551	1,588	455	2,043	131.7%	1.2195	1.0000	1.0000	1,891	1.4822	1.0000	1.0000	3,028	160.1%	-	
2012 / 2	1,590	1,911	-	1,911	120.2%	1.1951	1.0000	1.0000	1,900	1.2235	1.0000	1.0000	2,338	123.1%	-	
2013 / 1	1,664	1,519	0	1,520	91.3%	1.1768	1.0000	1.0000	1,958	1.4012	1.0000	1.0000	2,129	108.7%	-	
2013 / 2	1,686	2,286	1,202	3,488	206.9%	1.1620	1.0000	1.0000	1,959	1.1563	1.0000	1.0000	4,033	205.9%	-	
2014 / 1	1,702	1,471	1	1,472	86.5%	1.1441	1.0000	1.0000	1,947	1.3246	1.0000	1.0000	1,949	100.1%	-	
2014 / 2	1,809	1,824	3	1,830	101.2%	1.1272	1.0000	1.0000	2,039	1.0933	1.0000	1.0000	2,001	98.1%	-	
2015 / 1	1,831	1,766	-	1,777	97.0%	1.1186	1.0000	1.0000	2,048	1.2523	1.0000	1.0000	2,225	108.6%	12.5%	
2015 / 2	1,802	2,010	8	2,038	113.1%	1.1070	1.0000	1.0000	1,995	1.0334	1.0000	1.0000	2,106	105.6%	12.5%	
2016 / 1	1,659	2,118	56	2,199	132.6%	1.1023	1.0000	1.0000	1,829	1.1840	1.0000	1.0000	2,604	142.4%	12.5%	
2016 / 2	1,809	2,704	155	2,901	160.4%	1.1054	1.0000	1.0000	2,000	0.9768	1.0000	1.0000	2,834	141.7%	12.5%	
2017 / 1	1,893	2,948	210	3,175	167.7%	1.1018	1.0000	1.0000	2,086	1.1193	1.0000	1.0000	3,554	170.4%	12.5%	
2017 / 2	1,931	2,654	395	3,115	161.3%	1.0865	1.0000	1.0000	2,098	0.9234	1.0000	1.0000	2,877	137.1%	12.5%	
2018 / 1	1,986	2,194	939	3,317	167.0%	1.0672	1.0000	1.0000	2,119	1.0578	1.0000	1.0000	3,509	165.6%	12.5%	
2018 / 2	2,306	1,349	1,625	3,215	139.4%	1.0426	1.0000	1.0000	2,404	0.8728	1.0000	1.0000	2,806	116.7%	12.5%	
<b>Total</b>	<b>37,437</b>	<b>41,499</b>	<b>5,468</b>	<b>47,580</b>	<b>127.1%</b>	<b>1.1396</b>	<b>1.0000</b>	<b>1.0000</b>	<b>42,662</b>	<b>1.2258</b>	<b>1.0000</b>	<b>1.0000</b>	<b>58,323</b>	<b>136.7%</b>	<b>100.0%</b>	
*Indemnity & allowed claims expense from FA Valuation Summary						2018-2 AIX				on industry 2018-2 AIX data derived from 2019 / 1 on-levels				weighted average:		
														selected:		136.0%
														current		133.0%
														prior		

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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	104.0%	105.0%	(1.0%)
2008 / 2	105.0%	103.0%	2.0%
2009 / 1	90.0%	89.0%	1.0%
2009 / 2	107.0%	105.0%	2.0%
2010 / 1	95.0%	94.0%	1.0%
2010 / 2	117.0%	116.0%	1.0%
2011 / 1	105.0%	104.0%	1.0%
2011 / 2	128.0%	127.0%	1.0%
2012 / 1	112.0%	112.0%	-
2012 / 2	133.0%	132.0%	1.0%
2013 / 1	114.0%	115.0%	(1.0%)
2013 / 2	137.0%	137.0%	-
2014 / 1	117.0%	119.0%	(2.0%)
2014 / 2	140.0%	141.0%	(1.0%)
2015 / 1	121.0%	123.0%	(2.0%)
2015 / 2	146.0%	147.0%	(1.0%)
2016 / 1	127.0%	129.0%	(2.0%)
2016 / 2	154.0%	156.0%	(2.0%)
2017 / 1	134.0%	137.0%	(3.0%)
2017 / 2	160.0%	163.0%	(3.0%)
2018 / 1	137.0%	135.0%	2.0%
2018 / 2	162.0%	155.0%	7.0%
2019 / 1	136.0%	133.0%	3.0%
2019 / 2	161.0%	157.0%	4.0%
2020 / 1	139.0%	137.0%	2.0%
2020 / 2	166.0%	163.0%	3.0%
2021 / 1	143.0%	141.0%	2.0%



Current AHY: **2019 / 1**

	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
Accident Period	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level			
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	
	val data	val data	val data	val data	=([4]/[1])	industry avg EP relativity	assumption	assumption	=([1]*[6]*[7]*[8])	trend analysis	assumption	assumption	=([4]*[10]*[11]*[12])	=([13]/[9])	selected	
2008 / 1	1,696	1,829	-	1,829	107.8%	1.1783	1.0000	1.0000	1,998	1.5433	1.0000	1.0000	2,823	141.3%	-	
2008 / 2	1,481	1,923	-	1,923	129.8%	1.1821	1.0000	1.0000	1,751	1.5310	1.0000	1.0000	2,944	168.1%	-	
2009 / 1	1,413	1,282	-	1,282	90.7%	1.1582	1.0000	1.0000	1,637	1.7532	1.0000	1.0000	2,248	137.3%	-	
2009 / 2	1,487	1,431	88	1,519	102.2%	1.1368	1.0000	1.0000	1,690	1.4478	1.0000	1.0000	2,200	130.2%	-	
2010 / 1	1,403	1,274	6	1,280	91.2%	1.1526	1.0000	1.0000	1,617	1.6574	1.0000	1.0000	2,122	131.2%	-	
2010 / 2	1,533	2,278	15	2,293	149.6%	1.1788	1.0000	1.0000	1,807	1.3684	1.0000	1.0000	3,138	173.7%	-	
2011 / 1	1,560	1,422	-	1,422	91.1%	1.2066	1.0000	1.0000	1,882	1.5675	1.0000	1.0000	2,228	118.4%	-	
2011 / 2	1,645	1,720	310	2,030	123.4%	1.2202	1.0000	1.0000	2,007	1.2942	1.0000	1.0000	2,627	130.9%	-	
2012 / 1	1,551	1,588	455	2,043	131.7%	1.2195	1.0000	1.0000	1,891	1.4822	1.0000	1.0000	3,028	160.1%	-	
2012 / 2	1,590	1,911	-	1,911	120.2%	1.1951	1.0000	1.0000	1,900	1.2235	1.0000	1.0000	2,338	123.1%	-	
2013 / 1	1,664	1,519	0	1,520	91.3%	1.1768	1.0000	1.0000	1,958	1.4012	1.0000	1.0000	2,129	108.7%	-	
2013 / 2	1,686	2,286	1,202	3,488	206.9%	1.1620	1.0000	1.0000	1,959	1.1563	1.0000	1.0000	4,033	205.9%	-	
2014 / 1	1,702	1,471	1	1,472	86.5%	1.1441	1.0000	1.0000	1,947	1.3246	1.0000	1.0000	1,949	100.1%	-	
2014 / 2	1,809	1,824	3	1,830	101.2%	1.1272	1.0000	1.0000	2,039	1.0933	1.0000	1.0000	2,001	98.1%	-	
2015 / 1	1,831	1,766	-	1,777	97.0%	1.1186	1.0000	1.0000	2,048	1.2523	1.0000	1.0000	2,225	108.6%	12.5%	
2015 / 2	1,802	2,010	8	2,038	113.1%	1.1070	1.0000	1.0000	1,995	1.0334	1.0000	1.0000	2,106	105.6%	12.5%	
2016 / 1	1,659	2,118	56	2,199	132.6%	1.1023	1.0000	1.0000	1,829	1.1840	1.0000	1.0000	2,604	142.4%	12.5%	
2016 / 2	1,809	2,704	155	2,901	160.4%	1.1054	1.0000	1.0000	2,000	0.9768	1.0000	1.0000	2,834	141.7%	12.5%	
2017 / 1	1,893	2,948	210	3,175	167.7%	1.1018	1.0000	1.0000	2,086	1.1193	1.0000	1.0000	3,554	170.4%	12.5%	
2017 / 2	1,931	2,654	395	3,115	161.3%	1.0865	1.0000	1.0000	2,098	0.9234	1.0000	1.0000	2,877	137.1%	12.5%	
2018 / 1	1,986	2,194	939	3,317	167.0%	1.0672	1.0000	1.0000	2,119	1.0578	1.0000	1.0000	3,509	165.6%	12.5%	
2018 / 2	2,306	1,349	1,625	3,215	139.4%	1.0426	1.0000	1.0000	2,404	0.8728	1.0000	1.0000	2,806	116.7%	12.5%	
Total	37,437	41,499	5,468	47,580	127.1%	1.1396	1.0000	1.0000	42,662	1.2258	1.0000	1.0000	58,323	136.7%	100.0%	
*Indemnity & allowed claims expense from FA Valuation Summary																
2018-2 AIX																
on industry 2018-2 AIX data derived from 2019 / 1 on-levels																
weighted average:														136.0%		
selected:														136.0%		
current														133.0%		
prior														133.0%		

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

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

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

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

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**

as at June 30, 2019

Coverage: Accident Benefits

RSP: Alberta Non-Grid

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2004	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	3,127	3,573	-	100.0%	3,573			3,573	3,573			106.5%	121.7%	121.7%	121.7%	121.7%			3,573	121.7%
2011	3,205	3,141	310	3,451	3,744	3,451	-	100.0%	3,451			3,451	3,451			116.8%	107.7%	107.7%	107.7%	107.7%			3,451	107.7%
2012	3,140	3,499	455	3,954	3,851	3,954	-	100.0%	3,954			3,954	3,954			122.6%	125.9%	125.9%	125.9%	125.9%			3,954	125.9%
2013	3,350	3,823	427	4,250	4,207	4,250	-	100.0%	4,250			4,250	4,250			125.6%	126.8%	126.8%	126.8%	126.8%			4,250	126.8%
2014	3,510	3,294	4	3,298	4,523	3,298	-	100.0%	3,298			3,298	3,298			128.9%	93.9%	93.9%	93.9%	93.9%			3,298	93.9%
2015	3,633	3,775	8	3,783	4,847	3,802	0.5%	99.5%	3,808			3,878	3,783			133.4%	104.7%	104.8%	106.7%	104.1%			3,808	104.8%
2016	3,455	4,759	147	4,906	4,874	4,959	1.1%	98.9%	4,958			4,931	4,906			141.1%	143.5%	143.5%	142.7%	142.0%			4,958	143.5%
2017	3,798	5,790	483	6,273	5,588	6,271	0.7%	99.3%	6,267			5,915	6,273			147.1%	165.1%	165.0%	155.7%	165.1%			6,268	165.0%
2018	4,263	4,213	1,867	6,079	6,413	6,414	(3145.5%)	3245.5%	6,435			6,487	6,079			150.4%	150.5%	150.9%	152.2%	142.6%			6,434	150.9%
2019	2,403	828	2,398	3,226	3,268	3,363	4.1%	95.9%	3,359			-	3,226			136.0%	139.9%	139.8%		134.2%			3,359	139.8%
Total	47,507	50,558	6,206	56,764	44,444	57,307			43,353			53,708	56,764										57,324	

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

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

Facility Association

Comparison of Estimated Ultimate Losses by Method  
as at June 30, 2019

Coverage: Accident Benefits

RSP: Alberta Non-Grid

Amounts in: \$1,000s

	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)								Change from Prior Valuation			
Accident Year	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	ELR Method*	LR Ratio Method	BF Method*	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	
																			=([19]-[16])	=([20]-[17])	=([21]-[18])	=([22]-[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%		2,801		N/A	-	2,801	96.6%	-	-	-	-	
2010	3,127	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	3,744	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	3,851	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	4,207	4,250	4,250	4,250	4,250			N/A	-	4,250	126.8%	4,224	5,008	5,008	N/A	-	5,008	149.5%	(758)	-	(758)	(22.7%)	
2014	4,523	3,298	3,298	3,298	3,298			N/A	-	3,298	93.9%	4,575	3,301	3,302	N/A	4	3,302	94.1%	-	(4)	(4)	(0.2%)	
2015	4,847	3,802	3,808	3,878	3,783			N/A	25	3,808	104.8%	4,902	3,808	3,815	N/A	32	3,815	105.0%	-	(7)	(7)	(0.2%)	
2016	4,874	4,959	4,958	4,931	4,906			N/A	52	4,958	143.5%	4,961	5,102	5,100	N/A	67	5,100	147.1%	(127)	(15)	(142)	(3.6%)	
2017	5,588	6,271	6,267	5,915	6,273			N/A	(5)	6,268	165.0%	5,741	6,295	6,292	N/A	85	6,291	164.5%	67	(90)	(23)	0.5%	
2018	6,413	6,414	6,435	6,487	6,079			N/A	355	6,434	150.9%	6,256	6,552	6,532	N/A	425	6,532	152.2%	(28)	(70)	(98)	(1.3%)	
2019	3,268	3,363	3,359	-	3,226			N/A	133	3,359	139.8%	3,291	3,521	3,401	N/A	-	1,687	141.2%	1,539	133	1,672	(1.4%)	
Total	44,444	57,307	43,353	53,708	56,764				560	57,324		44,596	58,536	44,427		613	56,684		693	(53)	640		
2018 & Prior	41,175	53,944	39,994	53,708	53,538				427	53,965		41,305	55,015	41,026		613	54,997		(846)	(186)	(1,032)		

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

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**

as at June 30, 2019

Coverage: AccBen (indivis)

RSP: Alberta Non-Grid

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2004 / 1	(7)	-	-	-		-				-	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	1,591	1,519	-	100.0%	1,519	-	100.0%	1,519	1,519			107.0%	102.2%	102.2%	102.2%	102.2%			1,519	102.2%
2010 / 1	1,403	1,274	6	1,280	1,333	1,280	-	100.0%	1,280	-	100.0%	1,280	1,280			95.0%	91.2%	91.2%	91.2%	91.2%			1,280	91.2%
2010 / 2	1,533	2,278	15	2,293	1,794	2,293	-	100.0%	2,293	-	100.0%	2,293	2,293			117.0%	149.5%	149.5%	149.5%	149.5%			2,293	149.5%
2011 / 1	1,560	1,422	-	1,422	1,638	1,422	-	100.0%	1,422	-	100.0%	1,422	1,422			105.0%	91.1%	91.1%	91.1%	91.1%			1,422	91.1%
2011 / 2	1,645	1,720	310	2,030	2,106	2,030	-	100.0%	2,030	-	100.0%	2,030	2,030			128.0%	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	2,114	1,911	-	100.0%	1,911	-	100.0%	1,911	1,911			133.0%	120.2%	120.2%	120.2%	120.2%			1,911	120.2%
2013 / 1	1,664	1,519	0	1,520	1,897	1,520	-	100.0%	1,520	-	100.0%	1,520	1,520			114.0%	91.3%	91.3%	91.3%	91.3%			1,520	91.3%
2013 / 2	1,686	2,304	426	2,730	2,310	2,730	-	100.0%	2,730	-	100.0%	2,730	2,730			137.0%	161.9%	161.9%	161.9%	161.9%			2,730	161.9%
2014 / 1	1,702	1,471	1	1,472	1,991	1,472	-	100.0%	1,472	-	100.0%	1,472	1,472			117.0%	86.5%	86.5%	86.5%	86.5%			1,472	86.5%
2014 / 2	1,809	1,824	3	1,826	2,532	1,826	-	100.0%	1,826	-	100.0%	1,826	1,826			140.0%	101.0%	101.0%	101.0%	101.0%			1,826	101.0%
2015 / 1	1,831	1,766	-	1,766	2,216	1,772	0.3%	99.7%	1,773	-	100.0%	1,772	1,766			121.0%	96.8%	96.9%	96.8%	96.4%			1,774	96.9%
2015 / 2	1,802	2,010	8	2,017	2,631	2,031	0.7%	99.3%	2,035	12.5%	87.5%	2,106	2,017			146.0%	112.7%	112.9%	116.8%	111.9%			2,034	112.9%
2016 / 1	1,655	2,107	7	2,114	2,102	2,133	0.9%	99.1%	2,132	25.0%	75.0%	2,125	2,114			127.0%	128.9%	128.9%	128.4%	127.7%			2,132	128.8%
2016 / 2	1,800	2,653	140	2,792	2,773	2,827	1.2%	98.8%	2,826	37.5%	62.5%	2,806	2,792			154.0%	157.0%	157.0%	155.9%	155.1%			2,826	157.0%
2017 / 1	1,882	2,996	58	3,054	2,522	3,086	1.1%	98.9%	3,080	50.0%	50.0%	2,804	3,054			134.0%	164.0%	163.7%	149.0%	162.2%			3,081	163.7%
2017 / 2	1,916	2,794	425	3,219	3,066	3,185	(1.1%)	101.1%	3,186	62.5%	37.5%	3,111	3,219			160.0%	166.2%	166.3%	162.3%	168.0%			3,187	166.3%
2018 / 1	1,970	2,423	749	3,172	2,699	3,287	3.5%	96.5%	3,267	75.0%	25.0%	2,846	3,172			137.0%	166.9%	165.8%	144.5%	161.0%			3,266	165.8%
2018 / 2	2,293	1,789	1,117	2,907	3,714	3,127	7.0%	93.0%	3,168	87.5%	12.5%	3,641	2,907			162.0%	136.4%	138.2%	158.8%	126.8%			3,168	138.2%
2019 / 1	2,403	828	2,398	3,226	3,268	3,363	4.1%	95.9%	3,359	100.0%	-	-	3,226			136.0%	139.9%	139.8%	-	-			3,359	139.8%
Total	47,507	50,558	6,206	56,764	46,034	57,307			44,872			53,708	56,764										57,324	

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

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

Facility Association

Comparison of Estimated IBNR by Method

as at June 30, 2019

Coverage: AccBen (indivis)

RSP: Alberta Non-Grid

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
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	71	-	-	-	-			Link Ratio Method	-	1,519	102.2%	42	-	-	Link Ratio Method	-	1,519	102.2%	-	-	-	-
2010 / 1	53	-	-	-	-			Link Ratio Method	-	1,280	91.2%	39	-	-	Link Ratio Method	-	1,280	91.2%	-	-	-	-
2010 / 2	(499)	-	-	-	-			Link Ratio Method	-	2,293	149.5%	(514)	-	-	Link Ratio Method	-	2,293	149.5%	-	-	-	-
2011 / 1	216	-	-	-	-			Link Ratio Method	-	1,422	91.1%	200	-	-	Link Ratio Method	-	1,422	91.1%	-	-	-	-
2011 / 2	76	-	-	-	-			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	203	-	-	-	-			Link Ratio Method	-	1,911	120.2%	187	-	-	Link Ratio Method	-	1,911	120.2%	-	-	-	-
2013 / 1	377	-	-	-	-			Link Ratio Method	-	1,520	91.3%	394	-	-	Link Ratio Method	-	1,520	91.3%	-	-	-	-
2013 / 2	(420)	-	-	-	-			Link Ratio Method	-	2,730	161.9%	(1,178)	-	-	Link Ratio Method	-	3,488	206.8%	(758)	-	(758)	(44.9%)
2014 / 1	519	-	-	-	-			Link Ratio Method	-	1,472	86.5%	553	-	-	Link Ratio Method	-	1,472	86.5%	-	-	-	-
2014 / 2	706	-	-	-	-			Link Ratio Method	-	1,826	101.0%	724	3	4	BF Method	4	1,830	101.2%	-	(4)	(4)	(0.2%)
2015 / 1	450	6	8	6	-			BF Method	8	1,774	96.9%	487	9	11	BF Method	11	1,777	97.0%	-	(3)	(3)	(0.1%)
2015 / 2	614	13	17	88	-			BF Method	17	2,034	112.9%	632	16	21	BF Method	21	2,038	113.1%	-	(4)	(4)	(0.2%)
2016 / 1	(12)	19	18	11	-			BF Method	18	2,132	128.8%	(35)	25	25	BF Method	25	2,199	132.6%	(61)	(7)	(68)	(3.8%)
2016 / 2	(20)	35	34	14	-			BF Method	34	2,826	157.0%	(37)	43	42	BF Method	42	2,901	160.4%	(67)	(8)	(75)	(3.4%)
2017 / 1	(532)	32	27	(250)	-			BF Method	27	3,081	163.7%	(565)	22	18	BF Method	18	3,175	167.8%	(104)	9	(95)	(4.1%)
2017 / 2	(153)	(34)	(32)	(108)	-			BF Method	(32)	3,187	166.3%	100	67	67	BF Method	67	3,115	161.3%	170	(99)	71	5.0%
2018 / 1	(473)	115	94	(326)	-			BF Method	94	3,266	165.8%	(451)	230	184	BF Method	184	3,317	167.0%	40	(90)	(50)	(1.2%)
2018 / 2	808	220	261	734	-			BF Method	261	3,168	138.2%	601	215	241	BF Method	241	3,215	139.4%	(67)	20	(47)	(1.2%)
2019 / 1	-	-	-	-	-				133	3,359	139.8%	1,604	1,834	1,714		-	1,687	141.2%	1,539	133	1,672	(1.4%)
Total	1,680	406	427	170	-				560	57,324		2,538	2,464	2,327		613	56,684		692	(53)	639	
2018 / 2 & Prior	1,680	406	427	170	-				427	53,965		933	630	613		613	54,997		(847)	(186)	(1,033)	

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

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

Facility Association      **Valuation Results**  
Amounts in: \$1,000s      as at June 30, 2019  
**Coverage: Other Coverages**  
**RSP: Alberta Non-Grid**

Life to Date													
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
[1]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	
database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]	
2014 & prior	302,322	256,437	84.8%	1,058	0.3%	257,495	85.2%	10	-	257,505	85.2%	1,068	0.4%
2015	40,374	31,657	78.4%	592	1.5%	32,249	79.9%	41	0.1%	32,290	80.0%	633	1.6%
2016	38,938	42,576	109.3%	998	2.6%	43,574	111.9%	7	-	43,581	111.9%	1,005	2.6%
2017	40,657	38,201	94.0%	1,131	2.8%	39,332	96.7%	(155)	(0.4%)	39,177	96.4%	976	2.4%
2018	44,684	39,479	88.4%	1,393	3.1%	40,872	91.5%	(2,338)	(5.2%)	38,534	86.2%	(945)	(2.1%)
2019	23,587	16,115	68.3%	6,019	25.5%	22,134	93.8%	(3,287)	(13.9%)	18,847	79.9%	2,732	11.6%
TOTAL	490,562	424,465	86.5%	11,191	2.3%	435,656	88.8%	(5,722)	(1.2%)	429,934	87.6%	5,469	1.1%
2018 & prior	466,975	408,350	87.4%	5,172	1.1%	413,522	88.6%	(2,435)	(0.5%)	411,087	88.0%	2,737	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	
[15]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP
[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]	
database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]	
2014 & prior	302,322	9	-	(2)	-	7	-	(67)	-	(60)	-	(69)	-
2015	40,374	(35)	(0.1%)	30	0.1%	(5)	-	(10)	-	(15)	-	20	-
2016	38,938	(241)	(0.6%)	(50)	(0.1%)	(291)	(0.7%)	(76)	(0.2%)	(367)	(0.9%)	(126)	(0.3%)
2017	40,657	(362)	(0.9%)	(54)	(0.1%)	(416)	(1.0%)	233	0.6%	(183)	(0.5%)	179	0.4%
2018	44,684	(1,309)	(2.9%)	(1,947)	(4.4%)	(3,256)	(7.3%)	1,947	4.4%	(1,309)	(2.9%)	-	-
TOTAL	466,975	(1,938)	(0.4%)	(2,023)	(0.4%)	(3,961)	(0.8%)	2,027	0.4%	(1,934)	(0.4%)	4	-
Emergence During Quarter													
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense						
[29]	\$000s	\$000s	\$000s	% Beg Unpaid	\$000s	% Beg IBNR	\$000s	% Beg Unpaid					
[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]						
database	database	[17]	= [32]/[31]	[21]	= [34]/[30]	[25]	= [36]/[31]						
2014 & prior	77	1,137	9	0.8%	7	9.1%	(60)	(5.3%)					
2015	51	613	(35)	(5.7%)	(5)	(9.8%)	(15)	(2.4%)					
2016	83	1,131	(241)	(21.3%)	(291)	(350.6%)	(367)	(32.4%)					
2017	(388)	797	(362)	(45.4%)	(416)	107.2%	(183)	(23.0%)					
2018	(4,285)	(945)	(1,309)	138.5%	(3,256)	76.0%	(1,309)	138.5%					
TOTAL	(4,462)	2,733	(1,938)	(70.9%)	(3,961)	88.8%	(1,934)	(70.8%)					

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

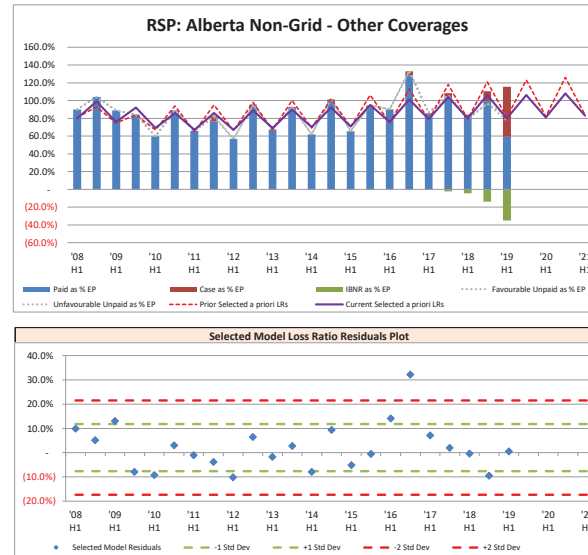
Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt* @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt* @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Jun 2019 [7] = [5]+[6]	<b>Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]</b>	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	<b>Selected Ultimate LR @ Jun 2018 [12] <i>database</i></b>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] = [8]-[9]	Claims Amt* [14]	Ultimate LR [15] = [8]-[12]	Claims Amt* @ curr EP [16] = [2]*[15]
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	29,237	4	29,241	-	29,241	108.7%	108.7%	108.7%	108.7%	108.7%	-	(1)	-	-
2008	31,214	30,207	-	30,207	-	30,207	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	23,934	3	23,937	-	23,937	75.1%	75.1%	75.2%	75.2%	75.2%	-	(1)	(0.1%)	(32)
2011	36,098	25,799	1,018	26,817	(3)	26,814	74.3%	74.3%	74.4%	74.3%	74.3%	-	(15)	-	-
2012	35,753	27,214	-	27,214	-	27,214	76.1%	76.1%	76.1%	76.1%	76.1%	-	(2)	-	-
2013	36,739	29,437	3	29,440	2	29,442	80.1%	80.2%	80.2%	80.2%	80.2%	(0.1%)	(13)	(0.1%)	(37)
2014	38,432	31,607	29	31,636	11	31,647	82.3%	82.4%	82.5%	82.4%	82.4%	(0.1%)	(27)	(0.1%)	(38)
2015	40,374	31,657	592	32,249	41	32,290	80.0%	80.0%	80.1%	80.3%	81.1%	-	(15)	(1.1%)	(444)
2016	38,938	42,576	998	43,574	7	43,581	111.9%	112.4%	112.4%	112.5%	115.7%	(0.5%)	(367)	(3.8%)	(1,480)
2017	40,657	38,201	1,131	39,332	(155)	39,177	96.4%	96.0%	95.7%	96.6%	101.8%	0.4%	(183)	(5.4%)	(2,195)
2018	44,684	39,479	1,393	40,872	(2,338)	38,534	86.2%	88.4%	86.7%	89.8%	84.8%	(2.2%)	(1,309)		
2019	23,587	16,115	6,019	22,134	(3,287)	18,847	79.9%	80.5%	-	-	-				
<b>TOTAL</b>	<b>490,562</b>	<b>424,465</b>	<b>11,191</b>	<b>435,656</b>	<b>(5,722)</b>	<b>429,934</b>	<b>87.6%</b>	<b>88.1%</b>	<b>88.1%</b>	<b>88.5%</b>	<b>89.0%</b>		<b>(1,934)</b>		<b>(4,226)</b>
<b>2018 &amp; prior</b>	<b>466,975</b>	<b>408,350</b>	<b>5,172</b>	<b>413,522</b>	<b>(2,435)</b>	<b>411,087</b>	<b>88.0%</b>	<b>88.3%</b>	<b>88.1%</b>	<b>88.5%</b>	<b>89.0%</b>		<b>(1,934)</b>		<b>(4,226)</b>

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

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



Accident Period	Current Selected	Prior Selected	Change
2008 / 1	80.0%	81.0%	(1.0%)
2008 / 2	99.0%	93.0%	6.0%
2009 / 1	76.0%	75.0%	1.0%
2009 / 2	92.0%	84.0%	8.0%
2010 / 1	69.0%	67.0%	2.0%
2010 / 2	86.0%	94.0%	(8.0%)
2011 / 1	67.0%	65.0%	2.0%
2011 / 2	86.0%	95.0%	(9.0%)
2012 / 1	67.0%	66.0%	1.0%
2012 / 2	89.0%	98.0%	(9.0%)
2013 / 1	69.0%	67.0%	2.0%
2013 / 2	90.0%	100.0%	(10.0%)
2014 / 1	70.0%	69.0%	1.0%
2014 / 2	92.0%	102.0%	(10.0%)
2015 / 1	71.0%	70.0%	1.0%
2015 / 2	95.0%	106.0%	(11.0%)
2016 / 1	76.0%	75.0%	1.0%
2016 / 2	101.0%	113.0%	(12.0%)
2017 / 1	79.0%	78.0%	1.0%
2017 / 2	104.0%	118.0%	(14.0%)
2018 / 1	80.0%	79.0%	1.0%
2018 / 2	106.0%	121.0%	(15.0%)
2019 / 1	80.0%	81.0%	(1.0%)
2019 / 2	106.0%	123.0%	(17.0%)
2020 / 1	81.0%	82.0%	(1.0%)
2020 / 2	108.0%	126.0%	(18.0%)
2021 / 1	83.0%	84.0%	(1.0%)



Current AHY: **2019 / 1**

Mar 31, 2019 valuation result						Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
Accident Period	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	[14]	[15]	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	
	val data	val data	val data	val data	=([4]/[1])	industry avg EP relativity	assumption	assumption	=([1]*[6]*[7]*[8])	trend analysis	assumption	assumption	=([4]*[10]*[11]*[12])	=([13]/[9])	selected	
2008 / 1	16,141	14,516	-	14,516	89.9%	1.2960	1.0000	1.0000	20,918	1.3062	1.0000	1.0000	18,961	90.6%	-	
2008 / 2	15,071	15,692	0	15,692	104.1%	1.2672	1.0000	1.0000	19,097	1.0240	1.0000	1.0000	16,069	84.1%	-	
2009 / 1	14,650	13,041	-	13,041	89.0%	1.2318	1.0000	1.0000	18,046	1.2659	1.0000	1.0000	16,509	91.5%	-	
2009 / 2	15,494	13,034	0	13,034	84.1%	1.1860	1.0000	1.0000	18,376	1.0778	1.0000	1.0000	14,049	76.5%	-	
2010 / 1	15,087	9,009	3	9,012	59.7%	1.1259	1.0000	1.0000	16,986	1.3193	1.0000	1.0000	11,889	70.0%	-	
2010 / 2	16,767	14,924	0	14,925	89.0%	1.1046	1.0000	1.0000	18,522	1.0118	1.0000	1.0000	15,101	81.5%	-	
2011 / 1	17,399	11,470	-	11,470	65.9%	1.0877	1.0000	1.0000	18,924	1.3072	1.0000	1.0000	14,994	79.2%	-	
2011 / 2	18,698	14,326	1,020	15,358	82.1%	1.0725	1.0000	1.0000	20,054	1.0136	1.0000	1.0000	15,568	77.6%	-	
2012 / 1	17,852	10,133	-	10,133	56.8%	1.0615	1.0000	1.0000	18,950	1.2641	1.0000	1.0000	12,809	67.6%	-	
2012 / 2	17,902	17,077	6	17,083	95.4%	1.0583	1.0000	1.0000	18,947	0.9405	1.0000	1.0000	16,067	84.8%	-	
2013 / 1	18,094	12,158	3	12,171	67.3%	1.0486	1.0000	1.0000	18,972	1.2277	1.0000	1.0000	14,943	78.8%	8.8%	
2013 / 2	18,645	17,279	0	17,284	92.7%	1.0414	1.0000	1.0000	19,418	0.9510	1.0000	1.0000	16,437	84.6%	8.8%	
2014 / 1	18,516	11,475	1	11,490	62.1%	1.0307	1.0000	1.0000	19,084	1.1847	1.0000	1.0000	13,612	71.3%	8.9%	
2014 / 2	19,918	20,129	20	20,184	101.3%	1.0206	1.0000	1.0000	20,328	0.8901	1.0000	1.0000	17,965	88.4%	8.9%	
2015 / 1	20,393	13,259	125	13,416	65.8%	1.0119	1.0000	1.0000	20,636	1.1422	1.0000	1.0000	15,324	74.3%	8.9%	
2015 / 2	19,987	18,433	436	18,889	94.5%	1.0223	1.0000	1.0000	20,433	0.8542	1.0000	1.0000	16,134	79.0%	8.9%	
2016 / 1	18,842	16,861	91	16,977	90.1%	1.0381	1.0000	1.0000	19,560	1.1128	1.0000	1.0000	18,892	96.6%	5.6%	
2016 / 2	20,259	25,956	957	26,972	133.1%	1.0498	1.0000	1.0000	21,269	0.8015	1.0000	1.0000	21,617	101.6%	5.5%	
2017 / 1	20,498	17,405	155	17,637	86.0%	1.0500	1.0000	1.0000	21,522	1.0704	1.0000	1.0000	18,879	87.7%	8.9%	
2017 / 2	20,509	21,158	1,031	21,723	105.9%	1.0472	1.0000	1.0000	21,477	0.8281	1.0000	1.0000	17,989	83.8%	8.9%	
2018 / 1	21,376	17,244	743	16,994	79.5%	1.0365	1.0000	1.0000	22,157	1.0342	1.0000	1.0000	17,575	79.3%	8.9%	
2018 / 2	23,680	23,545	2,597	22,849	96.5%	1.0217	1.0000	1.0000	24,195	0.7747	1.0000	1.0000	17,703	73.2%	9.0%	
<b>Total</b>	<b>405,778</b>	<b>348,123</b>	<b>7,189</b>	<b>350,849</b>	<b>86.5%</b>	<b>1.0291</b>	<b>1.0000</b>	<b>1.0000</b>	<b>437,871</b>	<b>1.0235</b>	<b>1.0000</b>	<b>1.0000</b>	<b>359,086</b>	<b>82.0%</b>	<b>99.9%</b>	

\*Indemnity & allowed claims expense from FA Valuation Summary

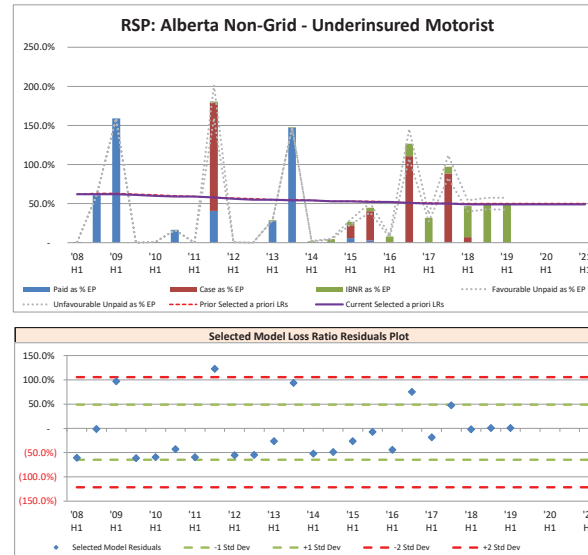
2018-2 AIX

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

weighted average: **82.1%**  
selected: **80.0%**  
current: **81.0%**  
prior: **81.0%**

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

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



Current AHY: **2019 / 1**

Accident Period	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	[14]	[15]	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=([1]*[6]*[7]*[8])	trend analysis	assumption	assumption	=([4]*[10]*[11]*[12])	=([13]/[9])	selected	
2008 / 1	855	9	-	9	1.1%	1.2584	1.0000	1.0000	1,076	1.0000	1.0000	1.0000	9	0.8%	-	
2008 / 2	775	470	-	470	60.6%	1.2702	1.0000	1.0000	984	1.0000	1.0000	1.0000	470	47.8%	-	
2009 / 1	730	1,159	-	1,159	158.8%	1.2680	1.0000	1.0000	926	1.0000	1.0000	1.0000	1,159	125.2%	-	
2009 / 2	762	-	-	-	-	1.2500	1.0000	1.0000	953	1.0000	1.0000	1.0000	-	-	-	
2010 / 1	588	5	-	5	0.9%	1.2269	1.0000	1.0000	721	1.0000	1.0000	1.0000	5	0.7%	-	
2010 / 2	660	105	0	106	16.0%	1.2115	1.0000	1.0000	800	1.0000	1.0000	1.0000	106	13.3%	-	
2011 / 1	688	-	-	-	-	1.1998	1.0000	1.0000	825	1.0000	1.0000	1.0000	-	-	-	
2011 / 2	738	300	1,020	1,333	180.6%	1.1795	1.0000	1.0000	870	1.0000	1.0000	1.0000	1,333	153.2%	-	
2012 / 1	711	3	-	3	0.4%	1.1522	1.0000	1.0000	819	1.0000	1.0000	1.0000	3	0.4%	-	
2012 / 2	722	-	-	-	-	1.1258	1.0000	1.0000	813	1.0000	1.0000	1.0000	-	-	-	
2013 / 1	727	200	-	210	28.9%	1.1140	1.0000	1.0000	810	1.0000	1.0000	1.0000	210	25.9%	8.3%	
2013 / 2	747	1,098	-	1,103	147.6%	1.1070	1.0000	1.0000	827	1.0000	1.0000	1.0000	1,103	133.4%	8.3%	
2014 / 1	740	0	0	14	1.9%	1.0952	1.0000	1.0000	810	1.0000	1.0000	1.0000	14	1.7%	8.3%	
2014 / 2	772	-	-	35	4.5%	1.0810	1.0000	1.0000	835	1.0000	1.0000	1.0000	35	4.2%	8.3%	
2015 / 1	767	45	124	204	26.6%	1.0740	1.0000	1.0000	824	1.0000	1.0000	1.0000	204	24.8%	8.3%	
2015 / 2	751	23	280	335	44.6%	1.0682	1.0000	1.0000	802	1.0000	1.0000	1.0000	335	41.8%	8.3%	
2016 / 1	738	-	2	59	8.0%	1.0569	1.0000	1.0000	780	1.0000	1.0000	1.0000	59	7.6%	8.3%	
2016 / 2	835	0	926	1,056	126.4%	1.0404	1.0000	1.0000	869	1.0000	1.0000	1.0000	1,056	121.5%	8.3%	
2017 / 1	867	-	-	276	31.8%	1.0289	1.0000	1.0000	892	1.0000	1.0000	1.0000	276	30.9%	8.3%	
2017 / 2	864	9	757	841	97.3%	1.0174	1.0000	1.0000	879	1.0000	1.0000	1.0000	841	95.7%	8.3%	
2018 / 1	893	-	63	418	46.9%	1.0098	1.0000	1.0000	902	1.0000	1.0000	1.0000	418	46.3%	8.3%	
2018 / 2	1,026	-	1	513	50.0%	1.0037	1.0000	1.0000	1,030	1.0000	1.0000	1.0000	513	49.8%	8.3%	
<b>Total</b>	<b>16,956</b>	<b>3,426</b>	<b>3,173</b>	<b>8,148</b>	<b>48.1%</b>	<b>1.1233</b>	<b>1.0000</b>	<b>1.0000</b>	<b>19,047</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>8,149</b>	<b>42.8%</b>	<b>100.0%</b>	

\*Indemnity & allowed claims expense from FA Valuation Summary

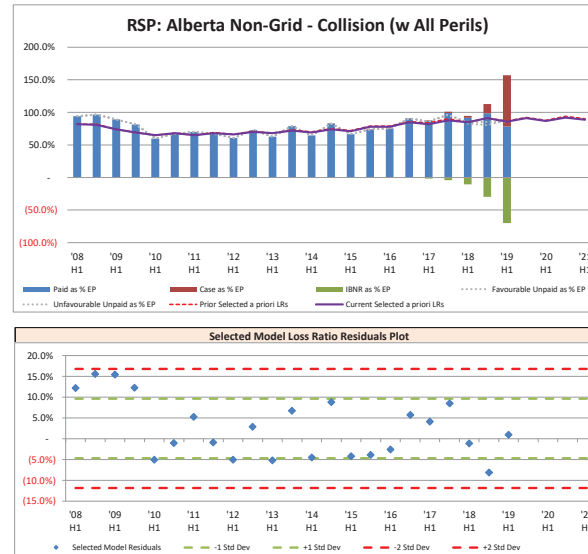
2018-2 AIX

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

weighted average: 48.6%  
selected: 49.0%  
current: 50.0%  
prior: 42.8%

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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	82.0%	82.0%	-
2008 / 2	81.0%	82.0%	(1.0%)
2009 / 1	74.0%	74.0%	-
2009 / 2	69.0%	69.0%	-
2010 / 1	65.0%	65.0%	-
2010 / 2	68.0%	68.0%	-
2011 / 1	65.0%	65.0%	-
2011 / 2	68.0%	69.0%	(1.0%)
2012 / 1	66.0%	66.0%	-
2012 / 2	70.0%	71.0%	(1.0%)
2013 / 1	68.0%	68.0%	-
2013 / 2	72.0%	73.0%	(1.0%)
2014 / 1	69.0%	70.0%	(1.0%)
2014 / 2	74.0%	75.0%	(1.0%)
2015 / 1	71.0%	72.0%	(1.0%)
2015 / 2	78.0%	79.0%	(1.0%)
2016 / 1	78.0%	79.0%	(1.0%)
2016 / 2	85.0%	86.0%	(1.0%)
2017 / 1	82.0%	84.0%	(2.0%)
2017 / 2	88.0%	90.0%	(2.0%)
2018 / 1	85.0%	85.0%	-
2018 / 2	91.0%	91.0%	-
2019 / 1	86.0%	87.0%	(1.0%)
2019 / 2	91.0%	92.0%	(1.0%)
2020 / 1	87.0%	88.0%	(1.0%)
2020 / 2	92.0%	94.0%	(2.0%)
2021 / 1	89.0%	90.0%	(1.0%)



Current AHY: **2019 / 1**

Accident Period	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level	On-Level to 2019 / 1 Loss Ratios	Weights	
	[1] val data	[2] val data	[3] val data	[4] val data	[5] =[4]/[1]	[6] industry avg EP relativity	[7] assumption	[8] assumption	[9] =[1]*[6]*[7]*[8]	[10] trend analysis	[11] assumption	[12] assumption	[13] =[4]*[10]*[11]*[12]	[14] =[13]/[9]	[15] selected	
2008 / 1	10,566	9,949	-	9,949	94.2%	1.0800	1.0000	1.0000	11,411	1.1368	1.0000	1.0000	11,310	99.1%	-	
2008 / 2	9,862	9,528	0	9,528	96.6%	1.0570	1.0000	1.0000	10,424	1.1156	1.0000	1.0000	10,629	102.0%	-	
2009 / 1	9,503	8,493	-	8,493	89.4%	1.0313	1.0000	1.0000	9,800	1.2034	1.0000	1.0000	10,220	104.3%	-	
2009 / 2	9,934	8,078	0	8,079	81.3%	1.0046	1.0000	1.0000	9,980	1.2555	1.0000	1.0000	10,143	101.6%	-	
2010 / 1	10,354	6,214	-	6,214	60.0%	0.9810	1.0000	1.0000	10,157	1.2981	1.0000	1.0000	8,066	79.4%	-	
2010 / 2	11,280	7,562	0	7,563	67.0%	0.9639	1.0000	1.0000	10,873	1.2203	1.0000	1.0000	9,229	84.9%	-	
2011 / 1	11,580	8,144	-	8,144	70.3%	0.9501	1.0000	1.0000	11,002	1.2618	1.0000	1.0000	10,276	93.4%	-	
2011 / 2	12,500	8,387	0	8,387	67.1%	0.9434	1.0000	1.0000	11,793	1.1861	1.0000	1.0000	9,948	84.4%	-	
2012 / 1	11,824	7,218	-	7,218	61.0%	0.9372	1.0000	1.0000	11,081	1.2265	1.0000	1.0000	8,853	79.9%	-	
2012 / 2	11,736	8,560	-	8,560	72.9%	0.9402	1.0000	1.0000	11,034	1.1528	1.0000	1.0000	9,867	89.4%	-	
2013 / 1	11,912	7,479	1	7,480	62.8%	0.9380	1.0000	1.0000	11,173	1.1916	1.0000	1.0000	8,913	79.8%	8.3%	
2013 / 2	12,214	9,609	0	9,609	78.7%	0.9382	1.0000	1.0000	11,459	1.1197	1.0000	1.0000	10,759	93.9%	8.3%	
2014 / 1	12,039	7,770	1	7,771	64.5%	0.9332	1.0000	1.0000	11,235	1.1573	1.0000	1.0000	8,993	80.0%	8.3%	
2014 / 2	12,954	10,709	13	10,721	82.8%	0.9330	1.0000	1.0000	12,086	1.0865	1.0000	1.0000	11,648	96.4%	8.3%	
2015 / 1	13,287	8,877	1	8,874	66.8%	0.9323	1.0000	1.0000	12,387	1.1224	1.0000	1.0000	9,960	80.4%	8.3%	
2015 / 2	12,820	9,377	141	9,505	74.1%	0.9544	1.0000	1.0000	12,235	1.0550	1.0000	1.0000	10,027	82.0%	8.3%	
2016 / 1	11,890	8,906	80	8,959	75.4%	0.9841	1.0000	1.0000	11,701	1.0904	1.0000	1.0000	9,769	83.5%	8.3%	
2016 / 2	12,606	11,440	26	11,422	90.6%	1.0082	1.0000	1.0000	12,709	1.0253	1.0000	1.0000	11,711	92.1%	8.3%	
2017 / 1	12,574	10,916	106	10,837	86.2%	1.0145	1.0000	1.0000	12,756	1.0599	1.0000	1.0000	11,486	90.0%	8.3%	
2017 / 2	12,427	12,290	238	11,996	96.5%	1.0221	1.0000	1.0000	12,702	0.9962	1.0000	1.0000	11,950	94.1%	8.3%	
2018 / 1	12,747	11,677	377	10,695	83.9%	1.0204	1.0000	1.0000	13,007	1.0297	1.0000	1.0000	11,013	84.7%	8.3%	
2018 / 2	13,848	13,661	1,937	11,482	82.9%	1.0191	1.0000	1.0000	14,112	0.9676	1.0000	1.0000	11,110	78.7%	8.3%	
<b>Total</b>	<b>260,457</b>	<b>204,841</b>	<b>2,920</b>	<b>201,483</b>	<b>77.4%</b>	<b>0.9795</b>	<b>1.0000</b>	<b>1.0000</b>	<b>255,117</b>	<b>1.1211</b>	<b>1.0000</b>	<b>1.0000</b>	<b>225,880</b>	<b>88.5%</b>	<b>100.0%</b>	

\*Indemnity & allowed claims expense from FA Valuation Summary

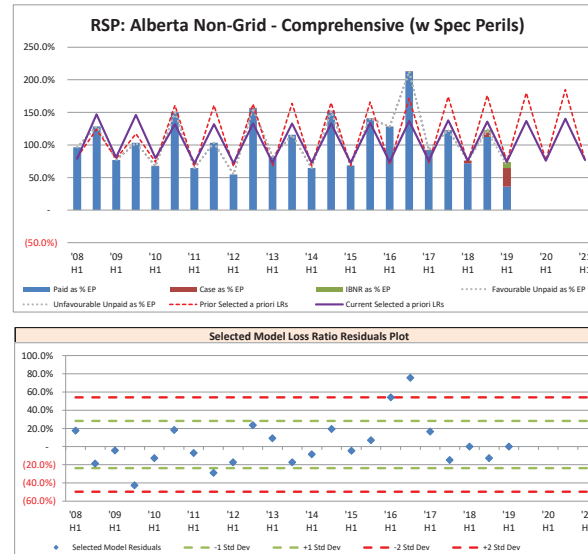
2018-2 AIX

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

weighted average: **86.3%**  
selected: **86.0%**  
current: **87.0%**  
prior: **87.0%**

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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	79.0%	81.0%	(2.0%)
2008 / 2	147.0%	124.0%	23.0%
2009 / 1	81.0%	79.0%	2.0%
2009 / 2	146.0%	117.0%	29.0%
2010 / 1	80.0%	74.0%	6.0%
2010 / 2	132.0%	161.0%	(29.0%)
2011 / 1	72.0%	67.0%	5.0%
2011 / 2	132.0%	161.0%	(29.0%)
2012 / 1	72.0%	67.0%	5.0%
2012 / 2	133.0%	163.0%	(30.0%)
2013 / 1	73.0%	68.0%	5.0%
2013 / 2	133.0%	164.0%	(31.0%)
2014 / 1	73.0%	68.0%	5.0%
2014 / 2	133.0%	165.0%	(32.0%)
2015 / 1	73.0%	68.0%	5.0%
2015 / 2	134.0%	166.0%	(32.0%)
2016 / 1	74.0%	70.0%	4.0%
2016 / 2	137.0%	171.0%	(34.0%)
2017 / 1	76.0%	72.0%	4.0%
2017 / 2	138.0%	174.0%	(36.0%)
2018 / 1	76.0%	72.0%	4.0%
2018 / 2	136.0%	176.0%	(40.0%)
2019 / 1	74.0%	74.0%	-
2019 / 2	137.0%	180.0%	(43.0%)
2020 / 1	76.0%	76.0%	-
2020 / 2	140.0%	185.0%	(45.0%)
2021 / 1	77.0%	77.0%	-



Current AHY: **2019 / 1**

	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 clms level				On-Level to 2019 / 1 Loss Ratios		Weights
Accident Period	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level			
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=([1]*[6]*[7]*[8])	trend analysis	assumption	assumption	=([4]*[10]*[11]*[12])	=([13]/[9])	selected	
2008 / 1	4,720	4,557	-	4,557	96.6%	1.7862	1.0000	1.0000	8,431	1.6768	1.0000	1.0000	7,642	90.6%	-	
2008 / 2	4,434	5,694	-	5,694	128.4%	1.7342	1.0000	1.0000	7,689	0.8727	1.0000	1.0000	4,970	64.6%	-	
2009 / 1	4,417	3,389	-	3,389	76.7%	1.6573	1.0000	1.0000	7,320	1.5135	1.0000	1.0000	5,130	70.1%	-	
2009 / 2	4,798	4,955	-	4,955	103.3%	1.5513	1.0000	1.0000	7,443	0.7882	1.0000	1.0000	3,906	52.5%	-	
2010 / 1	4,145	2,790	3	2,793	67.4%	1.4735	1.0000	1.0000	6,108	1.3670	1.0000	1.0000	3,818	62.5%	-	
2010 / 2	4,827	7,257	-	7,257	150.3%	1.4189	1.0000	1.0000	6,849	0.7946	1.0000	1.0000	5,766	84.2%	-	
2011 / 1	5,131	3,326	-	3,326	64.8%	1.3832	1.0000	1.0000	7,097	1.4184	1.0000	1.0000	4,718	66.5%	-	
2011 / 2	5,460	5,639	-	5,639	103.3%	1.3537	1.0000	1.0000	7,391	0.7603	1.0000	1.0000	4,287	58.0%	-	
2012 / 1	5,317	2,912	-	2,912	54.8%	1.3259	1.0000	1.0000	7,050	1.3574	1.0000	1.0000	3,953	56.1%	-	
2012 / 2	5,444	8,518	6	8,524	156.6%	1.3041	1.0000	1.0000	7,100	0.7274	1.0000	1.0000	6,200	87.3%	-	
2013 / 1	5,455	4,479	3	4,481	82.2%	1.2813	1.0000	1.0000	6,989	1.2987	1.0000	1.0000	5,820	83.3%	10.0%	
2013 / 2	5,684	6,572	-	6,572	115.6%	1.2547	1.0000	1.0000	7,132	0.6961	1.0000	1.0000	4,575	64.1%	10.0%	
2014 / 1	5,737	3,705	-	3,705	64.6%	1.2269	1.0000	1.0000	7,039	1.2429	1.0000	1.0000	4,605	65.4%	10.0%	
2014 / 2	6,192	9,420	8	9,428	152.3%	1.1962	1.0000	1.0000	7,407	0.6663	1.0000	1.0000	6,282	84.8%	10.0%	
2015 / 1	6,339	4,338	0	4,338	68.4%	1.1713	1.0000	1.0000	7,425	1.1895	1.0000	1.0000	5,160	69.5%	10.0%	
2015 / 2	6,416	9,034	15	9,049	141.0%	1.1527	1.0000	1.0000	7,396	0.6378	1.0000	1.0000	5,772	78.0%	10.0%	
2016 / 1	6,214	7,955	9	7,958	128.1%	1.1392	1.0000	1.0000	7,079	1.1389	1.0000	1.0000	9,064	128.0%	-	
2016 / 2	6,818	14,516	5	14,494	212.6%	1.1280	1.0000	1.0000	7,691	0.6106	1.0000	1.0000	8,850	115.1%	-	
2017 / 1	7,057	6,489	49	6,525	92.5%	1.1158	1.0000	1.0000	7,874	1.0907	1.0000	1.0000	7,117	90.4%	10.0%	
2017 / 2	7,218	8,859	36	8,887	123.1%	1.0940	1.0000	1.0000	7,896	0.5849	1.0000	1.0000	5,198	65.8%	10.0%	
2018 / 1	7,736	5,566	302	5,880	76.0%	1.0662	1.0000	1.0000	8,248	1.0448	1.0000	1.0000	6,144	74.5%	10.0%	
2018 / 2	8,806	9,884	659	10,854	123.3%	1.0280	1.0000	1.0000	9,053	0.5601	1.0000	1.0000	6,080	67.2%	10.0%	
Total	128,365	139,856	1,095	141,218	110.0%	1.2753	1.0000	1.0000	163,707	0.8855	1.0000	1.0000	125,057	76.4%	100.0%	
*Indemnity & allowed claims expense from FA Valuation Summary																
2018-2 AIX																
on industry 2018-2 AIX data derived from 2019 / 1 on-levels																
weighted average:														74.3%		
selected:														74.0%		
current														prior		

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

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

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

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

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

Facility Association

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

Coverage: Other Coverages

RSP: Alberta Non-Grid

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2004	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	29,237	4	29,241		29,241						29,241	29,241				108.7%		108.7%	108.7%			29,241	108.7%
2008	31,214	30,207	0	30,207		30,207						30,207	30,207				96.8%		96.8%	96.8%			30,207	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	23,934	3	23,937	24,830	23,937	-	100.0%	23,937			23,937	23,937			78.0%	75.1%	75.1%	75.1%	75.1%			23,937	75.1%
2011	36,098	25,799	1,018	26,817	27,763	26,814	0.8%	99.2%	26,821			26,814	26,817			76.9%	74.3%	74.3%	74.3%	74.3%			26,814	74.3%
2012	35,753	27,214	-	27,214	27,882	27,214	2.0%	98.0%	27,227			27,214	27,214			78.0%	76.1%	76.2%	76.1%	76.1%			27,214	76.1%
2013	36,739	29,437	3	29,440	29,239	29,439	(2.5%)	102.5%	29,444			29,439	29,440			79.6%	80.1%	80.1%	80.1%	80.1%			29,442	80.1%
2014	38,432	31,607	29	31,636	31,124	31,637	(2.0%)	102.0%	31,647			31,637	31,636			81.0%	82.3%	82.3%	82.3%	82.3%			31,647	82.3%
2015	40,374	31,657	592	32,249	33,450	32,273	1.6%	98.4%	32,291			32,290	32,249			82.9%	79.9%	80.0%	80.0%	79.9%			32,290	80.0%
2016	38,938	42,576	998	43,574	34,587	43,668	0.8%	99.2%	43,593			40,589	43,574			88.8%	112.1%	112.0%	104.2%	111.9%			43,581	111.9%
2017	40,657	38,201	1,131	39,332	37,113	40,025	26.0%	74.0%	39,269			38,405	39,332			91.3%	98.4%	96.6%	94.5%	96.7%			39,177	96.4%
2018	44,684	39,479	1,393	40,872	41,896	38,147	7.8%	92.2%	38,439			41,377	40,872			93.8%	85.4%	86.0%	92.6%	91.5%			38,534	86.2%
2019	23,587	16,115	6,020	22,134	18,848	19,767	322.5%	(222.5%)	16,801			-	22,134			79.9%	83.8%	71.2%		93.8%			18,847	79.9%
<b>Total</b>	<b>490,561</b>	<b>424,464</b>	<b>11,190</b>	<b>435,654</b>	<b>306,731</b>	<b>431,370</b>			<b>309,468</b>			<b>410,151</b>	<b>435,654</b>										<b>429,932</b>	

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

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

Facility Association

Comparison of Estimated Ultimate Losses by Method  
as at June 30, 2019

Coverage: Other Coverages

RSP: Alberta Non-Grid

Amounts in: \$1,000s

	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
Accident Year	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	ELR Method*	LR Ratio Method	BF Method*	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																			=([19]-[16])	=([20]-[17])	=([21]-[18])	=([22]-[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		29,241		29,241	29,241			N/A	-	29,241	108.7%		29,242		N/A	-	29,242	108.7%	(1)	-	(1)	-
2008		30,207		30,207	30,207			N/A	-	30,207	96.8%		30,208		N/A	-	30,208	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	24,830	23,937	23,937	23,937	23,937			N/A	-	23,937	75.1%	25,993	23,938	23,940	N/A	1	23,938	75.1%	-	(1)	(1)	-
2011	27,763	26,814	26,821	26,814	26,817			N/A	(3)	26,814	74.3%	29,215	26,828	26,824	N/A	12	26,829	74.3%	-	(15)	(15)	-
2012	27,882	27,214	27,227	27,214	27,214			N/A	-	27,214	76.1%	29,382	27,216	27,235	N/A	-	27,216	76.1%	(2)	-	(2)	-
2013	29,239	29,439	29,444	29,439	29,440			N/A	2	29,442	80.1%	30,859	29,459	29,455	N/A	15	29,455	80.2%	-	(13)	(13)	(0.1%)
2014	31,124	31,637	31,647	31,637	31,636			N/A	11	31,647	82.3%	33,070	31,625	31,674	N/A	49	31,674	82.4%	12	(38)	(26)	(0.1%)
2015	33,450	32,273	32,291	32,290	32,249			N/A	41	32,290	80.0%	35,458	32,280	32,304	N/A	51	32,305	80.0%	(5)	(10)	(15)	-
2016	34,587	43,668	43,593	40,589	43,574			N/A	7	43,581	111.9%	37,052	44,168	43,958	N/A	83	43,948	112.4%	(291)	(76)	(367)	(0.5%)
2017	37,113	40,025	39,269	38,405	39,332			N/A	(155)	39,177	96.4%	40,261	40,276	39,513	N/A	(388)	39,360	96.0%	(417)	233	(184)	0.4%
2018	41,896	38,147	38,439	41,377	40,872			N/A	(2,338)	38,534	86.2%	45,464	39,333	39,728	N/A	(4,285)	39,843	88.4%	(3,256)	1,947	(1,309)	(2.2%)
2019	18,848	19,767	16,801	-	22,134			N/A	(3,287)	18,847	79.9%	19,814	20,775	21,096	N/A	(4,165)	9,563	80.5%	8,406	878	9,284	(0.6%)
Total	306,731	431,370	309,468	410,151	435,654				(5,722)	429,932		326,568	434,349	315,726		(8,627)	422,582		4,445	2,905	7,350	
2018 & Prior	287,884	411,603	292,667	410,151	413,520				(2,435)	411,085		306,754	413,574	294,630		(4,462)	413,019		(3,961)	2,027	(1,934)	

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

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**

as at June 30, 2019

Coverage: Underinsured Motorist

RSP: Alberta Non-Grid

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR*	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR*	ELR Method (no trend change) Ult LR*	User Defined 2 Ult LR*	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
													=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[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	-	-	-	316	-	-	100.0%	-	-	100.0%	-	-			61.0%							-	
2010 / 1	588	5	-	5	353	5	-	100.0%	5	-	100.0%	5	5			60.0%	0.9%	0.9%	0.9%	0.9%			5	0.9%
2010 / 2	660	105	0	105	390	105	-	100.0%	105	-	100.0%	105	105			59.0%	15.9%	15.9%	15.9%	15.9%			105	15.9%
2011 / 1	688	-	-	-	406	-	1.4%	98.6%	6	-	100.0%	-	-			59.0%		0.8%					-	-
2011 / 2	738	303	1,018	1,321	428	1,318	(0.2%)	100.2%	1,320	-	100.0%	1,318	1,321			58.0%	178.5%	178.8%	178.5%	178.9%			1,318	178.5%
2012 / 1	711	3	-	3	398	3	1.6%	98.4%	9	-	100.0%	3	3			56.0%	0.4%	1.3%	0.4%	0.4%			3	0.4%
2012 / 2	722	-	-	-	397	-	1.8%	98.2%	7	-	100.0%	-	-			55.0%		1.0%					-	-
2013 / 1	727	200	-	200	400	203	1.3%	98.7%	205	-	100.0%	203	200			55.0%	27.9%	28.2%	27.9%	27.5%			203	27.9%
2013 / 2	747	1,098	-	1,098	403	1,094	(0.3%)	100.3%	1,097	-	100.0%	1,094	1,098			54.0%	146.6%	146.9%	146.6%	147.0%			1,097	146.9%
2014 / 1	740	0	-	0	399	0	(1.1%)	101.1%	(4)	-	100.0%	0	0			54.0%	-	(0.6%)	-	-			(4)	(0.5%)
2014 / 2	772	-	10	10	409	10	3.6%	96.4%	25	-	100.0%	10	10			53.0%	1.3%	3.2%	1.3%	1.3%			25	3.2%
2015 / 1	767	45	160	205	406	225	8.9%	91.1%	241	-	100.0%	225	205			53.0%	29.4%	31.5%	29.4%	26.8%			241	31.5%
2015 / 2	751	23	280	303	390	313	3.2%	96.8%	315	12.5%	87.5%	323	303			52.0%	41.7%	42.0%	43.0%	40.4%			315	41.9%
2016 / 1	737	-	2	2	383	2	8.3%	91.7%	34	25.0%	75.0%	98	2			52.0%	0.3%	4.6%	13.2%	0.3%			34	4.6%
2016 / 2	832	0	926	926	425	1,117	17.1%	82.9%	998	37.5%	62.5%	857	926			51.0%	134.2%	119.9%	103.0%	111.2%			999	120.0%
2017 / 1	863	-	200	200	432	332	39.7%	60.3%	371	50.0%	50.0%	382	200			50.0%	38.4%	43.0%	44.2%	23.2%			371	43.0%
2017 / 2	859	9	757	766	430	1,851	58.6%	41.4%	1,018	62.5%	37.5%	963	766			50.0%	215.4%	118.5%	112.0%	89.1%			963	112.1%
2018 / 1	887	-	63	63	435	180	64.8%	35.2%	345	75.0%	25.0%	371	63			49.0%	20.3%	38.9%	41.8%	7.2%			371	41.9%
2018 / 2	1,020	-	0	0	500	2	73.8%	26.2%	369	87.5%	12.5%	437	0			49.0%	0.1%	36.2%	42.9%	-			437	42.9%
2019 / 1	1,021	-	283	283	500	3,297	91.4%	8.6%	741	100.0%	-	-	283			49.0%	323.0%	72.6%		-			500	49.0%
Total	15,527	4,454	3,700	8,154	8,200	12,721			7,207			9,057	8,154										9,647	

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

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

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

Accident Year	Current Valuation Results (as at Jun 2019)										Prior Valuation Results (as at Mar 2019)				Change from Prior Valuation			
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]
2004 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-	-
2004 / 2		-		-	-			Link Ratio Method	-	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		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-	-
2010 / 1	316	-	-	-	-			Link Ratio Method	-	-		321	-	-	Link Ratio Method	-	-	-
2010 / 2	348	-	-	-	-			Link Ratio Method	-	5	0.9%	353	-	-	Link Ratio Method	-	5	0.9%
2011 / 1	285	-	-	-	-			Link Ratio Method	-	105	15.9%	292	1	3	Link Ratio Method	1	106	16.0%
2011 / 2	406	-	6	-	-			Link Ratio Method	-	-	-	406	-	4	Link Ratio Method	-	-	-
2012 / 1	(892)	(3)	(1)	(3)	-			Link Ratio Method	(3)	1,318	178.5%	(892)	12	4	Link Ratio Method	12	1,333	180.5%
2012 / 2	395	0	6	0	-			Link Ratio Method	-	3	0.4%	402	0	8	Link Ratio Method	-	3	0.4%
2013 / 1	397	-	7	-	-			Link Ratio Method	-	-	-	404	-	11	Link Ratio Method	-	-	-
2013 / 2	200	3	5	3	-			Link Ratio Method	3	203	27.9%	200	5	10	BF Method	10	210	28.9%
2014 / 1	(695)	(4)	(1)	(4)	-			BF Method	(1)	1,097	146.9%	(687)	14	5	BF Method	5	1,103	147.7%
2014 / 2	399	(0)	(4)	(0)	-			BF Method	(4)	(4)	(0.5%)	399	0	14	BF Method	14	14	1.9%
2015 / 1	399	0	15	0	-			BF Method	15	25	3.2%	409	-	35	BF Method	35	35	4.5%
2015 / 2	201	20	36	20	-			BF Method	36	241	31.5%	237	16	35	BF Method	35	204	26.6%
2016 / 1	87	10	12	20	-			BF Method	12	315	41.9%	95	27	32	BF Method	32	335	44.6%
2016 / 2	381	0	32	95	-			BF Method	32	34	4.6%	382	0	57	BF Method	57	59	8.0%
2017 / 1	(501)	191	73	(68)	-			BF Method	73	999	120.0%	(500)	406	130	BF Method	130	1,056	126.4%
2017 / 2	232	132	171	182	-			BF Method	171	371	43.0%	442	-	223	ELR & LR Wtd Method	276	276	31.8%
2018 / 1	(336)	1,085	252	197	-			ELR & LR Wtd Method	197	963	112.1%	(334)	1,301	272	ELR & LR Wtd Method	75	841	97.3%
2018 / 2	371	117	282	308	-			ELR & LR Wtd Method	308	371	41.9%	383	158	318	ELR & LR Wtd Method	355	418	46.9%
2019 / 1	499	1	369	437	-			ELR & LR Wtd Method	437	437	42.9%	512	3	434	ELR & LR Wtd Method	512	513	50.0%
2019 / 2	-	-	-	-	-			ELR & LR Wtd Method	217	500	49.0%	533	16	514	-	257	258	50.0%
Total	2,492	1,553	1,259	1,186	-				1,493	9,647		3,359	1,957	2,110		1,806	9,431	
2018 / 2 & Prior	2,492	1,553	1,259	1,186	-				1,276	9,147		2,826	1,941	1,596		1,549	9,174	

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



Facility Association

**Estimated and Selected Ultimate Losses by Method**

as at June 30, 2019

Coverage: Collision (w All Perils)

RSP: Alberta Non-Grid

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																				
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	
													=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])					=([23]/[1])	
2004 / 1	(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	8,337		8,337				-	100.0%	8,337	8,337											8,337	
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	8,078	7,863	8,078	-	100.0%	8,078	-	100.0%	8,078	8,078			69.0%	70.9%	70.9%	70.9%	70.9%				8,078	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	7,563	0	7,563	7,670	7,563	-	100.0%	7,563	-	100.0%	7,563	7,563			68.0%	67.1%	67.1%	67.1%	67.1%				7,563	67.1%
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	8,500	8,387	-	100.0%	8,387	-	100.0%	8,387	8,387			68.0%	67.1%	67.1%	67.1%	67.1%				8,387	67.1%
2012 / 1	11,824	7,217	-	7,217	7,804	7,217	-	100.0%	7,217	-	100.0%	7,217	7,217			66.0%	61.0%	61.0%	61.0%	61.0%				7,217	61.0%
2012 / 2	11,735	8,560	-	8,560	8,215	8,560	-	100.0%	8,560	-	100.0%	8,560	8,560			70.0%	72.9%	72.9%	72.9%	72.9%				8,560	72.9%
2013 / 1	11,912	7,479	1	7,479	8,100	7,479	-	100.0%	7,479	-	100.0%	7,479	7,479			68.0%	62.8%	62.8%	62.8%	62.8%				7,479	62.8%
2013 / 2	12,213	9,609	-	9,609	8,793	9,609	-	100.0%	9,609	-	100.0%	9,609	9,609			72.0%	78.7%	78.7%	78.7%	78.7%				9,609	78.7%
2014 / 1	12,039	7,773	-	7,773	8,307	7,773	-	100.0%	7,773	-	100.0%	7,773	7,773			69.0%	64.6%	64.6%	64.6%	64.6%				7,773	64.6%
2014 / 2	12,954	10,708	12	10,720	9,586	10,720	-	100.0%	10,720	-	100.0%	10,720	10,720			74.0%	82.8%	82.8%	82.8%	82.8%				10,720	82.8%
2015 / 1	13,286	8,865	1	8,866	9,433	8,866	-	100.0%	8,866	-	100.0%	8,866	8,866			71.0%	66.7%	66.7%	66.7%	66.7%				8,866	66.7%
2015 / 2	12,817	9,377	141	9,518	9,997	9,511	(0.1%)	100.1%	9,511	12.5%	87.5%	9,572	9,518			78.0%	74.2%	74.2%	74.7%	74.3%				9,511	74.2%
2016 / 1	11,856	8,882	42	8,925	9,248	8,905	(0.2%)	100.2%	8,905	25.0%	75.0%	8,991	8,925			78.0%	75.1%	75.1%	75.8%	75.3%				8,905	75.1%
2016 / 2	12,528	11,338	18	11,356	10,649	11,305	(0.5%)	100.5%	11,308	37.5%	62.5%	11,059	11,356			85.0%	90.2%	90.3%	88.3%	90.6%				11,305	90.2%
2017 / 1	12,475	10,792	32	10,824	10,229	10,762	(0.6%)	100.6%	10,765	50.0%	50.0%	10,496	10,824			82.0%	86.3%	86.3%	84.1%	86.8%				10,762	86.3%
2017 / 2	12,287	12,134	117	12,251	10,812	11,861	(3.3%)	103.3%	11,895	62.5%	37.5%	11,205	12,251			88.0%	96.5%	96.8%	91.2%	99.7%				11,861	96.5%
2018 / 1	12,598	11,086	222	11,309	10,708	10,619	(6.5%)	106.5%	10,613	75.0%	25.0%	10,686	11,309			85.0%	84.3%	84.2%	84.8%	89.8%				10,614	84.2%
2018 / 2	13,745	12,587	698	13,285	12,508	11,286	(17.7%)	117.7%	11,070	87.5%	12.5%	12,355	13,285			91.0%	82.1%	80.5%	89.9%	96.7%				11,070	80.5%
2019 / 1	13,739	12,048	4,383	16,432	11,816	10,961	(49.9%)	149.9%	10,534	100.0%	-	-	16,432			86.0%	79.8%	76.7%	-	-				11,816	86.0%
Total	351,629	255,542	5,673	261,215	184,496	252,527			183,212			241,680	261,215											253,159	

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

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

Facility Association

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

Accident Year	Current Valuation Results (as at Jun 2019)										Prior Valuation Results (as at Mar 2019)				Change from Prior Valuation			
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]
2004 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-	
2004 / 2		-		-	-			Link Ratio Method	-	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	-	8,337			-		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	-	8,078	70.9%	(216)	-	-	Link Ratio Method	-	8,079	70.9%
2010 / 1	516	-	-	-	-			Link Ratio Method	-	6,214	60.0%	516	-	-	Link Ratio Method	-	6,214	60.0%
2010 / 2	107	-	-	-	-			Link Ratio Method	-	7,563	67.1%	107	-	-	Link Ratio Method	-	7,563	67.0%
2011 / 1	(617)	-	-	-	-			Link Ratio Method	-	8,144	70.3%	(617)	-	-	Link Ratio Method	-	8,144	70.3%
2011 / 2	113	-	-	-	-			Link Ratio Method	-	8,387	67.1%	238	-	-	Link Ratio Method	-	8,387	67.1%
2012 / 1	587	-	-	-	-			Link Ratio Method	-	7,217	61.0%	586	-	-	Link Ratio Method	-	7,218	61.0%
2012 / 2	(345)	-	-	-	-			Link Ratio Method	-	8,560	72.9%	(227)	-	-	Link Ratio Method	-	8,560	72.9%
2013 / 1	621	-	-	-	-			Link Ratio Method	-	7,479	62.8%	620	-	-	Link Ratio Method	-	7,480	62.8%
2013 / 2	(815)	-	-	-	-			Link Ratio Method	-	9,609	78.7%	(693)	-	-	Link Ratio Method	-	9,609	78.7%
2014 / 1	534	-	-	-	-			Link Ratio Method	-	7,773	64.6%	657	-	-	Link Ratio Method	-	7,771	64.5%
2014 / 2	(1,134)	-	-	-	-			Link Ratio Method	-	10,720	82.8%	(1,005)	-	-	Link Ratio Method	-	10,721	82.8%
2015 / 1	567	-	-	-	-			Link Ratio Method	-	8,866	66.7%	689	(3)	(3)	Link Ratio Method	(3)	8,874	66.8%
2015 / 2	479	(7)	(7)	54	-			Link Ratio Method	(7)	9,511	74.2%	610	(13)	(14)	Link Ratio Method	(13)	9,505	74.1%
2016 / 1	323	(20)	(20)	66	-			Link Ratio Method	(20)	8,905	75.1%	408	(26)	(27)	Link Ratio Method	(26)	8,959	75.4%
2016 / 2	(708)	(51)	(48)	(297)	-			Link Ratio Method	(51)	11,305	90.2%	(626)	(44)	(41)	Link Ratio Method	(44)	11,422	90.6%
2017 / 1	(595)	(62)	(59)	(328)	-			Link Ratio Method	(62)	10,762	86.3%	(460)	(185)	(180)	Link Ratio Method	(185)	10,837	86.2%
2017 / 2	(1,439)	(390)	(356)	(1,046)	-			Link Ratio Method	(390)	11,861	96.5%	(1,343)	(569)	(532)	BF Method	(532)	11,996	96.5%
2018 / 1	(600)	(690)	(695)	(623)	-			BF Method	(695)	10,614	84.2%	(1,220)	(1,343)	(1,359)	BF Method	(1,359)	10,695	83.9%
2018 / 2	(777)	(1,999)	(2,215)	(930)	-			BF Method	(2,215)	11,070	80.5%	(2,996)	(3,840)	(4,116)	BF Method	(4,116)	11,482	82.9%
2019 / 1	-	-	-	-	-			BF Method	(4,616)	11,816	86.0%	1,613	3,956	3,330	BF Method	(4,843)	6,024	87.0%
Total	(3,399)	(3,218)	(3,400)	(3,104)	-				(8,056)	253,159		(3,358)	(2,067)	(2,942)		(11,121)	248,243	
2018 / 2 & Prior	(3,399)	(3,218)	(3,400)	(3,104)	-				(3,440)	241,343		(4,971)	(6,023)	(6,272)		(6,278)	242,219	
																(3,713)	2,838	(875)

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

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

Facility Association

**Estimated and Selected Ultimate Losses by Method**

as at June 30, 2019

Coverage: Comprehensive (w Spec Perils)

RSP: Alberta Non-Grid

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio**
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2004 / 1	-	-	-	-		-				-	100.0%	-	-										-	
2004 / 2	(0)	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	-	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	5,229	4,955	-	100.0%	4,955	-	100.0%	4,955	4,955			146.0%	138.4%	138.4%	138.4%	138.4%			4,955	138.4%
2010 / 1	4,145	2,790	3	2,793	3,316	2,793	-	100.0%	2,793	-	100.0%	2,793	2,793			80.0%	67.4%	67.4%	67.4%	67.4%			2,793	67.4%
2010 / 2	4,827	7,257	-	7,257	6,371	7,257	-	100.0%	7,257	-	100.0%	7,257	7,257			132.0%	150.3%	150.3%	150.3%	150.3%			7,257	150.3%
2011 / 1	5,131	3,326	-	3,326	3,695	3,326	-	100.0%	3,326	-	100.0%	3,326	3,326			72.0%	64.8%	64.8%	64.8%	64.8%			3,326	64.8%
2011 / 2	5,460	5,639	-	5,639	7,207	5,639	-	100.0%	5,639	-	100.0%	5,639	5,639			132.0%	103.3%	103.3%	103.3%	103.3%			5,639	103.3%
2012 / 1	5,317	2,912	-	2,912	3,828	2,912	-	100.0%	2,912	-	100.0%	2,912	2,912			72.0%	54.8%	54.8%	54.8%	54.8%			2,912	54.8%
2012 / 2	5,444	8,522	-	8,522	7,240	8,522	-	100.0%	8,522	-	100.0%	8,522	8,522			133.0%	156.5%	156.5%	156.5%	156.5%			8,522	156.5%
2013 / 1	5,455	4,479	3	4,481	3,982	4,481	-	100.0%	4,481	-	100.0%	4,481	4,481			73.0%	82.1%	82.1%	82.1%	82.1%			4,481	82.1%
2013 / 2	5,684	6,572	-	6,572	7,560	6,572	-	100.0%	6,572	-	100.0%	6,572	6,572			133.0%	115.6%	115.6%	115.6%	115.6%			6,572	115.6%
2014 / 1	5,736	3,705	-	3,705	4,187	3,705	-	100.0%	3,705	-	100.0%	3,705	3,705			73.0%	64.6%	64.6%	64.6%	64.6%			3,705	64.6%
2014 / 2	6,192	9,420	8	9,428	8,235	9,428	-	100.0%	9,428	-	100.0%	9,428	9,428			133.0%	152.3%	152.3%	152.3%	152.3%			9,428	152.3%
2015 / 1	6,338	4,338	-	4,338	4,627	4,338	-	100.0%	4,338	-	100.0%	4,338	4,338			73.0%	68.4%	68.4%	68.4%	68.4%			4,338	68.4%
2015 / 2	6,415	9,009	10	9,019	8,596	9,019	-	100.0%	9,019	12.5%	87.5%	8,967	9,019			134.0%	140.6%	140.6%	139.8%	140.6%			9,019	140.6%
2016 / 1	6,201	7,916	9	7,925	4,589	7,925	-	100.0%	7,925	25.0%	75.0%	7,091	7,925			74.0%	127.8%	127.8%	114.4%	127.8%			7,925	127.8%
2016 / 2	6,784	14,440	1	14,440	9,294	14,413	(0.2%)	100.2%	14,423	37.5%	62.5%	12,493	14,440			137.0%	212.5%	212.6%	184.2%	212.9%			14,413	212.5%
2017 / 1	7,013	6,510	14	6,524	5,330	6,494	(0.5%)	100.5%	6,500	50.0%	50.0%	5,912	6,524			76.0%	92.6%	92.7%	84.3%	93.0%			6,495	92.6%
2017 / 2	7,159	8,756	10	8,767	9,880	8,725	(0.5%)	100.5%	8,719	62.5%	37.5%	9,447	8,767			138.0%	121.9%	121.8%	131.9%	122.5%			8,725	121.9%
2018 / 1	7,676	5,633	185	5,818	5,834	5,777	(0.7%)	100.7%	5,777	75.0%	25.0%	5,820	5,818			76.0%	75.3%	75.3%	75.8%	75.8%			5,776	75.2%
2018 / 2	8,758	10,173	223	10,396	11,911	10,283	(1.1%)	101.1%	10,265	87.5%	12.5%	11,708	10,396			136.0%	117.4%	117.2%	133.7%	118.7%			10,265	117.2%
2019 / 1	8,826	4,066	1,353	5,419	6,531	5,509		1.6%	98.4%	5,526	100.0%	-	-	5,419		74.0%	62.4%	62.6%	-	-			6,531	74.0%
Total	123,405	164,467	1,818	166,285	127,444	166,123			132,083			159,414	166,285										167,126	

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

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

Facility Association

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

Accident Year	Current Valuation Results (as at Jun 2019)										Prior Valuation Results (as at Mar 2019)				Change from Prior Valuation			
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]
2004 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-	-
2004 / 2		-		-	-			Link Ratio Method	-	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	-	6,474	(1)
2008 / 1		-		-	-			Link Ratio Method	-	4,557			-		Link Ratio Method	-	4,557	-
2008 / 2		-		-	-			Link Ratio Method	-	5,694			-		Link Ratio Method	-	5,694	(1)
2009 / 1		-		-	-			Link Ratio Method	-	3,389			-		Link Ratio Method	-	3,389	-
2009 / 2	274	-	-	-	-			Link Ratio Method	-	4,955	138.4%	(765)	-	-	Link Ratio Method	-	4,955	138.4%
2010 / 1	523	-	-	-	-			Link Ratio Method	-	2,793	67.4%	274	-	-	Link Ratio Method	-	2,793	67.4%
2010 / 2	(886)	-	-	-	-			Link Ratio Method	-	7,257	150.3%	514	-	-	Link Ratio Method	-	7,257	150.3%
2011 / 1	368	-	-	-	-			Link Ratio Method	-	3,326	64.8%	112	-	-	Link Ratio Method	-	3,326	64.8%
2011 / 2	1,568	-	-	-	-			Link Ratio Method	-	5,639	103.3%	3,152	-	-	Link Ratio Method	-	5,639	103.3%
2012 / 1	916	-	-	-	-			Link Ratio Method	-	2,912	54.8%	650	-	-	Link Ratio Method	-	2,912	54.8%
2012 / 2	(1,282)	-	-	-	-			Link Ratio Method	-	8,522	156.5%	350	-	-	Link Ratio Method	-	8,524	156.6%
2013 / 1	(499)	-	-	-	-			Link Ratio Method	-	4,481	82.1%	(772)	-	-	Link Ratio Method	-	4,481	82.1%
2013 / 2	987	-	-	-	-			Link Ratio Method	-	6,572	115.6%	2,750	-	-	Link Ratio Method	-	6,572	115.6%
2014 / 1	482	-	-	-	-			Link Ratio Method	-	3,705	64.6%	196	-	-	Link Ratio Method	-	3,705	64.6%
2014 / 2	(1,193)	-	-	-	-			Link Ratio Method	-	9,428	152.3%	789	-	-	Link Ratio Method	-	9,428	152.3%
2015 / 1	289	-	-	-	-			Link Ratio Method	-	4,338	68.4%	(28)	-	-	Link Ratio Method	-	4,338	68.4%
2015 / 2	(424)	-	-	(53)	-			Link Ratio Method	-	9,019	140.6%	1,601	-	-	Link Ratio Method	-	9,049	141.1%
2016 / 1	(3,336)	-	-	(834)	-			Link Ratio Method	-	7,925	127.8%	(3,614)	(6)	(3)	Link Ratio Method	(6)	7,958	128.1%
2016 / 2	(5,147)	(27)	(18)	(1,947)	-			Link Ratio Method	(27)	14,413	212.5%	(2,863)	(28)	(22)	Link Ratio Method	(28)	14,494	212.6%
2017 / 1	(1,194)	(29)	(24)	(611)	-			Link Ratio Method	(29)	6,495	92.6%	(1,456)	(13)	(10)	Link Ratio Method	(13)	6,525	92.5%
2017 / 2	1,113	(42)	(48)	680	-			Link Ratio Method	(42)	8,725	121.9%	3,664	(6)	(9)	BF Method	(9)	8,887	123.1%
2018 / 1	16	(41)	(42)	2	-			BF Method	(42)	5,776	75.2%	(298)	12	12	BF Method	12	5,880	76.0%
2018 / 2	1,516	(113)	(131)	1,312	-			BF Method	(131)	10,265	117.2%	4,956	216	311	BF Method	311	10,854	123.3%
2019 / 1	-	-	-	-	-				1,112	6,531	74.0%	3,939	3,075	3,523		421	3,282	74.0%
Total	(5,906)	(253)	(262)	(1,452)	-				841	167,126		13,149	3,250	3,800		688	164,908	
2018 / 2 & Prior	(5,906)	(253)	(262)	(1,452)	-				(271)	160,595		9,211	175	278		267	161,626	
																(495)	(538)	(1,033)

\*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

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

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.43%	0.93%	1.43%	1.93%	2.43%	2.93%	1.46%	2.29%
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	15	15	14	14	14	14	14	14
2007	77	76	76	75	74	74	76	75
2008	-	-	-	-	-	-	-	-
2009	771	764	757	750	743	737	756	745
2010	1,296	1,281	1,267	1,253	1,239	1,226	1,266	1,243
2011	2,718	2,684	2,651	2,619	2,588	2,557	2,649	2,596
2012	4,417	4,368	4,320	4,273	4,227	4,183	4,317	4,240
2013	3,917	3,866	3,817	3,770	3,723	3,678	3,815	3,736
2014	7,014	6,922	6,833	6,746	6,661	6,580	6,828	6,685
2015	9,964	9,833	9,705	9,582	9,461	9,346	9,698	9,495
2016	19,822	19,561	19,309	19,065	18,826	18,597	19,296	18,894
2017	30,733	30,319	29,917	29,531	29,151	28,785	29,897	29,256
2018	46,843	46,179	45,536	44,923	44,315	43,734	45,505	44,482
2019	82,099	81,018	79,972	78,966	77,977	77,034	79,919	78,259
Total	209,686	206,886	204,174	201,567	198,999	196,545	204,036	199,720
	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	0.43%	0.93%	1.43%	1.93%	2.43%	2.93%	1.46%	2.29%
Total	5,512	2,712	-	(2,607)	(5,175)	(7,629)	(138)	(4,454)
	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	0.43%	0.93%	1.43%	1.93%	2.43%	2.93%	1.46%	2.29%
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	7.1%	7.1%	-	-	-	-	-	-
2007	1.3%	-	-	(1.3%)	(2.6%)	(2.6%)	-	(1.3%)
2008	-	-	-	-	-	-	-	-
2009	1.8%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	(0.1%)	(1.6%)
2010	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(0.1%)	(1.9%)
2011	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.1%)	(2.1%)
2012	2.2%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(0.1%)	(1.9%)
2013	2.6%	1.3%	-	(1.2%)	(2.5%)	(3.6%)	(0.1%)	(2.1%)
2014	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(2.2%)
2015	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(2.2%)
2016	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(2.1%)
2017	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(0.1%)	(2.2%)
2018	2.9%	1.4%	-	(1.3%)	(2.7%)	(4.0%)	(0.1%)	(2.3%)
2019	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(2.1%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(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

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Facility Association

Margins Table (by coverage)

\$ Format: \$000s

RSP Alberta Non-Grid

as at: 2019m06

Emerge: Paid to Ultimate

use margins as at 2019m12

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

Accident Half Year	Bodily Injury	Property Damage	Direct Comp Property Damage	Third Party Liability	AccBen (indivis)	Uninsured Automobile	Accident Benefits	Underinsured Motorist	Collision (w All Perils)	Comprehensive (w Spec Perils)	Other Coverages	Total
2004 / 2	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2005 / 1	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2005 / 2	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2006 / 1	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2006 / 2	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2007 / 1	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2007 / 2	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2008 / 1	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2008 / 2	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2009 / 1	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2009 / 2	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2010 / 1	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2010 / 2	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2011 / 1	10.0%	10.0%	-	10.0%	10.0%	-	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%	10.0%	10.0%
2013 / 1	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	7.4%	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%	10.0%	10.0%
2014 / 2	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	7.8%	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	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	7.5%	10.0%
2016 / 2	10.0%	10.0%	-	10.0%	10.0%	-	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2017 / 1	12.5%	10.0%	-	12.5%	10.0%	-	10.0%	12.5%	5.0%	5.0%	12.5%	12.5%
2017 / 2	12.5%	10.0%	-	12.5%	10.0%	-	10.0%	12.5%	5.0%	5.0%	12.5%	12.5%
2018 / 1	12.5%	10.0%	-	12.5%	10.0%	-	10.0%	12.5%	5.0%	5.0%	10.9%	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%	6.0%	11.5%
2019 / 2	12.5%	10.0%	-	12.0%	10.0%	-	10.0%	12.5%	5.0%	5.0%	5.9%	11.2%
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: 1.43%  
margin (basis points): 25