New Brunswick RSP

Exhibit A

Summary of Valuation Selection Changes over Time

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

Change in Selected Ultimates from prior Sept 30th

	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2008 & Prior	448	217	26	233	(126)	210	(78)
AY2009	(336)	166	734	311	(368)	46	488
AY2010	(726)	198	282	(116)	(26)	191	(570)
AY2011	(390)	288	649	1,070	(254)	(182)	(150)
AY2012		(394)	(517)	(195)	505	45	(115)
AY2013			42	(131)	(180)	344	626
AY2014				(172)	(356)	(361)	(172)
AY2015					(1,293)	(191)	(406)
AY2016						(199)	45
AY2017							963
AY2018							
Total	**(1,005)**	**476**	**1,215**	**999**	**(2,098)**	**(98)**	**631**

Change in Selected Ultimates from Prior Quarter End

	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
AY2008 & Prior	(4)	-	-	-	-
AY2009	517	(18)			
AY2010	(5)	(3)			
AY2011	192	299			
AY2012	(101)	(9)			
AY2013	403	(63)			
AY2014	32	(360)			
AY2015	30	(29)			
AY2016	(98)	47			
AY2017	(240)	(7)			
AY2018	-	44			
Total	**727**	**(99)**	**-**	**-**	**-**

Change in Selected Ultimates as % Beginning Unpaid

	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2008 & Prior	8.0%	5.9%	1.3%	24.9%	(13.0%)	71.2%	(46.9%)
AY2009	(8.7%)	6.4%	77.4%	21.9%	(47.7%)	16.7%	185.2%
AY2010	(22.2%)	8.7%	12.7%	(5.4%)	(1.4%)	12.3%	(34.6%)
AY2011	(8.4%)	8.4%	26.4%	40.4%	(8.1%)	(8.4%)	(9.0%)
AY2012		(10.9%)	(20.8%)	(11.6%)	37.3%	3.9%	(14.5%)
AY2013			0.9%	(3.8%)	(6.3%)	15.6%	31.1%
AY2014				(3.6%)	(9.4%)	(11.5%)	(7.2%)
AY2015					(25.1%)	(5.8%)	(15.5%)
AY2016						(4.4%)	1.4%
AY2017							21.4%
AY2018							
Total	**(5.6%)**	**3.9%**	**9.0%**	**6.5%**	**(9.6%)**	**(0.3%)**	**2.2%**

Change from Prior Quarter End

	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
AY2008 & Prior	(4.8%)	-	-		
AY2009	126.6%	(9.0%)			
AY2010	(3.5%)	(2.2%)			
AY2011	15.7%	21.3%			
AY2012	(16.0%)	(1.8%)			
AY2013	17.7%	(2.4%)			
AY2014	1.8%	(19.6%)			
AY2015	1.7%	(1.6%)			
AY2016	(4.8%)	2.4%			
AY2017	(5.3%)	(0.2%)			
AY2018	-	0.8%			
Total	**4.9%**	**(0.5%)**	**-**		

Note:

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

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

New Brunswick 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

New Brunswick RSP

Exhibit B

Exhibit B.2 (TPL govt line)

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

Exhibit B.3 (Accident Benefits govt line – same as above)

Exhibit B.4 (Other govt line – same as above)

Facility Association
Amounts in: $1,000s
Coverage: Total
RSP: New Brunswick

Valuation Results
as at March 31, 2019

Life to Date

Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
	database	*database*	*= [3]/[2]*	*= [7]-[3]*	*= [5]/[2]*	*database*	*= [7]/[2]*	*database*	*= [9]/[2]*	*= [7]+[9]*	*= [11]/[2]*	*= [5]+[9]*	*= [13]/[2]*
2014 & prior	106,144	69,109	65.1%	5,762	5.4%	74,871	70.5%	521	0.5%	75,392	71.0%	6,283	5.9%
2015	10,179	4,935	48.5%	1,121	11.0%	6,056	59.5%	609	6.0%	6,665	65.5%	1,730	17.0%
2016	9,947	5,132	51.6%	806	8.1%	5,938	59.7%	1,153	11.6%	7,091	71.3%	1,959	19.7%
2017	10,696	4,727	44.2%	2,750	25.7%	7,477	69.9%	1,153	10.8%	8,630	80.7%	3,903	36.5%
2018	13,307	4,983	37.4%	2,349	17.7%	7,332	55.1%	2,693	20.2%	10,025	75.3%	5,042	37.9%
2019	3,798	1,032	27.2%	1,137	29.9%	2,169	57.1%	749	19.7%	2,918	76.8%	1,886	49.7%
TOTAL	154,071	89,918	58.4%	13,925	9.0%	103,843	67.4%	6,878	4.5%	110,721	71.9%	20,803	13.5%
2018 & prior	150,273	88,886	59.1%	12,788	8.5%	101,674	67.7%	6,129	4.1%	107,803	71.7%	18,917	12.6%

Activity During Quarter vs EP

Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]
	database	*database*	*=[17]/[16]*	*database*	*=[19]/[16]*	*database*	*=[21]/[16]*	*database*	*=[23]/[16]*	*database*	*=[25]/[16]*	*database*	*=[27]/[16]*
2014 & prior	106,144	391	0.4%	(438)	(0.4%)	(47)	-	(107)	(0.1%)	(154)	(0.1%)	(545)	(0.5%)
2015	10,179	14	0.1%	44	0.4%	58	0.6%	(87)	(0.9%)	(29)	(0.3%)	(43)	(0.4%)
2016	9,947	12	0.1%	103	1.0%	115	1.2%	(68)	(0.7%)	47	0.5%	35	0.4%
2017	10,696	139	1.3%	(7)	(0.1%)	132	1.2%	(139)	(1.3%)	(7)	(0.1%)	(146)	(1.4%)
2018	13,307	663	5.0%	(468)	(3.5%)	195	1.5%	(151)	(1.1%)	44	0.3%	(619)	(4.7%)
TOTAL	150,273	1,219	0.8%	(766)	(0.5%)	453	0.3%	(552)	(0.4%)	(99)	(0.1%)	(1,318)	(0.9%)

Emergence During Quarter

Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense	
	$000s	$000s	$000s	% Beg Unpaid	$000s	% Beg IBNR	$000s	% Beg Unpaid
[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]
	database	*database*	*[17]*	*=[32]/[31]*	*[21]*	*=[34]/[30]*	*[25]*	*=[36]/[31]*
2014 & prior	628	6,828	391	5.7%	(47)	(7.5%)	(154)	(2.3%)
2015	696	1,773	14	0.8%	58	8.3%	(29)	(1.6%)
2016	1,221	1,924	12	0.6%	115	9.4%	47	2.4%
2017	1,292	4,049	139	3.4%	132	10.2%	(7)	(0.2%)
2018	2,844	5,661	663	11.7%	195	6.9%	44	0.8%
TOTAL	6,681	20,235	1,219	6.0%	453	6.8%	(99)	(0.5%)

Facility Association **Loss Ratios Over Time**
Amounts in: $1,000s as at March 31, 2019
Coverage: Total
RSP: New Brunswick

Accident Year [1]	Earned Premium @ Mar 2019 [2] *database*	Paid Claims Amt* @ Mar 2019 [3] *database*	Case Reserve @ Mar 2019 [4] *= [5]-[3]*	Recorded Claims Amt* @ Mar 2019 [5] *database*	Selected IBNR @ Mar 2019 [6] *database*	Ultimate Claims Amt* @ Mar 2019 [7] *= [5]+[6]*	**Selected Ultimate LR @ Mar 2019 [8]** *= [7]/[2]*	Selected Ultimate LR @ Dec 2018 [9] *database*	Selected Ultimate LR @ Sep 2018 [10] *database*	Selected Ultimate LR @ Jun 2018 [11] *database*	**Selected Ultimate LR @ Mar 2018 [12]** ***database***	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Ultimate LR [13] *= [8]-[9]*	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Claims Amt* [14]	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Ultimate LR [15] *= [8]-[12]*	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Claims Amt* @ curr EP [16] *= [2]*[15]*
2005	4,932	4,145	-	4,145	-	4,145	84.0%	84.0%	84.0%	84.0%	84.0%	-	-	-	-
2006	11,215	5,966	-	5,966	-	5,966	53.2%	53.2%	53.2%	53.2%	53.2%	-	-	-	-
2007	12,451	8,969	-	8,969	1	8,970	72.0%	72.0%	72.1%	72.1%	72.1%	-	-	(0.1%)	(12)
2008	12,180	9,212	77	9,289	1	9,290	76.3%	76.3%	76.3%	76.3%	76.5%	-	-	(0.2%)	(24)
2009	13,459	11,386	160	11,546	21	11,567	85.9%	86.1%	82.2%	82.7%	81.7%	(0.2%)	(18)	4.2%	565
2010	11,900	6,838	91	6,929	43	6,972	58.6%	58.6%	58.7%	58.7%	59.0%	-	(3)	(0.4%)	(48)
2011	10,010	7,110	1,675	8,785	33	8,818	88.1%	85.1%	83.2%	83.3%	83.9%	3.0%	299	4.2%	420
2012	10,052	4,960	432	5,392	69	5,461	54.3%	54.4%	55.4%	56.0%	55.9%	(0.1%)	(9)	(1.6%)	(161)
2013	10,403	5,728	2,261	7,989	92	8,081	77.7%	78.3%	74.4%	74.9%	70.0%	(0.6%)	(63)	7.7%	801
2014	9,542	4,795	1,066	5,861	261	6,122	64.2%	67.9%	67.6%	68.0%	67.4%	(3.7%)	(360)	(3.2%)	(305)
2015	10,179	4,935	1,121	6,056	609	6,665	65.5%	65.8%	65.5%	70.5%	66.5%	(0.3%)	(29)	(1.0%)	(102)
2016	9,947	5,132	806	5,938	1,153	7,091	71.3%	70.8%	71.8%	75.6%	75.6%	0.5%	47	(4.3%)	(428)
2017	10,696	4,727	2,750	7,477	1,153	8,630	80.7%	80.4%	82.6%	84.1%	81.1%	0.3%	(7)	(0.4%)	(43)
2018	13,307	4,983	2,349	7,332	2,693	10,025	75.3%	74.6%	74.6%	73.2%	70.6%	0.7%	44		
2019	3,798	1,032	1,137	2,169	749	2,918	76.8%	-	-	-	-				
TOTAL	**154,071**	**89,918**	**13,925**	**103,843**	**6,878**	**110,721**	**71.9%**	**71.7%**	**71.2%**	**71.9%**	**70.9%**		**(99)**		**663**
2018 & prior	150,273	88,886	12,788	101,674	6,129	107,803	**71.7%**	71.7%	71.2%	71.9%	**70.9%**		(99)		663

* Claims Amt = indemnity & allowed claims expense (where latter is allowed expense over and above the claims expense included in the expense allowance for member companies)
** Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association

Comparison of Selected Ultimate Incurred Claims Amounts by Coverage

as at March 31, 2019

Amounts in: $1,000s

RSP: New Brunswick

Accident Year	Prior Analysis (Dec 2018)				Current Analysis (Mar 2019)				Change from Prior Analysis			
	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total
2005	2,832	499	813	4,145	2,832	499	813	4,145	-	-	-	-
2006	2,896	1,142	1,928	5,966	2,896	1,142	1,928	5,966	-	-	-	-
2007	4,854	1,397	2,719	8,970	4,854	1,397	2,719	8,970	-	-	-	-
2008	5,645	533	3,112	9,290	5,645	533	3,112	9,290	-	-	-	-
2009	7,840	589	3,156	11,585	7,822	589	3,156	11,567	(18)	-	-	(18)
2010	3,812	815	2,349	6,975	3,810	814	2,349	6,972	(2)	(1)	-	(3)
2011	5,945	587	1,988	8,519	6,245	586	1,988	8,818	300	(1)	-	299
2012	2,270	1,309	1,891	5,470	2,263	1,307	1,891	5,461	(7)	(2)	-	(9)
2013	4,719	1,383	2,041	8,144	4,717	1,323	2,041	8,081	(2)	(60)	-	(63)
2014	3,522	983	1,977	6,482	3,276	694	2,152	6,122	(246)	(289)	175	(360)
2015	3,673	875	2,146	6,694	3,645	874	2,146	6,665	(28)	(1)	-	(29)
2016	4,289	498	2,258	7,044	4,341	500	2,251	7,091	52	2	(7)	47
2017	5,228	647	2,762	8,637	5,228	644	2,757	8,630	-	(3)	(5)	(7)
2018	5,744	917	3,321	9,981	5,664	1,063	3,298	10,025	(80)	146	(23)	44
2019	-	-	-	-	1,683	293	943	2,918	1,683	293	943	2,918
Total	63,269	12,174	32,461	107,902	64,921	12,258	33,544	110,721	1,652	84	1,083	2,819
2018 & Prior	**63,269**	**12,174**	**32,461**	**107,902**	**63,238**	**11,965**	**32,601**	**107,803**	**(31)**	**(209)**	**140**	**(99)**

Facility Association

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

Coverage: Total
RSP: New Brunswick
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																		
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2005	4,932	4,145	-	4,145		4,145						4,145	4,145				84.0%		84.0%	84.0%			4,145	84.0%
2006	11,215	5,966	-	5,966		5,966						5,966	5,966				53.2%		53.2%	53.2%			5,966	53.2%
2007	12,451	8,969	-	8,969		8,970						8,970	8,969				72.0%		72.0%	72.0%			8,970	72.0%
2008	12,180	9,212	78	9,289		9,291						9,291	9,289				76.3%		76.3%	76.3%			9,290	76.3%
2009	13,459	11,386	160	11,546		11,568						11,568	11,546				86.0%		86.0%	85.8%			11,567	85.9%
2010	11,900	6,838	91	6,929	6,114	6,967	0.2%	99.8%	6,966			6,967	6,929			51.4%	58.5%	58.5%	58.5%	58.2%			6,972	58.6%
2011	10,010	7,110	1,675	8,785	5,102	8,857	1.1%	98.9%	8,816			8,857	8,785			51.0%	88.5%	88.1%	88.5%	87.8%			8,818	88.1%
2012	10,052	4,960	431	5,392	5,299	5,450	5.3%	94.7%	5,442			5,450	5,392			52.7%	54.2%	54.1%	54.2%	53.6%			5,461	54.3%
2013	10,403	5,728	2,261	7,989	6,068	8,180	4.6%	95.4%	8,083			8,180	7,989			58.3%	78.6%	77.7%	78.6%	76.8%			8,081	77.7%
2014	9,542	4,795	1,066	5,861	6,300	6,091	10.3%	89.7%	6,112			6,091	5,861			66.0%	63.8%	64.1%	63.8%	61.4%			6,122	64.2%
2015	10,179	4,935	1,121	6,056	7,178	6,561	17.6%	82.4%	6,669			6,631	6,056			70.5%	64.5%	65.5%	65.1%	59.5%			6,665	65.5%
2016	9,947	5,132	806	5,938	7,247	6,790	3.4%	96.6%	6,805			7,046	5,938			72.9%	68.3%	68.4%	70.8%	59.7%			7,091	71.3%
2017	10,696	4,727	2,749	7,477	7,947	8,881	36.6%	63.4%	8,539			8,179	7,477			74.3%	83.0%	79.8%	76.5%	69.9%			8,630	80.7%
2018	13,307	4,983	2,350	7,332	9,858	8,631	36.2%	63.8%	9,076			9,821	7,332			74.1%	64.9%	68.2%	73.8%	55.1%			10,025	75.3%
2019	3,798	1,032	1,138	2,169	5,914	4,547	79.9%	20.1%	5,639			-	2,169			155.7%	119.7%	148.5%		57.1%			2,918	76.8%
Total	**154,070**	**89,918**	**13,928**	**103,846**	**67,025**	**110,893**			**72,147**			**107,161**	**103,846**										**110,724**	

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

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

Facility Association

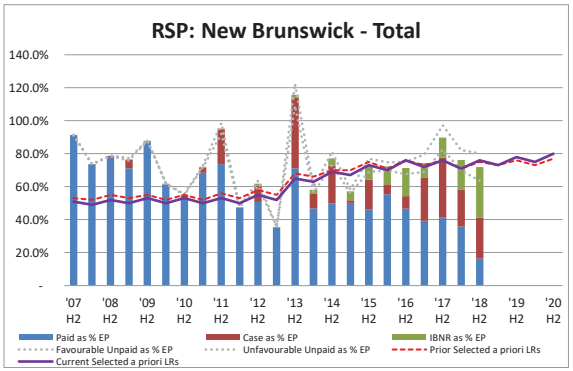
Comparison of Estimated Ultimate Losses by Method
as at March 31, 2019
Coverage: Total
RSP: New Brunswick
Amounts in: $1,000s

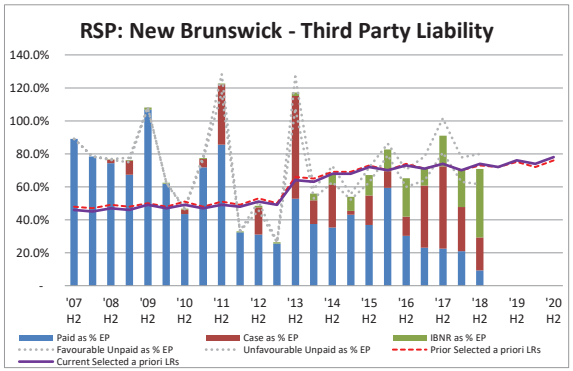
	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	ELR Method*	LR Ratio Method	BF Method*	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
2005		4,145		4,145	4,145			N/A	-	4,145	84.0%		4,145		N/A	-	4,145	84.0%	-	-	-	-
2006		5,966		5,966	5,966			N/A	-	5,966	53.2%		5,966		N/A	-	5,966	53.2%	-	-	-	-
2007		8,970		8,970	8,969			N/A	1	8,970	72.0%		8,970		N/A	1	8,970	72.0%	-	-	-	-
2008		9,291		9,291	9,289			N/A	1	9,290	76.3%		9,290		N/A	1	9,290	76.3%	-	-	-	-
2009		11,568		11,568	11,546			N/A	21	11,567	85.9%		11,585		N/A	39	11,585	86.1%	-	(18)	(18)	(0.2%)
2010	6,114	6,967	6,966	6,967	6,929			N/A	43	6,972	58.6%	6,114	6,972	6,968	N/A	46	6,975	58.6%	-	(3)	(3)	-
2011	5,102	8,857	8,816	8,857	8,785			N/A	33	8,818	88.1%	5,102	8,557	8,517	N/A	34	8,519	85.1%	300	(1)	299	3.0%
2012	5,299	5,450	5,442	5,450	5,392			N/A	69	5,461	54.3%	5,299	5,457	5,449	N/A	78	5,470	54.4%	-	(9)	(9)	(0.1%)
2013	6,068	8,180	8,083	8,180	7,989			N/A	92	8,081	77.7%	6,068	8,258	8,146	N/A	98	8,144	78.3%	(57)	(6)	(63)	(0.6%)
2014	6,300	6,091	6,112	6,091	5,861			N/A	261	6,122	64.2%	6,300	6,509	6,483	N/A	331	6,482	67.9%	(290)	(70)	(360)	(3.7%)
2015	7,178	6,561	6,669	6,631	6,056			N/A	609	6,665	65.5%	7,178	6,575	6,690	N/A	696	6,694	65.8%	58	(87)	(29)	(0.3%)
2016	7,247	6,790	6,805	7,046	5,938			N/A	1,153	7,091	71.3%	7,250	6,726	6,747	N/A	1,221	7,044	70.8%	115	(68)	47	0.5%
2017	7,947	8,881	8,539	8,179	7,477			N/A	1,153	8,630	80.7%	7,983	8,835	8,480	N/A	1,292	8,637	80.4%	132	(139)	(7)	0.3%
2018	9,858	8,631	9,076	9,821	7,332			N/A	2,693	10,025	75.3%	9,905	8,436	8,881	N/A	2,844	9,981	74.6%	195	(151)	44	0.7%
2019	5,914	4,547	5,639	-	2,169			N/A	749	2,918	76.8%	-	-	-	N/A	-	-	-	2,169	749	2,918	76.8%
Total	**67,025**	**110,893**	**72,147**	**107,161**	**103,846**				**6,878**	**110,724**		**61,198**	**106,281**	**66,362**		**6,681**	**107,905**		**2,622**	**197**	**2,819**	
2018 & Prior	**61,111**	**106,346**	**66,508**	**107,161**	**101,677**				**6,129**	**107,806**		**61,198**	**106,281**	**66,362**		**6,681**	**107,905**		**453**	**(552)**	**(99)**	

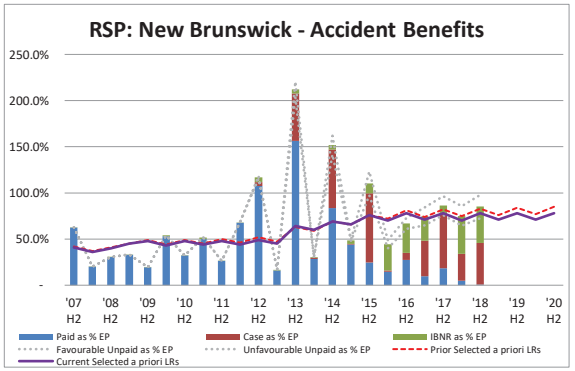
*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level
**IBNR selected on a coverage level and aggregated to a Government Line (or Total) level

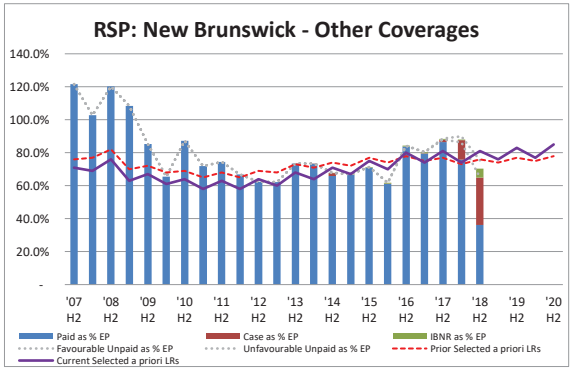
Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP **New Brunswick**

Accident Period	CURRENT Third Party Liability	CURRENT Accident Benefits	CURRENT Other Coverages	CURRENT Total	PRIOR Third Party Liability	PRIOR Accident Benefits	PRIOR Other Coverages	PRIOR Total	CHANGE Third Party Liability	CHANGE Accident Benefits	CHANGE Other Coverages	CHANGE Total
2013 / 2	64.0%	64.0%	68.0%	65.0%	66.0%	63.0%	73.0%	68.0%	(2.0%)	1.0%	(5.0%)	(3.0%)
2014 / 1	63.0%	60.0%	64.0%	63.0%	65.0%	59.0%	71.0%	66.0%	(2.0%)	1.0%	(7.0%)	(3.0%)
2014 / 2	68.0%	69.0%	71.0%	69.0%	69.0%	69.0%	74.0%	70.0%	(1.0%)	-	(3.0%)	(1.0%)
2015 / 1	68.0%	66.0%	67.0%	67.0%	69.0%	66.0%	72.0%	70.0%	(1.0%)	-	(5.0%)	(3.0%)
2015 / 2	72.0%	76.0%	75.0%	73.0%	73.0%	76.0%	77.0%	75.0%	(1.0%)	-	(2.0%)	(2.0%)
2016 / 1	70.0%	70.0%	70.0%	70.0%	70.0%	72.0%	74.0%	71.0%	-	(2.0%)	(4.0%)	(1.0%)
2016 / 2	73.0%	78.0%	80.0%	76.0%	74.0%	81.0%	78.0%	76.0%	(1.0%)	(3.0%)	2.0%	-
2017 / 1	71.0%	71.0%	74.0%	72.0%	71.0%	74.0%	75.0%	73.0%	-	(3.0%)	(1.0%)	(1.0%)
2017 / 2	74.0%	78.0%	81.0%	76.0%	74.0%	82.0%	77.0%	76.0%	-	(4.0%)	4.0%	-
2018 / 1	70.0%	70.0%	74.0%	71.0%	70.0%	75.0%	73.0%	71.0%	-	(5.0%)	1.0%	-
2018 / 2	74.0%	78.0%	81.0%	76.0%	73.0%	83.0%	76.0%	75.0%	1.0%	(5.0%)	5.0%	1.0%
2019 / 1	72.0%	71.0%	76.0%	73.0%	72.0%	76.0%	74.0%	73.0%	-	(5.0%)	2.0%	-
2019 / 2	76.0%	78.0%	83.0%	78.0%	75.0%	84.0%	77.0%	76.0%	1.0%	(6.0%)	6.0%	2.0%
2020 / 1	74.0%	71.0%	77.0%	75.0%	72.0%	77.0%	75.0%	73.0%	2.0%	(6.0%)	2.0%	2.0%
2020 / 2	78.0%	78.0%	85.0%	80.0%	76.0%	85.0%	78.0%	77.0%	2.0%	(7.0%)	7.0%	3.0%



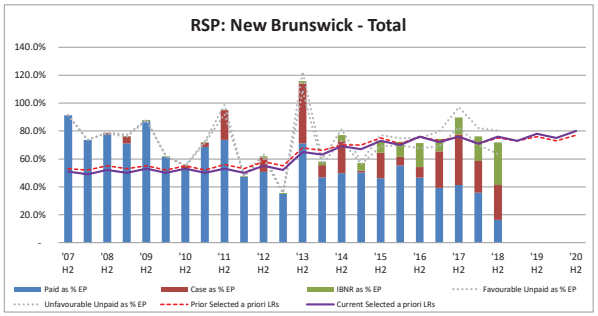


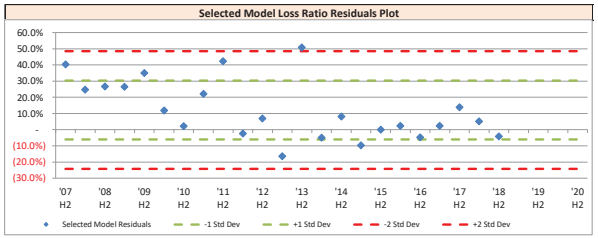




Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **New Brunswick**
Amounts in: $1,000s
Coverage: Total

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	51.0%	53.0%	(2.0%)
2008 / 1	49.0%	52.0%	(3.0%)
2008 / 2	52.0%	55.0%	(3.0%)
2009 / 1	50.0%	53.0%	(3.0%)
2009 / 2	53.0%	55.0%	(2.0%)
2010 / 1	50.0%	52.0%	(2.0%)
2010 / 2	53.0%	55.0%	(2.0%)
2011 / 1	50.0%	52.0%	(2.0%)
2011 / 2	53.0%	56.0%	(3.0%)
2012 / 1	50.0%	53.0%	(3.0%)
2012 / 2	55.0%	58.0%	(3.0%)
2013 / 1	52.0%	55.0%	(3.0%)
2013 / 2	65.0%	68.0%	(3.0%)
2014 / 1	63.0%	66.0%	(3.0%)
2014 / 2	69.0%	70.0%	(1.0%)
2015 / 1	67.0%	70.0%	(3.0%)
2015 / 2	73.0%	75.0%	(2.0%)
2016 / 1	70.0%	71.0%	(1.0%)
2016 / 2	76.0%	76.0%	-
2017 / 1	72.0%	73.0%	(1.0%)
2017 / 2	76.0%	76.0%	-
2018 / 1	71.0%	71.0%	-
2018 / 2	76.0%	75.0%	1.0%
2019 / 1	73.0%	73.0%	-
2019 / 2	78.0%	76.0%	2.0%
2020 / 1	75.0%	73.0%	2.0%
2020 / 2	80.0%	77.0%	3.0%





Current AHY: 2018 / 2

Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium [1] val data	Paid Claims Amount [2] val data	Case Reserves [3] val data	Selected Ultimate Claims Amount* [4] val data	Selected Ultimate Loss Ratio [5] =[4]/[1]	Adjust EP to 2018 / 2 rate level: Rate Change [6] industry avg EP relativity	Drift (RG, class, etc.) [7] assumption	Other [8] assumption	EP @ 2018 / 2 rate level [9] =[1]*[6]*[7]*[8]	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor [10] trend analysis	Reform Adj Factor [11] assumption	Other Factor [12] assumption	Ult. Clms Amt @ 2018 / 2 clms level [13] =[4]*[10]*[11]*[12]	On-Level to 2018 / 2 Loss Ratios [14] =[13]/[9]	Weights [15] selected
2007 / 2	9,922	5,658	-	5,660	57.0%	1.0093	1.0000	1.0000	10,014	1.5212	1.0000	1.0000	8,611	86.0%	-
2008 / 1	9,479	4,371	-	4,372	46.1%	1.0338	1.0000	1.0000	9,799	1.6430	1.0000	1.0000	7,183	73.3%	-
2008 / 2	9,991	4,840	78	4,921	49.3%	1.0303	1.0000	1.0000	10,293	1.5225	1.0000	1.0000	7,491	72.8%	-
2009 / 1	6,728	4,793	339	5,151	76.6%	1.0281	1.0000	1.0000	6,917	1.6272	1.0000	1.0000	8,382	121.2%	-
2009 / 2	6,731	5,866	-	5,917	87.9%	1.0326	1.0000	1.0000	6,951	1.5674	1.0000	1.0000	9,274	133.4%	-
2010 / 1	6,180	3,795	-	3,824	61.9%	1.0277	1.0000	1.0000	6,351	1.5823	1.0000	1.0000	6,052	95.3%	-
2010 / 2	5,719	3,043	91	3,156	55.2%	1.0254	1.0000	1.0000	5,865	1.4861	1.0000	1.0000	4,691	80.0%	-
2011 / 1	5,228	3,583	158	3,772	72.1%	1.0179	1.0000	1.0000	5,321	1.6121	1.0000	1.0000	6,080	114.3%	-
2011 / 2	4,780	3,524	1,013	4,556	95.3%	1.0252	1.0000	1.0000	4,900	1.5705	1.0000	1.0000	7,155	146.0%	-
2012 / 1	4,570	2,161	0	2,181	47.7%	1.0320	1.0000	1.0000	4,716	1.5136	1.0000	1.0000	3,301	70.0%	-
2012 / 2	5,482	2,779	547	3,390	61.8%	1.0510	1.0000	1.0000	5,761	1.4218	1.0000	1.0000	4,819	83.6%	0.3%
2013 / 1	5,369	1,880	0	1,910	35.6%	1.0598	1.0000	1.0000	5,690	1.4994	1.0000	1.0000	2,864	50.3%	1.4%
2013 / 2	5,033	3,580	2,160	5,832	115.9%	1.0789	1.0000	1.0000	5,430	1.2315	1.0000	1.0000	7,181	132.2%	0.3%
2014 / 1	4,771	2,238	414	2,772	58.1%	1.0834	1.0000	1.0000	5,170	1.3408	1.0000	1.0000	3,717	71.9%	4.5%
2014 / 2	4,772	2,371	1,095	3,678	77.1%	1.1019	1.0000	1.0000	5,258	1.1885	1.0000	1.0000	4,372	83.1%	11.9%
2015 / 1	4,860	2,442	73	2,782	57.3%	1.1134	1.0000	1.0000	5,411	1.2568	1.0000	1.0000	3,497	64.6%	11.9%
2015 / 2	5,320	2,451	975	3,881	73.0%	1.1129	1.0000	1.0000	5,920	1.1532	1.0000	1.0000	4,476	75.6%	11.9%
2016 / 1	5,075	2,809	308	3,666	72.2%	1.0997	1.0000	1.0000	5,581	1.2110	1.0000	1.0000	4,440	79.6%	11.9%
2016 / 2	4,875	2,273	369	3,477	71.3%	1.0800	1.0000	1.0000	5,265	1.0930	1.0000	1.0000	3,801	72.2%	11.9%
2017 / 1	5,005	1,966	1,307	3,720	74.3%	1.0601	1.0000	1.0000	5,307	1.1372	1.0000	1.0000	4,230	79.7%	10.7%
2017 / 2	5,742	2,379	2,073	5,157	89.8%	1.0418	1.0000	1.0000	5,983	1.0454	1.0000	1.0000	5,390	90.1%	11.9%
2018 / 1	6,206	2,226	1,398	4,724	76.1%	1.0111	1.0000	1.0000	6,275	1.0825	1.0000	1.0000	5,113	81.5%	11.9%
Total	**131,838**	**71,029**	**12,401**	**88,497**	**67.1%**	**1.0481**	**1.0000**	**1.0000**	**138,178**	**1.3799**	**1.0000**	**1.0000**	**122,120**	**88.4%**	**100.5%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**78.2%**	
													selected:	**76.0%** current	**75.0%** prior

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

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

Life to Date

Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
	database	*database*	*= [3]/[2]*	*= [7]-[3]*	*= [5]/[2]*	*database*	*= [7]/[2]*	*database*	*= [9]/[2]*	*= [7]+[9]*	*= [11]/[2]*	*= [5]+[9]*	*= [13]/[2]*
2014 & prior	62,979	38,454	61.1%	5,497	8.7%	43,951	69.8%	409	0.6%	44,360	70.4%	5,906	9.4%
2015	5,993	2,403	40.1%	699	11.7%	3,102	51.8%	543	9.1%	3,645	60.8%	1,242	20.7%
2016	5,830	2,669	45.8%	745	12.8%	3,414	58.6%	927	15.9%	4,341	74.5%	1,672	28.7%
2017	6,390	1,811	28.3%	2,583	40.4%	4,394	68.8%	834	13.1%	5,228	81.8%	3,417	53.5%
2018	8,075	1,754	21.7%	1,762	21.8%	3,516	43.5%	2,148	26.6%	5,664	70.1%	3,910	48.4%
2019	2,296	344	15.0%	454	19.8%	798	34.8%	885	38.5%	1,683	73.3%	1,339	58.3%
TOTAL	91,563	47,435	51.8%	11,740	12.8%	59,175	64.6%	5,746	6.3%	64,921	70.9%	17,486	19.1%
2018 & prior	89,267	47,091	52.8%	11,286	12.6%	58,377	65.4%	4,861	5.4%	63,238	70.8%	16,147	18.1%

Activity During Quarter vs EP

Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]
	database	*database*	*=[17]/[16]*	*database*	*=[19]/[16]*	*database*	*=[21]/[16]*	*database*	*=[23]/[16]*	*database*	*=[25]/[16]*	*database*	*=[27]/[16]*
2014 & prior	62,979	137	0.2%	(15)	-	122	0.2%	(97)	(0.2%)	25	-	(112)	(0.2%)
2015	5,993	6	0.1%	36	0.6%	42	0.7%	(70)	(1.2%)	(28)	(0.5%)	(34)	(0.6%)
2016	5,830	10	0.2%	102	1.7%	112	1.9%	(60)	(1.0%)	52	0.9%	42	0.7%
2017	6,390	121	1.9%	6	0.1%	127	2.0%	(127)	(2.0%)	-	-	(121)	(1.9%)
2018	8,075	213	2.6%	(32)	(0.4%)	181	2.2%	(261)	(3.2%)	(80)	(1.0%)	(293)	(3.6%)
TOTAL	89,267	487	0.5%	97	0.1%	584	0.7%	(615)	(0.7%)	(31)	-	(518)	(0.6%)

Emergence During Quarter

Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense	
	$000s	$000s	$000s	% Beg Unpaid	$000s	% Beg IBNR	$000s	% Beg Unpaid
[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]
	database	*database*	*[17]*	*=[32]/[31]*	*[21]*	*=[34]/[30]*	*[25]*	*=[36]/[31]*
2014 & prior	506	6,018	137	2.3%	122	24.1%	25	0.4%
2015	613	1,276	6	0.5%	42	6.9%	(28)	(2.2%)
2016	987	1,630	10	0.6%	112	11.3%	52	3.2%
2017	961	3,538	121	3.4%	127	13.2%	-	-
2018	2,409	4,203	213	5.1%	181	7.5%	(80)	(1.9%)
TOTAL	5,476	16,665	487	2.9%	584	10.7%	(31)	(0.2%)

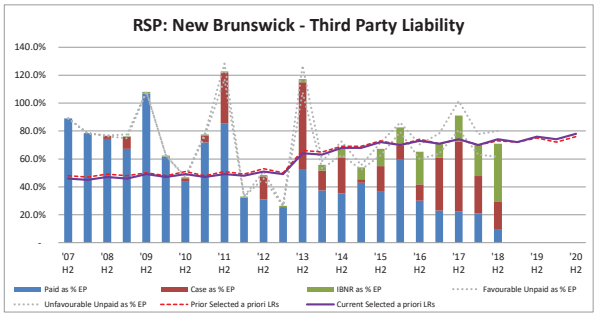
Facility Association **Loss Ratios Over Time**
Amounts in: $1,000s as at March 31, 2019
Coverage: Third Party Liability
RSP: New Brunswick

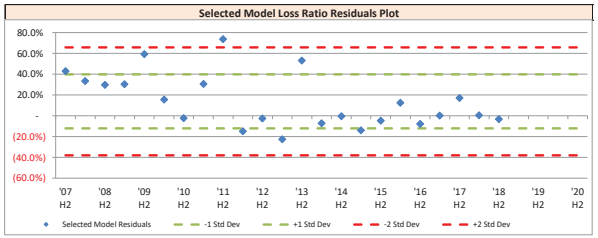
Accident Year [1]	Earned Premium @ Mar 2019 [2] *database*	Paid Claims Amt* @ Mar 2019 [3] *database*	Case Reserve @ Mar 2019 [4] *= [5]-[3]*	Recorded Claims Amt* @ Mar 2019 [5] *database*	Selected IBNR @ Mar 2019 [6] *database*	Ultimate Claims Amt* @ Mar 2019 [7] *= [5]+[6]*	**Selected Ultimate LR @ Mar 2019 [8]** *= [7]/[2]*	Selected Ultimate LR @ Dec 2018 [9] *database*	Selected Ultimate LR @ Sep 2018 [10] *database*	Selected Ultimate LR @ Jun 2018 [11] *database*	**Selected Ultimate LR @ Mar 2018 [12]** ***database***	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Ultimate LR [13] *= [8]-[9]*	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Claims Amt* [14]	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Ultimate LR [15] *= [8]-[12]*	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Claims Amt* @ curr EP [16] *= [2]*[15]*
2005	3,038	2,832	-	2,832	-	2,832	93.2%	93.2%	93.2%	93.2%	93.2%	-	-	-	-
2006	6,910	2,896	-	2,896	-	2,896	41.9%	41.9%	41.9%	41.9%	41.9%	-	-	-	-
2007	7,571	4,854	-	4,854	-	4,854	64.1%	64.1%	64.1%	64.1%	64.1%	-	-	-	-
2008	7,289	5,567	78	5,645	-	5,645	77.4%	77.4%	77.5%	77.5%	77.8%	-	-	(0.4%)	(29)
2009	7,952	7,642	161	7,803	19	7,822	98.4%	98.6%	92.1%	92.9%	91.2%	(0.2%)	(18)	7.2%	573
2010	6,948	3,682	92	3,774	36	3,810	54.8%	54.9%	54.9%	55.0%	55.5%	(0.1%)	(2)	(0.7%)	(49)
2011	5,807	4,547	1,676	6,223	22	6,245	107.5%	102.4%	99.0%	99.3%	100.2%	5.1%	300	7.3%	424
2012	5,714	1,826	401	2,227	36	2,263	39.6%	39.7%	41.4%	41.7%	42.0%	(0.1%)	(7)	(2.4%)	(137)
2013	6,086	2,393	2,253	4,646	71	4,717	77.5%	77.5%	70.9%	71.6%	63.2%	-	(2)	14.3%	870
2014	5,664	2,215	836	3,051	225	3,276	57.8%	62.2%	61.8%	62.4%	61.4%	(4.4%)	(246)	(3.6%)	(204)
2015	5,993	2,403	699	3,102	543	3,645	60.8%	61.3%	60.8%	66.1%	64.7%	(0.5%)	(28)	(3.9%)	(234)
2016	5,830	2,669	745	3,414	927	4,341	74.5%	73.5%	74.0%	77.1%	77.0%	1.0%	52	(2.5%)	(146)
2017	6,390	1,811	2,583	4,394	834	5,228	81.8%	81.4%	81.9%	82.0%	79.3%	0.4%	-	2.5%	160
2018	8,075	1,754	1,762	3,516	2,148	5,664	70.1%	70.8%	70.5%	70.0%	68.0%	(0.7%)	(80)		
2019	2,296	344	454	798	885	1,683	73.3%	-	-	-	-				
TOTAL	**91,563**	**47,435**	**11,740**	**59,175**	**5,746**	**64,921**	**70.9%**	**70.8%**	**69.6%**	**70.4%**	**69.4%**		**(31)**		**1,228**
2018 & prior	89,267	47,091	11,286	58,377	4,861	63,238	**70.8%**	70.8%	69.6%	70.4%	**69.4%**		(31)		1,228

* Claims Amt = indemnity & allowed claims expense (where latter is allowed expense over and above the claims expense included in the expense allowance for member companies)
** Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

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

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	46.0%	48.0%	(2.0%)
2008 / 1	45.0%	47.0%	(2.0%)
2008 / 2	47.0%	49.0%	(2.0%)
2009 / 1	46.0%	48.0%	(2.0%)
2009 / 2	49.0%	50.0%	(1.0%)
2010 / 1	47.0%	48.0%	(1.0%)
2010 / 2	49.0%	51.0%	(2.0%)
2011 / 1	47.0%	48.0%	(1.0%)
2011 / 2	49.0%	51.0%	(2.0%)
2012 / 1	48.0%	49.0%	(1.0%)
2012 / 2	51.0%	53.0%	(2.0%)
2013 / 1	49.0%	50.0%	(1.0%)
2013 / 2	64.0%	66.0%	(2.0%)
2014 / 1	63.0%	65.0%	(2.0%)
2014 / 2	68.0%	69.0%	(1.0%)
2015 / 1	68.0%	69.0%	(1.0%)
2015 / 2	72.0%	73.0%	(1.0%)
2016 / 1	70.0%	70.0%	-
2016 / 2	73.0%	74.0%	(1.0%)
2017 / 1	71.0%	71.0%	-
2017 / 2	74.0%	74.0%	-
2018 / 1	70.0%	70.0%	-
2018 / 2	74.0%	73.0%	1.0%
2019 / 1	72.0%	72.0%	-
2019 / 2	76.0%	75.0%	1.0%
2020 / 1	74.0%	72.0%	2.0%
2020 / 2	78.0%	76.0%	2.0%





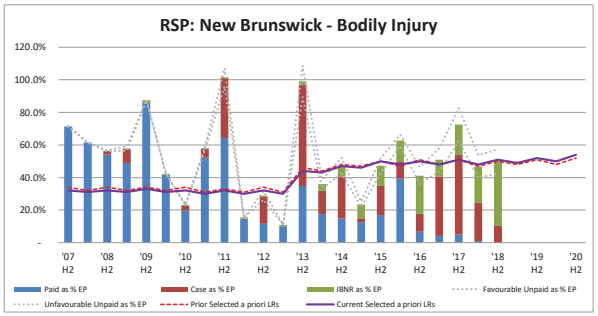
Current AHY: 2018 / 2

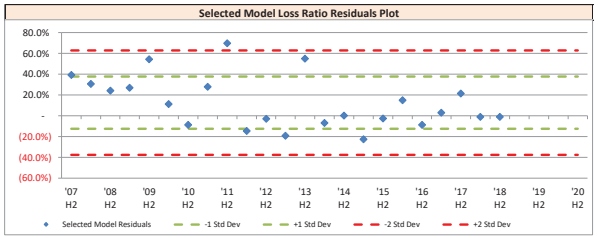
Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Adjust EP to 2018 / 2 rate level: Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	7,464	3,321	-	3,321	44.5%	1.0108	1.0000	1.0000	7,544	1.6132	1.0000	1.0000	5,358	71.0%	-
2008 / 1	7,088	2,779	-	2,779	39.2%	1.0328	1.0000	1.0000	7,320	1.6911	1.0000	1.0000	4,700	64.2%	-
2008 / 2	7,490	2,788	78	2,868	38.3%	1.0283	1.0000	1.0000	7,702	1.6158	1.0000	1.0000	4,633	60.2%	-
2009 / 1	3,995	2,689	339	3,045	76.2%	1.0298	1.0000	1.0000	4,114	1.6900	1.0000	1.0000	5,146	125.1%	-
2009 / 2	3,957	4,227	-	4,277	108.1%	1.0454	1.0000	1.0000	4,137	1.6202	1.0000	1.0000	6,929	167.5%	-
2010 / 1	3,607	2,230	-	2,251	62.4%	1.0486	1.0000	1.0000	3,782	1.6724	1.0000	1.0000	3,766	99.6%	-
2010 / 2	3,341	1,452	91	1,565	46.8%	1.0531	1.0000	1.0000	3,518	1.5647	1.0000	1.0000	2,448	69.6%	-
2011 / 1	3,040	2,181	158	2,356	77.5%	1.0493	1.0000	1.0000	3,190	1.6895	1.0000	1.0000	3,981	124.8%	-
2011 / 2	2,767	2,365	1,013	3,395	122.7%	1.0577	1.0000	1.0000	2,927	1.6376	1.0000	1.0000	5,560	190.0%	-
2012 / 1	2,602	840	-	857	32.9%	1.0679	1.0000	1.0000	2,779	1.5762	1.0000	1.0000	1,351	48.6%	-
2012 / 2	3,112	966	516	1,507	48.4%	1.0875	1.0000	1.0000	3,384	1.5599	1.0000	1.0000	2,350	69.4%	-
2013 / 1	3,107	796	0	822	26.4%	1.0867	1.0000	1.0000	3,376	1.5254	1.0000	1.0000	1,253	37.1%	-
2013 / 2	2,979	1,574	1,853	3,492	117.2%	1.0974	1.0000	1.0000	3,269	1.2713	1.0000	1.0000	4,439	135.8%	-
2014 / 1	2,828	1,059	404	1,579	55.8%	1.1008	1.0000	1.0000	3,113	1.2916	1.0000	1.0000	2,040	65.5%	5.6%
2014 / 2	2,836	1,002	732	1,920	67.7%	1.1227	1.0000	1.0000	3,184	1.2117	1.0000	1.0000	2,327	73.1%	11.8%
2015 / 1	2,866	1,232	68	1,542	53.8%	1.1341	1.0000	1.0000	3,250	1.2200	1.0000	1.0000	1,881	57.9%	11.8%
2015 / 2	3,127	1,153	560	2,101	67.2%	1.1290	1.0000	1.0000	3,530	1.1550	1.0000	1.0000	2,427	68.8%	11.8%
2016 / 1	2,974	1,765	297	2,457	82.6%	1.1102	1.0000	1.0000	3,302	1.1794	1.0000	1.0000	2,897	87.7%	11.8%
2016 / 2	2,859	864	331	1,863	65.2%	1.0864	1.0000	1.0000	3,106	1.1008	1.0000	1.0000	2,051	66.0%	11.8%
2017 / 1	2,957	681	1,115	2,104	71.2%	1.0657	1.0000	1.0000	3,151	1.1219	1.0000	1.0000	2,361	74.9%	11.8%
2017 / 2	3,465	780	1,725	3,158	91.1%	1.0465	1.0000	1.0000	3,626	1.0492	1.0000	1.0000	3,313	91.4%	11.8%
2018 / 1	3,765	790	1,006	2,648	70.3%	1.0120	1.0000	1.0000	3,810	1.0671	1.0000	1.0000	2,826	74.2%	11.8%
Total	**82,226**	**37,532**	**10,285**	**51,906**	**63.1%**	**1.0595**	**1.0000**	**1.0000**	**87,114**	**1.4263**	**1.0000**	**1.0000**	**74,037**	**85.0%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**73.8%**	
													selected:	**74.0%** current	**73.0%** prior

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

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **New Brunswick**
Amounts in: $1,000s
Coverage: BI

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	32.0%	34.0%	(2.0%)
2008 / 1	31.0%	32.0%	(1.0%)
2008 / 2	32.0%	34.0%	(2.0%)
2009 / 1	31.0%	32.0%	(1.0%)
2009 / 2	33.0%	34.0%	(1.0%)
2010 / 1	31.0%	32.0%	(1.0%)
2010 / 2	32.0%	34.0%	(2.0%)
2011 / 1	30.0%	31.0%	(1.0%)
2011 / 2	32.0%	33.0%	(1.0%)
2012 / 1	30.0%	31.0%	(1.0%)
2012 / 2	32.0%	34.0%	(2.0%)
2013 / 1	30.0%	31.0%	(1.0%)
2013 / 2	44.0%	46.0%	(2.0%)
2014 / 1	43.0%	44.0%	(1.0%)
2014 / 2	47.0%	48.0%	(1.0%)
2015 / 1	46.0%	47.0%	(1.0%)
2015 / 2	50.0%	50.0%	-
2016 / 1	48.0%	47.0%	1.0%
2016 / 2	50.0%	51.0%	(1.0%)
2017 / 1	48.0%	48.0%	-
2017 / 2	51.0%	51.0%	-
2018 / 1	48.0%	47.0%	1.0%
2018 / 2	51.0%	50.0%	1.0%
2019 / 1	49.0%	48.0%	1.0%
2019 / 2	52.0%	51.0%	1.0%
2020 / 1	50.0%	48.0%	2.0%
2020 / 2	54.0%	52.0%	2.0%





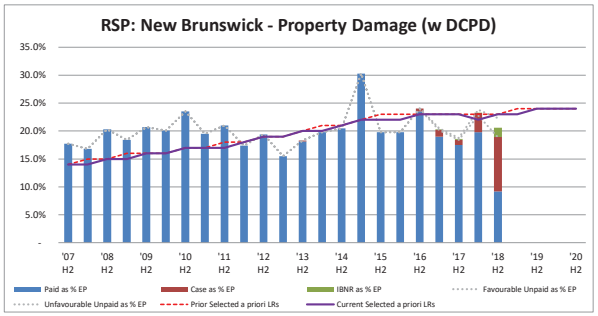
Current AHY: 2018 / 2

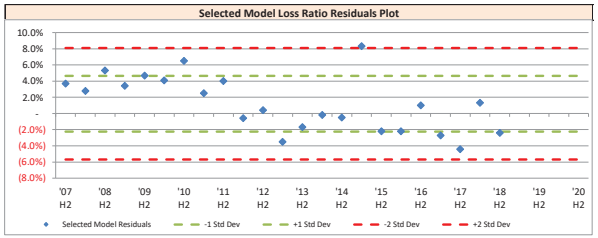
Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Adjust EP to 2018 / 2 rate level: Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	3,732	2,662	-	2,662	71.3%	1.0108	1.0000	1.0000	3,772	1.5931	1.0000	1.0000	4,241	112.4%	-
2008 / 1	3,544	2,182	-	2,182	61.6%	1.0328	1.0000	1.0000	3,660	1.6961	1.0000	1.0000	3,701	101.1%	-
2008 / 2	3,745	2,027	78	2,107	56.3%	1.0283	1.0000	1.0000	3,851	1.6160	1.0000	1.0000	3,404	88.4%	-
2009 / 1	3,995	1,955	339	2,311	57.9%	1.0298	1.0000	1.0000	4,114	1.7203	1.0000	1.0000	3,976	96.6%	-
2009 / 2	3,957	3,407	-	3,457	87.4%	1.0454	1.0000	1.0000	4,137	1.6392	1.0000	1.0000	5,667	137.0%	-
2010 / 1	3,607	1,504	-	1,525	42.3%	1.0486	1.0000	1.0000	3,782	1.7451	1.0000	1.0000	2,661	70.4%	-
2010 / 2	3,341	666	91	778	23.3%	1.0531	1.0000	1.0000	3,518	1.6628	1.0000	1.0000	1,293	36.8%	-
2011 / 1	3,040	1,588	158	1,763	58.0%	1.0493	1.0000	1.0000	3,190	1.7702	1.0000	1.0000	3,122	97.9%	-
2011 / 2	2,767	1,783	1,013	2,813	101.7%	1.0577	1.0000	1.0000	2,927	1.6868	1.0000	1.0000	4,746	162.1%	-
2012 / 1	2,602	386	-	403	15.5%	1.0679	1.0000	1.0000	2,779	1.7957	1.0000	1.0000	724	26.1%	-
2012 / 2	3,112	362	516	903	29.0%	1.0875	1.0000	1.0000	3,384	1.7111	1.0000	1.0000	1,545	45.7%	-
2013 / 1	3,107	314	0	340	10.9%	1.0867	1.0000	1.0000	3,376	1.8215	1.0000	1.0000	619	18.3%	-
2013 / 2	2,979	1,035	1,846	2,946	98.9%	1.0974	1.0000	1.0000	3,269	1.2713	1.0000	1.0000	3,745	114.6%	-
2014 / 1	2,828	499	404	1,019	36.0%	1.1008	1.0000	1.0000	3,113	1.3119	1.0000	1.0000	1,337	42.9%	11.1%
2014 / 2	2,836	420	732	1,339	47.2%	1.1227	1.0000	1.0000	3,184	1.2117	1.0000	1.0000	1,622	50.9%	11.1%
2015 / 1	2,866	362	68	673	23.5%	1.1341	1.0000	1.0000	3,250	1.2504	1.0000	1.0000	841	25.9%	11.1%
2015 / 2	3,127	533	560	1,481	47.4%	1.1290	1.0000	1.0000	3,530	1.1549	1.0000	1.0000	1,711	48.5%	11.1%
2016 / 1	2,974	1,176	297	1,868	62.8%	1.1102	1.0000	1.0000	3,302	1.1918	1.0000	1.0000	2,226	67.4%	11.1%
2016 / 2	2,859	193	316	1,178	41.2%	1.0864	1.0000	1.0000	3,106	1.1008	1.0000	1.0000	1,297	41.8%	11.1%
2017 / 1	2,957	120	1,080	1,507	51.0%	1.0657	1.0000	1.0000	3,151	1.1359	1.0000	1.0000	1,711	54.3%	11.1%
2017 / 2	3,465	175	1,696	2,515	72.6%	1.0465	1.0000	1.0000	3,626	1.0492	1.0000	1.0000	2,639	72.8%	11.1%
2018 / 1	3,765	42	878	1,770	47.0%	1.0120	1.0000	1.0000	3,810	1.0827	1.0000	1.0000	1,916	50.3%	11.1%
Total	**71,205**	**23,392**	**10,072**	**37,540**	**52.7%**	**1.0650**	**1.0000**	**1.0000**	**75,831**	**1.4583**	**1.0000**	**1.0000**	**54,744**	**72.2%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**50.5%**	
													selected:	**51.0%** current	**50.0%** prior

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

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **New Brunswick**
Amounts in: $1,000s
Coverage: **PD (w DCPD)**

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	14.0%	14.0%	-
2008 / 1	14.0%	15.0%	(1.0%)
2008 / 2	15.0%	15.0%	-
2009 / 1	15.0%	16.0%	(1.0%)
2009 / 2	16.0%	16.0%	-
2010 / 1	16.0%	16.0%	-
2010 / 2	17.0%	17.0%	-
2011 / 1	17.0%	17.0%	-
2011 / 2	17.0%	18.0%	(1.0%)
2012 / 1	18.0%	18.0%	-
2012 / 2	19.0%	19.0%	-
2013 / 1	19.0%	19.0%	-
2013 / 2	20.0%	20.0%	-
2014 / 1	20.0%	21.0%	(1.0%)
2014 / 2	21.0%	21.0%	-
2015 / 1	22.0%	22.0%	-
2015 / 2	22.0%	23.0%	(1.0%)
2016 / 1	22.0%	23.0%	(1.0%)
2016 / 2	23.0%	23.0%	-
2017 / 1	23.0%	23.0%	-
2017 / 2	23.0%	23.0%	-
2018 / 1	22.0%	23.0%	(1.0%)
2018 / 2	23.0%	23.0%	-
2019 / 1	23.0%	24.0%	(1.0%)
2019 / 2	24.0%	24.0%	-
2020 / 1	24.0%	24.0%	-
2020 / 2	24.0%	24.0%	-





Current AHY: **2018 / 2**

Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Adjust EP to 2018 / 2 rate level: Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	3,732	659	-	659	17.7%	1.0108	1.0000	1.0000	3,772	1.6946	1.0000	1.0000	1,117	29.6%	-
2008 / 1	3,544	597	-	597	16.8%	1.0328	1.0000	1.0000	3,660	1.6728	1.0000	1.0000	999	27.3%	-
2008 / 2	3,745	761	-	761	20.3%	1.0283	1.0000	1.0000	3,851	1.6153	1.0000	1.0000	1,229	31.9%	-
2009 / 1	3,995	734	-	734	18.4%	1.0298	1.0000	1.0000	4,114	1.5944	1.0000	1.0000	1,170	28.4%	-
2009 / 2	3,957	819	-	819	20.7%	1.0454	1.0000	1.0000	4,137	1.5401	1.0000	1.0000	1,262	30.5%	-
2010 / 1	3,607	727	-	727	20.1%	1.0486	1.0000	1.0000	3,782	1.5200	1.0000	1.0000	1,105	29.2%	-
2010 / 2	3,341	787	-	787	23.5%	1.0531	1.0000	1.0000	3,518	1.4677	1.0000	1.0000	1,155	32.8%	-
2011 / 1	3,040	593	-	593	19.5%	1.0493	1.0000	1.0000	3,190	1.4493	1.0000	1.0000	859	26.9%	-
2011 / 2	2,767	581	-	581	21.0%	1.0577	1.0000	1.0000	2,927	1.3993	1.0000	1.0000	814	27.8%	-
2012 / 1	2,602	454	-	454	17.4%	1.0679	1.0000	1.0000	2,779	1.3812	1.0000	1.0000	627	22.6%	-
2012 / 2	3,112	604	-	604	19.4%	1.0875	1.0000	1.0000	3,384	1.3337	1.0000	1.0000	805	23.8%	-
2013 / 1	3,107	482	-	482	15.5%	1.0867	1.0000	1.0000	3,376	1.3166	1.0000	1.0000	634	18.8%	-
2013 / 2	2,979	539	7	546	18.3%	1.0974	1.0000	1.0000	3,269	1.2713	1.0000	1.0000	694	21.2%	-
2014 / 1	2,828	560	-	560	19.8%	1.1008	1.0000	1.0000	3,113	1.2548	1.0000	1.0000	703	22.6%	-
2014 / 2	2,836	582	-	582	20.5%	1.1227	1.0000	1.0000	3,184	1.2118	1.0000	1.0000	705	22.1%	12.5%
2015 / 1	2,866	869	-	869	30.3%	1.1341	1.0000	1.0000	3,250	1.1964	1.0000	1.0000	1,040	32.0%	12.5%
2015 / 2	3,127	620	-	620	19.8%	1.1290	1.0000	1.0000	3,530	1.1551	1.0000	1.0000	716	20.3%	12.5%
2016 / 1	2,974	590	-	589	19.8%	1.1102	1.0000	1.0000	3,302	1.1401	1.0000	1.0000	671	20.3%	12.5%
2016 / 2	2,859	671	15	685	24.0%	1.0864	1.0000	1.0000	3,106	1.1008	1.0000	1.0000	754	24.3%	12.5%
2017 / 1	2,957	561	34	598	20.2%	1.0657	1.0000	1.0000	3,151	1.0867	1.0000	1.0000	650	20.6%	12.5%
2017 / 2	3,465	605	29	643	18.5%	1.0465	1.0000	1.0000	3,626	1.0493	1.0000	1.0000	674	18.6%	12.5%
2018 / 1	3,765	747	127	878	23.3%	1.0120	1.0000	1.0000	3,810	1.0358	1.0000	1.0000	910	23.9%	12.5%
Total	**71,205**	**14,141**	**213**	**14,367**	**20.2%**	**1.0650**	**1.0000**	**1.0000**	**75,831**	**1.3428**	**1.0000**	**1.0000**	**19,293**	**25.4%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**22.8%**	
													selected:	**23.0%** current	**23.0%** prior

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

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: Third Party Liability
RSP: New Brunswick
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																		
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2005	3,038	2,832	-	2,832		2,832						2,832	2,832				93.2%		93.2%	93.2%			2,832	93.2%
2006	6,910	2,896	-	2,896		2,896						2,896	2,896				41.9%		41.9%	41.9%			2,896	41.9%
2007	7,571	4,854	-	4,854		4,854						4,854	4,854				64.1%		64.1%	64.1%			4,854	64.1%
2008	7,289	5,567	78	5,645		5,645						5,645	5,645				77.4%		77.4%	77.4%			5,645	77.4%
2009	7,952	7,642	160	7,803		7,822						7,822	7,803				98.4%		98.4%	98.1%			7,822	98.4%
2010	6,948	3,682	91	3,774	3,332	3,805	0.2%	99.8%	3,804			3,805	3,774			48.0%	54.8%	54.7%	54.8%	54.3%			3,810	54.8%
2011	5,807	4,547	1,675	6,223	2,785	6,283	1.1%	98.9%	6,244			6,283	6,223			48.0%	108.2%	107.5%	108.2%	107.1%			6,245	107.5%
2012	5,714	1,826	400	2,227	2,836	2,252	1.9%	98.1%	2,263			2,252	2,227			49.6%	39.4%	39.6%	39.4%	39.0%			2,263	39.6%
2013	6,086	2,393	2,253	4,646	3,429	4,768	3.8%	96.2%	4,717			4,768	4,646			56.3%	78.3%	77.5%	78.3%	76.3%			4,717	77.5%
2014	5,664	2,215	836	3,051	3,710	3,238	8.2%	91.8%	3,276			3,238	3,051			65.5%	57.2%	57.8%	57.2%	53.9%			3,276	57.8%
2015	5,993	2,403	699	3,102	4,201	3,500	20.7%	79.3%	3,645			3,605	3,102			70.1%	58.4%	60.8%	60.2%	51.8%			3,645	60.8%
2016	5,830	2,669	745	3,414	4,167	4,237	18.0%	82.0%	4,224			4,280	3,414			71.5%	72.7%	72.5%	73.4%	58.5%			4,341	74.4%
2017	6,390	1,811	2,583	4,394	4,640	5,737	37.6%	62.4%	5,325			4,935	4,394			72.6%	89.8%	83.3%	77.2%	68.8%			5,228	81.8%
2018	8,075	1,754	1,762	3,516	5,826	4,710	36.3%	63.7%	5,115			5,781	3,516			72.1%	58.3%	63.3%	71.6%	43.5%			5,664	70.1%
2019	2,296	344	454	798	3,524	1,909	76.6%	23.4%	3,146			-	798			153.5%	83.2%	137.1%		34.8%			1,683	73.3%
Total	**91,563**	**47,439**	**11,737**	**59,176**	**38,450**	**64,489**			**41,760**			**62,997**	**59,176**										**64,922**	

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

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

Facility Association

Comparison of Estimated Ultimate Losses by Method
as at March 31, 2019
Coverage: Third Party Liability
RSP: New Brunswick
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	ELR Method*	LR Ratio Method	BF Method*	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
2005		2,832		2,832	2,832			N/A	-	2,832	93.2%		2,832		N/A	-	2,832	93.2%	-	-	-	-
2006		2,896		2,896	2,896			N/A	-	2,896	41.9%		2,896		N/A	-	2,896	41.9%	-	-	-	-
2007		4,854		4,854	4,854			N/A	-	4,854	64.1%		4,854		N/A	-	4,854	64.1%	-	-	-	-
2008		5,645		5,645	5,645			N/A	-	5,645	77.4%		5,645		N/A	-	5,645	77.4%	-	-	-	-
2009		7,822		7,822	7,803			N/A	19	7,822	98.4%		7,840		N/A	37	7,840	98.6%	-	(18)	(18)	(0.2%)
2010	3,332	3,805	3,804	3,805	3,774			N/A	36	3,810	54.8%	3,332	3,808	3,806	N/A	38	3,812	54.9%	-	(2)	(2)	(0.1%)
2011	2,785	6,283	6,244	6,283	6,223			N/A	22	6,245	107.5%	2,785	5,983	5,944	N/A	22	5,945	102.4%	300	-	300	5.1%
2012	2,836	2,252	2,263	2,252	2,227			N/A	36	2,263	39.6%	2,836	2,257	2,269	N/A	43	2,270	39.7%	-	(7)	(7)	(0.1%)
2013	3,429	4,768	4,717	4,768	4,646			N/A	71	4,717	77.5%	3,429	4,772	4,720	N/A	73	4,719	77.5%	-	(2)	(2)	-
2014	3,710	3,238	3,276	3,238	3,051			N/A	225	3,276	57.8%	3,710	3,510	3,523	N/A	293	3,522	62.2%	(178)	(68)	(246)	(4.4%)
2015	4,201	3,500	3,645	3,605	3,102			N/A	543	3,645	60.8%	4,201	3,513	3,674	N/A	613	3,673	61.3%	42	(70)	(28)	(0.5%)
2016	4,167	4,237	4,224	4,280	3,414			N/A	927	4,341	74.4%	4,169	4,168	4,151	N/A	987	4,289	73.5%	112	(60)	52	0.9%
2017	4,640	5,737	5,325	4,935	4,394			N/A	834	5,228	81.8%	4,662	5,692	5,253	N/A	961	5,228	81.4%	127	(127)	-	0.4%
2018	5,826	4,710	5,115	5,781	3,516			N/A	2,148	5,664	70.1%	5,855	4,495	5,098	N/A	2,409	5,744	70.8%	181	(261)	(80)	(0.7%)
2019	3,524	1,909	3,146	-	798			N/A	885	1,683	73.3%	-	-	-	N/A	-	-	-	798	885	1,683	73.3%
Total	**38,450**	**64,489**	**41,760**	**62,997**	**59,176**				**5,746**	**64,922**		**34,979**	**62,264**	**38,437**		**5,476**	**63,269**		**1,382**	**270**	**1,652**	
2018 & Prior	**34,925**	**62,580**	**38,613**	**62,997**	**58,378**				**4,861**	**63,239**		**34,979**	**62,264**	**38,437**		**5,476**	**63,269**		**584**	**(615)**	**(31)**	

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

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: Bodily Injury
RSP: New Brunswick
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																		
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**User Defined 2**	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR***	**Incurred (Zero IBNR) Ult LR**	**User Defined 1 Ult LR**	**User Defined 2 Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2005 / 1	488	1,225	-	1,225		1,225				-	100.0%	1,225	1,225										1,225	
2005 / 2	2,550	1,211	-	1,211		1,211				-	100.0%	1,211	1,211										1,211	
2006 / 1	3,178	1,031	-	1,031		1,031				-	100.0%	1,031	1,031										1,031	
2006 / 2	3,733	874	-	874		874				-	100.0%	874	874										874	
2007 / 1	3,839	1,053	-	1,053		1,053				-	100.0%	1,053	1,053										1,053	
2007 / 2	3,732	2,662	-	2,662		2,662				-	100.0%	2,662	2,662										2,662	
2008 / 1	3,544	2,182	-	2,182		2,182				-	100.0%	2,182	2,182										2,182	
2008 / 2	3,745	2,027	78	2,105		2,105				-	100.0%	2,105	2,105										2,105	
2009 / 1	3,995	2,682	160	2,843		2,844				-	100.0%	2,844	2,843										2,844	
2009 / 2	3,957	3,407	-	3,407	1,306	3,426	0.5%	99.5%	3,414	-	100.0%	3,426	3,407			33.0%	86.6%	86.3%	86.6%	86.1%			3,425	86.6%
2010 / 1	3,607	1,504	-	1,504	1,118	1,523	1.3%	98.7%	1,518	-	100.0%	1,523	1,504			31.0%	42.2%	42.1%	42.2%	41.7%			1,524	42.2%
2010 / 2	3,341	666	91	757	1,069	768	1.5%	98.5%	772	-	100.0%	768	757			32.0%	23.0%	23.1%	23.0%	22.7%			773	23.1%
2011 / 1	3,040	1,594	359	1,952	912	1,975	1.2%	98.8%	1,963	-	100.0%	1,975	1,952			30.0%	65.0%	64.6%	65.0%	64.2%			1,963	64.6%
2011 / 2	2,767	1,780	1,317	3,096	886	3,134	1.2%	98.8%	3,107	-	100.0%	3,134	3,096			32.0%	113.3%	112.3%	113.3%	111.9%			3,107	112.3%
2012 / 1	2,602	386	-	386	781	393	1.7%	98.3%	399	-	100.0%	393	386			30.0%	15.1%	15.3%	15.1%	14.8%			399	15.3%
2012 / 2	3,112	383	400	783	996	802	2.4%	97.6%	807	-	100.0%	802	783			32.0%	25.8%	25.9%	25.8%	25.2%			806	25.9%
2013 / 1	3,107	314	0	314	932	323	3.0%	97.0%	342	-	100.0%	323	314			30.0%	10.4%	11.0%	10.4%	10.1%			342	11.0%
2013 / 2	2,979	1,058	2,246	3,305	1,311	3,416	3.3%	96.7%	3,348	-	100.0%	3,416	3,305			44.0%	114.7%	112.4%	114.7%	110.9%			3,348	112.4%
2014 / 1	2,828	506	407	913	1,216	972	6.0%	94.0%	986	-	100.0%	972	913			43.0%	34.4%	34.9%	34.4%	32.3%			986	34.9%
2014 / 2	2,836	568	429	996	1,333	1,124	11.4%	88.6%	1,148	-	100.0%	1,124	996			47.0%	39.6%	40.5%	39.6%	35.1%			1,148	40.5%
2015 / 1	2,866	368	68	435	1,319	520	16.2%	83.8%	649	12.5%	87.5%	619	435			46.0%	18.1%	22.6%	21.6%	15.2%			649	22.7%
2015 / 2	3,127	546	631	1,177	1,563	1,491	21.0%	79.0%	1,506	25.0%	75.0%	1,509	1,177			50.0%	47.7%	48.2%	48.3%	37.7%			1,506	48.2%
2016 / 1	2,973	1,199	344	1,543	1,427	2,116	27.0%	73.0%	1,929	37.5%	62.5%	1,857	1,543			48.0%	71.2%	64.9%	62.5%	51.9%			1,929	64.9%
2016 / 2	2,858	209	385	595	1,429	848	29.9%	70.1%	1,022	50.0%	50.0%	1,138	595			50.0%	29.7%	35.8%	39.8%	20.8%			1,139	39.8%
2017 / 1	2,948	330	886	1,216	1,415	1,696	28.3%	71.7%	1,616	62.5%	37.5%	1,520	1,216			48.0%	57.5%	54.8%	51.6%	41.3%			1,520	51.6%
2017 / 2	3,442	290	1,674	1,964	1,755	2,835	30.7%	69.3%	2,503	75.0%	25.0%	2,025	1,964			51.0%	82.4%	72.7%	58.8%	57.0%			2,503	72.7%
2018 / 1	3,742	103	811	914	1,796	1,425	35.8%	64.2%	1,558	87.5%	12.5%	1,750	914			48.0%	38.1%	41.6%	46.8%	24.4%			1,750	46.8%
2018 / 2	4,333	65	832	897	2,210	1,581	43.3%	56.7%	1,853	100.0%	-	2,210	897			51.0%	36.5%	42.8%	51.0%	20.7%			2,210	51.0%
2019 / 1	2,296	4	163	167	2,398	659	74.7%	25.3%	1,958	100.0%	-	-	167			49.0%	13.5%	40.0%		-			1,125	49.0%
Total	**91,563**	**30,226**	**11,281**	**41,507**	**27,171**	**46,212**			**32,398**			**45,672**	**41,507**										**47,339**	

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

Facility Association

Comparison of Estimated IBNR by Method
as at March 31, 2019
Coverage: Bodily Injury
RSP: New Brunswick
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)								Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20] =[[9]-[16]]	[21] =[[10]-[17]]	[22] =[[11]-[18]]
2005 / 1		-		-	-			Link Ratio Method	-	1,225			-		Link Ratio Method	-	1,225		-	-	-	
2005 / 2		-		-	-			Link Ratio Method	-	1,211			-		Link Ratio Method	-	1,211		-	-	-	
2006 / 1		-		-	-			Link Ratio Method	-	1,031			-		Link Ratio Method	-	1,031		-	-	-	
2006 / 2		-		-	-			Link Ratio Method	-	874			-		Link Ratio Method	-	874		-	-	-	
2007 / 1		-		-	-			Link Ratio Method	-	1,053			-		Link Ratio Method	-	1,053		-	-	-	
2007 / 2		-		-	-			Link Ratio Method	-	2,662			-		Link Ratio Method	-	2,662		-	-	-	
2008 / 1		-		-	-			Link Ratio Method	-	2,182			-		Link Ratio Method	-	2,182		-	-	-	
2008 / 2		-		-	-			Link Ratio Method	-	2,105			-		Link Ratio Method	-	2,105		-	-	-	
2009 / 1		1		1	-			Link Ratio Method	1	2,844			2		Link Ratio Method	2	2,845		-	(1)	(1)	
2009 / 2	(2,101)	18	7	18	-			Link Ratio Method	18	3,425	86.6%	(2,101)	35	13	Link Ratio Method	35	3,442	87.0%	-	(17)	(17)	(0.4%)
2010 / 1	(385)	20	14	20	-			Link Ratio Method	20	1,524	42.2%	(385)	24	17	Link Ratio Method	24	1,528	42.3%	-	(4)	(4)	(0.1%)
2010 / 2	312	11	16	11	-			BF Method	16	773	23.1%	312	10	14	BF Method	14	771	23.1%	-	2	2	-
2011 / 1	(1,040)	23	11	23	-			BF Method	11	1,963	64.6%	(1,040)	19	9	BF Method	9	1,961	64.5%	-	2	2	0.1%
2011 / 2	(2,211)	38	11	38	-			BF Method	11	3,107	112.3%	(1,911)	41	13	BF Method	13	2,809	101.5%	300	(2)	298	10.8%
2012 / 1	394	7	13	7	-			BF Method	13	399	15.3%	394	7	15	BF Method	15	401	15.4%	-	(2)	(2)	(0.1%)
2012 / 2	212	19	23	19	-			BF Method	23	806	25.9%	212	23	28	BF Method	28	811	26.1%	-	(5)	(5)	(0.2%)
2013 / 1	618	10	28	10	-			BF Method	28	342	11.0%	618	10	29	BF Method	29	343	11.0%	-	(1)	(1)	-
2013 / 2	(1,994)	111	43	111	-			BF Method	43	3,348	112.4%	(1,994)	116	44	BF Method	44	3,349	112.4%	-	(1)	(1)	-
2014 / 1	303	59	73	59	-			BF Method	73	986	34.9%	313	86	105	BF Method	105	1,008	35.6%	10	(32)	(22)	(0.7%)
2014 / 2	337	128	152	128	-			BF Method	152	1,148	40.5%	149	195	188	BF Method	188	1,372	48.4%	(188)	(36)	(224)	(7.9%)
2015 / 1	883	84	214	184	-			BF Method	214	649	22.7%	889	96	241	BF Method	241	671	23.4%	5	(27)	(22)	(0.7%)
2015 / 2	386	314	329	332	-			BF Method	329	1,506	48.2%	423	357	372	BF Method	372	1,513	48.4%	37	(43)	(6)	(0.2%)
2016 / 1	(117)	572	386	314	-			BF Method	386	1,929	64.9%	(69)	649	432	BF Method	432	1,928	64.8%	47	(46)	1	0.1%
2016 / 2	834	254	427	544	-			ELR & LR Wtd Method	544	1,139	39.8%	899	222	422	ELR & LR Wtd Method	561	1,091	38.2%	64	(17)	47	1.6%
2017 / 1	198	479	400	304	-			ELR & LR Wtd Method	304	1,520	51.6%	334	402	383	ELR & LR Wtd Method	359	1,444	48.9%	131	(55)	76	2.7%
2017 / 2	(208)	871	539	62	-			BF Method	539	2,503	72.7%	(189)	1,029	609	BF Method	609	2,564	74.0%	8	(70)	(62)	(1.3%)
2018 / 1	882	511	644	836	-			ELR & LR Wtd Method	836	1,750	46.8%	804	594	672	ELR & LR Wtd Method	778	1,779	47.3%	(87)	58	(29)	(0.5%)
2018 / 2	1,313	684	956	1,313	-			ELR & LR Wtd Method	1,313	2,210	51.0%	1,636	570	1,096		1,636	2,221	51.0%	311	(323)	(12)	-
2019 / 1	-	-	-	-	-			-	958	1,125	49.0%	-	-	-	-	-	-	-	167	958	1,125	49.0%
Total	(1,382)	4,213	4,286	4,332	-				5,832	47,339		(706)	4,486	4,705		5,494	46,195		805	338	1,143	
2018 / 2 & Prior	**(1,382)**	**4,213**	**4,286**	**4,332**	**-**				**4,874**	**46,214**		**(706)**	**4,486**	**4,705**		**5,494**	**46,195**		**638**	**(620)**	**18**	

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

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: Property Damage (w DCPD)
RSP: New Brunswick
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																		
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**User Defined 2**	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR***	**Incurred (Zero IBNR) Ult LR**	**User Defined 1 Ult LR**	**User Defined 2 Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2005 / 1	488	78	-	78		78				-	100.0%	78	78										78	
2005 / 2	2,550	319	-	319		319				-	100.0%	319	319										319	
2006 / 1	3,178	364	-	364		364				-	100.0%	364	364										364	
2006 / 2	3,733	627	-	627		627				-	100.0%	627	627										627	
2007 / 1	3,839	480	-	480		480				-	100.0%	480	480										480	
2007 / 2	3,732	659	-	659		659				-	100.0%	659	659										659	
2008 / 1	3,544	597	-	597		597				-	100.0%	597	597										597	
2008 / 2	3,745	761	-	761		761				-	100.0%	761	761										761	
2009 / 1	3,995	734	-	734		734				-	100.0%	734	734										734	
2009 / 2	3,957	819	-	819	633	819	-	100.0%	819	-	100.0%	819	819			16.0%	20.7%	20.7%	20.7%	20.7%			819	20.7%
2010 / 1	3,607	727	-	727	577	727	-	100.0%	727	-	100.0%	727	727			16.0%	20.1%	20.1%	20.1%	20.1%			727	20.1%
2010 / 2	3,341	787	-	787	568	787	-	100.0%	787	-	100.0%	787	787			17.0%	23.5%	23.5%	23.5%	23.5%			787	23.5%
2011 / 1	3,040	593	-	593	517	593	-	100.0%	593	-	100.0%	593	593			17.0%	19.5%	19.5%	19.5%	19.5%			593	19.5%
2011 / 2	2,767	581	-	581	470	581	-	100.0%	581	-	100.0%	581	581			17.0%	21.0%	21.0%	21.0%	21.0%			581	21.0%
2012 / 1	2,602	454	-	454	468	454	-	100.0%	454	-	100.0%	454	454			18.0%	17.4%	17.4%	17.4%	17.4%			454	17.4%
2012 / 2	3,112	604	-	604	591	604	-	100.0%	604	-	100.0%	604	604			19.0%	19.4%	19.4%	19.4%	19.4%			604	19.4%
2013 / 1	3,107	482	-	482	590	482	-	100.0%	482	-	100.0%	482	482			19.0%	15.5%	15.5%	15.5%	15.5%			482	15.5%
2013 / 2	2,979	539	7	546	596	546	-	100.0%	546	-	100.0%	546	546			20.0%	18.3%	18.3%	18.3%	18.3%			546	18.3%
2014 / 1	2,828	560	-	560	566	560	-	100.0%	560	-	100.0%	560	560			20.0%	19.8%	19.8%	19.8%	19.8%			560	19.8%
2014 / 2	2,836	582	-	582	596	582	-	100.0%	582	-	100.0%	582	582			21.0%	20.5%	20.5%	20.5%	20.5%			582	20.5%
2015 / 1	2,866	869	-	869	631	869	-	100.0%	869	12.5%	87.5%	840	869			22.0%	30.3%	30.3%	29.3%	30.3%			869	30.3%
2015 / 2	3,127	620	-	620	688	620	-	100.0%	620	25.0%	75.0%	637	620			22.0%	19.8%	19.8%	20.4%	19.8%			620	19.8%
2016 / 1	2,973	590	-	590	654	590	-	100.0%	590	37.5%	62.5%	614	590			22.0%	19.8%	19.8%	20.7%	19.8%			590	19.8%
2016 / 2	2,858	671	15	686	657	683	(0.4%)	100.4%	683	50.0%	50.0%	670	686			23.0%	23.9%	23.9%	23.5%	24.0%			683	23.9%
2017 / 1	2,948	561	10	571	678	566	(0.8%)	100.8%	566	62.5%	37.5%	636	571			23.0%	19.2%	19.2%	21.6%	19.4%			566	19.2%
2017 / 2	3,442	631	13	644	792	641	(0.5%)	100.5%	640	75.0%	25.0%	754	644			23.0%	18.6%	18.6%	21.9%	18.7%			640	18.6%
2018 / 1	3,742	799	34	833	823	834	0.1%	99.9%	834	87.5%	12.5%	825	833			22.0%	22.3%	22.3%	22.0%	22.3%			834	22.3%
2018 / 2	4,333	786	86	873	997	871	(0.2%)	100.2%	871	100.0%	-	997	873			23.0%	20.1%	20.1%	23.0%	20.1%			871	20.1%
2019 / 1	2,296	340	291	631	1,126	1,250	49.5%	50.5%	1,189	100.0%	-	-	631			23.0%	25.5%	24.3%		-			558	24.3%
Total	**91,563**	**17,212**	**456**	**17,668**	**13,217**	**18,277**			**13,595**			**17,324**	**17,668**										**17,582**	

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

Facility Association

Comparison of Estimated IBNR by Method
as at March 31, 2019
Coverage: Property Damage (w DCPD)
RSP: New Brunswick
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)								Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20] =([9]-[16])	[21] =([10]-[17])	[22] =([11]-[18])
2005 / 1		-		-	-			Link Ratio Method	-	78			-		Link Ratio Method	-	78		-	-	-	
2005 / 2		-		-	-			Link Ratio Method	-	319			-		Link Ratio Method	-	319		-	-	-	
2006 / 1		-		-	-			Link Ratio Method	-	364			-		Link Ratio Method	-	364		-	-	-	
2006 / 2		-		-	-			Link Ratio Method	-	627			-		Link Ratio Method	-	627		-	-	-	
2007 / 1		-		-	-			Link Ratio Method	-	480			-		Link Ratio Method	-	480		-	-	-	
2007 / 2		-		-	-			Link Ratio Method	-	659			-		Link Ratio Method	-	659		-	-	-	
2008 / 1		-		-	-			Link Ratio Method	-	597			-		Link Ratio Method	-	597		-	-	-	
2008 / 2		-		-	-			Link Ratio Method	-	761			-		Link Ratio Method	-	761		-	-	-	
2009 / 1		-		-	-			Link Ratio Method	-	734			-		Link Ratio Method	-	734		-	-	-	
2009 / 2	(186)	-	-	-	-			Link Ratio Method	-	819	20.7%	(186)	-	-	Link Ratio Method	-	819	20.7%	-	-	-	-
2010 / 1	(150)	-	-	-	-			Link Ratio Method	-	727	20.1%	(150)	-	-	Link Ratio Method	-	727	20.1%	-	-	-	-
2010 / 2	(219)	-	-	-	-			Link Ratio Method	-	787	23.5%	(219)	-	-	Link Ratio Method	-	787	23.5%	-	-	-	-
2011 / 1	(76)	-	-	-	-			Link Ratio Method	-	593	19.5%	(76)	-	-	Link Ratio Method	-	593	19.5%	-	-	-	-
2011 / 2	(111)	-	-	-	-			Link Ratio Method	-	581	21.0%	(111)	-	-	Link Ratio Method	-	581	21.0%	-	-	-	-
2012 / 1	15	-	-	-	-			Link Ratio Method	-	454	17.4%	15	-	-	Link Ratio Method	-	454	17.4%	-	-	-	-
2012 / 2	(12)	-	-	-	-			Link Ratio Method	-	604	19.4%	(12)	-	-	Link Ratio Method	-	604	19.4%	-	-	-	-
2013 / 1	108	-	-	-	-			Link Ratio Method	-	482	15.5%	108	-	-	Link Ratio Method	-	482	15.5%	-	-	-	-
2013 / 2	50	-	-	-	-			Link Ratio Method	-	546	18.3%	50	-	-	Link Ratio Method	-	546	18.3%	-	-	-	-
2014 / 1	5	-	-	-	-			Link Ratio Method	-	560	19.8%	5	-	-	Link Ratio Method	-	560	19.8%	-	-	-	-
2014 / 2	14	-	-	-	-			Link Ratio Method	-	582	20.5%	14	-	-	Link Ratio Method	-	582	20.5%	-	-	-	-
2015 / 1	(239)	-	-	(30)	-			Link Ratio Method	-	869	30.3%	(239)	-	-	Link Ratio Method	-	869	30.3%	-	-	-	-
2015 / 2	68	-	-	17	-			Link Ratio Method	-	620	19.8%	68	-	-	Link Ratio Method	-	620	19.8%	-	-	-	-
2016 / 1	64	0	0	24	-			BF Method	-	590	19.8%	64	0	0	BF Method	-	590	19.8%	-	-	-	-
2016 / 2	(29)	(3)	(3)	(16)	-			BF Method	(3)	683	23.9%	(28)	(6)	(6)	BF Method	(6)	680	23.8%	-	3	3	0.1%
2017 / 1	107	(4)	(5)	65	-			BF Method	(5)	566	19.2%	109	(4)	(5)	BF Method	(5)	566	19.1%	-	-	-	0.1%
2017 / 2	148	(3)	(4)	110	-			BF Method	(4)	640	18.6%	141	(1)	(2)	BF Method	(2)	653	18.9%	(12)	(2)	(14)	(0.3%)
2018 / 1	(9)	1	1	(8)	-			BF Method	1	834	22.3%	(5)	4	4	BF Method	4	836	22.2%	-	(3)	(3)	0.1%
2018 / 2	124	(2)	(2)	124	-			BF Method	(2)	871	20.1%	86	(8)	(9)		(9)	907	20.8%	(43)	7	(36)	(0.7%)
2019 / 1	-	-	-	-	-			-	(73)	558	24.3%	-	-	-	-	-	-	-	631	(73)	558	24.3%
Total	(327)	(11)	(12)	287	-				(86)	17,582		(365)	(15)	(17)		(18)	17,074		576	(68)	508	
2018 / 2 & Prior	**(327)**	**(11)**	**(12)**	**287**	**-**				**(13)**	**17,024**		**(365)**	**(15)**	**(17)**		**(18)**	**17,074**		**(55)**	**5**	**(50)**	

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

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

Life to Date

Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
	database	*database*	*= [3]/[2]*	*= [7]-[3]*	*= [5]/[2]*	*database*	*= [7]/[2]*	*database*	*= [9]/[2]*	*= [7]+[9]*	*= [11]/[2]*	*= [5]+[9]*	*= [13]/[2]*
2014 & prior	16,341	8,703	53.3%	80	0.5%	8,783	53.7%	101	0.6%	8,884	54.4%	181	1.1%
2015	1,081	391	36.2%	423	39.1%	814	75.3%	60	5.6%	874	80.9%	483	44.7%
2016	1,010	229	22.7%	58	5.7%	287	28.4%	213	21.1%	500	49.5%	271	26.8%
2017	1,031	192	18.6%	145	14.1%	337	32.7%	307	29.8%	644	62.5%	452	43.8%
2018	1,265	82	6.5%	444	35.1%	526	41.6%	537	42.5%	1,063	84.0%	981	77.5%
2019	365	3	0.8%	290	79.5%	293	80.3%	-	-	293	80.3%	290	79.5%
TOTAL	21,093	9,600	45.5%	1,440	6.8%	11,040	52.3%	1,218	5.8%	12,258	58.1%	2,658	12.6%
2018 & prior	20,728	9,597	46.3%	1,150	5.5%	10,747	51.8%	1,218	5.9%	11,965	57.7%	2,368	11.4%

Activity During Quarter vs EP

Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]
	database	*database*	*=[17]/[16]*	*database*	*=[19]/[16]*	*database*	*=[21]/[16]*	*database*	*=[23]/[16]*	*database*	*=[25]/[16]*	*database*	*=[27]/[16]*
2014 & prior	16,341	254	1.6%	(587)	(3.6%)	(333)	(2.0%)	(20)	(0.1%)	(353)	(2.2%)	(607)	(3.7%)
2015	1,081	8	0.7%	8	0.7%	16	1.5%	(17)	(1.6%)	(1)	(0.1%)	(9)	(0.8%)
2016	1,010	10	1.0%	-	-	10	1.0%	(8)	(0.8%)	2	0.2%	(8)	(0.8%)
2017	1,031	24	2.3%	(10)	(1.0%)	14	1.4%	(17)	(1.6%)	(3)	(0.3%)	(27)	(2.6%)
2018	1,265	26	2.1%	23	1.8%	49	3.9%	97	7.7%	146	11.5%	120	9.5%
TOTAL	20,728	322	1.6%	(566)	(2.7%)	(244)	(1.2%)	35	0.2%	(209)	(1.0%)	(531)	(2.6%)

Emergence During Quarter

Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense	
	$000s	$000s	$000s	% Beg Unpaid	$000s	% Beg IBNR	$000s	% Beg Unpaid
[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]
	database	*database*	*[17]*	*=[32]/[31]*	*[21]*	*=[34]/[30]*	*[25]*	*=[36]/[31]*
2014 & prior	121	788	254	32.2%	(333)	(275.2%)	(353)	(44.8%)
2015	77	492	8	1.6%	16	20.8%	(1)	(0.2%)
2016	221	279	10	3.6%	10	4.5%	2	0.7%
2017	324	479	24	5.0%	14	4.3%	(3)	(0.6%)
2018	440	861	26	3.0%	49	11.1%	146	17.0%
TOTAL	1,183	2,899	322	11.1%	(244)	(20.6%)	(209)	(7.2%)

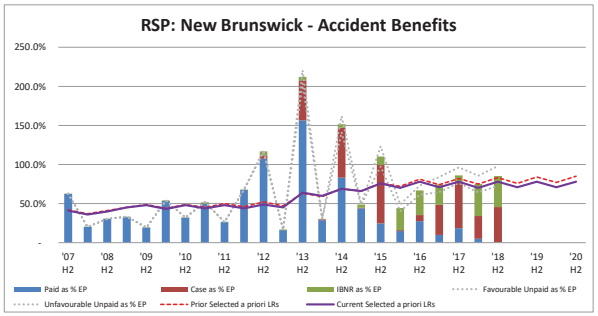
Facility Association **Loss Ratios Over Time**
Amounts in: $1,000s as at March 31, 2019
Coverage: Accident Benefits
RSP: New Brunswick

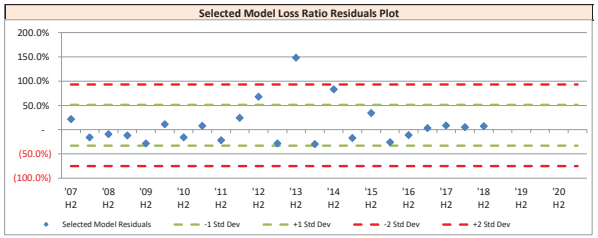
Accident Year [1]	Earned Premium @ Mar 2019 [2] *database*	Paid Claims Amt* @ Mar 2019 [3] *database*	Case Reserve @ Mar 2019 [4] *= [5]-[3]*	Recorded Claims Amt* @ Mar 2019 [5] *database*	Selected IBNR @ Mar 2019 [6] *database*	Ultimate Claims Amt* @ Mar 2019 [7] *= [5]+[6]*	**Selected Ultimate LR @ Mar 2019 [8]** *= [7]/[2]*	Selected Ultimate LR @ Dec 2018 [9] *database*	Selected Ultimate LR @ Sep 2018 [10] *database*	Selected Ultimate LR @ Jun 2018 [11] *database*	**Selected Ultimate LR @ Mar 2018 [12]** ***database***	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Ultimate LR [13] *= [8]-[9]*	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018: Claims Amt* [14]	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Ultimate LR [15] *= [8]-[12]*	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018: Claims Amt* @ curr EP [16] *= [2]*[15]*
2005	815	499	-	499	-	499	61.2%	61.2%	61.2%	61.2%	61.2%	-	-	-	-
2006	1,880	1,142	-	1,142	-	1,142	60.7%	60.7%	60.7%	60.7%	60.7%	-	-	-	-
2007	2,180	1,396	-	1,396	1	1,397	64.1%	64.1%	64.1%	64.3%	64.3%	-	-	(0.2%)	(4)
2008	2,109	532	-	532	1	533	25.3%	25.3%	25.3%	25.4%	25.4%	-	-	(0.1%)	(2)
2009	2,238	587	-	587	2	589	26.3%	26.3%	26.4%	26.4%	26.4%	-	-	(0.1%)	(2)
2010	1,864	807	-	807	7	814	43.7%	43.7%	43.8%	43.8%	43.8%	-	(1)	(0.1%)	(2)
2011	1,482	575	-	575	11	586	39.5%	39.6%	39.7%	39.9%	39.9%	(0.1%)	(1)	(0.4%)	(6)
2012	1,400	1,243	31	1,274	33	1,307	93.4%	93.5%	94.0%	96.6%	94.9%	(0.1%)	(2)	(1.5%)	(21)
2013	1,295	1,294	8	1,302	21	1,323	102.2%	106.8%	107.0%	107.4%	107.4%	(4.6%)	(60)	(5.2%)	(67)
2014	1,078	628	41	669	25	694	64.4%	91.2%	90.3%	90.5%	92.0%	(26.8%)	(289)	(27.6%)	(298)
2015	1,081	391	423	814	60	874	80.9%	80.9%	80.4%	90.2%	60.4%	-	(1)	20.5%	222
2016	1,010	229	58	287	213	500	49.5%	49.3%	55.5%	62.2%	62.6%	0.2%	2	(13.1%)	(132)
2017	1,031	192	145	337	307	644	62.5%	62.6%	80.6%	85.1%	78.3%	(0.1%)	(3)	(15.8%)	(163)
2018	1,265	82	444	526	537	1,063	84.0%	72.2%	78.8%	75.0%	69.9%	11.8%	146		
2019	365	3	290	293	-	293	80.3%	-	-	-	-				
TOTAL	**21,093**	**9,600**	**1,440**	**11,040**	**1,218**	**12,258**	**58.1%**	**58.7%**	**60.0%**	**60.9%**	**58.6%**		**(209)**		**(475)**
2018 & prior	20,728	9,597	1,150	10,747	1,218	11,965	**57.7%**	58.7%	60.0%	60.9%	**58.6%**		(209)		(475)

* Claims Amt = indemnity & allowed claims expense (where latter is allowed expense over and above the claims expense included in the expense allowance for member companies)
** Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

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

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	41.0%	42.0%	(1.0%)
2008 / 1	36.0%	37.0%	(1.0%)
2008 / 2	40.0%	41.0%	(1.0%)
2009 / 1	45.0%	45.0%	-
2009 / 2	48.0%	49.0%	(1.0%)
2010 / 1	43.0%	44.0%	(1.0%)
2010 / 2	48.0%	49.0%	(1.0%)
2011 / 1	44.0%	45.0%	(1.0%)
2011 / 2	48.0%	50.0%	(2.0%)
2012 / 1	44.0%	46.0%	(2.0%)
2012 / 2	49.0%	52.0%	(3.0%)
2013 / 1	45.0%	47.0%	(2.0%)
2013 / 2	64.0%	63.0%	1.0%
2014 / 1	60.0%	59.0%	1.0%
2014 / 2	69.0%	69.0%	-
2015 / 1	66.0%	66.0%	-
2015 / 2	76.0%	76.0%	-
2016 / 1	70.0%	72.0%	(2.0%)
2016 / 2	78.0%	81.0%	(3.0%)
2017 / 1	71.0%	74.0%	(3.0%)
2017 / 2	78.0%	82.0%	(4.0%)
2018 / 1	70.0%	75.0%	(5.0%)
2018 / 2	78.0%	83.0%	(5.0%)
2019 / 1	71.0%	76.0%	(5.0%)
2019 / 2	78.0%	84.0%	(6.0%)
2020 / 1	71.0%	77.0%	(6.0%)
2020 / 2	78.0%	85.0%	(7.0%)





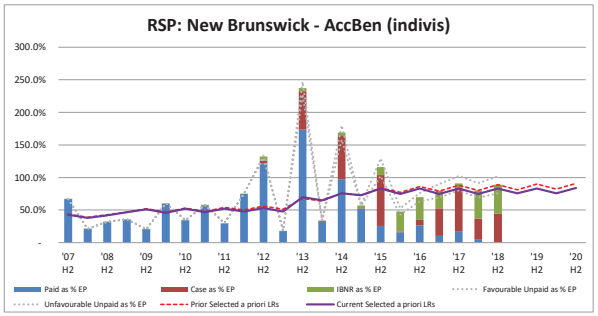
Current AHY: 2018 / 2

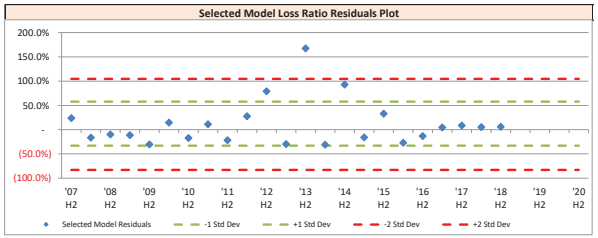
Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium [1] val data	Paid Claims Amount [2] val data	Case Reserves [3] val data	Selected Ultimate Claims Amount* [4] val data	Selected Ultimate Loss Ratio [5] =[4]/[1]	Adjust EP to 2018 / 2 rate level: Rate Change [6] industry avg EP relativity	Drift (RG, class, etc.) [7] assumption	Other [8] assumption	EP @ 2018 / 2 rate level [9] =[1]*[6]*[7]*[8]	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor [10] trend analysis	Reform Adj Factor [11] assumption	Other Factor [12] assumption	Ult. Clms Amt @ 2018 / 2 clms level [13] =[4]*[10]*[11]*[12]	On-Level to 2018 / 2 Loss Ratios [14] =[13]/[9]	Weights [15] selected
2007 / 2	1,103	689	-	691	62.6%	0.5661	1.0000	1.0000	624	1.0823	1.0000	1.0000	748	119.9%	-
2008 / 1	1,047	210	-	211	20.1%	0.5900	1.0000	1.0000	618	1.2585	1.0000	1.0000	265	42.9%	-
2008 / 2	1,062	323	-	324	30.5%	0.6153	1.0000	1.0000	654	1.1894	1.0000	1.0000	384	58.7%	-
2009 / 1	1,135	374	-	376	33.1%	0.6298	1.0000	1.0000	715	1.1058	1.0000	1.0000	416	58.2%	-
2009 / 2	1,103	213	-	214	19.4%	0.6489	1.0000	1.0000	716	1.0354	1.0000	1.0000	222	31.0%	-
2010 / 1	987	525	-	533	54.0%	0.6706	1.0000	1.0000	662	1.1786	1.0000	1.0000	629	95.0%	-
2010 / 2	877	281	-	282	32.2%	0.6973	1.0000	1.0000	612	1.1083	1.0000	1.0000	313	51.1%	-
2011 / 1	779	391	-	404	51.8%	0.7135	1.0000	1.0000	555	1.2544	1.0000	1.0000	506	91.2%	-
2011 / 2	702	184	-	185	26.3%	0.7466	1.0000	1.0000	524	1.1721	1.0000	1.0000	217	41.4%	-
2012 / 1	656	444	-	447	68.1%	0.7714	1.0000	1.0000	506	1.3282	1.0000	1.0000	593	117.2%	-
2012 / 2	744	799	31	869	116.8%	0.7980	1.0000	1.0000	594	1.2383	1.0000	1.0000	1,076	181.1%	1.0%
2013 / 1	696	112	-	116	16.7%	0.8232	1.0000	1.0000	573	1.3989	1.0000	1.0000	163	28.4%	9.8%
2013 / 2	599	937	308	1,270	212.1%	0.8625	1.0000	1.0000	516	1.0238	1.0000	1.0000	1,300	251.9%	1.1%
2014 / 1	546	156	7	166	30.5%	0.8877	1.0000	1.0000	485	1.1217	1.0000	1.0000	187	38.6%	9.8%
2014 / 2	532	444	338	807	151.7%	0.9328	1.0000	1.0000	496	1.0192	1.0000	1.0000	823	165.9%	9.8%
2015 / 1	525	230	6	256	48.7%	0.9751	1.0000	1.0000	512	1.1211	1.0000	1.0000	287	56.1%	9.8%
2015 / 2	556	138	415	613	110.3%	1.0040	1.0000	1.0000	558	1.0145	1.0000	1.0000	623	111.6%	9.8%
2016 / 1	515	75	7	229	44.5%	1.0092	1.0000	1.0000	519	1.1111	1.0000	1.0000	255	49.1%	9.8%
2016 / 2	495	136	38	332	67.1%	1.0064	1.0000	1.0000	498	1.0105	1.0000	1.0000	336	67.5%	9.9%
2017 / 1	493	48	190	367	74.4%	1.0082	1.0000	1.0000	498	1.1069	1.0000	1.0000	406	81.5%	9.8%
2017 / 2	541	100	324	466	86.2%	1.0056	1.0000	1.0000	545	1.0053	1.0000	1.0000	468	85.9%	9.8%
2018 / 1	582	29	170	437	75.0%	1.0010	1.0000	1.0000	583	1.0994	1.0000	1.0000	480	82.3%	9.8%
Total	**16,275**	**6,838**	**1,834**	**9,596**	**59.0%**	**0.7718**	**1.0000**	**1.0000**	**12,563**	**1.1147**	**1.0000**	**1.0000**	**10,697**	**85.1%**	**100.1%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**79.7%**	
													selected:	**78.0%** current	**83.0%** prior

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

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

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	43.0%	44.0%	(1.0%)
2008 / 1	38.0%	39.0%	(1.0%)
2008 / 2	42.0%	43.0%	(1.0%)
2009 / 1	47.0%	47.0%	-
2009 / 2	51.0%	52.0%	(1.0%)
2010 / 1	46.0%	47.0%	(1.0%)
2010 / 2	52.0%	53.0%	(1.0%)
2011 / 1	47.0%	48.0%	(1.0%)
2011 / 2	52.0%	54.0%	(2.0%)
2012 / 1	48.0%	50.0%	(2.0%)
2012 / 2	53.0%	56.0%	(3.0%)
2013 / 1	48.0%	51.0%	(3.0%)
2013 / 2	70.0%	68.0%	2.0%
2014 / 1	65.0%	64.0%	1.0%
2014 / 2	76.0%	76.0%	-
2015 / 1	73.0%	73.0%	-
2015 / 2	83.0%	84.0%	(1.0%)
2016 / 1	75.0%	77.0%	(2.0%)
2016 / 2	83.0%	86.0%	(3.0%)
2017 / 1	75.0%	79.0%	(4.0%)
2017 / 2	83.0%	88.0%	(5.0%)
2018 / 1	75.0%	80.0%	(5.0%)
2018 / 2	83.0%	89.0%	(6.0%)
2019 / 1	76.0%	81.0%	(5.0%)
2019 / 2	83.0%	90.0%	(7.0%)
2020 / 1	76.0%	82.0%	(6.0%)
2020 / 2	84.0%	91.0%	(7.0%)





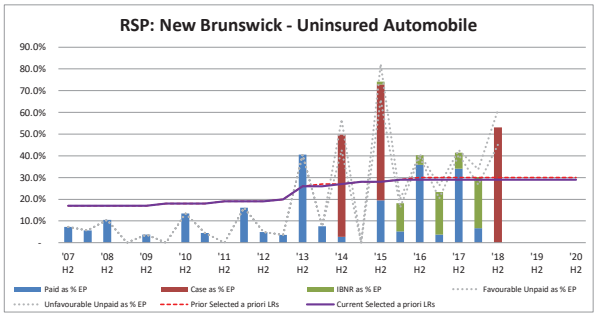
Current AHY: 2018 / 2

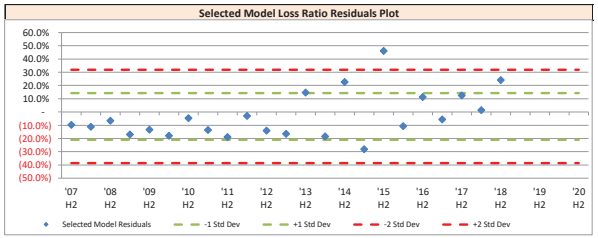
Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Adjust EP to 2018 / 2 rate level: Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	1,025	683	-	685	66.8%	0.5544	1.0000	1.0000	568	1.0808	1.0000	1.0000	741	130.5%	-
2008 / 1	972	206	-	207	21.2%	0.5782	1.0000	1.0000	562	1.2585	1.0000	1.0000	260	46.3%	-
2008 / 2	983	314	-	315	32.1%	0.6049	1.0000	1.0000	595	1.1876	1.0000	1.0000	374	62.9%	-
2009 / 1	1,049	374	-	376	35.9%	0.6203	1.0000	1.0000	651	1.1058	1.0000	1.0000	416	63.9%	-
2009 / 2	1,017	210	-	211	20.8%	0.6402	1.0000	1.0000	651	1.0320	1.0000	1.0000	218	33.5%	-
2010 / 1	882	525	-	533	60.5%	0.6599	1.0000	1.0000	582	1.1786	1.0000	1.0000	629	108.1%	-
2010 / 2	779	268	-	269	34.5%	0.6876	1.0000	1.0000	536	1.1009	1.0000	1.0000	296	55.2%	-
2011 / 1	690	387	-	400	57.9%	0.7049	1.0000	1.0000	486	1.2544	1.0000	1.0000	501	103.1%	-
2011 / 2	619	184	-	185	29.9%	0.7382	1.0000	1.0000	457	1.1721	1.0000	1.0000	217	47.5%	-
2012 / 1	576	431	-	434	75.3%	0.7645	1.0000	1.0000	440	1.3302	1.0000	1.0000	577	131.1%	-
2012 / 2	655	795	31	865	132.1%	0.7938	1.0000	1.0000	520	1.2382	1.0000	1.0000	1,071	206.0%	-
2013 / 1	612	109	-	113	18.5%	0.8195	1.0000	1.0000	502	1.4025	1.0000	1.0000	159	31.7%	10.0%
2013 / 2	522	905	308	1,239	237.4%	0.8589	1.0000	1.0000	448	1.0244	1.0000	1.0000	1,269	283.3%	-
2014 / 1	473	151	7	161	34.0%	0.8859	1.0000	1.0000	419	1.1259	1.0000	1.0000	181	43.2%	10.0%
2014 / 2	454	442	302	768	169.3%	0.9345	1.0000	1.0000	424	1.0202	1.0000	1.0000	784	184.9%	10.0%
2015 / 1	446	230	6	256	57.4%	0.9798	1.0000	1.0000	437	1.1211	1.0000	1.0000	287	65.7%	10.0%
2015 / 2	481	123	375	558	115.9%	1.0099	1.0000	1.0000	486	1.0159	1.0000	1.0000	567	116.7%	10.0%
2016 / 1	461	73	7	220	47.6%	1.0114	1.0000	1.0000	466	1.1161	1.0000	1.0000	245	52.6%	10.0%
2016 / 2	449	120	38	313	69.8%	1.0055	1.0000	1.0000	451	1.0111	1.0000	1.0000	317	70.3%	10.0%
2017 / 1	447	47	190	356	79.7%	1.0079	1.0000	1.0000	451	1.1101	1.0000	1.0000	395	87.6%	10.0%
2017 / 2	487	82	324	444	91.2%	1.0052	1.0000	1.0000	490	1.0056	1.0000	1.0000	446	91.0%	10.0%
2018 / 1	523	25	170	419	80.1%	1.0011	1.0000	1.0000	524	1.1037	1.0000	1.0000	462	88.2%	10.0%
Total	**14,602**	**6,683**	**1,757**	**9,327**	**63.9%**	**0.7633**	**1.0000**	**1.0000**	**11,146**	**1.1163**	**1.0000**	**1.0000**	**10,412**	**93.4%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**83.2%**	
													selected:	**83.0%** current	**89.0%** prior

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

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **New Brunswick**
Amounts in: $1,000s
Coverage: UA

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	17.0%	17.0%	-
2008 / 1	17.0%	17.0%	-
2008 / 2	17.0%	17.0%	-
2009 / 1	17.0%	17.0%	-
2009 / 2	17.0%	17.0%	-
2010 / 1	18.0%	18.0%	-
2010 / 2	18.0%	18.0%	-
2011 / 1	18.0%	18.0%	-
2011 / 2	19.0%	19.0%	-
2012 / 1	19.0%	19.0%	-
2012 / 2	19.0%	19.0%	-
2013 / 1	20.0%	20.0%	-
2013 / 2	26.0%	26.0%	-
2014 / 1	26.0%	27.0%	(1.0%)
2014 / 2	27.0%	27.0%	-
2015 / 1	28.0%	28.0%	-
2015 / 2	28.0%	28.0%	-
2016 / 1	29.0%	29.0%	-
2016 / 2	29.0%	30.0%	(1.0%)
2017 / 1	29.0%	30.0%	(1.0%)
2017 / 2	29.0%	30.0%	(1.0%)
2018 / 1	29.0%	30.0%	(1.0%)
2018 / 2	29.0%	30.0%	(1.0%)
2019 / 1	29.0%	30.0%	(1.0%)
2019 / 2	29.0%	30.0%	(1.0%)
2020 / 1	29.0%	30.0%	(1.0%)
2020 / 2	29.0%	30.0%	(1.0%)





Current AHY: 2018 / 2

Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Adjust EP to 2018 / 2 rate level: Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	78	6	-	6	7.3%	0.7202	1.0000	1.0000	56	1.2593	1.0000	1.0000	7	12.5%	-
2008 / 1	75	4	-	4	5.7%	0.7436	1.0000	1.0000	56	1.2593	1.0000	1.0000	5	8.9%	-
2008 / 2	79	8	-	8	10.5%	0.7448	1.0000	1.0000	59	1.2593	1.0000	1.0000	10	16.9%	-
2009 / 1	86	-	-	-	-	0.7459	1.0000	1.0000	64	1.2593	1.0000	1.0000	-	-	-
2009 / 2	86	3	-	3	3.7%	0.7518	1.0000	1.0000	65	1.2593	1.0000	1.0000	4	6.2%	-
2010 / 1	105	-	-	-	-	0.7607	1.0000	1.0000	80	1.2593	1.0000	1.0000	-	-	-
2010 / 2	98	13	-	13	13.4%	0.7742	1.0000	1.0000	76	1.2593	1.0000	1.0000	17	22.4%	-
2011 / 1	89	4	-	4	4.4%	0.7799	1.0000	1.0000	69	1.2593	1.0000	1.0000	5	7.2%	-
2011 / 2	83	-	-	-	-	0.8094	1.0000	1.0000	67	1.2593	1.0000	1.0000	-	-	-
2012 / 1	80	13	-	13	16.1%	0.8212	1.0000	1.0000	66	1.2593	1.0000	1.0000	16	24.2%	-
2012 / 2	89	4	-	4	4.9%	0.8290	1.0000	1.0000	74	1.2593	1.0000	1.0000	5	6.8%	8.3%
2013 / 1	84	3	-	3	3.5%	0.8503	1.0000	1.0000	71	1.2593	1.0000	1.0000	4	5.6%	8.3%
2013 / 2	77	31	-	31	40.6%	0.8872	1.0000	1.0000	68	1.0000	1.0000	1.0000	31	45.6%	8.3%
2014 / 1	73	6	-	6	7.5%	0.8997	1.0000	1.0000	66	1.0000	1.0000	1.0000	6	9.1%	8.3%
2014 / 2	78	2	37	39	49.7%	0.9231	1.0000	1.0000	72	1.0000	1.0000	1.0000	39	54.2%	8.3%
2015 / 1	79	-	-	-	-	0.9486	1.0000	1.0000	75	1.0000	1.0000	1.0000	-	-	8.3%
2015 / 2	75	15	40	56	74.2%	0.9658	1.0000	1.0000	72	1.0000	1.0000	1.0000	56	77.8%	8.3%
2016 / 1	54	3	-	10	18.2%	0.9907	1.0000	1.0000	53	1.0000	1.0000	1.0000	10	18.9%	8.3%
2016 / 2	46	17	-	19	40.3%	1.0148	1.0000	1.0000	47	1.0000	1.0000	1.0000	19	40.4%	8.3%
2017 / 1	46	2	-	11	23.3%	1.0116	1.0000	1.0000	47	1.0000	1.0000	1.0000	11	23.4%	8.3%
2017 / 2	54	18	-	22	41.5%	1.0095	1.0000	1.0000	55	1.0000	1.0000	1.0000	22	40.0%	8.3%
2018 / 1	59	4	0	18	30.4%	1.0000	1.0000	1.0000	59	1.0000	1.0000	1.0000	18	30.5%	8.3%
Total	**1,673**	**155**	**77**	**269**	**16.1%**	**0.8466**	**1.0000**	**1.0000**	**1,417**	**1.0565**	**1.0000**	**1.0000**	**285**	**20.1%**	**100.0%**
		*indemnity & allowed claims expense from FA Valuation Summary				2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**29.4%**	
													selected:	**29.0%** current	**30.0%** prior

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

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: Accident Benefits
RSP: New Brunswick
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																		
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2005	815	499	-	499		499						499	499				61.3%		61.3%	61.3%			499	61.3%
2006	1,880	1,142	-	1,142		1,142						1,142	1,142				60.7%		60.7%	60.7%			1,142	60.7%
2007	2,180	1,396	-	1,396		1,396						1,396	1,396				64.0%		64.0%	64.0%			1,397	64.1%
2008	2,109	532	-	532		534						534	532				25.3%		25.3%	25.2%			533	25.3%
2009	2,238	587	-	587		590						590	587				26.3%		26.3%	26.2%			589	26.3%
2010	1,864	807	-	807	848	814	(3.2%)	103.2%	813			814	807			45.5%	43.6%	43.6%	43.6%	43.3%			814	43.6%
2011	1,482	575	-	575	678	585	(1.1%)	101.1%	584			585	575			45.8%	39.5%	39.4%	39.5%	38.8%			586	39.5%
2012	1,400	1,243	31	1,274	656	1,307	2.9%	97.1%	1,288			1,307	1,274			46.8%	93.3%	92.0%	93.3%	91.0%			1,307	93.3%
2013	1,295	1,294	8	1,302	696	1,371	6.8%	93.2%	1,325			1,371	1,302			53.8%	105.8%	102.3%	105.8%	100.5%			1,323	102.1%
2014	1,078	628	42	669	693	701	85.0%	15.0%	694			701	669			64.3%	65.0%	64.4%	65.0%	62.1%			694	64.4%
2015	1,081	391	423	814	768	920	25.8%	74.2%	881			869	814			71.0%	85.1%	81.5%	80.4%	75.3%			874	80.8%
2016	1,010	229	58	287	747	315	5.4%	94.6%	339			498	287			74.0%	31.2%	33.5%	49.3%	28.4%			500	49.5%
2017	1,031	192	145	337	766	402	17.0%	83.0%	464			641	337			74.3%	39.0%	45.0%	62.2%	32.7%			644	62.5%
2018	1,265	82	444	526	939	655	6.7%	93.3%	674			938	526			74.3%	51.8%	53.3%	74.2%	41.6%			1,063	84.1%
2019	365	3	289	293	556	516	9.8%	90.2%	520			-	293			152.2%	141.4%	142.4%		80.1%			293	80.1%
Total	**21,093**	**9,600**	**1,439**	**11,039**	**7,347**	**11,747**			**7,581**			**11,884**	**11,039**										**12,257**	

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

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

Facility Association

Comparison of Estimated Ultimate Losses by Method
as at March 31, 2019
Coverage: Accident Benefits
RSP: New Brunswick
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	ELR Method*	LR Ratio Method	BF Method*	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20] =([9]-[16])	[21] =([10]-[17])	[22] =([11]-[18])
2005		499		499	499			N/A	-	499	61.3%		499		N/A	-	499	61.3%	-	-	-	-
2006		1,142		1,142	1,142			N/A	-	1,142	60.7%		1,142		N/A	-	1,142	60.7%	-	-	-	-
2007		1,396		1,396	1,396			N/A	1	1,397	64.1%		1,397		N/A	1	1,397	64.1%	-	-	-	-
2008		534		534	532			N/A	1	533	25.3%		533		N/A	1	533	25.3%	-	-	-	-
2009		590		590	587			N/A	2	589	26.3%		589		N/A	2	589	26.3%	-	-	-	-
2010	848	814	813	814	807			N/A	7	814	43.6%	848	815	813	N/A	8	815	43.7%	-	(1)	(1)	(0.1%)
2011	678	585	584	585	575			N/A	11	586	39.5%	678	586	585	N/A	12	587	39.6%	-	(1)	(1)	(0.1%)
2012	656	1,307	1,288	1,307	1,274			N/A	33	1,307	93.3%	656	1,309	1,289	N/A	35	1,309	93.5%	-	(2)	(2)	(0.2%)
2013	696	1,371	1,325	1,371	1,302			N/A	21	1,323	102.1%	696	1,444	1,385	N/A	25	1,383	106.8%	(57)	(4)	(61)	(4.7%)
2014	693	701	694	701	669			N/A	25	694	64.4%	693	1,022	983	N/A	37	983	91.2%	(277)	(12)	(289)	(26.8%)
2015	768	920	881	869	814			N/A	60	874	80.8%	768	921	872	N/A	77	875	80.9%	16	(17)	(1)	(0.1%)
2016	747	315	339	498	287			N/A	213	500	49.5%	747	313	346	N/A	221	498	49.3%	10	(8)	2	0.2%
2017	766	402	464	641	337			N/A	307	644	62.5%	768	397	471	N/A	324	647	62.6%	14	(17)	(3)	(0.1%)
2018	939	655	674	938	526			N/A	537	1,063	84.1%	943	473	481	N/A	440	917	72.2%	49	97	146	11.9%
2019	556	516	520	-	293			N/A	-	293	80.1%	-	-	-	N/A	-	-	-	293	-	293	80.1%
Total	**7,347**	**11,747**	**7,581**	**11,884**	**11,039**				**1,218**	**12,257**		**6,797**	**11,442**	**7,225**		**1,183**	**12,174**		**48**	**35**	**83**	
2018 & Prior	**6,790**	**11,231**	**7,061**	**11,884**	**10,747**				**1,218**	**11,965**		**6,797**	**11,442**	**7,225**		**1,183**	**12,174**		**(245)**	**35**	**(210)**	

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

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: AccBen (indivis)
RSP: New Brunswick
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																		
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2005 / 1	143	320	-	320		320				-	100.0%	320	320										320	
2005 / 2	672	180	-	180		180				-	100.0%	180	180										180	
2006 / 1	856	657	-	657		657				-	100.0%	657	657										657	
2006 / 2	1,025	324	-	324		324				-	100.0%	324	324										324	
2007 / 1	1,078	670	-	670		670				-	100.0%	670	670										670	
2007 / 2	1,103	683	-	683		684				-	100.0%	684	683										684	
2008 / 1	1,047	206	-	206		206				-	100.0%	206	206										206	
2008 / 2	1,062	314	-	314		315				-	100.0%	315	314										315	
2009 / 1	1,090	374	-	374		375				-	100.0%	375	374										375	
2009 / 2	1,003	210	-	210	512	211	0.5%	99.5%	212	-	100.0%	211	210			51.0%	21.0%	21.2%	21.0%	20.9%			211	21.0%
2010 / 1	882	525	-	525	406	532	1.2%	98.8%	530	-	100.0%	532	525			46.0%	60.3%	60.1%	60.3%	59.6%			531	60.2%
2010 / 2	779	268	-	268	405	269	0.3%	99.7%	269	-	100.0%	269	268			52.0%	34.5%	34.6%	34.5%	34.4%			269	34.5%
2011 / 1	690	387	-	387	324	397	2.5%	97.5%	395	-	100.0%	397	387			47.0%	57.4%	57.2%	57.4%	56.0%			397	57.5%
2011 / 2	619	184	-	184	322	185	0.6%	99.4%	186	-	100.0%	185	184			52.0%	29.9%	30.0%	29.9%	29.7%			185	29.9%
2012 / 1	576	431	-	431	277	433	0.6%	99.4%	433	-	100.0%	433	431			48.0%	75.2%	75.0%	75.2%	74.8%			434	75.3%
2012 / 2	655	795	31	826	347	856	3.6%	96.4%	838	-	100.0%	856	826			53.0%	130.8%	128.0%	130.8%	126.1%			856	130.7%
2013 / 1	612	109	-	109	294	110	0.9%	99.1%	112	-	100.0%	110	109			48.0%	18.0%	18.3%	18.0%	17.8%			110	18.0%
2013 / 2	522	1,148	8	1,156	366	1,224	5.6%	94.4%	1,177	-	100.0%	1,224	1,156			70.0%	234.4%	225.3%	234.4%	221.4%			1,176	225.2%
2014 / 1	473	151	-	151	307	153	1.5%	98.5%	155	-	100.0%	153	151			65.0%	32.4%	32.9%	32.4%	31.9%			156	32.9%
2014 / 2	454	469	5	474	345	503	5.8%	94.2%	494	-	100.0%	503	474			76.0%	110.8%	108.8%	110.8%	104.4%			494	108.8%
2015 / 1	446	240	5	245	326	244	(0.6%)	100.6%	243	12.5%	87.5%	254	245			73.0%	54.7%	54.6%	57.0%	55.0%			254	57.0%
2015 / 2	481	136	378	514	399	621	17.2%	82.8%	582	25.0%	75.0%	565	514			83.0%	129.1%	121.2%	117.6%	106.9%			565	117.5%
2016 / 1	461	73	19	92	346	92	0.1%	99.9%	92	37.5%	62.5%	187	92			75.0%	20.0%	20.1%	40.6%	20.0%			187	40.6%
2016 / 2	449	137	38	175	373	202	13.3%	86.7%	225	50.0%	50.0%	287	175			83.0%	45.1%	50.1%	64.0%	39.1%			287	64.0%
2017 / 1	446	59	4	63	335	76	18.0%	82.0%	123	62.5%	37.5%	238	63			75.0%	17.1%	27.5%	53.3%	14.0%			238	53.2%
2017 / 2	484	114	141	255	402	301	15.3%	84.7%	316	75.0%	25.0%	377	255			83.0%	62.1%	65.3%	77.8%	52.6%			377	77.8%
2018 / 1	520	44	103	147	390	169	13.1%	86.9%	198	87.5%	12.5%	363	147			75.0%	32.4%	38.0%	69.7%	28.2%			363	69.7%
2018 / 2	617	30	181	212	512	254	16.5%	83.5%	296	100.0%	-	512	212			83.0%	41.1%	48.0%	83.0%	34.3%			512	83.0%
2019 / 1	330	3	273	277	534	458	39.6%	60.4%	488	100.0%	-	-	277			76.0%	65.2%	69.5%		-			277	83.9%
Total	**19,576**	**9,241**	**1,187**	**10,428**	**7,521**	**11,022**			**7,366**			**11,388**	**10,428**										**11,609**	

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

Facility Association

Comparison of Estimated IBNR by Method
as at March 31, 2019
Coverage: AccBen (indivis)
RSP: New Brunswick
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)								Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20] =[9]-[16]	[21] =[10]-[17]	[22] =[11]-[18]
2005 / 1		-		-	-			Link Ratio Method	-	320			-		Link Ratio Method	-	320		-	-	-	
2005 / 2		-		-	-			Link Ratio Method	-	180			-		Link Ratio Method	-	180		-	-	-	
2006 / 1		-		-	-			Link Ratio Method	-	657			-		Link Ratio Method	-	657		-	-	-	
2006 / 2		-		-	-			Link Ratio Method	-	324			-		Link Ratio Method	-	324		-	-	-	
2007 / 1		-		-	-			Link Ratio Method	-	670			-		Link Ratio Method	-	670		-	-	-	
2007 / 2		1		1	-			Link Ratio Method	1	684			1		Link Ratio Method	1	684		-	-	-	
2008 / 1		0		0	-			Link Ratio Method	-	206			(0)		Link Ratio Method	-	206		-	-	-	
2008 / 2		1		1	-			Link Ratio Method	1	315			1		Link Ratio Method	1	315		-	-	-	
2009 / 1		1		1	-			Link Ratio Method	1	375			1		Link Ratio Method	1	375		-	-	-	
2009 / 2	302	1	2	1	-			Link Ratio Method	1	211	21.0%	302	1	2	Link Ratio Method	1	211	21.0%	-	-	-	-
2010 / 1	(120)	6	5	6	-			Link Ratio Method	6	531	60.2%	(120)	7	5	Link Ratio Method	7	532	60.4%	-	(1)	(1)	(0.2%)
2010 / 2	137	1	1	1	-			Link Ratio Method	1	269	34.5%	137	1	1	Link Ratio Method	1	269	34.5%	-	-	-	-
2011 / 1	(62)	10	8	10	-			Link Ratio Method	10	397	57.5%	(62)	11	9	Link Ratio Method	11	398	57.6%	-	(1)	(1)	(0.1%)
2011 / 2	138	1	2	1	-			Link Ratio Method	1	185	29.9%	138	1	2	Link Ratio Method	1	185	29.9%	-	-	-	-
2012 / 1	(154)	3	2	3	-			Link Ratio Method	3	434	75.3%	(154)	3	2	Link Ratio Method	3	434	75.3%	-	-	-	-
2012 / 2	(479)	30	12	30	-			Link Ratio Method	30	856	130.7%	(479)	32	13	Link Ratio Method	32	858	131.0%	-	(2)	(2)	(0.3%)
2013 / 1	185	1	3	1	-			Link Ratio Method	1	110	18.0%	185	1	3	Link Ratio Method	1	110	18.0%	-	-	-	-
2013 / 2	(791)	68	20	68	-			BF Method	20	1,176	225.2%	(847)	85	24	BF Method	24	1,237	236.8%	(57)	(4)	(61)	(11.6%)
2014 / 1	157	2	5	2	-			BF Method	5	156	32.9%	150	3	6	BF Method	6	164	34.6%	(7)	(1)	(8)	(1.7%)
2014 / 2	(129)	29	20	29	-			BF Method	20	494	108.8%	(399)	73	31	BF Method	31	775	170.6%	(270)	(11)	(281)	(61.8%)
2015 / 1	80	(1)	(2)	9	-			ELR & LR Wtd Method	9	254	57.0%	81	(5)	(7)	ELR & LR Wtd Method	6	250	56.1%	1	3	4	0.9%
2015 / 2	(115)	107	69	51	-			ELR & LR Wtd Method	51	565	117.5%	(100)	127	81	ELR & LR Wtd Method	70	569	118.3%	15	(19)	(4)	(0.8%)
2016 / 1	253	0	0	95	-			ELR & LR Wtd Method	95	187	40.6%	266	2	9	ELR & LR Wtd Method	101	181	39.2%	13	(6)	7	1.4%
2016 / 2	197	27	50	112	-			ELR & LR Wtd Method	112	287	64.0%	195	33	58	ELR & LR Wtd Method	114	292	65.0%	(2)	(2)	(4)	(1.0%)
2017 / 1	272	14	60	175	-			ELR & LR Wtd Method	175	238	53.2%	270	18	73	ELR & LR Wtd Method	176	241	54.0%	(3)	(1)	(4)	(0.8%)
2017 / 2	147	46	62	122	-			ELR & LR Wtd Method	122	377	77.8%	166	49	69	ELR & LR Wtd Method	137	375	77.0%	17	(15)	2	0.8%
2018 / 1	244	22	51	216	-			ELR & LR Wtd Method	216	363	69.7%	232	24	51	ELR & LR Wtd Method	206	366	70.1%	(14)	10	(4)	(0.4%)
2018 / 2	300	42	85	300	-			ELR & LR Wtd Method	300	512	83.0%	206	(33)	(62)		206	515	83.1%	(97)	94	(3)	(0.1%)
2019 / 1	-	-	-	-	-			-	-	277	83.9%	-	-	-	-	-	-	-	277	-	277	83.9%
Total	564	412	454	1,237	-				1,181	11,609		166	436	370		1,137	11,692		(127)	44	(83)	
2018 / 2 & Prior	**564**	**412**	**454**	**1,237**	**-**				**1,181**	**11,332**		**166**	**436**	**370**		**1,137**	**11,692**		**(404)**	**44**	**(360)**	

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

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: Uninsured Automobile
RSP: New Brunswick
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																		
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**User Defined 2**	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR***	**Incurred (Zero IBNR) Ult LR**	**User Defined 1 Ult LR**	**User Defined 2 Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2005 / 1	(0)	-	-	-		-				-	100.0%	-	-										-	
2005 / 2	(0)	-	-	-		-				-	100.0%	-	-										-	
2006 / 1	(0)	155	-	155		155				-	100.0%	155	155										155	
2006 / 2	(0)	7	-	7		7				-	100.0%	7	7										7	
2007 / 1	(0)	36	-	36		36				-	100.0%	36	36										36	
2007 / 2	(0)	6	-	6		6				-	100.0%	6	6										6	
2008 / 1	(0)	4	-	4		4				-	100.0%	4	4										4	
2008 / 2	0	8	-	8		8				-	100.0%	8	8										8	
2009 / 1	45	-	-	-		-				-	100.0%	-	-										-	
2009 / 2	100	3	-	3	17	3	-	100.0%	3	-	100.0%	3	3			17.0%	3.2%	3.2%	3.2%	3.2%			3	3.2%
2010 / 1	105	-	-	-	19	-	-	100.0%	-	-	100.0%	-	-			18.0%							-	-
2010 / 2	98	13	-	13	18	13	-	100.0%	13	-	100.0%	13	13			18.0%	13.4%	13.4%	13.4%	13.4%			13	13.4%
2011 / 1	89	4	-	4	16	4	-	100.0%	4	-	100.0%	4	4			18.0%	4.4%	4.4%	4.4%	4.4%			4	4.4%
2011 / 2	83	-	-	-	16	-	-	100.0%	-	-	100.0%	-	-			19.0%							-	-
2012 / 1	80	13	-	13	15	13	-	100.0%	13	-	100.0%	13	13			19.0%	16.2%	16.2%	16.2%	16.2%			13	16.2%
2012 / 2	89	4	-	4	17	4	-	100.0%	4	-	100.0%	4	4			19.0%	4.9%	4.9%	4.9%	4.9%			4	4.9%
2013 / 1	84	3	-	3	17	3	-	100.0%	3	-	100.0%	3	3			20.0%	3.5%	3.5%	3.5%	3.5%			3	3.5%
2013 / 2	77	33	-	33	20	33	-	100.0%	33	-	100.0%	33	33			26.0%	43.3%	43.3%	43.3%	43.3%			33	43.3%
2014 / 1	73	6	-	6	19	6	-	100.0%	6	-	100.0%	6	6			26.0%	7.5%	7.5%	7.5%	7.5%			6	7.5%
2014 / 2	78	2	37	39	21	39	-	100.0%	39	-	100.0%	39	39			27.0%	49.9%	49.9%	49.9%	49.9%			39	49.9%
2015 / 1	79	-	-	-	22	-	-	100.0%	-	12.5%	87.5%	3	-			28.0%			3.5%				-	-
2015 / 2	75	15	40	55	21	56	1.8%	98.2%	55	25.0%	75.0%	47	55			28.0%	74.7%	73.8%	63.0%	73.3%			55	73.3%
2016 / 1	54	3	-	3	16	3	4.4%	95.6%	4	37.5%	62.5%	8	3			29.0%	5.4%	6.5%	14.3%	5.2%			8	14.4%
2016 / 2	46	17	-	17	13	18	7.2%	92.8%	17	50.0%	50.0%	16	17			29.0%	39.0%	38.3%	34.0%	36.2%			18	38.3%
2017 / 1	46	2	-	2	13	2	13.1%	86.9%	3	62.5%	37.5%	9	2			29.0%	4.2%	7.5%	19.7%	3.7%			9	18.9%
2017 / 2	54	18	-	18	16	23	20.4%	79.6%	21	75.0%	25.0%	17	18			29.0%	42.2%	39.5%	32.3%	33.6%			21	39.1%
2018 / 1	59	4	160	164	17	227	27.7%	72.3%	169	87.5%	12.5%	43	164			29.0%	383.1%	285.1%	73.3%	277.1%			169	285.5%
2018 / 2	68	4	-	4	20	6	38.3%	61.7%	11	100.0%	-	20	4			29.0%	8.9%	16.6%	29.0%	5.5%			20	29.0%
2019 / 1	36	-	16	16	22	58	72.5%	27.5%	32	100.0%	-	-	16			29.0%	76.3%	42.0%		-			16	44.7%
Total	**1,517**	**359**	**253**	**611**	**354**	**726**			**431**			**497**	**611**										**648**	

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

Facility Association

Comparison of Estimated IBNR by Method
as at March 31, 2019
Coverage: Uninsured Automobile
RSP: New Brunswick
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)								Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20] =[9]-[16]	[21] =[10]-[17]	[22] =[11]-[18]
2005 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2005 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2006 / 1		-		-	-			Link Ratio Method	-	155			-		Link Ratio Method	-	155		-	-	-	
2006 / 2		-		-	-			Link Ratio Method	-	7			-		Link Ratio Method	-	7		-	-	-	
2007 / 1		-		-	-			Link Ratio Method	-	36			-		Link Ratio Method	-	36		-	-	-	
2007 / 2		-		-	-			Link Ratio Method	-	6			-		Link Ratio Method	-	6		-	-	-	
2008 / 1		-		-	-			Link Ratio Method	-	4			-		Link Ratio Method	-	4		-	-	-	
2008 / 2		-		-	-			Link Ratio Method	-	8			-		Link Ratio Method	-	8		-	-	-	
2009 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2009 / 2	14	-	-	-	-			Link Ratio Method	-	3	3.2%	14	-	-	Link Ratio Method	-	3	3.2%	-	-	-	-
2010 / 1	19	-	-	-	-			Link Ratio Method	-	-	-	19	-	-	Link Ratio Method	-	-	-	-	-	-	-
2010 / 2	5	-	-	-	-			Link Ratio Method	-	13	13.4%	5	-	-	Link Ratio Method	-	13	13.4%	-	-	-	-
2011 / 1	12	-	-	-	-			Link Ratio Method	-	4	4.4%	12	-	-	Link Ratio Method	-	4	4.4%	-	-	-	-
2011 / 2	16	-	-	-	-			Link Ratio Method	-	-	-	16	-	-	Link Ratio Method	-	-	-	-	-	-	-
2012 / 1	2	-	-	-	-			Link Ratio Method	-	13	16.2%	2	-	-	Link Ratio Method	-	13	16.2%	-	-	-	-
2012 / 2	13	-	-	-	-			Link Ratio Method	-	4	4.9%	13	-	-	Link Ratio Method	-	4	4.9%	-	-	-	-
2013 / 1	14	-	-	-	-			Link Ratio Method	-	3	3.5%	14	-	-	Link Ratio Method	-	3	3.5%	-	-	-	-
2013 / 2	(13)	-	-	-	-			Link Ratio Method	-	33	43.3%	(13)	-	-	Link Ratio Method	-	33	43.3%	-	-	-	-
2014 / 1	14	-	-	-	-			Link Ratio Method	-	6	7.5%	14	-	-	Link Ratio Method	-	6	7.5%	-	-	-	-
2014 / 2	(18)	-	-	-	-			Link Ratio Method	-	39	49.9%	(18)	-	-	Link Ratio Method	-	39	49.9%	-	-	-	-
2015 / 1	22	-	-	3	-			Link Ratio Method	-	-	-	22	-	-	Link Ratio Method	-	-	-	-	-	-	-
2015 / 2	(34)	1	0	(8)	-			BF Method	-	55	73.3%	(34)	2	1	BF Method	1	56	74.6%	-	(1)	(1)	(1.3%)
2016 / 1	13	0	1	5	-			ELR & LR Wtd Method	5	8	14.4%	13	0	1	ELR & LR Wtd Method	5	8	14.4%	-	-	-	-
2016 / 2	(3)	1	1	(1)	-			BF Method	1	18	38.3%	(3)	2	1	BF Method	1	18	38.3%	-	-	-	-
2017 / 1	12	0	2	7	-			ELR & LR Wtd Method	7	9	18.9%	12	0	2	ELR & LR Wtd Method	7	9	18.8%	-	-	-	0.1%
2017 / 2	(2)	5	3	(1)	-			BF Method	3	21	39.1%	(3)	6	4	BF Method	4	22	41.2%	-	(1)	(1)	(2.1%)
2018 / 1	(147)	63	5	(121)	-			BF Method	5	169	285.5%	13	2	5	ELR & LR Wtd Method	12	16	26.8%	160	(7)	153	258.7%
2018 / 2	16	2	8	16	-			ELR & LR Wtd Method	16	20	29.0%	16	3	9		16	20	28.9%	-	-	-	0.1%
2019 / 1	-	-	-	-	-			-	-	16	44.7%	-	-	-	-	-	-	-	16	-	16	44.7%
Total	(47)	72	19	(99)	-				37	648		113	15	23		46	482		176	(9)	167	
2018 / 2 & Prior	**(47)**	**72**	**19**	**(99)**	**-**				**37**	**632**		**113**	**15**	**23**		**46**	**482**		**160**	**(9)**	**151**	

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

Facility Association **Valuation Results**
Amounts in: $1,000s as at March 31, 2019
Coverage: Other Coverages
RSP: New Brunswick

Life to Date

Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]
	database	*database*	*= [3]/[2]*	*= [7]-[3]*	*= [5]/[2]*	*database*	*= [7]/[2]*	*database*	*= [9]/[2]*	*= [7]+[9]*	*= [11]/[2]*	*= [5]+[9]*	*= [13]/[2]*
2014 & prior	26,823	21,949	81.8%	189	0.7%	22,138	82.5%	11	-	22,149	82.6%	200	0.7%
2015	3,105	2,140	68.9%	-	-	2,140	68.9%	6	0.2%	2,146	69.1%	6	0.2%
2016	3,107	2,234	71.9%	4	0.1%	2,238	72.0%	13	0.4%	2,251	72.4%	17	0.5%
2017	3,276	2,724	83.2%	21	0.6%	2,745	83.8%	12	0.4%	2,757	84.2%	33	1.0%
2018	3,967	3,147	79.3%	143	3.6%	3,290	82.9%	8	0.2%	3,298	83.1%	151	3.8%
2019	1,137	684	60.2%	395	34.7%	1,079	94.9%	(136)	(12.0%)	943	82.9%	259	22.8%
TOTAL	41,415	32,878	79.4%	752	1.8%	33,630	81.2%	(86)	(0.2%)	33,544	81.0%	666	1.6%
2018 & prior	40,278	32,194	79.9%	357	0.9%	32,551	80.8%	50	0.1%	32,601	80.9%	407	1.0%

Activity During Quarter vs EP

Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
	$000s	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP	$000s	% EP
[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]
	database	*database*	*=[17]/[16]*	*database*	*=[19]/[16]*	*database*	*=[21]/[16]*	*database*	*=[23]/[16]*	*database*	*=[25]/[16]*	*database*	*=[27]/[16]*
2014 & prior	26,823	-	-	165	0.6%	165	0.6%	10	-	175	0.7%	175	0.7%
2015	3,105	-	-	-	-	-	-	-	-	-	-	-	-
2016	3,107	(7)	(0.2%)	-	-	(7)	(0.2%)	-	-	(7)	(0.2%)	-	-
2017	3,276	(6)	(0.2%)	(4)	(0.1%)	(10)	(0.3%)	5	0.2%	(5)	(0.2%)	1	-
2018	3,967	424	10.7%	(460)	(11.6%)	(36)	(0.9%)	13	0.3%	(23)	(0.6%)	(447)	(11.3%)
TOTAL	40,278	411	1.0%	(299)	(0.7%)	112	0.3%	28	0.1%	140	0.3%	(271)	(0.7%)

Emergence During Quarter

Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense	
	$000s	$000s	$000s	% Beg Unpaid	$000s	% Beg IBNR	$000s	% Beg Unpaid
[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]
	database	*database*	*[17]*	*=[32]/[31]*	*[21]*	*=[34]/[30]*	*[25]*	*=[36]/[31]*
2014 & prior	1	25	-	-	165	16,500.0%	175	700.0%
2015	6	6	-	-	-	-	-	-
2016	13	17	(7)	(41.2%)	(7)	(53.8%)	(7)	(41.2%)
2017	7	32	(6)	(18.8%)	(10)	(142.9%)	(5)	(15.6%)
2018	(5)	598	424	70.9%	(36)	720.0%	(23)	(3.8%)
TOTAL	22	678	411	60.6%	112	509.1%	140	20.6%

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

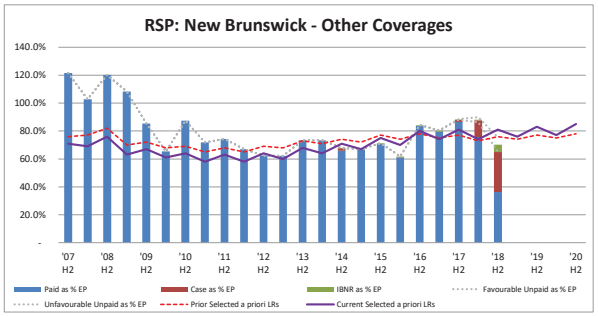
Accident Year [1]	Earned Premium @ Mar 2019 [2] *database*	Paid Claims Amt* @ Mar 2019 [3] *database*	Case Reserve @ Mar 2019 [4] *= [5]-[3]*	Recorded Claims Amt* @ Mar 2019 [5] *database*	Selected IBNR @ Mar 2019 [6] *database*	Ultimate Claims Amt* @ Mar 2019 [7] *= [5]+[6]*	**Selected Ultimate LR @ Mar 2019 [8]** *= [7]/[2]*	Selected Ultimate LR @ Dec 2018 [9] *database*	Selected Ultimate LR @ Sep 2018 [10] *database*	Selected Ultimate LR @ Jun 2018 [11] *database*	**Selected Ultimate LR @ Mar 2018 [12]** ***database***	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018 Ultimate LR [13] *= [8]-[9]*	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018 Claims Amt* [14]	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018 Ultimate LR [15] *= [8]-[12]*	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018 Claims Amt* @ curr EP [16] *= [2]*[15]*
2005	1,079	813	-	813	-	813	75.3%	75.3%	75.3%	75.3%	75.3%	-	-	-	-
2006	2,424	1,928	-	1,928	-	1,928	79.5%	79.5%	79.5%	79.5%	79.5%	-	-	-	-
2007	2,700	2,719	-	2,719	-	2,719	100.7%	100.7%	100.7%	100.7%	100.7%	-	-	-	-
2008	2,782	3,112	-	3,112	-	3,112	111.9%	111.9%	111.9%	111.9%	111.9%	-	-	-	-
2009	3,269	3,156	-	3,156	-	3,156	96.5%	96.5%	96.5%	96.5%	96.5%	-	-	-	-
2010	3,088	2,349	-	2,349	-	2,349	76.1%	76.1%	76.1%	76.1%	76.1%	-	-	-	-
2011	2,721	1,988	-	1,988	-	1,988	73.1%	73.1%	73.1%	73.1%	73.1%	-	-	-	-
2012	2,938	1,891	-	1,891	-	1,891	64.4%	64.4%	64.4%	64.4%	64.4%	-	-	-	-
2013	3,022	2,041	-	2,041	-	2,041	67.5%	67.5%	67.5%	67.5%	67.5%	-	-	-	-
2014	2,800	1,952	189	2,141	11	2,152	76.9%	70.6%	70.6%	70.8%	70.1%	6.3%	175	6.8%	190
2015	3,105	2,140	-	2,140	6	2,146	69.1%	69.1%	69.2%	72.0%	72.2%	-	-	(3.1%)	(96)
2016	3,107	2,234	4	2,238	13	2,251	72.4%	72.7%	72.8%	77.3%	77.2%	(0.3%)	(7)	(4.8%)	(149)
2017	3,276	2,724	21	2,745	12	2,757	84.2%	84.0%	84.5%	87.9%	85.4%	0.2%	(5)	(1.2%)	(39)
2018	3,967	3,147	143	3,290	8	3,298	83.1%	83.3%	81.8%	79.2%	75.9%	(0.2%)	(23)		
2019	1,137	684	395	1,079	(136)	943	82.9%	-	-	-	-				
TOTAL	**41,415**	**32,878**	**752**	**33,630**	**(86)**	**33,544**	**81.0%**	**80.5%**	**80.4%**	**81.1%**	**80.8%**		**140**		**(94)**
2018 & prior	40,278	32,194	357	32,551	50	32,601	**80.9%**	80.5%	80.4%	81.1%	**80.8%**		140		(94)

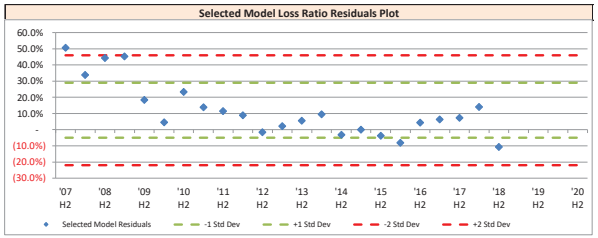
* Claims Amt = indemnity & allowed claims expense (where latter is allowed expense over and above the claims expense included in the expense allowance for member companies)

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

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

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	71.0%	76.0%	(5.0%)
2008 / 1	69.0%	77.0%	(8.0%)
2008 / 2	76.0%	82.0%	(6.0%)
2009 / 1	63.0%	70.0%	(7.0%)
2009 / 2	67.0%	72.0%	(5.0%)
2010 / 1	61.0%	68.0%	(7.0%)
2010 / 2	64.0%	69.0%	(5.0%)
2011 / 1	58.0%	65.0%	(7.0%)
2011 / 2	63.0%	68.0%	(5.0%)
2012 / 1	58.0%	65.0%	(7.0%)
2012 / 2	64.0%	69.0%	(5.0%)
2013 / 1	60.0%	68.0%	(8.0%)
2013 / 2	68.0%	73.0%	(5.0%)
2014 / 1	64.0%	71.0%	(7.0%)
2014 / 2	71.0%	74.0%	(3.0%)
2015 / 1	67.0%	72.0%	(5.0%)
2015 / 2	75.0%	77.0%	(2.0%)
2016 / 1	70.0%	74.0%	(4.0%)
2016 / 2	80.0%	78.0%	2.0%
2017 / 1	74.0%	75.0%	(1.0%)
2017 / 2	81.0%	77.0%	4.0%
2018 / 1	74.0%	73.0%	1.0%
2018 / 2	81.0%	76.0%	5.0%
2019 / 1	76.0%	74.0%	2.0%
2019 / 2	83.0%	77.0%	6.0%
2020 / 1	77.0%	75.0%	2.0%
2020 / 2	85.0%	78.0%	7.0%





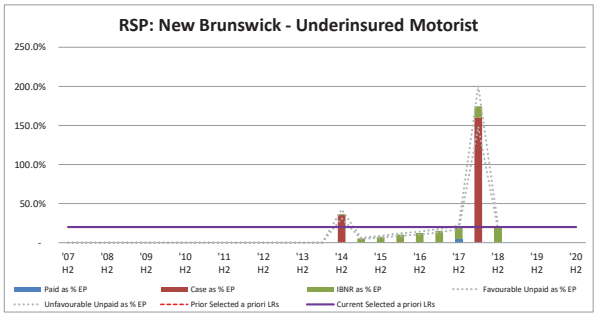
Current AHY: 2018 / 2

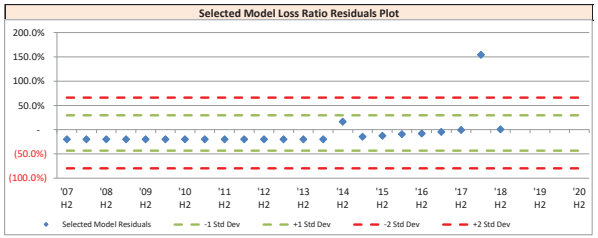
Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium [1] val data	Paid Claims Amount [2] val data	Case Reserves [3] val data	Selected Ultimate Claims Amount* [4] val data	Selected Ultimate Loss Ratio [5] =[4]/[1]	Adjust EP to 2018 / 2 rate level: Rate Change [6] industry avg EP relativity	Drift (RG, class, etc.) [7] assumption	Other [8] assumption	EP @ 2018 / 2 rate level [9] =[1]*[6]*[7]*[8]	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor [10] trend analysis	Reform Adj Factor [11] assumption	Other Factor [12] assumption	Ult. Clms Amt @ 2018 / 2 clms level [13] =[4]*[10]*[11]*[12]	On-Level to 2018 / 2 Loss Ratios [14] =[13]/[9]	Weights [15] selected
2007 / 2	1,355	1,648	-	1,648	121.6%	1.3617	1.0000	1.0000	1,846	1.5198	1.0000	1.0000	2,505	135.7%	-
2008 / 1	1,344	1,382	-	1,382	102.8%	1.3847	1.0000	1.0000	1,861	1.6048	1.0000	1.0000	2,218	119.2%	-
2008 / 2	1,439	1,730	-	1,730	120.2%	1.3467	1.0000	1.0000	1,937	1.4302	1.0000	1.0000	2,474	127.7%	-
2009 / 1	1,598	1,730	-	1,730	108.3%	1.3067	1.0000	1.0000	2,088	1.6300	1.0000	1.0000	2,820	135.1%	-
2009 / 2	1,671	1,426	-	1,426	85.3%	1.2557	1.0000	1.0000	2,098	1.4889	1.0000	1.0000	2,123	101.2%	-
2010 / 1	1,586	1,039	-	1,039	65.5%	1.2025	1.0000	1.0000	1,907	1.5942	1.0000	1.0000	1,657	86.9%	-
2010 / 2	1,501	1,310	-	1,310	87.3%	1.1554	1.0000	1.0000	1,735	1.4736	1.0000	1.0000	1,930	111.2%	-
2011 / 1	1,409	1,012	-	1,012	71.8%	1.1183	1.0000	1.0000	1,576	1.5746	1.0000	1.0000	1,593	101.1%	-
2011 / 2	1,311	976	-	976	74.4%	1.1057	1.0000	1.0000	1,449	1.4128	1.0000	1.0000	1,378	95.1%	-
2012 / 1	1,312	877	0	877	66.9%	1.0911	1.0000	1.0000	1,431	1.5468	1.0000	1.0000	1,357	94.8%	-
2012 / 2	1,626	1,014	-	1,014	62.4%	1.0970	1.0000	1.0000	1,783	1.3738	1.0000	1.0000	1,393	78.1%	0.4%
2013 / 1	1,566	972	-	972	62.1%	1.1116	1.0000	1.0000	1,741	1.4895	1.0000	1.0000	1,448	83.2%	0.4%
2013 / 2	1,455	1,069	-	1,069	73.5%	1.1301	1.0000	1.0000	1,645	1.3485	1.0000	1.0000	1,442	87.7%	0.4%
2014 / 1	1,397	1,023	3	1,026	73.4%	1.1245	1.0000	1.0000	1,572	1.4519	1.0000	1.0000	1,490	94.8%	0.4%
2014 / 2	1,404	925	25	951	67.7%	1.1240	1.0000	1.0000	1,578	1.2852	1.0000	1.0000	1,222	77.4%	12.8%
2015 / 1	1,469	980	-	984	67.0%	1.1226	1.0000	1.0000	1,649	1.3496	1.0000	1.0000	1,329	80.6%	12.8%
2015 / 2	1,637	1,160	-	1,166	71.2%	1.1192	1.0000	1.0000	1,832	1.2230	1.0000	1.0000	1,426	77.8%	12.8%
2016 / 1	1,586	968	4	980	61.8%	1.1095	1.0000	1.0000	1,760	1.3137	1.0000	1.0000	1,288	73.2%	12.8%
2016 / 2	1,521	1,273	-	1,282	84.3%	1.0919	1.0000	1.0000	1,661	1.1030	1.0000	1.0000	1,414	85.1%	12.8%
2017 / 1	1,555	1,236	3	1,249	80.3%	1.0660	1.0000	1.0000	1,658	1.1719	1.0000	1.0000	1,463	88.2%	8.8%
2017 / 2	1,736	1,499	24	1,532	88.3%	1.0437	1.0000	1.0000	1,812	1.0497	1.0000	1.0000	1,609	88.8%	12.8%
2018 / 1	1,859	1,408	223	1,639	88.1%	1.0124	1.0000	1.0000	1,882	1.1030	1.0000	1.0000	1,807	96.0%	12.8%
Total	**33,337**	**26,659**	**282**	**26,994**	**81.0%**	**1.1549**	**1.0000**	**1.0000**	**38,501**	**1.3849**	**1.0000**	**1.0000**	**37,386**	**97.1%**	**100.3%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**83.5%**	
													selected:	**81.0%** current	**76.0%** prior

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

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **New Brunswick**
Amounts in: $1,000s
Coverage: UM

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	20.0%	20.0%	-
2008 / 1	20.0%	20.0%	-
2008 / 2	20.0%	20.0%	-
2009 / 1	20.0%	20.0%	-
2009 / 2	20.0%	20.0%	-
2010 / 1	20.0%	20.0%	-
2010 / 2	20.0%	20.0%	-
2011 / 1	20.0%	20.0%	-
2011 / 2	20.0%	20.0%	-
2012 / 1	20.0%	20.0%	-
2012 / 2	20.0%	20.0%	-
2013 / 1	20.0%	20.0%	-
2013 / 2	20.0%	20.0%	-
2014 / 1	20.0%	20.0%	-
2014 / 2	20.0%	20.0%	-
2015 / 1	20.0%	20.0%	-
2015 / 2	20.0%	20.0%	-
2016 / 1	20.0%	20.0%	-
2016 / 2	20.0%	20.0%	-
2017 / 1	20.0%	20.0%	-
2017 / 2	20.0%	20.0%	-
2018 / 1	20.0%	20.0%	-
2018 / 2	20.0%	20.0%	-
2019 / 1	20.0%	20.0%	-
2019 / 2	20.0%	20.0%	-
2020 / 1	20.0%	20.0%	-
2020 / 2	20.0%	20.0%	-





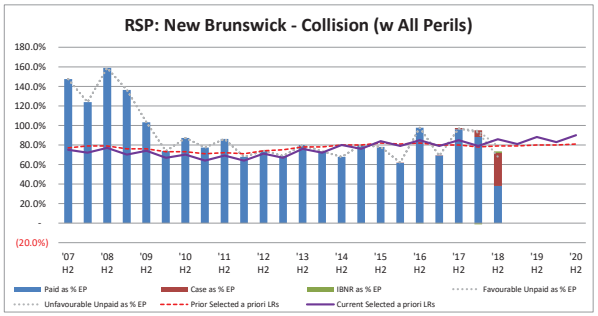
Current AHY: 2018 / 2

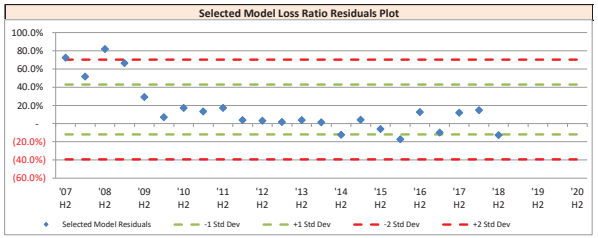
Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Adjust EP to 2018 / 2 rate level: Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	103	-	-	-	-	0.9988	1.0000	1.0000	103	1.0000	1.0000	1.0000	-	-	-
2008 / 1	101	-	-	-	-	1.0083	1.0000	1.0000	102	1.0000	1.0000	1.0000	-	-	-
2008 / 2	105	-	-	-	-	1.0047	1.0000	1.0000	105	1.0000	1.0000	1.0000	-	-	-
2009 / 1	112	-	-	-	-	1.0035	1.0000	1.0000	112	1.0000	1.0000	1.0000	-	-	-
2009 / 2	112	-	-	-	-	1.0174	1.0000	1.0000	114	1.0000	1.0000	1.0000	-	-	-
2010 / 1	91	-	-	-	-	1.0229	1.0000	1.0000	93	1.0000	1.0000	1.0000	-	-	-
2010 / 2	81	-	-	-	-	1.0247	1.0000	1.0000	83	1.0000	1.0000	1.0000	-	-	-
2011 / 1	72	-	-	-	-	1.0180	1.0000	1.0000	73	1.0000	1.0000	1.0000	-	-	-
2011 / 2	68	-	-	-	-	1.0216	1.0000	1.0000	69	1.0000	1.0000	1.0000	-	-	-
2012 / 1	68	-	-	-	-	1.0071	1.0000	1.0000	68	1.0000	1.0000	1.0000	-	-	-
2012 / 2	86	-	-	-	-	0.9994	1.0000	1.0000	86	1.0000	1.0000	1.0000	-	-	8.3%
2013 / 1	83	-	-	-	-	1.0186	1.0000	1.0000	85	1.0000	1.0000	1.0000	-	-	8.3%
2013 / 2	75	-	-	-	-	1.0385	1.0000	1.0000	78	1.0000	1.0000	1.0000	-	-	8.3%
2014 / 1	70	-	-	-	-	1.0410	1.0000	1.0000	73	1.0000	1.0000	1.0000	-	-	8.3%
2014 / 2	71	-	25	26	36.6%	1.0404	1.0000	1.0000	74	1.0000	1.0000	1.0000	26	35.1%	8.3%
2015 / 1	73	-	-	4	5.5%	1.0429	1.0000	1.0000	76	1.0000	1.0000	1.0000	4	5.3%	8.3%
2015 / 2	79	-	-	6	7.6%	1.0429	1.0000	1.0000	82	1.0000	1.0000	1.0000	6	7.3%	8.3%
2016 / 1	77	-	-	8	10.4%	1.0391	1.0000	1.0000	80	1.0000	1.0000	1.0000	8	10.0%	8.3%
2016 / 2	74	-	-	9	12.2%	1.0341	1.0000	1.0000	77	1.0000	1.0000	1.0000	9	11.7%	8.3%
2017 / 1	72	-	-	11	15.3%	1.0222	1.0000	1.0000	74	1.0000	1.0000	1.0000	11	14.9%	8.3%
2017 / 2	75	4	-	15	19.3%	1.0059	1.0000	1.0000	75	1.0000	1.0000	1.0000	15	20.0%	8.3%
2018 / 1	78	-	125	136	174.4%	1.0000	1.0000	1.0000	78	1.0000	1.0000	1.0000	136	174.4%	8.3%
Total	**1,826**	**4**	**150**	**215**	**11.7%**	**1.0192**	**1.0000**	**1.0000**	**1,860**	**1.0000**	**1.0000**	**1.0000**	**215**	**11.6%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**23.2%**	
													selected:	**20.0%** current	**20.0%** prior

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

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **New Brunswick**
Amounts in: $1,000s
Coverage: CL

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	75.0%	77.0%	(2.0%)
2008 / 1	72.0%	79.0%	(7.0%)
2008 / 2	77.0%	79.0%	(2.0%)
2009 / 1	70.0%	76.0%	(6.0%)
2009 / 2	74.0%	76.0%	(2.0%)
2010 / 1	67.0%	73.0%	(6.0%)
2010 / 2	70.0%	73.0%	(3.0%)
2011 / 1	64.0%	71.0%	(7.0%)
2011 / 2	69.0%	72.0%	(3.0%)
2012 / 1	64.0%	71.0%	(7.0%)
2012 / 2	71.0%	74.0%	(3.0%)
2013 / 1	67.0%	75.0%	(8.0%)
2013 / 2	76.0%	78.0%	(2.0%)
2014 / 1	72.0%	78.0%	(6.0%)
2014 / 2	80.0%	80.0%	-
2015 / 1	76.0%	80.0%	(4.0%)
2015 / 2	84.0%	82.0%	2.0%
2016 / 1	79.0%	81.0%	(2.0%)
2016 / 2	85.0%	82.0%	3.0%
2017 / 1	79.0%	80.0%	(1.0%)
2017 / 2	85.0%	80.0%	5.0%
2018 / 1	79.0%	78.0%	1.0%
2018 / 2	86.0%	79.0%	7.0%
2019 / 1	81.0%	79.0%	2.0%
2019 / 2	88.0%	80.0%	8.0%
2020 / 1	83.0%	80.0%	3.0%
2020 / 2	90.0%	81.0%	9.0%





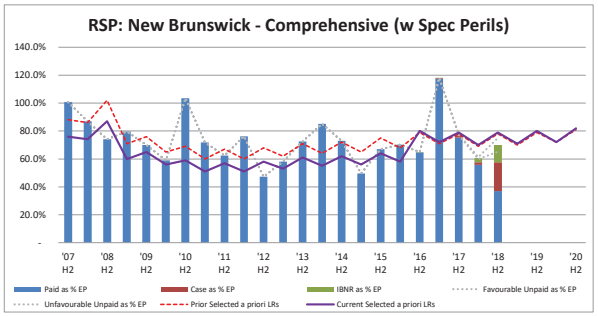
Current AHY: 2018 / 2

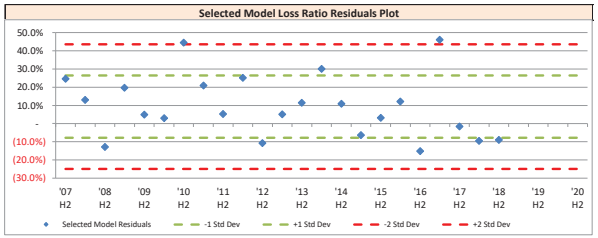
Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Adjust EP to 2018 / 2 rate level: Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	830	1,223	-	1,223	147.4%	1.2779	1.0000	1.0000	1,061	1.4612	1.0000	1.0000	1,788	168.5%	-
2008 / 1	817	1,011	-	1,011	123.8%	1.3111	1.0000	1.0000	1,071	1.5583	1.0000	1.0000	1,576	147.2%	-
2008 / 2	875	1,390	-	1,390	158.8%	1.2794	1.0000	1.0000	1,119	1.4347	1.0000	1.0000	1,994	178.2%	-
2009 / 1	966	1,317	-	1,317	136.3%	1.2434	1.0000	1.0000	1,201	1.5301	1.0000	1.0000	2,014	167.7%	-
2009 / 2	1,007	1,040	-	1,040	103.3%	1.2038	1.0000	1.0000	1,212	1.4085	1.0000	1.0000	1,465	120.9%	-
2010 / 1	1,061	784	-	784	73.9%	1.1676	1.0000	1.0000	1,239	1.5017	1.0000	1.0000	1,177	95.0%	-
2010 / 2	976	850	-	850	87.1%	1.1319	1.0000	1.0000	1,105	1.3819	1.0000	1.0000	1,175	106.3%	-
2011 / 1	910	705	-	705	77.4%	1.0986	1.0000	1.0000	1,000	1.4730	1.0000	1.0000	1,038	103.8%	-
2011 / 2	848	730	-	730	86.1%	1.0941	1.0000	1.0000	928	1.3555	1.0000	1.0000	989	106.6%	-
2012 / 1	849	576	0	576	67.9%	1.0844	1.0000	1.0000	921	1.4459	1.0000	1.0000	833	90.4%	-
2012 / 2	1,062	788	-	788	74.2%	1.0945	1.0000	1.0000	1,162	1.3311	1.0000	1.0000	1,049	90.3%	-
2013 / 1	1,026	707	-	707	68.9%	1.1140	1.0000	1.0000	1,143	1.4199	1.0000	1.0000	1,004	87.8%	-
2013 / 2	929	743	-	743	79.9%	1.1396	1.0000	1.0000	1,059	1.2966	1.0000	1.0000	963	90.9%	-
2014 / 1	890	652	3	655	73.6%	1.1355	1.0000	1.0000	1,011	1.3605	1.0000	1.0000	891	88.1%	-
2014 / 2	899	608	-	608	67.7%	1.1414	1.0000	1.0000	1,026	1.2317	1.0000	1.0000	749	73.0%	12.5%
2015 / 1	945	757	-	757	80.1%	1.1425	1.0000	1.0000	1,080	1.2920	1.0000	1.0000	978	90.6%	12.5%
2015 / 2	1,058	825	-	825	77.9%	1.1357	1.0000	1.0000	1,202	1.1695	1.0000	1.0000	964	80.2%	12.5%
2016 / 1	1,043	642	4	645	61.9%	1.1216	1.0000	1.0000	1,170	1.2268	1.0000	1.0000	792	67.7%	12.5%
2016 / 2	1,019	996	-	995	97.7%	1.0973	1.0000	1.0000	1,118	1.1108	1.0000	1.0000	1,105	98.8%	12.5%
2017 / 1	1,045	722	2	721	69.0%	1.0656	1.0000	1.0000	1,114	1.1647	1.0000	1.0000	839	75.3%	12.5%
2017 / 2	1,187	1,139	17	1,151	96.9%	1.0468	1.0000	1.0000	1,243	1.0540	1.0000	1.0000	1,213	97.6%	12.5%
2018 / 1	1,279	1,128	89	1,199	93.8%	1.0142	1.0000	1.0000	1,297	1.1052	1.0000	1.0000	1,325	102.2%	12.5%
Total	**21,521**	**19,332**	**114**	**19,419**	**90.2%**	**1.1375**	**1.0000**	**1.0000**	**24,482**	**1.3349**	**1.0000**	**1.0000**	**25,921**	**105.9%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**85.7%**	
													selected:	**86.0%** current	**79.0%** prior

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

Facility Association
a priori LR model
for valuation: **Dec 31, 2018**
RSP: **New Brunswick**
Amounts in: $1,000s
Coverage: CM

Accident Period	Current Selected	Prior Selected	Change
2007 / 2	76.0%	88.0%	(12.0%)
2008 / 1	74.0%	86.0%	(12.0%)
2008 / 2	87.0%	102.0%	(15.0%)
2009 / 1	60.0%	71.0%	(11.0%)
2009 / 2	65.0%	76.0%	(11.0%)
2010 / 1	56.0%	65.0%	(9.0%)
2010 / 2	59.0%	69.0%	(10.0%)
2011 / 1	51.0%	60.0%	(9.0%)
2011 / 2	57.0%	67.0%	(10.0%)
2012 / 1	51.0%	60.0%	(9.0%)
2012 / 2	58.0%	68.0%	(10.0%)
2013 / 1	53.0%	62.0%	(9.0%)
2013 / 2	61.0%	71.0%	(10.0%)
2014 / 1	55.0%	64.0%	(9.0%)
2014 / 2	62.0%	72.0%	(10.0%)
2015 / 1	56.0%	65.0%	(9.0%)
2015 / 2	64.0%	75.0%	(11.0%)
2016 / 1	58.0%	68.0%	(10.0%)
2016 / 2	80.0%	79.0%	1.0%
2017 / 1	72.0%	71.0%	1.0%
2017 / 2	79.0%	78.0%	1.0%
2018 / 1	70.0%	69.0%	1.0%
2018 / 2	79.0%	78.0%	1.0%
2019 / 1	71.0%	70.0%	1.0%
2019 / 2	80.0%	79.0%	1.0%
2020 / 1	72.0%	72.0%	-
2020 / 2	82.0%	81.0%	1.0%





Current AHY: 2018 / 2

Accident Period	Sep 30, 2018 valuation result: Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio	Adjust EP to 2018 / 2 rate level: Rate Change	Drift (RG, class, etc.)	Other	EP @ 2018 / 2 rate level	Adjust Ultimate Claims Amount to 2018 / 2 clms level: Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2018 / 2 clms level	On-Level to 2018 / 2 Loss Ratios	Weights
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	=[13]/[9]	selected
2007 / 2	422	424	-	424	100.6%	1.6152	1.0000	1.0000	682	1.6886	1.0000	1.0000	717	105.1%	-
2008 / 1	426	371	-	371	87.0%	1.6150	1.0000	1.0000	688	1.7316	1.0000	1.0000	642	93.3%	-
2008 / 2	459	340	-	340	74.1%	1.5531	1.0000	1.0000	713	1.4119	1.0000	1.0000	480	67.3%	-
2009 / 1	520	414	-	414	79.6%	1.4897	1.0000	1.0000	775	1.9478	1.0000	1.0000	806	104.0%	-
2009 / 2	552	386	-	386	69.9%	1.3986	1.0000	1.0000	772	1.7057	1.0000	1.0000	658	85.2%	-
2010 / 1	434	256	-	256	58.9%	1.3255	1.0000	1.0000	575	1.8779	1.0000	1.0000	480	83.5%	-
2010 / 2	444	459	-	459	103.5%	1.2310	1.0000	1.0000	547	1.6435	1.0000	1.0000	755	138.0%	-
2011 / 1	427	307	-	307	71.9%	1.1771	1.0000	1.0000	503	1.8078	1.0000	1.0000	555	110.3%	-
2011 / 2	395	246	-	246	62.3%	1.1452	1.0000	1.0000	452	1.5826	1.0000	1.0000	389	86.1%	-
2012 / 1	395	301	-	301	76.2%	1.1201	1.0000	1.0000	442	1.7402	1.0000	1.0000	524	118.6%	-
2012 / 2	478	226	-	226	47.3%	1.1202	1.0000	1.0000	535	1.5228	1.0000	1.0000	344	64.3%	-
2013 / 1	457	265	-	265	58.0%	1.1231	1.0000	1.0000	513	1.6752	1.0000	1.0000	444	86.5%	-
2013 / 2	451	327	-	327	72.4%	1.1259	1.0000	1.0000	508	1.4665	1.0000	1.0000	479	94.3%	-
2014 / 1	437	371	-	371	85.0%	1.1156	1.0000	1.0000	488	1.6131	1.0000	1.0000	599	122.7%	-
2014 / 2	434	316	-	316	72.9%	1.1016	1.0000	1.0000	478	1.4115	1.0000	1.0000	447	93.5%	14.3%
2015 / 1	451	224	-	224	49.6%	1.0937	1.0000	1.0000	493	1.5510	1.0000	1.0000	347	70.4%	14.3%
2015 / 2	500	336	-	336	67.1%	1.0962	1.0000	1.0000	548	1.3586	1.0000	1.0000	456	83.2%	14.3%
2016 / 1	466	327	-	327	70.1%	1.0941	1.0000	1.0000	510	1.4930	1.0000	1.0000	488	95.7%	14.3%
2016 / 2	428	277	-	278	64.9%	1.0889	1.0000	1.0000	466	1.0786	1.0000	1.0000	300	64.4%	14.3%
2017 / 1	438	514	2	517	118.0%	1.0740	1.0000	1.0000	470	1.1856	1.0000	1.0000	613	130.4%	-
2017 / 2	474	357	7	367	77.5%	1.0421	1.0000	1.0000	494	1.0382	1.0000	1.0000	381	77.1%	14.3%
2018 / 1	502	280	9	304	60.5%	1.0098	1.0000	1.0000	507	1.1407	1.0000	1.0000	346	68.2%	14.3%
Total	**9,990**	**7,323**	**18**	**7,361**	**73.7%**	**1.2171**	**1.0000**	**1.0000**	**12,159**	**1.5283**	**1.0000**	**1.0000**	**11,250**	**92.5%**	**100.0%**
			*indemnity & allowed claims expense from FA Valuation Summary			2017-2 AIX				on industry 2018-1 AIX data derived from 2018 / 2 on-levels			**weighted average:**	**78.9%**	
													selected:	**79.0%** current	**78.0%** prior

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

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: Other Coverages
RSP: New Brunswick
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																		
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2005	1,079	813	-	813		813						813	813				75.3%		75.3%	75.3%			813	75.3%
2006	2,424	1,928	-	1,928		1,928						1,928	1,928				79.5%		79.5%	79.5%			1,928	79.5%
2007	2,700	2,719	-	2,719		2,719						2,719	2,719				100.7%		100.7%	100.7%			2,719	100.7%
2008	2,782	3,112	-	3,112		3,112						3,112	3,112				111.9%		111.9%	111.9%			3,112	111.9%
2009	3,269	3,156	-	3,156		3,156						3,156	3,156				96.5%		96.5%	96.5%			3,156	96.5%
2010	3,088	2,349	-	2,349	1,934	2,349	-	100.0%	2,349			2,349	2,349			62.6%	76.1%	76.1%	76.1%	76.1%			2,349	76.1%
2011	2,721	1,988	-	1,988	1,639	1,988	-	100.0%	1,988			1,988	1,988			60.2%	73.1%	73.1%	73.1%	73.1%			1,988	73.1%
2012	2,938	1,891	0	1,891	1,807	1,891	-	100.0%	1,891			1,891	1,891			61.5%	64.4%	64.4%	64.4%	64.4%			1,891	64.4%
2013	3,022	2,041	-	2,041	1,943	2,041	-	100.0%	2,041			2,041	2,041			64.3%	67.6%	67.6%	67.6%	67.6%			2,041	67.6%
2014	2,800	1,952	188	2,141	1,897	2,152	4.0%	96.0%	2,142			2,152	2,141			67.8%	76.9%	76.5%	76.9%	76.5%			2,152	76.8%
2015	3,105	2,140	-	2,140	2,210	2,140	4.2%	95.8%	2,143			2,157	2,140			71.2%	68.9%	69.0%	69.5%	68.9%			2,146	69.1%
2016	3,107	2,234	4	2,238	2,333	2,238	5.4%	94.6%	2,243			2,268	2,238			75.1%	72.0%	72.2%	73.0%	72.0%			2,251	72.4%
2017	3,276	2,724	22	2,745	2,541	2,742	(4.2%)	104.2%	2,750			2,603	2,745			77.6%	83.7%	84.0%	79.5%	83.8%			2,757	84.2%
2018	3,967	3,147	143	3,290	3,092	3,266	(11.8%)	111.8%	3,286			3,102	3,290			78.0%	82.3%	82.8%	78.2%	82.9%			3,298	83.1%
2019	1,137	684	394	1,079	1,834	2,121	51.9%	48.1%	1,972			-	1,079			161.2%	186.5%	173.4%		94.9%			943	82.9%
Total	**41,414**	**32,880**	**751**	**33,631**	**21,229**	**34,657**			**22,806**			**32,280**	**33,631**										**33,545**	

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

Facility Association

Comparison of Estimated Ultimate Losses by Method
as at March 31, 2019
Coverage: Other Coverages
RSP: New Brunswick
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	ELR Method*	LR Ratio Method	BF Method*	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
																				=([9]-[16])	=([10]-[17])	=([11]-[18])
2005		813		813	813			N/A	-	813	75.3%		813		N/A	-	813	75.3%	-	-	-	-
2006		1,928		1,928	1,928			N/A	-	1,928	79.5%		1,928		N/A	-	1,928	79.5%	-	-	-	-
2007		2,719		2,719	2,719			N/A	-	2,719	100.7%		2,719		N/A	-	2,719	100.7%	-	-	-	-
2008		3,112		3,112	3,112			N/A	-	3,112	111.9%		3,112		N/A	-	3,112	111.9%	-	-	-	-
2009		3,156		3,156	3,156			N/A	-	3,156	96.5%		3,156		N/A	-	3,156	96.5%	-	-	-	-
2010	1,934	2,349	2,349	2,349	2,349			N/A	-	2,349	76.1%	1,934	2,349	2,349	N/A	-	2,349	76.1%	-	-	-	-
2011	1,639	1,988	1,988	1,988	1,988			N/A	-	1,988	73.1%	1,639	1,988	1,988	N/A	-	1,988	73.1%	-	-	-	-
2012	1,807	1,891	1,891	1,891	1,891			N/A	-	1,891	64.4%	1,807	1,891	1,891	N/A	-	1,891	64.4%	-	-	-	-
2013	1,943	2,041	2,041	2,041	2,041			N/A	-	2,041	67.6%	1,943	2,041	2,041	N/A	-	2,041	67.6%	-	-	-	-
2014	1,897	2,152	2,142	2,152	2,141			N/A	11	2,152	76.8%	1,897	1,977	1,977	N/A	1	1,977	70.6%	165	10	175	6.2%
2015	2,210	2,140	2,143	2,157	2,140			N/A	6	2,146	69.1%	2,210	2,140	2,144	N/A	6	2,146	69.1%	-	-	-	-
2016	2,333	2,238	2,243	2,268	2,238			N/A	13	2,251	72.4%	2,333	2,245	2,251	N/A	13	2,258	72.7%	(7)	-	(7)	(0.3%)
2017	2,541	2,742	2,750	2,603	2,745			N/A	12	2,757	84.2%	2,552	2,747	2,756	N/A	7	2,762	84.0%	(9)	5	(4)	0.2%
2018	3,092	3,266	3,286	3,102	3,290			N/A	8	3,298	83.1%	3,107	3,468	3,303	N/A	(5)	3,321	83.3%	(35)	13	(22)	(0.2%)
2019	1,834	2,121	1,972	-	1,079			N/A	(136)	943	82.9%	-	-	-	N/A	-	-	-	1,079	(136)	943	82.9%
Total	**21,229**	**34,657**	**22,806**	**32,280**	**33,631**				**(86)**	**33,545**		**19,422**	**32,575**	**20,701**		**22**	**32,461**		**1,193**	**(108)**	**1,085**	
2018 & Prior	**19,396**	**32,536**	**20,834**	**32,280**	**32,552**				**50**	**32,602**		**19,422**	**32,575**	**20,701**		**22**	**32,461**		**114**	**28**	**142**	

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

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: Underinsured Motorist
RSP: New Brunswick
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																		
Accident Year	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR*	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR*	ELR Method (no trend change) Ult LR*	User Defined 2 Ult LR*	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2005 / 1	(0)	-	-	-		-				-	100.0%	-	-										-	
2005 / 2	(0)	-	-	-		-				-	100.0%	-	-										-	
2006 / 1	(0)	-	-	-		-				-	100.0%	-	-										-	
2006 / 2	(0)	-	-	-		-				-	100.0%	-	-										-	
2007 / 1	(0)	-	-	-		-				-	100.0%	-	-										-	
2007 / 2	(0)	-	-	-		-				-	100.0%	-	-										-	
2008 / 1	(0)	-	-	-		-				-	100.0%	-	-										-	
2008 / 2	(0)	-	-	-		-				-	100.0%	-	-										-	
2009 / 1	32	-	-	-		-				-	100.0%	-	-										-	
2009 / 2	86	-	-	-	17	-	-	100.0%	-	-	100.0%	-	-			20.0%							-	-
2010 / 1	91	-	-	-	18	-	-	100.0%	-	-	100.0%	-	-			20.0%							-	-
2010 / 2	81	-	-	-	16	-	-	100.0%	-	-	100.0%	-	-			20.0%							-	-
2011 / 1	72	-	-	-	14	-	-	100.0%	-	-	100.0%	-	-			20.0%							-	-
2011 / 2	68	-	-	-	14	-	-	100.0%	-	-	100.0%	-	-			20.0%							-	-
2012 / 1	68	-	-	-	14	-	-	100.0%	-	-	100.0%	-	-			20.0%							-	-
2012 / 2	86	-	-	-	17	-	-	100.0%	-	-	100.0%	-	-			20.0%							-	-
2013 / 1	83	-	-	-	17	-	-	100.0%	-	-	100.0%	-	-			20.0%							-	-
2013 / 2	75	-	-	-	15	-	-	100.0%	-	-	100.0%	-	-			20.0%							-	-
2014 / 1	70	-	-	-	14	-	3.0%	97.0%	0	-	100.0%	-	-			20.0%		0.6%					-	-
2014 / 2	71	5	185	190	14	201	5.6%	94.4%	191	-	100.0%	201	190			20.0%	284.3%	269.4%	284.3%	268.3%			201	283.8%
2015 / 1	73	-	-	-	15	-	7.7%	92.3%	1	12.5%	87.5%	2	-			20.0%		1.5%	2.5%				2	2.8%
2015 / 2	79	-	-	-	16	-	11.2%	88.8%	2	25.0%	75.0%	4	-			20.0%		2.2%	5.0%				4	5.1%
2016 / 1	77	-	-	-	15	-	13.7%	86.3%	2	37.5%	62.5%	6	-			20.0%		2.7%	7.5%				6	7.8%
2016 / 2	74	-	-	-	15	-	20.3%	79.7%	3	50.0%	50.0%	7	-			20.0%		4.1%	10.0%				7	9.5%
2017 / 1	71	-	-	-	14	-	30.9%	69.1%	4	62.5%	37.5%	9	-			20.0%		6.2%	12.5%				9	12.6%
2017 / 2	75	4	-	4	15	6	40.8%	59.2%	10	75.0%	25.0%	13	4			20.0%	7.9%	12.8%	17.0%	4.7%			13	16.7%
2018 / 1	77	1	-	1	15	1	51.7%	48.3%	8	87.5%	12.5%	14	1			20.0%	1.4%	11.0%	17.7%	0.7%			14	17.5%
2018 / 2	88	-	-	-	18	-	67.1%	32.9%	12	100.0%	-	18	-			20.0%		13.4%	20.0%				18	20.4%
2019 / 1	47	-	-	-	20	-	-	100.0%	-	100.0%	-	-	-			20.0%	-	-		-			9	19.1%
Total	**1,544**	**9**	**185**	**194**	**313**	**208**			**234**			**273**	**194**										**282**	

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

Facility Association

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

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)								Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20] =[9]-[16]	[21] =[10]-[17]	[22] =[11]-[18]
2005 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2005 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2006 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2006 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2007 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2007 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2008 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2008 / 2		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2009 / 1		-		-	-			Link Ratio Method	-	-			-		Link Ratio Method	-	-		-	-	-	
2009 / 2	17	-	-	-	-			Link Ratio Method	-	-	-	17	-	-	Link Ratio Method	-	-	-	-	-	-	-
2010 / 1	18	-	-	-	-			Link Ratio Method	-	-	-	18	-	-	Link Ratio Method	-	-	-	-	-	-	-
2010 / 2	16	-	-	-	-			Link Ratio Method	-	-	-	16	-	-	Link Ratio Method	-	-	-	-	-	-	-
2011 / 1	14	-	-	-	-			Link Ratio Method	-	-	-	14	-	-	Link Ratio Method	-	-	-	-	-	-	-
2011 / 2	14	-	-	-	-			Link Ratio Method	-	-	-	14	-	-	Link Ratio Method	-	-	-	-	-	-	-
2012 / 1	14	-	-	-	-			Link Ratio Method	-	-	-	14	-	-	Link Ratio Method	-	-	-	-	-	-	-
2012 / 2	17	-	-	-	-			Link Ratio Method	-	-	-	17	-	-	Link Ratio Method	-	-	-	-	-	-	-
2013 / 1	17	-	-	-	-			Link Ratio Method	-	-	-	17	-	-	Link Ratio Method	-	-	-	-	-	-	-
2013 / 2	15	-	-	-	-			Link Ratio Method	-	-	-	15	-	-	Link Ratio Method	-	-	-	-	-	-	-
2014 / 1	14	-	0	-	-			Link Ratio Method	-	-	-	14	-	1	Link Ratio Method	-	-	-	-	-	-	-
2014 / 2	(176)	11	1	11	-			Link Ratio Method	11	201	283.8%	(11)	1	1	Link Ratio Method	1	26	36.7%	165	10	175	247.1%
2015 / 1	15	-	1	2	-			ELR & LR Wtd Method	2	2	2.8%	15	-	1	ELR & LR Wtd Method	2	2	2.8%	-	-	-	-
2015 / 2	16	-	2	4	-			ELR & LR Wtd Method	4	4	5.1%	16	-	2	ELR & LR Wtd Method	4	4	5.1%	-	-	-	-
2016 / 1	15	-	2	6	-			ELR & LR Wtd Method	6	6	7.8%	15	-	2	ELR & LR Wtd Method	6	6	7.8%	-	-	-	-
2016 / 2	15	-	3	7	-			ELR & LR Wtd Method	7	7	9.5%	15	-	4	ELR & LR Wtd Method	7	7	9.5%	-	-	-	-
2017 / 1	14	-	4	9	-			ELR & LR Wtd Method	9	9	12.6%	14	-	5	ELR & LR Wtd Method	9	9	12.6%	-	-	-	-
2017 / 2	11	2	6	9	-			ELR & LR Wtd Method	9	13	16.7%	12	3	7	ELR & LR Wtd Method	9	13	16.6%	-	-	-	0.1%
2018 / 1	15	1	8	13	-			ELR & LR Wtd Method	13	14	17.5%	(110)	172	9	BF Method	9	134	173.0%	(124)	4	(120)	(155.5%)
2018 / 2	18	-	12	18	-			ELR & LR Wtd Method	18	18	20.4%	18	-	-		18	18	20.3%	-	-	-	0.1%
2019 / 1	-	-	-	-	-			-	9	9	19.1%	-	-	-	-	-	-	-	-	9	9	19.1%
Total	99	14	40	79	-				88	282		140	176	32		65	219		41	23	64	
2018 / 2 & Prior	**99**	**14**	**40**	**79**	**-**				**79**	**273**		**140**	**176**	**32**		**65**	**219**		**41**	**14**	**55**	

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

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: Collision (w All Perils)
RSP: New Brunswick
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																		
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**User Defined 2**	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR***	**Incurred (Zero IBNR) Ult LR**	**User Defined 1 Ult LR**	**User Defined 2 Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2005 / 1	198	61	-	61		61				-	100.0%	61	61										61	
2005 / 2	881	599	-	599		599				-	100.0%	599	599										599	
2006 / 1	1,157	690	-	690		690				-	100.0%	690	690										690	
2006 / 2	1,268	919	-	919		919				-	100.0%	919	919										919	
2007 / 1	1,347	902	-	902		902				-	100.0%	902	902										902	
2007 / 2	1,355	1,223	-	1,223		1,223				-	100.0%	1,223	1,223										1,223	
2008 / 1	1,345	1,011	-	1,011		1,011				-	100.0%	1,011	1,011										1,011	
2008 / 2	1,436	1,390	-	1,390		1,390				-	100.0%	1,390	1,390										1,390	
2009 / 1	1,392	1,317	-	1,317		1,317				-	100.0%	1,317	1,317										1,317	
2009 / 2	1,189	1,040	-	1,040	880	1,040	-	100.0%	1,040	-	100.0%	1,040	1,040			74.0%	87.5%	87.5%	87.5%	87.5%			1,040	87.5%
2010 / 1	1,061	784	-	784	711	784	-	100.0%	784	-	100.0%	784	784			67.0%	73.9%	73.9%	73.9%	73.9%			784	73.9%
2010 / 2	976	850	-	850	683	850	-	100.0%	850	-	100.0%	850	850			70.0%	87.1%	87.1%	87.1%	87.1%			850	87.1%
2011 / 1	910	705	-	705	583	705	-	100.0%	705	-	100.0%	705	705			64.0%	77.4%	77.4%	77.4%	77.4%			705	77.4%
2011 / 2	848	730	-	730	585	730	-	100.0%	730	-	100.0%	730	730			69.0%	86.0%	86.0%	86.0%	86.0%			730	86.0%
2012 / 1	849	576	0	576	543	576	-	100.0%	576	-	100.0%	576	576			64.0%	67.9%	67.9%	67.9%	67.9%			576	67.9%
2012 / 2	1,062	788	-	788	754	788	-	100.0%	788	-	100.0%	788	788			71.0%	74.2%	74.2%	74.2%	74.2%			788	74.2%
2013 / 1	1,026	707	-	707	687	707	-	100.0%	707	-	100.0%	707	707			67.0%	68.9%	68.9%	68.9%	68.9%			707	68.9%
2013 / 2	929	743	-	743	706	743	-	100.0%	743	-	100.0%	743	743			76.0%	79.9%	79.9%	79.9%	79.9%			743	79.9%
2014 / 1	890	652	3	655	641	655	-	100.0%	655	-	100.0%	655	655			72.0%	73.6%	73.6%	73.6%	73.6%			655	73.6%
2014 / 2	899	608	-	608	719	608	-	100.0%	608	-	100.0%	608	608			80.0%	67.7%	67.7%	67.7%	67.7%			608	67.7%
2015 / 1	945	757	-	757	718	757	-	100.0%	757	12.5%	87.5%	752	757			76.0%	80.1%	80.1%	79.6%	80.1%			757	80.1%
2015 / 2	1,058	825	-	825	888	825	-	100.0%	825	25.0%	75.0%	841	825			84.0%	78.0%	78.0%	79.5%	78.0%			825	78.0%
2016 / 1	1,043	642	4	646	824	646	-	100.0%	646	37.5%	62.5%	712	646			79.0%	61.9%	61.9%	68.3%	61.9%			646	61.9%
2016 / 2	1,019	988	-	988	866	988	-	100.0%	988	50.0%	50.0%	927	988			85.0%	97.0%	97.0%	91.0%	97.0%			988	97.0%
2017 / 1	1,042	728	2	730	824	728	(0.2%)	100.2%	728	62.5%	37.5%	788	730			79.0%	69.9%	69.9%	75.6%	70.0%			728	69.8%
2017 / 2	1,180	1,136	14	1,150	1,003	1,143	(0.6%)	100.6%	1,144	75.0%	25.0%	1,038	1,150			85.0%	96.9%	96.9%	88.0%	97.5%			1,144	97.0%
2018 / 1	1,270	1,140	23	1,163	1,003	1,151	(1.0%)	101.0%	1,153	87.5%	12.5%	1,022	1,163			79.0%	90.6%	90.8%	80.5%	91.6%			1,153	90.8%
2018 / 2	1,441	1,239	94	1,333	1,239	1,297	(2.8%)	102.8%	1,298	100.0%	-	1,239	1,333			86.0%	90.0%	90.1%	86.0%	92.5%			1,298	90.1%
2019 / 1	765	507	324	831	1,322	1,589	47.7%	52.3%	1,461	100.0%	-	-	831			81.0%	97.4%	89.6%		-			686	89.6%
Total	**30,779**	**24,256**	**463**	**24,719**	**16,180**	**25,420**			**17,185**			**23,616**	**24,719**										**24,521**	

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

Facility Association

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

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)								Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20] =[9]-[16]	[21] =[10]-[17]	[22] =[11]-[18]
2005 / 1		-		-	-			Link Ratio Method	-	61			-		Link Ratio Method	-	61		-	-	-	
2005 / 2		-		-	-			Link Ratio Method	-	599			-		Link Ratio Method	-	599		-	-	-	
2006 / 1		-		-	-			Link Ratio Method	-	690			-		Link Ratio Method	-	690		-	-	-	
2006 / 2		-		-	-			Link Ratio Method	-	919			-		Link Ratio Method	-	919		-	-	-	
2007 / 1		-		-	-			Link Ratio Method	-	902			-		Link Ratio Method	-	902		-	-	-	
2007 / 2		-		-	-			Link Ratio Method	-	1,223			-		Link Ratio Method	-	1,223		-	-	-	
2008 / 1		-		-	-			Link Ratio Method	-	1,011			-		Link Ratio Method	-	1,011		-	-	-	
2008 / 2		-		-	-			Link Ratio Method	-	1,390			-		Link Ratio Method	-	1,390		-	-	-	
2009 / 1		-		-	-			Link Ratio Method	-	1,317			-		Link Ratio Method	-	1,317		-	-	-	
2009 / 2	(160)	-	-	-	-			Link Ratio Method	-	1,040	87.5%	(160)	-	-	Link Ratio Method	-	1,040	87.5%	-	-	-	-
2010 / 1	(73)	-	-	-	-			Link Ratio Method	-	784	73.9%	(73)	-	-	Link Ratio Method	-	784	73.9%	-	-	-	-
2010 / 2	(167)	-	-	-	-			Link Ratio Method	-	850	87.1%	(167)	-	-	Link Ratio Method	-	850	87.1%	-	-	-	-
2011 / 1	(122)	-	-	-	-			Link Ratio Method	-	705	77.4%	(122)	-	-	Link Ratio Method	-	705	77.4%	-	-	-	-
2011 / 2	(144)	-	-	-	-			Link Ratio Method	-	730	86.0%	(144)	-	-	Link Ratio Method	-	730	86.0%	-	-	-	-
2012 / 1	(33)	-	-	-	-			Link Ratio Method	-	576	67.9%	(33)	-	-	Link Ratio Method	-	576	67.9%	-	-	-	-
2012 / 2	(34)	-	-	-	-			Link Ratio Method	-	788	74.2%	(34)	-	-	Link Ratio Method	-	788	74.2%	-	-	-	-
2013 / 1	(20)	-	-	-	-			Link Ratio Method	-	707	68.9%	(20)	-	-	Link Ratio Method	-	707	68.9%	-	-	-	-
2013 / 2	(36)	-	-	-	-			Link Ratio Method	-	743	79.9%	(36)	-	-	Link Ratio Method	-	743	79.9%	-	-	-	-
2014 / 1	(14)	-	-	-	-			Link Ratio Method	-	655	73.6%	(14)	-	-	Link Ratio Method	-	655	73.6%	-	-	-	-
2014 / 2	110	-	-	-	-			Link Ratio Method	-	608	67.7%	110	-	-	Link Ratio Method	-	608	67.7%	-	-	-	-
2015 / 1	(39)	-	-	(5)	-			Link Ratio Method	-	757	80.1%	(39)	-	-	Link Ratio Method	-	757	80.1%	-	-	-	-
2015 / 2	64	-	-	16	-			Link Ratio Method	-	825	78.0%	64	-	-	Link Ratio Method	-	825	78.0%	-	-	-	-
2016 / 1	178	-	-	67	-			Link Ratio Method	-	646	61.9%	179	-	-	Link Ratio Method	-	645	61.9%	-	-	-	-
2016 / 2	(122)	-	-	(61)	-			Link Ratio Method	-	988	97.0%	(130)	-	-	Link Ratio Method	-	996	97.7%	(8)	-	(8)	(0.7%)
2017 / 1	94	(1)	(2)	58	-			BF Method	(2)	728	69.8%	96	(2)	(2)	BF Method	(2)	728	69.7%	-	-	-	0.1%
2017 / 2	(147)	(7)	(6)	(112)	-			BF Method	(6)	1,144	97.0%	(151)	(11)	(10)	BF Method	(10)	1,149	96.9%	(9)	4	(5)	0.1%
2018 / 1	(160)	(12)	(10)	(141)	-			BF Method	(10)	1,153	90.8%	(183)	(14)	(12)	BF Method	(12)	1,179	92.4%	(28)	2	(26)	(1.6%)
2018 / 2	(94)	(37)	(35)	(94)	-			BF Method	(35)	1,298	90.1%	4	(54)	(57)		(57)	1,183	81.8%	93	22	115	8.3%
2019 / 1	-	-	-	-	-			-	(145)	686	89.6%	-	-	-	-	-	-	-	831	(145)	686	89.6%
Total	(919)	(57)	(53)	(273)	-				(198)	24,521		(852)	(81)	(81)		(81)	23,758		879	(117)	762	
2018 / 2 & Prior	**(919)**	**(57)**	**(53)**	**(273)**	**-**				**(53)**	**23,835**		**(852)**	**(81)**	**(81)**		**(81)**	**23,758**		**48**	**28**	**76**	

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

Facility Association

Estimated and Selected Ultimate Losses by Method
as at March 31, 2019
Coverage: Comprehensive (w Spec Perils)
RSP: New Brunswick
Amounts in: $1,000s

	Actual Experience				Ultimate Loss Estimates																		
Accident Year	**Earned Premium**	**Paid Claims to Date**	**Case Reserves**	**Reported to Date**	**ELR Method***	**Link Ratio Method**	**Implied BF ELR Method weight***	**Implied BF Link Ratio Method weight***	**BF Method***	**ELR Method weight**	**Link Ratio Method weight**	**ELR & LR Wtd Method**	**Incurred (Zero IBNR)**	**User Defined 1**	**User Defined 2**	**ELR Method Ult LR***	**Link Ratio Method Ult LR**	**BF Method Ult LR***	**ELR & LR Wtd Method Ult LR***	**Incurred (Zero IBNR) Ult LR**	**User Defined 1 Ult LR**	**User Defined 2 Ult LR**	**Selected Ultimate Claims Amount**	**Selected Ultimate Loss Ratio***
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])
2005 / 1	(0)	42	-	42		42				-	100.0%	42	42										42	
2005 / 2	(0)	111	-	111		111				-	100.0%	111	111										111	
2006 / 1	(0)	124	-	124		124				-	100.0%	124	124										124	
2006 / 2	(0)	195	-	195		195				-	100.0%	195	195										195	
2007 / 1	(0)	170	-	170		170				-	100.0%	170	170										170	
2007 / 2	(0)	424	-	424		424				-	100.0%	424	424										424	
2008 / 1	(1)	371	-	371		371				-	100.0%	371	371										371	
2008 / 2	3	340	-	340		340				-	100.0%	340	340										340	
2009 / 1	174	414	-	414		414				-	100.0%	414	414										414	
2009 / 2	396	386	-	386	257	386	-	100.0%	386	-	100.0%	386	386			65.0%	97.5%	97.5%	97.5%	97.5%			386	97.5%
2010 / 1	434	256	-	256	243	256	-	100.0%	256	-	100.0%	256	256			56.0%	58.9%	58.9%	58.9%	58.9%			256	58.9%
2010 / 2	444	459	-	459	262	459	-	100.0%	459	-	100.0%	459	459			59.0%	103.5%	103.5%	103.5%	103.5%			459	103.5%
2011 / 1	427	307	-	307	218	307	-	100.0%	307	-	100.0%	307	307			51.0%	71.9%	71.9%	71.9%	71.9%			307	71.9%
2011 / 2	395	246	-	246	225	246	-	100.0%	246	-	100.0%	246	246			57.0%	62.3%	62.3%	62.3%	62.3%			246	62.3%
2012 / 1	395	301	-	301	202	301	-	100.0%	301	-	100.0%	301	301			51.0%	76.2%	76.2%	76.2%	76.2%			301	76.2%
2012 / 2	478	226	-	226	277	226	-	100.0%	226	-	100.0%	226	226			58.0%	47.3%	47.3%	47.3%	47.3%			226	47.3%
2013 / 1	457	265	-	265	242	265	-	100.0%	265	-	100.0%	265	265			53.0%	57.9%	57.9%	57.9%	57.9%			265	57.9%
2013 / 2	451	327	-	327	275	327	-	100.0%	327	-	100.0%	327	327			61.0%	72.4%	72.4%	72.4%	72.4%			327	72.4%
2014 / 1	437	371	-	371	240	371	-	100.0%	371	-	100.0%	371	371			55.0%	85.0%	85.0%	85.0%	85.0%			371	85.0%
2014 / 2	434	316	-	316	269	316	-	100.0%	316	-	100.0%	316	316			62.0%	72.9%	72.9%	72.9%	72.9%			316	72.9%
2015 / 1	451	224	-	224	253	224	-	100.0%	224	12.5%	87.5%	227	224			56.0%	49.6%	49.6%	50.4%	49.6%			224	49.6%
2015 / 2	500	336	-	336	320	336	-	100.0%	336	25.0%	75.0%	332	336			64.0%	67.1%	67.1%	66.3%	67.1%			336	67.1%
2016 / 1	466	327	-	327	270	327	-	100.0%	327	37.5%	62.5%	305	327			58.0%	70.1%	70.1%	65.6%	70.1%			327	70.1%
2016 / 2	428	277	-	277	342	277	-	100.0%	277	50.0%	50.0%	310	277			80.0%	64.7%	64.7%	72.3%	64.7%			277	64.7%
2017 / 1	437	514	2	516	314	517	0.2%	99.8%	517	62.5%	37.5%	390	516			72.0%	118.4%	118.3%	89.4%	118.2%			517	118.4%
2017 / 2	470	342	5	346	372	347	0.3%	99.7%	347	75.0%	25.0%	365	346			79.0%	73.9%	73.9%	77.7%	73.6%			347	73.8%
2018 / 1	498	286	4	290	349	292	0.8%	99.2%	293	87.5%	12.5%	342	290			70.0%	58.7%	58.8%	68.6%	58.3%			293	58.9%
2018 / 2	593	481	22	503	468	525	4.1%	95.9%	522	100.0%	-	468	503			79.0%	88.5%	88.1%	79.0%	84.9%			522	88.1%
2019 / 1	325	177	71	248	492	533	53.4%	46.6%	511	100.0%	-	-	248			71.0%	76.9%	73.7%		-			248	76.4%
Total	**9,091**	**8,615**	**103**	**8,718**	**5,891**	**9,028**			**6,813**			**8,391**	**8,718**										**8,742**	

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

Facility Association

Comparison of Estimated IBNR by Method
as at March 31, 2019
Coverage: Comprehensive (w Spec Perils)
RSP: New Brunswick
Amounts in: $1,000s

	Current Valuation Results (as at Mar 2019)											Prior Valuation Results (as at Dec 2018)							Change from Prior Valuation			
Accident Year	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20] =[[9]-[16]]	[21] =[[10]-[17]]	[22] =[[11]-[18]]
2005 / 1		-		-	-			Link Ratio Method	-	42			-		Link Ratio Method	-	42		-	-	-	
2005 / 2		-		-	-			Link Ratio Method	-	111			-		Link Ratio Method	-	111		-	-	-	
2006 / 1		-		-	-			Link Ratio Method	-	124			-		Link Ratio Method	-	124		-	-	-	
2006 / 2		-		-	-			Link Ratio Method	-	195			-		Link Ratio Method	-	195		-	-	-	
2007 / 1		-		-	-			Link Ratio Method	-	170			-		Link Ratio Method	-	170		-	-	-	
2007 / 2		-		-	-			Link Ratio Method	-	424			-		Link Ratio Method	-	424		-	-	-	
2008 / 1		-		-	-			Link Ratio Method	-	371			-		Link Ratio Method	-	371		-	-	-	
2008 / 2		-		-	-			Link Ratio Method	-	340			-		Link Ratio Method	-	340		-	-	-	
2009 / 1		-		-	-			Link Ratio Method	-	414			-		Link Ratio Method	-	414		-	-	-	
2009 / 2	(129)	-	-	-	-			Link Ratio Method	-	386	97.5%	(129)	-	-	Link Ratio Method	-	386	97.5%	-	-	-	-
2010 / 1	(13)	-	-	-	-			Link Ratio Method	-	256	58.9%	(13)	-	-	Link Ratio Method	-	256	58.9%	-	-	-	-
2010 / 2	(197)	-	-	-	-			Link Ratio Method	-	459	103.5%	(197)	-	-	Link Ratio Method	-	459	103.5%	-	-	-	-
2011 / 1	(89)	-	-	-	-			Link Ratio Method	-	307	71.9%	(89)	-	-	Link Ratio Method	-	307	71.9%	-	-	-	-
2011 / 2	(21)	-	-	-	-			Link Ratio Method	-	246	62.3%	(21)	-	-	Link Ratio Method	-	246	62.3%	-	-	-	-
2012 / 1	(99)	-	-	-	-			Link Ratio Method	-	301	76.2%	(99)	-	-	Link Ratio Method	-	301	76.2%	-	-	-	-
2012 / 2	51	-	-	-	-			Link Ratio Method	-	226	47.3%	51	-	-	Link Ratio Method	-	226	47.3%	-	-	-	-
2013 / 1	(22)	-	-	-	-			Link Ratio Method	-	265	57.9%	(22)	-	-	Link Ratio Method	-	265	57.9%	-	-	-	-
2013 / 2	(51)	-	-	-	-			Link Ratio Method	-	327	72.4%	(51)	-	-	Link Ratio Method	-	327	72.4%	-	-	-	-
2014 / 1	(131)	-	-	-	-			Link Ratio Method	-	371	85.0%	(131)	-	-	Link Ratio Method	-	371	85.0%	-	-	-	-
2014 / 2	(47)	-	-	-	-			Link Ratio Method	-	316	72.9%	(47)	-	-	Link Ratio Method	-	316	72.9%	-	-	-	-
2015 / 1	29	-	-	4	-			Link Ratio Method	-	224	49.6%	29	-	-	Link Ratio Method	-	224	49.6%	-	-	-	-
2015 / 2	(16)	-	-	(4)	-			Link Ratio Method	-	336	67.1%	(15)	-	-	Link Ratio Method	-	336	67.1%	-	-	-	-
2016 / 1	(57)	-	-	(21)	-			Link Ratio Method	-	327	70.1%	(56)	-	-	Link Ratio Method	-	327	70.1%	-	-	-	-
2016 / 2	65	-	-	33	-			BF Method	-	277	64.7%	66	-	-	BF Method	-	277	64.6%	-	-	-	0.1%
2017 / 1	(202)	1	1	(126)	-			BF Method	1	517	118.4%	(201)	2	1	BF Method	1	517	118.0%	-	-	-	0.4%
2017 / 2	25	1	1	19	-			BF Method	1	347	73.8%	27	(0)	(0)	BF Method	-	347	73.2%	-	1	1	0.6%
2018 / 1	58	2	3	51	-			BF Method	3	293	58.9%	61	4	5	BF Method	5	294	58.8%	1	(2)	(1)	0.1%
2018 / 2	(35)	21	19	(35)	-			BF Method	19	522	88.1%	(10)	35	32		32	512	86.0%	23	(13)	10	2.1%
2019 / 1	-	-	-	-	-			-	-	248	76.4%	-	-	-	-	-	-	-	248	-	248	76.4%
Total	(880)	26	24	(78)	-				24	8,742		(848)	41	38		38	8,485		272	(14)	258	
2018 / 2 & Prior	**(880)**	**26**	**24**	**(78)**	**-**				**24**	**8,494**		**(848)**	**41**	**38**		**38**	**8,485**		**24**	**(14)**	**10**	

*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

New Brunswick RSP

Exhibit C

Interest Rate Sensitivity

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

	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
AY	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.93%	2.29%
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1	1	1	1	1	1	1	1
2008	58	57	57	57	56	56	57	56
2009	115	115	114	113	112	111	113	112
2010	99	98	98	97	96	95	97	96
2011	1,260	1,250	1,240	1,230	1,220	1,210	1,230	1,223
2012	361	358	354	351	348	345	351	349
2013	1,860	1,844	1,828	1,812	1,797	1,782	1,813	1,801
2014	1,145	1,134	1,123	1,112	1,102	1,092	1,113	1,105
2015	1,444	1,428	1,414	1,399	1,385	1,372	1,400	1,389
2016	1,846	1,822	1,799	1,776	1,754	1,733	1,777	1,761
2017	3,803	3,745	3,689	3,634	3,581	3,530	3,636	3,597
2018	4,800	4,720	4,643	4,567	4,495	4,423	4,569	4,516
2019	7,930	7,792	7,660	7,532	7,407	7,287	7,535	7,445
Total	24,722	24,364	24,020	23,681	23,354	23,037	23,692	23,451
	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	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.93%	2.29%
Total	702	344	-	(339)	(666)	(983)	(328)	(569)
	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	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.93%	2.29%
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	1.8%	-	-	-	(1.8%)	(1.8%)	-	(1.8%)
2009	0.9%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	(0.9%)	(1.8%)
2010	1.0%	-	-	(1.0%)	(2.0%)	(3.1%)	(1.0%)	(2.0%)
2011	1.6%	0.8%	-	(0.8%)	(1.6%)	(2.4%)	(0.8%)	(1.4%)
2012	2.0%	1.1%	-	(0.8%)	(1.7%)	(2.5%)	(0.8%)	(1.4%)
2013	1.8%	0.9%	-	(0.9%)	(1.7%)	(2.5%)	(0.8%)	(1.5%)
2014	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.9%)	(1.6%)
2015	2.1%	1.0%	-	(1.1%)	(2.1%)	(3.0%)	(1.0%)	(1.8%)
2016	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(1.2%)	(2.1%)
2017	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(1.4%)	(2.5%)
2018	3.4%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	(1.6%)	(2.7%)
2019	3.5%	1.7%	-	(1.7%)	(3.3%)	(4.9%)	(1.6%)	(2.8%)
Total	2.9%	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(1.4%)	(2.4%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

New Brunswick RSP

Exhibit D

Claims Development Margins

Facility Association
Margins Table (by coverage)
$ Format: $000s
RSP **New Brunswick**
as at: **2019m03**
Emerge: **Paid to Ultimate**

use margins as at 2019m12

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

Accident Half Year	Bodily Injury	Property Damage (w DCPD)	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
2005 / 1	10.0%	10.0%	-	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2005 / 2	10.0%	10.0%	-	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%	10.0%	5.0%	5.0%	10.0%	10.0%
2006 / 2	10.0%	10.0%	-	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2007 / 1	10.0%	10.0%	-	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%	10.0%	5.0%	5.0%	10.0%	10.0%
2008 / 1	10.0%	10.0%	-	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2008 / 2	10.0%	10.0%	-	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%	10.0%	5.0%	5.0%	10.0%	10.0%
2009 / 2	10.0%	10.0%	-	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2010 / 1	10.0%	10.0%	-	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%	10.0%	5.0%	5.0%	10.0%	10.0%
2011 / 1	10.0%	10.0%	-	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2011 / 2	10.0%	10.0%	-	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%	10.0%	5.0%	5.0%	10.0%	10.0%
2012 / 2	10.0%	10.0%	-	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2013 / 1	10.0%	10.0%	-	10.0%	10.0%	10.0%	9.9%	10.0%	5.0%	5.0%	10.0%	10.0%
2013 / 2	10.0%	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%	10.0%	5.0%	5.0%	5.0%	10.0%
2014 / 2	10.0%	10.0%	-	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2015 / 1	10.0%	10.0%	-	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2015 / 2	10.0%	10.0%	-	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2016 / 1	12.5%	10.0%	-	12.5%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	9.8%	12.2%
2016 / 2	12.5%	10.0%	-	12.5%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	12.5%	12.2%
2017 / 1	12.5%	10.0%	-	12.5%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	11.3%	12.2%
2017 / 2	12.5%	10.0%	-	12.5%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	8.0%	12.2%
2018 / 1	12.5%	10.0%	-	12.5%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	8.4%	11.9%
2018 / 2	12.5%	10.0%	-	12.5%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	9.4%	12.0%
2019 / 1	12.5%	10.0%	-	12.4%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	8.8%	12.0%
2019 / 2	12.5%	10.0%	-	12.2%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	5.4%	11.2%
2020 / 1	12.5%	10.0%	-	11.8%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	5.1%	9.4%
2020 / 2	12.5%	10.0%	-	11.8%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	5.1%	9.4%
prem liab	12.5%	10.0%	-	11.8%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	5.1%	9.4%

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