

## New Brunswick RSP

### Exhibit A

#### Summary of Valuation Selection Changes over Time

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

Change in Selected Ultimates from prior Sept 30th							
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2008 & Prior	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							961
AY2018							
<b>Total</b>	<b>(1,005)</b>	<b>476</b>	<b>1,215</b>	<b>999</b>	<b>(2,097)</b>	<b>(98)</b>	<b>629</b>

Change in Selected Ultimates from Prior Quarter End				
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
(4)	-	(1)	-	-
517	(18)	(18)		
(5)	(3)	(11)		
192	299	(11)		
(101)	(9)	(61)		
403	(63)	28		
32	(360)	(130)		
30	(29)	(161)		
(98)	47	(332)		
(240)	(7)	(66)		
-	44	(335)		
<b>727</b>	<b>(99)</b>	<b>(1,100)</b>	-	-

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							
<b>Total</b>	<b>(5.6%)</b>	<b>3.9%</b>	<b>9.0%</b>	<b>6.5%</b>	<b>(9.6%)</b>	<b>(0.3%)</b>	<b>2.2%</b>

Change from Prior Quarter End				
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
(4.8%)	-	(1.3%)	-	
126.6%	(9.0%)	(10.0%)		
(3.5%)	(2.2%)	(8.2%)		
15.7%	21.3%	(0.7%)		
(16.0%)	(1.8%)	(12.2%)		
17.7%	(2.4%)	1.2%		
1.8%	(19.6%)	(9.8%)		
1.7%	(1.6%)	(9.3%)		
(4.8%)	2.4%	(17.0%)		
(5.3%)	(0.2%)	(1.7%)		
-	0.8%	(6.6%)		
<b>4.9%</b>	<b>(0.5%)</b>	<b>(5.8%)</b>	-	

Note:

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

## 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
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## 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)

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Facility Association      **Valuation Results**  
Amounts in: \$1,000s      as at June 30, 2019  
**Coverage: Total**  
**RSP: New Brunswick**

Life to Date														
Accident Year	Earned Premium \$000s [2] <i>database</i>	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 [3] <i>database</i>	% EP [4] = [3]/[2]	\$000s [5] = [7]-[3]	% EP [6] = [5]/[2]	\$000s [7] <i>database</i>	% EP [8] = [7]/[2]	\$000s [9] <i>database</i>	% EP [10] = [9]/[2]	\$000s [11] = [7]+[9]	% EP [12] = [11]/[2]	\$000s [13] = [5]+[9]	% EP [14] = [13]/[2]	
2014 & prior	106,144	69,108	65.1%	5,720	5.4%	74,828	70.5%	360	0.3%	75,188	70.8%	6,080	5.7%	
2015	10,179	4,968	48.8%	1,091	10.7%	6,059	59.5%	445	4.4%	6,504	63.9%	1,536	15.1%	
2016	9,945	5,170	52.0%	769	7.7%	5,939	59.7%	820	8.2%	6,759	68.0%	1,589	16.0%	
2017	10,673	4,802	45.0%	2,709	25.4%	7,511	70.4%	1,053	9.9%	8,564	80.2%	3,762	35.2%	
2018	13,213	5,136	38.9%	2,302	17.4%	7,438	56.3%	2,252	17.0%	9,690	73.3%	4,554	34.5%	
2019	7,750	2,371	30.6%	1,764	22.8%	4,135	53.4%	1,540	19.9%	5,675	73.2%	3,304	42.6%	
<b>TOTAL</b>	<b>157,904</b>	<b>91,555</b>	<b>58.0%</b>	<b>14,355</b>	<b>9.1%</b>	<b>105,910</b>	<b>67.1%</b>	<b>6,470</b>	<b>4.1%</b>	<b>112,380</b>	<b>71.2%</b>	<b>20,825</b>	<b>13.2%</b>	

2018 & prior	150,154	89,184	59.4%	12,591	8.4%	101,775	67.8%	4,930	3.3%	106,705	71.1%	17,521	11.7%
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Activity During Quarter vs EP													
Accident Year	Earned Premium (LTD) \$000s [16] <i>database</i>	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 [17] <i>database</i>	% EP [18] = [17]/[16]	\$000s [19] <i>database</i>	% EP [20] = [19]/[16]	\$000s [21] <i>database</i>	% EP [22] = [21]/[16]	\$000s [23] <i>database</i>	% EP [24] = [23]/[16]	\$000s [25] <i>database</i>	% EP [26] = [25]/[16]	\$000s [27] <i>database</i>	% EP [28] = [27]/[16]
2014 & prior	106,144	(1)	-	(42)	-	(43)	-	(161)	(0.2%)	(204)	(0.2%)	(203)	(0.2%)
2015	10,179	33	0.3%	(30)	(0.3%)	3	-	(164)	(1.6%)	(161)	(1.6%)	(194)	(1.9%)
2016	9,945	38	0.4%	(37)	(0.4%)	1	-	(333)	(3.3%)	(332)	(3.3%)	(370)	(3.7%)
2017	10,673	75	0.7%	(41)	(0.4%)	34	0.3%	(100)	(0.9%)	(66)	(0.6%)	(141)	(1.3%)
2018	13,213	153	1.2%	(47)	(0.4%)	106	0.8%	(441)	(3.3%)	(335)	(2.5%)	(488)	(3.7%)
<b>TOTAL</b>	<b>150,154</b>	<b>298</b>	<b>0.2%</b>	<b>(197)</b>	<b>(0.1%)</b>	<b>101</b>	<b>0.1%</b>	<b>(1,199)</b>	<b>(0.8%)</b>	<b>(1,098)</b>	<b>(0.7%)</b>	<b>(1,396)</b>	<b>(0.9%)</b>

Emergence During Quarter									
Accident Year	Beginning IBNR \$000s [30] <i>database</i>	Beginning Unpaid \$000s [31] <i>database</i>	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense		
			\$000s [32] <i>database</i>	% Beg Unpaid [33] = [32]/[31]	\$000s [34] <i>database</i>	% Beg IBNR [35] = [34]/[30]	\$000s [36] <i>database</i>	% Beg Unpaid [37] = [36]/[31]	
2014 & prior	521	6,283	(1)	-	(43)	(8.3%)	(204)	(3.2%)	
2015	609	1,730	33	1.9%	3	0.5%	(161)	(9.3%)	
2016	1,153	1,959	38	1.9%	1	0.1%	(332)	(16.9%)	
2017	1,153	3,903	75	1.9%	34	2.9%	(66)	(1.7%)	
2018	2,693	5,042	153	3.0%	106	3.9%	(335)	(6.6%)	
<b>TOTAL</b>	<b>6,129</b>	<b>18,917</b>	<b>298</b>	<b>1.6%</b>	<b>101</b>	<b>1.6%</b>	<b>(1,098)</b>	<b>(5.8%)</b>	

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

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt* @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt* @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] = [8]-[9]	Claims Amt* [14]	Ultimate LR [15] = [8]-[12]	Claims Amt* @ curr EP [16] = [2]*[15]
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	-	8,969	72.0%	72.0%	72.0%	72.1%	72.1%	-	(1)	(0.1%)	(12)
2008	12,180	9,212	77	9,289	1	9,290	76.3%	76.3%	76.3%	76.3%	76.3%	-	-	-	-
2009	13,459	11,216	331	11,547	2	11,549	85.8%	85.9%	86.1%	82.2%	82.7%	(0.1%)	(18)	3.1%	417
2010	11,900	6,839	90	6,929	32	6,961	58.5%	58.6%	58.6%	58.7%	58.7%	(0.1%)	(11)	(0.2%)	(24)
2011	10,010	7,117	1,663	8,780	27	8,807	88.0%	88.1%	85.1%	83.2%	83.3%	(0.1%)	(11)	4.7%	470
2012	10,052	5,020	324	5,344	56	5,400	53.7%	54.3%	54.4%	55.4%	56.0%	(0.6%)	(61)	(2.3%)	(231)
2013	10,403	5,790	2,239	8,029	80	8,109	77.9%	77.7%	78.3%	74.4%	74.9%	0.2%	28	3.0%	312
2014	9,542	4,834	996	5,830	162	5,992	62.8%	64.2%	67.9%	67.6%	68.0%	(1.4%)	(130)	(5.2%)	(496)
2015	10,179	4,968	1,091	6,059	445	6,504	63.9%	65.5%	65.8%	65.5%	70.5%	(1.6%)	(161)	(6.6%)	(672)
2016	9,945	5,170	769	5,939	820	6,759	68.0%	71.3%	70.8%	71.8%	75.6%	(3.3%)	(332)	(7.6%)	(756)
2017	10,673	4,802	2,709	7,511	1,053	8,564	80.2%	80.7%	80.4%	82.6%	84.1%	(0.5%)	(66)	(3.9%)	(416)
2018	13,213	5,136	2,302	7,438	2,252	9,690	73.3%	75.3%	74.6%	74.6%	73.2%	(2.0%)	(335)		
2019	7,750	2,371	1,764	4,135	1,540	5,675	73.2%	76.8%	-	-	-				
<b>TOTAL</b>	<b>157,904</b>	<b>91,555</b>	<b>14,355</b>	<b>105,910</b>	<b>6,470</b>	<b>112,380</b>	<b>71.2%</b>	<b>71.9%</b>	<b>71.7%</b>	<b>71.2%</b>	<b>71.9%</b>		<b>(1,098)</b>		<b>(1,408)</b>
<b>2018 &amp; prior</b>	<b>150,154</b>	<b>89,184</b>	<b>12,591</b>	<b>101,775</b>	<b>4,930</b>	<b>106,705</b>	<b>71.1%</b>	<b>71.7%</b>	<b>71.7%</b>	<b>71.2%</b>	<b>71.9%</b>		<b>(1,098)</b>		<b>(1,408)</b>

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

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

Facility Association

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

as at June 30, 2019

Amounts in: \$1,000s

RSP: New Brunswick

Accident Year	Prior Analysis (Mar 2019)				Current Analysis (Jun 2019)				Change from Prior Analysis			
	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total
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	1,396	2,719	8,969	-	(1)	-	(1)
2008	5,645	533	3,112	9,290	5,645	533	3,112	9,290	-	-	-	-
2009	7,822	589	3,156	11,567	7,804	589	3,156	11,549	(18)	-	-	(18)
2010	3,810	814	2,349	6,972	3,798	815	2,349	6,961	(12)	1	-	(11)
2011	6,245	586	1,988	8,818	6,234	585	1,988	8,807	(11)	(1)	-	(11)
2012	2,263	1,307	1,891	5,461	2,199	1,310	1,891	5,400	(64)	3	-	(61)
2013	4,717	1,323	2,041	8,081	4,746	1,322	2,041	8,109	29	(1)	-	28
2014	3,276	694	2,152	6,122	3,155	691	2,146	5,992	(121)	(3)	(6)	(130)
2015	3,645	874	2,146	6,665	3,487	874	2,142	6,504	(158)	-	(4)	(161)
2016	4,341	500	2,251	7,091	4,087	424	2,248	6,759	(254)	(76)	(3)	(332)
2017	5,228	644	2,757	8,630	5,274	542	2,749	8,564	46	(102)	(8)	(66)
2018	5,664	1,063	3,298	10,025	5,415	1,023	3,253	9,690	(249)	(40)	(45)	(335)
2019	1,683	293	943	2,918	3,262	488	1,925	5,675	1,579	195	982	2,757
<b>Total</b>	<b>64,921</b>	<b>12,258</b>	<b>33,544</b>	<b>110,721</b>	<b>65,688</b>	<b>12,233</b>	<b>34,460</b>	<b>112,380</b>	<b>767</b>	<b>(25)</b>	<b>916</b>	<b>1,659</b>
<b>2018 &amp; Prior</b>	<b>63,238</b>	<b>11,965</b>	<b>32,601</b>	<b>107,803</b>	<b>62,426</b>	<b>11,745</b>	<b>32,535</b>	<b>106,705</b>	<b>(812)</b>	<b>(220)</b>	<b>(66)</b>	<b>(1,098)</b>

Facility Association  
**Estimated and Selected Ultimate Losses by Method**  
 as at June 30, 2019  
**Coverage: Total**  
**RSP: New Brunswick**  
 Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																				
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	
													=([9]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[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		8,969						8,969	8,969				72.0%		72.0%	72.0%				8,969	72.0%
2008	12,180	9,212	78	9,289		9,290						9,290	9,289				76.3%		76.3%	76.3%				9,290	76.3%
2009	13,459	11,216	331	11,547		11,544						11,544	11,547				85.8%		85.8%	85.8%				11,549	85.8%
2010	11,900	6,839	91	6,929	6,016	6,962	0.1%	99.9%	6,960			6,962	6,929				50.6%	58.5%	58.5%	58.5%	58.2%			6,961	58.5%
2011	10,010	7,117	1,663	8,780	5,052	8,837	0.8%	99.2%	8,806			8,837	8,780				50.5%	88.3%	88.0%	88.3%	87.7%			8,807	88.0%
2012	10,052	5,020	324	5,344	5,233	5,393	8.8%	91.2%	5,379			5,393	5,344				52.1%	53.7%	53.5%	53.7%	53.2%			5,400	53.7%
2013	10,403	5,790	2,239	8,029	6,014	8,199	4.1%	95.9%	8,109			8,199	8,029				57.8%	78.8%	77.9%	78.8%	77.2%			8,109	77.9%
2014	9,542	4,834	997	5,830	6,270	5,974	4.1%	95.9%	5,986			5,974	5,830				65.7%	62.6%	62.7%	62.6%	61.1%			5,992	62.8%
2015	10,179	4,968	1,091	6,059	7,103	6,410	12.6%	87.4%	6,497			6,408	6,059				69.8%	63.0%	63.8%	63.0%	59.5%			6,504	63.9%
2016	9,945	5,170	769	5,939	7,190	6,564	14.8%	85.2%	6,657			6,808	5,939				72.3%	66.0%	66.9%	68.5%	59.7%			6,759	68.0%
2017	10,673	4,802	2,708	7,511	7,848	8,672	29.1%	70.9%	8,432			8,170	7,511				73.5%	81.3%	79.0%	76.6%	70.4%			8,564	80.2%
2018	13,213	5,136	2,302	7,438	9,644	8,546	36.6%	63.4%	8,948			9,489	7,438				73.0%	64.7%	67.7%	71.8%	56.3%			9,690	73.3%
2019	7,750	2,371	1,763	4,135	5,454	4,742	52.2%	47.8%	5,114			-	4,135				70.4%	61.2%	66.0%	53.4%				5,675	73.2%
<b>Total</b>	<b>157,902</b>	<b>91,555</b>	<b>14,355</b>	<b>105,910</b>	<b>65,824</b>	<b>110,214</b>			<b>70,887</b>			<b>106,154</b>	<b>105,910</b>											<b>112,380</b>	

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



Facility Association

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

Coverage: Total

RSP: New Brunswick

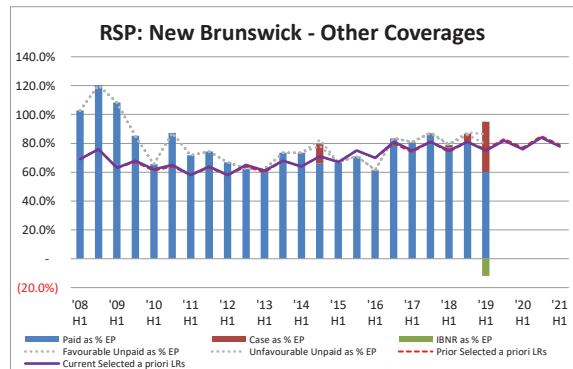
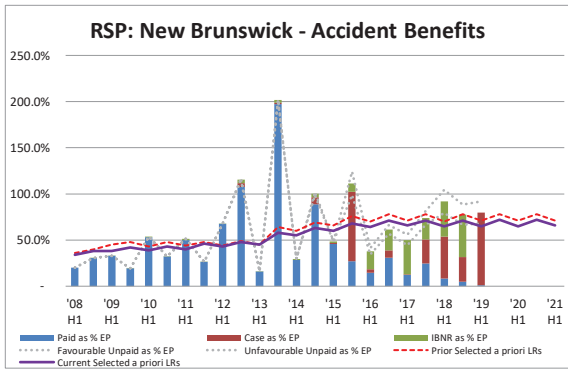
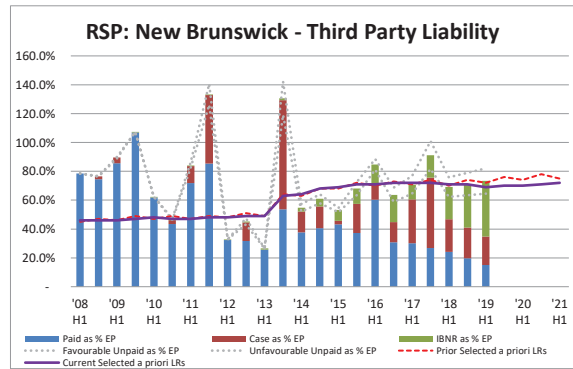
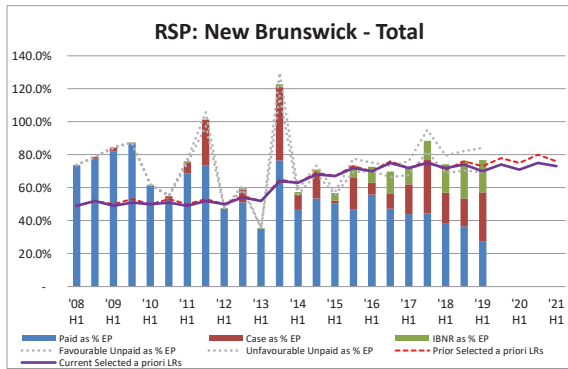
Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	ELR Method*	LR Ratio Method	BF Method*	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
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		8,969		8,969	8,969		N/A		8,969	72.0%		8,970		N/A		1	8,970	72.0%	-	(1)	(1)	-
2008		9,290		9,290	9,289		N/A	1	9,290	76.3%		9,291		N/A		1	9,290	76.3%	-	-	-	-
2009		11,544		11,544	11,547		N/A	2	11,549	85.8%		11,568		N/A		21	11,567	85.9%	1	(19)	(18)	(0.1%)
2010	6,016	6,962	6,960	6,962	6,929		N/A	32	6,961	58.5%	6,114	6,967	6,966	N/A		43	6,972	58.6%	-	(11)	(11)	(0.1%)
2011	5,052	8,837	8,806	8,837	8,780		N/A	27	8,807	88.0%	5,102	8,857	8,816	N/A		33	8,818	88.1%	(5)	(6)	(11)	(0.1%)
2012	5,233	5,393	5,379	5,393	5,344		N/A	56	5,400	53.7%	5,299	5,450	5,442	N/A		69	5,461	54.3%	(48)	(13)	(61)	(0.6%)
2013	6,014	8,199	8,109	8,199	8,029		N/A	80	8,109	77.9%	6,068	8,180	8,083	N/A		92	8,081	77.7%	40	(12)	28	0.2%
2014	6,270	5,974	5,986	5,974	5,830		N/A	162	5,992	62.8%	6,300	6,091	6,112	N/A		261	6,122	64.2%	(31)	(99)	(130)	(1.4%)
2015	7,103	6,410	6,497	6,408	6,059		N/A	445	6,504	63.9%	7,178	6,561	6,669	N/A		609	6,665	65.5%	3	(164)	(161)	(1.6%)
2016	7,190	6,564	6,657	6,808	5,939		N/A	820	6,759	68.0%	7,247	6,790	6,805	N/A		1,153	7,091	71.3%	1	(333)	(332)	(3.3%)
2017	7,848	8,672	8,432	8,170	7,511		N/A	1,053	8,564	80.2%	7,947	8,881	8,539	N/A		1,153	8,630	80.7%	34	(100)	(66)	(0.5%)
2018	9,644	8,546	8,948	9,489	7,438		N/A	2,252	9,690	73.3%	9,858	8,631	9,076	N/A		2,693	10,025	75.3%	106	(441)	(335)	(2.0%)
2019	5,454	4,742	5,114	-	4,135		N/A	1,540	5,675	73.2%	5,914	4,547	5,639	N/A		749	2,918	76.8%	1,965	791	2,756	(3.6%)
<b>Total</b>	<b>65,824</b>	<b>110,214</b>	<b>70,887</b>	<b>106,154</b>	<b>105,910</b>			<b>6,470</b>	<b>112,380</b>		<b>67,025</b>	<b>110,893</b>	<b>72,147</b>			<b>6,878</b>	<b>110,724</b>		<b>2,066</b>	<b>(408)</b>	<b>1,658</b>	
<b>2018 &amp; Prior</b>	<b>60,370</b>	<b>105,471</b>	<b>65,773</b>	<b>106,154</b>	<b>101,776</b>			<b>4,930</b>	<b>106,706</b>		<b>61,111</b>	<b>106,346</b>	<b>66,508</b>			<b>6,129</b>	<b>107,806</b>		<b>101</b>	<b>(1,199)</b>	<b>(1,098)</b>	

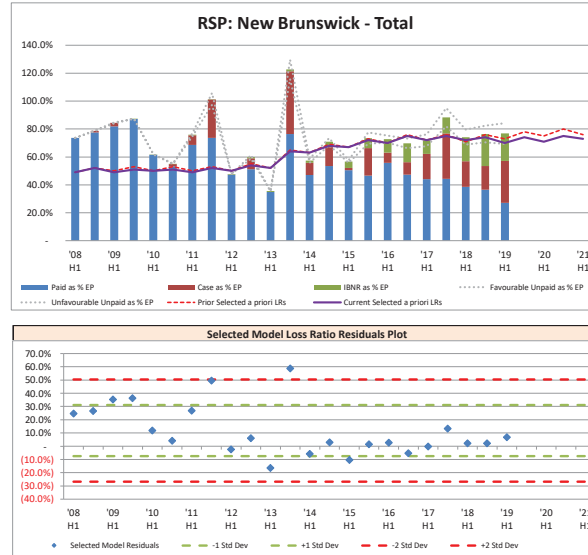
\*Earned Premium prior to data modernization (2009 / 2) was not allocated on a coverage level

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

Accident Period	CURRENT				PRIOR				CHANGE			
	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total
2014 / 1	64.0%	55.0%	64.0%	63.0%	63.0%	60.0%	64.0%	63.0%	1.0%	(5.0%)	-	-
2014 / 2	68.0%	63.0%	71.0%	68.0%	68.0%	69.0%	71.0%	69.0%	-	(6.0%)	-	(1.0%)
2015 / 1	69.0%	60.0%	67.0%	67.0%	68.0%	66.0%	67.0%	67.0%	1.0%	(6.0%)	-	-
2015 / 2	71.0%	68.0%	75.0%	72.0%	72.0%	76.0%	75.0%	73.0%	(1.0%)	(8.0%)	-	(1.0%)
2016 / 1	71.0%	64.0%	70.0%	70.0%	70.0%	70.0%	70.0%	70.0%	1.0%	(6.0%)	-	-
2016 / 2	72.0%	71.0%	81.0%	75.0%	73.0%	78.0%	80.0%	76.0%	(1.0%)	(7.0%)	1.0%	(1.0%)
2017 / 1	72.0%	66.0%	75.0%	72.0%	71.0%	71.0%	74.0%	72.0%	1.0%	(5.0%)	1.0%	-
2017 / 2	72.0%	71.0%	81.0%	75.0%	74.0%	78.0%	81.0%	76.0%	(2.0%)	(7.0%)	-	(1.0%)
2018 / 1	71.0%	65.0%	75.0%	72.0%	70.0%	70.0%	74.0%	71.0%	1.0%	(5.0%)	1.0%	1.0%
2018 / 2	71.0%	71.0%	81.0%	74.0%	74.0%	78.0%	81.0%	76.0%	(3.0%)	(7.0%)	-	(2.0%)
2019 / 1	69.0%	65.0%	75.0%	70.0%	72.0%	71.0%	76.0%	73.0%	(3.0%)	(6.0%)	(1.0%)	(3.0%)
2019 / 2	70.0%	72.0%	82.0%	74.0%	76.0%	78.0%	83.0%	78.0%	(6.0%)	(6.0%)	(1.0%)	(4.0%)
2020 / 1	70.0%	65.0%	76.0%	71.0%	74.0%	71.0%	77.0%	75.0%	(4.0%)	(6.0%)	(1.0%)	(4.0%)
2020 / 2	71.0%	72.0%	84.0%	75.0%	78.0%	78.0%	85.0%	80.0%	(7.0%)	(6.0%)	(1.0%)	(5.0%)
2021 / 1	72.0%	66.0%	78.0%	73.0%	75.0%	71.0%	79.0%	76.0%	(3.0%)	(5.0%)	(1.0%)	(3.0%)



Accident Period	Current Selected	Prior Selected	Change
2008 / 1	49.0%	49.0%	-
2008 / 2	52.0%	52.0%	-
2009 / 1	49.0%	50.0%	(1.0%)
2009 / 2	51.0%	53.0%	(2.0%)
2010 / 1	50.0%	50.0%	-
2010 / 2	51.0%	53.0%	(2.0%)
2011 / 1	49.0%	50.0%	(1.0%)
2011 / 2	52.0%	53.0%	(1.0%)
2012 / 1	50.0%	50.0%	-
2012 / 2	54.0%	55.0%	(1.0%)
2013 / 1	52.0%	52.0%	-
2013 / 2	64.0%	65.0%	(1.0%)
2014 / 1	63.0%	63.0%	-
2014 / 2	68.0%	69.0%	(1.0%)
2015 / 1	67.0%	67.0%	-
2015 / 2	72.0%	73.0%	(1.0%)
2016 / 1	70.0%	70.0%	-
2016 / 2	75.0%	76.0%	(1.0%)
2017 / 1	72.0%	72.0%	-
2017 / 2	75.0%	76.0%	(1.0%)
2018 / 1	72.0%	71.0%	1.0%
2018 / 2	74.0%	76.0%	(2.0%)
2019 / 1	70.0%	73.0%	(3.0%)
2019 / 2	74.0%	78.0%	(4.0%)
2020 / 1	71.0%	75.0%	(4.0%)
2020 / 2	75.0%	80.0%	(5.0%)
2021 / 1	73.0%	76.0%	(3.0%)



Current AHY: **2019 / 1**

Accident Period	Mar 31, 2019 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
	val data	val data	val data	val data	=[4]/[1]
2008 / 1	9,479	4,371	-	4,371	46.1%
2008 / 2	9,991	4,840	78	4,919	49.2%
2009 / 1	10,723	5,520	160	5,683	53.0%
2009 / 2	6,731	5,866	-	5,885	87.4%
2010 / 1	6,180	3,795	-	3,821	61.8%
2010 / 2	5,719	3,043	91	3,151	55.1%
2011 / 1	5,228	3,589	359	3,968	75.9%
2011 / 2	4,780	3,521	1,317	4,850	101.5%
2012 / 1	4,570	2,161	0	2,177	47.6%
2012 / 2	5,482	2,800	431	3,284	59.9%
2013 / 1	5,369	1,880	0	1,909	35.5%
2013 / 2	5,033	3,848	2,261	6,173	122.6%
2014 / 1	4,771	2,245	410	2,734	57.3%
2014 / 2	4,772	2,550	656	3,389	71.0%
2015 / 1	4,860	2,458	73	2,755	56.7%
2015 / 2	5,320	2,477	1,049	3,910	73.5%
2016 / 1	5,074	2,833	367	3,692	72.8%
2016 / 2	4,874	2,299	439	3,398	69.7%
2017 / 1	4,990	2,194	903	3,586	71.9%
2017 / 2	5,705	2,533	1,846	5,044	88.4%
2018 / 1	6,166	2,377	1,134	4,575	74.2%
2018 / 2	7,140	2,606	1,216	5,451	76.3%
<b>Total</b>	<b>132,957</b>	<b>69,806</b>	<b>12,790</b>	<b>88,724</b>	<b>66.7%</b>

\*Indemnity & allowed claims expense from FA Valuation Summary

Adjust EP to 2019 / 1 rate level				
Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	
[6]	[7]	[8]	[9]	
industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]	
1.0848	1.0000	1.0000	10,283	
1.0812	1.0000	1.0000	10,802	
1.0795	1.0000	1.0000	11,576	
1.0782	1.0000	1.0000	7,257	
1.0726	1.0000	1.0000	6,629	
1.0704	1.0000	1.0000	6,121	
1.0625	1.0000	1.0000	5,555	
1.0700	1.0000	1.0000	5,115	
1.0768	1.0000	1.0000	4,921	
1.0967	1.0000	1.0000	6,012	
1.1060	1.0000	1.0000	5,937	
1.1264	1.0000	1.0000	5,668	
1.1311	1.0000	1.0000	5,396	
1.1505	1.0000	1.0000	5,490	
1.1623	1.0000	1.0000	5,650	
1.1622	1.0000	1.0000	6,182	
1.1494	1.0000	1.0000	5,831	
1.1286	1.0000	1.0000	5,500	
1.1071	1.0000	1.0000	5,524	
1.0876	1.0000	1.0000	6,205	
1.0612	1.0000	1.0000	6,543	
1.0320	1.0000	1.0000	7,367	
<b>1.0949</b>	<b>1.0000</b>	<b>1.0000</b>	<b>145,564</b>	

2018-2 AIX

Adjust Ultimate Claims Amount to 2019 / 1 cims level				
Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 cims level	
[10]	[11]	[12]	[13]	
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]	
1.5734	1.0000	1.0000	6,877	
1.4908	1.0000	1.0000	7,333	
1.5721	1.0000	1.0000	8,934	
1.5581	1.0000	1.0000	9,170	
1.5199	1.0000	1.0000	5,809	
1.4467	1.0000	1.0000	4,559	
1.5592	1.0000	1.0000	6,188	
1.5825	1.0000	1.0000	7,675	
1.4350	1.0000	1.0000	3,123	
1.3548	1.0000	1.0000	4,448	
1.4351	1.0000	1.0000	2,739	
1.2105	1.0000	1.0000	7,472	
1.2821	1.0000	1.0000	3,505	
1.1614	1.0000	1.0000	3,937	
1.2112	1.0000	1.0000	3,336	
1.1251	1.0000	1.0000	4,399	
1.1621	1.0000	1.0000	4,292	
1.0675	1.0000	1.0000	3,628	
1.0892	1.0000	1.0000	3,906	
1.0308	1.0000	1.0000	5,198	
1.0423	1.0000	1.0000	4,769	
0.9812	1.0000	1.0000	5,348	
<b>1.3147</b>	<b>1.0000</b>	<b>1.0000</b>	<b>116,645</b>	

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

On-Level to 2019 / 1 Loss Ratios	Weights
[14]	[15]
=[13]/[9]	selected
66.9%	-
67.9%	-
77.2%	-
126.4%	-
87.6%	-
74.5%	-
111.4%	-
150.0%	-
63.5%	-
74.0%	-
46.1%	0.3%
131.8%	0.3%
65.0%	1.3%
71.7%	1.2%
59.0%	12.2%
71.2%	12.3%
73.6%	12.4%
66.0%	12.3%
70.7%	11.1%
83.8%	12.4%
72.9%	12.3%
72.6%	12.4%
<b>80.1%</b>	<b>100.4%</b>
selected:	<b>70.0%</b>
current:	<b>73.0%</b>
prior:	

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

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

Life to Date													
Accident Year	Earned Premium \$000s [2] <i>database</i>	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 [3] <i>database</i>	% EP [4] = [3]/[2]	\$000s [5] = [7]-[3]	% EP [6] = [5]/[2]	\$000s [7] <i>database</i>	% EP [8] = [7]/[2]	\$000s [9] <i>database</i>	% EP [10] = [9]/[2]	\$000s [11] = [7]+[9]	% EP [12] = [11]/[2]	\$000s [13] = [5]+[9]	% EP [14] = [13]/[2]
2014 & prior	62,979	38,447	61.0%	5,462	8.7%	43,909	69.7%	254	0.4%	44,163	70.1%	5,716	9.1%
2015	5,993	2,426	40.5%	680	11.3%	3,106	51.8%	381	6.4%	3,487	58.2%	1,061	17.7%
2016	5,830	2,691	46.2%	713	12.2%	3,404	58.4%	683	11.7%	4,087	70.1%	1,396	23.9%
2017	6,376	1,878	29.5%	2,594	40.7%	4,472	70.1%	802	12.6%	5,274	82.7%	3,396	53.3%
2018	8,020	1,843	23.0%	1,723	21.5%	3,566	44.5%	1,849	23.1%	5,415	67.5%	3,572	44.5%
2019	4,678	778	16.6%	1,018	21.8%	1,796	38.4%	1,466	31.3%	3,262	69.7%	2,484	53.1%
<b>TOTAL</b>	<b>93,876</b>	<b>48,063</b>	<b>51.2%</b>	<b>12,190</b>	<b>13.0%</b>	<b>60,253</b>	<b>64.2%</b>	<b>5,435</b>	<b>5.8%</b>	<b>65,688</b>	<b>70.0%</b>	<b>17,625</b>	<b>18.8%</b>

2018 & prior	89,198	47,285	53.0%	11,172	12.5%	58,457	65.5%	3,969	4.4%	62,426	70.0%	15,141	17.0%
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Activity During Quarter vs EP													
Accident Year	Earned Premium (LTD) \$000s [16] <i>database</i>	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 [17] <i>database</i>	% EP [18] = [17]/[16]	\$000s [19] <i>database</i>	% EP [20] = [19]/[16]	\$000s [21] <i>database</i>	% EP [22] = [21]/[16]	\$000s [23] <i>database</i>	% EP [24] = [23]/[16]	\$000s [25] <i>database</i>	% EP [26] = [25]/[16]	\$000s [27] <i>database</i>	% EP [28] = [27]/[16]
2014 & prior	62,979	(7)	-	(35)	(0.1%)	(42)	(0.1%)	(155)	(0.2%)	(197)	(0.3%)	(190)	(0.3%)
2015	5,993	23	0.4%	(19)	(0.3%)	4	0.1%	(162)	(2.7%)	(158)	(2.6%)	(181)	(3.0%)
2016	5,830	22	0.4%	(32)	(0.5%)	(10)	(0.2%)	(244)	(4.2%)	(254)	(4.4%)	(276)	(4.7%)
2017	6,376	67	1.1%	11	0.2%	78	1.2%	(32)	(0.5%)	46	0.7%	(21)	(0.3%)
2018	8,020	89	1.1%	(39)	(0.5%)	50	0.6%	(299)	(3.7%)	(249)	(3.1%)	(338)	(4.2%)
<b>TOTAL</b>	<b>89,198</b>	<b>194</b>	<b>0.2%</b>	<b>(114)</b>	<b>(0.1%)</b>	<b>80</b>	<b>0.1%</b>	<b>(892)</b>	<b>(1.0%)</b>	<b>(812)</b>	<b>(0.9%)</b>	<b>(1,006)</b>	<b>(1.1%)</b>

Emergence During Quarter									
Accident Year	Beginning IBNR \$000s [30] <i>database</i>	Beginning Unpaid \$000s [31] <i>database</i>	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense		
			\$000s [32] <i>database</i>	% Beg Unpaid [33] = [32]/[31]	\$000s [34] <i>database</i>	% Beg IBNR [35] = [34]/[30]	\$000s [36] <i>database</i>	% Beg Unpaid [37] = [36]/[31]	
2014 & prior	409	5,906	(7)	(0.1%)	(42)	(10.3%)	(197)	(3.3%)	
2015	543	1,242	23	1.9%	4	0.7%	(158)	(12.7%)	
2016	927	1,672	22	1.3%	(10)	(1.1%)	(254)	(15.2%)	
2017	834	3,417	67	2.0%	78	9.4%	46	1.3%	
2018	2,148	3,910	89	2.3%	50	2.3%	(249)	(6.4%)	
<b>TOTAL</b>	<b>4,861</b>	<b>16,147</b>	<b>194</b>	<b>1.2%</b>	<b>80</b>	<b>1.6%</b>	<b>(812)</b>	<b>(5.0%)</b>	

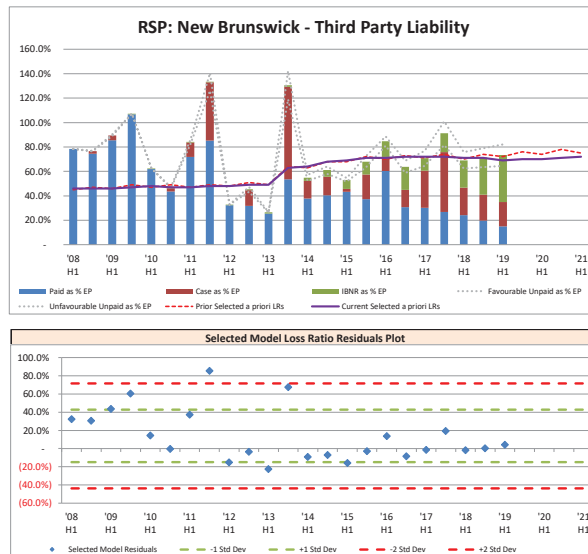
Facility Association      **Loss Ratios Over Time**  
 Amounts in: \$1,000s      as at June 30, 2019  
**Coverage: Third Party Liability**  
**RSP: New Brunswick**

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt* @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt* @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
													Ultimate LR [13] = [8]-[9]	Claims Amt* [14]	Ultimate LR [15] = [8]-[12]
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%	77.4%	77.5%	77.5%	-	-	(0.1%)	(7)
2009	7,952	7,473	331	7,804	-	7,804	98.1%	98.4%	98.6%	92.1%	92.9%	(0.3%)	(18)	5.2%	414
2010	6,948	3,683	91	3,774	24	3,798	54.7%	54.8%	54.9%	54.9%	55.0%	(0.1%)	(12)	(0.3%)	(21)
2011	5,807	4,555	1,662	6,217	17	6,234	107.4%	107.5%	102.4%	99.0%	99.3%	(0.1%)	(11)	8.1%	470
2012	5,714	1,886	293	2,179	20	2,199	38.5%	39.6%	39.7%	41.4%	41.7%	(1.1%)	(64)	(3.2%)	(183)
2013	6,086	2,455	2,231	4,686	60	4,746	78.0%	77.5%	77.5%	70.9%	71.6%	0.5%	29	6.4%	390
2014	5,664	2,246	776	3,022	133	3,155	55.7%	57.8%	62.2%	61.8%	62.4%	(2.1%)	(121)	(6.7%)	(379)
2015	5,993	2,426	680	3,106	381	3,487	58.2%	60.8%	61.3%	60.8%	66.1%	(2.6%)	(158)	(7.9%)	(473)
2016	5,830	2,691	713	3,404	683	4,087	70.1%	74.5%	73.5%	74.0%	77.1%	(4.4%)	(254)	(7.0%)	(408)
2017	6,376	1,878	2,594	4,472	802	5,274	82.7%	81.8%	81.4%	81.9%	82.0%	0.9%	46	0.7%	45
2018	8,020	1,843	1,723	3,566	1,849	5,415	67.5%	70.1%	70.8%	70.5%	70.0%	(2.6%)	(249)		
2019	4,678	778	1,018	1,796	1,466	3,262	69.7%	73.3%	-	-	-				
<b>TOTAL</b>	<b>93,876</b>	<b>48,063</b>	<b>12,190</b>	<b>60,253</b>	<b>5,435</b>	<b>65,688</b>	<b>70.0%</b>	<b>70.9%</b>	<b>70.8%</b>	<b>69.6%</b>	<b>70.4%</b>		<b>(812)</b>		<b>(152)</b>
<b>2018 &amp; prior</b>	<b>89,198</b>	<b>47,285</b>	<b>11,172</b>	<b>58,457</b>	<b>3,969</b>	<b>62,426</b>	<b>70.0%</b>	<b>70.8%</b>	<b>70.8%</b>	<b>69.6%</b>	<b>70.4%</b>		<b>(812)</b>		<b>(152)</b>

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

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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	46.0%	45.0%	1.0%
2008 / 2	46.0%	47.0%	(1.0%)
2009 / 1	46.0%	46.0%	-
2009 / 2	47.0%	49.0%	(2.0%)
2010 / 1	48.0%	47.0%	1.0%
2010 / 2	47.0%	49.0%	(2.0%)
2011 / 1	47.0%	47.0%	-
2011 / 2	48.0%	49.0%	(1.0%)
2012 / 1	48.0%	48.0%	-
2012 / 2	49.0%	51.0%	(2.0%)
2013 / 1	49.0%	49.0%	-
2013 / 2	63.0%	64.0%	(1.0%)
2014 / 1	64.0%	63.0%	1.0%
2014 / 2	68.0%	68.0%	-
2015 / 1	69.0%	68.0%	1.0%
2015 / 2	71.0%	72.0%	(1.0%)
2016 / 1	71.0%	70.0%	1.0%
2016 / 2	72.0%	73.0%	(1.0%)
2017 / 1	72.0%	71.0%	1.0%
2017 / 2	72.0%	74.0%	(2.0%)
2018 / 1	71.0%	70.0%	1.0%
2018 / 2	71.0%	74.0%	(3.0%)
2019 / 1	69.0%	72.0%	(3.0%)
2019 / 2	70.0%	76.0%	(6.0%)
2020 / 1	70.0%	74.0%	(4.0%)
2020 / 2	71.0%	78.0%	(7.0%)
2021 / 1	72.0%	75.0%	(3.0%)



Current AHY: 2019 / 1

Accident Period	Mar 31, 2019 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
	val data	val data	val data	val data	=[4]/[1]
2008 / 1	7,088	2,779	-	2,779	39.2%
2008 / 2	7,490	2,788	78	2,866	38.3%
2009 / 1	7,990	3,416	160	3,577	44.8%
2009 / 2	3,957	4,227	-	4,245	107.3%
2010 / 1	3,607	2,230	-	2,250	62.4%
2010 / 2	3,341	1,452	91	1,560	46.7%
2011 / 1	3,040	2,186	359	2,556	84.1%
2011 / 2	2,767	2,361	1,317	3,689	133.3%
2012 / 1	2,602	840	-	853	32.8%
2012 / 2	3,112	987	400	1,410	45.3%
2013 / 1	3,107	796	0	824	26.5%
2013 / 2	2,979	1,597	2,253	3,894	130.7%
2014 / 1	2,828	1,066	407	1,546	54.7%
2014 / 2	2,836	1,149	429	1,730	61.0%
2015 / 1	2,866	1,237	68	1,519	53.0%
2015 / 2	3,127	1,166	631	2,126	68.0%
2016 / 1	2,973	1,789	344	2,519	84.7%
2016 / 2	2,858	880	400	1,821	63.7%
2017 / 1	2,948	891	896	2,086	70.8%
2017 / 2	3,442	920	1,687	3,142	91.3%
2018 / 1	3,742	902	844	2,584	69.0%
2018 / 2	4,333	852	918	3,081	71.1%
<b>Total</b>	<b>83,033</b>	<b>36,512</b>	<b>11,283</b>	<b>52,656</b>	<b>63.4%</b>

\*indemnity & allowed claims expense from FA Valuation Summary

Adjust EP to 2019 / 1 rate level			
Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level
[6]	[7]	[8]	[9]
industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]
1.0927	1.0000	1.0000	7,746
1.0880	1.0000	1.0000	8,150
1.0896	1.0000	1.0000	8,706
1.1060	1.0000	1.0000	4,376
1.1095	1.0000	1.0000	4,002
1.1142	1.0000	1.0000	3,723
1.1102	1.0000	1.0000	3,375
1.1191	1.0000	1.0000	3,097
1.1299	1.0000	1.0000	2,940
1.1507	1.0000	1.0000	3,581
1.1498	1.0000	1.0000	3,572
1.1611	1.0000	1.0000	3,459
1.1647	1.0000	1.0000	3,294
1.1879	1.0000	1.0000	3,369
1.1999	1.0000	1.0000	3,439
1.1955	1.0000	1.0000	3,738
1.1776	1.0000	1.0000	3,501
1.1523	1.0000	1.0000	3,293
1.1288	1.0000	1.0000	3,328
1.1074	1.0000	1.0000	3,812
1.0761	1.0000	1.0000	4,027
1.0409	1.0000	1.0000	4,510
<b>1.1205</b>	<b>1.0000</b>	<b>1.0000</b>	<b>93,038</b>

2018-2 AIX

Adjust Ultimate Claims Amount to 2019 / 1 clms level			
Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]
1.6418	1.0000	1.0000	4,563
1.6321	1.0000	1.0000	4,677
1.6449	1.0000	1.0000	5,884
1.6424	1.0000	1.0000	6,972
1.6261	1.0000	1.0000	3,660
1.5789	1.0000	1.0000	2,462
1.6562	1.0000	1.0000	4,233
1.6780	1.0000	1.0000	6,190
1.5550	1.0000	1.0000	1,326
1.5750	1.0000	1.0000	2,220
1.5110	1.0000	1.0000	1,244
1.2708	1.0000	1.0000	4,948
1.2510	1.0000	1.0000	1,935
1.2145	1.0000	1.0000	2,102
1.1994	1.0000	1.0000	1,821
1.1620	1.0000	1.0000	2,471
1.1426	1.0000	1.0000	2,879
1.1103	1.0000	1.0000	2,022
1.0932	1.0000	1.0000	2,281
1.0644	1.0000	1.0000	3,344
1.0457	1.0000	1.0000	2,702
1.0169	1.0000	1.0000	3,133
<b>1.3876</b>	<b>1.0000</b>	<b>1.0000</b>	<b>73,069</b>

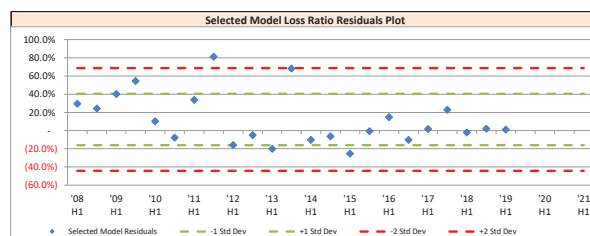
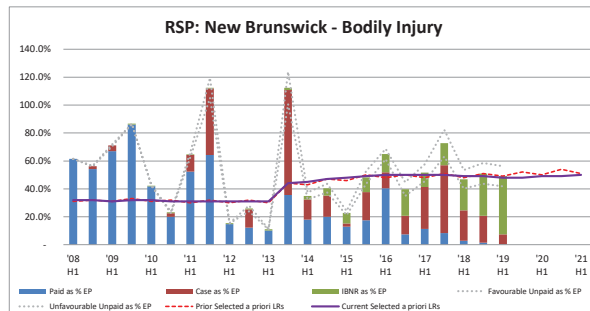
on industry 2018-2 AIX data derived from 2019 / 1 on-levels

On-Level to 2019 / 1 Loss Ratios	Weights
[14]	[15]
= [13]/[9]	selected
58.9%	-
57.4%	-
67.6%	-
159.3%	-
91.5%	-
66.1%	-
125.4%	-
199.9%	-
45.1%	-
62.0%	-
34.8%	-
143.0%	-
58.7%	-
62.4%	-
53.0%	12.5%
66.1%	12.5%
82.2%	12.5%
61.4%	12.5%
68.5%	12.5%
87.7%	12.5%
67.1%	12.5%
69.5%	12.5%
<b>78.5%</b>	<b>100.0%</b>

weighted average: 69.4% selected: 69.0% current prior

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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	32.0%	31.0%	1.0%
2008 / 2	32.0%	32.0%	-
2009 / 1	31.0%	31.0%	-
2009 / 2	32.0%	33.0%	(1.0%)
2010 / 1	32.0%	31.0%	1.0%
2010 / 2	31.0%	32.0%	(1.0%)
2011 / 1	31.0%	30.0%	1.0%
2011 / 2	31.0%	32.0%	(1.0%)
2012 / 1	31.0%	30.0%	1.0%
2012 / 2	31.0%	32.0%	(1.0%)
2013 / 1	31.0%	30.0%	1.0%
2013 / 2	44.0%	44.0%	-
2014 / 1	45.0%	43.0%	2.0%
2014 / 2	47.0%	47.0%	-
2015 / 1	48.0%	46.0%	2.0%
2015 / 2	49.0%	50.0%	(1.0%)
2016 / 1	50.0%	48.0%	2.0%
2016 / 2	50.0%	50.0%	-
2017 / 1	50.0%	48.0%	2.0%
2017 / 2	50.0%	51.0%	(1.0%)
2018 / 1	49.0%	48.0%	1.0%
2018 / 2	49.0%	51.0%	(2.0%)
2019 / 1	48.0%	49.0%	(1.0%)
2019 / 2	48.0%	52.0%	(4.0%)
2020 / 1	49.0%	50.0%	(1.0%)
2020 / 2	49.0%	54.0%	(5.0%)
2021 / 1	50.0%	51.0%	(1.0%)



Current AHY: 2019 / 1

Accident Period	Mar 31, 2019 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
	val data	val data	val data	val data	=[4]/[1]
2008 / 1	3,544	2,182	-	2,182	61.6%
2008 / 2	3,745	2,027	78	2,105	56.2%
2009 / 1	3,995	2,682	160	2,844	71.2%
2009 / 2	3,957	3,407	-	3,425	86.6%
2010 / 1	3,607	1,504	-	1,524	42.2%
2010 / 2	3,341	666	91	773	23.1%
2011 / 1	3,040	1,594	359	1,963	64.6%
2011 / 2	2,767	1,780	1,317	3,107	112.3%
2012 / 1	2,602	386	-	399	15.3%
2012 / 2	3,112	383	400	806	25.9%
2013 / 1	3,107	314	0	342	11.0%
2013 / 2	2,979	1,058	2,246	3,348	112.4%
2014 / 1	2,828	506	407	986	34.9%
2014 / 2	2,836	568	429	1,148	40.5%
2015 / 1	2,866	368	68	649	22.7%
2015 / 2	3,127	546	631	1,506	48.2%
2016 / 1	2,973	1,199	344	1,929	64.9%
2016 / 2	2,858	209	385	1,139	39.8%
2017 / 1	2,948	330	886	1,520	51.6%
2017 / 2	3,442	290	1,674	2,503	72.7%
2018 / 1	3,742	103	811	1,750	46.8%
2018 / 2	4,333	65	832	2,210	51.0%
<b>Total</b>	<b>71,749</b>	<b>22,167</b>	<b>11,118</b>	<b>38,159</b>	<b>53.2%</b>

\*Indemnity & allowed claims expense from FA Valuation Summary

Adjust EP to 2019 / 1 rate level

Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level
[6]	[7]	[8]	[9]
industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]
1.0927	1.0000	1.0000	3,873
1.0880	1.0000	1.0000	4,075
1.0896	1.0000	1.0000	4,353
1.1060	1.0000	1.0000	4,376
1.1095	1.0000	1.0000	4,002
1.1142	1.0000	1.0000	3,723
1.1102	1.0000	1.0000	3,375
1.1191	1.0000	1.0000	3,097
1.1299	1.0000	1.0000	2,940
1.1507	1.0000	1.0000	3,581
1.1498	1.0000	1.0000	3,572
1.1611	1.0000	1.0000	3,459
1.1647	1.0000	1.0000	3,294
1.1879	1.0000	1.0000	3,369
1.1999	1.0000	1.0000	3,439
1.1955	1.0000	1.0000	3,738
1.1776	1.0000	1.0000	3,501
1.1523	1.0000	1.0000	3,293
1.1288	1.0000	1.0000	3,328
1.1074	1.0000	1.0000	3,812
1.0761	1.0000	1.0000	4,027
1.0409	1.0000	1.0000	4,510
<b>1.1252</b>	<b>1.0000</b>	<b>1.0000</b>	<b>80,737</b>

2018-2 AIX

Adjust Ultimate Claims Amount to 2019 / 1 clms level

Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[6]*[7]*[8]*[10]*[11]*[12]
1.6356	1.0000	1.0000	3,569
1.6491	1.0000	1.0000	3,471
1.6626	1.0000	1.0000	4,728
1.6763	1.0000	1.0000	5,742
1.6899	1.0000	1.0000	2,575
1.7038	1.0000	1.0000	1,317
1.7177	1.0000	1.0000	3,372
1.7318	1.0000	1.0000	5,381
1.7460	1.0000	1.0000	697
1.7602	1.0000	1.0000	1,419
1.7747	1.0000	1.0000	606
1.7714	1.0000	1.0000	4,256
1.2439	1.0000	1.0000	1,227
1.2171	1.0000	1.0000	1,398
1.1908	1.0000	1.0000	773
1.1651	1.0000	1.0000	1,755
1.1400	1.0000	1.0000	2,200
1.1153	1.0000	1.0000	1,270
1.0913	1.0000	1.0000	1,659
1.0677	1.0000	1.0000	2,672
1.0446	1.0000	1.0000	1,828
1.0221	1.0000	1.0000	2,259
<b>1.4197</b>	<b>1.0000</b>	<b>1.0000</b>	<b>54,174</b>

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

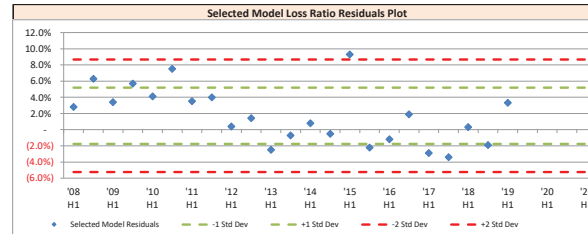
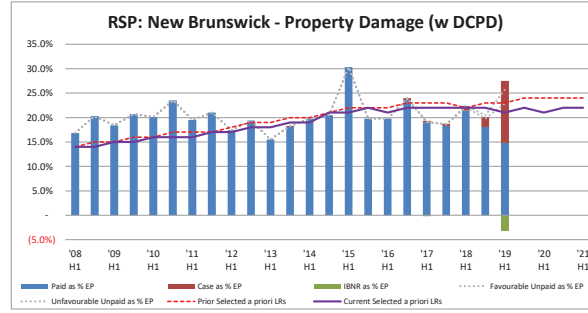
On-Level to 2019 / 1 Loss Ratios

[14]	[15]
selected	selected
92.2%	-
85.2%	-
108.6%	-
131.2%	-
64.3%	-
35.4%	-
99.9%	-
173.7%	-
23.7%	-
39.6%	-
17.0%	-
123.0%	-
37.2%	-
41.5%	-
22.5%	12.5%
47.0%	12.5%
62.8%	12.5%
38.6%	12.5%
49.8%	12.5%
70.1%	12.5%
45.4%	12.5%
50.1%	12.5%
<b>67.1%</b>	<b>100.0%</b>

weighted average: 48.3% selected: 48.0% current: 49.0% prior

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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	14.0%	14.0%	-
2008 / 2	14.0%	15.0%	(1.0%)
2009 / 1	15.0%	15.0%	-
2009 / 2	15.0%	16.0%	(1.0%)
2010 / 1	16.0%	16.0%	-
2010 / 2	16.0%	17.0%	(1.0%)
2011 / 1	16.0%	17.0%	(1.0%)
2011 / 2	17.0%	17.0%	-
2012 / 1	17.0%	18.0%	(1.0%)
2012 / 2	18.0%	19.0%	(1.0%)
2013 / 1	18.0%	19.0%	(1.0%)
2013 / 2	19.0%	20.0%	(1.0%)
2014 / 1	19.0%	20.0%	(1.0%)
2014 / 2	21.0%	21.0%	-
2015 / 1	21.0%	22.0%	(1.0%)
2015 / 2	22.0%	22.0%	-
2016 / 1	21.0%	22.0%	(1.0%)
2016 / 2	22.0%	23.0%	(1.0%)
2017 / 1	22.0%	23.0%	(1.0%)
2017 / 2	22.0%	23.0%	(1.0%)
2018 / 1	22.0%	22.0%	-
2018 / 2	22.0%	23.0%	(1.0%)
2019 / 1	21.0%	23.0%	(2.0%)
2019 / 2	22.0%	24.0%	(2.0%)
2020 / 1	21.0%	24.0%	(3.0%)
2020 / 2	22.0%	24.0%	(2.0%)
2021 / 1	22.0%	24.0%	(2.0%)



Current AHY: **2019 / 1**

Accident Period	Mar 31, 2019 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
	val data	val data	val data	val data	=[4]/[1]
2008 / 1	3,544	597	-	597	16.8%
2008 / 2	3,745	761	-	761	20.3%
2009 / 1	3,995	734	-	734	18.4%
2009 / 2	3,957	819	-	819	20.7%
2010 / 1	3,607	727	-	727	20.1%
2010 / 2	3,341	787	-	787	23.5%
2011 / 1	3,040	593	-	593	19.5%
2011 / 2	2,767	581	-	581	21.0%
2012 / 1	2,602	454	-	454	17.4%
2012 / 2	3,112	604	-	604	19.4%
2013 / 1	3,107	482	-	482	15.5%
2013 / 2	2,979	539	7	546	18.3%
2014 / 1	2,828	560	-	560	19.8%
2014 / 2	2,836	582	-	582	20.5%
2015 / 1	2,866	869	-	869	30.3%
2015 / 2	3,127	620	-	620	19.8%
2016 / 1	2,973	590	-	590	19.8%
2016 / 2	2,858	671	15	683	23.9%
2017 / 1	2,948	561	10	566	19.2%
2017 / 2	3,442	631	13	640	18.6%
2018 / 1	3,742	799	34	834	22.3%
2018 / 2	4,333	786	86	871	20.1%
<b>Total</b>	<b>71,749</b>	<b>14,345</b>	<b>165</b>	<b>14,497</b>	<b>20.2%</b>

\*indemnity & allowed claims expense from FA Valuation Summary

Adjust EP to 2019 / 1 rate level			
Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level
[6]	[7]	[8]	[9]
industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]
1.0927	1.0000	1.0000	3,873
1.0880	1.0000	1.0000	4,075
1.0896	1.0000	1.0000	4,353
1.1060	1.0000	1.0000	4,376
1.1095	1.0000	1.0000	4,002
1.1142	1.0000	1.0000	3,723
1.1102	1.0000	1.0000	3,375
1.1191	1.0000	1.0000	3,097
1.1299	1.0000	1.0000	2,940
1.1507	1.0000	1.0000	3,581
1.1498	1.0000	1.0000	3,572
1.1611	1.0000	1.0000	3,459
1.1647	1.0000	1.0000	3,294
1.1879	1.0000	1.0000	3,369
1.1999	1.0000	1.0000	3,439
1.1955	1.0000	1.0000	3,738
1.1776	1.0000	1.0000	3,501
1.1523	1.0000	1.0000	3,293
1.1288	1.0000	1.0000	3,328
1.1074	1.0000	1.0000	3,812
1.0761	1.0000	1.0000	4,027
1.0409	1.0000	1.0000	4,510
<b>1.1252</b>	<b>1.0000</b>	<b>1.0000</b>	<b>80,737</b>

2018-2 AIX

Adjust Ultimate Claims Amount to 2019 / 1 clms level			
Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[6]*[7]*[8]
1.6643	1.0000	1.0000	994
1.5851	1.0000	1.0000	1,206
1.5765	1.0000	1.0000	1,156
1.5007	1.0000	1.0000	1,230
1.4925	1.0000	1.0000	1,085
1.4561	1.0000	1.0000	1,145
1.4526	1.0000	1.0000	861
1.3906	1.0000	1.0000	809
1.3870	1.0000	1.0000	629
1.3275	1.0000	1.0000	801
1.3240	1.0000	1.0000	638
1.2670	1.0000	1.0000	692
1.2635	1.0000	1.0000	708
1.2094	1.0000	1.0000	704
1.2059	1.0000	1.0000	1,048
1.1546	1.0000	1.0000	716
1.1509	1.0000	1.0000	679
1.1020	1.0000	1.0000	752
1.0984	1.0000	1.0000	622
1.0515	1.0000	1.0000	672
1.0481	1.0000	1.0000	874
1.0036	1.0000	1.0000	874
<b>1.3033</b>	<b>1.0000</b>	<b>1.0000</b>	<b>18,895</b>

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

On-Level to 2019 / 1 Loss Ratios	Weights
[14]	[15]
= [13] / [9]	selected
25.7%	-
29.6%	-
26.6%	-
28.1%	-
27.1%	-
30.8%	-
25.5%	-
26.1%	-
21.4%	-
22.4%	-
17.9%	-
20.0%	-
21.5%	-
20.9%	-
30.5%	12.5%
19.2%	12.5%
19.4%	12.5%
22.8%	12.5%
18.7%	12.5%
17.6%	12.5%
21.7%	12.5%
19.4%	12.5%
<b>23.4%</b>	<b>100.0%</b>

weighted average: 21.2%  
selected: 21.0%  
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 June 30, 2019

Coverage: **Third Party Liability**

RSP: **New Brunswick**

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																				
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	
													=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])	=([16]/[1])	=([17]/[1])	=([18]/[1])	=([23]/[1])	=([24]/[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	7,473	331	7,804		7,799						7,799	7,804				98.1%		98.1%	98.1%				7,804	98.1%
2010	6,948	3,683	91	3,774	3,302	3,798	(0.1%)	100.1%	3,799			3,798	3,774				47.5%	54.7%	54.7%	54.7%	54.3%			3,798	54.7%
2011	5,807	4,555	1,663	6,217	2,757	6,264	0.8%	99.2%	6,235			6,264	6,217				47.5%	107.9%	107.4%	107.9%	107.1%			6,234	107.4%
2012	5,714	1,886	293	2,179	2,774	2,192	1.2%	98.8%	2,199			2,192	2,179				48.5%	38.4%	38.5%	38.4%	38.1%			2,199	38.5%
2013	6,086	2,455	2,231	4,686	3,399	4,792	3.3%	96.7%	4,746			4,792	4,686				55.9%	78.7%	78.0%	78.7%	77.0%			4,746	78.0%
2014	5,664	2,246	776	3,022	3,738	3,126	4.7%	95.3%	3,155			3,126	3,022				66.0%	55.2%	55.7%	55.2%	53.4%			3,155	55.7%
2015	5,993	2,426	680	3,106	4,198	3,363	14.9%	85.1%	3,488			3,389	3,106				70.0%	56.1%	58.2%	56.6%	51.8%			3,487	58.2%
2016	5,830	2,691	713	3,404	4,168	4,009	49.0%	51.0%	4,087			4,123	3,404				71.5%	68.8%	70.1%	70.7%	58.4%			4,087	70.1%
2017	6,376	1,878	2,593	4,472	4,590	5,574	30.5%	69.5%	5,273			4,991	4,472				72.0%	87.4%	82.7%	78.3%	70.1%			5,274	82.7%
2018	8,020	1,843	1,723	3,566	5,694	4,468	30.7%	69.3%	4,844			5,502	3,566				71.0%	55.7%	60.4%	68.6%	44.5%			5,415	67.5%
2019	4,678	778	1,018	1,796	3,228	2,477	50.2%	49.8%	2,854			-	1,796				69.0%	52.9%	61.0%	68.6%	38.4%			3,262	69.7%
<b>Total</b>	<b>93,875</b>	<b>48,064</b>	<b>12,189</b>	<b>60,253</b>	<b>37,848</b>	<b>64,090</b>			<b>40,680</b>			<b>62,206</b>	<b>60,253</b>											<b>65,688</b>	

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

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

Facility Association

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

Coverage: Third Party Liability

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	ELR Method*	LR Ratio Method	BF Method*	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
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		7,799		7,799	7,804		N/A	-	7,804	98.1%		7,822		N/A	19	7,822	98.4%	1	(19)	(18)	(0.3%)	
2010	3,302	3,798	3,799	3,798	3,774		N/A	24	3,798	54.7%	3,332	3,805	3,804	N/A	36	3,810	54.8%	-	(12)	(12)	(0.1%)	
2011	2,757	6,264	6,235	6,264	6,217		N/A	17	6,234	107.4%	2,785	6,283	6,244	N/A	22	6,245	107.5%	(5)	(5)	(10)	(0.1%)	
2012	2,774	2,192	2,199	2,192	2,179		N/A	20	2,199	38.5%	2,836	2,252	2,263	N/A	36	2,263	39.6%	(48)	(16)	(64)	(1.1%)	
2013	3,399	4,792	4,746	4,792	4,686		N/A	60	4,746	78.0%	3,429	4,768	4,717	N/A	71	4,717	77.5%	40	(11)	29	0.5%	
2014	3,738	3,126	3,155	3,126	3,022		N/A	133	3,155	55.7%	3,710	3,238	3,276	N/A	225	3,276	57.8%	(29)	(92)	(121)	(2.1%)	
2015	4,198	3,363	3,488	3,389	3,106		N/A	381	3,487	58.2%	4,201	3,500	3,645	N/A	543	3,645	60.8%	4	(162)	(158)	(2.6%)	
2016	4,168	4,009	4,087	4,123	3,404		N/A	683	4,087	70.1%	4,167	4,237	4,224	N/A	927	4,341	74.4%	(10)	(244)	(254)	(4.3%)	
2017	4,590	5,574	5,273	4,991	4,472		N/A	802	5,274	82.7%	4,640	5,737	5,325	N/A	834	5,228	81.8%	77	(32)	45	0.9%	
2018	5,694	4,468	4,844	5,502	3,566		N/A	1,849	5,415	67.5%	5,826	4,710	5,115	N/A	2,148	5,664	70.1%	50	(299)	(250)	(2.6%)	
2019	3,228	2,477	2,854	-	1,796		N/A	1,466	3,262	69.7%	3,524	1,909	3,146	N/A	885	1,683	73.3%	998	581	1,579	(3.6%)	
<b>Total</b>	<b>37,848</b>	<b>64,090</b>	<b>40,680</b>	<b>62,206</b>	<b>60,253</b>			<b>5,435</b>	<b>65,688</b>		<b>38,450</b>	<b>64,489</b>	<b>41,760</b>		<b>5,746</b>	<b>64,922</b>		<b>1,078</b>	<b>(311)</b>	<b>766</b>		
<b>2018 &amp; Prior</b>	<b>34,620</b>	<b>61,613</b>	<b>37,826</b>	<b>62,206</b>	<b>58,457</b>			<b>3,969</b>	<b>62,426</b>		<b>34,925</b>	<b>62,580</b>	<b>38,613</b>		<b>4,861</b>	<b>63,239</b>		<b>80</b>	<b>(892)</b>	<b>(813)</b>		

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

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

Facility Association

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

Coverage: Bodily Injury  
 RSP: New Brunswick  
 Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																				
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])		=([23]/[1])	
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	2,512	331	2,844		2,844				-	100.0%	2,844	2,844											2,844	
2009 / 2	3,957	3,407	-	3,407	1,266	3,402	(0.2%)	100.2%	3,405	-	100.0%	3,402	3,407			32.0%	86.0%	86.1%	86.0%	86.1%				3,407	86.1%
2010 / 1	3,607	1,504	-	1,504	1,154	1,517	0.9%	99.1%	1,514	-	100.0%	1,517	1,504			32.0%	42.1%	42.0%	42.1%	41.7%				1,517	42.0%
2010 / 2	3,341	666	91	757	1,036	768	1.4%	98.6%	772	-	100.0%	768	757			31.0%	23.0%	23.1%	23.0%	22.7%				768	23.0%
2011 / 1	3,040	1,596	329	1,925	942	1,949	1.2%	98.8%	1,937	-	100.0%	1,949	1,925			31.0%	64.1%	63.7%	64.1%	63.3%				1,936	63.7%
2011 / 2	2,767	1,784	1,334	3,118	858	3,141	0.7%	99.3%	3,125	-	100.0%	3,141	3,118			31.0%	113.5%	112.9%	113.5%	112.7%				3,124	112.9%
2012 / 1	2,602	386	-	386	807	390	1.0%	99.0%	394	-	100.0%	390	386			31.0%	15.0%	15.2%	15.0%	14.8%				394	15.1%
2012 / 2	3,112	443	293	736	965	745	1.3%	98.7%	748	-	100.0%	745	736			31.0%	23.9%	24.0%	23.9%	23.6%				748	24.0%
2013 / 1	3,107	314	-	314	963	321	2.4%	97.6%	337	-	100.0%	321	314			31.0%	10.3%	10.8%	10.3%	10.1%				337	10.8%
2013 / 2	2,979	1,115	2,231	3,346	1,311	3,444	2.9%	97.1%	3,383	-	100.0%	3,444	3,346			44.0%	115.6%	113.6%	115.6%	112.3%				3,383	113.6%
2014 / 1	2,828	534	347	881	1,272	906	2.8%	97.2%	916	-	100.0%	906	881			45.0%	32.0%	32.4%	32.0%	31.2%				916	32.4%
2014 / 2	2,836	570	429	999	1,333	1,078	7.3%	92.7%	1,097	-	100.0%	1,078	999			47.0%	38.0%	38.7%	38.0%	35.2%				1,097	38.7%
2015 / 1	2,866	377	48	424	1,376	480	11.7%	88.3%	585	-	100.0%	480	424			48.0%	16.8%	20.4%	16.8%	14.8%				584	20.4%
2015 / 2	3,127	560	632	1,192	1,532	1,393	14.4%	85.6%	1,413	12.5%	87.5%	1,411	1,192			49.0%	44.6%	45.2%	45.1%	38.1%				1,413	45.2%
2016 / 1	2,972	1,204	358	1,562	1,486	1,962	20.4%	79.6%	1,865	25.0%	75.0%	1,843	1,562			50.0%	66.0%	62.7%	62.0%	52.6%				1,865	62.8%
2016 / 2	2,857	227	340	566	1,429	771	26.6%	73.4%	946	37.5%	62.5%	1,018	566			50.0%	27.0%	33.1%	35.6%	19.8%				946	33.1%
2017 / 1	2,945	345	984	1,329	1,473	1,803	26.3%	73.7%	1,716	50.0%	50.0%	1,638	1,329			50.0%	61.2%	58.3%	55.6%	45.1%				1,716	58.3%
2017 / 2	3,430	340	1,593	1,933	1,715	2,571	24.8%	75.2%	2,359	62.5%	37.5%	2,036	1,933			50.0%	74.9%	68.8%	59.4%	56.4%				2,358	68.8%
2018 / 1	3,720	139	915	1,054	1,823	1,529	31.1%	68.9%	1,621	75.0%	25.0%	1,750	1,054			49.0%	41.1%	43.6%	47.0%	28.3%				1,750	47.0%
2018 / 2	4,300	89	749	838	2,107	1,276	34.3%	65.7%	1,562	87.5%	12.5%	2,003	838			49.0%	29.7%	36.3%	46.6%	19.5%				2,003	46.6%
2019 / 1	4,678	23	738	760	2,246	1,461	47.9%	52.1%	1,837	100.0%	-	-	760			48.0%	31.2%	39.3%	-	-				2,245	48.0%
<b>Total</b>	<b>93,875</b>	<b>30,400</b>	<b>11,819</b>	<b>42,219</b>	<b>27,093</b>	<b>46,095</b>			<b>31,530</b>			<b>45,026</b>	<b>42,219</b>											<b>47,695</b>	

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

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

Facility Association

Comparison of Estimated IBNR by Method

as at June 30, 2019

Coverage: Bodily Injury

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)				Change from Prior Valuation						
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
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	-	-	-	-	-	-	-	Link Ratio Method	-	2,844	-	-	1	Link Ratio Method	1	2,844	-	1	-	(1)	-	-
2009 / 2	(2,141)	(5)	(2)	(5)	-	-	-	Incurred (Zero IBNR)	-	3,407	86.1%	(2,101)	18	7	Link Ratio Method	18	3,425	86.6%	-	(18)	(18)	(0.5%)
2010 / 1	(349)	13	10	13	-	-	-	Link Ratio Method	13	1,517	42.0%	(385)	20	14	Link Ratio Method	20	1,524	42.2%	-	(7)	(7)	(0.2%)
2010 / 2	279	11	15	11	-	-	-	Link Ratio Method	11	768	23.0%	312	11	16	BF Method	16	773	23.1%	-	(5)	(5)	(0.1%)
2011 / 1	(983)	24	11	24	-	-	-	BF Method	11	1,936	63.7%	(1,040)	23	11	BF Method	11	1,963	64.6%	(27)	-	(27)	(0.9%)
2011 / 2	(2,260)	23	6	23	-	-	-	BF Method	6	3,124	112.9%	(2,211)	38	11	BF Method	11	3,107	112.3%	22	(5)	17	0.6%
2012 / 1	420	4	8	4	-	-	-	BF Method	8	394	15.1%	394	7	13	BF Method	13	399	15.3%	-	(5)	(5)	(0.2%)
2012 / 2	229	9	12	9	-	-	-	BF Method	12	748	24.0%	212	19	23	BF Method	23	806	25.9%	(48)	(11)	(59)	(1.9%)
2013 / 1	650	8	23	8	-	-	-	BF Method	23	337	10.8%	618	10	28	BF Method	28	342	11.0%	-	(5)	(5)	(0.2%)
2013 / 2	(2,035)	98	37	98	-	-	-	BF Method	37	3,383	113.6%	(1,994)	111	43	BF Method	43	3,348	112.4%	41	(6)	35	1.2%
2014 / 1	391	25	35	25	-	-	-	BF Method	35	916	32.4%	303	59	73	BF Method	73	986	34.9%	(32)	(38)	(70)	(2.5%)
2014 / 2	334	79	98	79	-	-	-	BF Method	98	1,097	38.7%	337	128	152	BF Method	152	1,148	40.5%	3	(54)	(51)	(1.8%)
2015 / 1	951	56	160	56	-	-	-	BF Method	160	584	20.4%	883	84	214	BF Method	214	649	22.7%	(11)	(54)	(65)	(2.3%)
2015 / 2	340	201	221	218	-	-	-	BF Method	221	1,413	45.2%	386	314	329	BF Method	329	1,506	48.2%	15	(108)	(93)	(3.0%)
2016 / 1	(76)	400	303	281	-	-	-	BF Method	303	1,865	62.8%	(117)	572	386	BF Method	386	1,929	64.9%	19	(83)	(64)	(2.1%)
2016 / 2	862	205	380	451	-	-	-	BF Method	380	946	33.1%	834	254	427	ELR & LR Wtd Method	544	1,139	39.8%	(28)	(164)	(192)	(6.7%)
2017 / 1	143	474	387	309	-	-	-	BF Method	387	1,716	58.3%	198	479	400	ELR & LR Wtd Method	304	1,520	51.6%	113	83	196	6.7%
2017 / 2	(218)	637	425	102	-	-	-	BF Method	425	2,358	68.8%	(208)	871	539	BF Method	539	2,503	72.7%	(30)	(114)	(144)	(3.9%)
2018 / 1	769	475	567	696	-	-	-	ELR & LR Wtd Method	696	1,750	47.0%	882	511	644	ELR & LR Wtd Method	836	1,750	46.8%	140	(140)	-	0.2%
2018 / 2	1,269	438	723	1,165	-	-	-	ELR & LR Wtd Method	1,165	2,003	46.6%	1,313	684	956	ELR & LR Wtd Method	1,313	2,210	51.0%	(59)	(148)	(207)	(4.4%)
2019 / 1	-	-	-	-	-	-	-	-	1,485	2,245	48.0%	2,231	492	1,791	-	958	1,125	49.0%	593	527	1,120	(1.0%)
Total	(1,425)	3,175	3,420	3,567	-	-	-	-	5,476	47,695	-	849	4,705	6,076	-	5,832	47,339	-	712	(356)	356	-
2018 / 2 & Prior	(1,425)	3,175	3,420	3,567	-	-	-	-	3,991	45,450	-	(1,382)	4,213	4,286	-	4,874	46,214	-	119	(883)	(764)	-

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

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

Facility Association

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

Coverage: Property Damage (w DCPD)

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
													=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])					
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	594	819	-	100.0%	819	-	100.0%	819	819			15.0%	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	535	787	-	100.0%	787	-	100.0%	787	787			16.0%	23.5%	23.5%	23.5%	23.5%			787	23.5%
2011 / 1	3,040	593	-	593	486	593	-	100.0%	593	-	100.0%	593	593			16.0%	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	442	454	-	100.0%	454	-	100.0%	454	454			17.0%	17.4%	17.4%	17.4%	17.4%			454	17.4%
2012 / 2	3,112	604	-	604	560	604	-	100.0%	604	-	100.0%	604	604			18.0%	19.4%	19.4%	19.4%	19.4%			604	19.4%
2013 / 1	3,107	482	-	482	559	482	-	100.0%	482	-	100.0%	482	482			18.0%	15.5%	15.5%	15.5%	15.5%			482	15.5%
2013 / 2	2,979	544	-	544	566	544	-	100.0%	544	-	100.0%	544	544			19.0%	18.3%	18.3%	18.3%	18.3%			544	18.3%
2014 / 1	2,828	560	-	560	537	560	-	100.0%	560	-	100.0%	560	560			19.0%	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	602	869	-	100.0%	869	-	100.0%	869	869			21.0%	30.3%	30.3%	30.3%	30.3%			869	30.3%
2015 / 2	3,127	620	-	620	688	620	-	100.0%	620	12.5%	87.5%	629	620			22.0%	19.8%	19.8%	20.1%	19.8%			620	19.8%
2016 / 1	2,972	590	-	590	624	590	-	100.0%	590	25.0%	75.0%	598	590			21.0%	19.8%	19.8%	20.1%	19.8%			590	19.8%
2016 / 2	2,857	671	15	686	629	686	-	100.0%	686	37.5%	62.5%	664	686			22.0%	24.0%	24.0%	23.3%	24.0%			686	24.0%
2017 / 1	2,945	572	8	580	648	575	(0.9%)	100.9%	574	50.0%	50.0%	611	580			22.0%	19.5%	19.5%	20.8%	19.7%			574	19.5%
2017 / 2	3,430	621	8	629	755	625	(0.6%)	100.6%	625	62.5%	37.5%	706	629			22.0%	18.2%	18.2%	20.6%	18.3%			625	18.2%
2018 / 1	3,720	781	31	812	818	805	(0.9%)	100.9%	805	75.0%	25.0%	815	812			22.0%	21.6%	21.6%	21.9%	21.8%			805	21.6%
2018 / 2	4,300	834	28	862	946	858	(0.5%)	100.5%	857	87.5%	12.5%	935	862			22.0%	20.0%	19.9%	21.7%	20.0%			857	19.9%
2019 / 1	4,678	756	280	1,036	982	1,016	(1.9%)	101.9%	1,017	100.0%	-	-	1,036			21.0%	21.7%	21.7%	-	-			1,017	21.7%
<b>Total</b>	<b>93,875</b>	<b>17,664</b>	<b>370</b>	<b>18,034</b>	<b>12,615</b>	<b>17,995</b>			<b>13,375</b>			<b>17,179</b>	<b>18,034</b>										<b>17,993</b>	

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

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

Facility Association

Comparison of Estimated IBNR by Method

as at June 30, 2019

Coverage: Property Damage (w DCPD)

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)				Change from Prior Valuation						
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
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	(226)	-	-	-	-		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	(252)	-	-	-	-		Link Ratio Method	-	787	23.5%	(219)	-	-	Link Ratio Method	-	787	23.5%	-				
2011 / 1	(106)	-	-	-	-		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	(11)	-	-	-	-		Link Ratio Method	-	454	17.4%	15	-	-	Link Ratio Method	-	454	17.4%	-				
2012 / 2	(43)	-	-	-	-		Link Ratio Method	-	604	19.4%	(12)	-	-	Link Ratio Method	-	604	19.4%	-				
2013 / 1	77	-	-	-	-		Link Ratio Method	-	482	15.5%	108	-	-	Link Ratio Method	-	482	15.5%	-				
2013 / 2	22	-	-	-	-		Link Ratio Method	-	544	18.3%	50	-	-	Link Ratio Method	-	546	18.3%	(2)			(2)	
2014 / 1	(23)	-	-	-	-		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	(267)	-	-	-	-		Link Ratio Method	-	869	30.3%	(239)	-	-	Link Ratio Method	-	869	30.3%	-				
2015 / 2	68	-	-	8	-		Link Ratio Method	-	620	19.8%	68	-	-	Link Ratio Method	-	620	19.8%	-				
2016 / 1	34	-	-	9	-		Link Ratio Method	-	590	19.8%	64	0	0	BF Method	-	590	19.8%	-				
2016 / 2	(57)	0	0	(21)	-		BF Method	-	686	24.0%	(29)	(3)	(3)	BF Method	(3)	683	23.9%	-	3		3	0.1%
2017 / 1	68	(5)	(6)	32	-		BF Method	(6)	574	19.5%	107	(4)	(5)	BF Method	(5)	566	19.2%	9	(1)		8	0.3%
2017 / 2	126	(4)	(4)	77	-		BF Method	(4)	625	18.2%	148	(3)	(4)	BF Method	(4)	640	18.6%	(14)	-		(14)	(0.4%)
2018 / 1	7	(7)	(7)	3	-		BF Method	(7)	805	21.6%	(9)	1	1	BF Method	1	834	22.3%	(21)	(8)		(29)	(0.7%)
2018 / 2	84	(4)	(5)	73	-		BF Method	(5)	857	19.9%	124	(2)	(2)	BF Method	(2)	871	20.1%	(11)	(3)		(14)	(0.2%)
2019 / 1	-	-	-	-	-			(19)	1,017	21.7%		495	620	558		(73)	558	24.3%	405	54	459	(2.6%)
Total	(747)	(20)	(22)	181	-			(41)	17,993			168	609	545		(86)	17,582		366	45	411	
2018 / 2 & Prior	(747)	(20)	(22)	181	-			(22)	16,976			(327)	(11)	(12)		(13)	17,024		(39)	(9)	(48)	

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

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

Facility Association Valuation Results  
Amounts in: \$1,000s as at June 30, 2019  
Coverage: Accident Benefits  
RSP: New Brunswick

Life to Date													
Accident Year	Earned Premium \$000s [2] database	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 [3] database	% EP [4] =[3]/[2]	\$000s [5] =[7]-[3]	% EP [6] =[5]/[2]	\$000s [7] database	% EP [8] =[7]/[2]	\$000s [9] database	% EP [10] =[9]/[2]	\$000s [11] =[7]+[9]	% EP [12] =[11]/[2]	\$000s [13] =[5]+[9]	% EP [14] =[13]/[2]
2014 & prior	16,341	8,704	53.3%	79	0.5%	8,783	53.7%	99	0.6%	8,882	54.4%	178	1.1%
2015	1,081	401	37.1%	411	38.0%	812	75.1%	62	5.7%	874	80.9%	473	43.8%
2016	1,009	245	24.3%	52	5.2%	297	29.4%	127	12.6%	424	42.0%	179	17.7%
2017	1,029	200	19.4%	106	10.3%	306	29.7%	236	22.9%	542	52.7%	342	33.2%
2018	1,256	123	9.8%	502	40.0%	625	49.8%	398	31.7%	1,023	81.4%	900	71.7%
2019	747	28	3.7%	376	50.3%	404	54.1%	84	11.2%	488	65.3%	460	61.6%
<b>TOTAL</b>	<b>21,463</b>	<b>9,701</b>	<b>45.2%</b>	<b>1,526</b>	<b>7.1%</b>	<b>11,227</b>	<b>52.3%</b>	<b>1,006</b>	<b>4.7%</b>	<b>12,233</b>	<b>57.0%</b>	<b>2,532</b>	<b>11.8%</b>

2018 & prior	20,716	9,673	46.7%	1,150	5.6%	10,823	52.2%	922	4.5%	11,745	56.7%	2,072	10.0%
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Activity During Quarter vs EP													
Accident Year	Earned Premium (LTD) \$000s [16] database	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 [17] database	% EP [18] =[17]/[16]	\$000s [19] database	% EP [20] =[19]/[16]	\$000s [21] database	% EP [22] =[21]/[16]	\$000s [23] database	% EP [24] =[23]/[16]	\$000s [25] database	% EP [26] =[25]/[16]	\$000s [27] database	% EP [28] =[27]/[16]
2014 & prior	16,341	1	-	(1)	-	-	-	(2)	-	(2)	-	(3)	-
2015	1,081	10	0.9%	(12)	(1.1%)	(2)	(0.2%)	2	0.2%	-	-	(10)	(0.9%)
2016	1,009	16	1.6%	(6)	(0.6%)	10	1.0%	(86)	(8.5%)	(76)	(7.5%)	(92)	(9.1%)
2017	1,029	8	0.8%	(39)	(3.8%)	(31)	(3.0%)	(71)	(6.9%)	(102)	(9.9%)	(110)	(10.7%)
2018	1,256	41	3.3%	58	4.6%	99	7.9%	(139)	(11.1%)	(40)	(3.2%)	(81)	(6.4%)
<b>TOTAL</b>	<b>20,716</b>	<b>76</b>	<b>0.4%</b>	<b>-</b>	<b>-</b>	<b>76</b>	<b>0.4%</b>	<b>(296)</b>	<b>(1.4%)</b>	<b>(220)</b>	<b>(1.1%)</b>	<b>(296)</b>	<b>(1.4%)</b>

Emergence During Quarter									
Accident Year	Beginning IBNR \$000s [30] database	Beginning Unpaid \$000s [31] database	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense		
			\$000s [32] [17]	% Beg Unpaid [33] =[32]/[31]	\$000s [34] [21]	% Beg IBNR [35] =[34]/[30]	\$000s [36] [25]	% Beg Unpaid [37] =[36]/[31]	
2014 & prior	101	181	1	0.6%	-	-	(2)	(1.1%)	
2015	60	483	10	2.1%	(2)	(3.3%)	-	-	
2016	213	271	16	5.9%	10	4.7%	(76)	(28.0%)	
2017	307	452	8	1.8%	(31)	(10.1%)	(102)	(22.6%)	
2018	537	981	41	4.2%	99	18.4%	(40)	(4.1%)	
<b>TOTAL</b>	<b>1,218</b>	<b>2,368</b>	<b>76</b>	<b>3.2%</b>	<b>76</b>	<b>6.2%</b>	<b>(220)</b>	<b>(9.3%)</b>	

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

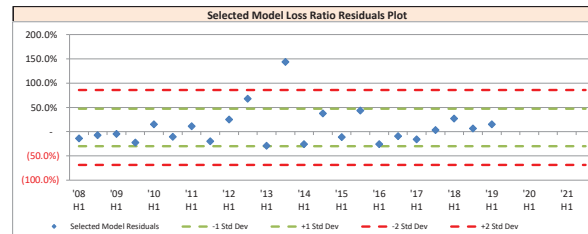
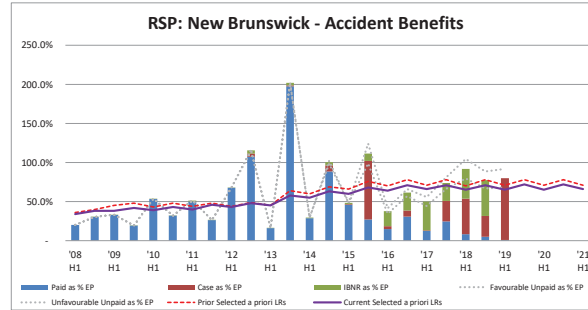
Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt* @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt* @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] = [8]-[9]	Claims Amt* [14]	Ultimate LR [15] = [8]-[12]	Claims Amt* @ curr EP [16] = [2]*[15]
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	-	1,396	64.0%	64.1%	64.1%	64.1%	64.3%	(0.1%)	(1)	(0.3%)	(7)
2008	2,109	532	-	532	1	533	25.3%	25.3%	25.3%	25.3%	25.4%	-	-	(0.1%)	(2)
2009	2,238	587	-	587	2	589	26.3%	26.3%	26.3%	26.4%	26.4%	-	-	(0.1%)	(2)
2010	1,864	807	-	807	8	815	43.7%	43.7%	43.7%	43.8%	43.8%	-	1	(0.1%)	(2)
2011	1,482	575	-	575	10	585	39.5%	39.5%	39.6%	39.7%	39.9%	-	(1)	(0.4%)	(6)
2012	1,400	1,243	31	1,274	36	1,310	93.6%	93.4%	93.5%	94.0%	96.6%	0.2%	3	(3.0%)	(42)
2013	1,295	1,294	8	1,302	20	1,322	102.1%	102.2%	106.8%	107.0%	107.4%	(0.1%)	(1)	(5.3%)	(69)
2014	1,078	629	40	669	22	691	64.1%	64.4%	91.2%	90.3%	90.5%	(0.3%)	(3)	(26.4%)	(285)
2015	1,081	401	411	812	62	874	80.9%	80.9%	80.9%	80.4%	90.2%	-	-	(9.3%)	(101)
2016	1,009	245	52	297	127	424	42.0%	49.5%	49.3%	55.5%	62.2%	(7.5%)	(76)	(20.2%)	(204)
2017	1,029	200	106	306	236	542	52.7%	62.5%	62.6%	80.6%	85.1%	(9.8%)	(102)	(32.4%)	(333)
2018	1,256	123	502	625	398	1,023	81.4%	84.0%	72.2%	78.8%	75.0%	(2.6%)	(40)		
2019	747	28	376	404	84	488	65.3%	80.3%	-	-	-				
<b>TOTAL</b>	<b>21,463</b>	<b>9,701</b>	<b>1,526</b>	<b>11,227</b>	<b>1,006</b>	<b>12,233</b>	<b>57.0%</b>	<b>58.1%</b>	<b>58.7%</b>	<b>60.0%</b>	<b>60.9%</b>		<b>(220)</b>		<b>(1,053)</b>
<b>2018 &amp; prior</b>	<b>20,716</b>	<b>9,673</b>	<b>1,150</b>	<b>10,823</b>	<b>922</b>	<b>11,745</b>	<b>56.7%</b>	<b>57.7%</b>	<b>58.7%</b>	<b>60.0%</b>	<b>60.9%</b>		<b>(220)</b>		<b>(1,053)</b>

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

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



Accident Period	Current Selected	Prior Selected	Change
2008 / 1	34.0%	36.0%	(2.0%)
2008 / 2	38.0%	40.0%	(2.0%)
2009 / 1	38.0%	45.0%	(7.0%)
2009 / 2	42.0%	48.0%	(6.0%)
2010 / 1	39.0%	43.0%	(4.0%)
2010 / 2	43.0%	48.0%	(5.0%)
2011 / 1	40.0%	44.0%	(4.0%)
2011 / 2	46.0%	48.0%	(2.0%)
2012 / 1	43.0%	44.0%	(1.0%)
2012 / 2	48.0%	49.0%	(1.0%)
2013 / 1	45.0%	45.0%	-
2013 / 2	58.0%	64.0%	(6.0%)
2014 / 1	55.0%	60.0%	(5.0%)
2014 / 2	63.0%	69.0%	(6.0%)
2015 / 1	60.0%	66.0%	(6.0%)
2015 / 2	68.0%	76.0%	(8.0%)
2016 / 1	64.0%	70.0%	(6.0%)
2016 / 2	71.0%	78.0%	(7.0%)
2017 / 1	66.0%	71.0%	(5.0%)
2017 / 2	71.0%	78.0%	(7.0%)
2018 / 1	65.0%	70.0%	(5.0%)
2018 / 2	71.0%	78.0%	(7.0%)
2019 / 1	65.0%	71.0%	(6.0%)
2019 / 2	72.0%	78.0%	(6.0%)
2020 / 1	65.0%	71.0%	(6.0%)
2020 / 2	72.0%	78.0%	(6.0%)
2021 / 1	66.0%	71.0%	(5.0%)



Current AHY: 2019 / 1

Accident Period	Mar 31, 2019 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
	val data	val data	val data	val data	=[4]/[1]
2008 / 1	1,047	210	-	210	20.0%
2008 / 2	1,062	323	-	324	30.5%
2009 / 1	1,135	374	-	375	33.0%
2009 / 2	1,103	213	-	214	19.4%
2010 / 1	987	525	-	531	53.8%
2010 / 2	877	281	-	282	32.2%
2011 / 1	779	391	-	401	51.4%
2011 / 2	702	184	-	185	26.3%
2012 / 1	656	444	-	447	68.1%
2012 / 2	744	799	31	860	115.6%
2013 / 1	696	112	-	113	16.2%
2013 / 2	599	1,182	8	1,210	202.0%
2014 / 1	546	156	-	161	29.5%
2014 / 2	532	471	42	533	100.2%
2015 / 1	525	240	5	254	48.4%
2015 / 2	556	151	418	619	111.4%
2016 / 1	515	76	19	195	37.9%
2016 / 2	495	154	38	305	61.6%
2017 / 1	492	61	4	246	50.1%
2017 / 2	538	132	141	398	74.0%
2018 / 1	579	48	263	532	91.8%
2018 / 2	685	34	181	532	77.6%
<b>Total</b>	<b>15,850</b>	<b>6,559</b>	<b>1,150</b>	<b>8,926</b>	<b>56.3%</b>

\*Indemnity & allowed claims expense from FA Valuation Summary

Adjust EP to 2019 / 1 rate level

Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level
[6]	[7]	[8]	[9]
industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]
0.5965	1.0000	1.0000	624
0.6221	1.0000	1.0000	660
0.6367	1.0000	1.0000	723
0.6561	1.0000	1.0000	723
0.6780	1.0000	1.0000	669
0.7048	1.0000	1.0000	618
0.7212	1.0000	1.0000	562
0.7548	1.0000	1.0000	530
0.7798	1.0000	1.0000	511
0.8068	1.0000	1.0000	601
0.8322	1.0000	1.0000	579
0.8719	1.0000	1.0000	522
0.8974	1.0000	1.0000	490
0.9430	1.0000	1.0000	502
0.9858	1.0000	1.0000	518
1.0149	1.0000	1.0000	564
1.0202	1.0000	1.0000	525
1.0174	1.0000	1.0000	503
1.0193	1.0000	1.0000	501
1.0162	1.0000	1.0000	547
1.0103	1.0000	1.0000	585
0.9981	1.0000	1.0000	683
<b>0.8040</b>	<b>1.0000</b>	<b>1.0000</b>	<b>12,740</b>

2018-2 AIX

Adjust Ultimate Claims Amount to 2019 / 1 clms level

Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]
1.1691	1.0000	1.0000	245
1.0961	1.0000	1.0000	354
1.0985	1.0000	1.0000	412
1.0134	1.0000	1.0000	217
1.1245	1.0000	1.0000	598
1.0444	1.0000	1.0000	294
1.1495	1.0000	1.0000	461
1.0579	1.0000	1.0000	196
1.1720	1.0000	1.0000	523
1.0737	1.0000	1.0000	923
1.1860	1.0000	1.0000	134
0.9698	1.0000	1.0000	1,173
1.0537	1.0000	1.0000	170
0.9627	1.0000	1.0000	514
1.0454	1.0000	1.0000	266
0.9542	1.0000	1.0000	591
1.0332	1.0000	1.0000	202
0.9437	1.0000	1.0000	288
1.0225	1.0000	1.0000	252
0.9334	1.0000	1.0000	371
1.0082	1.0000	1.0000	536
0.9223	1.0000	1.0000	490
<b>1.0318</b>	<b>1.0000</b>	<b>1.0000</b>	<b>9,210</b>

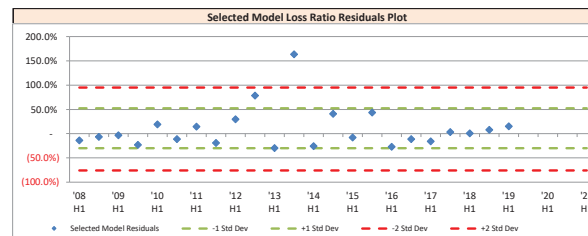
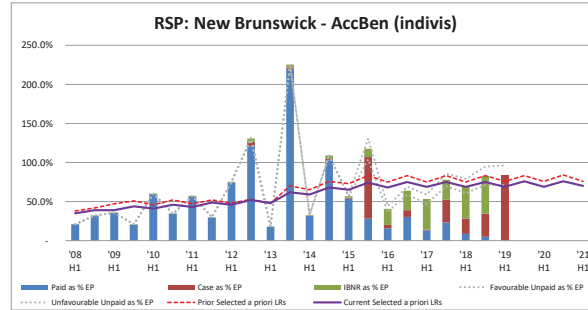
on industry 2018-2 AIX data derived from 2019 / 1 on-levels

On-Level to 2019 / 1 Loss Ratios	Weights
[14]	[15]
39.3%	-
53.6%	-
57.0%	-
30.0%	-
89.4%	-
47.6%	-
82.0%	-
37.0%	-
102.3%	-
153.6%	-
23.1%	1.2%
224.7%	1.3%
34.7%	10.0%
102.4%	10.0%
51.4%	8.5%
104.8%	10.0%
38.5%	10.0%
57.3%	10.0%
50.3%	10.0%
67.8%	10.0%
91.6%	9.0%
71.7%	10.0%
<b>72.3%</b>	<b>100.0%</b>

weighted average: 68.5%  
selected: 65.0%  
current: 71.0%  
prior

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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	35.0%	38.0%	(3.0%)
2008 / 2	39.0%	42.0%	(3.0%)
2009 / 1	39.0%	47.0%	(8.0%)
2009 / 2	44.0%	51.0%	(7.0%)
2010 / 1	41.0%	46.0%	(5.0%)
2010 / 2	46.0%	52.0%	(6.0%)
2011 / 1	43.0%	47.0%	(4.0%)
2011 / 2	49.0%	52.0%	(3.0%)
2012 / 1	46.0%	48.0%	(2.0%)
2012 / 2	52.0%	53.0%	(1.0%)
2013 / 1	48.0%	48.0%	-
2013 / 2	62.0%	70.0%	(8.0%)
2014 / 1	59.0%	65.0%	(6.0%)
2014 / 2	68.0%	76.0%	(8.0%)
2015 / 1	65.0%	73.0%	(8.0%)
2015 / 2	74.0%	83.0%	(9.0%)
2016 / 1	68.0%	75.0%	(7.0%)
2016 / 2	75.0%	83.0%	(8.0%)
2017 / 1	69.0%	75.0%	(6.0%)
2017 / 2	75.0%	83.0%	(8.0%)
2018 / 1	69.0%	75.0%	(6.0%)
2018 / 2	75.0%	83.0%	(8.0%)
2019 / 1	69.0%	76.0%	(7.0%)
2019 / 2	76.0%	83.0%	(7.0%)
2020 / 1	69.0%	76.0%	(7.0%)
2020 / 2	76.0%	84.0%	(8.0%)
2021 / 1	70.0%	76.0%	(6.0%)



Current AHY: 2019 / 1

Accident Period	Mar 31, 2019 valuation result				
	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
	val data	val data	val data	val data	=[4]/[1]
2008 / 1	972	206	-	206	21.1%
2008 / 2	983	314	-	315	32.1%
2009 / 1	1,049	374	-	375	35.8%
2009 / 2	1,017	210	-	211	20.8%
2010 / 1	882	525	-	531	60.3%
2010 / 2	779	268	-	269	34.5%
2011 / 1	690	387	-	397	57.5%
2011 / 2	619	184	-	185	29.9%
2012 / 1	576	431	-	434	75.3%
2012 / 2	655	795	31	856	130.6%
2013 / 1	612	109	-	110	18.0%
2013 / 2	522	1,148	8	1,176	225.3%
2014 / 1	473	151	-	156	32.9%
2014 / 2	454	469	5	494	108.9%
2015 / 1	446	240	5	254	57.0%
2015 / 2	481	136	378	565	117.4%
2016 / 1	461	73	19	187	40.6%
2016 / 2	449	137	38	287	64.0%
2017 / 1	446	59	4	238	53.3%
2017 / 2	484	114	141	377	77.8%
2018 / 1	520	44	103	363	69.7%
2018 / 2	617	30	181	512	82.9%
<b>Total</b>	<b>14,187</b>	<b>6,404</b>	<b>913</b>	<b>8,497</b>	<b>59.9%</b>

\*Indemnity & allowed claims expense from FA Valuation Summary

Adjust EP to 2019 / 1 rate level			
Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level
[6]	[7]	[8]	[9]
	industry avg EP relativity	assumption	assumption
	[6]	[7]	[9]
	[6]	[7]	[9]
2008 / 1	0.5846	1.0000	1.0000
2008 / 2	0.6116	1.0000	1.0000
2009 / 1	0.6271	1.0000	1.0000
2009 / 2	0.6473	1.0000	1.0000
2010 / 1	0.6672	1.0000	1.0000
2010 / 2	0.6951	1.0000	1.0000
2011 / 1	0.7126	1.0000	1.0000
2011 / 2	0.7463	1.0000	1.0000
2012 / 1	0.7729	1.0000	1.0000
2012 / 2	0.8026	1.0000	1.0000
2013 / 1	0.8285	1.0000	1.0000
2013 / 2	0.8683	1.0000	1.0000
2014 / 1	0.8956	1.0000	1.0000
2014 / 2	0.9448	1.0000	1.0000
2015 / 1	0.9906	1.0000	1.0000
2015 / 2	1.0210	1.0000	1.0000
2016 / 1	1.0225	1.0000	1.0000
2016 / 2	1.0166	1.0000	1.0000
2017 / 1	1.0190	1.0000	1.0000
2017 / 2	1.0159	1.0000	1.0000
2018 / 1	1.0101	1.0000	1.0000
2018 / 2	0.9975	1.0000	1.0000
<b>Total</b>	<b>0.7965</b>	<b>1.0000</b>	<b>1.0000</b>

2018-2 AIX

Adjust Ultimate Claims Amount to 2019 / 1 clms level			
Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level
[10]	[11]	[12]	[13]
	trend analysis	assumption	assumption
	[10]	[11]	[12]
	[10]	[11]	[12]
2008 / 1	1.1675	1.0000	1.0000
2008 / 2	1.0922	1.0000	1.0000
2009 / 1	1.0985	1.0000	1.0000
2009 / 2	1.0099	1.0000	1.0000
2010 / 1	1.1245	1.0000	1.0000
2010 / 2	1.0346	1.0000	1.0000
2011 / 1	1.1486	1.0000	1.0000
2011 / 2	1.0579	1.0000	1.0000
2012 / 1	1.1698	1.0000	1.0000
2012 / 2	1.0728	1.0000	1.0000
2013 / 1	1.1844	1.0000	1.0000
2013 / 2	0.9689	1.0000	1.0000
2014 / 1	1.0556	1.0000	1.0000
2014 / 2	0.9598	1.0000	1.0000
2015 / 1	1.0454	1.0000	1.0000
2015 / 2	0.9498	1.0000	1.0000
2016 / 1	1.0346	1.0000	1.0000
2016 / 2	0.9403	1.0000	1.0000
2017 / 1	1.0233	1.0000	1.0000
2017 / 2	0.9297	1.0000	1.0000
2018 / 1	1.0120	1.0000	1.0000
2018 / 2	0.9193	1.0000	1.0000
<b>Total</b>	<b>1.0319</b>	<b>1.0000</b>	<b>1.0000</b>

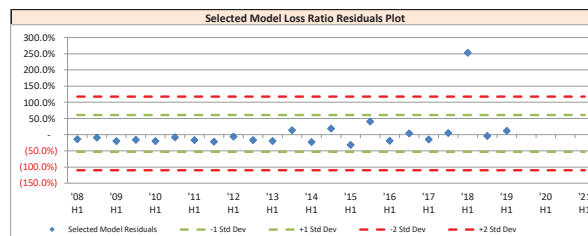
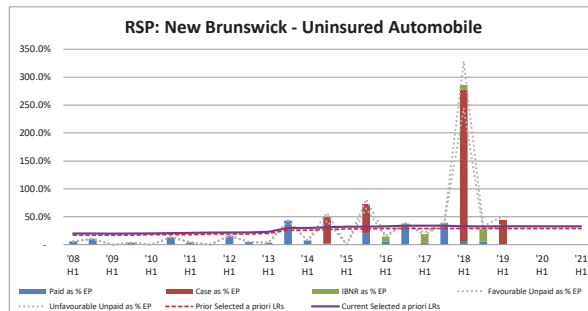
on industry 2018-2 AIX data derived from 2019 / 1 on-levels

On-Level to 2019 / 1 Loss Ratios	Weights
[14]	[15]
	selected
2008 / 1	42.3%
2008 / 2	57.2%
2009 / 1	62.6%
2009 / 2	32.4%
2010 / 1	101.7%
2010 / 2	51.4%
2011 / 1	92.7%
2011 / 2	42.4%
2012 / 1	113.9%
2012 / 2	174.5%
2013 / 1	25.6%
2013 / 2	251.7%
2014 / 1	38.7%
2014 / 2	110.7%
2015 / 1	60.2%
2015 / 2	109.2%
2016 / 1	41.2%
2016 / 2	59.2%
2017 / 1	53.5%
2017 / 2	71.1%
2018 / 1	69.9%
2018 / 2	76.4%
<b>Total</b>	<b>77.6%</b>

weighted average: 69.0%  
selected: 69.0%  
current: 76.0%  
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

Accident Period	Current Selected	Prior Selected	Change
2008 / 1	20.0%	17.0%	3.0%
2008 / 2	20.0%	17.0%	3.0%
2009 / 1	20.0%	17.0%	3.0%
2009 / 2	20.0%	17.0%	3.0%
2010 / 1	20.0%	18.0%	2.0%
2010 / 2	21.0%	18.0%	3.0%
2011 / 1	21.0%	18.0%	3.0%
2011 / 2	22.0%	19.0%	3.0%
2012 / 1	22.0%	19.0%	3.0%
2012 / 2	22.0%	19.0%	3.0%
2013 / 1	23.0%	20.0%	3.0%
2013 / 2	30.0%	26.0%	4.0%
2014 / 1	30.0%	26.0%	4.0%
2014 / 2	31.0%	27.0%	4.0%
2015 / 1	32.0%	28.0%	4.0%
2015 / 2	32.0%	28.0%	4.0%
2016 / 1	33.0%	29.0%	4.0%
2016 / 2	34.0%	29.0%	5.0%
2017 / 1	34.0%	29.0%	5.0%
2017 / 2	34.0%	29.0%	5.0%
2018 / 1	33.0%	29.0%	4.0%
2018 / 2	33.0%	29.0%	4.0%
2019 / 1	33.0%	29.0%	4.0%
2019 / 2	33.0%	29.0%	4.0%
2020 / 1	33.0%	29.0%	4.0%
2020 / 2	33.0%	29.0%	4.0%
2021 / 1	33.0%	29.0%	4.0%



Current AHY: 2019 / 1

Mar 31, 2019 valuation result					
Accident Period	Actual Earned Premium	Paid Claims Amount	Case Reserves	Selected Ultimate Claims Amount*	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]
	val data	val data	val data	val data	=[4]/[1]
2008 / 1	75	4	-	4	5.7%
2008 / 2	79	8	-	8	10.5%
2009 / 1	86	-	-	-	-
2009 / 2	86	3	-	3	3.7%
2010 / 1	105	-	-	-	-
2010 / 2	98	13	-	13	13.4%
2011 / 1	89	4	-	4	4.4%
2011 / 2	83	-	-	-	-
2012 / 1	80	13	-	13	16.1%
2012 / 2	89	4	-	4	4.9%
2013 / 1	84	3	-	3	3.5%
2013 / 2	77	33	-	33	43.4%
2014 / 1	73	6	-	6	7.5%
2014 / 2	78	2	37	39	49.7%
2015 / 1	79	-	-	-	-
2015 / 2	75	15	40	55	72.8%
2016 / 1	54	3	-	8	14.5%
2016 / 2	46	17	-	18	38.1%
2017 / 1	46	2	-	9	18.9%
2017 / 2	54	18	-	21	39.2%
2018 / 1	59	4	160	169	286.3%
2018 / 2	68	4	-	20	29.0%
<b>Total</b>	<b>1,663</b>	<b>155</b>	<b>237</b>	<b>429</b>	<b>25.8%</b>

\*Indemnity & allowed claims expense from FA Valuation Summary

Adjust EP to 2019 / 1 rate level

Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level
[6]	[7]	[8]	[9]
industry avg EP relativity	assumption	assumption	=[1]*[6]*[7]*[8]
0.7514	1.0000	1.0000	56
0.7525	1.0000	1.0000	59
0.7537	1.0000	1.0000	65
0.7596	1.0000	1.0000	65
0.7686	1.0000	1.0000	81
0.7823	1.0000	1.0000	77
0.7880	1.0000	1.0000	70
0.8179	1.0000	1.0000	68
0.8298	1.0000	1.0000	66
0.8377	1.0000	1.0000	75
0.8592	1.0000	1.0000	72
0.8965	1.0000	1.0000	69
0.9091	1.0000	1.0000	66
0.9327	1.0000	1.0000	73
0.9585	1.0000	1.0000	76
0.9759	1.0000	1.0000	73
1.0010	1.0000	1.0000	54
1.0254	1.0000	1.0000	47
1.0221	1.0000	1.0000	47
1.0189	1.0000	1.0000	55
1.0125	1.0000	1.0000	60
1.0031	1.0000	1.0000	68
<b>0.8675</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1,442</b>

2018-2 AIX

Adjust Ultimate Claims Amount to 2019 / 1 clms level

Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 clms level
[10]	[11]	[12]	[13]
trend analysis	assumption	assumption	=[4]*[10]*[11]*[12]
1.2453	1.0000	1.0000	5
1.2453	1.0000	1.0000	10
1.2453	1.0000	1.0000	-
1.2453	1.0000	1.0000	4
1.2453	1.0000	1.0000	-
1.2453	1.0000	1.0000	16
1.2453	1.0000	1.0000	5
1.2453	1.0000	1.0000	-
1.2453	1.0000	1.0000	16
1.2453	1.0000	1.0000	5
1.2453	1.0000	1.0000	4
1.0000	1.0000	1.0000	33
1.0000	1.0000	1.0000	6
1.0000	1.0000	1.0000	39
1.0000	1.0000	1.0000	-
1.0000	1.0000	1.0000	55
1.0000	1.0000	1.0000	8
1.0000	1.0000	1.0000	18
1.0000	1.0000	1.0000	9
1.0000	1.0000	1.0000	21
1.0000	1.0000	1.0000	169
1.0000	1.0000	1.0000	20
<b>1.0303</b>	<b>1.0000</b>	<b>1.0000</b>	<b>443</b>

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

On-Level to 2019 / 1 Loss Ratios

On-Level to 2019 / 1 Loss Ratios	Weights
[14]	[15]
= [13] / [9]	selected
8.9%	-
16.9%	-
-	-
6.2%	-
-	-
20.8%	-
7.1%	-
-	-
24.2%	-
6.7%	-
5.6%	10.0%
47.8%	10.0%
9.1%	10.0%
53.4%	10.0%
-	-
75.3%	10.0%
14.8%	10.0%
38.3%	10.0%
19.1%	10.0%
38.2%	10.0%
281.7%	-
29.4%	10.0%
<b>30.7%</b>	<b>100.0%</b>

weighted average: 33.1%  
 selected: 33.0%  
 current 29.0%  
 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 June 30, 2019

Coverage: Accident Benefits

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
													=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])					=([23]/[1])
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%			1,396	64.0%
2008	2,109	532	-	532		532						532	532				25.3%		25.3%	25.2%			532	25.3%
2009	2,238	587	-	587		589						589	587				26.3%		26.3%	26.2%			589	26.3%
2010	1,864	807	-	807	762	815	3.6%	96.4%	813			815	807			40.9%	43.7%	43.6%	43.7%	43.3%			815	43.7%
2011	1,482	575	-	575	637	584	(3.0%)	103.0%	583			584	575			43.0%	39.4%	39.3%	39.4%	38.8%			585	39.4%
2012	1,400	1,243	31	1,274	643	1,310	3.2%	96.8%	1,289			1,310	1,274			45.9%	93.5%	92.0%	93.5%	91.0%			1,310	93.6%
2013	1,295	1,294	8	1,302	660	1,366	6.3%	93.7%	1,321			1,366	1,302			51.0%	105.4%	102.0%	105.4%	100.5%			1,322	102.0%
2014	1,078	629	40	669	634	701	14.8%	85.2%	691			701	669			58.8%	65.1%	64.1%	65.1%	62.1%			691	64.1%
2015	1,081	401	411	812	695	906	18.3%	81.7%	867			870	812			64.3%	83.8%	80.3%	80.5%	75.1%			874	80.9%
2016	1,009	245	52	297	683	318	3.4%	96.6%	330			426	297			67.7%	31.5%	32.7%	42.2%	29.4%			424	42.0%
2017	1,029	200	105	306	704	363	15.7%	84.3%	416			546	306			68.4%	35.3%	40.5%	53.1%	29.7%			542	52.6%
2018	1,256	123	502	625	858	853	139.7%	(39.7%)	860			871	625			68.3%	67.9%	68.5%	69.3%	49.7%			1,023	81.4%
2019	747	28	376	404	489	368	(10.7%)	110.7%	355			-	404			65.5%	49.3%	47.5%		54.1%			488	65.4%
<b>Total</b>	<b>21,463</b>	<b>9,700</b>	<b>1,526</b>	<b>11,226</b>	<b>6,765</b>	<b>11,743</b>			<b>7,525</b>			<b>11,649</b>	<b>11,226</b>										<b>12,232</b>	

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

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

Facility Association

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

Coverage: Accident Benefits

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	ELR Method*	LR Ratio Method	BF Method*	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
2005			499		499			N/A	-	499	61.3%			499			499	61.3%	-	-	-	-
2006			1,142		1,142			N/A	-	1,142	60.7%			1,142			1,142	60.7%	-	-	-	-
2007			1,396		1,396			N/A	-	1,396	64.0%			1,396			1,397	64.1%	-	(1)	(1)	(0.1%)
2008			533		533			N/A	1	533	25.3%			534			533	25.3%	-	-	-	-
2009			589		589			N/A	2	589	26.3%			590			589	26.3%	-	-	-	-
2010	762	815	813	815	807			N/A	8	815	43.7%	848	814	813			814	43.6%	-	1	1	0.1%
2011	637	584	583	584	575			N/A	10	585	39.4%	678	585	584			586	39.5%	-	(1)	(1)	(0.1%)
2012	643	1,310	1,289	1,310	1,274			N/A	36	1,310	93.6%	656	1,307	1,288			1,307	93.3%	-	3	3	0.3%
2013	660	1,366	1,321	1,366	1,302			N/A	20	1,322	102.0%	696	1,371	1,325			1,323	102.1%	-	(1)	(1)	(0.1%)
2014	634	701	691	701	669			N/A	22	691	64.1%	693	701	694			694	64.4%	-	(3)	(3)	(0.3%)
2015	695	906	867	870	812			N/A	62	874	80.9%	768	920	881			874	80.8%	(2)	2	-	0.1%
2016	683	318	330	426	297			N/A	127	424	42.0%	747	315	339			500	49.5%	10	(86)	(76)	(7.5%)
2017	704	363	416	546	306			N/A	236	542	52.6%	766	402	464			644	62.5%	(32)	(71)	(103)	(9.9%)
2018	858	853	860	871	625			N/A	398	1,023	81.4%	939	655	674			1,063	84.1%	99	(139)	(40)	(2.7%)
2019	489	368	355	-	404			N/A	84	488	65.4%	556	516	520			293	80.1%	112	84	196	(14.7%)
<b>Total</b>	<b>6,765</b>	<b>11,743</b>	<b>7,525</b>	<b>11,649</b>	<b>11,226</b>				<b>1,006</b>	<b>12,232</b>		<b>7,347</b>	<b>11,747</b>	<b>7,581</b>			<b>12,257</b>		<b>187</b>	<b>(212)</b>	<b>(25)</b>	
<b>2018 &amp; Prior</b>	<b>6,276</b>	<b>11,375</b>	<b>7,171</b>	<b>11,649</b>	<b>10,822</b>				<b>922</b>	<b>11,744</b>		<b>6,790</b>	<b>11,231</b>	<b>7,061</b>			<b>11,965</b>		<b>75</b>	<b>(296)</b>	<b>(221)</b>	

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

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

Facility Association

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

Coverage: **AccBen (Indivis)**

RSP: **New Brunswick**

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																				
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	
																=([5]/[1])	=([6]/[1])	=([9]/[1])	=([12]/[1])	=([13]/[1])	=([14]/[1])	=([15]/[1])			
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		683				-	100.0%	683	683										683		
2008 / 1	1,047	206	-	206		206				-	100.0%	206	206										206		
2008 / 2	1,062	314	-	314		314				-	100.0%	314	314										314		
2009 / 1	1,090	374	-	374		374				-	100.0%	374	374										374		
2009 / 2	1,003	210	-	210	442	211	0.5%	99.5%	212	-	100.0%	211	210			44.0%	21.0%	21.1%	21.0%	20.9%			211	21.0%	
2010 / 1	882	525	-	525	362	532	1.3%	98.7%	530	-	100.0%	532	525			41.0%	60.4%	60.1%	60.4%	59.6%			532	60.4%	
2010 / 2	779	268	-	268	358	269	0.4%	99.6%	269	-	100.0%	269	268			46.0%	34.5%	34.6%	34.5%	34.4%			269	34.5%	
2011 / 1	690	387	-	387	297	396	2.3%	97.7%	393	-	100.0%	396	387			43.0%	57.3%	57.0%	57.3%	56.0%			396	57.3%	
2011 / 2	619	184	-	184	303	185	0.5%	99.5%	186	-	100.0%	185	184			49.0%	29.9%	30.0%	29.9%	29.7%			185	29.9%	
2012 / 1	576	431	-	431	265	434	0.7%	99.3%	433	-	100.0%	434	431			46.0%	75.3%	75.1%	75.3%	74.8%			434	75.3%	
2012 / 2	655	795	31	826	340	859	3.8%	96.2%	839	-	100.0%	859	826			52.0%	131.2%	128.1%	131.2%	126.1%			859	131.2%	
2013 / 1	612	109	-	109	294	110	0.9%	99.1%	112	-	100.0%	110	109			48.0%	18.0%	18.2%	18.0%	17.8%			112	18.3%	
2013 / 2	522	1,148	8	1,156	324	1,219	5.2%	94.8%	1,173	-	100.0%	1,219	1,156			62.0%	233.4%	224.6%	233.4%	221.4%			1,173	224.6%	
2014 / 1	473	151	-	151	279	153	1.3%	98.7%	154	-	100.0%	153	151			59.0%	32.3%	32.6%	32.3%	31.9%			155	32.7%	
2014 / 2	454	471	3	474	309	504	6.0%	94.0%	493	-	100.0%	504	474			68.0%	111.0%	108.4%	111.0%	104.4%			492	108.3%	
2015 / 1	446	240	-	240	290	241	0.4%	99.6%	241	-	100.0%	241	240			65.0%	54.1%	54.1%	54.1%	53.9%			241	54.1%	
2015 / 2	481	146	371	517	356	610	15.2%	84.8%	571	12.5%	87.5%	578	517			74.0%	126.9%	118.9%	120.3%	107.6%			578	120.3%	
2016 / 1	461	81	17	97	313	96	(1.0%)	101.0%	94	25.0%	75.0%	150	97			68.0%	20.9%	20.4%	32.7%	21.1%			150	32.6%	
2016 / 2	449	145	36	180	337	201	10.4%	89.6%	215	37.5%	62.5%	252	180			75.0%	44.8%	48.0%	56.1%	40.1%			252	56.2%	
2017 / 1	446	60	9	68	308	81	16.0%	84.0%	118	50.0%	50.0%	195	68			69.0%	18.3%	26.4%	43.6%	15.3%			194	43.6%	
2017 / 2	483	120	97	217	362	258	15.8%	84.2%	275	62.5%	37.5%	323	217			75.0%	53.5%	56.9%	66.9%	45.0%			323	67.0%	
2018 / 1	518	53	90	143	357	176	18.6%	81.4%	210	75.0%	25.0%	312	143			69.0%	34.0%	40.6%	60.3%	27.7%			312	60.3%	
2018 / 2	612	62	177	239	459	364	34.4%	65.6%	397	87.5%	12.5%	447	239			75.0%	59.4%	64.8%	73.1%	39.0%			448	73.1%	
2019 / 1	674	28	367	396	465	349	(13.5%)	113.5%	333	100.0%	-	-	396			69.0%	51.7%	49.4%	-	-			465	69.0%	
<b>Total</b>	<b>19,910</b>	<b>9,341</b>	<b>1,206</b>	<b>10,547</b>	<b>6,820</b>	<b>10,979</b>			<b>7,248</b>			<b>11,101</b>	<b>10,547</b>											<b>11,512</b>	

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

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

Facility Association

Comparison of Estimated IBNR by Method

as at June 30, 2019

Coverage: AccBen (indivis)

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)				Change from Prior Valuation						
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
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		-		-	-		Link Ratio Method	-	683			-	1	Link Ratio Method	1	684		-		(1)	(1)	
2008 / 1		-		-	-		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		1	2	1	-		Link Ratio Method	1	211	21.0%		302	1	2	Link Ratio Method	1	211	21.0%	-			
2010 / 1	(164)	7	5	7	-		Link Ratio Method	7	532	60.4%	(120)	6	5	Link Ratio Method	6	531	60.2%	-	1	1	0.2%	
2010 / 2	90	1	1	1	-		Link Ratio Method	1	269	34.5%	137	1	1	Link Ratio Method	1	269	34.5%	-				
2011 / 1	(90)	9	7	9	-		Link Ratio Method	9	396	57.3%	(62)	10	8	Link Ratio Method	10	397	57.5%	-	(1)	(1)	(0.2%)	
2011 / 2	120	1	2	1	-		Link Ratio Method	1	185	29.9%	138	1	2	Link Ratio Method	1	185	29.9%	-				
2012 / 1	(166)	3	2	3	-		Link Ratio Method	3	434	75.3%	(154)	3	2	Link Ratio Method	3	434	75.3%	-				
2012 / 2	(485)	33	13	33	-		Link Ratio Method	33	859	131.2%	(479)	30	12	Link Ratio Method	30	856	130.7%	-	3	3	0.5%	
2013 / 1	185	1	3	1	-		BF Method	3	112	18.3%	185	1	3	Link Ratio Method	1	110	18.0%	-	2	2	0.3%	
2013 / 2	(832)	63	17	63	-		BF Method	17	1,173	224.6%	(791)	68	20	BF Method	20	1,176	225.2%	-	(3)	(3)	(0.6%)	
2014 / 1	128	2	4	2	-		BF Method	4	155	32.7%	157	2	5	BF Method	5	156	32.9%	-	(1)	(1)	(0.2%)	
2014 / 2	(165)	30	18	30	-		BF Method	18	492	108.3%	(129)	29	20	BF Method	20	494	108.8%	-	(2)	(2)	(0.5%)	
2015 / 1	50	1	1	1	-		BF Method	1	241	54.1%	80	(1)	(2)	ELR & LR Wtd Method	9	254	57.0%	(5)	(8)	(13)	(2.9%)	
2015 / 2	(161)	93	54	61	-		ELR & LR Wtd Method	61	578	120.3%	(115)	107	69	ELR & LR Wtd Method	51	565	117.5%	3	10	13	2.8%	
2016 / 1	216	(1)	(3)	53	-		ELR & LR Wtd Method	53	150	32.6%	253	0	0	ELR & LR Wtd Method	95	187	40.6%	5	(42)	(37)	(8.0%)	
2016 / 2	156	21	35	72	-		ELR & LR Wtd Method	72	252	56.2%	197	27	50	ELR & LR Wtd Method	112	287	64.0%	5	(40)	(35)	(7.8%)	
2017 / 1	239	13	49	126	-		ELR & LR Wtd Method	126	194	43.6%	272	14	60	ELR & LR Wtd Method	175	238	53.2%	6	(49)	(43)	(9.6%)	
2017 / 2	145	41	57	106	-		ELR & LR Wtd Method	106	323	67.0%	147	46	62	ELR & LR Wtd Method	122	377	77.8%	(37)	(16)	(53)	(10.8%)	
2018 / 1	214	33	67	169	-		ELR & LR Wtd Method	169	312	60.3%	244	22	51	ELR & LR Wtd Method	216	363	69.7%	(3)	(47)	(50)	(9.4%)	
2018 / 2	221	125	158	209	-		ELR & LR Wtd Method	209	448	73.1%	300	42	85	ELR & LR Wtd Method	300	512	83.0%	27	(91)	(64)	(9.9%)	
2019 / 1	-	-	-	-	-			69	465	69.0%	257	182	212		-	277	83.9%	119	69	188	(14.9%)	
Total	(69)	479	492	949	-			965	11,512		821	594	666		1,181	11,609		120	(216)	(96)		
2018 / 2 & Prior	(69)	479	492	949	-			896	11,048		564	412	454		1,181	11,332		1	(285)	(284)		

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

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

Facility Association

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

Coverage: Uninsured Automobile

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied 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]
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	20	3	-	100.0%	3	-	100.0%	3	3	-	20.0%	3.2%	3.2%	3.2%	3.2%				3	3.2%
2010 / 1	105	-	-	-	21	-	-	100.0%	-	-	100.0%	-	-	-	20.0%								-	-
2010 / 2	98	13	-	13	21	13	-	100.0%	13	-	100.0%	13	13	-	21.0%	13.4%	13.4%	13.4%	13.4%				13	13.4%
2011 / 1	89	4	-	4	19	4	-	100.0%	4	-	100.0%	4	4	-	21.0%	4.4%	4.4%	4.4%	4.4%				4	4.4%
2011 / 2	83	-	-	-	18	-	-	100.0%	-	-	100.0%	-	-	-	22.0%								-	-
2012 / 1	80	13	-	13	18	13	-	100.0%	13	-	100.0%	13	13	-	22.0%	16.2%	16.2%	16.2%	16.2%				13	16.2%
2012 / 2	89	4	-	4	20	4	-	100.0%	4	-	100.0%	4	4	-	22.0%	4.9%	4.9%	4.9%	4.9%				4	4.9%
2013 / 1	84	3	-	3	19	3	-	100.0%	3	-	100.0%	3	3	-	23.0%	3.5%	3.5%	3.5%	3.5%				3	3.5%
2013 / 2	77	33	-	33	23	33	-	100.0%	33	-	100.0%	33	33	-	30.0%	43.3%	43.3%	43.3%	43.3%				33	43.3%
2014 / 1	73	6	-	6	22	6	-	100.0%	6	-	100.0%	6	6	-	30.0%	7.5%	7.5%	7.5%	7.5%				6	7.5%
2014 / 2	78	2	37	39	24	39	-	100.0%	39	-	100.0%	39	39	-	31.0%	49.9%	49.9%	49.9%	49.9%				39	49.9%
2015 / 1	79	-	-	-	25	-	-	100.0%	-	-	100.0%	-	-	-	32.0%								-	-
2015 / 2	75	15	40	55	24	55	-	100.0%	55	12.5%	87.5%	51	55	-	32.0%	73.3%	73.3%	68.2%	73.3%				55	73.3%
2016 / 1	54	3	-	3	18	3	3.2%	96.8%	3	25.0%	75.0%	7	3	-	33.0%	5.4%	6.3%	12.3%	5.2%				4	7.1%
2016 / 2	46	17	-	17	16	17	4.6%	95.4%	17	37.5%	62.5%	17	17	-	34.0%	37.9%	37.7%	36.4%	36.2%				18	38.4%
2017 / 1	46	2	-	2	16	2	8.3%	91.7%	3	50.0%	50.0%	9	2	-	34.0%	4.0%	6.5%	19.0%	3.7%				3	5.9%
2017 / 2	54	18	-	18	18	21	15.5%	84.5%	21	62.5%	37.5%	20	18	-	34.0%	39.9%	39.0%	36.2%	33.7%				21	39.3%
2018 / 1	59	4	235	239	19	307	22.1%	77.9%	243	75.0%	25.0%	91	239	-	33.0%	522.2%	413.8%	155.3%	406.5%				243	413.3%
2018 / 2	68	4	-	4	22	5	30.0%	70.0%	10	87.5%	12.5%	20	4	-	33.0%	7.9%	15.4%	29.9%	5.5%				20	29.2%
2019 / 1	73	0	8	9	24	19	55.3%	44.7%	22	100.0%	-	9	9	-	33.0%	26.4%	30.0%	-	-				24	32.4%
<b>Total</b>	<b>1,553</b>	<b>359</b>	<b>320</b>	<b>679</b>	<b>407</b>	<b>764</b>			<b>493</b>			<b>548</b>	<b>679</b>										<b>720</b>	

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

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



Facility Association

Comparison of Estimated IBNR by Method

as at June 30, 2019

Coverage: Uninsured Automobile

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)										Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation					
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	
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	17	-	-	-	-	-	-	Link Ratio Method	-	3	3.2%	14	-	-	Link Ratio Method	-	3	3.2%	-	-	-	-	-
2010 / 1	21	-	-	-	-	-	-	Link Ratio Method	-	-	-	19	-	-	Link Ratio Method	-	-	-	-	-	-	-	-
2010 / 2	7	-	-	-	-	-	-	Link Ratio Method	-	13	13.4%	5	-	-	Link Ratio Method	-	13	13.4%	-	-	-	-	-
2011 / 1	15	-	-	-	-	-	-	Link Ratio Method	-	4	4.4%	12	-	-	Link Ratio Method	-	4	4.4%	-	-	-	-	-
2011 / 2	18	-	-	-	-	-	-	Link Ratio Method	-	-	-	16	-	-	Link Ratio Method	-	-	-	-	-	-	-	-
2012 / 1	5	-	-	-	-	-	-	Link Ratio Method	-	13	16.2%	2	-	-	Link Ratio Method	-	13	16.2%	-	-	-	-	-
2012 / 2	15	-	-	-	-	-	-	Link Ratio Method	-	4	4.9%	13	-	-	Link Ratio Method	-	4	4.9%	-	-	-	-	-
2013 / 1	16	-	-	-	-	-	-	Link Ratio Method	-	3	3.5%	14	-	-	Link Ratio Method	-	3	3.5%	-	-	-	-	-
2013 / 2	(10)	-	-	-	-	-	-	Link Ratio Method	-	33	43.3%	(13)	-	-	Link Ratio Method	-	33	43.3%	-	-	-	-	-
2014 / 1	16	-	-	-	-	-	-	Link Ratio Method	-	6	7.5%	14	-	-	Link Ratio Method	-	6	7.5%	-	-	-	-	-
2014 / 2	(15)	-	-	-	-	-	-	Link Ratio Method	-	39	49.9%	(18)	-	-	Link Ratio Method	-	39	49.9%	-	-	-	-	-
2015 / 1	25	-	-	-	-	-	-	Link Ratio Method	-	-	-	22	-	-	Link Ratio Method	-	-	-	-	-	-	-	-
2015 / 2	(31)	-	-	(4)	-	-	-	Link Ratio Method	-	55	73.3%	(34)	1	0	BF Method	-	55	73.3%	-	-	-	-	-
2016 / 1	15	0	1	4	-	-	-	BF Method	1	4	7.1%	13	0	1	ELR & LR Wtd Method	5	8	14.4%	-	(4)	(4)	(7.3%)	
2016 / 2	(1)	1	1	0	-	-	-	BF Method	1	18	38.4%	(3)	1	1	BF Method	1	18	38.3%	-	-	-	0.1%	
2017 / 1	14	0	1	7	-	-	-	BF Method	1	3	5.9%	12	0	2	ELR & LR Wtd Method	7	9	18.9%	-	(6)	(6)	(13.0%)	
2017 / 2	0	3	3	1	-	-	-	BF Method	3	21	39.3%	(2)	5	3	BF Method	3	21	39.1%	-	-	-	0.2%	
2018 / 1	(220)	68	4	(148)	-	-	-	BF Method	4	243	413.3%	(147)	63	5	BF Method	5	169	285.5%	75	(1)	74	127.8%	
2018 / 2	19	2	7	16	-	-	-	ELR & LR Wtd Method	16	20	29.2%	16	2	8	ELR & LR Wtd Method	16	20	29.0%	-	-	-	0.2%	
2019 / 1	-	-	-	-	-	-	-	-	15	24	32.4%	6	42	16	-	-	16	44.7%	(7)	15	8	(12.3%)	
Total	(72)	74	16	(123)	-	-	-	-	41	720	-	(47)	115	35	-	37	648	-	68	4	72	-	
2018 / 2 & Prior	(72)	74	16	(123)	-	-	-	-	26	696	-	(47)	72	19	-	37	632	-	75	(11)	64	-	

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

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

Facility Association      **Valuation Results**  
 Amounts in: \$1,000s      as at June 30, 2019  
**Coverage: Other Coverages**  
**RSP: New Brunswick**

Life to Date													
Accident Year	Earned Premium \$000s [2] <i>database</i>	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 [3] <i>database</i>	% EP [4] = [3]/[2]	\$000s [5] = [7]-[3]	% EP [6] = [5]/[2]	\$000s [7] <i>database</i>	% EP [8] = [7]/[2]	\$000s [9] <i>database</i>	% EP [10] = [9]/[2]	\$000s [11] = [7]+[9]	% EP [12] = [11]/[2]	\$000s [13] = [5]+[9]	% EP [14] = [13]/[2]
2014 & prior	26,823	21,956	81.9%	180	0.7%	22,136	82.5%	7	-	22,143	82.6%	187	0.7%
2015	3,105	2,140	68.9%	-	-	2,140	68.9%	2	0.1%	2,142	69.0%	2	0.1%
2016	3,106	2,234	71.9%	4	0.1%	2,238	72.1%	10	0.3%	2,248	72.4%	14	0.5%
2017	3,268	2,724	83.4%	10	0.3%	2,734	83.7%	15	0.5%	2,749	84.1%	25	0.8%
2018	3,937	3,171	80.5%	77	2.0%	3,248	82.5%	5	0.1%	3,253	82.6%	82	2.1%
2019	2,325	1,565	67.3%	370	15.9%	1,935	83.2%	(10)	(0.4%)	1,925	82.8%	360	15.5%
<b>TOTAL</b>	<b>42,564</b>	<b>33,790</b>	<b>79.4%</b>	<b>641</b>	<b>1.5%</b>	<b>34,431</b>	<b>80.9%</b>	<b>29</b>	<b>0.1%</b>	<b>34,460</b>	<b>81.0%</b>	<b>670</b>	<b>1.6%</b>

2018 & prior	40,239	32,225	80.1%	271	0.7%	32,496	80.8%	39	0.1%	32,535	80.9%	310	0.8%
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Activity During Quarter vs EP													
Accident Year	Earned Premium (LTD) \$000s [16] <i>database</i>	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 [17] <i>database</i>	% EP [18] = [17]/[16]	\$000s [19] <i>database</i>	% EP [20] = [19]/[16]	\$000s [21] <i>database</i>	% EP [22] = [21]/[16]	\$000s [23] <i>database</i>	% EP [24] = [23]/[16]	\$000s [25] <i>database</i>	% EP [26] = [25]/[16]	\$000s [27] <i>database</i>	% EP [28] = [27]/[16]
2014 & prior	26,823	7	-	(9)	-	(2)	-	(4)	-	(6)	-	(13)	-
2015	3,105	-	-	-	-	-	-	(4)	(0.1%)	(4)	(0.1%)	(4)	(0.1%)
2016	3,106	-	-	-	-	-	-	(3)	(0.1%)	(3)	(0.1%)	(3)	(0.1%)
2017	3,268	-	-	(11)	(0.3%)	(11)	(0.3%)	3	0.1%	(8)	(0.2%)	(8)	(0.2%)
2018	3,937	24	0.6%	(66)	(1.7%)	(42)	(1.1%)	(3)	(0.1%)	(45)	(1.1%)	(69)	(1.8%)
<b>TOTAL</b>	<b>40,239</b>	<b>31</b>	<b>0.1%</b>	<b>(86)</b>	<b>(0.2%)</b>	<b>(55)</b>	<b>(0.1%)</b>	<b>(11)</b>	<b>-</b>	<b>(66)</b>	<b>(0.2%)</b>	<b>(97)</b>	<b>(0.2%)</b>

Emergence During Quarter									
Accident Year	Beginning IBNR \$000s [30] <i>database</i>	Beginning Unpaid \$000s [31] <i>database</i>	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense		
			\$000s [32] [17]	% Beg Unpaid [33] = [32]/[31]	\$000s [34] [21]	% Beg IBNR [35] = [34]/[30]	\$000s [36] [25]	% Beg Unpaid [37] = [36]/[31]	
2014 & prior	11	200	7	3.5%	(2)	(18.2%)	(6)	(3.0%)	
2015	6	6	-	-	-	-	(4)	(66.7%)	
2016	13	17	-	-	-	-	(3)	(17.6%)	
2017	12	33	-	-	(11)	(91.7%)	(8)	(24.2%)	
2018	8	151	24	15.9%	(42)	(525.0%)	(45)	(29.8%)	
<b>TOTAL</b>	<b>50</b>	<b>407</b>	<b>31</b>	<b>7.6%</b>	<b>(55)</b>	<b>(110.0%)</b>	<b>(66)</b>	<b>(16.2%)</b>	

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

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt* @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt* @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt* @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
													Ultimate LR [13] = [8]-[9]	Claims Amt* [14]	Ultimate LR [15] = [8]-[12]
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	1,959	180	2,139	7	2,146	76.6%	76.9%	70.6%	70.6%	70.8%	(0.3%)	(6)	5.8%	162
2015	3,105	2,140	-	2,140	2	2,142	69.0%	69.1%	69.1%	69.2%	72.0%	(0.1%)	(4)	(3.0%)	(93)
2016	3,106	2,234	4	2,238	10	2,248	72.4%	72.4%	72.7%	72.8%	77.3%	-	(3)	(4.9%)	(152)
2017	3,268	2,724	10	2,734	15	2,749	84.1%	84.2%	84.0%	84.5%	87.9%	(0.1%)	(8)	(3.8%)	(124)
2018	3,937	3,171	77	3,248	5	3,253	82.6%	83.1%	83.3%	81.8%	79.2%	(0.5%)	(45)		
2019	2,325	1,565	370	1,935	(10)	1,925	82.8%	82.9%	-	-	-				
<b>TOTAL</b>	<b>42,564</b>	<b>33,790</b>	<b>641</b>	<b>34,431</b>	<b>29</b>	<b>34,460</b>	<b>81.0%</b>	<b>81.0%</b>	<b>80.5%</b>	<b>80.4%</b>	<b>81.1%</b>		<b>(66)</b>		<b>(207)</b>
<b>2018 &amp; prior</b>	<b>40,239</b>	<b>32,225</b>	<b>271</b>	<b>32,496</b>	<b>39</b>	<b>32,535</b>	<b>80.9%</b>	<b>80.9%</b>	<b>80.5%</b>	<b>80.4%</b>	<b>81.1%</b>		<b>(66)</b>		<b>(207)</b>

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

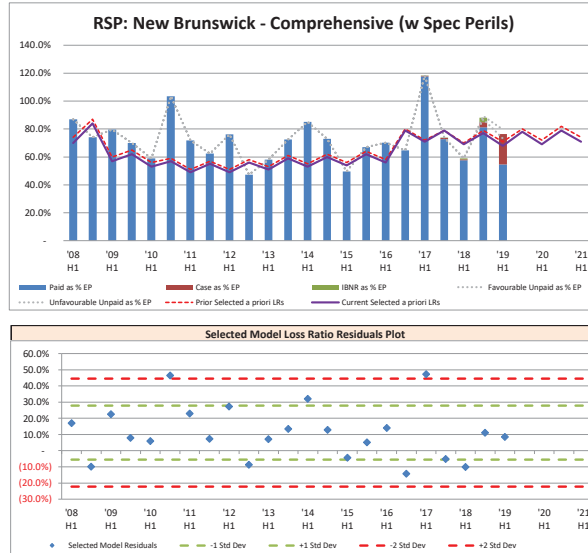
\*\* Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected







Accident Period	Current Selected	Prior Selected	Change
2008 / 1	70.0%	74.0%	(4.0%)
2008 / 2	84.0%	87.0%	(3.0%)
2009 / 1	57.0%	60.0%	(3.0%)
2009 / 2	62.0%	65.0%	(3.0%)
2010 / 1	53.0%	56.0%	(3.0%)
2010 / 2	57.0%	59.0%	(2.0%)
2011 / 1	49.0%	51.0%	(2.0%)
2011 / 2	55.0%	57.0%	(2.0%)
2012 / 1	49.0%	51.0%	(2.0%)
2012 / 2	56.0%	58.0%	(2.0%)
2013 / 1	51.0%	53.0%	(2.0%)
2013 / 2	59.0%	61.0%	(2.0%)
2014 / 1	53.0%	55.0%	(2.0%)
2014 / 2	60.0%	62.0%	(2.0%)
2015 / 1	54.0%	56.0%	(2.0%)
2015 / 2	62.0%	64.0%	(2.0%)
2016 / 1	56.0%	58.0%	(2.0%)
2016 / 2	79.0%	80.0%	(1.0%)
2017 / 1	71.0%	72.0%	(1.0%)
2017 / 2	79.0%	79.0%	-
2018 / 1	69.0%	70.0%	(1.0%)
2018 / 2	77.0%	79.0%	(2.0%)
2019 / 1	68.0%	71.0%	(3.0%)
2019 / 2	78.0%	80.0%	(2.0%)
2020 / 1	69.0%	72.0%	(3.0%)
2020 / 2	79.0%	82.0%	(3.0%)
2021 / 1	71.0%	74.0%	(3.0%)



Current AHY: 2019 / 1

Accident Period	Mar 31, 2019 valuation result					Adjust EP to 2019 / 1 rate level				Adjust Ultimate Claims Amount to 2019 / 1 cims level				On-Level to 2019 / 1 Loss Ratios	Weights
	Actual Earned Premium	Paid Claims	Case Reserves	Selected Ultimate Amount*	Selected Ultimate Loss Ratio	Rate Change	Drift (RG, class, etc.)	Other	EP @ 2019 / 1 rate level	Loss Cost Trend Factor	Reform Adj Factor	Other Factor	Ult. Clms Amt @ 2019 / 1 cims level		
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]		
	val data	val data	val data	val data	=[4]/[1]	industry avg EP relativity	assumption	assumption	=([1]*[6]*[7])/[8]	trend analysis	assumption	assumption	=([4]*[10]*[11])/[12]	=([13]/[9])	selected
2008 / 1	426	371	-	371	87.0%	1.6897	1.0000	1.0000	720	1.6403	1.0000	1.0000	608	84.4%	-
2008 / 2	459	340	-	340	74.1%	1.6249	1.0000	1.0000	746	1.3225	1.0000	1.0000	450	60.3%	-
2009 / 1	520	414	-	414	79.6%	1.5585	1.0000	1.0000	810	1.8480	1.0000	1.0000	765	94.4%	-
2009 / 2	552	386	-	386	69.9%	1.4633	1.0000	1.0000	808	1.5976	1.0000	1.0000	617	76.4%	-
2010 / 1	434	256	-	256	58.9%	1.3868	1.0000	1.0000	602	1.7743	1.0000	1.0000	454	75.4%	-
2010 / 2	444	459	-	459	103.5%	1.2879	1.0000	1.0000	572	1.5341	1.0000	1.0000	705	123.3%	-
2011 / 1	427	307	-	307	71.9%	1.2315	1.0000	1.0000	526	1.7048	1.0000	1.0000	524	99.6%	-
2011 / 2	395	246	-	246	62.3%	1.1981	1.0000	1.0000	473	1.4743	1.0000	1.0000	363	76.7%	-
2012 / 1	395	301	-	301	76.2%	1.1719	1.0000	1.0000	463	1.6376	1.0000	1.0000	493	106.5%	-
2012 / 2	478	226	-	226	47.3%	1.1720	1.0000	1.0000	560	1.4158	1.0000	1.0000	320	57.1%	-
2013 / 1	457	265	-	265	58.0%	1.1750	1.0000	1.0000	537	1.5728	1.0000	1.0000	417	77.7%	-
2013 / 2	451	327	-	327	72.4%	1.1778	1.0000	1.0000	531	1.3600	1.0000	1.0000	444	83.6%	-
2014 / 1	437	371	-	371	85.0%	1.1672	1.0000	1.0000	510	1.5112	1.0000	1.0000	561	110.0%	-
2014 / 2	434	316	-	316	72.9%	1.1526	1.0000	1.0000	500	1.3064	1.0000	1.0000	413	82.6%	-
2015 / 1	451	224	-	224	49.6%	1.1442	1.0000	1.0000	516	1.4512	1.0000	1.0000	324	62.8%	14.3%
2015 / 2	500	336	-	336	67.1%	1.1469	1.0000	1.0000	573	1.2549	1.0000	1.0000	421	73.5%	14.3%
2016 / 1	466	327	-	327	70.1%	1.1448	1.0000	1.0000	533	1.3939	1.0000	1.0000	455	85.4%	14.3%
2016 / 2	428	277	-	277	64.7%	1.1393	1.0000	1.0000	488	0.9762	1.0000	1.0000	270	55.3%	14.3%
2017 / 1	437	514	2	517	118.3%	1.1238	1.0000	1.0000	491	1.0839	1.0000	1.0000	560	114.1%	-
2017 / 2	470	342	5	347	73.9%	1.0901	1.0000	1.0000	512	0.9373	1.0000	1.0000	325	63.5%	14.3%
2018 / 1	498	286	4	293	58.9%	1.0573	1.0000	1.0000	527	1.0412	1.0000	1.0000	305	57.9%	14.3%
2018 / 2	593	481	22	522	88.1%	1.2027	1.0000	1.0000	605	0.9005	1.0000	1.0000	470	77.7%	14.3%
<b>Total</b>	<b>10,152</b>	<b>7,371</b>	<b>32</b>	<b>7,427</b>	<b>73.2%</b>	<b>1.2415</b>	<b>1.0000</b>	<b>1.0000</b>	<b>12,603</b>	<b>1.3820</b>	<b>1.0000</b>	<b>1.0000</b>	<b>10,264</b>	<b>81.4%</b>	<b>100.0%</b>

\*indemnity & allowed claims expense from FA Valuation Summary

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

**weighted average:** selected: 68.0%, current: 71.0%, prior: 68.0%

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

Facility Association

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

Coverage: **Other Coverages**

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
													=([9]/[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	1,952	2,349	-	100.0%	2,349			2,349	2,349				63.2%	76.1%	76.1%	76.1%	76.1%		2,349	76.1%
2011	2,721	1,988	-	1,988	1,658	1,988	-	100.0%	1,988			1,988	1,988				60.9%	73.1%	73.1%	73.1%	73.1%		1,988	73.1%
2012	2,938	1,891	0	1,891	1,817	1,891	-	100.0%	1,891			1,891	1,891				61.9%	64.4%	64.4%	64.4%	64.4%		1,891	64.4%
2013	3,022	2,041	-	2,041	1,955	2,041	-	100.0%	2,041			2,041	2,041				64.7%	67.6%	67.6%	67.6%	67.6%		2,041	67.6%
2014	2,800	1,959	180	2,139	1,898	2,146	2.7%	97.3%	2,139			2,146	2,139				67.8%	76.6%	76.4%	76.6%	76.4%		2,146	76.6%
2015	3,105	2,140	-	2,140	2,211	2,140	1.8%	98.2%	2,142			2,149	2,140				71.2%	68.9%	69.0%	69.2%	68.9%		2,142	69.0%
2016	3,106	2,234	4	2,238	2,339	2,238	2.4%	97.6%	2,241			2,259	2,238				75.3%	72.1%	72.1%	72.7%	72.1%		2,248	72.4%
2017	3,268	2,724	10	2,734	2,554	2,735	(3.7%)	103.7%	2,742			2,633	2,734				78.1%	83.7%	83.9%	80.6%	83.6%		2,749	84.1%
2018	3,937	3,171	77	3,248	3,092	3,225	(13.4%)	113.4%	3,243			3,116	3,248				78.5%	81.9%	82.4%	79.1%	82.5%		3,253	82.6%
2019	2,325	1,565	370	1,935	1,738	1,898	(4.6%)	104.6%	1,905			-	1,935				74.7%	81.6%	82.0%		83.2%		1,925	82.8%
<b>Total</b>	<b>42,564</b>	<b>33,791</b>	<b>640</b>	<b>34,431</b>	<b>21,212</b>	<b>34,381</b>			<b>22,681</b>			<b>32,300</b>	<b>34,431</b>										<b>34,460</b>	

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

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



Facility Association

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

Coverage: Other Coverages

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)							Change from Prior Valuation			
	ELR Method*	Link Ratio Method	BF Method*	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	ELR Method*	LR Ratio Method	BF Method*	Selected IBNR Method**	Selected IBNR	Selected Ultimate	Selected Ultimate LR	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
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	1,952	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	1,658	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	1,817	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	1,955	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	1,898	2,146	2,139	2,146	2,139		N/A	7	2,146	76.6%	1,897	2,152	2,142	N/A	11	2,152	76.8%	(2)	(4)	(6)	(0.2%)	
2015	2,211	2,140	2,142	2,149	2,140		N/A	2	2,142	69.0%	2,210	2,140	2,143	N/A	6	2,146	69.1%	-	(4)	(4)	(0.1%)	
2016	2,339	2,238	2,241	2,259	2,238		N/A	10	2,248	72.4%	2,333	2,238	2,243	N/A	13	2,251	72.4%	1	(3)	(2)	-	
2017	2,554	2,735	2,742	2,633	2,734		N/A	15	2,749	84.1%	2,541	2,742	2,750	N/A	12	2,757	84.2%	(12)	3	(9)	(0.1%)	
2018	3,092	3,225	3,243	3,116	3,248		N/A	5	3,253	82.6%	3,092	3,266	3,286	N/A	8	3,298	83.1%	(42)	(3)	(45)	(0.5%)	
2019	1,738	1,898	1,905	-	1,935		N/A	(10)	1,925	82.8%	1,834	2,121	1,972	N/A	(136)	943	82.9%	856	126	982	(0.1%)	
<b>Total</b>	<b>21,212</b>	<b>34,381</b>	<b>22,681</b>	<b>32,300</b>	<b>34,431</b>			<b>29</b>	<b>34,460</b>		<b>21,229</b>	<b>34,657</b>	<b>22,806</b>		<b>(86)</b>	<b>33,545</b>		<b>801</b>	<b>115</b>	<b>916</b>		
<b>2018 &amp; Prior</b>	<b>19,474</b>	<b>32,483</b>	<b>20,776</b>	<b>32,300</b>	<b>32,497</b>			<b>39</b>	<b>32,536</b>		<b>19,396</b>	<b>32,536</b>	<b>20,834</b>		<b>50</b>	<b>32,602</b>		<b>(55)</b>	<b>(11)</b>	<b>(66)</b>		

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

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

Facility Association

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

Coverage: Underinsured Motorist

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																				
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR*	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR*	ELR Method (no trend change) Ult LR*	User Defined 2 Ult LR*	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*	
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	
2005 / 1	(0)	-	-	-	-	-	-	-	-	-	100.0%	-	-	-	-	=(5)/(1)	=(6)/(1)	=(9)/(1)	=(12)/(1)	=(13)/(1)	=(14)/(1)	=(15)/(1)	-	-	
2005 / 2	(0)	-	-	-	-	-	-	-	-	-	100.0%	-	-	-	-	20.0%	-	-	-	-	-	-	-	-	
2006 / 1	(0)	-	-	-	-	-	-	-	-	-	100.0%	-	-	-	-	20.0%	-	-	-	-	-	-	-	-	
2006 / 2	(0)	-	-	-	-	-	-	-	-	-	100.0%	-	-	-	-	20.0%	-	-	-	-	-	-	-	-	
2007 / 1	(0)	-	-	-	-	-	-	-	-	-	100.0%	-	-	-	-	20.0%	-	-	-	-	-	-	-	-	
2007 / 2	(0)	-	-	-	-	-	-	-	-	-	100.0%	-	-	-	-	20.0%	-	-	-	-	-	-	-	-	
2008 / 1	(0)	-	-	-	-	-	-	-	-	-	100.0%	-	-	-	-	20.0%	-	-	-	-	-	-	-	-	
2008 / 2	(0)	-	-	-	-	-	-	-	-	-	100.0%	-	-	-	-	20.0%	-	-	-	-	-	-	-	-	
2009 / 1	32	-	-	-	-	-	-	-	-	-	100.0%	-	-	-	-	20.0%	-	-	-	-	-	-	-	-	
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	-	-	100.0%	-	-	100.0%	-	-	-	-	20.0%	-	-	-	-	-	-	-	-	
2014 / 2	71	11	180	191	14	198	3.7%	96.3%	192	-	100.0%	198	191	-	-	20.0%	280.1%	270.5%	280.1%	269.8%	-	-	198	279.7%	
2015 / 1	73	-	-	-	15	-	2.5%	97.5%	0	-	100.0%	-	-	-	-	20.0%	-	-	-	-	-	-	-	-	
2015 / 2	79	-	-	-	16	-	5.7%	94.3%	1	12.5%	87.5%	2	-	-	-	20.0%	-	1.1%	2.5%	-	-	-	2	2.5%	
2016 / 1	77	-	-	-	15	-	6.3%	93.7%	1	25.0%	75.0%	4	-	-	-	20.0%	-	1.3%	5.0%	-	-	-	4	5.2%	
2016 / 2	74	-	-	-	15	-	9.5%	90.5%	1	37.5%	62.5%	6	-	-	-	20.0%	-	1.9%	7.5%	-	-	-	6	8.1%	
2017 / 1	71	-	-	-	14	-	22.2%	77.8%	3	50.0%	50.0%	7	-	-	-	20.0%	-	4.4%	10.0%	-	-	-	7	9.8%	
2017 / 2	75	4	-	4	15	5	32.5%	67.5%	8	62.5%	37.5%	11	4	-	-	20.0%	6.9%	11.2%	15.1%	4.7%	-	-	12	15.4%	
2018 / 1	76	1	-	1	15	1	45.8%	54.2%	8	75.0%	25.0%	12	1	-	-	20.0%	1.3%	9.8%	15.3%	0.7%	-	-	12	15.1%	
2018 / 2	87	-	-	-	17	-	58.3%	41.7%	10	87.5%	12.5%	15	-	-	-	20.0%	-	11.7%	17.5%	-	-	-	15	17.2%	
2019 / 1	95	-	-	-	19	-	-	100.0%	-	100.0%	-	-	-	-	-	20.0%	-	-	-	-	-	-	19	19.9%	
<b>Total</b>	<b>1,590</b>	<b>15</b>	<b>180</b>	<b>195</b>	<b>312</b>	<b>204</b>			<b>224</b>			<b>255</b>	<b>195</b>											<b>274</b>	

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

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

Facility Association

Comparison of Estimated IBNR by Method  
 as at June 30, 2019  
 Coverage: Underinsured Motorist  
 RSP: New Brunswick  
 Amounts in: \$1,000s

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)				Change from Prior Valuation						
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
2005 / 1	-	-	-	-	-	-	-	Link Ratio Method	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 / 2	-	-	-	-	-	-	-	Link Ratio Method	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 1	-	-	-	-	-	-	-	Link Ratio Method	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2006 / 2	-	-	-	-	-	-	-	Link Ratio Method	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 1	-	-	-	-	-	-	-	Link Ratio Method	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 / 2	-	-	-	-	-	-	-	Link Ratio Method	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 1	-	-	-	-	-	-	-	Link Ratio Method	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2008 / 2	-	-	-	-	-	-	-	Link Ratio Method	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 1	-	-	-	-	-	-	-	Link Ratio Method	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 / 2	17	-	-	-	-	-	-	Link Ratio Method	-	-	-	17	-	-	-	-	-	-	-	-	-	-
2010 / 1	18	-	-	-	-	-	-	Link Ratio Method	-	-	-	18	-	-	-	-	-	-	-	-	-	-
2010 / 2	16	-	-	-	-	-	-	Link Ratio Method	-	-	-	16	-	-	-	-	-	-	-	-	-	-
2011 / 1	14	-	-	-	-	-	-	Link Ratio Method	-	-	-	14	-	-	-	-	-	-	-	-	-	-
2011 / 2	14	-	-	-	-	-	-	Link Ratio Method	-	-	-	14	-	-	-	-	-	-	-	-	-	-
2012 / 1	14	-	-	-	-	-	-	Link Ratio Method	-	-	-	14	-	-	-	-	-	-	-	-	-	-
2012 / 2	17	-	-	-	-	-	-	Link Ratio Method	-	-	-	17	-	-	-	-	-	-	-	-	-	-
2013 / 1	17	-	-	-	-	-	-	Link Ratio Method	-	-	-	17	-	-	-	-	-	-	-	-	-	-
2013 / 2	15	-	-	-	-	-	-	Link Ratio Method	-	-	-	15	-	-	-	-	-	-	-	-	-	-
2014 / 1	14	-	-	-	-	-	-	Link Ratio Method	-	-	-	14	-	-	-	-	-	-	-	-	-	-
2014 / 2	(177)	7	1	7	-	-	-	Link Ratio Method	7	198	279.7%	(176)	11	1	Link Ratio Method	11	201	283.8%	1	(4)	(3)	(4.1%)
2015 / 1	15	-	0	-	-	-	-	Link Ratio Method	-	-	-	15	-	1	ELR & LR Wtd Method	2	2	2.8%	-	(2)	(2)	(2.8%)
2015 / 2	16	-	1	2	-	-	-	ELR & LR Wtd Method	2	2	2.5%	16	-	2	ELR & LR Wtd Method	4	4	5.1%	-	(2)	(2)	(2.6%)
2016 / 1	15	-	1	4	-	-	-	ELR & LR Wtd Method	4	4	5.2%	15	-	2	ELR & LR Wtd Method	6	6	7.8%	-	(2)	(2)	(2.6%)
2016 / 2	15	-	1	6	-	-	-	ELR & LR Wtd Method	6	6	8.1%	15	-	3	ELR & LR Wtd Method	7	7	9.5%	-	(1)	(1)	(1.4%)
2017 / 1	14	-	3	7	-	-	-	ELR & LR Wtd Method	7	7	9.8%	14	-	4	ELR & LR Wtd Method	9	9	12.6%	-	(2)	(2)	(2.8%)
2017 / 2	11	2	5	8	-	-	-	ELR & LR Wtd Method	8	12	15.4%	11	2	6	ELR & LR Wtd Method	9	13	16.7%	-	(1)	(1)	(1.3%)
2018 / 1	15	0	7	11	-	-	-	ELR & LR Wtd Method	11	12	15.1%	15	1	8	ELR & LR Wtd Method	13	14	17.5%	-	(2)	(2)	(2.4%)
2018 / 2	17	-	10	15	-	-	-	ELR & LR Wtd Method	15	15	17.2%	18	-	12	ELR & LR Wtd Method	18	18	20.4%	-	(3)	(3)	(3.2%)
2019 / 1	-	-	-	-	-	-	-	Link Ratio Method	-	-	-	20	-	-	-	9	9	19.1%	-	10	10	0.8%
Total	98	9	29	60	-	-	-	-	79	274	-	119	14	40	-	88	282	-	1	(9)	(8)	
2018 / 2 & Prior	98	9	29	60	-	-	-	-	60	255	-	99	14	40	-	79	273	-	1	(19)	(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 June 30, 2019

Coverage: Collision (w All Perils)

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied 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])		
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	904	1,040	-	100.0%	1,040	-	100.0%	1,040	1,040			76.0%	87.5%	87.5%	87.5%	87.5%			1,040	87.5%
2010 / 1	1,061	784	-	784	732	784	-	100.0%	784	-	100.0%	784	784			69.0%	73.9%	73.9%	73.9%	73.9%			784	73.9%
2010 / 2	976	850	-	850	703	850	-	100.0%	850	-	100.0%	850	850			72.0%	87.1%	87.1%	87.1%	87.1%			850	87.1%
2011 / 1	910	705	-	705	601	705	-	100.0%	705	-	100.0%	705	705			66.0%	77.4%	77.4%	77.4%	77.4%			705	77.4%
2011 / 2	848	730	-	730	602	730	-	100.0%	730	-	100.0%	730	730			71.0%	86.0%	86.0%	86.0%	86.0%			730	86.0%
2012 / 1	849	576	0	576	560	576	-	100.0%	576	-	100.0%	576	576			66.0%	67.9%	67.9%	67.9%	67.9%			576	67.9%
2012 / 2	1,062	788	-	788	765	788	-	100.0%	788	-	100.0%	788	788			72.0%	74.2%	74.2%	74.2%	74.2%			788	74.2%
2013 / 1	1,026	707	-	707	708	707	-	100.0%	707	-	100.0%	707	707			69.0%	68.9%	68.9%	68.9%	68.9%			707	68.9%
2013 / 2	929	743	-	743	715	743	-	100.0%	743	-	100.0%	743	743			77.0%	79.9%	79.9%	79.9%	79.9%			743	79.9%
2014 / 1	890	652	-	652	650	652	-	100.0%	652	-	100.0%	652	652			73.0%	73.2%	73.2%	73.2%	73.2%			652	73.2%
2014 / 2	899	608	-	608	728	608	-	100.0%	608	-	100.0%	608	608			81.0%	67.7%	67.7%	67.7%	67.7%			608	67.7%
2015 / 1	945	757	-	757	728	757	-	100.0%	757	-	100.0%	757	757			77.0%	80.1%	80.1%	80.1%	80.1%			757	80.1%
2015 / 2	1,058	825	-	825	899	825	-	100.0%	825	12.5%	87.5%	834	825			85.0%	78.0%	78.0%	78.9%	78.0%			825	78.0%
2016 / 1	1,043	642	4	646	834	646	-	100.0%	646	25.0%	75.0%	693	646			80.0%	61.9%	61.9%	66.4%	61.9%			646	61.9%
2016 / 2	1,018	988	-	988	876	988	-	100.0%	988	37.5%	62.5%	946	988			86.0%	97.1%	97.1%	92.9%	97.1%			988	97.1%
2017 / 1	1,041	733	0	733	833	733	-	100.0%	733	50.0%	50.0%	783	733			80.0%	70.4%	70.4%	75.2%	70.4%			733	70.4%
2017 / 2	1,176	1,137	8	1,145	1,011	1,143	(0.2%)	100.2%	1,143	62.5%	37.5%	1,061	1,145			86.0%	97.3%	97.3%	90.2%	97.4%			1,143	97.2%
2018 / 1	1,262	1,138	21	1,159	1,022	1,149	(0.9%)	100.9%	1,150	75.0%	25.0%	1,054	1,159			81.0%	91.1%	91.2%	83.5%	91.9%			1,150	91.2%
2018 / 2	1,428	1,258	51	1,309	1,242	1,293	(1.2%)	101.2%	1,294	87.5%	12.5%	1,249	1,309			87.0%	90.6%	90.6%	87.4%	91.7%			1,294	90.6%
2019 / 1	1,558	1,194	306	1,500	1,262	1,440	(4.2%)	104.2%	1,448	100.0%	-	-	1,500			81.0%	92.5%	92.9%	-	-			1,448	93.0%
<b>Total</b>	<b>31,545</b>	<b>24,967</b>	<b>389</b>	<b>25,355</b>	<b>16,374</b>	<b>25,268</b>			<b>17,166</b>			<b>23,669</b>	<b>25,355</b>										<b>25,277</b>	

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

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

Facility Association

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

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)				Change from Prior Valuation						
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]
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	(136)	-	-	-	-			Link Ratio Method	-	1,040	87.5%	(160)	-	Link Ratio Method	-	1,040	87.5%	-	-	-	-	-
2010 / 1	(52)	-	-	-	-			Link Ratio Method	-	784	73.9%	(73)	-	Link Ratio Method	-	784	73.9%	-	-	-	-	-
2010 / 2	(147)	-	-	-	-			Link Ratio Method	-	850	87.1%	(167)	-	Link Ratio Method	-	850	87.1%	-	-	-	-	-
2011 / 1	(104)	-	-	-	-			Link Ratio Method	-	705	77.4%	(122)	-	Link Ratio Method	-	705	77.4%	-	-	-	-	-
2011 / 2	(128)	-	-	-	-			Link Ratio Method	-	730	86.0%	(144)	-	Link Ratio Method	-	730	86.0%	-	-	-	-	-
2012 / 1	(16)	-	-	-	-			Link Ratio Method	-	576	67.9%	(33)	-	Link Ratio Method	-	576	67.9%	-	-	-	-	-
2012 / 2	(23)	-	-	-	-			Link Ratio Method	-	788	74.2%	(34)	-	Link Ratio Method	-	788	74.2%	-	-	-	-	-
2013 / 1	1	-	-	-	-			Link Ratio Method	-	707	68.9%	(20)	-	Link Ratio Method	-	707	68.9%	-	-	-	-	-
2013 / 2	(27)	-	-	-	-			Link Ratio Method	-	743	79.9%	(36)	-	Link Ratio Method	-	743	79.9%	-	-	-	-	-
2014 / 1	(2)	-	-	-	-			Link Ratio Method	-	652	73.2%	(14)	-	Link Ratio Method	-	655	73.6%	(3)	-	(3)	(0.4%)	-
2014 / 2	119	-	-	-	-			Link Ratio Method	-	608	67.7%	110	-	Link Ratio Method	-	608	67.7%	-	-	-	-	-
2015 / 1	(29)	-	-	-	-			Link Ratio Method	-	757	80.1%	(39)	-	Link Ratio Method	-	757	80.1%	-	-	-	-	-
2015 / 2	74	-	-	9	-			Link Ratio Method	-	825	78.0%	64	-	Link Ratio Method	-	825	78.0%	-	-	-	-	-
2016 / 1	189	-	-	47	-			Link Ratio Method	-	646	61.9%	178	-	Link Ratio Method	-	646	61.9%	-	-	-	-	-
2016 / 2	(113)	-	-	(42)	-			Link Ratio Method	-	988	97.1%	(122)	-	Link Ratio Method	-	988	97.0%	-	-	-	-	0.1%
2017 / 1	100	-	-	50	-			Link Ratio Method	-	733	70.4%	94	(1)	(2)	BF Method	(2)	728	69.8%	3	2	5	0.6%
2017 / 2	(134)	(2)	(2)	(85)	-			BF Method	(2)	1,143	97.2%	(147)	(7)	(6)	BF Method	(6)	1,144	97.0%	(5)	4	(1)	0.2%
2018 / 1	(137)	(10)	(9)	(105)	-			BF Method	(9)	1,150	91.2%	(160)	(12)	(10)	BF Method	(10)	1,153	90.8%	(4)	1	(3)	0.4%
2018 / 2	(67)	(16)	(15)	(60)	-			BF Method	(15)	1,294	90.6%	(94)	(37)	(35)	BF Method	(35)	1,298	90.1%	(24)	20	(4)	0.5%
2019 / 1	-	-	-	-	-			Link Ratio Method	(52)	1,448	93.0%	491	758	631	BF Method	(145)	686	89.6%	669	93	762	3.4%
Total	(631)	(28)	(26)	(186)	-				(78)	25,277		(428)	701	578		(198)	24,521		636	120	756	
2018 / 2 & Prior	(631)	(28)	(26)	(186)	-				(26)	23,829		(919)	(57)	(53)		(53)	23,835		(33)	27	(6)	

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

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

Facility Association

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

Coverage: Comprehensive (w Spec Perils)

RSP: New Brunswick

Amounts in: \$1,000s

Accident Year	Actual Experience				Ultimate Loss Estimates																			
	Earned Premium	Paid Claims to Date	Case Reserves	Reported to Date	ELR Method*	Link Ratio Method	Implied BF ELR Method weight*	Implied BF Link Ratio Method weight*	BF Method*	ELR Method weight	Link Ratio Method weight	ELR & LR Wtd Method	Incurred (Zero IBNR)	User Defined 1	User Defined 2	ELR Method Ult LR*	Link Ratio Method Ult LR	BF Method Ult LR*	ELR & LR Wtd Method Ult LR*	Incurred (Zero IBNR) Ult LR	User Defined 1 Ult LR	User Defined 2 Ult LR	Selected Ultimate Claims Amount	Selected Ultimate Loss Ratio*
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]
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	246	386	-	100.0%	386	-	100.0%	386	386			62.0%	97.5%	97.5%	97.5%	97.5%			386	97.5%
2010 / 1	434	256	-	256	230	256	-	100.0%	256	-	100.0%	256	256			53.0%	58.9%	58.9%	58.9%	58.9%			256	58.9%
2010 / 2	444	459	-	459	253	459	-	100.0%	459	-	100.0%	459	459			57.0%	103.5%	103.5%	103.5%	103.5%			459	103.5%
2011 / 1	427	307	-	307	209	307	-	100.0%	307	-	100.0%	307	307			49.0%	71.9%	71.9%	71.9%	71.9%			307	71.9%
2011 / 2	395	246	-	246	217	246	-	100.0%	246	-	100.0%	246	246			55.0%	62.3%	62.3%	62.3%	62.3%			246	62.3%
2012 / 1	395	301	-	301	194	301	-	100.0%	301	-	100.0%	301	301			49.0%	76.2%	76.2%	76.2%	76.2%			301	76.2%
2012 / 2	478	226	-	226	268	226	-	100.0%	226	-	100.0%	226	226			56.0%	47.3%	47.3%	47.3%	47.3%			226	47.3%
2013 / 1	457	265	-	265	233	265	-	100.0%	265	-	100.0%	265	265			51.0%	57.9%	57.9%	57.9%	57.9%			265	57.9%
2013 / 2	451	327	-	327	266	327	-	100.0%	327	-	100.0%	327	327			59.0%	72.4%	72.4%	72.4%	72.4%			327	72.4%
2014 / 1	437	371	-	371	232	371	-	100.0%	371	-	100.0%	371	371			53.0%	85.0%	85.0%	85.0%	85.0%			371	85.0%
2014 / 2	434	316	-	316	260	316	-	100.0%	316	-	100.0%	316	316			60.0%	72.9%	72.9%	72.9%	72.9%			316	72.9%
2015 / 1	451	224	-	224	244	224	-	100.0%	224	-	100.0%	224	224			54.0%	49.6%	49.6%	49.6%	49.6%			224	49.6%
2015 / 2	500	336	-	336	310	336	-	100.0%	336	12.5%	87.5%	332	336			62.0%	67.1%	67.1%	66.5%	67.1%			336	67.1%
2016 / 1	466	327	-	327	261	327	-	100.0%	327	25.0%	75.0%	311	327			56.0%	70.3%	70.3%	66.7%	70.3%			327	70.3%
2016 / 2	428	277	-	277	338	277	-	100.0%	277	37.5%	62.5%	300	277			79.0%	64.7%	64.7%	70.1%	64.7%			277	64.7%
2017 / 1	436	514	2	516	310	516	-	100.0%	516	50.0%	50.0%	413	516			71.0%	118.2%	118.2%	94.6%	118.2%			516	118.2%
2017 / 2	469	336	-	336	371	338	0.6%	99.4%	338	62.5%	37.5%	358	336			79.0%	72.1%	72.1%	76.4%	71.6%			338	72.1%
2018 / 1	495	286	3	289	342	288	(0.3%)	100.3%	288	75.0%	25.0%	328	289			69.0%	58.1%	58.1%	66.3%	58.3%			288	58.1%
2018 / 2	588	488	3	490	453	494	0.8%	99.2%	494	87.5%	12.5%	458	490			77.0%	84.1%	84.0%	77.9%	83.4%			494	84.0%
2019 / 1	672	370	64	435	457	458	5.1%	94.9%	458	100.0%	-	-	435			68.0%	68.1%	68.1%	-	-			458	68.1%
<b>Total</b>	<b>9,429</b>	<b>8,810</b>	<b>71</b>	<b>8,881</b>	<b>5,692</b>	<b>8,909</b>			<b>6,717</b>			<b>8,376</b>	<b>8,881</b>										<b>8,909</b>	

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

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

Facility Association

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

Accident Year	Current Valuation Results (as at Jun 2019)											Prior Valuation Results (as at Mar 2019)				Change from Prior Valuation								
	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	ELR & LR Wtd Method IBNR	Incurred (Zero IBNR) IBNR	User Defined 1 IBNR	User Defined 2 IBNR	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	ELR Method IBNR*	Link Ratio Method IBNR	BF Method IBNR*	Selected IBNR Method	Selected IBNR	Selected Ultimate	Selected Ultimate LR*	Incurred to Date	Selected IBNR	Selected Ultimate	Selected Ultimate LR*		
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]		
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	(140)	-	-	-	-		Link Ratio Method	-	386	97.5%	(129)	-	-	Link Ratio Method	-	386	97.5%	-						
2010 / 1	(26)	-	-	-	-		Link Ratio Method	-	256	58.9%	(13)	-	-	Link Ratio Method	-	256	58.9%	-						
2010 / 2	(206)	-	-	-	-		Link Ratio Method	-	459	103.5%	(197)	-	-	Link Ratio Method	-	459	103.5%	-						
2011 / 1	(98)	-	-	-	-		Link Ratio Method	-	307	71.9%	(89)	-	-	Link Ratio Method	-	307	71.9%	-						
2011 / 2	(29)	-	-	-	-		Link Ratio Method	-	246	62.3%	(21)	-	-	Link Ratio Method	-	246	62.3%	-						
2012 / 1	(107)	-	-	-	-		Link Ratio Method	-	301	76.2%	(99)	-	-	Link Ratio Method	-	301	76.2%	-						
2012 / 2	42	-	-	-	-		Link Ratio Method	-	226	47.3%	51	-	-	Link Ratio Method	-	226	47.3%	-						
2013 / 1	(32)	-	-	-	-		Link Ratio Method	-	265	57.9%	(22)	-	-	Link Ratio Method	-	265	57.9%	-						
2013 / 2	(60)	-	-	-	-		Link Ratio Method	-	327	72.4%	(51)	-	-	Link Ratio Method	-	327	72.4%	-						
2014 / 1	(140)	-	-	-	-		Link Ratio Method	-	371	85.0%	(131)	-	-	Link Ratio Method	-	371	85.0%	-						
2014 / 2	(56)	-	-	-	-		Link Ratio Method	-	316	72.9%	(47)	-	-	Link Ratio Method	-	316	72.9%	-						
2015 / 1	20	-	-	-	-		Link Ratio Method	-	224	49.6%	29	-	-	Link Ratio Method	-	224	49.6%	-						
2015 / 2	(26)	-	-	(3)	-		Link Ratio Method	-	336	67.1%	(16)	-	-	Link Ratio Method	-	336	67.1%	-						
2016 / 1	(66)	-	-	(17)	-		Link Ratio Method	-	327	70.3%	(57)	-	-	Link Ratio Method	-	327	70.1%	1			1	0.2%		
2016 / 2	61	-	-	23	-		Link Ratio Method	-	277	64.7%	65	-	-	BF Method	-	277	64.7%	-			-	-		
2017 / 1	(206)	-	-	(103)	-		BF Method	-	516	118.2%	(202)	1	1	BF Method	1	517	118.4%	-			(1)	(0.2%)		
2017 / 2	34	2	2	22	-		BF Method	2	338	72.1%	25	1	1	BF Method	1	347	73.8%	(10)			1	(9)	(1.7%)	
2018 / 1	53	(1)	(1)	39	-		BF Method	(1)	288	58.1%	58	2	3	BF Method	3	293	58.9%	(1)			(4)	(5)	(0.8%)	
2018 / 2	(37)	4	4	(32)	-		BF Method	4	494	84.0%	(35)	21	19	BF Method	19	522	88.1%	(13)			(15)	(28)	(4.1%)	
2019 / 1	-	-	-	-	-		BF Method	-	23	458	68.1%	244	284	263	BF Method	-	-	248	76.4%	186		23	209	(8.3%)
Total	(1,020)	5	5	(71)	-			28	8,909		(636)	310	286		24	8,742		163		4	167			
2018 / 2 & Prior	(1,020)	5	5	(71)	-			5	8,451		(880)	26	24		24	8,494		(23)		(19)	(42)			

\*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

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

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.41%	0.91%	1.41%	1.91%	2.41%	2.91%	1.44%	2.29%
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	72	72	71	71	70	70	71	70
2009	244	242	241	239	237	235	240	238
2010	106	105	104	103	103	102	104	103
2011	1,448	1,436	1,425	1,413	1,402	1,391	1,424	1,405
2012	303	301	299	296	294	292	298	294
2013	2,127	2,108	2,091	2,073	2,056	2,039	2,090	2,060
2014	1,077	1,066	1,056	1,046	1,036	1,026	1,055	1,038
2015	1,433	1,418	1,403	1,389	1,375	1,361	1,402	1,378
2016	1,554	1,532	1,511	1,491	1,471	1,451	1,510	1,476
2017	3,833	3,771	3,712	3,654	3,598	3,544	3,709	3,612
2018	4,618	4,540	4,464	4,391	4,320	4,251	4,460	4,337
2019	6,776	6,657	6,542	6,431	6,322	6,219	6,536	6,349
Total	23,591	23,248	22,919	22,597	22,284	21,981	22,899	22,360
	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	0.41%	0.91%	1.41%	1.91%	2.41%	2.91%	1.44%	2.29%
Total	672	329	-	(322)	(635)	(938)	(20)	(559)
	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	0.41%	0.91%	1.41%	1.91%	2.41%	2.91%	1.44%	2.29%
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	1.4%	1.4%	-	-	(1.4%)	(1.4%)	-	(1.4%)
2009	1.2%	0.4%	-	(0.8%)	(1.7%)	(2.5%)	(0.4%)	(1.2%)
2010	1.9%	1.0%	-	(1.0%)	(1.0%)	(1.9%)	-	(1.0%)
2011	1.6%	0.8%	-	(0.8%)	(1.6%)	(2.4%)	(0.1%)	(1.4%)
2012	1.3%	0.7%	-	(1.0%)	(1.7%)	(2.3%)	(0.3%)	(1.7%)
2013	1.7%	0.8%	-	(0.9%)	(1.7%)	(2.5%)	(0.0%)	(1.5%)
2014	2.0%	0.9%	-	(0.9%)	(1.9%)	(2.8%)	(0.1%)	(1.7%)
2015	2.1%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	(1.8%)
2016	2.8%	1.4%	-	(1.3%)	(2.6%)	(4.0%)	(0.1%)	(2.3%)
2017	3.3%	1.6%	-	(1.6%)	(3.1%)	(4.5%)	(0.1%)	(2.7%)
2018	3.4%	1.7%	-	(1.6%)	(3.2%)	(4.8%)	(0.1%)	(2.8%)
2019	3.6%	1.8%	-	(1.7%)	(3.4%)	(4.9%)	(0.1%)	(3.0%)
Total	2.9%	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(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

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Facility Association

Margins Table (by coverage)

\$ Format: \$000s

RSP New Brunswick

as at: 2019m06

Emerge: Paid to Ultimate

use margins as at 2019m12

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

Accident Half Year	Bodily Injury	Property Damage (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%	10.0%	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%	10.0%	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	10.0%	10.0%	-	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	7.6%	10.0%
2016 / 2	10.0%	10.0%	-	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	5.0%	10.0%	10.0%
2017 / 1	12.5%	10.0%	-	12.5%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	10.9%	12.3%
2017 / 2	12.5%	10.0%	-	12.5%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	8.8%	12.2%
2018 / 1	12.5%	10.0%	-	12.5%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	8.5%	11.9%
2018 / 2	12.5%	10.0%	-	12.5%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	8.2%	12.0%
2019 / 1	12.5%	10.0%	-	12.5%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	8.1%	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%	9.2%
2020 / 2	12.5%	10.0%	-	11.8%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	5.1%	9.2%
prem liab	12.5%	10.0%	-	11.8%	10.0%	10.0%	10.0%	12.5%	5.0%	5.0%	5.1%	9.2%

discount rate: 1.41%  
 margin (basis points): 25