

FACILITY ASSOCIATION
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 SUMMARY OF BASE PREMIUMS BY EFFECTIVE DATES

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL					
Territory 4 (URBAN)	1,141.78	1,364.77	2,189.87	1,992.78	1,893.14
Territory 57 (RURAL)	643.75	677.92	945.23	860.16	817.15
Territory 6 (RURAL)	439.95	547.06	848.43	772.07	733.47
AB - TOTAL					
Territory 4 (URBAN)	142.96	94.00	108.00	108.00	102.60
Territory 57 (RURAL)	142.96	94.00	108.00	108.00	102.60
Territory 6 (RURAL)	142.96	94.00	108.00	108.00	102.60
COLLISION					
Territory 4 (URBAN)	281.15	267.18	286.95	209.47	199.00
Territory 57 (RURAL)	309.08	290.90	278.70	175.58	166.80
Territory 6 (RURAL)	274.38	298.81	343.21	243.68	231.50
COMPREHENSIVE					
Territory 4 (URBAN)	160.05	107.23	107.42	87.01	82.66
Territory 57 (RURAL)	116.32	84.10	76.92	62.31	59.19
Territory 6 (RURAL)	105.24	82.09	91.82	74.37	70.65
SPECIFIED PERILS					
Territory 4 (URBAN)	72.02	48.83	42.97	36.09	34.29
Territory 57 (RURAL)	52.34	34.02	30.77	25.85	24.56
Territory 6 (RURAL)	47.36	33.63	36.73	30.85	29.31
UNINSURED AUTOMOBILE					
Territory 4 (URBAN)	12.00	24.00	36.00	32.00	30.40
Territory 57 (RURAL)	12.00	24.00	36.00	32.00	30.40
Territory 6 (RURAL)	12.00	24.00	36.00	32.00	30.40

FACILITY ASSOCIATION
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 SUMMARY OF CLASS DIFFERENTIALS BY EFFECTIVE DATES (URBAN TERRITORIES)

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL					
Class 01	0.978	0.929	0.884	0.884	0.884
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.040	1.041	1.020	1.020	1.020
Class 05	0.000	0.175	0.167	0.167	0.167
Class 06	0.476	0.452	0.431	0.431	0.431
Class 07	1.073	1.046	1.025	1.025	1.025
Class 08	1.720	1.567	1.569	1.569	1.569
Class 09	1.227	1.284	1.282	1.282	1.282
Class 10	2.332	2.449	2.636	2.636	2.636
Class 11	1.610	1.572	1.634	1.634	1.634
Class 12	1.464	1.537	1.551	1.551	1.551
Class 13	1.227	1.289	1.287	1.287	1.287
Class 18	1.253	1.316	1.416	1.416	1.416
Class 19	1.050	1.051	1.131	1.131	1.131
AB - TOTAL					
Class 01	1.000	1.000	1.000	1.000	1.000
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.000	1.000	1.000	1.000	1.000
Class 05	0.000	1.000	1.000	1.000	1.000
Class 06	1.000	1.000	1.000	1.000	1.000
Class 07	1.000	1.000	1.000	1.000	1.000
Class 08	1.000	1.000	1.000	1.000	1.000
Class 09	1.000	1.000	1.000	1.000	1.000
Class 10	1.000	1.000	1.000	1.000	1.000
Class 11	1.000	1.000	1.000	1.000	1.000
Class 12	1.000	1.000	1.000	1.000	1.000
Class 13	1.000	1.000	1.000	1.000	1.000
Class 18	1.000	1.000	1.000	1.000	1.000
Class 19	1.000	1.000	1.000	1.000	1.000
COLLISION					
Class 01	0.838	0.880	0.839	0.839	0.839
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.031	1.083	1.137	1.137	1.137
Class 05	0.000	0.219	0.235	0.235	0.235
Class 06	0.480	0.495	0.532	0.532	0.532
Class 07	1.082	1.136	1.193	1.193	1.193
Class 08	2.100	2.039	1.949	1.949	1.949
Class 09	1.530	1.591	1.656	1.656	1.656
Class 10	2.686	2.784	2.862	2.862	2.862
Class 11	2.095	2.127	2.287	2.287	2.287
Class 12	1.823	1.914	2.058	2.058	2.058
Class 13	1.539	1.596	1.696	1.696	1.696
Class 18	1.350	1.418	1.524	1.524	1.524
Class 19	1.130	1.187	1.276	1.276	1.276

FACILITY ASSOCIATION
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 SUMMARY OF CLASS DIFFERENTIALS BY EFFECTIVE DATES (URBAN TERRITORIES)

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
COMPREHENSIVE					
Class 01	1.000	1.000	1.000	1.000	1.000
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.000	1.000	1.000	1.000	1.000
Class 05	0.000	1.000	1.000	1.000	1.000
Class 06	1.000	1.000	1.000	1.000	1.000
Class 07	1.000	1.000	1.000	1.000	1.000
Class 08	1.000	1.000	1.000	1.000	1.000
Class 09	1.000	1.000	1.000	1.000	1.000
Class 10	1.000	1.000	1.000	1.000	1.000
Class 11	1.000	1.000	1.000	1.000	1.000
Class 12	1.000	1.000	1.000	1.000	1.000
Class 13	1.000	1.000	1.000	1.000	1.000
Class 18	1.000	1.000	1.000	1.000	1.000
Class 19	1.000	1.000	1.000	1.000	1.000
SPECIFIED PERILS					
Class 01	1.000	1.000	1.000	1.000	1.000
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.000	1.000	1.000	1.000	1.000
Class 05	0.000	1.000	1.000	1.000	1.000
Class 06	1.000	1.000	1.000	1.000	1.000
Class 07	1.000	1.000	1.000	1.000	1.000
Class 08	1.000	1.000	1.000	1.000	1.000
Class 09	1.000	1.000	1.000	1.000	1.000
Class 10	1.000	1.000	1.000	1.000	1.000
Class 11	1.000	1.000	1.000	1.000	1.000
Class 12	1.000	1.000	1.000	1.000	1.000
Class 13	1.000	1.000	1.000	1.000	1.000
Class 18	1.000	1.000	1.000	1.000	1.000
Class 19	1.000	1.000	1.000	1.000	1.000

FACILITY ASSOCIATION
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 SUMMARY OF CLASS DIFFERENTIALS BY EFFECTIVE DATES (RURAL TERRITORIES)

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL					
Class 01	0.859	0.902	0.874	0.874	0.874
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.040	1.092	1.037	1.037	1.037
Class 05	0.000	0.155	0.144	0.144	0.144
Class 06	0.489	0.466	0.431	0.431	0.431
Class 07	1.231	1.293	1.228	1.228	1.228
Class 08	1.288	1.352	1.411	1.411	1.411
Class 09	1.139	1.196	1.286	1.286	1.286
Class 10	2.403	2.523	2.712	2.712	2.712
Class 11	2.095	1.990	1.880	1.880	1.880
Class 12	1.549	1.626	1.748	1.748	1.748
Class 13	1.481	1.527	1.507	1.507	1.507
Class 18	1.214	1.275	1.371	1.371	1.371
Class 19	1.050	1.103	1.186	1.186	1.186
AB - TOTAL					
Class 01	1.000	1.000	1.000	1.000	1.000
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.000	1.000	1.000	1.000	1.000
Class 05	0.000	1.000	1.000	1.000	1.000
Class 06	1.000	1.000	1.000	1.000	1.000
Class 07	1.000	1.000	1.000	1.000	1.000
Class 08	1.000	1.000	1.000	1.000	1.000
Class 09	1.000	1.000	1.000	1.000	1.000
Class 10	1.000	1.000	1.000	1.000	1.000
Class 11	1.000	1.000	1.000	1.000	1.000
Class 12	1.000	1.000	1.000	1.000	1.000
Class 13	1.000	1.000	1.000	1.000	1.000
Class 18	1.000	1.000	1.000	1.000	1.000
Class 19	1.000	1.000	1.000	1.000	1.000
COLLISION					
Class 01	0.786	0.825	0.849	0.849	0.849
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.033	1.085	1.139	1.139	1.139
Class 05	0.000	0.264	0.244	0.244	0.244
Class 06	0.581	0.552	0.511	0.511	0.511
Class 07	1.139	1.196	1.186	1.186	1.186
Class 08	1.836	1.928	1.948	1.948	1.948
Class 09	1.254	1.317	1.416	1.416	1.416
Class 10	3.318	3.164	3.080	3.080	3.080
Class 11	2.532	2.446	2.354	2.354	2.354
Class 12	2.020	2.006	2.056	2.056	2.056
Class 13	1.984	2.001	2.051	2.051	2.051
Class 18	1.333	1.400	1.505	1.505	1.505
Class 19	1.044	1.096	1.178	1.178	1.178

FACILITY ASSOCIATION
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 SUMMARY OF CLASS DIFFERENTIALS BY EFFECTIVE DATES (RURAL TERRITORIES)

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
COMPREHENSIVE					
Class 01	1.000	1.000	1.000	1.000	1.000
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.000	1.000	1.000	1.000	1.000
Class 05	0.000	1.000	1.000	1.000	1.000
Class 06	1.000	1.000	1.000	1.000	1.000
Class 07	1.000	1.000	1.000	1.000	1.000
Class 08	1.000	1.000	1.000	1.000	1.000
Class 09	1.000	1.000	1.000	1.000	1.000
Class 10	1.000	1.000	1.000	1.000	1.000
Class 11	1.000	1.000	1.000	1.000	1.000
Class 12	1.000	1.000	1.000	1.000	1.000
Class 13	1.000	1.000	1.000	1.000	1.000
Class 18	1.000	1.000	1.000	1.000	1.000
Class 19	1.000	1.000	1.000	1.000	1.000
SPECIFIED PERILS					
Class 01	1.000	1.000	1.000	1.000	1.000
Class 02	1.000	1.000	1.000	1.000	1.000
Class 03	1.000	1.000	1.000	1.000	1.000
Class 05	0.000	1.000	1.000	1.000	1.000
Class 06	1.000	1.000	1.000	1.000	1.000
Class 07	1.000	1.000	1.000	1.000	1.000
Class 08	1.000	1.000	1.000	1.000	1.000
Class 09	1.000	1.000	1.000	1.000	1.000
Class 10	1.000	1.000	1.000	1.000	1.000
Class 11	1.000	1.000	1.000	1.000	1.000
Class 12	1.000	1.000	1.000	1.000	1.000
Class 13	1.000	1.000	1.000	1.000	1.000
Class 18	1.000	1.000	1.000	1.000	1.000
Class 19	1.000	1.000	1.000	1.000	1.000

FACILITY ASSOCIATION
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 SUMMARY OF DRIVING RECORD DIFFERENTIALS BY EFFECTIVE DATES (URBAN TERRITORIES)

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	0.870	0.837	0.806	0.806	0.806
Driving Record 4	0.940	0.903	0.870	0.870	0.870
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.040	1.030	1.030	1.030	1.030
Driving Record 1	1.220	1.172	1.128	1.128	1.128
Driving Record 0	1.313	1.291	1.375	1.375	1.375
AB - TOTAL					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	1.000	1.000	1.000	1.000	1.000
Driving Record 4	1.000	1.000	1.000	1.000	1.000
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.000	1.000	1.000	1.000	1.000
Driving Record 1	1.000	1.000	1.000	1.000	1.000
Driving Record 0	1.000	1.000	1.000	1.000	1.000
COLLISION					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	0.810	0.783	0.757	0.757	0.757
Driving Record 4	0.890	0.861	0.857	0.857	0.857
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.030	1.031	1.031	1.031	1.031
Driving Record 1	1.070	1.143	1.117	1.117	1.117
Driving Record 0	1.120	1.196	1.277	1.277	1.277
COMPREHENSIVE					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	1.000	1.000	1.000	1.000	1.000
Driving Record 4	1.000	1.000	1.000	1.000	1.000
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.000	1.000	1.000	1.000	1.000
Driving Record 1	1.000	1.000	1.000	1.000	1.000
Driving Record 0	1.000	1.000	1.000	1.000	1.000
SPECIFIED PERILS					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	1.000	1.000	1.000	1.000	1.000
Driving Record 4	1.000	1.000	1.000	1.000	1.000
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.000	1.000	1.000	1.000	1.000
Driving Record 1	1.000	1.000	1.000	1.000	1.000
Driving Record 0	1.000	1.000	1.000	1.000	1.000

FACILITY ASSOCIATION
 NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
 SUMMARY OF DRIVING RECORD DIFFERENTIALS BY EFFECTIVE DATES (RURAL TERRITORIES)

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	0.870	0.837	0.806	0.806	0.806
Driving Record 4	0.940	0.903	0.870	0.870	0.870
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.040	1.030	1.030	1.030	1.030
Driving Record 1	1.220	1.172	1.128	1.128	1.128
Driving Record 0	1.313	1.291	1.375	1.375	1.375
AB - TOTAL					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	1.000	1.000	1.000	1.000	1.000
Driving Record 4	1.000	1.000	1.000	1.000	1.000
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.000	1.000	1.000	1.000	1.000
Driving Record 1	1.000	1.000	1.000	1.000	1.000
Driving Record 0	1.000	1.000	1.000	1.000	1.000
COLLISION					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	0.810	0.783	0.757	0.757	0.757
Driving Record 4	0.890	0.861	0.857	0.857	0.857
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.030	1.031	1.031	1.031	1.031
Driving Record 1	1.070	1.143	1.117	1.117	1.117
Driving Record 0	1.120	1.196	1.277	1.277	1.277
COMPREHENSIVE					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	1.000	1.000	1.000	1.000	1.000
Driving Record 4	1.000	1.000	1.000	1.000	1.000
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.000	1.000	1.000	1.000	1.000
Driving Record 1	1.000	1.000	1.000	1.000	1.000
Driving Record 0	1.000	1.000	1.000	1.000	1.000
SPECIFIED PERILS					
Driving Record 6	n/a	n/a	n/a	n/a	n/a
Driving Record 5	1.000	1.000	1.000	1.000	1.000
Driving Record 4	1.000	1.000	1.000	1.000	1.000
Driving Record 3	1.000	1.000	1.000	1.000	1.000
Driving Record 2	1.000	1.000	1.000	1.000	1.000
Driving Record 1	1.000	1.000	1.000	1.000	1.000
Driving Record 0	1.000	1.000	1.000	1.000	1.000

FACILITY ASSOCIATION
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
SUMMARY OF CLEAR CHANGE BY EFFECTIVE DATES

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL	1.0000	1.0000	1.0000	1.0000	1.0000
AB - TOTAL	1.0000	1.0000	1.0000	1.0000	1.0000
COLLISION	1.0000	1.0000	0.9199	1.0000	1.0000
COMPREHENSIVE	1.0000	1.0000	0.8485	1.0000	1.0000
SPECIFIED PERILS	1.0000	1.0000	0.8485	1.0000	1.0000
UNINSURED AUTOMOBILE	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION
NEWFOUNDLAND --- PRIVATE PASSENGER VEHICLES
SUMMARY OF ACCIDENT/CONVICTION SURCHARGE CHANGE BY EFFECTIVE DATES

	EFFECTIVE DATE MAY/97	EFFECTIVE DATE MAY/02	EFFECTIVE DATE SEP/03	EFFECTIVE DATE AUG/04	EFFECTIVE DATE AUG/05
TPL - TOTAL	1.0000	1.0000	0.8833	1.0000	1.0000
AB - TOTAL	1.0000	1.0000	1.0000	1.0000	1.0000
COLLISION	1.0000	1.0000	0.8993	1.0000	1.0000
COMPREHENSIVE	1.0000	1.0000	1.0000	1.0000	1.0000
SPECIFIED PERILS	1.0000	1.0000	1.0000	1.0000	1.0000
UNINSURED AUTOMOBILE	1.0000	1.0000	1.0000	1.0000	1.0000

FACILITY ASSOCIATION
 NEWFOUNDLAND - PRIVATE PASSENGER VEHICLES

CALCULATION OF ON-LEVEL PREMIUMS

ALL TERRITORIES COMBINED

Year	TPL - TOTAL					
	Written Premium [1]	On-level Written Premium [2]	Written On-level Factor [3]	Earned Premium [4]	On-level Earned Premium [5]	Earned On-level Factor [6]
2002	14,936,354	17,774,906	1.1900	11,823,435	14,732,392	1.2460
2003	19,685,345	21,219,312	1.0779	17,819,235	20,331,589	1.1410
2004	19,310,047	17,284,915	0.8951	19,529,870	18,528,977	0.9488
2005	13,275,980	12,832,588	0.9666	16,167,657	15,078,849	0.9327
2006	3,783,257	3,783,257	1.0000	5,809,191	5,671,694	0.9763
Total	79,420,249	83,818,480	1.0554	75,318,414	79,719,900	1.0584

NOTES:

- [1] Data from 01/2001 to 06/2006
 [1] From Facility Association's data repository
 [2] = [1] x on-level factors
 [3] = [2] / [1]
 [4] Calculated by applying earning pattern to [1]
 [5] Calculated by applying earning pattern to [2]
 [6] = [5] / [4]

FACILITY ASSOCIATION
 NEWFOUNDLAND - PRIVATE PASSENGER VEHICLES

CALCULATION OF ON-LEVEL PREMIUMS

ALL TERRITORIES COMBINED

Year	AB - TOTAL					
	Written Premium [1]	On-level Written Premium [2]	Written On-level Factor [3]	Earned Premium [4]	On-level Earned Premium [5]	Earned On-level Factor [6]
2002	508,706	493,743	0.9706	456,398	378,589	0.8295
2003	640,399	676,849	1.0569	580,922	619,999	1.0673
2004	647,153	614,869	0.9501	636,338	628,288	0.9874
2005	470,332	454,222	0.9657	565,425	539,108	0.9535
2006	152,282	152,282	1.0000	205,306	200,493	0.9766
Total	2,798,939	2,664,764	0.9521	2,643,315	2,509,247	0.9493

NOTES:

- [1] Data from 01/2001 to 06/2006
 [1] From Facility Association's data repository
 [2] = [1] x on-level factors
 [3] = [2] / [1]
 [4] Calculated by applying earning pattern to [1]
 [5] Calculated by applying earning pattern to [2]
 [6] = [5] / [4]

FACILITY ASSOCIATION
 NEWFOUNDLAND - PRIVATE PASSENGER VEHICLES

CALCULATION OF ON-LEVEL PREMIUMS

ALL TERRITORIES COMBINED

UNINSURED AUTOMOBILE

Year	Written Premium [1]	On-level Written Premium [2]	Written On-level Factor [3]	Earned Premium [4]	On-level Earned Premium [5]	Earned On-level Factor [6]
2002	282,497	416,802	1.4754	183,816	346,965	1.8876
2003	445,227	504,481	1.1331	376,582	475,435	1.2625
2004	504,356	444,729	0.8818	490,537	463,693	0.9453
2005	335,729	324,002	0.9651	418,793	388,348	0.9273
2006	96,716	96,716	1.0000	143,967	140,413	0.9753
Total	1,766,896	2,045,905	1.1579	1,664,588	1,943,679	1.1677

NOTES:

- [1] Data from 01/2001 to 06/2006
- [1] From Facility Association's data repository
- [2] = [1] x on-level factors
- [3] = [2] / [1]
- [4] Calculated by applying earning pattern to [1]
- [5] Calculated by applying earning pattern to [2]
- [6] = [5] / [4]

FACILITY ASSOCIATION
 NEWFOUNDLAND - PRIVATE PASSENGER VEHICLES

CALCULATION OF ON-LEVEL PREMIUMS

ALL TERRITORIES COMBINED

Year	COLLISION					
	Written Premium [1]	On-level Written Premium [2]	Written On-level Factor [3]	Earned Premium [4]	On-level Earned Premium [5]	Earned On-level Factor [6]
2002	2,204,957	1,256,033	0.5696	1,667,876	955,354	0.5728
2003	2,989,214	1,749,341	0.5852	2,777,944	1,587,994	0.5716
2004	1,948,906	1,511,152	0.7754	2,358,902	1,526,926	0.6473
2005	1,663,004	1,609,656	0.9679	1,826,565	1,642,644	0.8993
2006	508,400	508,400	1.0000	740,472	724,109	0.9779
Total	10,513,905	7,324,192	0.6966	9,964,609	6,775,302	0.6799

NOTES:

- [1] Data from 01/2001 to 06/2006
 [1] From Facility Association's data repository
 [2] = [1] x on-level factors
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 [4] Calculated by applying earning pattern to [1]
 [5] Calculated by applying earning pattern to [2]
 [6] = [5] / [4]

FACILITY ASSOCIATION
 NEWFOUNDLAND - PRIVATE PASSENGER VEHICLES

CALCULATION OF ON-LEVEL PREMIUMS

ALL TERRITORIES COMBINED

Year	COMPREHENSIVE					
	Written Premium [1]	On-level Written Premium [2]	Written On-level Factor [3]	Earned Premium [4]	On-level Earned Premium [5]	Earned On-level Factor [6]
2002	712,406	414,819	0.5823	612,777	310,484	0.5067
2003	925,806	621,060	0.6708	846,132	540,310	0.6386
2004	743,204	626,381	0.8428	813,216	607,800	0.7474
2005	575,891	557,187	0.9675	667,587	612,442	0.9174
2006	178,750	178,750	1.0000	255,003	249,387	0.9780
Total	3,622,871	2,617,335	0.7224	3,432,588	2,427,192	0.7071

NOTES:

- [1] Data from 01/2001 to 06/2006
 [1] From Facility Association's data repository
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 [4] Calculated by applying earning pattern to [1]
 [5] Calculated by applying earning pattern to [2]
 [6] = [5] / [4]

FACILITY ASSOCIATION
 NEWFOUNDLAND - PRIVATE PASSENGER VEHICLES

CALCULATION OF ON-LEVEL PREMIUMS

ALL TERRITORIES COMBINED

SPECIFIED PERILS

Year	Written Premium [1]	On-level Written Premium [2]	Written On-level Factor [3]	Earned Premium [4]	On-level Earned Premium [5]	Earned On-level Factor [6]
2002	31,579	16,593	0.5254	28,829	13,129	0.4554
2003	35,377	22,837	0.6455	33,484	20,075	0.5995
2004	30,192	26,099	0.8644	31,073	23,507	0.7565
2005	18,937	18,309	0.9668	25,469	23,518	0.9234
2006	3,844	3,844	1.0000	7,660	7,486	0.9772
Total	143,170	97,169	0.6787	138,691	92,694	0.6684

NOTES:

- [1] Data from 01/2001 to 06/2006
 [1] From Facility Association's data repository
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 [6] = [5] / [4]