

10. Appendix II - Unpaid Claims and Loss Ratio Analysis Exhibit

Unpaid Claims and Loss Ratio Analysis Exhibit (030)

(All amounts are on a Net basis and in \$'000)

Exhibit Category Code: _____ Total
 Actuary's Category Code : _____ Total
 Aggregation Type Code: _____

Line no	Year code	Accident/ Underwriting Year	Paid Losses ^a		Unpaid Claim Analysis ^a									Loss Ratio Analysis ^a		Claim Counts		As at Prior Year-end		
			Current Year (XXXX)	Cumulative (XXXX and Prior)	Bomhuetter- Ferguson Initial Expected Loss Ratio Assumptions	Undiscounted Unpaid Claims and Adjustment Expenses			Present Value of Unpaid Claims and Adjustment Expenses - Total	Provision and Margin for Adverse Deviation (PIAD and MIAD)				Discounted Reserves Including PIAD	Earned Premiums	Undiscounted Loss Ratio (%)	Open as at Year-end	Reported to Date	Total Undiscounted Unpaid Claims and Adjustment Expenses ^a	Reported Claim Counts to Date
						Case Reserves	IBNR	Total		PIAD: Claims (\$'000)	MIAD: Claims (%)	PIAD: Reinsurance (\$'000)	PIAD: Interest Rate (\$'000)							
(01)	(02)	(03)	(22)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(13)	(16)	(18)	(19)	(20)	(21)		
			m1	m2	m3	m4	m5	m6	m7	m8	m9	m10	m11	m12	m13	m14	m15	m16	m17	m18
1	01	XXXX-10 & Prior																		
2	02	XXXX-9																		
3	03	XXXX-8																		
4	04	XXXX-7																		
5	05	XXXX-6																		
6	06	XXXX-5																		
7	07	XXXX-4																		
8	08	XXXX-3																		
9	09	XXXX-2																		
10	10	XXXX-1																		
11	11	XXXX																		
12	99	Total																		

APV Reserves including ULAE, FA and Other (040)

13	ULAE - Total	m19
14	"Facility Association" and "Plan"	m20
15	Other Provisions	m21
16	Grand Total	m22

a) Including Allocated loss adjustment expenses (ALAE), but excluding Unallocated loss adjustment expenses (ULAE), except for lines 13 to 15.

Unpaid Claims and Loss Ratio Analysis Exhibit (030)

(All amounts are on a Net basis and in \$'000)

Exhibit Category Code: _____
 Actuary's Category Code : _____
 Aggregation Type Code: _____

Line no	Year code	Accident Year	Paid Losses ^a		Unpaid Claim Analysis ^a								Loss Ratio Analysis ^a		Claim Counts		As at Prior Year-end			
			Current Year (XXXX)	Cumulative (XXXX and Prior)	Bornhuetter-Ferguson Initial Expected Loss Ratio Assumptions	Undiscounted Unpaid Claims and Adjustment Expenses			Present Value of Unpaid Claims and Adjustment Expenses - Total	Provision and Margin for Adverse Deviation (PIAD and MIAD)				Discounted Reserves Including PIAD	Earned Premiums	Undiscounted Loss Ratio (%)	Open as at Year-end	Reported to Date	Total Undiscounted Unpaid Claims and Adjustment Expenses ^a	Reported Claim Counts to Date
			(01)	(02)		(03)	(22)	Case Reserves		IBNR	Total	(07)	PIAD: Claims (\$'000)							
			m1	m2	m3	m4	m5	m6	m7	m8	m9	m10	m11	m12	m13	m14	m15	m16	m17	m18
1	01	XXXX-10 & Prior																		
2	02	XXXX-9																		
3	03	XXXX-8																		
4	04	XXXX-7																		
5	05	XXXX-6																		
6	06	XXXX-5																		
7	07	XXXX-4																		
8	08	XXXX-3																		
9	09	XXXX-2																		
10	10	XXXX-1																		
11	11	XXXX																		
12	99	Total																		

MfAD and Interest Rate (050)

17	MfAD: Reinsurance (%)	m23	
18	MfAD: Interest Rate (%)	m24	
19	Interest Rate to Discount Unpaid Claims and Adjustment Expenses (%)	m25	

a) Including Allocated loss adjustment expenses (ALAE), but excluding Unallocated loss adjustment expenses (ULAE)