

FARM

Exhibit A

Summary of Valuation Selection Changes over Time

- A-1 All Jurisdictions
- A-2 Ontario
- A-3 Alberta
- A-4 Newfoundland & Labrador
- A-5 New Brunswick
- A-6 Nova Scotia
- A-7 Prince Edward Island
- A-8 Combined Territories

Facility Association
FARM - Total
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at March 31, 2019

Change in Selected Ultimates from prior Sept 30th							
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(22,279)	442	1,966	(8,269)	(128)	(200)	(4,888)
AY2010	(3,935)	(7,433)	1,208	(2,318)	(828)	(489)	(85)
AY2011	(3,420)	(478)	(2,921)	(382)	627	(184)	(559)
AY2012		(6,687)	5,315	847	1,809	(3,513)	(481)
AY2013			(3,928)	(2,307)	(2,919)	(545)	1,154
AY2014				(621)	(2,979)	(284)	(2,612)
AY2015					2,737	(449)	(9)
AY2016						4,625	(2,606)
AY2017							(2,830)
AY2018							
Total	(29,634)	(14,155)	1,641	(13,051)	(1,680)	(1,040)	(12,916)

Change in Selected Ultimates from Prior Quarter End					
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	
(654)	(887)				
171	(186)				
250	(530)				
(95)	74				
(201)	856				
(140)	1,642				
2,614	(769)				
270	1,420				
(960)	2,158				
	8,509				
1,255	12,287				

Change in Selected Ultimates as % Beginning Unpaid							
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(7.8%)	0.2%	1.3%	(8.6%)	(0.2%)	(0.4%)	(15.0%)
AY2010	(6.1%)	(14.1%)	3.1%	(8.1%)	(4.6%)	(5.3%)	(1.7%)
AY2011	(6.9%)	(1.0%)	(5.2%)	(0.9%)	2.2%	(0.8%)	(4.0%)
AY2012		(13.8%)	8.7%	1.5%	4.7%	(12.0%)	(3.2%)
AY2013			(4.0%)	(3.1%)	(4.8%)	(1.2%)	3.6%
AY2014				(0.7%)	(4.5%)	(0.5%)	(6.8%)
AY2015					3.2%	(0.7%)	-
AY2016						6.1%	(4.3%)
AY2017							(3.9%)
AY2018							
Total	(7.4%)	(3.8%)	0.7%	(3.6%)	(0.7%)	(0.7%)	(4.0%)

Change from Prior Quarter End					
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	
(3.2%)	(5.0%)				
4.8%	(5.2%)				
3.4%	(7.2%)				
(1.0%)	0.9%				
(0.8%)	4.1%				
(0.6%)	8.9%				
7.2%	(2.2%)				
0.6%	3.2%				
(1.8%)	4.4%				
	10.0%				
0.6%	4.2%				

Note:

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

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

Facility Association
FARM - Ontario
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at March 31, 2019

Change in Selected Ultimates from prior Sept 30th							
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(20,870)	(5,919)	(3,803)	(3,917)	2,049	70	(3,783)
AY2010	(5,384)	(3,126)	(2,025)	(1,172)	(7)	(761)	5
AY2011	(3,049)	(2,902)	(6,860)	(935)	2,079	1,048	(1,025)
AY2012		(5,131)	346	(1,102)	3,235	(1,644)	275
AY2013			1,157	(3,580)	(718)	(1,050)	495
AY2014				(3,679)	(2,319)	(737)	(1,463)
AY2015					(910)	238	(417)
AY2016						361	(1,389)
AY2017							(2,372)
AY2018							
Total	(29,304)	(17,078)	(11,185)	(14,386)	3,409	(2,475)	(9,673)

Change in Selected Ultimates from Prior Quarter End					
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	
(399)	(865)				
182	(172)				
(177)	(241)				
(72)	144				
(387)	993				
(87)	2,267				
1,783	(328)				
282	(14)				
(1,469)	54				
	1,593				
(343)	3,431				

Change in Selected Ultimates as % Beginning Unpaid							
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(10.6%)	(4.6%)	(4.2%)	(6.8%)	4.9%	0.2%	(14.3%)
AY2010	(14.7%)	(12.4%)	(11.9%)	(11.3%)	(0.1%)	(23.7%)	0.2%
AY2011	(7.9%)	(9.2%)	(26.5%)	(7.1%)	27.4%	13.9%	(16.4%)
AY2012		(14.7%)	1.4%	(5.1%)	26.9%	(14.1%)	5.9%
AY2013			3.8%	(13.2%)	(3.4%)	(5.9%)	4.7%
AY2014				(15.1%)	(12.6%)	(5.1%)	(14.1%)
AY2015					(4.9%)	1.5%	(3.0%)
AY2016						2.3%	(10.2%)
AY2017							(14.7%)
AY2018							
Total	(10.8%)	(7.5%)	(6.4%)	(9.1%)	3.0%	(2.2%)	(9.1%)

Change from Prior Quarter End					
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	
(2.3%)	(5.8%)				
8.9%	(8.2%)				
(5.5%)	(7.9%)				
(2.3%)	4.9%				
(4.4%)	13.9%				
(1.2%)	50.6%				
17.9%	(3.1%)				
2.7%	(0.2%)				
(12.3%)	0.5%				
	7.3%				
(0.5%)	4.0%				

Note:

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

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

Facility Association
FARM - Alberta
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at March 31, 2019

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	4,818	9,181	1,671	(1,818)	(1,083)	899	(831)
AY2010	607	846	812	(1,011)	(269)	(125)	(193)
AY2011	1,891	3,399	2,738	(970)	(1,800)	(446)	530
AY2012		1,556	2,654	570	(2,522)	(1,335)	46
AY2013			1,503	2,351	(1,653)	(306)	64
AY2014				2,702	(421)	359	(907)
AY2015					1,642	713	(551)
AY2016						2,250	(337)
AY2017							(272)
AY2018							
Total	7,316	14,982	9,378	1,823	(6,105)	2,010	(2,452)

Change in Selected Ultimates from Prior Quarter End					
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	
(16)	(0)				
(11)	(9)				
386	(254)				
(175)	(64)				
187	29				
(68)	(653)				
806	(286)				
162	(19)				
580	1,550				
	5,759				
1,850	6,053				

	Change in Selected Ultimates as % Beginning Unpaid						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	10.4%	31.8%	7.3%	(12.1%)	(12.8%)	25.0%	(26.9%)
AY2010	5.0%	8.7%	8.9%	(11.0%)	(4.3%)	(3.8%)	(24.9%)
AY2011	9.8%	27.0%	20.5%	(7.0%)	(17.1%)	(6.4%)	13.3%
AY2012		8.3%	23.4%	5.0%	(24.1%)	(20.7%)	1.6%
AY2013			6.2%	13.9%	(9.8%)	(2.7%)	0.8%
AY2014				10.6%	(2.5%)	2.7%	(9.3%)
AY2015					5.9%	3.7%	(3.4%)
AY2016						9.7%	(2.1%)
AY2017							(1.4%)
AY2018							
Total	9.4%	22.3%	12.0%	1.3%	(7.2%)	1.8%	(3.2%)

Change from Prior Quarter End					
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	
(1.2%)	-				
(36.6%)	(30.3%)				
13.4%	(8.4%)				
(8.9%)	(3.6%)				
2.6%	0.5%				
(1.1%)	(13.3%)				
7.8%	(2.8%)				
1.1%	(0.1%)				
5.0%	13.2%				
	24.3%				
3.3%	7.9%				

Note:

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

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

Facility Association
FARM - Newfoundland & Labrador
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at March 31, 2019

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(639)	(1,363)	1,665	(316)	248	45	(177)
AY2010	2,612	(2,054)	657	325	(412)	(40)	(99)
AY2011	1,140	64	645	928	(113)	(290)	(163)
AY2012		119	1,115	769	365	(221)	(551)
AY2013			(2,492)	221	(666)	(445)	(395)
AY2014				361	(705)	(1,055)	(825)
AY2015					(454)	(204)	470
AY2016						366	(147)
AY2017							(1,512)
AY2018							
Total	3,113	(3,234)	1,590	2,288	(1,738)	(1,844)	(3,398)

Change in Selected Ultimates from Prior Quarter End					
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	
(65)	(3)				
(0)	-				
86	(20)				
168	(25)				
(61)	-				
(73)	64				
445	88				
(21)	49				
212	271				
	427				
691	850				

	Change in Selected Ultimates as % Beginning Unpaid						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(3.7%)	(13.5%)	28.0%	(6.2%)	6.8%	1.8%	(22.8%)
AY2010	24.7%	(18.4%)	13.4%	12.7%	(21.0%)	(10.1%)	(33.4%)
AY2011	9.0%	0.6%	8.5%	17.0%	(2.6%)	(9.6%)	(11.7%)
AY2012		0.8%	8.7%	7.1%	4.4%	(4.0%)	(12.8%)
AY2013			(13.2%)	1.6%	(6.5%)	(7.3%)	(10.5%)
AY2014				2.0%	(4.5%)	(9.4%)	(12.5%)
AY2015					(2.5%)	(1.4%)	5.0%
AY2016						2.1%	(1.1%)
AY2017							(9.8%)
AY2018							
Total	7.6%	(7.4%)	4.9%	4.3%	(2.8%)	(3.4%)	(5.8%)

Change from Prior Quarter End					
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	
(20.1%)	(1.3%)				
(0.2%)	-				
11.9%	(2.5%)				
7.7%	(1.1%)				
(3.8%)	-				
(2.0%)	1.9%				
7.2%	1.5%				
(0.2%)	0.6%				
2.0%	2.7%				
	2.9%				
2.0%	1.8%				

Note:

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

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Facility Association
FARM - New Brunswick
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at March 31, 2019

Change in Selected Ultimates from prior Sept 30th							
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(3,530)	(931)	1,126	(491)	(856)	(211)	(44)
AY2010	(613)	(942)	977	(815)	25	205	333
AY2011	(1,003)	(714)	120	668	262	(156)	(115)
AY2012		(2,497)	352	618	831	38	(97)
AY2013			395	588	347	1,295	1,118
AY2014				405	740	1,283	129
AY2015					1,061	437	1,320
AY2016						1,682	149
AY2017							352
AY2018							
Total	(5,146)	(5,084)	2,970	973	2,411	4,573	3,145

Change in Selected Ultimates from Prior Quarter End					
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	
(82)	(24)				
(26)	(2)				
(34)	(14)				
-	19				
59	(133)				
(304)	(36)				
(147)	(198)				
(243)	197				
(280)	159				
	7				
(1,057)	(25)				

Change in Selected Ultimates as % Beginning Unpaid							
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(16.3%)	(7.7%)	13.0%	(7.7%)	(29.2%)	(12.1%)	(3.1%)
AY2010	(8.2%)	(17.1%)	25.2%	(22.7%)	1.3%	36.8%	46.4%
AY2011	(13.0%)	(12.8%)	3.0%	22.8%	8.7%	(6.6%)	(7.5%)
AY2012		(27.4%)	7.0%	13.9%	29.3%	1.3%	(5.9%)
AY2013			5.4%	9.8%	5.9%	22.4%	18.5%
AY2014				5.5%	11.9%	22.4%	2.4%
AY2015					13.6%	6.3%	21.4%
AY2016						22.7%	2.2%
AY2017							4.1%
AY2018							
Total	(14.0%)	(14.8%)	10.6%	3.0%	7.5%	13.1%	8.4%

Change from Prior Quarter End					
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	
(10.2%)	(3.1%)				
(3.2%)	(0.2%)				
(6.0%)	(2.9%)				
-	2.0%				
1.2%	(3.5%)				
(10.0%)	(1.6%)				
(2.4%)	(3.6%)				
(4.3%)	4.0%				
(3.9%)	2.4%				
	0.1%				
(3.5%)	(0.1%)				

Note:

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

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Facility Association
FARM - Nova Scotia
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at March 31, 2019

Change in Selected Ultimates from prior Sept 30th							
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(3,389)	(201)	846	(920)	(494)	(966)	(18)
AY2010	(701)	(746)	541	616	(88)	46	(119)
AY2011	(1,069)	(123)	97	147	225	(131)	52
AY2012		(1)	228	124	119	(296)	(108)
AY2013			(3,583)	(1,074)	272	256	(26)
AY2014				(327)	105	465	569
AY2015					280	(466)	(124)
AY2016						(412)	(282)
AY2017							180
AY2018							
Total	(5,159)	(1,070)	(1,870)	(1,433)	419	(1,504)	124

Change in Selected Ultimates from Prior Quarter End					
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	
(93)	4				
16	(3)				
(10)	-				
(14)	4				
7	(61)				
123	22				
(237)	(45)				
190	236				
257	31				
	400				
238	589				

Change in Selected Ultimates as % Beginning Unpaid							
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(9.8%)	(0.9%)	6.2%	(9.5%)	(9.6%)	(27.9%)	(2.6%)
AY2010	(9.3%)	(12.4%)	18.8%	37.7%	(5.8%)	3.7%	(22.3%)
AY2011	(14.1%)	(2.6%)	2.8%	5.4%	12.2%	(8.5%)	25.4%
AY2012		-	5.1%	3.5%	4.0%	(19.0%)	(16.2%)
AY2013			(31.8%)	(17.8%)	6.1%	6.6%	(0.7%)
AY2014				(4.7%)	2.1%	11.0%	17.7%
AY2015					4.5%	(9.2%)	(3.3%)
AY2016						(5.8%)	(5.2%)
AY2017							2.3%
AY2018							
Total	(10.2%)	(2.8%)	(3.0%)	(4.7%)	1.4%	(5.3%)	0.3%

Change from Prior Quarter End					
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	
(17.5%)	0.9%				
12.0%	(2.0%)				
(45.5%)	-				
(5.3%)	1.9%				
0.2%	(3.3%)				
4.5%	0.9%				
(11.0%)	(2.6%)				
4.5%	5.7%				
4.0%	0.5%				
	4.0%				
1.2%	2.1%				

Note:

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

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Facility Association
FARM - Prince Edward Island
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at March 31, 2019

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(494)	(29)	653	(75)	(5)	(2)	-
AY2010	(9)	(1,050)	30	(24)	(37)	154	(1)
AY2011	(353)	173	314	(202)	(42)	(8)	182
AY2012		(128)	750	(113)	(162)	(44)	(24)
AY2013			(431)	(258)	(314)	(70)	(31)
AY2014				(210)	(116)	96	(78)
AY2015					289	(98)	(75)
AY2016						425	(296)
AY2017							647
AY2018							
Total	(856)	(1,035)	1,316	(883)	(387)	453	325

	Change in Selected Ultimates as % Beginning Unpaid						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(8.7%)	(0.7%)	19.9%	(7.3%)	(2.3%)	(1.0%)	
AY2010	(0.5%)	(60.6%)	5.6%	(4.4%)	(9.1%)	50.3%	(0.2%)
AY2011	(16.9%)	11.4%	22.1%	(12.7%)	(4.1%)	(0.9%)	29.5%
AY2012		(7.7%)	58.9%	(5.8%)	(13.1%)	(5.1%)	(5.7%)
AY2013			(24.3%)	(30.1%)	(58.2%)	(51.5%)	(69.1%)
AY2014				(13.4%)	(10.9%)	12.2%	(13.4%)
AY2015					17.8%	(5.8%)	(4.8%)
AY2016						16.6%	(12.2%)
AY2017							40.1%
AY2018							
Total	(8.5%)	(11.4%)	18.2%	(11.6%)	(8.1%)	5.1%	2.2%

Change in Selected Ultimates from Prior Quarter End				
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
-	-			
10	-			
-	-			
-	-			
(2)	36			
94	(3)			
64	(31)			
61	982			
(137)	220			
	100			
89	1,305			

Change from Prior Quarter End				
Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
2.2%	-			
-	-			
(17.7%)	325.2%			
20.4%	(0.6%)			
4.8%	(2.2%)			
3.6%	55.9%			
(7.2%)	12.9%			
	3.4%			
1.4%	14.4%			

Note:

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

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Facility Association
FARM - Combined Territories
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at March 31, 2019

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	1,824	(297)	(191)	(732)	13	(34)	(34)
AY2010	(446)	(361)	216	(236)	(40)	32	(11)
AY2011	(976)	(375)	24	(18)	17	(201)	(21)
AY2012		(604)	(131)	(18)	(58)	(11)	(23)
AY2013			(438)	(556)	(188)	(226)	(71)
AY2014				294	(263)	(694)	(37)
AY2015					833	(1,071)	(632)
AY2016						(57)	(305)
AY2017							185
AY2018							
Total	402	(1,637)	(520)	(1,266)	315	(2,262)	(949)

	Change in Selected Ultimates from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	-	-			
	0	-			
	(0)	(0)			
	(2)	(3)			
	(3)	(9)			
	175	(19)			
	(100)	31			
	(160)	(9)			
	(123)	(126)			
		221			
	(213)	86			

	Change in Selected Ultimates as % Beginning Unpaid						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	41.6%	(8.9%)	(7.5%)	(51.9%)	4.2%	(17.2%)	(20.6%)
AY2010	(26.2%)	(36.7%)	36.4%	(29.9%)	(15.3%)	14.5%	(12.1%)
AY2011	(33.3%)	(32.9%)	3.8%	(2.8%)	2.6%	(43.3%)	(83.8%)
AY2012		(22.7%)	(10.6%)	(2.1%)	(8.4%)	(2.5%)	(5.4%)
AY2013			(10.1%)	(19.1%)	(12.5%)	(21.4%)	(10.8%)
AY2014				7.5%	(7.2%)	(22.1%)	(1.6%)
AY2015					19.8%	(26.0%)	(30.2%)
AY2016						(2.2%)	(18.9%)
AY2017							5.6%
AY2018							
Total	7.8%	(19.9%)	(5.0%)	(14.0%)	1.1%	(19.5%)	(10.1%)

	Change from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	0.2%	-			
	(6.0%)	(4.0%)			
	(1.1%)	(1.6%)			
	(0.5%)	(1.5%)			
	128.7%	(6.1%)			
	(26.8%)	11.4%			
	(13.2%)	(0.9%)			
	(4.5%)	(5.0%)			
		8.9%			
	(4.0%)	1.1%			

Note:

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

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

FARM

Exhibit B

Exhibit B.4 (Private Passenger & Non-Private Passenger) (Total Government Lines)

B.4.1 Summary of Nominal Results

B.4.2 Loss Ratios over Time

- All Jurisdictions
- Ontario
- Alberta
- Newfoundland & Labrador
- New Brunswick
- Nova Scotia
- Prince Edward Island
- Yukon
- Northwest Territories
- Nunavut

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Total
All Vehicles

Valuation Results
as at March 31, 2019

Life to Date										FARM: Total; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
[1]	\$000s [2]	\$000s [3]	% EP [4]	\$000s [5]	% EP [6]	\$000s [7]	% EP [8]	\$000s [9]	% EP [10]	\$000s [11]	% EP [12]	\$000s [13]	% EP [14]
	database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]
2014 & prior	9,297,100	7,544,955	-	69,225	-	7,614,180	-	3,789	-	7,617,969	-	73,014	-
2015	195,520	85,377	43.7%	29,460	15.1%	114,837	58.7%	3,569	1.8%	118,406	60.6%	33,029	16.9%
2016	177,895	65,259	36.7%	34,242	19.2%	99,501	55.9%	9,403	5.3%	108,904	61.2%	43,645	24.5%
2017	176,860	49,498	28.0%	29,503	16.7%	79,001	44.7%	20,082	11.4%	99,083	56.0%	49,585	28.0%
2018	217,025	46,144	21.3%	45,730	21.1%	91,874	42.3%	36,236	16.7%	128,110	59.0%	81,966	37.8%
2019	65,182	5,343	8.2%	12,637	19.4%	17,980	27.6%	15,230	23.4%	33,210	50.9%	27,867	42.8%
TOTAL	10,129,582	7,796,576	-	220,797	-	8,017,373	-	88,309	-	8,105,682	-	309,106	-

2018 & prior	10,064,400	7,791,233	-	208,160	-	7,999,393	-	73,079	-	8,072,472	-	281,239	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP										FARM: Total; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
[15]	\$000s [16]	\$000s [17]	% EP [18]	\$000s [19]	% EP [20]	\$000s [21]	% EP [22]	\$000s [23]	% EP [24]	\$000s [25]	% EP [26]	\$000s [27]	% EP [28]
	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]
2014 & prior	9,297,100	4,793	-	(3,274)	-	1,519	-	(549)	-	970	-	(3,823)	-
2015	195,520	1,870	1.0%	(1,941)	(1.0%)	(71)	-	(697)	(0.4%)	(768)	(0.4%)	(2,638)	(1.3%)
2016	177,895	1,633	0.9%	1,077	0.6%	2,710	1.5%	(1,290)	(0.7%)	1,420	0.8%	(213)	(0.1%)
2017	176,860	1,890	1.1%	1,524	0.9%	3,414	1.9%	(1,256)	(0.7%)	2,158	1.2%	268	0.2%
2018	217,025	11,728	5.4%	1,056	0.5%	12,784	5.9%	(4,275)	(2.0%)	8,509	3.9%	(3,219)	(1.5%)
TOTAL	10,064,400	21,914	-	(1,558)	-	20,356	-	(8,067)	-	12,289	-	(9,625)	-

Earned Premiums include 1990 and later only

Emergence During Quarter									FARM: Total; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense					
[29]	\$000s [30]	\$000s [31]	\$000s [32]	% Beg Unpaid [33]	\$000s [34]	% Beg IBNR [35]	\$000s [36]	% Beg Unpaid [37]				
	database	database	[17]	=[32]/[31]	[21]	=[34]/[30]	[25]	=[36]/[31]				
2014 & prior	4,338	76,837	4,793	6.2%	1,519	35.0%	970	1.3%				
2015	4,266	35,667	1,870	5.2%	(71)	(1.7%)	(768)	(2.2%)				
2016	10,693	43,858	1,633	3.7%	2,710	25.3%	1,420	3.2%				
2017	21,338	49,317	1,890	3.8%	3,414	16.0%	2,158	4.4%				
2018	40,511	85,185	11,728	13.8%	12,784	31.6%	8,509	10.0%				
TOTAL	81,146	290,864	21,914	7.5%	20,356	25.1%	12,289	4.2%				

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Total
All Vehicles

Loss Ratios Over Time
as at March 31, 2019

												Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018	
Accident Year [1]	Earned Premium @ Mar 2019 [2] <i>database</i>	Paid Claims Amt @ Mar 2019 [3] <i>database</i>	Case Reserve @ Mar 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt @ Mar 2019 [5] <i>database</i>	Selected IBNR @ Mar 2019 [6] <i>database</i>	Ultimate Claims Amt @ Mar 2019 [7] <i>= [5]+[6]</i>	Selected Ultimate LR @ Mar 2019 [8] <i>= [7]/[2]</i>	Selected Ultimate LR @ Dec 2018 [9] <i>database</i>	Selected Ultimate LR @ Sep 2018 [10] <i>database</i>	Selected Ultimate LR @ Jun 2018 [11] <i>database</i>	Selected Ultimate LR @ Mar 2018 [12] <i>database</i>	Ultimate LR [13] <i>= [8]-[9]</i>	Claims Amt [14]	Ultimate LR [15] <i>= [8]-[12]</i>	Claims Amt @ curr EP [16] <i>= [2]*[15]</i>
1997 & prior	3,340,773	4,118,159	4,141	4,122,300	-	4,122,300	-	-	-	-	-	-	(710)	-	-
1998	241,553	136,116	-	136,116	-	136,116	56.4%	56.4%	56.4%	56.4%	56.4%	-	-	-	-
1999	147,777	101,016	-	101,016	-	101,016	68.4%	68.4%	68.4%	68.4%	68.4%	-	-	-	-
2000	136,124	92,262	-	92,262	-	92,262	67.8%	67.8%	67.8%	67.8%	67.8%	-	-	-	-
2001	160,522	131,474	-	131,474	-	131,474	81.9%	81.9%	81.9%	81.9%	81.9%	-	-	-	-
2002	308,443	239,817	480	240,297	-	240,297	77.9%	77.9%	77.9%	77.9%	77.9%	-	-	-	-
2003	841,426	591,187	1,986	593,173	-	593,173	70.5%	70.5%	70.5%	70.5%	70.5%	-	5	-	-
2004	1,018,240	519,718	711	520,429	-	520,429	51.1%	51.1%	51.1%	51.1%	51.2%	-	4	(0.1%)	(1,018)
2005	634,186	321,518	203	321,721	-	321,721	50.7%	50.7%	50.8%	50.8%	50.8%	-	8	(0.1%)	(634)
2006	444,987	247,857	461	248,318	170	248,488	55.8%	55.8%	55.8%	55.9%	55.8%	-	20	-	-
2007	358,456	214,396	2,314	216,710	371	217,081	60.6%	60.6%	60.6%	60.7%	60.8%	-	(79)	(0.2%)	(717)
2008	298,744	165,433	1,517	166,950	321	167,271	56.0%	56.0%	56.0%	56.0%	56.1%	-	(20)	(0.1%)	(299)
2009	258,217	136,185	3,035	139,220	351	139,571	54.1%	54.1%	54.1%	54.2%	54.2%	-	(115)	(0.1%)	(258)
2010	233,712	121,692	2,883	124,575	335	124,910	53.4%	53.5%	53.5%	53.2%	53.2%	(0.1%)	(186)	0.2%	467
2011	226,537	108,973	6,360	115,333	261	115,594	51.0%	51.3%	51.2%	51.5%	51.7%	(0.3%)	(530)	(0.7%)	(1,586)
2012	222,103	107,687	7,263	114,950	289	115,239	51.9%	51.9%	51.9%	52.0%	52.0%	-	75	(0.1%)	(222)
2013	218,219	97,894	20,492	118,386	552	118,938	54.5%	54.1%	54.2%	54.1%	53.7%	0.4%	856	0.8%	1,746
2014	207,081	93,571	17,379	110,950	1,139	112,089	54.1%	53.3%	53.4%	53.6%	53.9%	0.8%	1,642	0.2%	414
2015	195,520	85,377	29,460	114,837	3,569	118,406	60.6%	61.0%	59.6%	60.6%	59.8%	(0.4%)	(768)	0.8%	1,564
2016	177,895	65,259	34,242	99,501	9,403	108,904	61.2%	60.4%	60.3%	59.7%	60.6%	0.8%	1,420	0.6%	1,067
2017	176,860	49,498	29,503	79,001	20,082	99,083	56.0%	54.8%	55.3%	54.6%	56.4%	1.2%	2,158	(0.4%)	(707)
2018	217,025	46,144	45,730	91,874	36,236	128,110	59.0%	55.2%	55.5%	54.4%	56.2%	3.8%	8,509		
2019	65,182	5,343	12,637	17,980	15,230	33,210	50.9%	-	-	-	-				
TOTAL	10,158,288	7,796,576	220,797	8,017,373	88,309	8,105,682	79.8%	79.9%	80.0%	80.1%	80.3%		12,289		(183)
2018 & prior	10,093,106	7,791,233	208,160	7,999,393	73,079	8,072,472	80.0%	79.9%	80.0%	80.1%	80.3%		12,289		(183)

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* 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
Amounts in: \$1,000s
Coverage: Total
FARM Ontario
All Vehicles

Valuation Results
as at March 31, 2019

Life to Date										FARM: Ontario; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
[1]	\$000s [2]	\$000s [3]	% EP [4]	\$000s [5]	% EP [6]	\$000s [7]	% EP [8]	\$000s [9]	% EP [10]	\$000s [11]	% EP [12]	\$000s [13]	% EP [14]
	database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]
2014 & prior	4,516,051	4,352,180	-	32,518	-	4,384,698	-	1,951	-	4,386,649	-	34,469	-
2015	45,488	13,248	29.1%	9,473	20.8%	22,721	49.9%	612	1.3%	23,333	51.3%	10,085	22.2%
2016	40,068	9,463	23.6%	7,076	17.7%	16,539	41.3%	2,130	5.3%	18,669	46.6%	9,206	23.0%
2017	43,119	7,348	17.0%	4,426	10.3%	11,774	27.3%	5,520	12.8%	17,294	40.1%	9,946	23.1%
2018	66,741	8,932	13.4%	8,317	12.5%	17,249	25.8%	12,469	18.7%	29,718	44.5%	20,786	31.1%
2019	22,018	774	3.5%	2,064	9.4%	2,838	12.9%	5,839	26.5%	8,677	39.4%	7,903	35.9%
TOTAL	4,733,485	4,391,945	-	63,874	-	4,455,819	-	28,521	-	4,484,340	-	92,395	-

2018 & prior	4,711,467	4,391,171	-	61,810	-	4,452,981	-	22,682	-	4,475,663	-	84,492	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP										FARM: Ontario; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
[15]	\$000s [16]	\$000s [17]	% EP [18]	\$000s [19]	% EP [20]	\$000s [21]	% EP [22]	\$000s [23]	% EP [24]	\$000s [25]	% EP [26]	\$000s [27]	% EP [28]
	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]
2014 & prior	4,516,051	2,296	-	19	-	2,315	-	(188)	-	2,127	-	(169)	-
2015	45,488	306	0.7%	(547)	(1.2%)	(241)	(0.5%)	(87)	(0.2%)	(328)	(0.7%)	(634)	(1.4%)
2016	40,068	79	0.2%	61	0.2%	140	0.3%	(154)	(0.4%)	(14)	-	(93)	(0.2%)
2017	43,119	303	0.7%	11	-	314	0.7%	(260)	(0.6%)	54	0.1%	(249)	(0.6%)
2018	66,741	2,584	3.9%	522	0.8%	3,106	4.7%	(1,513)	(2.3%)	1,593	2.4%	(991)	(1.5%)
TOTAL	4,711,467	5,568	-	66	-	5,634	-	(2,202)	-	3,432	-	(2,136)	-

Earned Premiums include 1990 and later only

Emergence During Quarter								FARM: Ontario; Business Segment: All Vehicles; Gov't Line: Total					
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense						
[29]	\$000s [30]	\$000s [31]	\$000s [32]	% Beg Unpaid [33]	\$000s [34]	% Beg IBNR [35]	\$000s [36]	% Beg Unpaid [37]					
	database	database	[17]	= [32]/[31]	[21]	= [34]/[30]	[25]	= [36]/[31]					
2014 & prior	2,139	34,638	2,296	6.6%	2,315	108.2%	2,127	6.1%					
2015	699	10,719	306	2.9%	(241)	(34.5%)	(328)	(3.1%)					
2016	2,284	9,299	79	0.8%	140	6.1%	(14)	(0.2%)					
2017	5,780	10,195	303	3.0%	314	5.4%	54	0.5%					
2018	13,982	21,777	2,584	11.9%	3,106	22.2%	1,593	7.3%					
TOTAL	24,884	86,628	5,568	6.4%	5,634	22.6%	3,432	4.0%					

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Ontario
All Vehicles

Loss Ratios Over Time
as at March 31, 2019

Accident Year [1]	Earned Premium @ Mar 2019 [2] <i>database</i>	Paid Claims Amt @ Mar 2019 [3] <i>database</i>	Case Reserve @ Mar 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt @ Mar 2019 [5] <i>database</i>	Selected IBNR @ Mar 2019 [6] <i>database</i>	Ultimate Claims Amt @ Mar 2019 [7] <i>= [5]+[6]</i>	Selected Ultimate LR @ Mar 2019 [8] <i>= [7]/[2]</i>	Selected Ultimate LR @ Dec 2018 [9] <i>database</i>	Selected Ultimate LR @ Sep 2018 [10] <i>database</i>	Selected Ultimate LR @ Jun 2018 [11] <i>database</i>	Selected Ultimate LR @ Mar 2018 [12] <i>database</i>	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018	
												Ultimate LR [13] <i>= [8]-[9]</i>	Claims Amt [14]	Ultimate LR [15] <i>= [8]-[12]</i>	Claims Amt @ curr EP [16] <i>= [2]*[15]</i>
1997 & prior	1,967,785	2,686,549	4,142	2,690,691	-	2,690,691	-	-	-	-	-	-	(710)	-	202
1998	93,106	40,525	-	40,525	-	40,525	43.5%	43.5%	43.5%	43.5%	43.5%	-	-	-	-
1999	39,555	26,419	-	26,419	-	26,419	66.8%	66.8%	66.8%	66.8%	66.8%	-	-	-	-
2000	34,179	19,883	-	19,883	-	19,883	58.2%	58.2%	58.2%	58.2%	58.2%	-	-	-	-
2001	45,116	42,937	-	42,937	-	42,937	95.2%	95.2%	95.2%	95.2%	95.2%	-	-	-	-
2002	111,113	117,355	480	117,835	-	117,835	106.0%	106.0%	106.0%	106.0%	106.0%	-	-	-	-
2003	480,447	418,203	1,721	419,924	-	419,924	87.4%	87.4%	87.4%	87.5%	87.5%	-	6	(0.1%)	(480)
2004	604,181	326,391	685	327,076	-	327,076	54.1%	54.1%	54.1%	54.1%	54.2%	-	4	(0.1%)	(604)
2005	328,686	158,932	8	158,940	-	158,940	48.4%	48.4%	48.4%	48.4%	48.4%	-	8	-	-
2006	200,156	118,170	428	118,598	170	118,768	59.3%	59.3%	59.3%	59.4%	59.3%	-	(2)	-	-
2007	134,018	103,461	2,136	105,597	371	105,968	79.1%	79.1%	79.1%	79.3%	79.6%	-	(79)	(0.5%)	(670)
2008	95,930	80,125	331	80,456	321	80,777	84.2%	84.2%	84.2%	84.2%	84.3%	-	(20)	(0.1%)	(96)
2009	76,374	62,709	2,326	65,035	348	65,383	85.6%	85.7%	85.8%	85.9%	86.1%	(0.1%)	(71)	(0.5%)	(382)
2010	69,026	45,993	1,477	47,470	264	47,734	69.2%	69.4%	69.1%	68.7%	68.9%	(0.2%)	(172)	0.3%	207
2011	67,755	31,591	2,603	34,194	164	34,358	50.7%	51.1%	51.3%	52.5%	52.7%	(0.4%)	(241)	(2.0%)	(1,355)
2012	61,050	33,521	2,321	35,842	81	35,923	58.8%	58.6%	58.7%	59.3%	59.1%	0.2%	144	(0.3%)	(183)
2013	57,854	23,172	8,053	31,225	17	31,242	54.0%	52.3%	53.0%	52.9%	51.7%	1.7%	993	2.3%	1,331
2014	49,720	16,244	5,807	22,051	215	22,266	44.8%	40.2%	40.4%	40.9%	41.9%	4.6%	2,267	2.9%	1,442
2015	45,488	13,248	9,473	22,721	612	23,333	51.3%	52.0%	48.1%	49.1%	49.5%	(0.7%)	(328)	1.8%	819
2016	40,068	9,463	7,076	16,539	2,130	18,669	46.6%	46.6%	45.9%	44.9%	46.6%	-	(14)	-	-
2017	43,119	7,348	4,426	11,774	5,520	17,294	40.1%	40.0%	43.4%	43.4%	46.2%	0.1%	54	(6.1%)	(2,630)
2018	66,741	8,932	8,317	17,249	12,469	29,718	44.5%	42.2%	45.2%	43.6%	45.0%	2.3%	1,593		
2019	22,018	774	2,064	2,838	5,839	8,677	39.4%	-	-	-	-				
TOTAL	4,760,416	4,391,945	63,874	4,455,819	28,521	4,484,340	94.2%	94.4%	94.7%	94.9%	95.1%		3,432		(2,399)
2018 & prior	4,738,398	4,391,171	61,810	4,452,981	22,682	4,475,663	94.5%	94.4%	94.7%	94.9%	95.1%		3,432		(2,399)

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* 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
Amounts in: \$1,000s
Coverage: Total
FARM Alberta
All Vehicles

Valuation Results
as at March 31, 2019

Life to Date										FARM: Alberta; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
[1]	\$000s [2] database	\$000s [3] database	% EP [4] = [3]/[2]	\$000s [5] = [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	2,492,517	1,751,145	-	13,551	-	1,764,696	-	1,174	-	1,765,870	-	14,725	-
2015	71,410	32,499	45.5%	7,666	10.7%	40,165	56.2%	1,883	2.6%	42,048	58.9%	9,549	13.4%
2016	59,221	24,013	40.5%	10,357	17.5%	34,370	58.0%	3,265	5.5%	37,635	63.6%	13,622	23.0%
2017	54,430	17,627	32.4%	7,535	13.8%	25,162	46.2%	5,281	9.7%	30,443	55.9%	12,816	23.5%
2018	67,108	17,096	25.5%	14,538	21.7%	31,634	47.1%	9,698	14.5%	41,332	61.6%	24,236	36.1%
2019	21,659	1,824	8.4%	3,995	18.4%	5,819	26.9%	4,117	19.0%	9,936	45.9%	8,112	37.5%
TOTAL	2,766,345	1,844,204	-	57,642	-	1,901,846	-	25,418	-	1,927,264	-	83,060	-

2018 & prior	2,744,686	1,842,380	-	53,647	-	1,896,027	-	21,301	-	1,917,328	-	74,948	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP										FARM: Alberta; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
[15]	\$000s [16] database	\$000s [17] database	% EP [18] = [17]/[16]	\$000s [19] database	% EP [20] = [19]/[16]	\$000s [21] database	% EP [22] = [21]/[16]	\$000s [23] database	% EP [24] = [23]/[16]	\$000s [25] database	% EP [26] = [25]/[16]	\$000s [27] database	% EP [28] = [27]/[16]
2014 & prior	2,492,517	1,643	-	(2,335)	-	(692)	-	(260)	-	(952)	-	(2,595)	-
2015	71,410	552	0.8%	(512)	(0.7%)	40	0.1%	(326)	(0.5%)	(286)	(0.4%)	(838)	(1.2%)
2016	59,221	329	0.6%	146	0.2%	475	0.8%	(494)	(0.8%)	(19)	-	(348)	(0.6%)
2017	54,430	465	0.9%	1,513	2.8%	1,978	3.6%	(427)	(0.8%)	1,551	2.8%	1,086	2.0%
2018	67,108	5,208	7.8%	1,293	1.9%	6,501	9.7%	(742)	(1.1%)	5,759	8.6%	551	0.8%
TOTAL	2,744,686	8,197	-	105	-	8,302	-	(2,249)	-	6,053	-	(2,144)	-

Earned Premiums include 1990 and later only

Emergence During Quarter									FARM: Alberta; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense					
[29]	\$000s [30]	\$000s [31]	\$000s [32]	% Beg Unpaid [33]	\$000s [34]	% Beg IBNR [35]	\$000s [36]	% Beg Unpaid [37]				
	database	database	[17]	=[32]/[31]	[21]	=[34]/[30]	[25]	=[36]/[31]				
2014 & prior	1,434	17,320	1,643	9.5%	(692)	(48.3%)	(952)	(5.5%)				
2015	2,209	10,387	552	5.3%	40	1.8%	(286)	(2.8%)				
2016	3,759	13,970	329	2.4%	475	12.6%	(19)	(0.1%)				
2017	5,708	11,730	465	4.0%	1,978	34.7%	1,551	13.2%				
2018	10,440	23,685	5,208	22.0%	6,501	62.3%	5,759	24.3%				
TOTAL	23,550	77,092	8,197	10.6%	8,302	35.3%	6,053	7.9%				

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Alberta
All Vehicles

Loss Ratios Over Time
as at March 31, 2019

Accident Year [1]	Earned Premium @ Mar 2019 [2]	Paid Claims Amt @ Mar 2019 [3]	Case Reserve @ Mar 2019 [4]	Recorded Claims Amt @ Mar 2019 [5]	Selected IBNR @ Mar 2019 [6]	Ultimate Claims Amt @ Mar 2019 [7]	Selected Ultimate LR @ Mar 2019 [8]	Selected Ultimate LR @ Dec 2018 [9]	Selected Ultimate LR @ Sep 2018 [10]	Selected Ultimate LR @ Jun 2018 [11]	Selected Ultimate LR @ Mar 2018 [12]	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018	
	database	database	= [5]-[3]	database	database	= [5]+[6]	= [7]/[2]	database	database	database	database	Ultimate LR [13]	Claims Amt [14]	Ultimate LR [15]	Claims Amt @ curr EP [16]
												= [8]-[9]	= [14]	= [8]-[12]	= [2]*[15]
1997 & prior	798,383	881,231	-	881,231	-	881,231	-	-	-	-	-	-	-	-	-
1998	91,846	60,112	-	60,112	-	60,112	65.4%	65.4%	65.4%	65.4%	65.4%	-	-	-	-
1999	62,957	39,883	-	39,883	-	39,883	63.3%	63.3%	63.3%	63.3%	63.3%	-	-	-	-
2000	56,691	36,034	-	36,034	-	36,034	63.6%	63.6%	63.6%	63.6%	63.6%	-	-	-	-
2001	58,886	40,895	-	40,895	-	40,895	69.4%	69.4%	69.4%	69.4%	69.4%	-	-	-	-
2002	90,666	53,307	-	53,307	-	53,307	58.8%	58.8%	58.8%	58.8%	58.8%	-	-	-	-
2003	183,437	91,440	44	91,484	-	91,484	49.9%	49.9%	49.9%	49.9%	49.9%	-	-	-	-
2004	235,972	112,870	10	112,880	-	112,880	47.8%	47.8%	47.8%	47.8%	48.1%	-	-	(0.3%)	(708)
2005	144,843	85,169	108	85,277	-	85,277	58.9%	58.9%	58.9%	58.9%	58.9%	-	-	-	-
2006	108,120	58,931	5	58,936	-	58,936	54.5%	54.5%	54.5%	54.5%	54.5%	-	-	-	-
2007	103,335	48,529	35	48,564	-	48,564	47.0%	47.0%	47.0%	47.0%	47.0%	-	-	-	-
2008	98,049	42,037	1,026	43,063	-	43,063	43.9%	43.9%	43.9%	43.9%	43.9%	-	-	-	-
2009	85,424	32,864	49	32,913	-	32,913	38.5%	38.5%	38.5%	38.5%	38.5%	-	-	-	-
2010	75,873	31,961	-	31,961	21	31,982	42.2%	42.2%	42.2%	42.2%	42.2%	-	(9)	-	-
2011	72,725	34,478	2,582	37,060	49	37,109	51.0%	51.4%	50.8%	50.9%	50.9%	(0.4%)	(254)	0.1%	73
2012	75,097	32,048	1,096	33,144	104	33,248	44.3%	44.4%	44.6%	44.3%	44.2%	(0.1%)	(64)	0.1%	75
2013	75,160	33,823	5,080	38,903	370	39,273	52.3%	52.2%	52.0%	52.1%	51.9%	0.1%	28	0.4%	301
2014	75,053	35,533	3,516	39,049	630	39,679	52.9%	53.7%	53.8%	53.7%	53.8%	(0.8%)	(653)	(0.9%)	(675)
2015	71,410	32,499	7,666	40,165	1,883	42,048	58.9%	59.3%	58.2%	59.6%	57.8%	(0.4%)	(286)	1.1%	786
2016	59,221	24,013	10,357	34,370	3,265	37,635	63.6%	63.6%	63.3%	62.0%	62.8%	-	(19)	0.8%	474
2017	54,430	17,627	7,535	25,162	5,281	30,443	55.9%	53.1%	52.0%	52.4%	53.6%	2.8%	1,551	2.3%	1,252
2018	67,108	17,096	14,538	31,634	9,698	41,332	61.6%	53.2%	52.8%	51.5%	51.7%	8.4%	5,759		
2019	21,659	1,824	3,995	5,819	4,117	9,936	45.9%	-	-	-	-				
TOTAL	2,766,955	1,844,204	57,642	1,901,846	25,418	1,927,264	69.7%	69.6%	69.7%	69.8%	69.9%		6,053		1,578
2018 & prior	2,745,296	1,842,380	53,647	1,896,027	21,301	1,917,328	69.8%	69.6%	69.7%	69.8%	69.9%		6,053		1,578

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* 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
Amounts in: \$1,000s
Coverage: Total
FARM Newfoundland & Labrador
All Vehicles

Valuation Results
as at March 31, 2019

Life to Date														FARM: Newfoundland & Labrador; Business Segment: All Vehicles; Gov't Line: Total											
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense													
[1]	\$000s [2]	\$000s [3]	% EP [4]	\$000s [5]	% EP [6]	\$000s [7]	% EP [8]	\$000s [9]	% EP [10]	\$000s [11]	% EP [12]	\$000s [13]	% EP [14]												
	database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]												
2014 & prior	452,307	302,710	-	7,996	-	310,706	-	(4)	-	310,702	-	7,992	-												
2015	28,377	18,756	66.1%	5,412	19.1%	24,168	85.2%	10	-	24,178	85.2%	5,422	19.1%												
2016	28,129	14,525	51.6%	7,505	26.7%	22,030	78.3%	751	2.7%	22,781	81.0%	8,256	29.4%												
2017	28,530	9,456	33.1%	8,561	30.0%	18,017	63.2%	1,537	5.4%	19,554	68.5%	10,098	35.4%												
2018	28,712	6,952	24.2%	11,158	38.9%	18,110	63.1%	2,609	9.1%	20,719	72.2%	13,767	47.9%												
2019	6,994	760	10.9%	2,695	38.5%	3,455	49.4%	1,274	18.2%	4,729	67.6%	3,969	56.7%												
TOTAL	573,049	353,159	-	43,327	-	396,486	-	6,177	-	402,663	-	49,504	-												

2018 & prior	566,055	352,399	-	40,632	-	393,031	-	4,903	-	397,934	-	45,535	-												
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP														FARM: Newfoundland & Labrador; Business Segment: All Vehicles; Gov't Line: Total											
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense													
[15]	\$000s [16]	\$000s [17]	% EP [18]	\$000s [19]	% EP [20]	\$000s [21]	% EP [22]	\$000s [23]	% EP [24]	\$000s [25]	% EP [26]	\$000s [27]	% EP [28]												
	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]												
2014 & prior	452,307	155	-	(146)	-	9	-	6	-	15	-	(140)	-												
2015	28,377	358	1.3%	(231)	(0.8%)	127	0.4%	(39)	(0.1%)	88	0.3%	(270)	(1.0%)												
2016	28,129	531	1.9%	(269)	(1.0%)	262	0.9%	(214)	(0.8%)	48	0.2%	(483)	(1.7%)												
2017	28,530	335	1.2%	186	0.7%	521	1.8%	(251)	(0.9%)	270	0.9%	(65)	(0.2%)												
2018	28,712	1,341	4.7%	215	0.7%	1,556	5.4%	(1,129)	(3.9%)	427	1.5%	(914)	(3.2%)												
TOTAL	566,055	2,720	-	(245)	-	2,475	-	(1,627)	-	848	-	(1,872)	-												

Earned Premiums include 1990 and later only

Emergence During Quarter								FARM: Newfoundland & Labrador; Business Segment: All Vehicles; Gov't Line: Total							
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense								
	\$000s	\$000s	\$000s	% Beg Unpaid	\$000s	% Beg IBNR	\$000s	% Beg Unpaid							
[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]							
	database	database	[17]	= [32]/[31]	[21]	= [34]/[30]	[25]	= [36]/[31]							
2014 & prior	(10)	8,132	155	1.9%	9	(90.0%)	15	0.2%							
2015	49	5,692	358	6.3%	127	259.2%	88	1.5%							
2016	965	8,739	531	6.1%	262	27.2%	48	0.5%							
2017	1,788	10,163	335	3.3%	521	29.1%	270	2.7%							
2018	3,738	14,681	1,341	9.1%	1,556	41.6%	427	2.9%							
TOTAL	6,530	47,407	2,720	5.7%	2,475	37.9%	848	1.8%							

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Newfoundland & Labrador
All Vehicles

Loss Ratios Over Time
as at March 31, 2019

Accident Year [1]	Earned Premium @ Mar 2019 [2] <i>database</i>	Paid Claims Amt @ Mar 2019 [3] <i>database</i>	Case Reserve @ Mar 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt @ Mar 2019 [5] <i>database</i>	Selected IBNR @ Mar 2019 [6] <i>database</i>	Ultimate Claims Amt @ Mar 2019 [7] <i>= [5]+[6]</i>	Selected Ultimate LR @ Mar 2019 [8] <i>= [7]/[2]</i>	Selected Ultimate LR @ Dec 2018 [9] <i>database</i>	Selected Ultimate LR @ Sep 2018 [10] <i>database</i>	Selected Ultimate LR @ Jun 2018 [11] <i>database</i>	Selected Ultimate LR @ Mar 2018 [12] <i>database</i>	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018	
												Ultimate LR [13] <i>= [8]-[9]</i>	Claims Amt [14]	Ultimate LR [15] <i>= [8]-[12]</i>	Claims Amt @ curr EP [16] <i>= [2]*[15]</i>
1997 & prior	102,456	79,782	-	79,782	-	79,782	-	-	-	-	-	-	-	-	-
1998	13,735	7,883	-	7,883	-	7,883	57.4%	57.4%	57.4%	57.4%	57.4%	-	-	-	-
1999	13,078	10,847	-	10,847	-	10,847	82.9%	82.9%	82.9%	82.9%	82.9%	-	-	-	-
2000	12,540	10,335	-	10,335	-	10,335	82.4%	82.4%	82.4%	82.4%	82.4%	-	-	-	-
2001	12,022	9,468	-	9,468	-	9,468	78.8%	78.8%	78.8%	78.8%	78.8%	-	-	-	-
2002	18,074	11,749	-	11,749	-	11,749	65.0%	65.0%	65.0%	65.0%	65.0%	-	-	-	-
2003	27,221	17,640	-	17,640	-	17,640	64.8%	64.8%	64.8%	64.8%	64.8%	-	-	-	-
2004	30,357	13,909	-	13,909	-	13,909	45.8%	45.8%	45.8%	45.8%	45.8%	-	-	-	-
2005	25,561	12,881	-	12,881	-	12,881	50.4%	50.4%	50.4%	50.4%	50.4%	-	-	-	-
2006	17,570	8,780	-	8,780	-	8,780	50.0%	50.0%	50.0%	50.0%	50.0%	-	-	-	-
2007	14,223	9,853	30	9,883	-	9,883	69.5%	69.5%	69.5%	69.5%	69.5%	-	-	-	-
2008	14,083	7,842	100	7,942	-	7,942	56.4%	56.4%	56.9%	56.9%	56.9%	-	-	(0.5%)	(70)
2009	18,332	12,020	89	12,109	-	12,109	66.1%	66.1%	66.1%	66.1%	66.1%	-	(3)	-	-
2010	21,766	16,761	31	16,792	-	16,792	77.1%	77.1%	77.1%	77.1%	77.1%	-	-	-	-
2011	24,253	17,888	734	18,622	-	18,622	76.8%	76.9%	76.5%	76.5%	76.5%	(0.1%)	(20)	0.3%	73
2012	27,321	19,025	2,249	21,274	-	21,274	77.9%	78.0%	77.3%	77.4%	78.2%	(0.1%)	(25)	(0.3%)	(82)
2013	29,672	18,550	1,478	20,028	-	20,028	67.5%	67.5%	67.7%	68.2%	68.3%	-	-	(0.8%)	(237)
2014	30,043	17,497	3,285	20,782	(4)	20,778	69.2%	69.0%	69.2%	70.3%	70.4%	0.2%	63	(1.2%)	(361)
2015	28,377	18,756	5,412	24,168	10	24,178	85.2%	84.9%	83.3%	83.1%	82.2%	0.3%	88	3.0%	851
2016	28,129	14,525	7,505	22,030	751	22,781	81.0%	80.8%	80.9%	79.9%	81.0%	0.2%	48	-	-
2017	28,530	9,456	8,561	18,017	1,537	19,554	68.5%	67.6%	66.8%	65.8%	68.0%	0.9%	270	0.5%	143
2018	28,712	6,952	11,158	18,110	2,609	20,719	72.2%	70.7%	69.6%	68.4%	71.0%	1.5%	427	-	-
2019	6,994	760	2,695	3,455	1,274	4,729	67.6%	-	-	-	-	-	-	-	-
TOTAL	573,127	353,159	43,327	396,486	6,177	402,663	70.3%	70.1%	70.0%	69.9%	70.1%	848		317	
2018 & prior	566,133	352,399	40,632	393,031	4,903	397,934	70.3%	70.1%	70.0%	69.9%	70.1%	848		317	

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* 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
Amounts in: \$1,000s
Coverage: Total
FARM New Brunswick
All Vehicles

Valuation Results
as at March 31, 2019

Life to Date												FARM: New Brunswick; Business Segment: All Vehicles; Gov't Line: Total	
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
[1]	\$000s [2]	\$000s [3]	% EP [4]	\$000s [5]	% EP [6]	\$000s [7]	% EP [8]	\$000s [9]	% EP [10]	\$000s [11]	% EP [12]	\$000s [13]	% EP [14]
	database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]
2014 & prior	709,442	476,817	-	7,649	-	484,466	-	560	-	485,026	-	8,209	-
2015	20,408	8,661	42.4%	4,620	22.6%	13,281	65.1%	444	2.2%	13,725	67.3%	5,064	24.8%
2016	20,517	7,651	37.3%	3,842	18.7%	11,493	56.0%	1,192	5.8%	12,685	61.8%	5,034	24.5%
2017	20,677	5,965	28.8%	3,274	15.8%	9,239	44.7%	3,387	16.4%	12,626	61.1%	6,661	32.2%
2018	22,012	5,473	24.9%	4,196	19.1%	9,669	43.9%	4,546	20.7%	14,215	64.6%	8,742	39.7%
2019	5,777	867	15.0%	1,920	33.2%	2,787	48.2%	1,601	27.7%	4,388	76.0%	3,521	60.9%
TOTAL	798,833	505,434	-	25,501	-	530,935	-	11,730	-	542,665	-	37,231	-

2018 & prior	793,056	504,567	-	23,581	-	528,148	-	10,129	-	538,277	-	33,710	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP												FARM: New Brunswick; Business Segment: All Vehicles; Gov't Line: Total	
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
[15]	\$000s [16]	\$000s [17]	% EP [18]	\$000s [19]	% EP [20]	\$000s [21]	% EP [22]	\$000s [23]	% EP [24]	\$000s [25]	% EP [26]	\$000s [27]	% EP [28]
	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]
2014 & prior	709,442	655	-	(789)	-	(134)	-	(56)	-	(190)	-	(845)	-
2015	20,408	224	1.1%	(343)	(1.7%)	(119)	(0.6%)	(79)	(0.4%)	(198)	(1.0%)	(422)	(2.1%)
2016	20,517	130	0.6%	291	1.4%	421	2.1%	(224)	(1.1%)	197	1.0%	67	0.3%
2017	20,677	131	0.6%	179	0.9%	310	1.5%	(151)	(0.7%)	159	0.8%	28	0.1%
2018	22,012	871	4.0%	(493)	(2.2%)	378	1.7%	(371)	(1.7%)	7	-	(864)	(3.9%)
TOTAL	793,056	2,011	-	(1,155)	-	856	-	(881)	-	(25)	-	(2,036)	-

Earned Premiums include 1990 and later only

Emergence During Quarter								FARM: New Brunswick; Business Segment: All Vehicles; Gov't Line: Total	
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense		
[29]	\$000s [30]	\$000s [31]	\$000s [32]	% Beg Unpaid [33]	\$000s [34]	% Beg IBNR [35]	\$000s [36]	% Beg Unpaid [37]	
	database	database	[17]	=[32]/[31]	[21]	=[34]/[30]	[25]	=[36]/[31]	
2014 & prior	616	9,054	655	7.2%	(134)	(21.8%)	(190)	(2.1%)	
2015	523	5,486	224	4.1%	(119)	(22.8%)	(198)	(3.6%)	
2016	1,416	4,967	130	2.6%	421	29.7%	197	4.0%	
2017	3,538	6,633	131	2.0%	310	8.8%	159	2.4%	
2018	4,917	9,606	871	9.1%	378	7.7%	7	0.1%	
TOTAL	11,010	35,746	2,011	5.6%	856	7.8%	(25)	(0.1%)	

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM New Brunswick
All Vehicles

Accident Year [1]	Earned Premium @ Mar 2019 [2] <i>database</i>	Paid Claims Amt @ Mar 2019 [3] <i>database</i>	Case Reserve @ Mar 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt @ Mar 2019 [5] <i>database</i>	Selected IBNR @ Mar 2019 [6] <i>database</i>	Ultimate Claims Amt @ Mar 2019 [7] <i>= [5]+[6]</i>	Selected Ultimate LR @ Mar 2019 [8] <i>= [7]/[2]</i>	Selected Ultimate LR @ Dec 2018 [9] <i>database</i>	Selected Ultimate LR @ Sep 2018 [10] <i>database</i>	Selected Ultimate LR @ Jun 2018 [11] <i>database</i>	Selected Ultimate LR @ Mar 2018 [12] <i>database</i>	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018	
												Ultimate LR [13] <i>= [8]-[9]</i>	Claims Amt [14]	Ultimate LR [15] <i>= [8]-[12]</i>	Claims Amt @ curr EP [16] <i>= [2]*[15]</i>
1997 & prior	211,219	227,815	-	227,815	-	227,815	-	-	-	-	-	-	-	-	-
1998	17,035	11,380	-	11,380	-	11,380	66.8%	66.8%	66.8%	66.8%	66.8%	-	-	-	-
1999	12,334	10,879	-	10,879	-	10,879	88.2%	88.2%	88.2%	88.2%	88.2%	-	-	-	-
2000	12,624	11,814	-	11,814	-	11,814	93.6%	93.6%	93.6%	93.6%	93.6%	-	-	-	-
2001	17,718	17,044	-	17,044	-	17,044	96.2%	96.2%	96.2%	96.2%	96.2%	-	-	-	-
2002	39,285	25,069	-	25,069	-	25,069	63.8%	63.8%	64.0%	64.0%	64.0%	-	-	(0.2%)	(79)
2003	64,539	26,314	220	26,534	-	26,534	41.1%	41.1%	41.1%	41.1%	41.1%	-	-	-	-
2004	50,299	21,083	-	21,083	-	21,083	41.9%	41.9%	41.9%	42.0%	42.0%	-	-	(0.1%)	(50)
2005	44,800	19,412	-	19,412	-	19,412	43.3%	43.3%	43.3%	43.3%	43.3%	-	-	-	-
2006	38,074	17,819	29	17,848	-	17,848	46.9%	46.8%	46.8%	46.8%	46.8%	0.1%	23	0.1%	38
2007	31,234	15,584	-	15,584	-	15,584	49.9%	49.9%	49.9%	49.9%	49.9%	-	-	-	-
2008	26,957	10,420	59	10,479	-	10,479	38.9%	38.9%	38.9%	38.9%	38.9%	-	-	-	-
2009	24,439	9,368	329	9,697	6	9,703	39.7%	39.9%	40.0%	40.0%	39.7%	(0.2%)	(46)	-	-
2010	24,537	11,122	685	11,807	45	11,852	48.3%	48.3%	48.4%	47.3%	47.1%	-	(2)	1.2%	294
2011	25,075	10,223	433	10,656	43	10,699	42.7%	42.7%	42.9%	42.9%	43.3%	-	(15)	(0.6%)	(150)
2012	24,752	10,586	865	11,451	116	11,567	46.7%	46.7%	46.7%	46.9%	47.0%	-	19	(0.3%)	(74)
2013	23,216	9,842	3,537	13,379	139	13,518	58.2%	58.8%	58.5%	57.1%	57.3%	(0.6%)	(133)	0.9%	209
2014	21,305	11,043	1,492	12,535	211	12,746	59.8%	60.0%	61.4%	60.1%	60.2%	(0.2%)	(36)	(0.4%)	(85)
2015	20,408	8,661	4,620	13,281	444	13,725	67.3%	68.2%	68.9%	69.6%	68.0%	(0.9%)	(198)	(0.7%)	(143)
2016	20,517	7,651	3,842	11,493	1,192	12,685	61.8%	60.9%	62.1%	63.7%	63.7%	0.9%	197	(1.9%)	(390)
2017	20,677	5,965	3,274	9,239	3,387	12,626	61.1%	60.3%	61.6%	61.9%	61.0%	0.8%	159	0.1%	21
2018	22,012	5,473	4,196	9,669	4,546	14,215	64.6%	64.6%	61.9%	60.7%	56.9%	-	7	-	-
2019	5,777	867	1,920	2,787	1,601	4,388	76.0%	-	-	-	-	-	-	-	-
TOTAL	799,129	505,434	25,501	530,935	11,730	542,665	67.9%	67.9%	68.0%	68.0%	67.9%	-	(25)	-	(409)
2018 & prior	793,352	504,567	23,581	528,148	10,129	538,277	67.8%	67.9%	68.0%	68.0%	67.9%	-	(25)	-	(409)

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* 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
Amounts in: \$1,000s
Coverage: Total
FARM Nova Scotia
All Vehicles

Valuation Results
as at March 31, 2019

Life to Date														FARM: Nova Scotia; Business Segment: All Vehicles; Gov't Line: Total											
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense													
[1]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP												
	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]												
	database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]												
2014 & prior	801,433	495,709	-	5,248	-	500,957	-	(62)	-	500,895	-	5,186	-												
2015	16,459	7,017	42.6%	1,276	7.8%	8,293	50.4%	300	1.8%	8,593	52.2%	1,576	9.6%												
2016	17,147	6,252	36.5%	2,694	15.7%	8,946	52.2%	1,120	6.5%	10,066	58.7%	3,814	22.2%												
2017	18,043	6,524	36.2%	3,156	17.5%	9,680	53.6%	2,570	14.2%	12,250	67.9%	5,726	31.7%												
2018	20,695	5,570	26.9%	4,616	22.3%	10,186	49.2%	4,510	21.8%	14,696	71.0%	9,126	44.1%												
2019	5,901	842	14.3%	1,335	22.6%	2,177	36.9%	1,714	29.0%	3,891	65.9%	3,049	51.7%												
TOTAL	879,678	521,914	-	18,325	-	540,239	-	10,152	-	550,391	-	28,477	-												

2018 & prior	873,777	521,072	-	16,990	-	538,062	-	8,438	-	546,500	-	25,428	-												
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP														FARM: Nova Scotia; Business Segment: All Vehicles; Gov't Line: Total											
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense													
[15]	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP												
	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]												
	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]												
2014 & prior	801,433	33	-	(49)	-	(16)	-	(17)	-	(33)	-	(66)	-												
2015	16,459	86	0.5%	(28)	(0.2%)	58	0.4%	(103)	(0.6%)	(45)	(0.3%)	(131)	(0.8%)												
2016	17,147	551	3.2%	(138)	(0.8%)	413	2.4%	(177)	(1.0%)	236	1.4%	(315)	(1.8%)												
2017	18,043	644	3.6%	(503)	(2.8%)	141	0.8%	(111)	(0.6%)	30	0.2%	(614)	(3.4%)												
2018	20,695	1,270	6.1%	(454)	(2.2%)	816	3.9%	(416)	(2.0%)	400	1.9%	(870)	(4.2%)												
TOTAL	873,777	2,584	-	(1,172)	-	1,412	-	(824)	-	588	-	(1,996)	-												

Earned Premiums include 1990 and later only

Emergence During Quarter									FARM: Nova Scotia; Business Segment: All Vehicles; Gov't Line: Total
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense		
[29]	\$000s	\$000s	\$000s	% Beg Unpaid	\$000s	% Beg IBNR	\$000s	% Beg Unpaid	
	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]	
	database	database	[17]	=[32]/[31]	[21]	=[34]/[30]	[25]	=[36]/[31]	
2014 & prior	(45)	5,252	33	0.6%	(16)	35.6%	(33)	(0.6%)	
2015	403	1,707	86	5.0%	58	14.4%	(45)	(2.6%)	
2016	1,297	4,129	551	13.3%	413	31.8%	236	5.7%	
2017	2,681	6,340	644	10.2%	141	5.3%	30	0.5%	
2018	4,926	9,996	1,270	12.7%	816	16.6%	400	4.0%	
TOTAL	9,262	27,424	2,584	9.4%	1,412	15.2%	588	2.1%	

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Nova Scotia
All Vehicles

Loss Ratios Over Time
as at March 31, 2019

Accident Year [1]	Earned Premium @ Mar 2019 [2] <i>database</i>	Paid Claims Amt @ Mar 2019 [3] <i>database</i>	Case Reserve @ Mar 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt @ Mar 2019 [5] <i>database</i>	Selected IBNR @ Mar 2019 [6] <i>database</i>	Ultimate Claims Amt @ Mar 2019 [7] <i>= [5]+[6]</i>	Selected Ultimate LR @ Mar 2019 [8] <i>= [7]/[2]</i>	Selected Ultimate LR @ Dec 2018 [9] <i>database</i>	Selected Ultimate LR @ Sep 2018 [10] <i>database</i>	Selected Ultimate LR @ Jun 2018 [11] <i>database</i>	Selected Ultimate LR @ Mar 2018 [12] <i>database</i>	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018	
												Ultimate LR [13] <i>= [8]-[9]</i>	Claims Amt [14]	Ultimate LR [15] <i>= [8]-[12]</i>	Claims Amt @ curr EP [16] <i>= [2]*[15]</i>
1997 & prior	189,406	184,683	-	184,683	-	184,683	-	-	-	-	-	-	-	-	-
1998	17,320	11,542	-	11,542	-	11,542	66.6%	66.6%	66.6%	66.6%	66.6%	-	-	-	-
1999	11,753	8,444	-	8,444	-	8,444	71.8%	71.8%	71.8%	71.8%	71.8%	-	-	-	-
2000	11,345	9,315	-	9,315	-	9,315	82.1%	82.1%	82.1%	82.1%	82.1%	-	-	-	-
2001	16,349	15,257	-	15,257	-	15,257	93.3%	93.3%	93.3%	93.3%	93.3%	-	-	-	-
2002	35,584	23,349	-	23,349	-	23,349	65.6%	65.6%	65.6%	65.6%	65.6%	-	-	-	-
2003	66,936	31,082	-	31,082	-	31,082	46.4%	46.4%	46.4%	46.4%	46.4%	-	(1)	-	-
2004	75,848	36,463	16	36,479	-	36,479	48.1%	48.1%	48.1%	48.1%	48.1%	-	-	-	-
2005	69,256	33,090	86	33,176	-	33,176	47.9%	47.9%	47.9%	47.9%	47.9%	-	-	-	-
2006	62,210	35,881	-	35,881	-	35,881	57.7%	57.7%	57.7%	57.7%	57.7%	-	-	-	-
2007	58,103	29,533	113	29,646	-	29,646	51.0%	51.0%	51.0%	51.0%	51.0%	-	(1)	-	-
2008	46,576	18,339	-	18,339	-	18,339	39.4%	39.4%	39.5%	39.5%	39.5%	-	-	(0.1%)	(47)
2009	37,539	13,600	241	13,841	(3)	13,838	36.9%	36.8%	36.9%	36.9%	36.9%	0.1%	5	-	-
2010	26,971	12,038	142	12,180	4	12,184	45.2%	45.2%	45.1%	45.1%	45.0%	-	(3)	0.2%	54
2011	21,822	9,285	7	9,292	-	9,292	42.6%	42.6%	42.6%	42.6%	43.0%	-	-	(0.4%)	(87)
2012	19,222	7,948	246	8,194	(26)	8,168	42.5%	42.5%	42.5%	42.5%	42.6%	-	4	(0.1%)	(19)
2013	18,004	7,901	1,772	9,673	(25)	9,648	53.6%	53.9%	53.9%	52.6%	52.2%	(0.3%)	(60)	1.4%	252
2014	17,189	7,959	2,625	10,584	(12)	10,572	61.5%	61.4%	60.7%	61.8%	60.5%	0.1%	23	1.0%	172
2015	16,459	7,017	1,276	8,293	300	8,593	52.2%	52.5%	53.9%	53.7%	54.5%	(0.3%)	(45)	(2.3%)	(379)
2016	17,147	6,252	2,694	8,946	1,120	10,066	58.7%	57.3%	56.2%	55.0%	55.4%	1.4%	236	3.3%	566
2017	18,043	6,524	3,156	9,680	2,570	12,250	67.9%	67.7%	66.3%	65.9%	66.3%	0.2%	30	1.6%	289
2018	20,695	5,570	4,616	10,186	4,510	14,696	71.0%	69.2%	64.4%	61.1%	59.3%	1.8%	400		
2019	5,901	842	1,335	2,177	1,714	3,891	65.9%	-	-	-	-				
TOTAL	880,286	521,914	18,325	540,239	10,152	550,391	62.5%	62.4%	62.3%	62.2%	62.2%		588		801
2018 & prior	874,385	521,072	16,990	538,062	8,438	546,500	62.5%	62.4%	62.3%	62.2%	62.2%		588		801

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* 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
Amounts in: \$1,000s
Coverage: Total
FARM Prince Edward Island
All Vehicles

Valuation Results
as at March 31, 2019

Life to Date														FARM: Prince Edward Island; Business Segment: All Vehicles; Gov't Line: Total											
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense													
	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP												
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]												
	database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]												
2014 & prior	135,753	76,800	-	1,292	-	78,092	-	7	-	78,099	-	1,299	-												
2015	4,513	1,526	33.8%	928	20.6%	2,454	54.4%	100	2.2%	2,554	56.6%	1,028	22.8%												
2016	4,673	1,537	32.9%	2,402	51.4%	3,939	84.3%	334	7.1%	4,273	91.4%	2,736	58.5%												
2017	4,657	976	21.0%	985	21.2%	1,961	42.1%	904	19.4%	2,865	61.5%	1,889	40.6%												
2018	4,545	735	16.2%	1,933	42.5%	2,668	58.7%	1,021	22.5%	3,689	81.2%	2,954	65.0%												
2019	1,105	79	7.1%	354	32.0%	433	39.2%	363	32.9%	796	72.0%	717	64.9%												
TOTAL	155,246	81,653	-	7,894	-	89,547	-	2,729	-	92,276	-	10,623	-												

2018 & prior	154,141	81,574	-	7,540	-	89,114	-	2,366	-	91,480	-	9,906	-												
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP														FARM: Prince Edward Island; Business Segment: All Vehicles; Gov't Line: Total											
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense													
[15]	\$000s [16]	\$000s [17]	% EP [18]	\$000s [19]	% EP [20]	\$000s [21]	% EP [22]	\$000s [23]	% EP [24]	\$000s [25]	% EP [26]	\$000s [27]	% EP [28]												
	database	database	=[17]/[16]	database	=[19]/[16]	database	=[21]/[16]	database	=[23]/[16]	database	=[25]/[16]	database	=[27]/[16]												
2014 & prior	135,753	5	-	31	-	36	-	(3)	-	33	-	28	-												
2015	4,513	344	7.6%	(344)	(7.6%)	-	-	(31)	(0.7%)	(31)	(0.7%)	(375)	(8.3%)												
2016	4,673	3	0.1%	988	21.1%	991	21.2%	(9)	(0.2%)	982	21.0%	979	21.0%												
2017	4,657	37	0.8%	222	4.8%	259	5.6%	(40)	(0.9%)	219	4.7%	182	3.9%												
2018	4,545	93	2.0%	47	1.0%	140	3.1%	(40)	(0.9%)	100	2.2%	7	0.2%												
TOTAL	154,141	482	-	944	-	1,426	-	(123)	-	1,303	-	821	-												

Earned Premiums include 1990 and later only

Emergence During Quarter									FARM: Prince Edward Island; Business Segment: All Vehicles; Gov't Line: Total
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense		
[29]	\$000s [30]	\$000s [31]	\$000s [32]	% Beg Unpaid [33]	\$000s [34]	% Beg IBNR [35]	\$000s [36]	% Beg Unpaid [37]	
	database	database	[17]	=[32]/[31]	[21]	=[34]/[30]	[25]	=[36]/[31]	
2014 & prior	10	1,271	5	0.4%	36	360.0%	33	2.6%	
2015	131	1,403	344	24.5%	-	-	(31)	(2.2%)	
2016	343	1,757	3	0.2%	991	288.9%	982	55.9%	
2017	944	1,707	37	2.2%	259	27.4%	219	12.8%	
2018	1,061	2,947	93	3.2%	140	13.2%	100	3.4%	
TOTAL	2,489	9,085	482	5.3%	1,426	57.3%	1,303	14.3%	

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Prince Edward Island
All Vehicles

Loss Ratios Over Time
as at March 31, 2019

Accident Year [1]	Earned Premium @ Mar 2019 [2] <i>database</i>	Paid Claims Amt @ Mar 2019 [3] <i>database</i>	Case Reserve @ Mar 2019 [4] = [5]-[3]	Recorded Claims Amt @ Mar 2019 [5] <i>database</i>	Selected IBNR @ Mar 2019 [6] <i>database</i>	Ultimate Claims Amt @ Mar 2019 [7] = [5]+[6]	Selected Ultimate LR @ Mar 2019 [8] = [7]/[2]	Selected Ultimate LR @ Dec 2018 [9] <i>database</i>	Selected Ultimate LR @ Sep 2018 [10] <i>database</i>	Selected Ultimate LR @ Jun 2018 [11] <i>database</i>	Selected Ultimate LR @ Mar 2018 [12] <i>database</i>	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018	
												Ultimate LR [13]	Claims Amt [14]	Ultimate LR [15]	Claims Amt @ curr EP [16]
												= [8]-[9]		= [8]-[12]	= [2]*[15]
1997 & prior	35,509	34,341	-	34,341	-	34,341	-	-	-	-	-	-	-	-	-
1998	3,420	2,084	-	2,084	-	2,084	60.9%	60.9%	60.9%	60.9%	60.9%	-	-	-	-
1999	3,205	2,094	-	2,094	-	2,094	65.3%	65.3%	65.3%	65.3%	65.3%	-	-	-	-
2000	3,739	2,854	-	2,854	-	2,854	76.3%	76.3%	76.3%	76.3%	76.3%	-	-	-	-
2001	5,096	1,920	-	1,920	-	1,920	37.7%	37.7%	37.7%	37.7%	37.7%	-	-	-	-
2002	7,607	4,257	-	4,257	-	4,257	56.0%	56.0%	56.0%	56.0%	56.0%	-	-	-	-
2003	10,548	3,480	-	3,480	-	3,480	33.0%	33.0%	33.0%	33.0%	33.0%	-	-	-	-
2004	11,555	3,841	-	3,841	-	3,841	33.2%	33.2%	33.2%	33.2%	33.2%	-	-	-	-
2005	10,049	5,290	-	5,290	-	5,290	52.6%	52.6%	52.6%	52.6%	52.6%	-	-	-	-
2006	7,543	3,216	-	3,216	-	3,216	42.6%	42.6%	42.6%	42.6%	42.6%	-	-	-	-
2007	5,885	2,484	-	2,484	-	2,484	42.2%	42.2%	42.2%	42.2%	42.2%	-	-	-	-
2008	4,781	735	-	735	-	735	15.4%	15.4%	15.4%	15.4%	15.4%	-	-	-	-
2009	4,362	1,664	-	1,664	-	1,664	38.1%	38.1%	38.1%	38.1%	38.1%	-	-	-	-
2010	4,377	1,037	470	1,507	-	1,507	34.4%	34.4%	34.2%	34.2%	34.2%	-	-	0.2%	9
2011	4,415	2,814	-	2,814	-	2,814	63.7%	63.7%	63.7%	63.7%	63.7%	-	-	-	-
2012	4,511	2,046	320	2,366	-	2,366	52.4%	52.4%	52.4%	52.4%	52.9%	-	-	(0.5%)	(23)
2013	4,583	1,196	47	1,243	-	1,243	27.1%	26.3%	26.4%	26.4%	26.3%	0.8%	36	0.8%	37
2014	4,568	1,447	455	1,902	7	1,909	41.8%	41.9%	39.8%	39.8%	40.4%	(0.1%)	(3)	1.4%	64
2015	4,513	1,526	928	2,454	100	2,554	56.6%	57.3%	55.9%	55.5%	56.3%	(0.7%)	(31)	0.3%	14
2016	4,673	1,537	2,402	3,939	334	4,273	91.4%	70.4%	69.1%	73.2%	76.0%	21.0%	982	15.4%	720
2017	4,657	976	985	1,961	904	2,865	61.5%	56.8%	59.8%	57.0%	58.7%	4.7%	219	2.8%	130
2018	4,545	735	1,933	2,668	1,021	3,689	81.2%	79.1%	85.7%	89.1%	139.1%	2.1%	100		
2019	1,105	79	354	433	363	796	72.0%	-	-	-	-				
TOTAL	155,268	81,653	7,894	89,547	2,729	92,276	59.4%	58.5%	58.4%	58.3%	58.6%		1,303		951
2018 & prior	154,163	81,574	7,540	89,114	2,366	91,480	59.3%	58.5%	58.4%	58.3%	58.6%		1,303		951

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* 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
Amounts in: \$1,000s
Coverage: Total
FARM Yukon
All Vehicles

Valuation Results
as at March 31, 2019

Life to Date										FARM: Yukon; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
[1]	\$000s [2] database	\$000s [3] database	% EP [4] = [3]/[2]	\$000s [5] = [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	55,821	34,199	-	79	-	34,278	-	60	-	34,338	-	139	-
2015	2,175	1,723	79.2%	-	-	1,723	79.2%	84	3.9%	1,807	83.1%	84	3.9%
2016	2,002	627	31.3%	266	13.3%	893	44.6%	157	7.8%	1,050	52.4%	423	21.1%
2017	1,849	363	19.6%	970	52.5%	1,333	72.1%	217	11.7%	1,550	83.8%	1,187	64.2%
2018	1,843	486	26.4%	612	33.2%	1,098	59.6%	359	19.5%	1,457	79.1%	971	52.7%
2019	451	8	1.8%	51	11.3%	59	13.1%	142	31.5%	201	44.6%	193	42.8%
TOTAL	64,141	37,406	-	1,978	-	39,384	-	1,019	-	40,403	-	2,997	-

2018 & prior	63,690	37,398	-	1,927	-	39,325	-	877	-	40,202	-	2,804	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP										FARM: Yukon; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
[15]	\$000s [16] database	\$000s [17] database	% EP [18] = [17]/[16]	\$000s [19] database	% EP [20] = [19]/[16]	\$000s [21] database	% EP [22] = [21]/[16]	\$000s [23] database	% EP [24] = [23]/[16]	\$000s [25] database	% EP [26] = [25]/[16]	\$000s [27] database	% EP [28] = [27]/[16]
2014 & prior	55,821	-	-	-	-	-	-	(11)	-	(11)	-	(11)	-
2015	2,175	-	-	-	-	-	-	(10)	(0.5%)	(10)	(0.5%)	(10)	(0.5%)
2016	2,002	-	-	-	-	-	-	(6)	(0.3%)	(6)	(0.3%)	(6)	(0.3%)
2017	1,849	22	1.2%	(3)	(0.2%)	19	1.0%	(10)	(0.5%)	9	0.5%	(13)	(0.7%)
2018	1,843	119	6.5%	83	4.5%	202	11.0%	(52)	(2.8%)	150	8.1%	31	1.7%
TOTAL	63,690	141	-	80	-	221	-	(89)	-	132	-	(9)	-

Earned Premiums include 1990 and later only

Emergence During Quarter									FARM: Yukon; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense					
[29]	\$000s [30]	\$000s [31]	\$000s [32]	% Beg Unpaid [33]	\$000s [34]	% Beg IBNR [35]	\$000s [36]	% Beg Unpaid [37]				
	database	database	[17]	=[32]/[31]	[21]	=[34]/[30]	[25]	=[36]/[31]				
2014 & prior	71	150	-	-	-	-	(11)	(7.3%)				
2015	94	94	-	-	-	-	(10)	(10.6%)				
2016	163	429	-	-	-	-	(6)	(1.4%)				
2017	227	1,200	22	1.8%	19	8.4%	9	0.8%				
2018	411	940	119	12.7%	202	49.1%	150	16.0%				
TOTAL	966	2,813	141	5.0%	221	22.9%	132	4.7%				

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Yukon
All Vehicles

Loss Ratios Over Time
as at March 31, 2019

Accident Year [1]	Earned Premium @ Mar 2019 [2]	Paid Claims Amt @ Mar 2019 [3]	Case Reserve @ Mar 2019 [4]	Recorded Claims Amt @ Mar 2019 [5]	Selected IBNR @ Mar 2019 [6]	Ultimate Claims Amt @ Mar 2019 [7]	Selected Ultimate LR @ Mar 2019 [8]	Selected Ultimate LR @ Dec 2018 [9]	Selected Ultimate LR @ Sep 2018 [10]	Selected Ultimate LR @ Jun 2018 [11]	Selected Ultimate LR @ Mar 2018 [12]	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018	
	database	database	= [5]-[3]	database	database	= [5]+[6]	= [7]/[2]	database	database	database	database	Ultimate LR [13]	Claims Amt [14]	Ultimate LR [15]	Claims Amt @ curr EP [16]
												= [8]-[9]		= [8]-[12]	= [2]*[15]
1997 & prior	13,803	10,922	-	10,922	-	10,922	-	-	-	-	-	-	-	-	-
1998	2,129	860	-	860	-	860	40.4%	40.4%	40.4%	40.4%	40.4%	-	-	-	-
1999	1,939	871	-	871	-	871	44.9%	44.9%	44.9%	44.9%	44.9%	-	-	-	-
2000	1,886	1,163	-	1,163	-	1,163	61.7%	61.7%	61.7%	61.7%	61.7%	-	-	-	-
2001	1,827	1,472	-	1,472	-	1,472	80.6%	80.6%	80.6%	80.6%	80.6%	-	-	-	-
2002	2,007	2,616	-	2,616	-	2,616	130.3%	130.3%	130.3%	130.3%	130.3%	-	-	-	-
2003	2,468	1,248	-	1,248	-	1,248	50.6%	50.6%	50.6%	50.6%	50.6%	-	-	-	-
2004	3,002	1,185	-	1,185	-	1,185	39.5%	39.5%	39.5%	39.5%	39.5%	-	-	-	-
2005	3,039	2,591	-	2,591	-	2,591	85.3%	85.3%	85.3%	85.3%	85.3%	-	-	-	-
2006	3,022	1,895	-	1,895	-	1,895	62.7%	62.7%	62.7%	62.7%	62.7%	-	-	-	-
2007	3,161	1,457	-	1,457	-	1,457	46.1%	46.1%	46.1%	46.1%	46.1%	-	-	-	-
2008	3,280	2,011	-	2,011	-	2,011	61.3%	61.3%	61.3%	61.3%	61.3%	-	-	-	-
2009	2,767	1,761	-	1,761	-	1,761	63.6%	63.6%	63.6%	63.6%	63.6%	-	-	-	-
2010	2,356	1,182	79	1,261	1	1,262	53.6%	53.6%	53.6%	53.6%	53.7%	-	-	(0.1%)	(2)
2011	2,282	707	-	707	3	710	31.1%	31.1%	31.1%	31.2%	31.2%	-	-	(0.1%)	(2)
2012	2,296	639	-	639	6	645	28.1%	28.2%	28.2%	26.4%	26.9%	(0.1%)	(2)	1.2%	28
2013	2,308	1,202	-	1,202	16	1,218	52.8%	52.9%	52.9%	53.0%	53.2%	(0.1%)	(3)	(0.4%)	(9)
2014	2,249	417	-	417	34	451	20.1%	20.3%	20.7%	21.0%	22.0%	(0.2%)	(6)	(1.9%)	(43)
2015	2,175	1,723	-	1,723	84	1,807	83.1%	83.5%	84.6%	99.3%	100.3%	(0.4%)	(10)	(17.2%)	(374)
2016	2,002	627	266	893	157	1,050	52.4%	52.7%	54.1%	51.9%	52.8%	(0.3%)	(6)	(0.4%)	(8)
2017	1,849	363	970	1,333	217	1,550	83.8%	83.3%	83.9%	41.2%	46.9%	0.5%	9	36.9%	682
2018	1,843	486	612	1,098	359	1,457	79.1%	71.0%	58.2%	54.5%	52.1%	8.1%	150		
2019	451	8	51	59	142	201	44.6%	-	-	-	-				
TOTAL	64,187	37,406	1,978	39,384	1,019	40,403	62.9%	62.9%	62.6%	61.8%	62.1%		132		272
2018 & prior	63,736	37,398	1,927	39,325	877	40,202	63.1%	62.9%	62.6%	61.8%	62.1%		132		272

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* 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
Amounts in: \$1,000s
Coverage: Total
FARM Northwest Territories
All Vehicles

Valuation Results
as at March 31, 2019

Life to Date														FARM: Northwest Territories; Business Segment: All Vehicles; Gov't Line: Total											
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense													
[1]	\$000s [2] database	\$000s [3] database	% EP [4] = [3]/[2]	\$000s [5] = [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	114,746	51,397	-	523	-	51,920	-	78	-	51,998	-	601	-												
2015	5,095	1,861	36.5%	-	-	1,861	36.5%	106	2.1%	1,967	38.6%	106	2.1%												
2016	4,701	1,015	21.6%	101	2.1%	1,116	23.7%	333	7.1%	1,449	30.8%	434	9.2%												
2017	4,393	1,173	26.7%	585	13.3%	1,758	40.0%	458	10.4%	2,216	50.4%	1,043	23.7%												
2018	4,370	816	18.7%	313	7.2%	1,129	25.8%	759	17.4%	1,888	43.2%	1,072	24.5%												
2019	1,031	190	18.4%	199	19.3%	389	37.7%	109	10.6%	498	48.3%	308	29.9%												
TOTAL	134,336	56,452	-	1,721	-	58,173	-	1,843	-	60,016	-	3,564	-												

2018 & prior	133,305	56,262	-	1,522	-	57,784	-	1,734	-	59,518	-	3,256	-												
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP														FARM: Northwest Territories; Business Segment: All Vehicles; Gov't Line: Total											
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense													
[15]	\$000s [16] database	\$000s [17] database	% EP [18] = [17]/[16]	\$000s [19] database	% EP [20] = [19]/[16]	\$000s [21] database	% EP [22] = [21]/[16]	\$000s [23] database	% EP [24] = [23]/[16]	\$000s [25] database	% EP [26] = [25]/[16]	\$000s [27] database	% EP [28] = [27]/[16]												
2014 & prior	114,746	-	-	-	-	-	-	(14)	-	(14)	-	(14)	-												
2015	5,095	-	-	-	-	-	-	(17)	(0.3%)	(17)	(0.3%)	(17)	(0.3%)												
2016	4,701	2	-	(2)	-	-	-	(11)	(0.2%)	(11)	(0.2%)	(13)	(0.3%)												
2017	4,393	(53)	(1.2%)	(82)	(1.9%)	(135)	(3.1%)	(5)	(0.1%)	(140)	(3.2%)	(87)	(2.0%)												
2018	4,370	226	5.2%	(196)	(4.5%)	30	0.7%	6	0.1%	36	0.8%	(190)	(4.3%)												
TOTAL	133,305	175	-	(280)	-	(105)	-	(41)	-	(146)	-	(321)	-												

Earned Premiums include 1990 and later only

Emergence During Quarter									FARM: Northwest Territories; Business Segment: All Vehicles; Gov't Line: Total
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense		
	\$000s	\$000s	\$000s	% Beg Unpaid	\$000s	% Beg IBNR	\$000s	% Beg Unpaid	
[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]	
	database	database	[17]	=[32]/[31]	[21]	=[34]/[30]	[25]	=[36]/[31]	
2014 & prior	92	615	-	-	-	-	(14)	(2.3%)	
2015	123	123	-	-	-	-	(17)	(13.8%)	
2016	344	447	2	0.4%	-	-	(11)	(2.5%)	
2017	463	1,130	(53)	(4.7%)	(135)	(29.2%)	(140)	(12.4%)	
2018	753	1,262	226	17.9%	30	4.0%	36	2.9%	
TOTAL	1,775	3,577	175	4.9%	(105)	(5.9%)	(146)	(4.1%)	

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Northwest Territories
All Vehicles

Loss Ratios Over Time
as at March 31, 2019

Accident Year [1]	Earned Premium @ Mar 2019 [2] <i>database</i>	Paid Claims Amt @ Mar 2019 [3] <i>database</i>	Case Reserve @ Mar 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt @ Mar 2019 [5] <i>database</i>	Selected IBNR @ Mar 2019 [6] <i>database</i>	Ultimate Claims Amt @ Mar 2019 [7] <i>= [5]+[6]</i>	Selected Ultimate LR @ Mar 2019 [8] <i>= [7]/[2]</i>	Selected Ultimate LR @ Dec 2018 [9] <i>database</i>	Selected Ultimate LR @ Sep 2018 [10] <i>database</i>	Selected Ultimate LR @ Jun 2018 [11] <i>database</i>	Selected Ultimate LR @ Mar 2018 [12] <i>database</i>	Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018	
												Ultimate LR [13] <i>= [8]-[9]</i>	Claims Amt [14]	Ultimate LR [15] <i>= [8]-[12]</i>	Claims Amt @ curr EP [16] <i>= [2]*[15]</i>
1997 & prior	22,212	12,834	-	12,834	-	12,834	-	-	-	-	-	-	-	-	-
1998	2,962	1,731	-	1,731	-	1,731	58.4%	58.4%	58.4%	58.4%	58.4%	-	-	-	-
1999	2,770	1,577	-	1,577	-	1,577	56.9%	56.9%	56.9%	56.9%	56.9%	-	-	-	-
2000	2,675	807	-	807	-	807	30.2%	30.2%	30.2%	30.2%	30.2%	-	-	-	-
2001	3,025	2,319	-	2,319	-	2,319	76.7%	76.7%	76.7%	76.7%	76.7%	-	-	-	-
2002	3,596	2,004	-	2,004	-	2,004	55.7%	55.7%	55.7%	55.7%	55.7%	-	-	-	-
2003	5,113	1,710	-	1,710	-	1,710	33.4%	33.4%	33.4%	33.4%	33.4%	-	-	-	-
2004	6,151	3,841	-	3,841	-	3,841	62.4%	62.4%	62.4%	62.4%	62.4%	-	-	-	-
2005	6,825	3,861	-	3,861	-	3,861	56.6%	56.6%	56.6%	56.6%	56.6%	-	-	-	-
2006	7,221	2,947	-	2,947	-	2,947	40.8%	40.8%	40.8%	40.8%	40.8%	-	-	-	-
2007	7,692	3,044	-	3,044	-	3,044	39.6%	39.6%	39.6%	39.6%	39.6%	-	-	-	-
2008	7,814	3,720	-	3,720	-	3,720	47.6%	47.6%	47.6%	47.6%	47.6%	-	-	-	-
2009	7,096	1,896	-	1,896	-	1,896	26.7%	26.7%	26.7%	26.7%	26.8%	-	-	(0.1%)	(7)
2010	6,739	1,211	-	1,211	-	1,211	18.0%	18.0%	18.0%	18.0%	18.0%	-	-	-	-
2011	6,190	1,704	-	1,704	2	1,706	27.6%	27.6%	27.6%	27.6%	27.6%	-	-	-	-
2012	5,829	1,592	-	1,592	8	1,600	27.4%	27.5%	27.5%	27.5%	27.6%	(0.1%)	(1)	(0.2%)	(12)
2013	5,560	1,354	523	1,877	21	1,898	34.1%	34.2%	34.4%	34.5%	34.6%	(0.1%)	(4)	(0.5%)	(28)
2014	5,276	3,245	-	3,245	47	3,292	62.4%	62.6%	62.8%	64.9%	65.0%	(0.2%)	(9)	(2.6%)	(137)
2015	5,095	1,861	-	1,861	106	1,967	38.6%	38.9%	39.8%	40.1%	40.9%	(0.3%)	(17)	(2.3%)	(117)
2016	4,701	1,015	101	1,116	333	1,449	30.8%	31.1%	32.6%	32.8%	33.5%	(0.3%)	(11)	(2.7%)	(127)
2017	4,393	1,173	585	1,758	458	2,216	50.4%	53.6%	54.8%	46.9%	63.6%	(3.2%)	(140)	(13.2%)	(580)
2018	4,370	816	313	1,129	759	1,888	43.2%	42.5%	43.8%	46.5%	52.2%	0.7%	36		
2019	1,031	190	199	389	109	498	48.3%	-	-	-	-				
TOTAL	134,449	56,452	1,721	58,173	1,843	60,016	44.6%	44.7%	44.9%	44.8%	45.5%		(146)		(1,008)
2018 & prior	133,418	56,262	1,522	57,784	1,734	59,518	44.6%	44.7%	44.9%	44.8%	45.5%		(146)		(1,008)

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* 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
Amounts in: \$1,000s
Coverage: Total
FARM Nunavut
All Vehicles

Valuation Results
as at March 31, 2019

Life to Date										FARM: Nunavut; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
[1]	\$000s [2] database	\$000s [3] database	% EP [4] = [3]/[2]	\$000s [5] = [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	19,035	4,000	-	366	-	4,366	-	25	-	4,391	-	391	-
2015	1,597	85	5.3%	85	5.3%	170	10.6%	30	1.9%	200	12.5%	115	7.2%
2016	1,437	177	12.3%	-	-	177	12.3%	121	8.4%	298	20.7%	121	8.4%
2017	1,163	67	5.8%	10	0.9%	77	6.6%	208	17.9%	285	24.5%	218	18.7%
2018	998	85	8.5%	44	4.4%	129	12.9%	265	26.6%	394	39.5%	309	31.0%
2019	246	-	-	23	9.3%	23	9.3%	71	28.9%	94	38.2%	94	38.2%
TOTAL	24,476	4,414	-	528	-	4,942	-	720	-	5,662	-	1,248	-

2018 & prior	24,230	4,414	-	505	-	4,919	-	649	-	5,568	-	1,154	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP										FARM: Nunavut; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
[15]	\$000s [16] database	\$000s [17] database	% EP [18] = [17]/[16]	\$000s [19] database	% EP [20] = [19]/[16]	\$000s [21] database	% EP [22] = [21]/[16]	\$000s [23] database	% EP [24] = [23]/[16]	\$000s [25] database	% EP [26] = [25]/[16]	\$000s [27] database	% EP [28] = [27]/[16]
2014 & prior	19,035	-	-	-	-	-	-	(6)	-	(6)	-	(6)	-
2015	1,597	-	-	63	3.9%	63	3.9%	(5)	(0.3%)	58	3.6%	58	3.6%
2016	1,437	9	0.6%	-	-	9	0.6%	(1)	(0.1%)	8	0.6%	(1)	(0.1%)
2017	1,163	7	0.6%	-	-	7	0.6%	(1)	(0.1%)	6	0.5%	(1)	(0.1%)
2018	998	19	1.9%	34	3.4%	53	5.3%	(18)	(1.8%)	35	3.5%	16	1.6%
TOTAL	24,230	35	-	97	-	132	-	(31)	-	101	-	66	-

Earned Premiums include 1990 and later only

Emergence During Quarter									FARM: Nunavut; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense					
[29]	\$000s [30]	\$000s [31]	\$000s [32]	% Beg Unpaid [33]	\$000s [34]	% Beg IBNR [35]	\$000s [36]	% Beg Unpaid [37]				
	database	database	[17]	=[32]/[31]	[21]	=[34]/[30]	[25]	=[36]/[31]				
2014 & prior	31	397	-	-	-	-	(6)	(1.5%)				
2015	35	57	-	-	63	180.0%	58	101.8%				
2016	122	122	9	7.4%	9	7.4%	8	6.6%				
2017	209	219	7	3.2%	7	3.3%	6	2.7%				
2018	283	293	19	6.5%	53	18.7%	35	11.9%				
TOTAL	680	1,088	35	3.2%	132	19.4%	101	9.3%				

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Nunavut
All Vehicles

Loss Ratios Over Time
as at March 31, 2019

												Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Dec 2018		Sel Ult LR @ Mar 2019 compared with prior Sel Ult LR @ Mar 2018	
Accident Year [1]	Earned Premium @ Mar 2019 [2] <i>database</i>	Paid Claims Amt @ Mar 2019 [3] <i>database</i>	Case Reserve @ Mar 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt @ Mar 2019 [5] <i>database</i>	Selected IBNR @ Mar 2019 [6] <i>database</i>	Ultimate Claims Amt @ Mar 2019 [7] <i>= [5]+[6]</i>	Selected Ultimate LR @ Mar 2019 [8] <i>= [7]/[2]</i>	Selected Ultimate LR @ Dec 2018 [9] <i>database</i>	Selected Ultimate LR @ Sep 2018 [10] <i>database</i>	Selected Ultimate LR @ Jun 2018 [11] <i>database</i>	Selected Ultimate LR @ Mar 2018 [12] <i>database</i>	Ultimate LR [13] <i>= [8]-[9]</i>	Claims Amt [14]	Ultimate LR [15] <i>= [8]-[12]</i>	Claims Amt @ curr EP [16] <i>= [2]*[15]</i>
1997 & prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	188	2	-	2	-	2	1.1%	1.1%	1.1%	1.1%	1.1%	-	-	-	-
2000	446	58	-	58	-	58	13.0%	13.0%	13.0%	13.0%	13.0%	-	-	-	-
2001	483	164	-	164	-	164	34.0%	34.0%	34.0%	34.0%	34.0%	-	-	-	-
2002	512	110	-	110	-	110	21.5%	21.5%	21.5%	21.5%	21.5%	-	-	-	-
2003	717	71	-	71	-	71	9.9%	9.9%	9.9%	9.9%	9.9%	-	-	-	-
2004	876	136	-	136	-	136	15.5%	15.5%	15.5%	15.5%	15.5%	-	-	-	-
2005	1,128	293	-	293	-	293	26.0%	26.0%	26.0%	26.0%	26.0%	-	-	-	-
2006	1,070	218	-	218	-	218	20.4%	20.4%	20.4%	20.4%	20.4%	-	-	-	-
2007	806	450	-	450	-	450	55.8%	55.8%	55.8%	55.8%	55.8%	-	-	-	-
2008	1,275	204	-	204	-	204	16.0%	16.0%	16.0%	16.0%	16.0%	-	-	-	-
2009	1,883	303	-	303	-	303	16.1%	16.1%	16.1%	16.1%	16.1%	-	-	-	-
2010	2,067	386	-	386	-	386	18.7%	18.7%	18.7%	18.7%	18.7%	-	-	-	-
2011	2,020	283	-	283	-	283	14.0%	14.0%	14.0%	14.0%	14.0%	-	-	-	-
2012	2,025	282	166	448	-	448	22.1%	22.1%	22.1%	22.1%	22.3%	-	-	(0.2%)	(4)
2013	1,861	854	-	854	14	868	46.6%	46.7%	46.4%	46.4%	46.5%	(0.1%)	(2)	0.1%	2
2014	1,678	186	200	386	11	397	23.7%	23.9%	12.2%	12.5%	12.5%	(0.2%)	(4)	11.2%	188
2015	1,597	85	85	170	30	200	12.5%	8.9%	11.1%	11.3%	13.2%	3.6%	58	(0.7%)	(11)
2016	1,437	177	-	177	121	298	20.7%	20.2%	24.3%	29.3%	31.3%	0.5%	8	(10.6%)	(152)
2017	1,163	67	10	77	208	285	24.5%	24.0%	29.1%	29.5%	34.0%	0.5%	6	(9.5%)	(110)
2018	998	85	44	129	265	394	39.5%	36.0%	39.4%	35.8%	36.3%	3.5%	35		
2019	246	-	23	23	71	94	38.2%	-	-	-	-				
TOTAL	24,476	4,414	528	4,942	720	5,662	23.1%	22.6%	22.3%	22.4%	22.8%		101		(87)
2018 & prior	24,230	4,414	505	4,919	649	5,568	23.0%	22.6%	22.3%	22.4%	22.8%		101		(87)

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* 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

FARM

Exhibit C

Interest Rate Sensitivity

- C-1 All Jurisdictions
- C-2 Ontario
- C-3 Alberta
- C-4 Newfoundland & Labrador
- C-5 New Brunswick
- C-6 Nova Scotia
- C-7 Prince Edward Island
- C-8 Yukon
- C-9 Northwest Territories
- C-10 Nunavut

EXHIBIT C

Interest Rate Sensitivity (\$000s)

page 1 of 10

As projected from the latest valuation to March 31, 2019.

ALL JURISDICTIONS COMBINED

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	6,058	5,968	5,882	5,798	5,714	5,636	5,803	5,746
2005	205	199	195	190	186	181	190	188
2006	630	614	598	583	569	554	584	574
2007	2,721	2,644	2,570	2,498	2,429	2,363	2,503	2,454
2008	1,830	1,772	1,718	1,665	1,614	1,568	1,668	1,636
2009	2,693	2,612	2,536	2,465	2,398	2,331	2,468	2,423
2010	2,590	2,527	2,470	2,415	2,361	2,311	2,417	2,382
2011	4,653	4,544	4,442	4,342	4,251	4,160	4,347	4,284
2012	4,871	4,771	4,681	4,590	4,508	4,427	4,597	4,539
2013	13,748	13,550	13,359	13,181	13,009	12,839	13,192	13,073
2014	13,327	13,174	13,029	12,886	12,749	12,619	12,894	12,802
2015	25,732	25,471	25,215	24,972	24,737	24,507	24,987	24,824
2016	36,798	36,396	36,011	35,637	35,274	34,920	35,659	35,411
2017	44,108	43,582	43,072	42,579	42,099	41,632	42,610	42,280
2018	72,261	71,259	70,294	69,350	68,437	67,548	69,411	68,783
2019	107,233	105,714	104,246	102,818	101,433	100,097	102,909	101,961
Total	339,458	334,797	330,318	325,969	321,768	317,693	326,239	323,360
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	9,140	4,479	-	(4,349)	(8,550)	(12,625)	(4,079)	(6,958)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	3.0%	1.5%	-	(1.4%)	(2.9%)	(4.2%)	(1.3%)	(2.3%)
2005	5.1%	2.1%	-	(2.6%)	(4.6%)	(7.2%)	(2.6%)	(3.6%)
2006	5.4%	2.7%	-	(2.5%)	(4.8%)	(7.4%)	(2.3%)	(4.0%)
2007	5.9%	2.9%	-	(2.8%)	(5.5%)	(8.1%)	(2.6%)	(4.5%)
2008	6.5%	3.1%	-	(3.1%)	(6.1%)	(8.7%)	(2.9%)	(4.8%)
2009	6.2%	3.0%	-	(2.8%)	(5.4%)	(8.1%)	(2.7%)	(4.5%)
2010	4.9%	2.3%	-	(2.2%)	(4.4%)	(6.4%)	(2.1%)	(3.6%)
2011	4.8%	2.3%	-	(2.3%)	(4.3%)	(6.3%)	(2.1%)	(3.6%)
2012	4.1%	1.9%	-	(1.9%)	(3.7%)	(5.4%)	(1.8%)	(3.0%)
2013	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(1.3%)	(2.1%)
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(1.0%)	(1.7%)
2015	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.9%)	(1.6%)
2016	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(1.0%)	(1.7%)
2017	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.3%)	(1.1%)	(1.8%)
2018	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(1.3%)	(2.1%)
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(1.3%)	(2.2%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(1.2%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT C

Interest Rate Sensitivity (\$000s)

page 2 of 10

As projected from the latest valuation to March 31, 2019.

ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	5,988	5,900	5,814	5,732	5,650	5,573	5,737	5,681
2005	9	8	8	8	8	8	8	8
2006	602	586	570	555	541	526	556	546
2007	2,562	2,486	2,413	2,343	2,277	2,213	2,348	2,302
2008	629	608	590	571	553	537	572	561
2009	1,986	1,925	1,867	1,813	1,761	1,711	1,816	1,780
2010	1,498	1,466	1,437	1,409	1,382	1,357	1,410	1,393
2011	2,321	2,260	2,203	2,147	2,096	2,045	2,151	2,115
2012	1,422	1,393	1,365	1,339	1,314	1,290	1,341	1,324
2013	5,840	5,747	5,659	5,574	5,494	5,416	5,580	5,524
2014	4,420	4,362	4,307	4,254	4,202	4,154	4,257	4,222
2015	7,126	7,044	6,964	6,887	6,814	6,742	6,891	6,841
2016	7,946	7,862	7,782	7,704	7,629	7,556	7,708	7,657
2017	9,454	9,340	9,230	9,123	9,019	8,919	9,130	9,058
2018	19,306	19,035	18,774	18,520	18,274	18,035	18,537	18,369
2019	33,529	33,022	32,537	32,064	31,605	31,163	32,092	31,778
Total	104,638	103,044	101,520	100,043	98,619	97,245	100,134	99,159
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	3,118	1,524	-	(1,477)	(2,901)	(4,275)	(1,386)	(2,361)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(1.3%)	(2.3%)
2005	12.5%	-	-	-	-	-	-	-
2006	5.6%	2.8%	-	(2.6%)	(5.1%)	(7.7%)	(2.5%)	(4.2%)
2007	6.2%	3.0%	-	(2.9%)	(5.6%)	(8.3%)	(2.7%)	(4.6%)
2008	6.6%	3.1%	-	(3.2%)	(6.3%)	(9.0%)	(3.1%)	(4.9%)
2009	6.4%	3.1%	-	(2.9%)	(5.7%)	(8.4%)	(2.7%)	(4.7%)
2010	4.2%	2.0%	-	(1.9%)	(3.8%)	(5.6%)	(1.9%)	(3.1%)
2011	5.4%	2.6%	-	(2.5%)	(4.9%)	(7.2%)	(2.4%)	(4.0%)
2012	4.2%	2.1%	-	(1.9%)	(3.7%)	(5.5%)	(1.8%)	(3.0%)
2013	3.2%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(1.4%)	(2.4%)
2014	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(1.2%)	(2.0%)
2015	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.0%)	(1.8%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(1.0%)	(1.6%)
2017	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(1.1%)	(1.9%)
2018	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(1.3%)	(2.2%)
2019	3.0%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(1.4%)	(2.3%)
Total	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(1.4%)	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT C
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to March 31, 2019.

ALBERTA

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	54	53	53	51	50	49	51	50
2005	108	105	103	100	98	95	100	99
2006	4	4	4	4	4	4	4	4
2007	28	28	28	28	27	27	28	27
2008	1,044	1,012	981	952	924	897	954	934
2009	45	44	42	41	40	38	41	40
2010	11	11	11	11	11	10	11	11
2011	1,676	1,643	1,612	1,583	1,555	1,528	1,584	1,565
2012	442	435	430	424	419	413	424	420
2013	2,772	2,736	2,701	2,670	2,638	2,608	2,671	2,650
2014	3,059	3,029	3,000	2,971	2,944	2,917	2,973	2,954
2015	8,412	8,329	8,248	8,171	8,096	8,023	8,176	8,124
2016	11,593	11,458	11,328	11,201	11,079	10,960	11,209	11,126
2017	11,747	11,599	11,456	11,317	11,182	11,050	11,325	11,233
2018	20,868	20,548	20,240	19,938	19,646	19,363	19,958	19,756
2019	30,603	30,189	29,788	29,400	29,024	28,661	29,426	29,168
Total	92,466	91,223	90,025	88,862	87,737	86,643	88,935	88,161
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	2,441	1,198	-	(1,163)	(2,288)	(3,382)	(1,090)	(1,864)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	1.9%	-	-	(3.8%)	(5.7%)	(7.5%)	(3.8%)	(5.7%)
2005	4.9%	1.9%	-	(2.9%)	(4.9%)	(7.8%)	(2.9%)	(3.9%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	(3.6%)	(3.6%)	-	(3.6%)
2008	6.4%	3.2%	-	(3.0%)	(5.8%)	(8.6%)	(2.8%)	(4.8%)
2009	7.1%	4.8%	-	(2.4%)	(4.8%)	(9.5%)	(2.4%)	(4.8%)
2010	-	-	-	-	-	(9.1%)	-	-
2011	4.0%	1.9%	-	(1.8%)	(3.5%)	(5.2%)	(1.7%)	(2.9%)
2012	2.8%	1.2%	-	(1.4%)	(2.6%)	(4.0%)	(1.4%)	(2.3%)
2013	2.6%	1.3%	-	(1.1%)	(2.3%)	(3.4%)	(1.1%)	(1.9%)
2014	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.9%)	(1.5%)
2015	2.0%	1.0%	-	(0.9%)	(1.8%)	(2.7%)	(0.9%)	(1.5%)
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.1%)	(1.8%)
2017	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(1.1%)	(1.9%)
2018	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(1.4%)	(2.4%)
2019	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(1.2%)	(2.1%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.8%)	(1.2%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT C

Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to March 31, 2019.

NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	30	30	29	28	27	26	28	27
2008	102	99	96	93	90	88	93	92
2009	91	88	85	82	80	77	82	81
2010	29	28	27	26	25	25	26	26
2011	298	287	277	267	258	249	267	262
2012	1,750	1,714	1,682	1,649	1,619	1,591	1,651	1,630
2013	948	933	919	906	893	881	907	898
2014	2,289	2,261	2,234	2,207	2,183	2,159	2,209	2,193
2015	3,946	3,908	3,870	3,834	3,799	3,766	3,836	3,812
2016	6,169	6,108	6,049	5,991	5,937	5,882	5,995	5,957
2017	7,912	7,835	7,759	7,686	7,614	7,545	7,691	7,641
2018	11,439	11,317	11,199	11,083	10,972	10,861	11,090	11,014
2019	15,056	14,878	14,704	14,533	14,369	14,208	14,545	14,432
Total	50,059	49,486	48,930	48,385	47,866	47,358	48,420	48,065
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	1,129	556	-	(545)	(1,064)	(1,572)	(510)	(865)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	3.4%	3.4%	-	(3.4%)	(6.9%)	(10.3%)	(3.4%)	(6.9%)
2008	6.3%	3.1%	-	(3.1%)	(6.3%)	(8.3%)	(3.1%)	(4.2%)
2009	7.1%	3.5%	-	(3.5%)	(5.9%)	(9.4%)	(3.5%)	(4.7%)
2010	7.4%	3.7%	-	(3.7%)	(7.4%)	(7.4%)	(3.7%)	(3.7%)
2011	7.6%	3.6%	-	(3.6%)	(6.9%)	(10.1%)	(3.6%)	(5.4%)
2012	4.0%	1.9%	-	(2.0%)	(3.7%)	(5.4%)	(1.8%)	(3.1%)
2013	3.2%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(1.3%)	(2.3%)
2014	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(1.1%)	(1.8%)
2015	2.0%	1.0%	-	(0.9%)	(1.8%)	(2.7%)	(0.9%)	(1.5%)
2016	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.9%)	(1.5%)
2017	2.0%	1.0%	-	(0.9%)	(1.9%)	(2.8%)	(0.9%)	(1.5%)
2018	2.1%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(1.0%)	(1.7%)
2019	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(1.1%)	(1.8%)
Total	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.0%)	(1.8%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT C

Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to March 31, 2019.

NEW BRUNSWICK

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	24	24	24	24	24	24	24	24
2007	-	-	-	-	-	-	-	-
2008	55	53	51	49	47	46	49	49
2009	324	317	312	306	301	296	306	304
2010	468	460	453	446	440	433	446	442
2011	347	343	339	335	332	328	335	332
2012	651	641	633	624	616	608	625	619
2013	2,638	2,608	2,578	2,550	2,523	2,495	2,552	2,533
2014	1,176	1,166	1,158	1,149	1,140	1,132	1,149	1,144
2015	4,110	4,076	4,044	4,012	3,982	3,951	4,015	3,993
2016	4,761	4,714	4,668	4,624	4,580	4,539	4,627	4,597
2017	6,232	6,152	6,076	6,001	5,929	5,858	6,006	5,957
2018	8,351	8,227	8,107	7,989	7,875	7,763	7,996	7,918
2019	11,490	11,300	11,117	10,938	10,765	10,598	10,950	10,831
Total	40,627	40,081	39,560	39,047	38,554	38,071	39,080	38,743
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	1,067	521	-	(513)	(1,006)	(1,489)	(480)	(817)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	7.8%	3.9%	-	(3.9%)	(7.8%)	(9.8%)	(3.9%)	(3.9%)
2009	3.8%	1.6%	-	(1.9%)	(3.5%)	(5.1%)	(1.9%)	(2.6%)
2010	3.3%	1.5%	-	(1.5%)	(2.9%)	(4.4%)	(1.5%)	(2.4%)
2011	2.4%	1.2%	-	(1.2%)	(2.1%)	(3.2%)	(1.2%)	(2.1%)
2012	2.8%	1.3%	-	(1.4%)	(2.7%)	(3.9%)	(1.3%)	(2.2%)
2013	2.3%	1.2%	-	(1.1%)	(2.1%)	(3.2%)	(1.0%)	(1.7%)
2014	1.6%	0.7%	-	(0.8%)	(1.6%)	(2.2%)	(0.8%)	(1.2%)
2015	1.6%	0.8%	-	(0.8%)	(1.5%)	(2.3%)	(0.7%)	(1.3%)
2016	2.0%	1.0%	-	(0.9%)	(1.9%)	(2.8%)	(0.9%)	(1.5%)
2017	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(1.2%)	(2.0%)
2018	3.0%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(1.4%)	(2.3%)
2019	3.4%	1.6%	-	(1.6%)	(3.2%)	(4.7%)	(1.5%)	(2.6%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.8%)	(1.2%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT C

Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to March 31, 2019.

NOVA SCOTIA

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	16	15	15	15	14	14	15	15
2005	88	86	84	82	80	78	82	81
2006	-	-	-	-	-	-	-	-
2007	101	100	100	99	98	97	99	98
2008	-	-	-	-	-	-	-	-
2009	247	238	230	223	216	209	223	218
2010	76	73	71	69	66	64	69	67
2011	7	7	7	6	6	6	6	6
2012	156	153	151	148	146	143	149	147
2013	1,122	1,105	1,087	1,072	1,057	1,041	1,073	1,062
2014	1,844	1,822	1,802	1,782	1,763	1,744	1,783	1,770
2015	1,110	1,098	1,086	1,075	1,065	1,054	1,075	1,068
2016	3,282	3,248	3,215	3,183	3,151	3,121	3,185	3,164
2017	4,986	4,929	4,872	4,819	4,766	4,715	4,822	4,786
2018	7,843	7,741	7,642	7,546	7,452	7,362	7,552	7,487
2019	12,512	12,337	12,165	12,000	11,839	11,683	12,010	11,900
Total	33,390	32,952	32,527	32,119	31,719	31,331	32,143	31,869
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	863	425	-	(408)	(808)	(1,196)	(384)	(658)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	6.7%	-	-	-	(6.7%)	(6.7%)	-	-
2005	4.8%	2.4%	-	(2.4%)	(4.8%)	(7.1%)	(2.4%)	(3.6%)
2006	-	-	-	-	-	-	-	-
2007	1.0%	-	-	(1.0%)	(2.0%)	(3.0%)	(1.0%)	(2.0%)
2008	-	-	-	-	-	-	-	-
2009	7.4%	3.5%	-	(3.0%)	(6.1%)	(9.1%)	(3.0%)	(5.2%)
2010	7.0%	2.8%	-	(2.8%)	(7.0%)	(9.9%)	(2.8%)	(5.6%)
2011	-	-	-	(14.3%)	(14.3%)	(14.3%)	(14.3%)	(14.3%)
2012	3.3%	1.3%	-	(2.0%)	(3.3%)	(5.3%)	(1.3%)	(2.6%)
2013	3.2%	1.7%	-	(1.4%)	(2.8%)	(4.2%)	(1.3%)	(2.3%)
2014	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.1%)	(1.8%)
2015	2.2%	1.1%	-	(1.0%)	(1.9%)	(2.9%)	(1.0%)	(1.7%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.9%)	(1.6%)
2017	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(1.0%)	(1.8%)
2018	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(1.2%)	(2.0%)
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(1.3%)	(2.2%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(1.2%)	(2.0%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT C

Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to March 31, 2019.

PRINCE EDWARD ISLAND

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	485	467	450	433	417	403	434	423
2011	-	-	-	-	-	-	-	-
2012	331	317	304	291	280	268	292	284
2013	48	47	46	45	44	43	45	45
2014	342	337	332	328	323	319	328	325
2015	762	753	743	734	725	717	735	729
2016	2,152	2,122	2,094	2,068	2,042	2,017	2,069	2,051
2017	1,440	1,423	1,406	1,390	1,374	1,359	1,391	1,380
2018	2,325	2,294	2,265	2,237	2,210	2,184	2,239	2,220
2019	1,889	1,865	1,842	1,819	1,797	1,776	1,820	1,806
Total	9,774	9,625	9,482	9,345	9,212	9,086	9,353	9,263
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	292	143	-	(137)	(270)	(396)	(129)	(219)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	7.8%	3.8%	-	(3.8%)	(7.3%)	(10.4%)	(3.6%)	(6.0%)
2011	-	-	-	-	-	-	-	-
2012	8.9%	4.3%	-	(4.3%)	(7.9%)	(11.8%)	(3.9%)	(6.6%)
2013	4.3%	2.2%	-	(2.2%)	(4.3%)	(6.5%)	(2.2%)	(2.2%)
2014	3.0%	1.5%	-	(1.2%)	(2.7%)	(3.9%)	(1.2%)	(2.1%)
2015	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	(1.1%)	(1.9%)
2016	2.8%	1.3%	-	(1.2%)	(2.5%)	(3.7%)	(1.2%)	(2.1%)
2017	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.3%)	(1.1%)	(1.8%)
2018	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(1.1%)	(2.0%)
2019	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.6%)	(1.2%)	(2.0%)
Total	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(1.4%)	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT C

Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to March 31, 2019.

YUKON

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	23	22	21	21	20	19	21	20
2011	2	2	2	2	2	2	2	2
2012	4	4	3	3	3	3	3	3
2013	13	12	12	12	12	12	12	12
2014	26	26	26	26	25	25	26	25
2015	72	72	71	71	69	69	71	70
2016	390	385	381	377	372	368	377	374
2017	1,147	1,131	1,115	1,101	1,086	1,072	1,102	1,092
2018	933	919	907	893	880	869	894	885
2019	630	622	614	607	599	592	607	602
Total	3,240	3,195	3,152	3,113	3,068	3,031	3,115	3,085
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	88	43	-	(39)	(84)	(121)	(37)	(67)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	9.5%	4.8%	-	-	(4.8%)	(9.5%)	-	(4.8%)
2011	-	-	-	-	-	-	-	-
2012	33.3%	33.3%	-	-	-	-	-	-
2013	8.3%	-	-	-	-	-	-	-
2014	-	-	-	-	(3.8%)	(3.8%)	-	(3.8%)
2015	1.4%	1.4%	-	-	(2.8%)	(2.8%)	-	(1.4%)
2016	2.4%	1.0%	-	(1.0%)	(2.4%)	(3.4%)	(1.0%)	(1.8%)
2017	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(1.2%)	(2.1%)
2018	2.9%	1.3%	-	(1.5%)	(3.0%)	(4.2%)	(1.4%)	(2.4%)
2019	2.6%	1.3%	-	(1.1%)	(2.4%)	(3.6%)	(1.1%)	(2.0%)
Total	2.8%	1.4%	-	(1.2%)	(2.7%)	(3.8%)	(1.2%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT C

Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to March 31, 2019.

NORTHWEST TERRITORIES

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	2	2	2	2	2	2	2	2
2012	5	5	5	5	5	5	5	5
2013	357	352	347	343	339	334	343	340
2014	36	36	35	35	35	35	35	35
2015	92	90	89	89	88	87	89	88
2016	398	393	389	385	381	376	385	382
2017	995	981	968	955	943	931	956	947
2018	938	923	909	896	883	870	897	888
2019	1,240	1,221	1,204	1,186	1,168	1,153	1,187	1,176
Total	4,063	4,003	3,948	3,896	3,844	3,793	3,899	3,863
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	115	55	-	(52)	(104)	(155)	(49)	(85)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	2.9%	1.4%	-	(1.2%)	(2.3%)	(3.7%)	(1.2%)	(2.0%)
2014	2.9%	2.9%	-	-	-	-	-	-
2015	3.4%	1.1%	-	-	(1.1%)	(2.2%)	-	(1.1%)
2016	2.3%	1.0%	-	(1.0%)	(2.1%)	(3.3%)	(1.0%)	(1.8%)
2017	2.8%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(1.2%)	(2.2%)
2018	3.2%	1.5%	-	(1.4%)	(2.9%)	(4.3%)	(1.3%)	(2.3%)
2019	3.0%	1.4%	-	(1.5%)	(3.0%)	(4.2%)	(1.4%)	(2.3%)
Total	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(1.2%)	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT C

Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to March 31, 2019.

NUNAVUT

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	110	109	108	107	106	106	107	107
2013	10	10	10	9	9	9	9	9
2014	135	135	135	134	134	134	134	134
2015	102	101	100	99	99	98	99	99
2016	107	106	105	104	103	101	104	103
2017	195	192	190	187	186	183	187	186
2018	258	255	251	248	245	241	248	246
2019	284	280	275	271	267	263	272	268
Total	1,201	1,188	1,174	1,159	1,149	1,135	1,160	1,152
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	27	14	-	(15)	(25)	(39)	(14)	(22)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.9%	0.9%	-	(0.9%)	(1.9%)	(1.9%)	(0.9%)	(0.9%)
2013	-	-	-	(10.0%)	(10.0%)	(10.0%)	(10.0%)	(10.0%)
2014	-	-	-	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)
2015	2.0%	1.0%	-	(1.0%)	(1.0%)	(2.0%)	(1.0%)	(1.0%)
2016	1.9%	1.0%	-	(1.0%)	(1.9%)	(3.8%)	(1.0%)	(1.9%)
2017	2.6%	1.1%	-	(1.6%)	(2.1%)	(3.7%)	(1.6%)	(2.1%)
2018	2.8%	1.6%	-	(1.2%)	(2.4%)	(4.0%)	(1.2%)	(2.0%)
2019	3.3%	1.8%	-	(1.5%)	(2.9%)	(4.4%)	(1.1%)	(2.5%)
Total	2.3%	1.2%	-	(1.3%)	(2.1%)	(3.3%)	(1.2%)	(1.9%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

FARM

Exhibit D

Claims Development Margins

D-1 Ontario

D-2 Alberta

D-3 Newfoundland & Labrador

D-4 New Brunswick

D-5 Nova Scotia

D-6 Prince Edward Island

D-7 Yukon

D-8 Northwest Territories

D-9 Nunavut

EXHIBIT D

Discount Rate & Margins for Adverse Deviations

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ONTARIO

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for March 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	9.9%
2016	10.0%	10.0%	10.0%	12.5%	10.0%	10.0%	9.9%	12.5%
2017	10.0%	10.0%	8.2%	12.4%	9.8%	10.0%	10.0%	12.5%
2018	12.5%	12.5%	7.3%	14.7%	12.5%	12.5%	12.5%	14.6%
2019	12.5%	12.5%	12.5%	14.0%	12.4%	12.5%	9.2%	13.4%
2020	14.1%	15.0%	6.7%	14.0%	13.3%	15.0%	6.3%	13.4%
prem liab	11.6%	15.0%	5.2%	9.9%	12.5%	15.0%	5.4%	12.0%
	discount rate: 1.48%				discount rate: 1.48%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT D

Discount Rate & Margins for Adverse Deviations

page 2 of 9

ALBERTA

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for March 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.4%
2017	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.3%
2018	12.5%	10.5%	5.0%	12.4%	12.4%	10.2%	5.0%	12.4%
2019	12.5%	10.6%	5.0%	11.4%	12.3%	10.3%	5.0%	11.0%
2020	12.2%	10.1%	5.0%	11.4%	11.9%	10.3%	5.0%	11.0%
prem liab	11.6%	10.1%	5.0%	9.7%	11.5%	10.2%	5.0%	9.6%
	discount rate: 1.48%				discount rate: 1.48%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT D

Discount Rate & Margins for Adverse Deviations

page 3 of 9

NEWFOUNDLAND AND LABRADOR

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for March 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2018	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2019	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
2020	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
prem liab	10.0%	10.0%	5.0%	8.8%	10.0%	10.0%	5.0%	9.4%
	discount rate: 1.48%				discount rate: 1.48%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT D

Discount Rate & Margins for Adverse Deviations

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NEW BRUNSWICK

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for March 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.8%
2017	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	11.9%
2018	12.5%	10.0%	5.0%	12.0%	12.5%	10.1%	5.0%	11.9%
2019	12.5%	10.2%	5.0%	11.7%	12.4%	10.1%	5.0%	11.5%
2020	12.4%	10.0%	5.0%	11.7%	12.2%	10.1%	5.0%	11.5%
prem liab	12.0%	10.0%	5.0%	9.9%	11.6%	10.1%	5.0%	9.8%
	discount rate: 1.48%				discount rate: 1.48%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT D

Discount Rate & Margins for Adverse Deviations

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NOVA SCOTIA

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for March 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	5.0%	12.1%
2016	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.3%
2017	12.5%	10.0%	5.0%	12.3%	12.5%	10.1%	5.0%	11.7%
2018	12.5%	10.1%	5.0%	11.9%	12.5%	10.1%	5.0%	11.7%
2019	12.5%	10.1%	5.0%	11.7%	12.5%	10.1%	5.0%	11.4%
2020	12.3%	10.1%	5.0%	11.7%	12.2%	10.2%	5.0%	11.4%
prem liab	12.0%	10.1%	5.0%	10.0%	11.6%	10.1%	5.0%	10.0%
	discount rate: 1.48%				discount rate: 1.48%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT D

Discount Rate & Margins for Adverse Deviations

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PRINCE EDWARD ISLAND

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for March 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	11.6%	10.0%	10.0%	5.0%	11.1%
2018	10.0%	10.0%	5.0%	12.1%	10.0%	10.0%	5.0%	11.7%
2019	12.5%	10.0%	5.0%	11.9%	12.4%	10.1%	5.0%	11.7%
2020	12.2%	10.1%	5.0%	11.9%	12.4%	10.2%	5.0%	11.7%
prem liab	11.5%	10.1%	5.0%	10.9%	12.4%	10.2%	5.0%	10.5%
				discount rate: 1.48%				
				margin (basis points): 25				
				discount rate: 1.48%				
				margin (basis points): 25				

EXHIBIT D

Discount Rate & Margins for Adverse Deviations

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YUKON

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for March 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.5%
2017	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	5.0%	12.2%
2018	12.5%	12.5%	5.0%	12.3%	12.5%	12.5%	5.0%	12.3%
2019	12.5%	11.1%	5.0%	12.1%	12.3%	11.5%	5.0%	10.8%
2020	12.3%	10.7%	5.0%	12.1%	11.9%	11.0%	5.0%	10.8%
prem liab	12.2%	10.8%	5.0%	10.5%	11.7%	11.4%	5.0%	8.8%
	discount rate: 1.48%				discount rate: 1.48%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT D

Discount Rate & Margins for Adverse Deviations

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NORTHWEST TERRITORIES

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for March 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.3%
2017	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	11.9%
2018	12.5%	12.1%	5.0%	12.3%	12.5%	10.3%	5.0%	12.5%
2019	12.5%	12.2%	5.0%	11.2%	12.4%	11.4%	5.0%	11.8%
2020	12.0%	11.4%	5.0%	11.2%	12.3%	11.3%	5.0%	11.8%
prem liab	11.4%	11.3%	5.0%	9.3%	12.1%	11.3%	5.0%	10.1%
	discount rate: 1.48%				discount rate: 1.48%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT D

Discount Rate & Margins for Adverse Deviations

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NUNAVUT

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for March 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	12.5%
2017	10.0%	10.0%	5.0%	11.5%	10.0%	10.0%	5.0%	11.8%
2018	12.0%	11.5%	5.0%	12.0%	12.5%	11.2%	5.0%	12.4%
2019	12.2%	11.6%	5.0%	11.7%	12.4%	11.2%	5.0%	11.9%
2020	12.1%	11.3%	5.0%	11.7%	12.3%	11.1%	5.0%	11.9%
prem liab	11.7%	11.3%	5.0%	10.2%	12.3%	11.2%	5.0%	10.6%
	discount rate: 1.48%				discount rate: 1.48%			
	margin (basis points): 25				margin (basis points): 25			