



FACILITY ASSOCIATION RESIDUAL MARKET

APRIL 2018 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS**RESIDUAL MARKET****PARTICIPATION REPORT****APRIL 2018**

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2018)

The April 2018 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). The table immediately below summarizes the implemented valuations for fiscal year 2018.

FARM FISCAL YEAR 2018 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2017 (completed)	1.81% mfad: 25 bp	Oct. 2017	updated valuation (roll forward): all jurisdictions; allowed claims expense ultimates updated; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2017 (completed)	1.79% mfad: 25 bp	Mar. 2018	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2018		May 2018	update valuation (roll forward):
Jun. 30, 2018		Aug. 2018	update valuation: includes updating claims expense (“excess legal”) assumptions
Sep. 30, 2018		Oct. 2018	update valuation (roll forward):

Under the proposed schedule for fiscal year 2018, the “off-half” valuation quarters ending March 31, 2018 and September 30, 2018 would not reflect a full valuation update of assumptions, but would rather “roll-forward” key assumptions from the previous valuation. As well, all valuations are proposed to include all jurisdictions and business segments (private passenger and non-private passenger).

1.2 Appointed Actuary and Hybrid Actuarial Services Model

Liam McFarlane of Ernst & Young LLP is Facility Association’s Appointed Actuary (effective as of June 1, 2013).

Facility Association operates under a “hybrid” model in relation to the management and provision of actuarial services. Under this model, actuarial services are performed by both Facility Association’s internal staff and its external actuarial consulting firm. The hybrid model approach maximizes the efficiency of resource allocation while providing access to additional expertise and capacity as needed.

1.3 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation¹

There have been no changes in these descriptions since last month's Highlights, other than when the most recent "Actuarial Highlights – Quarterly Valuation" report was posted.

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below. Please note that with the latest valuation (December 31, 2017), the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss (further discussed in section 1.5) was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion was provided in the latest valuation (December 31, 2017) "Actuarial Highlights – Quarterly Valuation" report which was posted to the FA website in June.

Ontario Bill 15 (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and **received Royal Assent on November 20, 2014**. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the latest valuation (December 31, 2017), reform adjustments (originally introduced with the June 30, 2015 valuation) specifically related to changes in the non-pecuniary prejudgment interest provision calculation impacting the bodily injury coverage and the applicable interest rate applied to overdue payments in the SABS impacting the accident benefits coverage, were included with the updated industry trend analysis (completed using industry data as at June 30, 2017) and nominal valuation selections, impacting the selection of ultimates. Additional discussion in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss can be found in section 1.5.

Ontario Bill 91 (Building Ontario Up Act (Budget Measures), 2015) was introduced into the Legislature by the Minister of Finance on April 23, 2015, and **received Royal Assent on June 4, 2015**. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the latest valuation (December 31, 2017), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes in the tort threshold and deductibles impacting the bodily

¹How bills become laws in Ontario is described in detail in the publication: <http://www.ontla.on.ca/lao/en/media/laointernet/pdf/bills-and-lawmaking-background-documents/how-bills-become-law-en.pdf>.

injury coverage and changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at June 30, 2017) and nominal valuation estimates, impacting the selection of ultimates. Additional discussion in relation to the application of changes in the tort threshold and deductibles can be found in section 1.5.

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **May 17, 2018**, the Alberta Superintendent of Insurance advised that clarifying amendments have been made to the definition of minor injuries under the Minor Injury Regulation (MIR). At the current time, no adjustments have been made to our valuation estimates or views based on these amendments, but we are reviewing the impact with FA's Appointed Actuary.

Prince Edward Island Bill 46 (Minor Injury Definition, Pain and Suffering Damages Cap, Schedule B and DCPD) was introduced into the Legislative Assembly on April 25, 2014 and **received Royal Assent on May 14, 2014**. Bill 46 amends the Insurance Act, introducing enhanced mandatory benefits under Schedule B (these include medical, rehabilitation, funeral, death and loss of income benefits) and a new section 254.2 that applies to all injuries arising from motor vehicle accidents occurring on or after October 1, 2014. The new section 254.2 re-defines "minor personal injury", raises the maximum non-pecuniary damages recoverable by those suffering a "minor personal injury", and sets out a process for annually indexing the monetary cap for inflation. In addition, Bill 46 includes a new section 254.3 which implements Direct Compensation provisions for Property Damage and has been proclaimed into force effective October 1, 2015. With the **latest** valuation (December 31, 2017), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at June 30, 2017), impacting the selection of ultimates.

The **Supreme Court of Canada** rendered its judgment on **Saadati v Moorhead (2017 SCC 28, rendered on Jun 2, 2017)**. Saadati was involved in a collision in July of 2005 in British Columbia and sued the at-fault driver for damages. According to the Supreme Court decision, "*The trial judge found that the ... accident caused S[aadati] psychological injuries, including personality change and cognitive difficulties. ...and awarded S[aadati] \$100,000 for non-pecuniary damages.*" The trial decision was appealed to the BC Court of Appeal where the trial's \$100,000 non-pecuniary award was dismissed. The Supreme Court upheld the \$100,000 non-pecuniary award, determining:

- "*A finding of legally compensable mental injury need not rest, in whole or in part, on the claimant proving a recognized psychiatric injury.*"
- "*...a trier of fact adjudicating a claim of mental injury is not concerned with diagnosis, but with symptoms and their effects.*"
- "*Expert evidence can assist in determining whether or not a mental injury has been shown, but where psychiatric diagnosis is unavailable, it remains open to a trier of fact to find on other evidence adduced by the claimant that he or she has proven on a balance of probabilities the occurrence of mental injury.*"

At the current time, no adjustments have been made to our valuation estimates or views based on the judgment as rendered, but we continue to review and consider the implications of the judgment.

1.4 Harmonized Sales Tax - Atlantic Provinces

There have been no changes in these descriptions since last month's Highlights, other than updated current valuation and industry valuation date references.

In the **New Brunswick** fiscal 2016-17 provincial budget released February 2, 2016, the New Brunswick Finance Minister announced a 2 percentage point increase in the provincial component of the harmonized sales tax ("HST") **effective July 1st, 2016** increasing the combined HST rate in the province from 13% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using NB PPV and CV Industry data as at June 30, 2017, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the **latest** valuation (December 31, 2017).

In the **Newfoundland and Labrador** fiscal 2016-17 provincial budget released April 4, 2016, the Newfoundland and Labrador Finance Minister announced a 2 percentage point increase in the provincial component of the HST **effective July 1st, 2016** increasing the combined HST rate in the province from 13% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using NL PPV and CV Industry data as at June 30, 2017, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the **latest** valuation (December 31, 2017).

In the **Prince Edward Island** fiscal 2016-17 provincial budget released April 19, 2016, the Prince Edward Island Finance Minister announced a 1 percentage point increase in the provincial component of the HST **effective October 1st, 2016** increasing the combined HST rate in the province from 14% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using PE PPV and CV Industry data as at June 30, 2017, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the **latest** valuation (December 31, 2017).

1.5 Ontario FARM Bodily Injury Case Reserve summary

This section has been updated since last month's Highlights to reflect the recent **Supreme Court of Canada** decision with regards to **El-Khodr v. Lackie** (2017 ONCA 716) and the references related to when the most recent "Actuarial Highlights – Quarterly Valuation" report was posted.

With the **latest** valuation (December 31, 2017), the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion will be provided in the "Actuarial Highlights – Quarterly Valuation" report which was posted to the FA website in June.

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, were included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at June 30, 2017).

In the **Ontario Court of Appeal decisions** in **El-Khodr v. Lackie** (**September 19, 2017**; 2017 ONCA 716) and **Cobb v. Long Estate** (**September 19, 2017**; 2017 ONCA 717), the court of appeal

ruled that the change to prejudgment interest for non-pecuniary² losses from a set level of 5% to the level that applies to pecuniary losses was implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Ontario Court of Appeal ruling in **El-Khodr v. Lackie** was appealed to the **Supreme Court of Canada**; on June 7, 2018, the Supreme Court of Canada dismissed the application for leave to appeal from the judgment of the Court of Appeal for Ontario.

During the **latest valuation** (December 31, 2017), the reform adjustment in relation to the **application of changes to the prejudgement interest rate on general damages for non-pecuniary loss**, initially introduced with the September 30, 2017 valuation, was decreased from 2.0% to 1.5%. The reform adjustment applied retroactively (using negative IBNR) against bodily injury nominal unpaid claims amounts (outstanding case reserve and selected IBNR) impacting accidents years 2014 and prior, will be reduced at each successive valuation, assuming the impact of this product reform change will be fully reflected in outstanding case reserves by the September 30, 2018 valuation (that is, as this adjustment is unwound, it is anticipated that member settlement and case adjustment activity will occur simultaneously, neutralizing the adjustment unwind).

In addition to the above, in the **Ontario Court of Appeal decisions** in **El-Khodr v. Lackie** (September 19, 2017; 2017 ONCA 716) and **Cobb v. Long Estate** (September 19, 2017; 2017 ONCA 717), the court of appeal ruled that the changes to the tort deductible and monetary threshold were implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Facility Association view, consistent with these decisions, is that the changes to the bodily injury tort threshold and deductibles are on a settlement date basis. With the **latest valuation** (December 31, 2017), no additional reform adjustment was included as we have assumed the retroactive impact of this product reform change has been fully reflected in outstanding case reserves.

Recognizing that individual members may interpret these results differently, we have included a table below displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (December 31, 2017³) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2017 valuation paid emergence projection model. No attempt has been made to distinguish case reserves held for pecuniary versus non-pecuniary losses, nor in estimating the amount of prejudgment interest, if any, is included in the case reserve estimates.

²**Pecuniary** awards are defined on the Ontario Attorney General's website as "Damages that can be measured in money (i.e., special damages)" with special damages further defined as "Damages intended to compensate a plaintiff for a quantifiable monetary loss. Examples of such losses include: lost earnings, medical bills, and repair costs." In contrast, **non-pecuniary** awards defined as "Damages that cannot be measured in money, but nevertheless are compensated for with money (i.e., general damages)" with general damages further defined as "Damages for non-monetary losses suffered by a plaintiff. These damages are not capable of exact quantification. Examples of such losses suffered include pain, suffering, and disfigurement."

³As we anticipate the full impact of the reforms will be accounted for in case reserves by December 31, 2018 and therefore with the 2018 Q4 valuation, we anticipate being able to remove this section when that valuation is implemented with the March 2019 Operational Report.

FARM (Amounts in \$s; ON PPV and non-PPV; as at Dec. 31, 2017)

AY	Curr BI Case	avg yrs to Dec 2016	projected avg # yrs to settlement	projected avg duration
1990	70,806	27.5	0.1	27.6
1991	-	26.5	-	-
1992	311,340	25.5	0.1	25.6
1993	-	24.5	-	-
1994	1,713,807	23.5	0.5	24.0
1995	-	22.5	-	-
1996	-	21.5	-	-
1997	-	20.5	-	-
1998	-	19.5	-	-
1999	-	18.5	-	-
2000	-	17.5	-	-
2001	-	16.5	-	-
2002	257,024	15.5	4.6	20.1
2003	-	14.5	-	-
2004	53,953	13.5	5.5	19.0
2005	1,457,177	12.5	6.2	18.7
2006	155,313	11.5	6.6	18.1
2007	10,467	10.5	4.8	15.3
2008	447,257	9.5	3.1	12.6
2009	1,777,781	8.5	3.5	12.0
2010	734,059	7.5	3.4	10.9
2011	894,359	6.5	2.6	9.1
2012	2,618,952	5.5	1.8	7.3
2013	3,273,033	4.5	1.9	6.4
2014	5,220,131	3.5	2.1	5.6
2015	7,381,284	2.5	2.4	4.9
2016	3,418,942	1.5	2.9	4.4
2017	1,944,164	0.5	3.7	4.2
TOTAL	31,739,849	5.6	2.6	8.2

In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence⁴ to claim settlement, via summing the average number of years from claim occurrence to December 31, 2017 (3rd column) and from December 31, 2017 to settlement (4th column).

1.6 Current Provision Summary

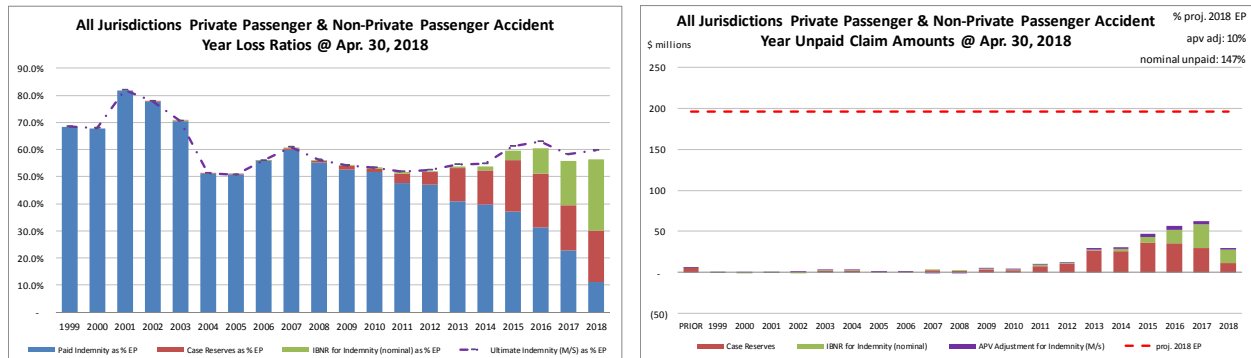
The charts at the top of the next page show the current levels of **indemnity only**⁵ claims amounts

⁴Prejudgment interest in Ontario applies to the period from the date the claim is reported, not from the time of occurrence. We have provided the latter to allow actuarial judgment to be applied in estimating the lag between occurrence and reporting.

⁵Servicing Carriers for the Residual Market are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association’s “Claims Guide” manual under the “Legal & Professional Fees” section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

We refer to these fees/expenses collectively as “claims fees and allowed claims expenses” and these are generally NOT included in this discussion, although reference is made to them from time to time as deemed appropriate. The claims fees and allowed claims expenses may be reviewed in the valuation process and any associated changes in unpaid amounts are reflected in the Participation

booked by accident year⁶. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2018 full year earned premium (the red hash-mark line) to provide some perspective.



"M/S" refers to "Member Statement" values – that is, actuarial present value adjustments at the selected discount rate.

The current actuarial present value adjustments balance associated with indemnity (\$18.8 million – see table below) represents 10% of the earned premium projected for the full year 2018 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table below, the associated \$3.8 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)	amt	%
case	206,729	67.5%
ibnr	80,802	26.4%
M/S apv adj	18,816	6.1%
M/S indemnity	306,347	100.0%
retro claims	30,029	
retro apv adj	3,806	
M/S total	340,182	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled "retro claims" (see footnote 5 on page 7) and the actuarial present value adjustment associated

with this latter provision is presented in the "retro apv adj" row.

The tables at the top of the next page summarize premium and policy liabilities (the "M/S apv adjust." row for premium liabilities includes the amount associated with claims fees and allowed claims adjustment expenses).

Report. The collective provision for the claims fees and allowed claims expenses is referred to as the "Retro Claims" provision and is presented in Table 02b in section 2.2.

⁶The loss ratio chart has been limited to show the most recent 20 accident years; the unpaid provision chart has been limited to show the most recent 20 accident years, and show all accident years older than 20 years collectively as "PRIOR".

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	91,403	107.9%	claim	317,560	74.7%
prem def/(dpac)	(7,418)	(8.8%)	premium	83,985	19.8%
M/S apv adjust.	725	0.9%	M/S apv adjust.	23,347	5.5%
M/S total	84,710	100.0%	M/S total	424,892	100.0%

2 Activity During the Month of April 2018⁷

2.1 Recorded Premium and Claims Activity

The tables below summarize two “views” (by jurisdiction and by accident year group) of the extent to which premiums and claims amounts recorded during the month differ from estimates reflected in the prior month’s Participation Report.

FARM Actual vs. Projected Summary: Recorded Indemnity Transaction Amounts (\$ thousands) by Jurisdiction

Table 01a Juris- diction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	4,340	(219)	1,997	(537)	(2,541)	(1,335)	(544)	(1,872)
AB	4,504	(237)	1,762	(1,729)	938	1,729	2,699	0
NL	2,326	(131)	1,069	(1,136)	434	801	1,504	(335)
NB	1,695	(91)	667	(826)	(366)	92	301	(734)
NS	1,542	(36)	968	325	(81)	(141)	887	184
PE	353	(14)	91	(93)	(90)	(29)	1	(122)
YT	141	(14)	48	(11)	26	29	74	18
NT	360	0	61	(147)	131	184	192	37
NU	80	(12)	13	(1)	(4)	(10)	9	(11)
TOTAL	15,341	(754)	6,676	(4,156)	(1,553)	1,320	5,123	(2,835)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

FARM Actual vs. Projected Summary: Recorded Indemnity Transaction Amounts (\$ thousands) by Accident Year Group

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(0)	(0)	2,759	(1,799)	(4,189)	(132)	(1,430)	(1,931)
2016	(0)	(0)	650	(976)	(292)	771	358	(205)
2017	(27)	(27)	1,204	(917)	(92)	532	1,112	(385)
2018	15,368	(727)	2,062	(464)	3,020	150	5,083	(315)
TOTAL	15,341	(754)	6,676	(4,156)	(1,553)	1,320	5,123	(2,835)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

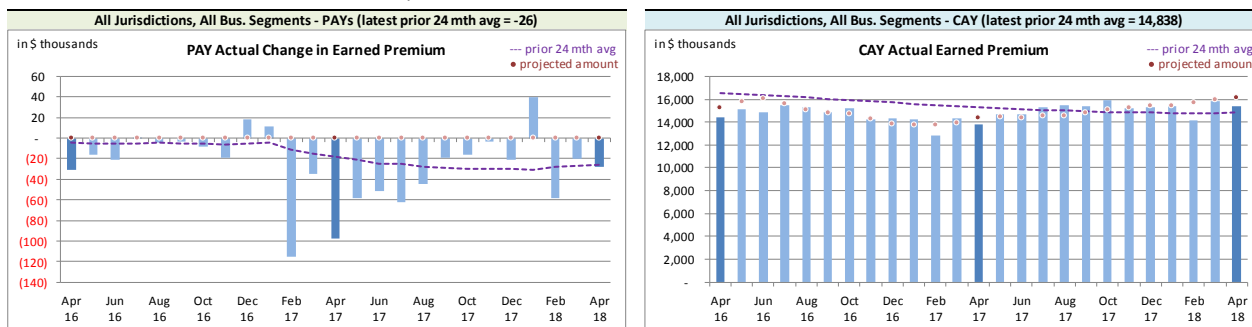
⁷There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.

2.1.a Actual vs. Projected (AvsP): Earned Premium

The charts immediately below show actual **earned premium**⁸ in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compare with the average amount of the preceding 24 calendar months.

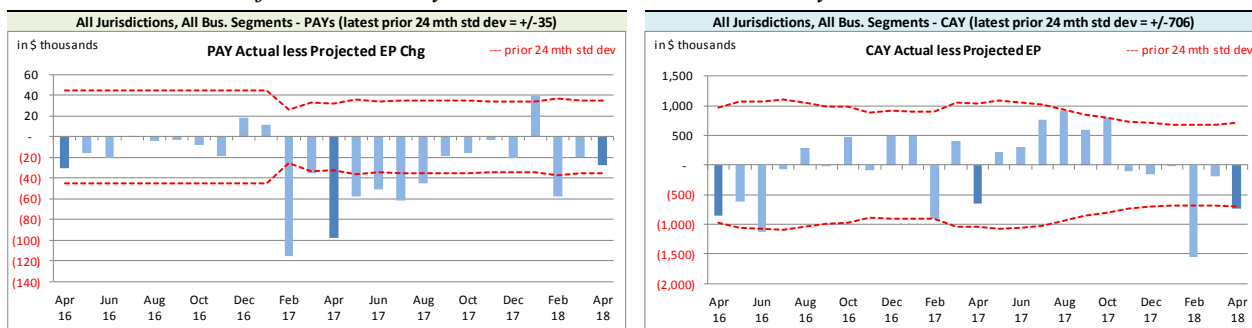
FARM Actual Earned Premium by Calendar Month



Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels.

The associated variance between the actual changes and the projections from the previous month are shown in the charts immediately below. **Earned premium** change projections are all attributed to the current accident year as the projection upload does not accept **earned premium** changes for other accident years. We do not see this limitation as being significant for our purposes, but it does mean that the actual less projection variance will equal the actual **earned premium** change in relation to prior accident years.

FARM Actual vs. Projected Summary: Earned Premium Variances by Calendar Month



⁸Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(26)	14,838
std dev	35	706
A-P <> std dev	9	3
% <> std dev	36.0%	12.0%
norm <> std dev	31.7%	31.7%

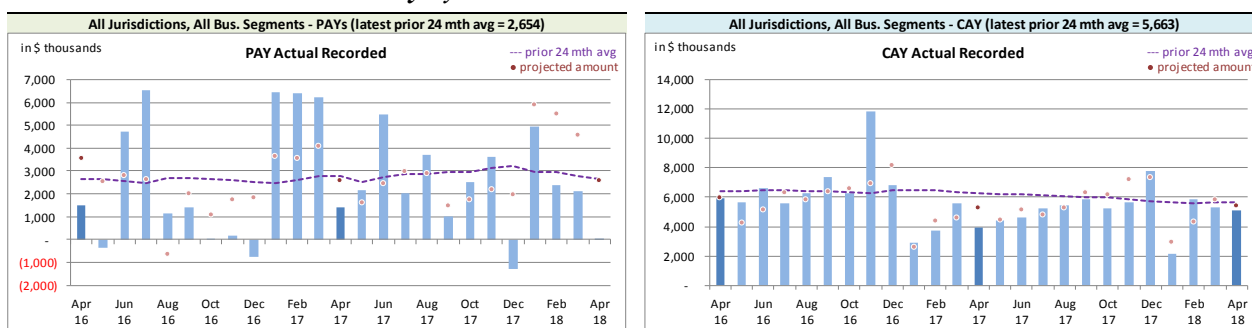
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not indicate bias⁹ on a 24-month lag basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to

monthly premium overall). Starting with projections included in the March 2017 Participation Report, we adjusted the earned premium projection to more accurately reflect the number of days of earning per month (the previous methodology was based on the simplifying assumption of equal days in all months). Over time, we may consider other projection approaches to narrow monthly variances.

2.1.b AvsP: Recorded Indemnity

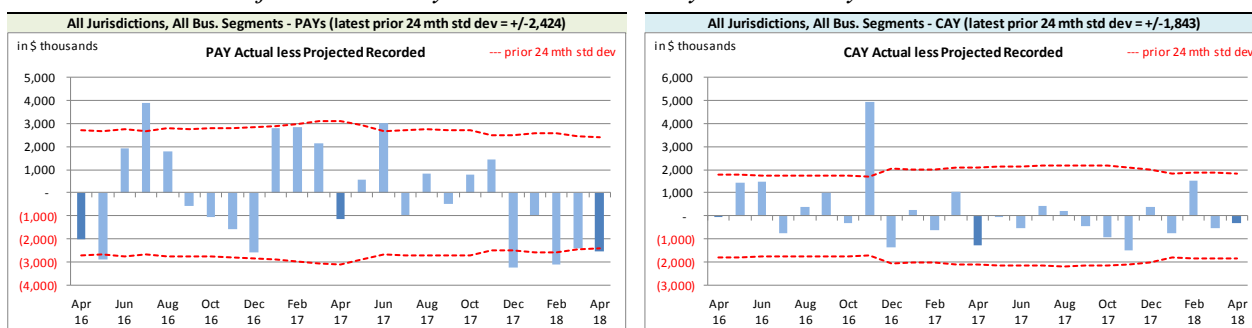
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



Recorded indemnity activity variances from the previous month’s projections are shown in the charts below, including the “prior 24-month standard deviation” levels.

FARM Actual vs. Projected Summary: Recorded Indemnity Variances by Calendar Month



⁹We measure bias based on a 95% confidence range for a binominal distribution with trials based on the range being considered and 50% probability of success.

On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,654	5,663
std dev		2,424	1,843
A-P <> std dev		6	1
% <> std dev		24.0%	4.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **recorded indemnity** variances (see left chart at the bottom of the previous page) over the entire period have fallen outside of the period's standard deviation 24% of the time (see left table), suggesting the projection process performs better than simply projecting based on the previous 24-month

average. No bias has been indicated at a 95% confidence level on a lagging 24-month basis.

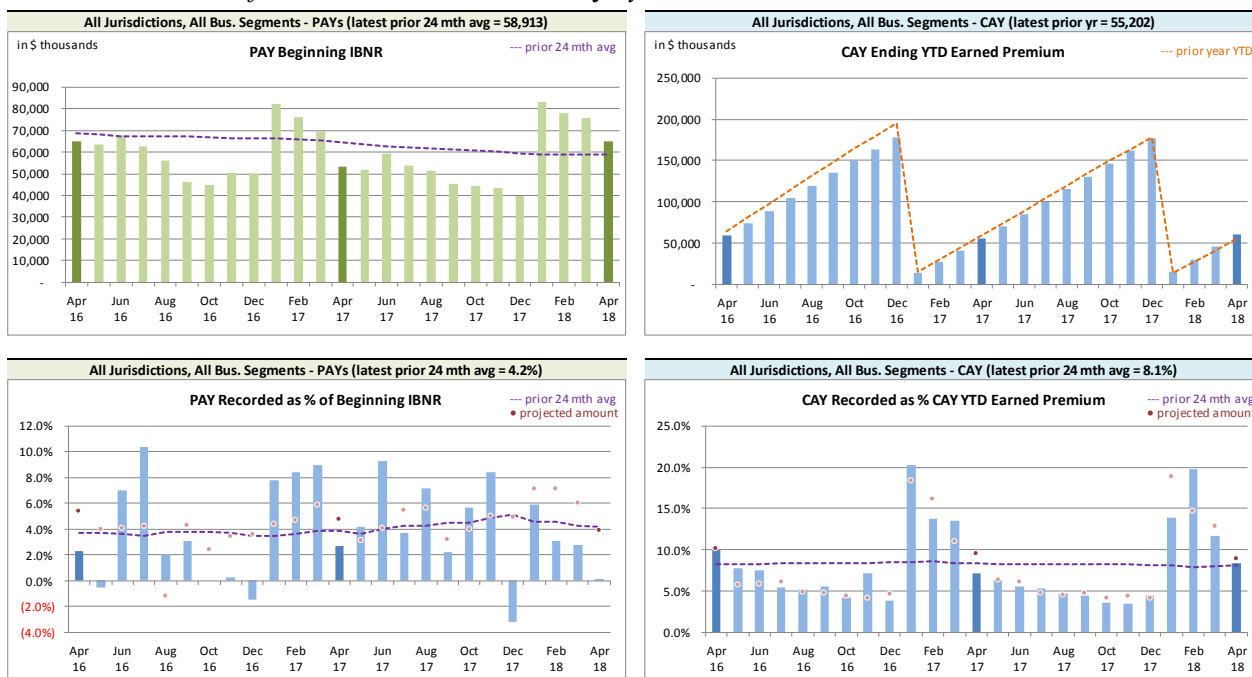
The PAYs **recorded indemnity** variance was outside of one standard deviation. The activity was reviewed and confirmed, with the variance attributed to process variance and impacted by one Servicing Carrier's case reserves transactions which are currently being reviewed and investigated by FA management. However, we have also noted that the last 5 PAYs had recorded activity actuals that were lower than projected, with 3 of the 5 favourable variances falling outside the 1-standard deviation band (see left chart at the bottom of the previous page). We have made some adjustments to our projections to reflect these findings.

The current accident year (CAY) **recorded indemnity** variances (see right chart at the bottom of the previous page) over the entire period have fallen outside of the period standard deviation only 4% of the time, suggesting the projection process performs better than simply projecting based on the previous 24-month average. No bias has been indicated at a 95% confidence level on a lagging 24-month basis.

The method for establishing IBNR adjusts automatically for changes in **earned premium** and **recorded indemnity** activity level (see sections 2.2 and 3).

We have included, for reference, additional charts at the top of the next page related to levels influencing **recorded indemnity** activity.

FARM Levels that influence¹⁰ Recorded Indemnity by Calendar Month



We track beginning prior accident years' IBNR as **recorded indemnity** activity “comes out of” IBNR. Changes in the prior accident years' beginning IBNR (see upper left chart within the group of charts immediately above) occur for several possible reasons:

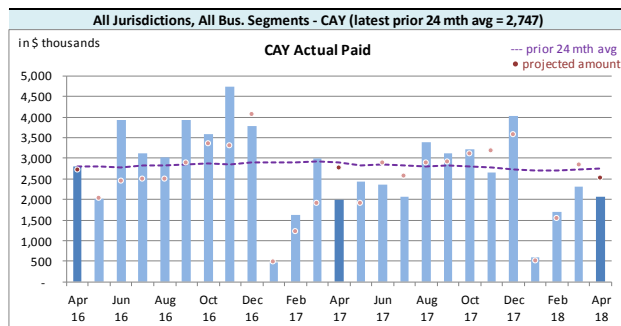
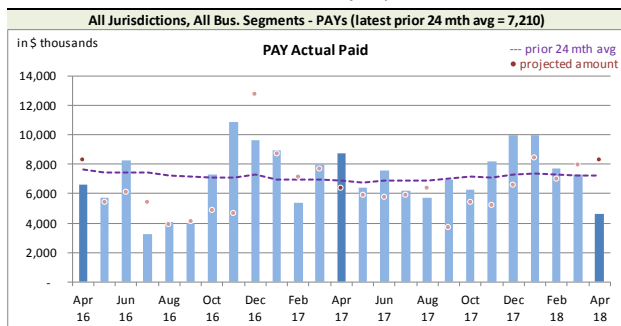
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as a beginning IBNR change one month after the valuation is implemented, i.e. the change will generally show in April, June, September, and November).

2.1.c AvsP: Paid Indemnity

The charts at the top of the next page show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month's actual compares with the average amount of the preceding 24 calendar months.

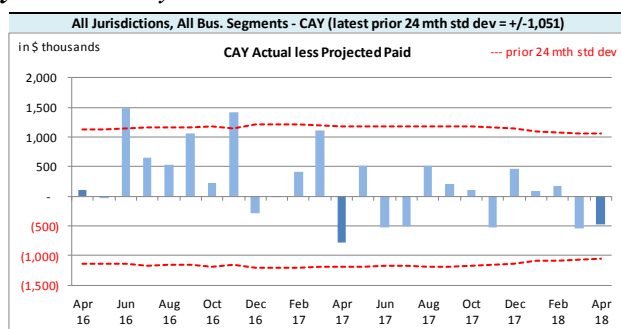
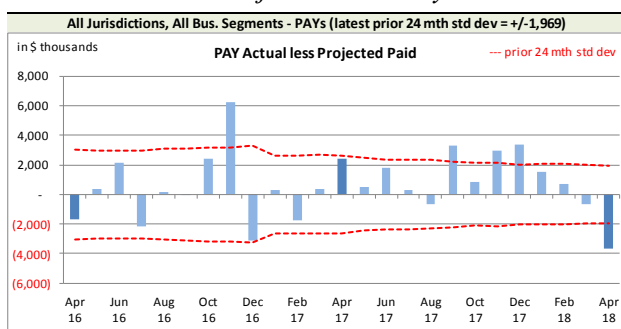
¹⁰Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

FARM Actual Paid Indemnity by Calendar Month



The charts immediately below show actual less projected **paid indemnity** activity for the last 25 calendar months, along with bands for the “prior 24-month standard deviations” to show how the variances from projection compare with historical standard deviations.

*FARM Actual vs. Projected Summary: **Paid Indemnity** Variances by Calendar Month*



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,210	2,747
std dev		1,969	1,051
A-P <> std dev		5	2
% <> std dev		20.0%	8.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **paid indemnity** variances (left chart above) over the entire period have fallen outside of the period’s standard deviation 20% of the time (see table on left) and as this is fewer than indicated by the normal distribution, it suggests the projection process performs better than simply projecting based on

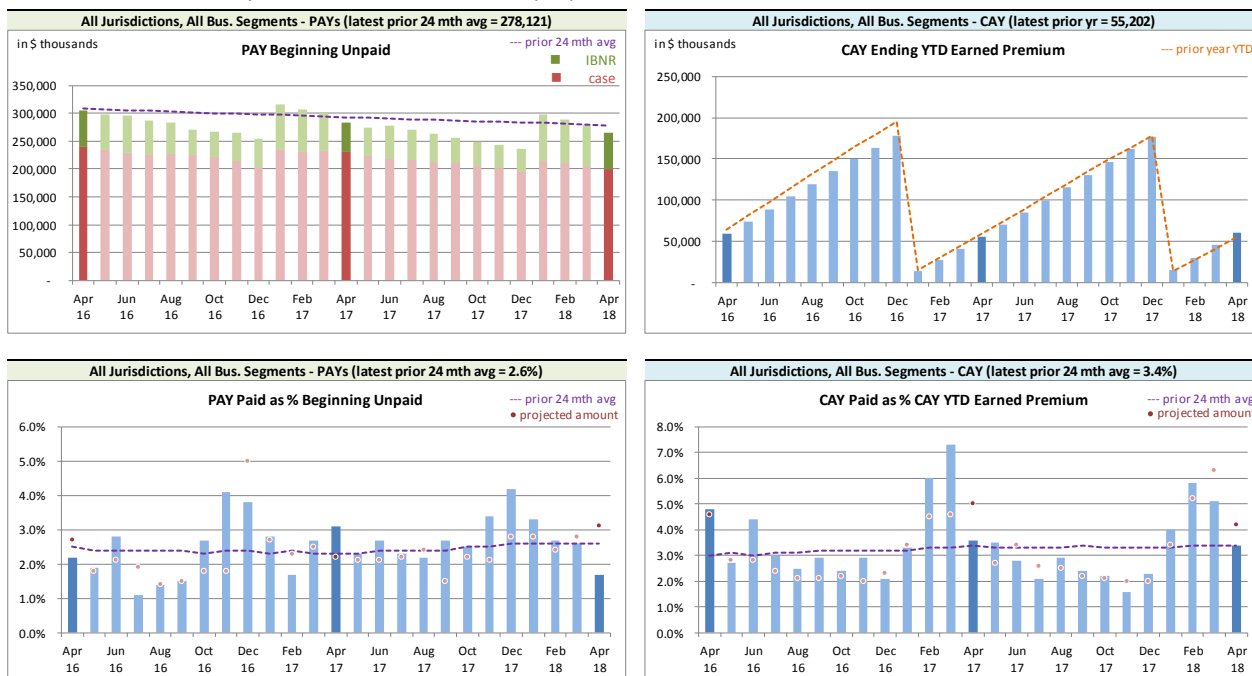
the previous 24-month average. No bias has been indicated at a 95% confidence level on a lagging 24-month basis, although there was bias evident through 2017 (our process was adjusted as a result).

The PAY **paid indemnity** variance this month was outside the one standard deviation band. The variance was investigated at the jurisdiction and accident year level and has been attributed to process variance. We have noted that 4 of the last 8 variances have been outside of the 1-standard deviation band (and 6 out of 8 had actual above projected), and we made some adjustments to our projections to reflect these findings.

The current accident year (CAY) **paid indemnity** variances have fallen outside of one standard deviation of the preceding 24-month period approximately 8% of the time, suggesting that the projection process performs better than simply projecting based on the prior 24-month average. No bias has been indicated at a 95% confidence level on a lagging 24-month basis.

We have included, for reference, additional charts immediately below related to levels influencing **paid indemnity** activity.

FARM Levels that influence¹¹ Paid Indemnity by Calendar Month



We track beginning prior accident years' unpaid balance (case and IBNR) as **paid indemnity** activity "comes out of" the unpaid balance. Changes in the prior accident years' beginning unpaid balance (see upper left chart within the group of charts immediately above) occur for several possible reasons:

- to offset actual **paid indemnity** activity (may reduce case or IBNR or both);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as a beginning unpaid balance change one month after the valuation is implemented, i.e. the change will generally show in April, June, September, and November).

2.2 Actuarial Provisions

An "ultimate loss ratio matching method" (described in section 3) is used to determine the month's IBNR¹² for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

¹¹Our projections for the prior accident years are based on selected ratios of paid indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date paid indemnity to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium). In both cases, ratio selection is based on consideration of recent paid indemnity levels and AvsP analyses.

¹²For ease of discussion, "IBNR" is used in place of "provisions for incurred but not recorded (IBNR) and development".

Factors are applied to the nominal unpaid claims liability (case plus IBNR – for indemnity only) to determine the discount amount (shown as a negative value to indicate its impact of reducing the liability) and the Provisions for Adverse Deviations.

The loss ratios and the factors used to determine the current provisions were based on the latest valuation (December 31, 2017 for all jurisdictions). The table immediately below summarizes variances in provisions included in the April 2018 Participation Report and the associated one-month projections from last month's Report.

FARM Actual vs Projected Summary: IBNR and APV Amounts (\$ thousands)

Table 02a			actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	19,057	1,944	(7,847)	(89)	16,216	193	27,426	2,048
2016	16,664	204	(2,230)	(41)	6,435	119	20,869	282
2017	29,094	373	(2,838)	(44)	7,212	113	33,468	442
2018	15,987	(101)	(1,403)	3	3,271	(3)	17,855	(101)
TOTAL	80,802	2,420	(14,318)	(171)	33,134	422	99,618	2,671

The IBNR provision is \$2.4 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

Exhibit G shows the accident year IBNR amount change from last month to this month broken down into:

- (i) the change projected last month;
- (ii) the additional change due to variances in earned premium (because we apply a loss ratio to earned premium in determining ultimate level) and/or recorded claims (as IBNR is calculated as ultimate less recorded) differences; and
- (iii) the additional change due to valuation implementation impacts (as applicable)

The variances associated with (ii) above are discussed in sections 2.1.a and 2.1.b.

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees which we refer to as “allowed claims expenses” (see footnote 5 on page 7). The table at the top of the next page summarizes the variances in these “Retro Claims Provisions” included in the April 2018 Participation Report and the one-month projections from last month's Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed claims expenses relative to projections.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹³ and APV Amounts (\$ thousands)

Table 02b			actuarial present value adjustments					
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	23,791	419	(1,665)	(27)	3,435	73	25,561	465
2016	3,092	58	(120)	(3)	996	8	3,968	63
2017	2,593	61	(140)	(4)	948	10	3,401	67
2018	553	14	(57)	-	409	4	905	18
TOTAL	30,029	552	(1,982)	(34)	5,788	95	33,835	613

The table immediately below summarizes the variances in the provisions for the deferred policy acquisition cost amounts (the FARM overall remains in a deferred asset position) included in the April 2018 Participation Report and the one-month projections from last month’s Report. The variances are mainly driven by the unearned premium balance variance (at the jurisdiction level).

FARM Actual vs. Projected Summary: Premium Deficiency / (DPAC) Amounts (\$ thousands)

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(7,418)	(118)	725	70	(6,693)	(48)
balance as % unearned premium:		(8.1%)	-	0.8%	0.1%	(7.3%)	0.1%
actual unearned premium:		91,403					
less projected:		1,819					

3 Ultimate Loss Ratio Matching Method

An “ultimate loss ratio matching” method continues to be applied to the current month and two projected months shown in the Participation Reports, with IBNR determined by accident year (for accident years 1994 and on) as follows:

- Earned premium to date
- Ultimate loss¹⁴ ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and

¹³“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association. Non-\$0 actuarial present value adjustments for these provisions were added for the first time with the October 2016 Participation Report. Please see the associated Actuarial Highlights for more information.

¹⁴“Loss” here refers to indemnity only unless otherwise noted.

recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”¹⁵ during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

A similar approach is used in determining the part of the “Retro Claims Provisions” in relation to the allowed claims expenses. That is, an ultimate “ratio” is determined akin to the “loss ratio”, and the provision is set following a process as outlined above.

4 Calendar Year-to-Date Results

The table immediately below summarizes the calendar year-to-date results for indemnity as well as Servicing Carrier claims fees & allowed claims expenses. In determining the ratios to earned premium, the calendar year-to-date earned premium has been used, which includes earned premium associated with the current accident year but also earned premium adjustments related to prior accident years.

FARM Calendar Year-to-Date Indemnity, Claims Fees & Allowed Claims Expense Summary (\$ thousands)

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	(9,104)	(15.0%)	(2,238)	(3.7%)	(11,342)	(18.7%)	(271)	5.7%
CAY	41,650	68.7%	2,220	3.7%	43,870	72.4%	11,069	-
TOTAL	32,546	53.7%	(18)	-	32,528	53.7%	10,798	5.7%

(“% EP” based on 2018 calendar year-to-date earned premium; ratios may not total due to rounding)

In general, prior accident years (PAYs) changes from last month are due to the release of the actuarial present value adjustments with claims payments, except when valuations are implemented. The loss ratio change year-to-date in Table 04 reflects not only changes in the prior accident year levels, but also the increase in the calendar year-to-date earned premium with an additional month’s earned premium.

For the current accident year, changes in the year-to-date total reflect the additional month’s exposure and regular changes to actuarial present value adjustments as the year ages.

5 Current Participation Report – Additional Exhibits

Section 6 provides exhibits pertaining to the actuarial provisions reflected in the current month’s Participation Report.

IBNR (including actuarial present value adjustments) presented in section 6, Exhibit A, were derived on a discounted basis, and therefore reflect the time value of money and includes explicit provisions for adverse deviations in accordance with accepted actuarial practice in Canada.

IBNR presented in section 6, Exhibit B, does NOT include any actuarial present value adjustments. The “Total IBNR” from this exhibit is shown in the Participation Report as “Undiscounted IBNR”.

As discussed in section 3, IBNR in the current month’s Participation Report was derived as the

¹⁵“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

difference between the estimated ultimate for the claims amount (i.e. earned premium x ultimate loss ratio) and the associated current recorded amounts (life-to-date payments plus current case reserves).

6 EXHIBITS

The exhibits listed below are provided on the pages that follow:

- EXHIBIT A IBNR – for Member Sharing (includes Actuarial Present Value Adjustments)
- EXHIBIT B IBNR – Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT C Retro Provisions
 - C-1 for Member Sharing (includes Actuarial Present Value Adjustments)
 - C-2 Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT D Future Expected Cost Ratios
- EXHIBIT E Discount Rate & Margins for Adverse Deviations
- EXHIBIT F Interest Rate Sensitivity
- EXHIBIT G Components of IBNR Change During Month:
 - G-1 IBNR – for Member Sharing (includes Actuarial Present Value Adjustments)
 - G-2 IBNR – Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT H Projected Year-end Policy Liabilities

EXHIBIT A

IBNR (\$s) for Member Sharing – includes Actuarial Present Value Adjustments

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.79%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201803	201804	201805	201806
<input checked="" type="checkbox"/> Private Passenger	prior	93,000	93,000	86,000	76,000
	2009	(2,000)	(1,000)	(1,000)	(1,000)
	2010	26,000	26,000	25,000	21,000
	2011	138,000	138,000	128,000	113,000
	2012	112,000	115,000	108,000	98,000
	2013	174,000	174,000	164,000	151,000
	2014	315,000	297,000	290,000	279,000
	2015	525,000	514,000	469,000	455,000
	2016	1,355,000	1,150,000	1,083,000	995,000
	2017	3,380,000	3,247,000	3,199,000	2,940,000
	2018	1,616,000	1,987,000	2,406,000	2,779,000
Private Passenger Total		7,732,000	7,740,000	7,957,000	7,906,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	49,000	48,000	48,000	48,000
	2011	5,000	5,000	4,000	4,000
	2012	13,000	258,000	256,000	253,000
	2013	128,000	126,000	124,000	121,000
	2014	77,000	103,000	100,000	99,000
	2015	(8,000)	(175,000)	(177,000)	(193,000)
	2016	1,078,000	1,143,000	1,123,000	1,069,000
	2017	1,986,000	1,874,000	1,689,000	1,624,000
	2018	916,000	1,070,000	1,235,000	1,369,000
Non Private Passenger Total		4,250,000	4,458,000	4,408,000	4,400,000
Grand Total		11,982,000	12,198,000	12,365,000	12,306,000

Please see Exhibit G-1, page 1 for Components of Change during Current Month

IBNR (\$s) for Member Sharing – includes Actuarial Present Value Adjustments

page 2 of 10

Please see Exhibit G-1, page 2 for Components of Change during Current Month

EXHIBIT A

IBNR (\$s) for Member Sharing – includes Actuarial Present Value Adjustments

page 3 of 10

Jurisdiction Desc	Nova Scotia				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.79%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201803	201804	201805	201806
Private Passenger	prior	117,000	117,000	117,000	117,000
	2009	8,000	16,000	16,000	16,000
	2010	(55,000)	(55,000)	(54,000)	(53,000)
	2011	(4,000)	(4,000)	(4,000)	(4,000)
	2012	(9,000)	(9,000)	(10,000)	(10,000)
	2013	46,000	46,000	46,000	44,000
	2014	28,000	(73,000)	(74,000)	(75,000)
	2015	275,000	297,000	282,000	277,000
	2016	938,000	910,000	900,000	857,000
	2017	1,595,000	1,598,000	1,550,000	1,465,000
	2018	787,000	928,000	1,132,000	1,358,000
Private Passenger Total		3,726,000	3,771,000	3,901,000	3,992,000
Non Private Passenger	prior	(25,000)	(25,000)	(25,000)	(24,000)
	2009	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	9,000	94,000	93,000	91,000
	2012	16,000	53,000	52,000	52,000
	2013	63,000	12,000	11,000	11,000
	2014	(103,000)	(107,000)	(105,000)	(97,000)
	2015	651,000	695,000	672,000	643,000
	2016	1,427,000	1,190,000	1,138,000	1,069,000
	2017	1,239,000	1,276,000	1,248,000	1,214,000
	2018	815,000	942,000	1,134,000	1,307,000
Non Private Passenger Total		4,085,000	4,123,000	4,211,000	4,259,000
Grand Total		7,811,000	7,894,000	8,112,000	8,251,000

Please see Exhibit G-1, page 3 for Components of Change during Current Month

IBNR (\$s) for Member Sharing – includes Actuarial Present Value Adjustments

page 4 of 10

Please see Exhibit G-1, page 4 for Components of Change during Current Month

EXHIBIT A

IBNR (\$s) for Member Sharing – includes Actuarial Present Value Adjustments

page 5 of 10

Jurisdiction Desc	Ontario		discount rate: 1.79%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
Business Segment	Acc Year	201803	201804	201805	201806	
Private Passenger	prior	4,036,000	4,401,000	4,358,000	3,667,000	
	2009	583,000	611,000	604,000	498,000	
	2010	322,000	371,000	367,000	301,000	
	2011	(196,000)	(44,000)	(44,000)	(37,000)	
	2012	(310,000)	(290,000)	(287,000)	(237,000)	
	2013	(108,000)	(33,000)	(32,000)	(20,000)	
	2014	(48,000)	(72,000)	(74,000)	(78,000)	
	2015	273,000	253,000	251,000	241,000	
	2016	1,632,000	1,667,000	1,594,000	1,518,000	
	2017	2,771,000	2,774,000	2,698,000	2,519,000	
	2018	1,293,000	1,631,000	1,985,000	2,308,000	
Private Passenger Total		10,248,000	11,269,000	11,420,000	10,680,000	
Non Private Passenger	prior	481,000	381,000	376,000	369,000	
	2009	116,000	117,000	115,000	113,000	
	2010	127,000	127,000	126,000	125,000	
	2011	268,000	855,000	847,000	837,000	
	2012	276,000	300,000	293,000	284,000	
	2013	903,000	948,000	931,000	901,000	
	2014	1,265,000	1,454,000	1,426,000	1,401,000	
	2015	2,470,000	2,518,000	2,451,000	2,428,000	
	2016	4,743,000	4,750,000	4,617,000	4,499,000	
	2017	7,673,000	7,445,000	7,231,000	6,906,000	
	2018	3,910,000	5,090,000	6,320,000	7,471,000	
Non Private Passenger Total		22,232,000	23,985,000	24,733,000	25,334,000	
Grand Total		32,480,000	35,254,000	36,153,000	36,014,000	

Please see Exhibit G-1, page 5 for Components of Change during Current Month

EXHIBIT A

IBNR (\$s) for Member Sharing – includes Actuarial Present Value Adjustments

page 6 of 10

Jurisdiction Desc	Alberta		discount rate: 1.79%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
Business Segment	Acc Year	201803	201804	201805	201806	
Private Passenger	prior	(8,000)	(8,000)	(9,000)	(4,000)	
	2009	10,000	10,000	9,000	8,000	
	2010	322,000	322,000	306,000	276,000	
	2011	249,000	249,000	237,000	219,000	
	2012	187,000	187,000	178,000	162,000	
	2013	385,000	341,000	324,000	293,000	
	2014	505,000	568,000	557,000	548,000	
	2015	1,205,000	1,159,000	1,138,000	1,114,000	
	2016	1,368,000	1,356,000	1,375,000	1,166,000	
	2017	1,725,000	1,668,000	1,620,000	1,599,000	
	2018	267,000	162,000	330,000	451,000	
Private Passenger Total		6,215,000	6,014,000	6,065,000	5,832,000	
Non Private Passenger	prior	10,000	40,000	39,000	38,000	
	2009	(7,000)	(115,000)	(114,000)	(104,000)	
	2010	6,000	6,000	6,000	5,000	
	2011	102,000	35,000	35,000	32,000	
	2012	237,000	240,000	236,000	217,000	
	2013	320,000	324,000	321,000	301,000	
	2014	1,321,000	1,291,000	1,271,000	1,222,000	
	2015	2,981,000	2,715,000	2,612,000	2,578,000	
	2016	4,845,000	4,950,000	4,811,000	4,333,000	
	2017	7,024,000	6,292,000	6,103,000	5,768,000	
	2018	3,310,000	4,372,000	5,304,000	6,003,000	
Non Private Passenger Total		20,149,000	20,150,000	20,624,000	20,393,000	
Grand Total		26,364,000	26,164,000	26,689,000	26,225,000	

Please see Exhibit G-1, page 6 for Components of Change during Current Month

EXHIBIT A

IBNR (\$s) for Member Sharing – includes Actuarial Present Value Adjustments

page 7 of 10

Jurisdiction Desc	Yukon		discount rate: 1.79%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
Business Segment	Acc Year	201803	201804	201805	201806	
Private Passenger	prior	4,000	4,000	4,000	4,000	
	2009		-	-	-	
	2010	9,000	9,000	10,000	10,000	
	2011	9,000	9,000	9,000	9,000	
	2012	16,000	16,000	16,000	16,000	
	2013	30,000	30,000	30,000	30,000	
	2014	56,000	56,000	54,000	53,000	
	2015	179,000	179,000	174,000	172,000	
	2016	161,000	61,000	59,000	58,000	
	2017	72,000	105,000	101,000	100,000	
	2018	46,000	58,000	72,000	86,000	
Private Passenger Total		582,000	527,000	529,000	538,000	
Non Private Passenger	prior	2,000	2,000	2,000	2,000	
	2009		-	-	-	
	2010		-	-	-	
	2011		-	-	-	
	2012	11,000	11,000	11,000	11,000	
	2013	4,000	4,000	4,000	4,000	
	2014	31,000	31,000	31,000	31,000	
	2015	119,000	120,000	118,000	115,000	
	2016	88,000	122,000	120,000	119,000	
	2017	317,000	317,000	313,000	263,000	
	2018	106,000	132,000	187,000	218,000	
Non Private Passenger Total		678,000	739,000	786,000	763,000	
Grand Total		1,260,000	1,266,000	1,315,000	1,301,000	

Please see Exhibit G-1, page 7 for Components of Change during Current Month

EXHIBIT A

IBNR (\$s) for Member Sharing – includes Actuarial Present Value Adjustments

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.79%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201803	201804	201805	201806
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009	-	-	-	-
	2010	4,000	4,000	4,000	4,000
	2011	8,000	8,000	8,000	8,000
	2012	46,000	46,000	46,000	46,000
	2013	45,000	45,000	45,000	45,000
	2014	194,000	194,000	193,000	191,000
	2015	200,000	200,000	198,000	195,000
	2016	326,000	252,000	249,000	247,000
	2017	215,000	177,000	153,000	124,000
	2018	(67,000)	(13,000)	34,000	111,000
Private Passenger Total		969,000	911,000	928,000	969,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	38,000	38,000	39,000	38,000
	2014	61,000	61,000	61,000	61,000
	2015	71,000	71,000	70,000	69,000
	2016	268,000	268,000	265,000	263,000
	2017	569,000	559,000	539,000	533,000
	2018	55,000	99,000	139,000	159,000
Non Private Passenger Total		1,065,000	1,099,000	1,116,000	1,126,000
Grand Total		2,034,000	2,010,000	2,044,000	2,095,000

Please see Exhibit G-1, page 8 for Components of Change during Current Month

EXHIBIT A

IBNR (\$s) for Member Sharing – includes Actuarial Present Value Adjustments

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Jurisdiction Desc	Nunavut		discount rate: 1.79%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
Business Segment	Acc Year	201803	201804	201805	201806	
<input checked="" type="checkbox"/> Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)	
	2009		-	-	-	
	2010		-	-	-	
	2011		-	-	-	
	2012	14,000	14,000	14,000	14,000	
	2013	10,000	10,000	10,000	10,000	
	2014	16,000	16,000	16,000	16,000	
	2015	50,000	50,000	50,000	50,000	
	2016	84,000	84,000	83,000	82,000	
	2017	64,000	58,000	53,000	53,000	
	2018	7,000	13,000	15,000	19,000	
Private Passenger Total		244,000	244,000	240,000	243,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-	
	2009		-	-	-	
	2010		-	-	-	
	2011		-	-	-	
	2012		-	-	-	
	2013	3,000	3,000	3,000	3,000	
	2014	13,000	13,000	13,000	13,000	
	2015	67,000	67,000	66,000	65,000	
	2016	121,000	121,000	120,000	119,000	
	2017	285,000	288,000	273,000	267,000	
	2018	84,000	104,000	125,000	146,000	
Non Private Passenger Total		573,000	596,000	600,000	613,000	
Grand Total		817,000	840,000	840,000	856,000	

Please see Exhibit G-1, page 9 for Components of Change during Current Month

IBNR (\$s) for Member Sharing – includes Actuarial Present Value Adjustments

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Please see Exhibit G-1, page 10 for Components of Change during Current Month

EXHIBIT B

IBNR (\$s) (does not include actuarial present value adjustments)

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201803	201804	201805	201806
<input checked="" type="checkbox"/> Private Passenger	prior	86,000	86,000	80,000	69,000
	2009		1,000	1,000	1,000
	2010	28,000	28,000	26,000	23,000
	2011	136,000	136,000	126,000	111,000
	2012	67,000	71,000	66,000	58,000
	2013	99,000	99,000	92,000	81,000
	2014	64,000	47,000	47,000	47,000
	2015	229,000	219,000	186,000	184,000
	2016	897,000	695,000	646,000	568,000
	2017	2,873,000	2,754,000	2,726,000	2,481,000
	2018	1,447,000	1,768,000	2,130,000	2,452,000
Private Passenger Total		5,926,000	5,904,000	6,126,000	6,075,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	50,000	49,000	49,000	49,000
	2011	3,000	3,000	3,000	3,000
	2012	1,000	250,000	247,000	245,000
	2013	82,000	80,000	79,000	78,000
	2014	40,000	67,000	66,000	65,000
	2015	(185,000)	(352,000)	(348,000)	(345,000)
	2016	799,000	868,000	859,000	816,000
	2017	1,672,000	1,565,000	1,393,000	1,337,000
	2018	842,000	968,000	1,107,000	1,215,000
Non Private Passenger Total		3,310,000	3,504,000	3,461,000	3,469,000
Grand Total		9,236,000	9,408,000	9,587,000	9,544,000

Please see Exhibit G-2, page 1 for Components of Change during Current Month

EXHIBIT B

IBNR (\$s) (does not include actuarial present value adjustments)

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Jurisdiction Desc	New Brunswick	
AccountCode Desc	Undiscounted	
	IBNR Provision	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Acc Year	201803	201804	201805	201806
Private Passenger	prior	11,000	26,000	26,000	23,000
	2009	15,000	15,000	15,000	13,000
	2010	74,000	68,000	67,000	60,000
	2011	150,000	205,000	201,000	181,000
	2012	150,000	126,000	123,000	111,000
	2013	39,000	41,000	40,000	36,000
	2014	164,000	199,000	197,000	185,000
	2015	335,000	360,000	356,000	352,000
	2016	1,045,000	898,000	889,000	880,000
	2017	3,108,000	3,106,000	3,044,000	3,014,000
	2018	632,000	936,000	1,232,000	1,534,000
Private Passenger Total		5,723,000	5,980,000	6,190,000	6,389,000
Non Private Passenger	prior	(4,000)	(4,000)	(4,000)	(4,000)
	2009	(4,000)	(4,000)	(4,000)	(4,000)
	2010	(39,000)	(39,000)	(38,000)	(36,000)
	2011	20,000	22,000	21,000	20,000
	2012	(17,000)	(3,000)	(3,000)	(3,000)
	2013	401,000	463,000	449,000	422,000
	2014	391,000	396,000	376,000	316,000
	2015	267,000	285,000	271,000	241,000
	2016	672,000	733,000	726,000	697,000
	2017	1,291,000	1,327,000	1,314,000	1,248,000
	2018	446,000	649,000	849,000	968,000
Non Private Passenger Total		3,424,000	3,825,000	3,957,000	3,865,000
Grand Total		9,147,000	9,805,000	10,147,000	10,254,000

Please see Exhibit G-2, page 2 for Components of Change during Current Month

EXHIBIT B

IBNR (\$s) (does not include actuarial present value adjustments)

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Jurisdiction Desc	Nova Scotia	▼
AccountCode Desc	Undiscounted	
	IBNR Provision	▼
AccountCode	(All)	▼
AccidentYear	(All)	▼

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
▼	▼	201803	201804	201805	201806
Private Passenger	prior	107,000	107,000	107,000	107,000
	2009	11,000	19,000	19,000	19,000
	2010	(61,000)	(61,000)	(60,000)	(59,000)
	2011	(12,000)	(12,000)	(12,000)	(12,000)
	2012	(17,000)	(17,000)	(17,000)	(17,000)
	2013	(33,000)	(33,000)	(33,000)	(33,000)
	2014	(83,000)	(184,000)	(182,000)	(180,000)
	2015	204,000	235,000	221,000	219,000
	2016	800,000	777,000	769,000	731,000
	2017	1,392,000	1,402,000	1,360,000	1,278,000
	2018	712,000	833,000	1,015,000	1,216,000
Private Passenger Total		3,020,000	3,066,000	3,187,000	3,269,000
Non Private Passenger	prior	(34,000)	(34,000)	(34,000)	(33,000)
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	7,000	92,000	91,000	89,000
	2012	7,000	48,000	48,000	47,000
	2013	(7,000)	(59,000)	(58,000)	(57,000)
	2014	(218,000)	(221,000)	(217,000)	(208,000)
	2015	513,000	558,000	536,000	509,000
	2016	1,219,000	988,000	939,000	873,000
	2017	955,000	999,000	979,000	950,000
	2018	735,000	842,000	1,011,000	1,161,000
Non Private Passenger Total		3,169,000	3,205,000	3,287,000	3,323,000
Grand Total		6,189,000	6,271,000	6,474,000	6,592,000

Please see Exhibit G-2, page 3 for Components of Change during Current Month

EXHIBIT B

IBNR (\$s) (does not include actuarial present value adjustments)

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201803	201804	201805	201806
<input checked="" type="checkbox"/> Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	26,000	26,000	26,000	26,000
	2015	162,000	162,000	160,000	158,000
	2016	211,000	305,000	302,000	299,000
	2017	392,000	399,000	395,000	391,000
	2018	180,000	240,000	277,000	306,000
Private Passenger Total		962,000	1,123,000	1,151,000	1,171,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012		20,000	20,000	20,000
	2013		-	-	-
	2014	64,000	65,000	64,000	63,000
	2015	151,000	147,000	146,000	145,000
	2016	244,000	236,000	234,000	232,000
	2017	362,000	359,000	355,000	351,000
	2018	(756,000)	(753,000)	(719,000)	(684,000)
Non Private Passenger Total		65,000	74,000	100,000	127,000
Grand Total		1,027,000	1,197,000	1,251,000	1,298,000

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EXHIBIT B

IBNR (\$s) (does not include actuarial present value adjustments)

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Jurisdiction Desc	Ontario	▼
AccountCode Desc	Undiscounted	
	IBNR Provision	▼
AccountCode	(All)	▼
AccidentYear	(All)	▼

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
▼	▼	201803	201804	201805	201806
Private Passenger	prior	3,394,000	3,777,000	3,740,000	3,066,000
	2009	571,000	599,000	593,000	486,000
	2010	315,000	364,000	360,000	295,000
	2011	(184,000)	(32,000)	(32,000)	(26,000)
	2012	(294,000)	(273,000)	(270,000)	(221,000)
	2013	(141,000)	(66,000)	(65,000)	(53,000)
	2014	(222,000)	(236,000)	(234,000)	(232,000)
	2015	97,000	77,000	76,000	75,000
	2016	1,362,000	1,402,000	1,332,000	1,265,000
	2017	2,386,000	2,395,000	2,323,000	2,160,000
	2018	1,165,000	1,465,000	1,780,000	2,063,000
Private Passenger Total		8,449,000	9,472,000	9,603,000	8,878,000
Non Private Passenger	prior	434,000	334,000	331,000	328,000
	2009	95,000	96,000	95,000	94,000
	2010	126,000	126,000	125,000	124,000
	2011	244,000	831,000	823,000	815,000
	2012	145,000	169,000	167,000	165,000
	2013	544,000	591,000	585,000	579,000
	2014	775,000	986,000	976,000	966,000
	2015	1,660,000	1,734,000	1,699,000	1,682,000
	2016	3,750,000	3,761,000	3,648,000	3,539,000
	2017	6,725,000	6,507,000	6,312,000	5,996,000
	2018	3,573,000	4,646,000	5,758,000	6,798,000
Non Private Passenger Total		18,071,000	19,781,000	20,519,000	21,086,000
Grand Total		26,520,000	29,253,000	30,122,000	29,964,000

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EXHIBIT B

IBNR (\$s) (does not include actuarial present value adjustments)

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Jurisdiction Desc	Alberta	▼
AccountCode Desc	Undiscounted	
	IBNR Provision	▼
AccountCode	(All)	▼
AccidentYear	(All)	▼

discount rate: 0.00%

interest rate margin: 0 basis pts





Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
▼	▼	201803	201804	201805	201806
Private Passenger	prior	(34,000)	(34,000)	(34,000)	(29,000)
	2009	10,000	10,000	9,000	8,000
	2010	304,000	304,000	289,000	260,000
	2011	139,000	139,000	132,000	119,000
	2012	137,000	137,000	130,000	117,000
	2013	334,000	290,000	275,000	247,000
	2014	364,000	438,000	429,000	425,000
	2015	988,000	943,000	924,000	906,000
	2016	1,181,000	1,171,000	1,194,000	991,000
	2017	1,555,000	1,500,000	1,455,000	1,440,000
	2018	228,000	114,000	271,000	378,000
Private Passenger Total		5,206,000	5,012,000	5,074,000	4,862,000
Non Private Passenger	prior	(4,000)	27,000	26,000	25,000
	2009	(7,000)	(117,000)	(116,000)	(106,000)
	2010	6,000	6,000	6,000	5,000
	2011	77,000	10,000	10,000	9,000
	2012	163,000	166,000	164,000	149,000
	2013	(11,000)	(7,000)	(7,000)	(6,000)
	2014	1,007,000	992,000	982,000	943,000
	2015	2,151,000	1,887,000	1,793,000	1,775,000
	2016	3,898,000	4,023,000	3,902,000	3,434,000
	2017	6,173,000	5,463,000	5,299,000	4,981,000
	2018	2,994,000	3,941,000	4,775,000	5,387,000
Non Private Passenger Total		16,447,000	16,391,000	16,834,000	16,596,000
Grand Total		21,653,000	21,403,000	21,908,000	21,458,000

Please see Exhibit G-2, page 6 for Components of Change during Current Month

EXHIBIT B

IBNR (\$s) (does not include actuarial present value adjustments)

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Jurisdiction Desc	Yukon	
AccountCode Desc	Undiscounted	
	IBNR Provision	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Acc Year	201803	201804	201805	201806
Private Passenger	prior	4,000	4,000	4,000	4,000
	2009	-	-	-	-
	2010	5,000	5,000	5,000	5,000
	2011	8,000	8,000	8,000	8,000
	2012	15,000	15,000	15,000	15,000
	2013	28,000	28,000	28,000	28,000
	2014	53,000	53,000	51,000	50,000
	2015	92,000	92,000	88,000	87,000
	2016	149,000	49,000	47,000	47,000
	2017	60,000	93,000	89,000	88,000
	2018	43,000	54,000	67,000	80,000
Private Passenger Total		457,000	401,000	402,000	412,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	7,000	7,000	7,000	7,000
	2013	4,000	4,000	4,000	4,000
	2014	29,000	29,000	29,000	29,000
	2015	78,000	78,000	77,000	76,000
	2016	66,000	102,000	101,000	100,000
	2017	293,000	293,000	290,000	241,000
	2018	95,000	118,000	169,000	197,000
Non Private Passenger Total		574,000	633,000	679,000	656,000
Grand Total		1,031,000	1,034,000	1,081,000	1,068,000

Please see Exhibit G-2, page 7 for Components of Change during Current Month

EXHIBIT B

IBNR (\$s) (does not include actuarial present value adjustments)

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Jurisdiction Desc	Northwest Territories				discount rate: 0.00%
AccountCode Desc	Undiscounted IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201803	201804	201805	201806
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009	-	-	-	-
	2010	4,000	4,000	4,000	4,000
	2011	7,000	7,000	7,000	7,000
	2012	43,000	43,000	43,000	43,000
	2013	42,000	42,000	42,000	42,000
	2014	148,000	148,000	147,000	146,000
	2015	185,000	185,000	183,000	181,000
	2016	298,000	224,000	222,000	220,000
	2017	179,000	142,000	119,000	92,000
	2018	(83,000)	(34,000)	8,000	82,000
Private Passenger Total		821,000	759,000	773,000	815,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	11,000	11,000	11,000	11,000
	2014	21,000	21,000	21,000	21,000
	2015	66,000	66,000	65,000	64,000
	2016	248,000	248,000	246,000	244,000
	2017	478,000	468,000	449,000	445,000
	2018	48,000	90,000	128,000	147,000
Non Private Passenger Total		875,000	907,000	923,000	935,000
Grand Total		1,696,000	1,666,000	1,696,000	1,750,000

Please see Exhibit G-2, page 8 for Components of Change during Current Month

EXHIBIT B

IBNR (\$s) (does not include actuarial present value adjustments)

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Jurisdiction Desc	Nunavut		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment		ShareYMMM				
Business Segment	Acc Year	201803	201804	201805	201806	
<input checked="" type="checkbox"/> Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)	
	2009	-	-	-	-	
	2010	-	-	-	-	
	2011	-	-	-	-	
	2012	3,000	3,000	3,000	3,000	
	2013	9,000	9,000	9,000	9,000	
	2014	15,000	15,000	15,000	15,000	
	2015	46,000	46,000	46,000	46,000	
	2016	79,000	79,000	78,000	77,000	
	2017	59,000	53,000	49,000	49,000	
	2018	7,000	12,000	14,000	17,000	
Private Passenger Total		217,000	216,000	213,000	215,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	-	-	-	-	
	2009	-	-	-	-	
	2010	-	-	-	-	
	2011	-	-	-	-	
	2012	-	-	-	-	
	2013	3,000	3,000	3,000	3,000	
	2014	13,000	13,000	13,000	13,000	
	2015	61,000	61,000	60,000	59,000	
	2016	105,000	105,000	104,000	103,000	
	2017	265,000	269,000	253,000	250,000	
	2018	79,000	98,000	118,000	137,000	
Non Private Passenger Total		526,000	549,000	551,000	565,000	
Grand Total		743,000	765,000	764,000	780,000	

Please see Exhibit G-2, page 9 for Components of Change during Current Month

EXHIBIT B

IBNR (\$s) (does not include actuarial present value adjustments)

page 10 of 10

Jurisdiction Desc	(All)	▼
AccountCode Desc	Undiscounted	
	IBNR Provision	▼
AccountCode	(All)	▼
AccidentYear	(All)	▼

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount			Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		Acc Year	ShareYMMM			
			201803	201804	201805	201806
Private Passenger	prior		3,560,000	3,958,000	3,915,000	3,232,000
	2009		607,000	644,000	637,000	527,000
	2010		668,000	711,000	690,000	587,000
	2011		243,000	450,000	429,000	387,000
	2012		104,000	105,000	93,000	109,000
	2013		375,000	408,000	386,000	355,000
	2014		529,000	506,000	496,000	482,000
	2015		2,338,000	2,319,000	2,240,000	2,208,000
	2016		6,022,000	5,600,000	5,479,000	5,078,000
	2017		12,004,000	11,844,000	11,560,000	10,993,000
	2018		4,331,000	5,388,000	6,794,000	8,128,000
	Private Passenger Total			30,781,000	31,933,000	32,719,000
Non Private Passenger	prior		398,000	329,000	325,000	322,000
	2009		81,000	(28,000)	(28,000)	(19,000)
	2010		142,000	141,000	141,000	141,000
	2011		352,000	959,000	949,000	937,000
	2012		306,000	657,000	650,000	630,000
	2013		1,027,000	1,086,000	1,066,000	1,034,000
	2014		2,122,000	2,348,000	2,310,000	2,208,000
	2015		4,762,000	4,464,000	4,299,000	4,206,000
	2016		11,001,000	11,064,000	10,759,000	10,038,000
	2017		18,214,000	17,250,000	16,644,000	15,799,000
	2018		8,056,000	10,599,000	13,196,000	15,326,000
	Non Private Passenger Total			46,461,000	48,869,000	50,311,000
Grand Total			77,242,000	80,802,000	83,030,000	82,708,000

Please see Exhibit G-2, page 10 for Components of Change during Current Month

EXHIBIT C-1

Retro Claims Expense Provision (\$s) for Member Statements
 (includes Actuarial Present Value Adjustments)

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador	
AccountCode Desc	Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 1.79%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201804	201805	201806
Business Segment	Acc Year	201803	201804	201805	201806
<input checked="" type="checkbox"/> Private Passenger	prior	32,000	32,000	32,000	32,000
	2009	58,000	58,000	58,000	57,000
	2010	95,000	89,000	88,000	87,000
	2011	78,000	78,000	77,000	77,000
	2012	119,000	119,000	118,000	115,000
	2013	175,000	175,000	170,000	167,000
	2014	182,000	182,000	178,000	173,000
	2015	295,000	295,000	269,000	266,000
	2016	414,000	414,000	411,000	384,000
	2017	268,000	268,000	264,000	261,000
	2018	118,000	158,000	196,352	237,352
Private Passenger Total		1,834,000	1,868,000	1,861,352	1,856,352
<input checked="" type="checkbox"/> Non Private Passenger	prior	10,000	10,000	10,000	10,000
	2009	24,000	24,000	24,000	24,000
	2010	30,000	28,000	28,000	28,000
	2011	23,000	23,000	23,000	23,000
	2012	30,000	30,000	30,000	30,000
	2013	45,000	45,000	44,000	44,000
	2014	50,000	50,000	49,000	49,000
	2015	89,000	89,000	82,000	81,000
	2016	137,000	137,000	136,000	128,000
	2017	94,000	94,000	93,000	92,000
	2018	43,000	58,000	71,122	87,122
Non Private Passenger Total		575,000	588,000	590,122	596,122
Grand Total		2,409,000	2,456,000	2,451,474	2,452,474

EXHIBIT C-1

Retro Claims Expense Provision (\$s) for Member Statements
 (includes Actuarial Present Value Adjustments)

page 2 of 10

Jurisdiction Desc	New Brunswick	
AccountCode Desc	Retro Claims	
	Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 1.79%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201803	201804	201805	201806
Private Passenger	prior	124,000	124,000	121,000	118,000
	2009	84,000	84,000	82,000	80,000
	2010	105,000	105,000	102,000	99,000
	2011	17,000	17,000	17,000	17,000
	2012	152,000	152,000	148,000	144,000
	2013	335,000	335,000	330,000	326,000
	2014	283,000	283,000	278,000	273,000
	2015	299,000	311,000	304,000	300,000
	2016	360,000	360,000	353,000	347,000
	2017	222,000	222,000	216,000	211,000
	2018	39,000	51,000	62,748	74,748
Private Passenger Total		2,020,000	2,044,000	2,013,748	1,989,748
Non Private Passenger	prior	97,000	97,000	96,000	93,000
	2009	70,000	70,000	69,000	67,000
	2010	89,000	89,000	87,000	85,000
	2011	13,000	13,000	13,000	13,000
	2012	113,000	113,000	110,000	108,000
	2013	235,000	235,000	233,000	231,000
	2014	184,000	184,000	182,000	180,000
	2015	183,000	190,000	188,000	185,000
	2016	215,000	215,000	213,000	210,000
	2017	141,000	141,000	138,000	136,000
	2018	25,000	34,000	41,534	49,534
Non Private Passenger Total		1,365,000	1,381,000	1,370,534	1,357,534
Grand Total		3,385,000	3,425,000	3,384,282	3,347,282

EXHIBIT C-1

Retro Claims Expense Provision (\$s) for Member Statements
 (includes Actuarial Present Value Adjustments)

page 3 of 10

Jurisdiction Desc	Nova Scotia	
AccountCode Desc	Retro Claims	
	Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 1.79%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201803	201804	201805	201806
Private Passenger	prior	429,000	429,000	421,000	417,000
	2009	3,000	3,000	3,000	3,000
	2010	52,000	52,000	51,000	50,000
	2011	103,000	103,000	101,000	98,000
	2012	102,000	102,000	99,000	97,000
	2013	122,000	122,000	120,000	118,000
	2014	145,000	144,000	142,000	140,000
	2015	111,000	111,000	109,000	107,000
	2016	86,000	86,000	84,000	82,000
	2017	129,000	129,000	127,000	125,000
	2018	36,000	48,000	58,873	71,873
Private Passenger Total		1,318,000	1,329,000	1,315,873	1,308,873
Non Private Passenger	prior	104,000	104,000	102,000	98,000
	2009	1,000	1,000	1,000	1,000
	2010	39,000	39,000	37,000	36,000
	2011	97,000	97,000	94,000	92,000
	2012	109,000	109,000	106,000	104,000
	2013	147,000	147,000	145,000	143,000
	2014	189,000	186,000	184,000	182,000
	2015	151,000	151,000	148,000	146,000
	2016	116,000	116,000	112,000	110,000
	2017	174,000	174,000	170,000	167,000
	2018	46,000	63,000	78,499	95,499
Non Private Passenger Total		1,173,000	1,187,000	1,177,499	1,174,499
Grand Total		2,491,000	2,516,000	2,493,372	2,483,372

EXHIBIT C-1

Retro Claims Expense Provision (\$s) for Member Statements
(includes Actuarial Present Value Adjustments)

page 4 of 10

Jurisdiction Desc	Prince Edward Island	
AccountCode Desc	Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	




discount rate: 1.79%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201804	201805	201806
Business Segment	Acc Year	201803	201804	201805	201806
Private Passenger	prior	12,000	12,000	12,000	12,000
	2009	17,000	17,000	17,000	17,000
	2010	19,000	19,000	19,000	19,000
	2011	29,000	29,000	28,000	26,000
	2012	35,000	35,000	34,000	33,000
	2013	30,000	30,000	29,000	28,000
	2014	47,000	47,000	46,000	45,000
	2015	40,000	40,000	39,000	38,000
	2016	92,000	92,000	90,000	89,000
	2017	57,000	57,000	56,000	55,000
	2018	1,000	(1,000)	1,254	2,254
Private Passenger Total		379,000	377,000	371,254	364,254
Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2009	10,000	10,000	10,000	10,000
	2010	13,000	13,000	13,000	13,000
	2011	18,000	18,000	18,000	18,000
	2012	21,000	21,000	21,000	21,000
	2013	18,000	18,000	18,000	18,000
	2014	29,000	29,000	29,000	29,000
	2015	25,000	25,000	25,000	25,000
	2016	59,000	59,000	59,000	59,000
	2017	37,000	37,000	36,000	35,000
	2018	1,000	1,000	719	2,719
Non Private Passenger Total		238,000	238,000	236,719	237,719
Grand Total		617,000	615,000	607,973	601,973

EXHIBIT C-1
**Retro Claims Expense Provision (\$s) for Member Statements
 (includes Actuarial Present Value Adjustments)**

page 5 of 10

Jurisdiction Desc	Ontario	
AccountCode Desc	Retro Claims	
	Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 1.79%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201803	201804	201805	201806
Private Passenger	prior	4,186,000	4,186,000	4,060,000	3,939,000
	2009	612,000	585,000	568,000	552,000
	2010	663,000	624,000	605,000	588,000
	2011	794,000	786,000	764,000	740,000
	2012	797,000	794,000	771,000	749,000
	2013	656,000	656,000	635,000	615,000
	2014	581,000	581,000	562,000	544,000
	2015	571,000	571,000	556,000	540,000
	2016	541,000	541,000	526,000	510,000
	2017	563,000	563,000	546,000	530,000
	2018	114,000	153,000	193,840	228,840
Private Passenger Total		10,078,000	10,040,000	9,786,840	9,535,840
Non Private Passenger	prior	1,086,000	1,086,000	1,067,000	1,046,000
	2009	357,000	341,000	334,000	328,000
	2010	495,000	468,000	458,000	450,000
	2011	640,000	635,000	621,000	608,000
	2012	780,000	778,000	762,000	747,000
	2013	1,016,000	1,016,000	994,000	973,000
	2014	1,106,000	1,106,000	1,082,000	1,059,000
	2015	1,279,000	1,279,000	1,253,000	1,229,000
	2016	1,201,000	1,201,000	1,178,000	1,156,000
	2017	1,249,000	1,248,000	1,222,000	1,199,000
	2018	288,000	390,000	501,690	599,690
Non Private Passenger Total		9,497,000	9,548,000	9,472,690	9,394,690
Grand Total		19,575,000	19,588,000	19,259,530	18,930,530





EXHIBIT C-1
**Retro Claims Expense Provision (\$s) for Member Statements
 (includes Actuarial Present Value Adjustments)**

page 6 of 10

Jurisdiction Desc	Alberta				discount rate: 1.79%
AccountCode Desc	Retro Claims				
	Expense				interest rate margin: 25 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201803	201804	201805	201806
<input checked="" type="checkbox"/> Private Passenger	prior	293,000	293,000	287,000	280,000
	2009	63,000	63,000	62,000	61,000
	2010	54,000	54,000	53,000	52,000
	2011	81,000	81,000	78,000	77,000
	2012	83,000	83,000	81,000	78,000
	2013	99,000	99,000	97,000	95,000
	2014	94,000	94,000	93,000	91,000
	2015	75,000	75,000	74,000	73,000
	2016	113,000	113,000	112,000	110,000
	2017	51,000	51,000	50,000	49,000
	2018	(4,000)	(4,000)	(7,458)	(7,458)
Private Passenger Total		1,002,000	1,002,000	979,542	958,542
<input checked="" type="checkbox"/> Non Private Passenger	prior	735,000	735,000	729,000	722,000
	2009	222,000	222,000	220,000	218,000
	2010	181,000	181,000	179,000	177,000
	2011	262,000	262,000	259,000	256,000
	2012	295,000	295,000	292,000	289,000
	2013	387,000	387,000	382,000	378,000
	2014	406,000	406,000	401,000	398,000
	2015	357,000	357,000	354,000	351,000
	2016	598,000	598,000	595,000	592,000
	2017	327,000	327,000	325,000	321,000
	2018	(19,000)	(25,000)	(47,769)	(58,769)
Non Private Passenger Total		3,751,000	3,745,000	3,688,231	3,643,231
Grand Total		4,753,000	4,747,000	4,667,773	4,601,773

EXHIBIT C-1
**Retro Claims Expense Provision (\$s) for Member Statements
 (includes Actuarial Present Value Adjustments)**

page 7 of 10

Jurisdiction Desc	Yukon	
AccountCode Desc	Retro Claims	
	Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 1.79%

interest rate margin: 25 basis pts


		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201803	201804	201805	201806
Private Passenger	prior	14,000	14,000	14,000	14,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	7,000	7,000	7,000	7,000
	2015	11,000	11,000	10,000	10,000
	2016	8,000	8,000	8,000	8,000
	2017	3,000	3,000	3,000	3,000
	2018	1,000	-	158	158
Private Passenger Total		58,000	57,000	56,158	56,158
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	9,000	9,000	9,000	9,000
	2015	15,000	15,000	13,000	13,000
	2016	15,000	15,000	15,000	15,000
	2017	10,000	10,000	10,000	10,000
	2018	-	-	965	965
Non Private Passenger Total		73,000	73,000	71,965	71,965
Grand Total		131,000	130,000	128,123	128,123

EXHIBIT C-1

Retro Claims Expense Provision (\$s) for Member Statements
(includes Actuarial Present Value Adjustments)

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 1.79%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201804	201805	201806
Business Segment	Acc Year	201803	201804	201805	201806
Private Passenger	prior	19,000	19,000	19,000	19,000
	2009	13,000	13,000	13,000	13,000
	2010	18,000	18,000	18,000	18,000
	2011	21,000	21,000	21,000	21,000
	2012	25,000	25,000	25,000	25,000
	2013	27,000	27,000	27,000	27,000
	2014	55,000	55,000	55,000	55,000
	2015	23,000	23,000	23,000	23,000
	2016	7,000	7,000	7,000	7,000
	2017	47,000	47,000	47,000	47,000
	2018	(7,000)	(10,000)	(15,608)	(20,608)
Private Passenger Total		248,000	245,000	239,392	234,392
Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	6,000	6,000	6,000	6,000
	2011	8,000	8,000	8,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	10,000	10,000	10,000	10,000
	2014	19,000	19,000	19,000	19,000
	2015	8,000	8,000	8,000	8,000
	2016	3,000	3,000	3,000	3,000
	2017	19,000	19,000	19,000	19,000
	2018	(4,000)	(5,000)	(8,201)	(10,201)
Non Private Passenger Total		87,000	86,000	82,799	80,799
Grand Total		335,000	331,000	322,191	315,191

EXHIBIT C-1
**Retro Claims Expense Provision (\$s) for Member Statements
 (includes Actuarial Present Value Adjustments)**

page 9 of 10

Jurisdiction Desc	Nunavut				discount rate: 1.79%
AccountCode Desc	Retro Claims				
	Expense				interest rate margin: 25 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201803	201804	201805	201806
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(11,000)	(11,000)	(11,000)	(11,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	1,000	1,000	1,000	1,000
	2017	3,000	3,000	3,000	2,000
	2018	(2,000)	(1,000)	(1,610)	(1,610)
Private Passenger Total		11,000	12,000	11,390	10,390
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	(4,000)	(4,000)	(4,000)	(4,000)
	2015	6,000	6,000	6,000	6,000
	2016	2,000	2,000	2,000	2,000
	2017	8,000	8,000	8,000	7,000
	2018	(4,000)	(5,000)	(5,813)	(5,813)
Non Private Passenger Total		16,000	15,000	14,187	13,187
Grand Total		27,000	27,000	25,577	23,577

EXHIBIT C-1
**Retro Claims Expense Provision (\$s) for Member Statements
 (includes Actuarial Present Value Adjustments)**

page 10 of 10

Jurisdiction Desc	(All)	▼
AccountCode Desc	Retro Claims	
	Expense	▼
AccountCode	(All)	▼
AccidentYear	(All)	▼

discount rate: 1.79%





interest rate margin: 25 basis pts

Sum of Amount			Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	▼	Acc Year	▼	ShareYMM	▼		
				201803	201804	201805	201806
Private Passenger	prior			5,110,000	5,110,000	4,967,000	4,832,000
	2009			855,000	828,000	808,000	788,000
	2010			1,014,000	969,000	944,000	921,000
	2011			1,133,000	1,125,000	1,096,000	1,066,000
	2012			1,327,000	1,324,000	1,290,000	1,255,000
	2013			1,429,000	1,429,000	1,393,000	1,361,000
	2014			1,388,000	1,387,000	1,355,000	1,322,000
	2015			1,431,000	1,443,000	1,390,000	1,363,000
	2016			1,622,000	1,622,000	1,592,000	1,538,000
	2017			1,343,000	1,343,000	1,312,000	1,283,000
	2018			296,000	394,000	488,549	585,549
Private Passenger Total				16,948,000	16,974,000	16,635,549	16,314,549
Non Private Passenger	prior			2,053,000	2,053,000	2,025,000	1,990,000
	2009			692,000	676,000	666,000	656,000
	2010			860,000	831,000	815,000	802,000
	2011			1,072,000	1,067,000	1,047,000	1,029,000
	2012			1,371,000	1,369,000	1,344,000	1,322,000
	2013			1,845,000	1,845,000	1,813,000	1,784,000
	2014			1,988,000	1,985,000	1,951,000	1,921,000
	2015			2,113,000	2,120,000	2,077,000	2,044,000
	2016			2,346,000	2,346,000	2,313,000	2,275,000
	2017			2,059,000	2,058,000	2,021,000	1,986,000
	2018			376,000	511,000	632,746	760,746
Non Private Passenger Total				16,775,000	16,861,000	16,704,746	16,569,746
Grand Total				33,723,000	33,835,000	33,340,295	32,884,295

EXHIBIT C-2

 Retro Claims Expense Provision (\$s) - Nominal
 (excludes Actuarial Present Value Adjustments)

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador	
AccountCode Desc	Undiscounted Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201803	201804	201805	201806
Private Passenger	prior	28,000	28,000	28,000	28,000
	2009	60,000	60,000	59,000	58,000
	2010	97,000	91,000	90,000	89,000
	2011	78,000	78,000	77,000	76,000
	2012	117,000	117,000	115,000	113,000
	2013	143,000	143,000	139,000	135,000
	2014	141,000	141,000	137,000	133,000
	2015	217,000	217,000	213,000	209,000
	2016	315,000	315,000	311,000	307,000
	2017	149,000	149,000	145,000	142,000
	2018	84,000	112,000	142,352	172,352
Private Passenger Total		1,429,000	1,451,000	1,456,352	1,462,352
Non Private Passenger	prior	9,000	9,000	9,000	9,000
	2009	22,000	22,000	22,000	22,000
	2010	31,000	29,000	29,000	29,000
	2011	23,000	23,000	23,000	23,000
	2012	30,000	30,000	30,000	30,000
	2013	36,000	36,000	35,000	34,000
	2014	39,000	39,000	38,000	37,000
	2015	65,000	65,000	64,000	63,000
	2016	104,000	104,000	103,000	102,000
	2017	52,000	52,000	51,000	50,000
	2018	31,000	41,000	52,122	63,122
Non Private Passenger Total		442,000	450,000	456,122	462,122
Grand Total		1,871,000	1,901,000	1,912,474	1,924,474

EXHIBIT C-2

 Retro Claims Expense Provision (\$s) - Nominal
 (excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	New Brunswick	
AccountCode Desc	Undiscounted	
	Retro Claims	
	Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201804	201805	201806
Business Segment	Acc Year	201803	201804	201805	201806
Private Passenger	prior	119,000	119,000	116,000	113,000
	2009	79,000	79,000	77,000	75,000
	2010	100,000	100,000	97,000	94,000
	2011	16,000	16,000	16,000	16,000
	2012	143,000	143,000	139,000	135,000
	2013	296,000	296,000	292,000	288,000
	2014	259,000	259,000	254,000	249,000
	2015	248,000	261,000	255,000	250,000
	2016	293,000	293,000	287,000	281,000
	2017	160,000	160,000	154,000	149,000
	2018	21,000	27,000	34,748	41,748
Private Passenger Total		1,734,000	1,753,000	1,721,748	1,691,748
Non Private Passenger	prior	95,000	95,000	93,000	91,000
	2009	66,000	66,000	65,000	64,000
	2010	84,000	84,000	82,000	80,000
	2011	12,000	12,000	12,000	12,000
	2012	105,000	105,000	103,000	101,000
	2013	209,000	209,000	207,000	205,000
	2014	169,000	169,000	167,000	165,000
	2015	153,000	161,000	159,000	157,000
	2016	176,000	176,000	174,000	172,000
	2017	102,000	102,000	100,000	98,000
	2018	14,000	18,000	23,534	28,534
Non Private Passenger Total		1,185,000	1,197,000	1,185,534	1,173,534
Grand Total		2,919,000	2,950,000	2,907,282	2,865,282

EXHIBIT C-2

 Retro Claims Expense Provision (\$s) - Nominal
 (excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Nova Scotia	
AccountCode Desc	Undiscounted	
	Retro Claims	
	Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201804	201805	201806
Business Segment	Acc Year	201803	201804	201805	201806
<input checked="" type="checkbox"/> Private Passenger	prior	415,000	415,000	409,000	403,000
	2009	3,000	3,000	3,000	3,000
	2010	49,000	49,000	48,000	47,000
	2011	97,000	97,000	95,000	93,000
	2012	95,000	95,000	93,000	91,000
	2013	109,000	109,000	107,000	105,000
	2014	123,000	122,000	120,000	118,000
	2015	90,000	90,000	88,000	86,000
	2016	56,000	56,000	54,000	52,000
	2017	92,000	92,000	90,000	88,000
	2018	22,000	30,000	36,873	45,873
Private Passenger Total		1,151,000	1,158,000	1,143,873	1,131,873
<input checked="" type="checkbox"/> Non Private Passenger	prior	100,000	100,000	98,000	96,000
	2009	1,000	1,000	1,000	1,000
	2010	35,000	35,000	34,000	33,000
	2011	95,000	95,000	93,000	91,000
	2012	106,000	106,000	104,000	102,000
	2013	133,000	133,000	131,000	129,000
	2014	161,000	159,000	157,000	155,000
	2015	123,000	123,000	121,000	119,000
	2016	76,000	76,000	73,000	71,000
	2017	124,000	124,000	121,000	118,000
	2018	29,000	39,000	49,499	59,499
Non Private Passenger Total		983,000	991,000	982,499	974,499
Grand Total		2,134,000	2,149,000	2,126,372	2,106,372

EXHIBIT C-2

Retro Claims Expense Provision (\$s) - Nominal
(excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Prince Edward Island	
AccountCode Desc	Undiscounted Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		201803	201804	201805	201806
Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	15,000	15,000	15,000	15,000
	2010	19,000	19,000	19,000	19,000
	2011	26,000	26,000	25,000	24,000
	2012	32,000	32,000	31,000	30,000
	2013	27,000	27,000	26,000	25,000
	2014	42,000	42,000	41,000	40,000
	2015	29,000	29,000	28,000	27,000
	2016	74,000	74,000	73,000	72,000
	2017	43,000	43,000	42,000	41,000
	2018	(3,000)	(4,000)	(4,746)	(4,746)
Private Passenger Total		315,000	314,000	306,254	299,254
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2009	9,000	9,000	9,000	9,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	19,000	19,000	19,000	19,000
	2013	17,000	17,000	17,000	17,000
	2014	26,000	26,000	26,000	26,000
	2015	19,000	19,000	19,000	19,000
	2016	48,000	48,000	48,000	48,000
	2017	28,000	28,000	27,000	26,000
	2018	(2,000)	(2,000)	(3,281)	(2,281)
Non Private Passenger Total		198,000	198,000	195,719	195,719
Grand Total		513,000	512,000	501,973	494,973

EXHIBIT C-2

 Retro Claims Expense Provision (\$s) - Nominal
 (excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Ontario	
AccountCode Desc	Undiscounted	
	Retro Claims	
	Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201803	201804	201805	201806
Private Passenger	prior	4,127,000	4,127,000	4,002,000	3,883,000
	2009	609,000	583,000	566,000	549,000
	2010	660,000	622,000	603,000	585,000
	2011	800,000	792,000	768,000	745,000
	2012	806,000	804,000	780,000	757,000
	2013	590,000	590,000	570,000	550,000
	2014	508,000	508,000	491,000	474,000
	2015	489,000	489,000	474,000	459,000
	2016	442,000	442,000	428,000	414,000
	2017	445,000	445,000	430,000	415,000
	2018	81,000	109,000	135,840	165,840
Private Passenger Total		9,557,000	9,511,000	9,247,840	8,996,840
Non Private Passenger	prior	1,066,000	1,066,000	1,045,000	1,024,000
	2009	345,000	331,000	324,000	318,000
	2010	494,000	466,000	457,000	448,000
	2011	634,000	628,000	615,000	603,000
	2012	738,000	736,000	721,000	707,000
	2013	899,000	899,000	878,000	858,000
	2014	947,000	947,000	925,000	904,000
	2015	1,088,000	1,088,000	1,066,000	1,044,000
	2016	980,000	980,000	959,000	939,000
	2017	990,000	989,000	966,000	944,000
	2018	206,000	279,000	354,690	435,690
Non Private Passenger Total		8,387,000	8,409,000	8,310,690	8,224,690
Grand Total		17,944,000	17,920,000	17,558,530	17,221,530

EXHIBIT C-2

 Retro Claims Expense Provision (\$s) - Nominal
 (excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Alberta	
AccountCode Desc	Undiscounted	
	Retro Claims	
	Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201804	201805	201806
Business Segment	Acc Year	201803	201804	201805	201806
<input checked="" type="checkbox"/> Private Passenger	prior	275,000	275,000	270,000	265,000
	2009	62,000	62,000	61,000	60,000
	2010	51,000	51,000	50,000	49,000
	2011	76,000	76,000	74,000	73,000
	2012	78,000	78,000	76,000	74,000
	2013	93,000	93,000	91,000	89,000
	2014	89,000	89,000	87,000	85,000
	2015	52,000	52,000	51,000	50,000
	2016	80,000	80,000	79,000	78,000
	2017	48,000	48,000	47,000	46,000
	2018	(7,000)	(8,000)	(11,458)	(13,458)
Private Passenger Total		897,000	896,000	874,542	855,542
<input checked="" type="checkbox"/> Non Private Passenger	prior	729,000	729,000	722,000	715,000
	2009	222,000	222,000	220,000	218,000
	2010	179,000	179,000	177,000	175,000
	2011	257,000	257,000	254,000	251,000
	2012	283,000	283,000	280,000	277,000
	2013	368,000	368,000	364,000	360,000
	2014	385,000	385,000	381,000	377,000
	2015	246,000	246,000	243,000	240,000
	2016	424,000	424,000	421,000	418,000
	2017	306,000	306,000	303,000	300,000
	2018	(41,000)	(55,000)	(74,769)	(89,769)
Non Private Passenger Total		3,358,000	3,344,000	3,290,231	3,241,231
Grand Total		4,255,000	4,240,000	4,164,773	4,096,773

EXHIBIT C-2

Retro Claims Expense Provision (\$s) - Nominal
 (excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Yukon	
AccountCode Desc	Undiscounted	
	Retro Claims	
	Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201804	201805	201806
Business Segment	Acc Year	201803	201804	201805	201806
Private Passenger	prior	13,000	13,000	13,000	13,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(5,000)	(5,000)	(5,000)	(5,000)
	2014	6,000	6,000	6,000	6,000
	2015	2,000	2,000	2,000	2,000
	2016	5,000	5,000	5,000	5,000
	2017	2,000	2,000	2,000	2,000
	2018		(1,000)	(842)	(842)
Private Passenger Total		40,000	39,000	39,158	39,158
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	8,000	8,000	8,000	8,000
	2015	2,000	2,000	2,000	2,000
	2016	10,000	10,000	10,000	10,000
	2017	5,000	5,000	5,000	5,000
	2018	(2,000)	(3,000)	(2,035)	(3,035)
Non Private Passenger Total		44,000	43,000	43,965	42,965
Grand Total		84,000	82,000	83,123	82,123

EXHIBIT C-2

 Retro Claims Expense Provision (\$s) - Nominal
 (excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Northwest Territories	
AccountCode Desc	Undiscounted Retro Claims Expense	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		201803	201804	201805	201806
Private Passenger	prior	17,000	17,000	17,000	17,000
	2009	13,000	13,000	13,000	13,000
	2010	17,000	17,000	17,000	17,000
	2011	20,000	20,000	20,000	20,000
	2012	24,000	24,000	24,000	24,000
	2013	25,000	25,000	25,000	25,000
	2014	41,000	41,000	41,000	41,000
	2015	21,000	21,000	21,000	21,000
	2016	5,000	5,000	5,000	5,000
	2017	29,000	29,000	29,000	29,000
	2018	(11,000)	(15,000)	(23,608)	(26,608)
Private Passenger Total		201,000	197,000	188,392	185,392
Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	5,000	5,000	5,000	5,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	14,000	14,000	14,000	14,000
	2015	7,000	7,000	7,000	7,000
	2016	2,000	2,000	2,000	2,000
	2017	12,000	12,000	12,000	12,000
	2018	(5,000)	(7,000)	(11,201)	(13,201)
Non Private Passenger Total		68,000	66,000	61,799	59,799
Grand Total		269,000	263,000	250,191	245,191

EXHIBIT C-2

 Retro Claims Expense Provision (\$s) - Nominal
 (excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Nunavut				discount rate: 0.00%
AccountCode Desc	Undiscounted				
	Retro Claims				
	Expense				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Acc Year		201803	201804	201805	201806
Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	6,000	6,000	6,000	6,000
	2013	(12,000)	(12,000)	(12,000)	(12,000)
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	2,000	2,000	2,000	2,000
	2018	(2,000)	(1,000)	(1,610)	(1,610)
Private Passenger Total		5,000	6,000	5,390	5,390
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	(5,000)	(5,000)	(5,000)	(5,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	5,000	5,000	5,000	5,000
	2018	(5,000)	(6,000)	(7,813)	(8,813)
Non Private Passenger Total		7,000	6,000	4,187	3,187
Grand Total		12,000	12,000	9,577	8,577

EXHIBIT C-2

 Retro Claims Expense Provision (\$s) - Nominal
 (excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	(All)	▼
AccountCode Desc	Undiscounted	
	Retro Claims	
	Expense	▼
AccountCode	(All)	▼
AccidentYear	(All)	▼

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount			Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	▼	Acc Year	▼	ShareYYMM	▼		
				201803	201804	201805	201806
Private Passenger	prior			5,006,000	5,006,000	4,867,000	4,734,000
	2009			846,000	820,000	799,000	778,000
	2010			1,001,000	957,000	932,000	908,000
	2011			1,122,000	1,114,000	1,084,000	1,056,000
	2012			1,307,000	1,305,000	1,270,000	1,236,000
	2013			1,266,000	1,266,000	1,233,000	1,200,000
	2014			1,202,000	1,201,000	1,170,000	1,139,000
	2015			1,153,000	1,166,000	1,137,000	1,109,000
	2016			1,271,000	1,271,000	1,243,000	1,215,000
	2017			970,000	970,000	941,000	914,000
	2018			185,000	249,000	307,549	378,549
Private Passenger Total				15,329,000	15,325,000	14,983,549	14,667,549
Non Private Passenger	prior			2,019,000	2,019,000	1,987,000	1,955,000
	2009			673,000	659,000	649,000	640,000
	2010			847,000	817,000	803,000	789,000
	2011			1,054,000	1,048,000	1,030,000	1,013,000
	2012			1,301,000	1,299,000	1,277,000	1,256,000
	2013			1,656,000	1,656,000	1,626,000	1,597,000
	2014			1,744,000	1,742,000	1,711,000	1,681,000
	2015			1,708,000	1,716,000	1,686,000	1,656,000
	2016			1,821,000	1,821,000	1,791,000	1,763,000
	2017			1,624,000	1,623,000	1,590,000	1,558,000
	2018			225,000	304,000	380,746	469,746
Non Private Passenger Total				14,672,000	14,704,000	14,530,746	14,377,746
Grand Total				30,001,000	30,029,000	29,514,295	29,045,295

EXHIBIT D

Future Expected Cost Ratios - Member Statements (includes Actuarial Present Value Adjustments)

Sum of MS Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	Jurisdiction Desc	ShareYMMM	201803	201804	201805	201806
Private Passenger	Newfoundland & Labrador		88.5%	88.5%	88.4%	88.6%
	New Brunswick		78.0%	77.8%	77.6%	77.3%
	Nova Scotia		89.7%	89.9%	89.7%	89.9%
	Prince Edward Island		61.0%	61.0%	60.9%	60.6%
	Ontario		71.7%	71.8%	71.8%	72.1%
	Alberta		67.7%	67.7%	67.6%	67.6%
	Yukon		75.6%	75.7%	75.8%	76.5%
	Northwest Territories		60.6%	60.8%	60.3%	60.6%
	Nunavut		37.5%	38.5%	37.0%	38.7%
Non Private Passenger	Newfoundland & Labrador		93.0%	93.0%	91.8%	91.6%
	New Brunswick		69.1%	69.0%	68.3%	68.3%
	Nova Scotia		76.4%	76.6%	75.8%	76.0%
	Prince Edward Island		70.2%	70.1%	70.1%	69.9%
	Ontario		69.7%	69.7%	69.0%	69.1%
	Alberta		68.8%	68.9%	68.6%	68.7%
	Yukon		68.0%	68.2%	67.9%	68.0%
	Northwest Territories		57.7%	57.5%	56.9%	57.2%
	Nunavut		56.0%	56.1%	55.7%	55.9%
Grand Total			73.9%	73.9%	73.6%	73.7%

Future Expected Cost Ratios - Nominal (excludes Actuarial Present Value Adjustments)

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	Jurisdiction Desc	ShareYMM	201803	201804	201805	201806
Private Passenger	Newfoundland & Labrador		84.2%	84.2%	84.2%	84.3%
	New Brunswick		73.9%	73.8%	73.6%	73.3%
	Nova Scotia		84.7%	84.9%	84.9%	85.1%
	Prince Edward Island		57.6%	57.6%	57.6%	57.4%
	Ontario		67.4%	67.6%	67.7%	68.0%
	Alberta		64.7%	64.7%	64.7%	64.7%
	Yukon		71.7%	72.3%	72.0%	72.8%
	Northwest Territories		57.6%	57.7%	57.5%	57.6%
	Nunavut		36.4%	37.3%	35.8%	37.1%
Non Private Passenger	Newfoundland & Labrador		88.4%	88.3%	88.0%	87.8%
	New Brunswick		65.7%	65.6%	65.5%	65.5%
	Nova Scotia		72.2%	72.3%	72.4%	72.5%
	Prince Edward Island		65.9%	66.1%	66.2%	66.2%
	Ontario		65.3%	65.4%	65.4%	65.4%
	Alberta		65.6%	65.7%	65.7%	65.8%
	Yukon		64.7%	65.0%	65.3%	65.5%
	Northwest Territories		55.1%	55.3%	55.0%	55.2%
	Nunavut		53.2%	53.3%	53.4%	53.9%
Grand Total			70.0%	70.0%	70.1%	70.2%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2018 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NEWFOUNDLAND AND LABRADOR

	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
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	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%	9.9%	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%	9.9%	10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.6%
	discount rate: 1.79%				discount rate: 1.79%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2018 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NEW BRUNSWICK

	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
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	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	12.5%	10.8%	5.0%	12.0%	12.5%	10.0%	5.0%	11.2%
2016	12.5%	10.0%	5.0%	12.1%	12.5%	10.2%	5.0%	11.3%
2017	12.5%	10.1%	5.0%	11.9%	12.4%	10.1%	5.0%	11.5%
2018	12.4%	10.1%	5.0%	11.6%	12.2%	10.1%	5.0%	11.0%
prem liab	11.9%	10.1%	5.0%	10.2%	11.4%	10.1%	5.0%	10.0%
	discount rate:			1.79%	discount rate:			1.79%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2018 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NOVA SCOTIA

	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
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	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	12.5%	10.0%	5.0%	12.0%	12.5%	10.0%	5.0%	11.2%
2015	12.5%	10.0%	5.0%	12.3%	12.5%	10.1%	5.0%	11.8%
2016	12.5%	10.1%	5.0%	12.1%	12.5%	10.2%	5.0%	11.6%
2017	12.5%	10.1%	5.0%	12.2%	12.5%	10.2%	5.0%	11.8%
2018	12.4%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.4%
prem liab	11.8%	10.1%	5.0%	9.8%	11.7%	10.1%	5.0%	10.4%
	discount rate:		1.79%		discount rate:		1.79%	
	margin (basis points):		25		margin (basis points):		25	

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2018 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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PRINCE EDWARD ISLAND

	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
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	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	12.5%	10.2%	5.0%	12.4%	12.5%	10.1%	5.0%	11.5%
2017	12.5%	10.2%	5.0%	12.3%	12.5%	10.2%	5.0%	11.5%
2018	12.2%	10.2%	5.0%	12.0%	12.2%	10.2%	5.0%	11.5%
prem liab	11.8%	10.1%	5.0%	10.9%	11.6%	10.1%	5.0%	10.0%
	discount rate:			1.79%	discount rate:			1.79%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2018 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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ONTARIO

	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
1995	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
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%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	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%	9.4%	10.0%
2014	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.3%	12.5%
2015	12.5%	12.5%	10.4%	12.4%	12.4%	12.5%	12.5%	12.4%
2016	14.9%	15.0%	6.7%	14.7%	15.0%	15.0%	13.5%	15.0%
2017	14.8%	15.0%	9.8%	14.8%	14.9%	15.0%	11.7%	14.9%
2018	14.4%	15.0%	6.9%	14.3%	13.9%	15.0%	7.3%	14.1%
prem liab	10.6%	15.0%	5.3%	10.8%	12.7%	15.0%	5.6%	12.7%
	discount rate:			1.79%	discount rate:			1.79%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2018 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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ALBERTA

	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
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	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	12.5%	12.0%	5.0%	12.5%	12.5%	10.9%	5.0%	12.5%
2016	12.5%	10.8%	5.0%	12.5%	12.4%	10.4%	5.0%	12.3%
2017	12.5%	10.5%	5.0%	12.5%	12.3%	10.5%	5.0%	12.4%
2018	12.2%	10.2%	5.0%	11.7%	12.0%	10.4%	5.0%	11.1%
prem liab	11.9%	10.2%	5.0%	10.1%	11.5%	10.2%	5.0%	9.0%
	discount rate:			1.79%	discount rate:			1.79%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2018 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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YUKON

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2015	12.5%	10.0%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%	12.5%
2016	12.5%	11.6%	5.0%	12.5%	12.5%	11.8%	5.0%	12.3%	12.3%
2017	12.5%	11.2%	5.0%	12.3%	12.3%	11.5%	5.0%	12.4%	12.4%
2018	12.3%	10.8%	5.0%	12.1%	11.5%	11.4%	5.0%	11.0%	11.0%
prem liab	11.8%	10.8%	5.0%	11.0%	11.8%	11.2%	5.0%	9.0%	9.0%
discount rate:				1.79%	discount rate:				1.79%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2018 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NORTHWEST TERRITORIES

	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
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	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	12.5%	11.1%	5.0%	12.4%	12.5%	11.1%	5.0%	12.4%
2016	12.4%	12.3%	5.0%	12.5%	12.5%	11.4%	5.0%	12.0%
2017	12.4%	12.0%	5.0%	12.5%	12.5%	11.7%	5.0%	12.4%
2018	12.0%	11.3%	5.0%	11.6%	12.3%	11.4%	5.0%	11.7%
prem liab	11.5%	11.4%	5.0%	8.9%	12.4%	11.2%	5.0%	12.0%
	discount rate:			1.79%	discount rate:			1.79%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2018 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NUNAVUT

Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
	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%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	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	12.5%	12.5%	5.0%	12.5%	12.5%	11.0%	5.0%	12.4%
2016	12.3%	11.8%	5.0%	11.4%	12.5%	11.5%	5.0%	12.4%
2017	12.4%	12.0%	5.0%	12.0%	12.4%	11.5%	5.0%	12.2%
2018	12.1%	11.3%	5.0%	11.8%	12.2%	11.3%	5.0%	11.9%
prem liab	11.7%	11.2%	5.0%	10.2%	12.0%	11.2%	5.0%	11.0%

discount rate: 1.79%
 margin (basis points): 25

discount rate: 1.79%
 margin (basis points): 25

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2018.

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	207	205	202	199	196	194	202	202
2008	203	196	189	183	177	171	189	189
2009	88	84	81	79	76	73	81	81
2010	178	172	165	159	153	148	165	165
2011	792	769	747	727	709	691	747	747
2012	1,684	1,644	1,606	1,571	1,537	1,504	1,605	1,605
2013	1,828	1,797	1,766	1,738	1,711	1,685	1,765	1,765
2014	3,557	3,511	3,467	3,425	3,386	3,347	3,465	3,465
2015	5,519	5,458	5,399	5,343	5,290	5,238	5,397	5,397
2016	9,067	8,969	8,872	8,780	8,691	8,605	8,869	8,869
2017	11,450	11,321	11,195	11,073	10,956	10,842	11,190	11,190
2018	17,360	17,144	16,936	16,733	16,536	16,346	16,928	16,928
Total	51,933	51,270	50,625	50,010	49,418	48,844	50,603	50,603
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
Total	1,308	645	-	(615)	(1,207)	(1,781)	(22)	(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

AY	Percentage Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	2.5%	1.5%	-	(1.5%)	(3.0%)	(4.0%)	-	-
2008	7.4%	3.7%	-	(3.2%)	(6.3%)	(9.5%)	-	-
2009	8.6%	3.7%	-	(2.5%)	(6.2%)	(9.9%)	-	-
2010	7.9%	4.2%	-	(3.6%)	(7.3%)	(10.3%)	-	-
2011	6.0%	2.9%	-	(2.7%)	(5.1%)	(7.5%)	-	-
2012	4.9%	2.4%	-	(2.2%)	(4.3%)	(6.4%)	(0.1%)	(0.1%)
2013	3.5%	1.8%	-	(1.6%)	(3.1%)	(4.6%)	(0.1%)	(0.1%)
2014	2.6%	1.3%	-	(1.2%)	(2.3%)	(3.5%)	(0.1%)	(0.1%)
2015	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	-	-
2016	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	-	-
2017	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	-	-
2018	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	-	-
Total	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	-	-
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2018.

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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	79	77	75	73	71	69	75	75
2006	83	82	81	80	80	79	81	81
2007	5	4	4	4	4	4	4	4
2008	35	34	33	32	31	30	33	33
2009	330	325	320	314	310	305	320	320
2010	403	397	392	386	381	376	392	392
2011	520	514	509	503	499	494	509	509
2012	747	739	731	724	716	710	730	730
2013	3,404	3,374	3,345	3,317	3,290	3,263	3,344	3,344
2014	3,175	3,148	3,125	3,101	3,077	3,055	3,123	3,123
2015	5,669	5,619	5,570	5,522	5,474	5,429	5,567	5,567
2016	5,767	5,703	5,639	5,578	5,517	5,458	5,637	5,637
2017	7,143	7,043	6,946	6,852	6,759	6,670	6,942	6,942
2018	8,661	8,528	8,397	8,272	8,149	8,030	8,393	8,393
Total	36,021	35,587	35,167	34,758	34,358	33,972	35,150	35,150
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
Total	854	420	-	(409)	(809)	(1,195)	(17)	(17)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	5.3%	2.7%	-	(2.7%)	(5.3%)	(8.0%)	-	-
2006	2.5%	1.2%	-	(1.2%)	(1.2%)	(2.5%)	-	-
2007	25.0%	-	-	-	-	-	-	-
2008	6.1%	3.0%	-	(3.0%)	(6.1%)	(9.1%)	-	-
2009	3.1%	1.6%	-	(1.9%)	(3.1%)	(4.7%)	-	-
2010	2.8%	1.3%	-	(1.5%)	(2.8%)	(4.1%)	-	-
2011	2.2%	1.0%	-	(1.2%)	(2.0%)	(2.9%)	-	-
2012	2.2%	1.1%	-	(1.0%)	(2.1%)	(2.9%)	(0.1%)	(0.1%)
2013	1.8%	0.9%	-	(0.8%)	(1.6%)	(2.5%)	-	-
2014	1.6%	0.7%	-	(0.8%)	(1.5%)	(2.2%)	(0.1%)	(0.1%)
2015	1.8%	0.9%	-	(0.9%)	(1.7%)	(2.5%)	(0.1%)	(0.1%)
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	-	-
2017	2.8%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(0.1%)
2018	3.1%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	-	-
Total	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	-	-
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2018.

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NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	15	15	15	14	14	14	15	15
2005	89	87	85	83	81	79	85	85
2006	79	77	74	72	70	68	74	74
2007	158	155	152	149	146	143	152	152
2008	75	73	70	68	65	63	70	70
2009	65	63	60	59	57	55	60	60
2010	60	59	58	58	57	57	58	58
2011	155	153	150	147	145	142	150	150
2012	393	385	377	370	364	358	377	377
2013	2,078	2,046	2,016	1,987	1,959	1,933	2,015	2,015
2014	2,074	2,050	2,026	2,003	1,980	1,958	2,024	2,024
2015	2,139	2,115	2,091	2,068	2,045	2,023	2,089	2,089
2016	3,948	3,902	3,856	3,812	3,769	3,728	3,854	3,854
2017	6,057	5,976	5,896	5,819	5,745	5,673	5,893	5,893
2018	8,249	8,134	8,020	7,911	7,805	7,702	8,015	8,015
Total	25,634	25,290	24,946	24,620	24,302	23,996	24,931	24,931
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
Total	688	344	-	(326)	(644)	(950)	(15)	(15)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	(6.7%)	(6.7%)	(6.7%)	-	-
2005	4.7%	2.4%	-	(2.4%)	(4.7%)	(7.1%)	-	-
2006	6.8%	4.1%	-	(2.7%)	(5.4%)	(8.1%)	-	-
2007	3.9%	2.0%	-	(2.0%)	(3.9%)	(5.9%)	-	-
2008	7.1%	4.3%	-	(2.9%)	(7.1%)	(10.0%)	-	-
2009	8.3%	5.0%	-	(1.7%)	(5.0%)	(8.3%)	-	-
2010	3.4%	1.7%	-	-	(1.7%)	(1.7%)	-	-
2011	3.3%	2.0%	-	(2.0%)	(3.3%)	(5.3%)	-	-
2012	4.2%	2.1%	-	(1.9%)	(3.4%)	(5.0%)	-	-
2013	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	-	-
2014	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.4%)	(0.1%)	(0.1%)
2015	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(0.1%)	(0.1%)
2016	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.3%)	(0.1%)	(0.1%)
2017	2.7%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.1%)	(0.1%)
2018	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(0.1%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.1%)	(0.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2018.

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PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	190	183	176	170	164	158	176	176
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	5	4	4	4	4	4	4	4
2014	362	360	356	352	350	346	356	356
2015	990	981	973	964	956	948	972	972
2016	1,714	1,698	1,682	1,666	1,651	1,635	1,681	1,681
2017	1,092	1,080	1,067	1,055	1,043	1,032	1,067	1,067
2018	1,614	1,596	1,578	1,561	1,544	1,528	1,578	1,578
Total	5,967	5,902	5,836	5,772	5,712	5,651	5,834	5,834
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
Total	131	66	-	(64)	(124)	(185)	(2)	(2)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	8.0%	4.0%	-	(3.4%)	(6.8%)	(10.2%)	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	25.0%	-	-	-	-	-	-	-
2014	1.7%	1.1%	-	(1.1%)	(1.7%)	(2.8%)	-	-
2015	1.7%	0.8%	-	(0.9%)	(1.7%)	(2.6%)	(0.1%)	(0.1%)
2016	1.9%	1.0%	-	(1.0%)	(1.8%)	(2.8%)	(0.1%)	(0.1%)
2017	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	-	-
2018	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	-	-
Total	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	-	-
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2018.

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ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	4,741	4,662	4,586	4,511	4,437	4,366	4,581	4,581
2004	1,362	1,329	1,297	1,266	1,237	1,207	1,296	1,296
2005	1,564	1,522	1,481	1,442	1,405	1,369	1,480	1,480
2006	1,544	1,499	1,456	1,414	1,376	1,338	1,454	1,454
2007	3,614	3,500	3,390	3,287	3,188	3,094	3,386	3,386
2008	812	785	760	736	713	690	759	759
2009	3,137	3,052	2,971	2,894	2,821	2,752	2,968	2,968
2010	1,554	1,509	1,466	1,427	1,389	1,354	1,465	1,465
2011	4,072	3,953	3,840	3,734	3,634	3,539	3,836	3,836
2012	2,450	2,393	2,338	2,286	2,238	2,191	2,336	2,336
2013	5,904	5,806	5,712	5,623	5,538	5,459	5,708	5,708
2014	5,584	5,512	5,445	5,379	5,316	5,256	5,442	5,442
2015	10,670	10,556	10,445	10,337	10,233	10,134	10,440	10,440
2016	11,790	11,648	11,511	11,377	11,248	11,124	11,505	11,505
2017	14,035	13,834	13,638	13,449	13,266	13,089	13,631	13,631
2018	20,890	20,554	20,230	19,917	19,614	19,320	20,219	20,219
Total	93,723	92,114	90,566	89,079	87,653	86,282	90,506	90,506
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
Total	3,157	1,548	-	(1,487)	(2,913)	(4,284)	(60)	(60)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	3.4%	1.7%	-	(1.6%)	(3.2%)	(4.8%)	(0.1%)	(0.1%)
2004	5.0%	2.5%	-	(2.4%)	(4.6%)	(6.9%)	(0.1%)	(0.1%)
2005	5.6%	2.8%	-	(2.6%)	(5.1%)	(7.6%)	(0.1%)	(0.1%)
2006	6.0%	3.0%	-	(2.9%)	(5.5%)	(8.1%)	(0.1%)	(0.1%)
2007	6.6%	3.2%	-	(3.0%)	(6.0%)	(8.7%)	(0.1%)	(0.1%)
2008	6.8%	3.3%	-	(3.2%)	(6.2%)	(9.2%)	(0.1%)	(0.1%)
2009	5.6%	2.7%	-	(2.6%)	(5.0%)	(7.4%)	(0.1%)	(0.1%)
2010	6.0%	2.9%	-	(2.7%)	(5.3%)	(7.6%)	(0.1%)	(0.1%)
2011	6.0%	2.9%	-	(2.8%)	(5.4%)	(7.8%)	(0.1%)	(0.1%)
2012	4.8%	2.4%	-	(2.2%)	(4.3%)	(6.3%)	(0.1%)	(0.1%)
2013	3.4%	1.6%	-	(1.6%)	(3.0%)	(4.4%)	(0.1%)	(0.1%)
2014	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.1%)	(0.1%)
2015	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	-	-
2016	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(0.1%)	(0.1%)
2017	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(0.1%)
2018	3.3%	1.6%	-	(1.5%)	(3.0%)	(4.5%)	(0.1%)	(0.1%)
Total	3.5%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	(0.1%)	(0.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2018.

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ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	73	72	70	68	67	66	70	70
2004	1,006	981	957	933	911	889	956	956
2005	107	104	101	98	95	93	101	101
2006	4	4	4	4	4	4	4	4
2007	78	76	74	73	71	70	74	74
2008	1,021	986	954	923	894	866	953	953
2009	122	118	115	111	108	106	114	114
2010	338	333	329	326	322	319	329	329
2011	1,795	1,767	1,740	1,713	1,688	1,665	1,738	1,738
2012	1,338	1,319	1,301	1,283	1,267	1,252	1,300	1,300
2013	4,229	4,173	4,118	4,066	4,017	3,968	4,116	4,116
2014	6,044	5,966	5,893	5,822	5,754	5,688	5,890	5,890
2015	12,103	11,950	11,803	11,662	11,525	11,392	11,798	11,798
2016	13,313	13,131	12,953	12,783	12,617	12,457	12,947	12,947
2017	12,798	12,599	12,406	12,220	12,040	11,866	12,399	12,399
2018	20,953	20,652	20,361	20,080	19,808	19,544	20,348	20,348
Total	75,322	74,231	73,179	72,165	71,188	70,245	73,137	73,137
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
Total	2,143	1,052	-	(1,014)	(1,991)	(2,934)	(42)	(42)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	4.3%	2.9%	-	(2.9%)	(4.3%)	(5.7%)	-	-
2004	5.1%	2.5%	-	(2.5%)	(4.8%)	(7.1%)	(0.1%)	(0.1%)
2005	5.9%	3.0%	-	(3.0%)	(5.9%)	(7.9%)	-	-
2006	-	-	-	-	-	-	-	-
2007	5.4%	2.7%	-	(1.4%)	(4.1%)	(5.4%)	-	-
2008	7.0%	3.4%	-	(3.2%)	(6.3%)	(9.2%)	(0.1%)	(0.1%)
2009	6.1%	2.6%	-	(3.5%)	(6.1%)	(7.8%)	(0.9%)	(0.9%)
2010	2.7%	1.2%	-	(0.9%)	(2.1%)	(3.0%)	-	-
2011	3.2%	1.6%	-	(1.6%)	(3.0%)	(4.3%)	(0.1%)	(0.1%)
2012	2.8%	1.4%	-	(1.4%)	(2.6%)	(3.8%)	(0.1%)	(0.1%)
2013	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.6%)	-	-
2014	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.1%)	(0.1%)
2015	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	-	-
2016	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	-	-
2017	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(0.1%)	(0.1%)
2018	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(0.1%)
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(0.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2018.

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	47	47	46	46	45	45	46	46
2011	5	5	5	5	5	5	5	5
2012	75	73	72	71	70	69	72	72
2013	25	25	24	24	24	24	24	24
2014	62	61	60	60	59	58	60	60
2015	1,344	1,328	1,312	1,297	1,282	1,268	1,312	1,312
2016	428	422	416	410	405	399	416	416
2017	450	443	436	429	423	416	435	435
2018	694	685	675	666	657	649	674	674
Total	3,130	3,089	3,046	3,008	2,970	2,933	3,044	3,044
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
Total	84	43	-	(38)	(76)	(113)	(2)	(2)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	2.2%	2.2%	-	-	(2.2%)	(2.2%)	-	-
2011	-	-	-	-	-	-	-	-
2012	4.2%	1.4%	-	(1.4%)	(2.8%)	(4.2%)	-	-
2013	4.2%	4.2%	-	-	-	-	-	-
2014	3.3%	1.7%	-	-	(1.7%)	(3.3%)	-	-
2015	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.4%)	-	-
2016	2.9%	1.4%	-	(1.4%)	(2.6%)	(4.1%)	-	-
2017	3.2%	1.6%	-	(1.6%)	(3.0%)	(4.6%)	(0.2%)	(0.2%)
2018	2.8%	1.5%	-	(1.3%)	(2.7%)	(3.9%)	(0.1%)	(0.1%)
Total	2.8%	1.4%	-	(1.2%)	(2.5%)	(3.7%)	(0.1%)	(0.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2018.

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	1	1	1	1	1	1	1	1
2010	1	1	1	1	1	1	1	1
2011	4	4	4	4	4	4	4	4
2012	30	30	30	29	29	29	30	30
2013	419	413	408	403	397	393	408	408
2014	1,808	1,786	1,764	1,744	1,724	1,705	1,764	1,764
2015	221	218	215	213	210	207	215	215
2016	542	534	526	519	512	506	526	526
2017	1,749	1,722	1,695	1,670	1,645	1,621	1,694	1,694
2018	1,361	1,340	1,319	1,300	1,280	1,261	1,318	1,318
Total	6,136	6,049	5,963	5,884	5,803	5,728	5,961	5,961
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
Total	173	86	-	(79)	(160)	(235)	(2)	(2)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	(3.3%)	(3.3%)	(3.3%)	-	-
2013	2.7%	1.2%	-	(1.2%)	(2.7%)	(3.7%)	-	-
2014	2.5%	1.2%	-	(1.1%)	(2.3%)	(3.3%)	-	-
2015	2.8%	1.4%	-	(0.9%)	(2.3%)	(3.7%)	-	-
2016	3.0%	1.5%	-	(1.3%)	(2.7%)	(3.8%)	-	-
2017	3.2%	1.6%	-	(1.5%)	(2.9%)	(4.4%)	(0.1%)	(0.1%)
2018	3.2%	1.6%	-	(1.4%)	(3.0%)	(4.4%)	(0.1%)	(0.1%)
Total	2.9%	1.4%	-	(1.3%)	(2.7%)	(3.9%)	-	-
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2018.

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	123	122	121	120	119	118	121	121
2013	10	10	10	10	10	10	10	10
2014	20	20	20	20	20	20	20	20
2015	112	111	109	108	106	105	109	109
2016	244	240	237	233	231	228	237	237
2017	282	278	274	270	266	262	274	274
2018	360	354	348	342	336	332	348	348
Total	1,151	1,135	1,119	1,103	1,088	1,075	1,119	1,119
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
Total	32	16	-	(16)	(31)	(44)	-	-
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.7%	0.8%	-	(0.8%)	(1.7%)	(2.5%)	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	2.8%	1.8%	-	(0.9%)	(2.8%)	(3.7%)	-	-
2016	3.0%	1.3%	-	(1.7%)	(2.5%)	(3.8%)	-	-
2017	2.9%	1.5%	-	(1.5%)	(2.9%)	(4.4%)	-	-
2018	3.4%	1.7%	-	(1.7%)	(3.4%)	(4.6%)	-	-
Total	2.9%	1.4%	-	(1.4%)	(2.8%)	(3.9%)	-	-
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2018.

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	4,814	4,734	4,656	4,579	4,504	4,432	4,651	4,651
2004	2,383	2,325	2,269	2,213	2,162	2,110	2,267	2,267
2005	1,839	1,790	1,742	1,696	1,652	1,610	1,741	1,741
2006	1,710	1,662	1,615	1,570	1,530	1,489	1,613	1,613
2007	4,062	3,940	3,822	3,712	3,605	3,505	3,818	3,818
2008	2,146	2,074	2,006	1,942	1,880	1,820	2,004	2,004
2009	3,743	3,643	3,548	3,458	3,373	3,292	3,544	3,544
2010	2,771	2,701	2,633	2,573	2,512	2,458	2,632	2,632
2011	7,343	7,165	6,995	6,833	6,684	6,540	6,989	6,989
2012	6,840	6,705	6,576	6,454	6,340	6,231	6,571	6,571
2013	17,902	17,648	17,403	17,172	16,950	16,739	17,394	17,394
2014	22,686	22,414	22,156	21,906	21,666	21,433	22,144	22,144
2015	38,767	38,336	37,917	37,514	37,121	36,744	37,899	37,899
2016	46,813	46,247	45,692	45,158	44,641	44,140	45,672	45,672
2017	55,056	54,296	53,553	52,837	52,143	51,471	53,525	53,525
2018	80,142	78,987	77,864	76,782	75,729	74,712	77,821	77,821
Total	299,017	294,667	290,447	286,399	282,492	278,726	290,285	290,285
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
Total	8,570	4,220	-	(4,048)	(7,955)	(11,721)	(162)	(162)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.79%	1.29%	1.79%	2.29%	2.79%	3.29%	1.81%	1.81%
2003 & prior	3.4%	1.7%	-	(1.7%)	(3.3%)	(4.8%)	(0.1%)	(0.1%)
2004	5.0%	2.5%	-	(2.5%)	(4.7%)	(7.0%)	(0.1%)	(0.1%)
2005	5.6%	2.8%	-	(2.6%)	(5.2%)	(7.6%)	(0.1%)	(0.1%)
2006	5.9%	2.9%	-	(2.8%)	(5.3%)	(7.8%)	(0.1%)	(0.1%)
2007	6.3%	3.1%	-	(2.9%)	(5.7%)	(8.3%)	(0.1%)	(0.1%)
2008	7.0%	3.4%	-	(3.2%)	(6.3%)	(9.3%)	(0.1%)	(0.1%)
2009	5.5%	2.7%	-	(2.5%)	(4.9%)	(7.2%)	(0.1%)	(0.1%)
2010	5.2%	2.6%	-	(2.3%)	(4.6%)	(6.6%)	-	-
2011	5.0%	2.4%	-	(2.3%)	(4.4%)	(6.5%)	(0.1%)	(0.1%)
2012	4.0%	2.0%	-	(1.9%)	(3.6%)	(5.2%)	(0.1%)	(0.1%)
2013	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.1%)	(0.1%)
2014	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(0.1%)	(0.1%)
2015	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	-	-
2016	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	-	-
2017	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(0.1%)	(0.1%)
2018	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(0.1%)
Total	3.0%	1.5%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(0.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

Components of IBNR (\$s) for Member Sharing - Change During Month
 (i.e. includes Actuarial Present Value Adjustments)

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 ShareDate 201804
 Newfoundland
 Jurisdiction Desc & Labrador
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final
		Sum of Prior Month Actual	Sum of Projected	Sum of Change Due to AvsP	Sum of Change Due to Valuation			
		Amount	Change	Variances	Implementation			Amount
Private								
Passenger	prior	93	(19)	19	-	-	-	93
	2009	(2)	-	1	-	1	(50.0%)	(1)
	2010	26	(6)	6	-	-	-	26
	2011	138	(30)	30	-	-	-	138
	2012	112	(18)	21	-	3	2.7%	115
	2013	174	(28)	28	-	-	-	174
	2014	315	(11)	(7)	-	(18)	(5.7%)	297
	2015	525	(15)	4	-	(11)	(2.1%)	514
	2016	1,355	(28)	(177)	-	(205)	(15.1%)	1,150
	2017	3,380	(169)	36	-	(133)	(3.9%)	3,247
	2018	1,616	360	11	-	371	23.0%	1,987
Private Passenger Total		7,732	36	(28)	-	8	0.1%	7,740
Non Private								
Passenger	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	49	(3)	2	-	(1)	(2.0%)	48
	2011	5	(1)	1	-	-	-	5
	2012	13	-	245	-	245	1,884.6%	258
	2013	128	(6)	4	-	(2)	(1.6%)	126
	2014	77	(3)	29	-	26	33.8%	103
	2015	(8)	47	(214)	-	(167)	2,087.5%	(175)
	2016	1,078	(58)	123	-	65	6.0%	1,143
	2017	1,986	(204)	92	-	(112)	(5.6%)	1,874
	2018	916	110	44	-	154	16.8%	1,070
Non Private Passenger Total		4,250	(118)	326	-	208	4.9%	4,458
Grand Total		11,982	(82)	298	-	216	1.8%	12,198

EXHIBIT G-1

Components of IBNR (\$s) for Member Sharing - Change During Month
 (i.e. includes Actuarial Present Value Adjustments)

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 ShareDate 201804
 Jurisdiction Desc New Brunswick
 AccountCode Des IBNR Provision
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	40	-	15	-	15	37.5%	55
	2009	27	-	-	-	-	-	27
	2010	92	(3)	(3)	-	(6)	(6.5%)	86
	2011	176	(3)	58	-	55	31.3%	231
	2012	191	(3)	(21)	-	(24)	(12.6%)	167
	2013	148	(2)	4	-	2	1.4%	150
	2014	316	(12)	45	-	33	10.4%	349
	2015	729	(25)	43	-	18	2.5%	747
	2016	1,442	(155)	6	-	(149)	(10.3%)	1,293
	2017	3,461	(356)	344	-	(12)	(0.3%)	3,449
	2018	715	352	(24)	-	328	45.9%	1,043
Private Passenger Total		7,337	(207)	467	-	260	3.5%	7,597
Non Private								
Passenger	prior	6	-	-	-	-	-	6
	2009	-	-	-	-	-	-	-
	2010	(23)	-	-	-	-	-	(23)
	2011	42	(1)	3	-	2	4.8%	44
	2012	22	-	14	-	14	63.6%	36
	2013	671	(9)	70	-	61	9.1%	732
	2014	479	(7)	12	-	5	1.0%	484
	2015	406	(25)	43	-	18	4.4%	424
	2016	766	(17)	76	-	59	7.7%	825
	2017	1,432	(31)	66	-	35	2.4%	1,467
	2018	494	227	(9)	-	218	44.1%	712
Non Private Passenger Total		4,295	137	275	-	412	9.6%	4,707
Grand Total		11,632	(70)	742	-	672	5.8%	12,304

EXHIBIT G-1

Components of IBNR (\$s) for Member Sharing - Change During Month
 (i.e. includes Actuarial Present Value Adjustments)

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 ShareDate 201804
 Jurisdiction Desc Nova Scotia
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	117	1	(1)	-	-	-	117
	2009	8	-	8	-	8	100.0%	16
	2010	(55)	1	(1)	-	-	-	(55)
	2011	(4)	-	-	-	-	-	(4)
	2012	(9)	(1)	1	-	-	-	(9)
	2013	46	(2)	2	-	-	-	46
	2014	28	-	(101)	-	(101)	(360.7%)	(73)
	2015	275	(36)	58	-	22	8.0%	297
	2016	938	(27)	(1)	-	(28)	(3.0%)	910
	2017	1,595	(47)	50	-	3	0.2%	1,598
	2018	787	244	(103)	-	141	17.9%	928
Private Passenger Total		3,726	133	(88)	-	45	1.2%	3,771
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(25)	-	-	-	-	-	(25)
	2009	(5)	-	-	-	-	-	(5)
	2010	(2)	-	-	-	-	-	(2)
	2011	9	-	85	-	85	944.4%	94
	2012	16	-	37	-	37	231.3%	53
	2013	63	(2)	(49)	-	(51)	(81.0%)	12
	2014	(103)	(1)	(3)	-	(4)	3.9%	(107)
	2015	651	(8)	52	-	44	6.8%	695
	2016	1,427	(17)	(220)	-	(237)	(16.6%)	1,190
	2017	1,239	(16)	53	-	37	3.0%	1,276
	2018	815	218	(91)	-	127	15.6%	942
Non Private Passenger Total		4,085	174	(136)	-	38	0.9%	4,123
Grand Total		7,811	307	(224)	-	83	1.1%	7,894

EXHIBIT G-1

Components of IBNR (\$s) for Member Sharing - Change During Month
 (i.e. includes Actuarial Present Value Adjustments)

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ShareDate	201804	<input type="button" value="v"/>
	Prince Edward	
Jurisdiction Desc	Island	<input type="button" value="v"/>
AccountCode Des	IBNR Provisio	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(12)	-	-	-	-	-	(12)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	49	(3)	3	-	-	-	49
	2015	236	(12)	12	-	-	-	236
	2016	301	(7)	101	-	94	31.2%	395
	2017	448	(25)	31	-	6	1.3%	454
	2018	199	73	(8)	-	65	32.7%	264
Private Passenger Total		1,213	26	139	-	165	13.6%	1,378
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	34	-	20	-	20	58.8%	54
	2013	-	-	-	-	-	-	-
	2014	74	(1)	2	-	1	1.4%	75
	2015	175	(2)	(5)	-	(7)	(4.0%)	168
	2016	340	(4)	(4)	-	(8)	(2.4%)	332
	2017	423	(6)	3	-	(3)	(0.7%)	420
	2018	(744)	39	(34)	-	5	(0.7%)	(739)
Non Private Passenger Total		302	26	(18)	-	8	2.6%	310
Grand Total		1,515	52	121	-	173	11.4%	1,688

EXHIBIT G-1

Components of IBNR (\$s) for Member Sharing - Change During Month
 (i.e. includes Actuarial Present Value Adjustments)

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 ShareDate 201804
 Jurisdiction Desc Ontario
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4,036	(58)	423	-	365	9.0%	4,401
	2009	583	(6)	34	-	28	4.8%	611
	2010	322	(4)	53	-	49	15.2%	371
	2011	(196)	2	150	-	152	(77.6%)	(44)
	2012	(310)	3	17	-	20	(6.5%)	(290)
	2013	(108)	1	74	-	75	(69.4%)	(33)
	2014	(48)	20	(44)	-	(24)	50.0%	(72)
	2015	273	(5)	(15)	-	(20)	(7.3%)	253
	2016	1,632	(48)	83	-	35	2.1%	1,667
	2017	2,771	(107)	110	-	3	0.1%	2,774
	2018	1,293	392	(54)	-	338	26.1%	1,631
Private Passenger Total		10,248	190	831	-	1,021	10.0%	11,269
Non Private								
Passenger	prior	481	10	(110)	-	(100)	(20.8%)	381
	2009	116	2	(1)	-	1	0.9%	117
	2010	127	4	(4)	-	-	-	127
	2011	268	7	580	-	587	219.0%	855
	2012	276	(2)	26	-	24	8.7%	300
	2013	903	2	43	-	45	5.0%	948
	2014	1,265	(35)	224	-	189	14.9%	1,454
	2015	2,470	(42)	90	-	48	1.9%	2,518
	2016	4,743	(94)	101	-	7	0.1%	4,750
	2017	7,673	(154)	(74)	-	(228)	(3.0%)	7,445
	2018	3,910	1,101	79	-	1,180	30.2%	5,090
Non Private Passenger Total		22,232	799	954	-	1,753	7.9%	23,985
Grand Total		32,480	989	1,785	-	2,774	8.5%	35,254

EXHIBIT G-1

Components of IBNR (\$s) for Member Sharing - Change During Month
 (i.e. includes Actuarial Present Value Adjustments)

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 ShareDate 201804
 Jurisdiction Desc Alberta
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(8)	1	(1)	-	-	-	(8)
	2009	10	(1)	1	-	-	-	10
	2010	322	(22)	22	-	-	-	322
	2011	249	(14)	14	-	-	-	249
	2012	187	(12)	12	-	-	-	187
	2013	385	(25)	(19)	-	(44)	(11.4%)	341
	2014	505	(22)	85	-	63	12.5%	568
	2015	1,205	(52)	6	-	(46)	(3.8%)	1,159
	2016	1,368	(81)	69	-	(12)	(0.9%)	1,356
	2017	1,725	(75)	18	-	(57)	(3.3%)	1,668
	2018	267	96	(201)	-	(105)	(39.3%)	162
Private Passenger Total		6,215	(207)	6	-	(201)	(3.2%)	6,014
Non Private								
Passenger	prior	10	-	30	-	30	300.0%	40
	2009	(7)	-	(108)	-	(108)	1,542.9%	(115)
	2010	6	-	-	-	-	-	6
	2011	102	(1)	(66)	-	(67)	(65.7%)	35
	2012	237	(5)	8	-	3	1.3%	240
	2013	320	(9)	13	-	4	1.3%	324
	2014	1,321	(29)	(1)	-	(30)	(2.3%)	1,291
	2015	2,981	(197)	(69)	-	(266)	(8.9%)	2,715
	2016	4,845	(147)	252	-	105	2.2%	4,950
	2017	7,024	(413)	(319)	-	(732)	(10.4%)	6,292
	2018	3,310	816	246	-	1,062	32.1%	4,372
Non Private Passenger Total		20,149	15	(14)	-	1	-	20,150
Grand Total		26,364	(192)	(8)	-	(200)	(0.8%)	26,164

EXHIBIT G-1

Components of IBNR (\$s) for Member Sharing - Change During Month
 (i.e. includes Actuarial Present Value Adjustments)

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 ShareDate 201804
 Jurisdiction Desc Yukon
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	9	1	(1)	-	-	-	9
	2011	9	-	-	-	-	-	9
	2012	16	-	-	-	-	-	16
	2013	30	-	-	-	-	-	30
	2014	56	(1)	1	-	-	-	56
	2015	179	(2)	2	-	-	-	179
	2016	161	(1)	(99)	-	(100)	(62.1%)	61
	2017	72	(3)	36	-	33	45.8%	105
	2018	46	16	(4)	-	12	26.1%	58
Private Passenger Total		582	10	(65)	-	(55)	(9.5%)	527
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	11	-	-	-	-	-	11
	2013	4	-	-	-	-	-	4
	2014	31	-	-	-	-	-	31
	2015	119	-	1	-	1	0.8%	120
	2016	88	(1)	35	-	34	38.6%	122
	2017	317	(19)	19	-	-	-	317
	2018	106	41	(15)	-	26	24.5%	132
Non Private Passenger Total		678	21	40	-	61	9.0%	739
Grand Total		1,260	31	(25)	-	6	0.5%	1,266

EXHIBIT G-1

Components of IBNR (\$s) for Member Sharing - Change During Month
 (i.e. includes Actuarial Present Value Adjustments)

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ShareDate	201804	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	4	-	-	-	-	-	4
	2011	8	-	-	-	-	-	8
	2012	46	-	-	-	-	-	46
	2013	45	-	-	-	-	-	45
	2014	194	(2)	2	-	-	-	194
	2015	200	(3)	3	-	-	-	200
	2016	326	(7)	(67)	-	(74)	(22.7%)	252
	2017	215	(12)	(26)	-	(38)	(17.7%)	177
	2018	(67)	19	35	-	54	(80.6%)	(13)
Private Passenger Total		969	(5)	(53)	-	(58)	(6.0%)	911
Non Private								
<div><div></div> Passenger</div>	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	38	1	(1)	-	-	-	38
	2014	61	-	-	-	-	-	61
	2015	71	(1)	1	-	-	-	71
	2016	268	(2)	2	-	-	-	268
	2017	569	(6)	(4)	-	(10)	(1.8%)	559
	2018	55	15	29	-	44	80.0%	99
Non Private Passenger Total		1,065	7	27	-	34	3.2%	1,099
Grand Total		2,034	2	(26)	-	(24)	(1.2%)	2,010

EXHIBIT G-1

Components of IBNR (\$s) for Member Sharing - Change During Month
(i.e. includes Actuarial Present Value Adjustments)

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ShareDate 201804
Jurisdiction Desc Nunavut
AccountCode Des IBNR Provisio
AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	14	-	-	-	-	-	14
	2013	10	-	-	-	-	-	10
	2014	16	-	-	-	-	-	16
	2015	50	-	-	-	-	-	50
	2016	84	(1)	1	-	-	-	84
	2017	64	(6)	-	-	(6)	(9.4%)	58
	2018	7	3	3	-	6	85.7%	13
Private Passenger Total		244	(4)	4	-	-	-	244
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	13	-	-	-	-	-	13
	2015	67	(1)	1	-	-	-	67
	2016	121	(1)	1	-	-	-	121
	2017	285	(4)	7	-	3	1.1%	288
	2018	84	25	(5)	-	20	23.8%	104
Non Private Passenger Total		573	19	4	-	23	4.0%	596
Grand Total		817	15	8	-	23	2.8%	840

EXHIBIT G-1

Components of IBNR (\$s) for Member Sharing - Change During Month
 (i.e. includes Actuarial Present Value Adjustments)

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 ShareDate 201804
 Jurisdiction Desc (All)
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4,274	(75)	455	-	380	8.9%	4,654
	2009	626	(7)	44	-	37	5.9%	663
	2010	708	(33)	76	-	43	6.1%	751
	2011	379	(45)	252	-	207	54.6%	586
	2012	247	(31)	30	-	(1)	(0.4%)	246
	2013	728	(56)	89	-	33	4.5%	761
	2014	1,431	(31)	(16)	-	(47)	(3.3%)	1,384
	2015	3,672	(150)	113	-	(37)	(1.0%)	3,635
	2016	7,607	(355)	(84)	-	(439)	(5.8%)	7,168
	2017	13,731	(800)	599	-	(201)	(1.5%)	13,530
	2018	4,863	1,555	(345)	-	1,210	24.9%	6,073
Private Passenger Total		38,266	(28)	1,213	-	1,185	3.1%	39,451
Non Private								
Passenger	prior	478	10	(80)	-	(70)	(14.6%)	408
	2009	107	2	(109)	-	(107)	(100.0%)	-
	2010	158	1	(2)	-	(1)	(0.6%)	157
	2011	427	4	603	-	607	142.2%	1,034
	2012	609	(7)	350	-	343	56.3%	952
	2013	2,130	(23)	80	-	57	2.7%	2,187
	2014	3,218	(76)	263	-	187	5.8%	3,405
	2015	6,932	(229)	(100)	-	(329)	(4.7%)	6,603
	2016	13,676	(341)	366	-	25	0.2%	13,701
	2017	20,948	(853)	(157)	-	(1,010)	(4.8%)	19,938
	2018	8,946	2,592	244	-	2,836	31.7%	11,782
Non Private Passenger Total		57,629	1,080	1,458	-	2,538	4.4%	60,167
Grand Total		95,895	1,052	2,671	-	3,723	3.9%	99,618

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
 (i.e. excludes Actuarial Present Value Adjustments)

page 1 of 10

ShareDate	201804	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	86	(19)	19	-	-	-	86
	2009	-	-	1	-	1	100.0%	1
	2010	28	(6)	6	-	-	-	28
	2011	136	(30)	30	-	-	-	136
	2012	67	(15)	19	-	4	6.0%	71
	2013	99	(22)	22	-	-	-	99
	2014	64	(3)	(14)	-	(17)	(26.6%)	47
	2015	229	(2)	(8)	-	(10)	(4.4%)	219
	2016	897	(9)	(193)	-	(202)	(22.5%)	695
	2017	2,873	(144)	25	-	(119)	(4.1%)	2,754
	2018	1,447	309	12	-	321	22.2%	1,768
Private Passenger Total		5,926	59	(81)	-	(22)	(0.4%)	5,904
Non Private								
Passenger	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	50	(3)	2	-	(1)	(2.0%)	49
	2011	3	-	-	-	-	-	3
	2012	1	-	249	-	249	24,900.0%	250
	2013	82	(5)	3	-	(2)	(2.4%)	80
	2014	40	(2)	29	-	27	67.5%	67
	2015	(185)	50	(217)	-	(167)	90.3%	(352)
	2016	799	(48)	117	-	69	8.6%	868
	2017	1,672	(201)	94	-	(107)	(6.4%)	1,565
	2018	842	87	39	-	126	15.0%	968
Non Private Passenger Total		3,310	(122)	316	-	194	5.9%	3,504
Grand Total		9,236	(63)	235	-	172	1.9%	9,408

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
 (i.e. excludes Actuarial Present Value Adjustments)

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ShareDate	201804	
Jurisdiction Desc	New Brunswi	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	11	-	15	-	15	136.4%	26
	2009	15	-	-	-	-	-	15
	2010	74	(1)	(5)	-	(6)	(8.1%)	68
	2011	150	(2)	57	-	55	36.7%	205
	2012	150	(2)	(22)	-	(24)	(16.0%)	126
	2013	39	-	2	-	2	5.1%	41
	2014	164	(5)	40	-	35	21.3%	199
	2015	335	(3)	28	-	25	7.5%	360
	2016	1,045	(136)	(11)	-	(147)	(14.1%)	898
	2017	3,108	(342)	340	-	(2)	(0.1%)	3,106
	2018	632	324	(20)	-	304	48.1%	936
Private Passenger Total		5,723	(167)	424	-	257	4.5%	5,980
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(4)	-	-	-	-	-	(4)
	2009	(4)	-	-	-	-	-	(4)
	2010	(39)	-	-	-	-	-	(39)
	2011	20	-	2	-	2	10.0%	22
	2012	(17)	-	14	-	14	(82.4%)	(3)
	2013	401	(4)	66	-	62	15.5%	463
	2014	391	(4)	9	-	5	1.3%	396
	2015	267	(21)	39	-	18	6.7%	285
	2016	672	(13)	74	-	61	9.1%	733
	2017	1,291	(26)	62	-	36	2.8%	1,327
	2018	446	212	(9)	-	203	45.5%	649
Non Private Passenger Total		3,424	144	257	-	401	11.7%	3,825
Grand Total		9,147	(23)	681	-	658	7.2%	9,805

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
 (i.e. excludes Actuarial Present Value Adjustments)

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ShareDate	201804	
Jurisdiction Desc	Nova Scotia	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	107	-	-	-	-	-	107
	2009	11	-	8	-	8	72.7%	19
	2010	(61)	1	(1)	-	-	-	(61)
	2011	(12)	-	-	-	-	-	(12)
	2012	(17)	-	-	-	-	-	(17)
	2013	(33)	-	-	-	-	-	(33)
	2014	(83)	2	(103)	-	(101)	121.7%	(184)
	2015	204	(35)	66	-	31	15.2%	235
	2016	800	(24)	1	-	(23)	(2.9%)	777
	2017	1,392	(42)	52	-	10	0.7%	1,402
	2018	712	220	(99)	-	121	17.0%	833
Private Passenger Total		3,020	122	(76)	-	46	1.5%	3,066
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(34)	-	-	-	-	-	(34)
	2009	(6)	-	-	-	-	-	(6)
	2010	(2)	-	-	-	-	-	(2)
	2011	7	-	85	-	85	1,214.3%	92
	2012	7	-	41	-	41	585.7%	48
	2013	(7)	-	(52)	-	(52)	742.9%	(59)
	2014	(218)	2	(5)	-	(3)	1.4%	(221)
	2015	513	(5)	50	-	45	8.8%	558
	2016	1,219	(12)	(219)	-	(231)	(18.9%)	988
	2017	955	(10)	54	-	44	4.6%	999
	2018	735	193	(86)	-	107	14.6%	842
Non Private Passenger Total		3,169	168	(132)	-	36	1.1%	3,205
Grand Total		6,189	290	(208)	-	82	1.3%	6,271

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
 (i.e. excludes Actuarial Present Value Adjustments)

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ShareDate	201804	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	26	(2)	2	-	-	-	26
	2015	162	(10)	10	-	-	-	162
	2016	211	(6)	100	-	94	44.5%	305
	2017	392	(24)	31	-	7	1.8%	399
	2018	180	68	(8)	-	60	33.3%	240
Private Passenger Total		962	26	135	-	161	16.7%	1,123
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	-	-	20	-	20	100.0%	20
	2013	-	-	-	-	-	-	-
	2014	64	(1)	2	-	1	1.6%	65
	2015	151	(2)	(2)	-	(4)	(2.6%)	147
	2016	244	(2)	(6)	-	(8)	(3.3%)	236
	2017	362	(4)	1	-	(3)	(0.8%)	359
	2018	(756)	36	(33)	-	3	(0.4%)	(753)
Non Private Passenger Total		65	27	(18)	-	9	13.8%	74
Grand Total		1,027	53	117	-	170	16.6%	1,197

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
 (i.e. excludes Actuarial Present Value Adjustments)

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ShareDate	201804	
Jurisdiction Desc	Ontario	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	3,394	(34)	417	-	383	11.3%	3,777
	2009	571	(6)	34	-	28	4.9%	599
	2010	315	(3)	52	-	49	15.6%	364
	2011	(184)	2	150	-	152	(82.6%)	(32)
	2012	(294)	3	18	-	21	(7.1%)	(273)
	2013	(141)	1	74	-	75	(53.2%)	(66)
	2014	(222)	24	(38)	-	(14)	6.3%	(236)
	2015	97	(1)	(19)	-	(20)	(20.6%)	77
	2016	1,362	(41)	81	-	40	2.9%	1,402
	2017	2,386	(95)	104	-	9	0.4%	2,395
	2018	1,165	347	(47)	-	300	25.8%	1,465
Private Passenger Total		8,449	197	826	-	1,023	12.1%	9,472
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	434	13	(113)	-	(100)	(23.0%)	334
	2009	95	3	(2)	-	1	1.1%	96
	2010	126	4	(4)	-	-	-	126
	2011	244	7	580	-	587	240.6%	831
	2012	145	4	20	-	24	16.6%	169
	2013	544	16	31	-	47	8.6%	591
	2014	775	(31)	242	-	211	27.2%	986
	2015	1,660	(33)	107	-	74	4.5%	1,734
	2016	3,750	(75)	86	-	11	0.3%	3,761
	2017	6,725	(135)	(83)	-	(218)	(3.2%)	6,507
	2018	3,573	983	90	-	1,073	30.0%	4,646
Non Private Passenger Total		18,071	756	954	-	1,710	9.5%	19,781
Grand Total		26,520	953	1,780	-	2,733	10.3%	29,253

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
 (i.e. excludes Actuarial Present Value Adjustments)

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ShareDate	201804	<input type="button" value="v"/>
Jurisdiction Desc	Alberta	<input type="button" value="v"/>
AccountCode Des	Undiscounted	
	IBNR Provisio	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(34)	2	(2)	-	-	-	(34)
	2009	10	(1)	1	-	-	-	10
	2010	304	(21)	21	-	-	-	304
	2011	139	(10)	10	-	-	-	139
	2012	137	(10)	10	-	-	-	137
	2013	334	(23)	(21)	-	(44)	(13.2%)	290
	2014	364	(15)	89	-	74	20.3%	438
	2015	988	(40)	(5)	-	(45)	(4.6%)	943
	2016	1,181	(71)	61	-	(10)	(0.8%)	1,171
	2017	1,555	(62)	7	-	(55)	(3.5%)	1,500
	2018	228	84	(198)	-	(114)	(50.0%)	114
Private Passenger Total		5,206	(167)	(27)	-	(194)	(3.7%)	5,012
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(4)	-	31	-	31	(775.0%)	27
	2009	(7)	-	(110)	-	(110)	1,571.4%	(117)
	2010	6	-	-	-	-	-	6
	2011	77	(1)	(66)	-	(67)	(87.0%)	10
	2012	163	(2)	5	-	3	1.8%	166
	2013	(11)	-	4	-	4	(36.4%)	(7)
	2014	1,007	(20)	5	-	(15)	(1.5%)	992
	2015	2,151	(172)	(92)	-	(264)	(12.3%)	1,887
	2016	3,898	(117)	242	-	125	3.2%	4,023
	2017	6,173	(370)	(340)	-	(710)	(11.5%)	5,463
	2018	2,994	729	218	-	947	31.6%	3,941
Non Private Passenger Total		16,447	47	(103)	-	(56)	(0.3%)	16,391
Grand Total		21,653	(120)	(130)	-	(250)	(1.2%)	21,403

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
 (i.e. excludes Actuarial Present Value Adjustments)

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ShareDate	201804	<input type="button" value="v"/>
Jurisdiction Desc	Yukon	<input type="button" value="v"/>
AccountCode Des	Undiscounted	
	IBNR Provisio	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	8	-	-	-	-	-	8
	2012	15	-	-	-	-	-	15
	2013	28	-	-	-	-	-	28
	2014	53	(1)	1	-	-	-	53
	2015	92	(1)	1	-	-	-	92
	2016	149	(1)	(99)	-	(100)	(67.1%)	49
	2017	60	(2)	35	-	33	55.0%	93
	2018	43	15	(4)	-	11	25.6%	54
Private Passenger Total		457	10	(66)	-	(56)	(12.3%)	401
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	7	-	-	-	-	-	7
	2013	4	-	-	-	-	-	4
	2014	29	-	-	-	-	-	29
	2015	78	(1)	1	-	-	-	78
	2016	66	(1)	37	-	36	54.5%	102
	2017	293	(18)	18	-	-	-	293
	2018	95	38	(15)	-	23	24.2%	118
Non Private Passenger Total		574	18	41	-	59	10.3%	633
Grand Total		1,031	28	(25)	-	3	0.3%	1,034

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
 (i.e. excludes Actuarial Present Value Adjustments)

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ShareDate	201804
	Northwest
Jurisdiction Desc	Territories
AccountCode Des	Undiscounted
	IBNR Provisio
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	4	-	-	-	-	-	4
	2011	7	-	-	-	-	-	7
	2012	43	-	-	-	-	-	43
	2013	42	-	-	-	-	-	42
	2014	148	(1)	1	-	-	-	148
	2015	185	(2)	2	-	-	-	185
	2016	298	(3)	(71)	-	(74)	(24.8%)	224
	2017	179	(9)	(28)	-	(37)	(20.7%)	142
	2018	(83)	15	34	-	49	(59.0%)	(34)
Private Passenger Total		821	-	(62)	-	(62)	(7.6%)	759
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	-	-	-	11
	2014	21	-	-	-	-	-	21
	2015	66	(1)	1	-	-	-	66
	2016	248	(2)	2	-	-	-	248
	2017	478	(5)	(5)	-	(10)	(2.1%)	468
	2018	48	15	27	-	42	87.5%	90
Non Private Passenger Total		875	7	25	-	32	3.7%	907
Grand Total		1,696	7	(37)	-	(30)	(1.8%)	1,666

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
 (i.e. excludes Actuarial Present Value Adjustments)

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ShareDate	201804	<input type="button" value="v"/>
Jurisdiction Desc	Nunavut	<input type="button" value="v"/>
AccountCode Des	Undiscounted	
	IBNR Provisio	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	3	-	-	-	-	-	3
	2013	9	-	-	-	-	-	9
	2014	15	-	-	-	-	-	15
	2015	46	-	-	-	-	-	46
	2016	79	(1)	1	-	-	-	79
	2017	59	(5)	(1)	-	(6)	(10.2%)	53
	2018	7	2	3	-	5	71.4%	12
Private Passenger Total		217	(4)	3	-	(1)	(0.5%)	216
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	13	-	-	-	-	-	13
	2015	61	(1)	1	-	-	-	61
	2016	105	(1)	1	-	-	-	105
	2017	265	(3)	7	-	4	1.5%	269
	2018	79	24	(5)	-	19	24.1%	98
Non Private Passenger Total		526	19	4	-	23	4.4%	549
Grand Total		743	15	7	-	22	3.0%	765

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
 (i.e. excludes Actuarial Present Value Adjustments)

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ShareDate	201804	
Jurisdiction Desc	(All)	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	3,560	(51)	449	-	398	11.2%	3,958
	2009	607	(7)	44	-	37	6.1%	644
	2010	668	(30)	73	-	43	6.4%	711
	2011	243	(40)	247	-	207	85.2%	450
	2012	104	(24)	25	-	1	1.0%	105
	2013	375	(44)	77	-	33	8.8%	408
	2014	529	(1)	(22)	-	(23)	(4.3%)	506
	2015	2,338	(94)	75	-	(19)	(0.8%)	2,319
	2016	6,022	(292)	(130)	-	(422)	(7.0%)	5,600
	2017	12,004	(725)	565	-	(160)	(1.3%)	11,844
	2018	4,331	1,384	(327)	-	1,057	24.4%	5,388
Private Passenger Total		30,781	76	1,076	-	1,152	3.7%	31,933
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	398	13	(82)	-	(69)	(17.3%)	329
	2009	81	3	(112)	-	(109)	(134.6%)	(28)
	2010	142	1	(2)	-	(1)	(0.7%)	141
	2011	352	6	601	-	607	172.4%	959
	2012	306	2	349	-	351	114.7%	657
	2013	1,027	7	52	-	59	5.7%	1,086
	2014	2,122	(56)	282	-	226	10.7%	2,348
	2015	4,762	(186)	(112)	-	(298)	(6.3%)	4,464
	2016	11,001	(271)	334	-	63	0.6%	11,064
	2017	18,214	(772)	(192)	-	(964)	(5.3%)	17,250
	2018	8,056	2,317	226	-	2,543	31.6%	10,599
Non Private Passenger Total		46,461	1,064	1,344	-	2,408	5.2%	48,869
Grand Total		77,242	1,140	2,420	-	3,560	4.6%	80,802

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2018, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Newfoundland & Labrador

PPV & non-PPV ending 2018	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(1)	(8)	-	(9)	-	-	2	2	(7)
1999	1	4	-	5	-	-	-	-	5
2000	-	(3)	-	(3)	-	-	-	-	(3)
2001	(1)	(2)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	1	-	-	-	-	1
2004	(4)	(7)	-	(11)	-	-	1	1	(10)
2005	-	5	23	28	-	-	3	3	31
2006	-	4	13	17	-	-	1	1	18
2007	51	53	-	104	(5)	1	9	5	109
2008	169	3	6	178	(20)	3	15	(2)	176
2009	73	4	74	151	(16)	2	12	(2)	149
2010	31	61	112	204	(27)	3	18	(6)	198
2011	694	80	93	867	(85)	11	77	3	870
2012	1,947	251	131	2,329	(193)	23	214	44	2,373
2013	2,288	121	145	2,554	(162)	21	281	140	2,694
2014	3,925	86	141	4,152	(194)	29	440	275	4,427
2015	5,845	(151)	248	5,942	(227)	27	625	425	6,367
2016	8,219	607	382	9,208	(350)	43	961	654	9,862
2017	7,735	2,711	168	10,614	(424)	57	1,142	775	11,389
PAYs (sub-total):	30,972	3,820	1,531	36,323	(1,703)	220	3,802	2,319	38,642
CAY (2018)	11,034	4,475	493	16,002	(700)	97	1,678	1,075	17,077
claims liabilities:	42,006	8,295	2,024	52,325	(2,403)	317	5,480	3,394	55,719
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	15,402	(1,425)		13,977	(489)	59	1,042	612	14,543
policy liabilities:				66,302	(2,892)	376	6,522	4,006	70,262

*Total may not be sum of parts, as apvs apply to future costs within UPR

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2018, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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New Brunswick

PPV & non-PPV ending 2018	New Brunswick - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
prior	3	7	-	10	-	-	2	2	12	
1999	-	1	-	1	-	-	-	-	1	
2000	-	1	-	1	-	-	-	-	1	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	(1)	(3)	(1)	(5)	-	-	2	2	(3)	
2003	187	1	3	191	-	-	19	19	210	
2004	2	6	1	9	-	-	1	1	10	
2005	2	1	28	31	-	-	5	5	36	
2006	80	(3)	50	127	(5)	-	15	10	137	
2007	2	10	13	25	-	-	3	3	28	
2008	55	(4)	88	139	(16)	2	14	-	139	
2009	300	6	121	427	(24)	3	41	20	447	
2010	577	13	149	739	(37)	5	71	39	778	
2011	488	154	28	670	(26)	3	64	41	711	
2012	1,005	81	201	1,287	(48)	7	124	83	1,370	
2013	4,315	382	457	5,154	(149)	19	521	391	5,545	
2014	2,380	348	376	3,104	(87)	12	308	233	3,337	
2015	4,687	511	366	5,564	(176)	22	677	523	6,087	
2016	4,004	1,199	411	5,614	(217)	29	686	498	6,112	
2017	2,577	3,346	206	6,129	(303)	39	751	487	6,616	
PAYs (sub-total):	20,663	6,056	2,497	29,216	(1,088)	141	3,304	2,357	31,573	
CAY (2018)	3,755	4,617	149	8,521	(464)	62	1,016	614	9,135	
claims liabilities:	24,418	10,673	2,646	37,737	(1,552)	203	4,320	2,971	40,708	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	10,874	(1,039)		9,835	(294)	37	612	355	9,835	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				47,572	(1,846)	240	4,932	3,326	50,543	

*Total may not be sum of parts, as apvs apply to future costs within UPR

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2018, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Nova Scotia

PPV & non-PPV ending 2018		Nova Scotia - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(1)	9	(1)	7	-	-	2	2	9
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	-	13	11	24	-	-	2	2	26
2003	(1)	(15)	26	10	-	-	3	3	13
2004	14	7	12	33	(2)	-	3	1	34
2005	73	(1)	71	143	(11)	2	12	3	146
2006	(2)	(25)	80	53	2	(1)	13	14	67
2007	74	29	124	227	(16)	2	21	7	234
2008	47	42	134	223	(26)	4	21	(1)	222
2009	212	10	4	226	(26)	3	21	(2)	224
2010	116	(48)	68	136	(5)	-	14	9	145
2011	128	58	160	346	(21)	3	33	15	361
2012	256	25	169	450	(29)	4	43	18	468
2013	2,587	(69)	210	2,728	(142)	18	274	150	2,878
2014	2,699	(165)	249	2,783	(117)	15	334	232	3,015
2015	1,480	647	181	2,308	(94)	12	281	199	2,507
2016	2,327	1,252	99	3,678	(158)	22	459	323	4,001
2017	3,657	1,711	180	5,548	(264)	34	687	457	6,005
PAYs (sub-total):	13,666	3,484	1,777	18,927	(909)	118	2,223	1,432	20,359
CAY (2018)	4,367	4,092	218	8,677	(430)	57	1,060	687	9,364
claims liabilities:	18,033	7,576	1,995	27,604	(1,339)	175	3,283	2,119	29,723
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,261	(755)		8,506	(273)	33	611	371	8,717
policy liabilities:				36,110	(1,612)	208	3,894	2,490	38,440

*Total may not be sum of parts, as apvs apply to future costs within UPR

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2018, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Prince Edward Island

PPV & non-PPV ending 2018	Prince Edward Island - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	-	(4)	-	-	-	-	(4)
2006	-	-	-	-	-	-	-	-	-
2007	-	(1)	-	(1)	-	-	-	-	(1)
2008	-	(1)	17	16	-	-	2	2	18
2009	-	-	24	24	-	-	3	3	27
2010	426	(1)	31	456	(56)	7	40	(9)	447
2011	-	-	40	40	-	-	4	4	44
2012	296	20	43	359	-	-	36	36	395
2013	14	(2)	41	53	(2)	-	5	3	56
2014	401	82	60	543	(20)	2	58	40	583
2015	959	278	40	1,277	(40)	5	134	99	1,376
2016	1,428	422	114	1,964	(66)	9	244	187	2,151
2017	602	630	61	1,293	(52)	6	161	115	1,408
PAYs (sub-total):	4,126	1,423	471	6,020	(236)	29	687	480	6,500
CAY (2018)	1,705	(198)	(17)	1,490	(60)	8	194	142	1,632
claims liabilities:	5,831	1,225	454	7,510	(296)	37	881	622	8,132
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,199	(211)		1,988	(45)	5	113	73	1,988
policy liabilities:				9,498	(341)	42	994	695	10,120

*Total may not be sum of parts, as apvs apply to future costs within UPR

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2018, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Ontario

PPV & non-PPV ending 2018		Ontario - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,184	16	(4)	5,196	(36)	6	528	498	5,694
1999	-	1	-	1	-	-	-	-	1
2000	3	10	3	16	-	-	1	1	17
2001	(2)	2	49	49	-	-	7	7	56
2002	480	(4)	184	660	(42)	5	63	26	686
2003	1,740	622	999	3,361	(250)	33	313	96	3,457
2004	1,016	344	1,154	2,514	(213)	28	231	46	2,560
2005	347	168	304	819	(77)	10	74	7	826
2006	450	486	302	1,238	(125)	17	112	4	1,242
2007	2,400	785	538	3,723	(403)	53	332	(18)	3,705
2008	314	585	612	1,511	(170)	21	133	(16)	1,495
2009	2,507	493	739	3,739	(347)	46	338	37	3,776
2010	1,287	326	883	2,496	(245)	30	226	11	2,507
2011	3,117	291	1,155	4,563	(461)	59	409	7	4,570
2012	3,211	(145)	1,256	4,322	(327)	42	399	114	4,436
2013	6,850	176	1,186	8,212	(498)	62	909	473	8,685
2014	6,075	568	1,170	7,813	(368)	48	1,054	734	8,547
2015	7,287	1,299	1,301	9,887	(377)	51	1,317	991	10,878
2016	7,080	2,874	1,167	11,121	(473)	57	1,721	1,305	12,426
2017	4,640	7,062	1,154	12,856	(661)	92	2,015	1,446	14,302
PAYs (sub-total):	53,986	15,959	14,152	84,097	(5,073)	660	10,182	5,769	89,866
CAY (2018)	7,157	15,301	1,307	23,765	(1,343)	191	3,550	2,398	26,163
claims liabilities:	61,143	31,260	15,459	107,862	(6,416)	851	13,732	8,167	116,029
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	26,797	(1,624)		25,173	(821)	110	1,579	868	25,173
policy liabilities:				133,035	(7,237)	961	15,311	9,035	141,202

*Total may not be sum of parts, as apvs apply to future costs within UPR

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2018, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Alberta

PPV & non-PPV ending 2018	Alberta - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid		discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3	10	(2)	11		-	-	13	13	24
1999	3	6	1	10		-	-	1	1	11
2000	(4)	(9)	3	(10)		-	-	1	1	(9)
2001	9	10	11	30		-	-	3	3	33
2002	-	(8)	21	13		-	-	3	3	16
2003	51	(14)	35	72		(6)	-	7	1	73
2004	708	(24)	55	739		(64)	8	73	17	756
2005	86	11	(52)	45		(8)	1	14	7	52
2006	(8)	(1)	4	(5)		-	-	4	4	(1)
2007	46	(1)	372	417		(26)	3	39	16	433
2008	834	11	464	1,309		(152)	20	117	(15)	1,294
2009	27	(29)	260	258		(26)	4	26	4	262
2010	64	176	206	446		(28)	3	42	17	463
2011	2,305	82	305	2,692		(161)	21	254	114	2,806
2012	1,762	128	327	2,217		(112)	14	212	114	2,331
2013	5,496	165	416	6,077		(288)	34	579	325	6,402
2014	5,086	1,072	426	6,584		(293)	37	628	372	6,956
2015	9,101	1,840	266	11,207		(499)	65	1,450	1,016	12,223
2016	9,384	3,188	472	13,044		(624)	79	1,695	1,150	14,194
2017	6,333	5,551	322	12,206		(665)	85	1,433	853	13,059
PAYs (sub-total):	41,286	12,164	3,912	57,362		(2,952)	374	6,594	4,016	61,378
CAY (2018)	11,280	8,260	(209)	19,331		(970)	121	2,116	1,267	20,598
claims liabilities:	52,566	20,424	3,703	76,693		(3,922)	495	8,710	5,283	81,976
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	27,610	(2,388)		25,222		(629)	82	1,346	799	25,222
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	101,915					(4,551)	577	10,056	6,082	107,198

*Total may not be sum of parts, as apvs apply to future costs within UPR

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2018, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Yukon

PPV & non-PPV ending 2018	Yukon - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	-	3	-	-	-	-	-	3
1999	-	1	-	1	-	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	11	11	-	-	1	1	-	12
2007	-	-	5	5	-	-	-	-	-	5
2008	-	-	5	5	-	-	-	-	-	5
2009	-	-	6	6	-	-	-	-	-	6
2010	71	5	8	84	(3)	-	8	5	-	89
2011	-	8	10	18	-	-	2	2	-	20
2012	86	22	13	121	(7)	1	12	6	-	127
2013	-	32	(12)	20	(1)	-	5	4	-	24
2014	-	78	14	92	(3)	-	10	7	-	99
2015	1,266	151	4	1,421	(59)	8	188	137	-	1,558
2016	239	141	15	395	(19)	3	53	37	-	432
2017	241	221	7	469	(25)	3	60	38	-	507
PAYs (sub-total):	1,903	664	86	2,653	(117)	15	339	237	-	2,890
CAY (2018)	286	476	(8)	754	(37)	5	90	58	-	812
claims liabilities:	2,189	1,140	78	3,407	(154)	20	429	295	-	3,702
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	838	(73)		765	(22)	3	44	25		765
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,172	(176)	23	473	320		4,467

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2018, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Northwest Territories

PPV & non-PPV ending 2018	Northwest Territories - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
Acc Yr										
prior	-	1	-	1	-	-	-	-		1
1999	-	2	-	2	-	-	-	-		2
2000	-	(1)	-	(1)	-	-	-	-		(1)
2001	-	1	-	1	-	-	-	-		1
2002	-	1	-	1	-	-	-	-		1
2003	-	-	-	-	-	-	-	-		-
2004	-	(2)	-	(2)	-	-	-	-		(2)
2005	-	-	-	-	-	-	-	-		-
2006	-	(2)	-	(2)	-	-	-	-		(2)
2007	-	(3)	9	6	-	-	1	1		7
2008	-	3	13	16	-	-	1	1		17
2009	-	-	17	17	(1)	-	1	-		17
2010	-	5	22	27	(1)	-	3	2		29
2011	-	7	27	34	(1)	-	4	3		37
2012	-	43	32	75	(2)	-	7	5		80
2013	483	53	34	570	(27)	3	55	31		601
2014	1,249	161	55	1,465	(64)	7	155	98		1,563
2015	116	109	28	253	(11)	1	31	21		274
2016	133	440	7	580	(28)	3	72	47		627
2017	1,162	436	41	1,639	(88)	12	208	132		1,771
PAYs (sub-total):	3,143	1,254	285	4,682	(223)	26	538	341		5,023
CAY (2018)	768	455	(74)	1,149	(63)	9	151	97		1,246
claims liabilities:	3,911	1,709	211	5,831	(286)	35	689	438		6,269
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	1,799	(180)		1,619	(43)	5	84	46		1,619
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				7,450	(329)	40	773	484		7,888

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2018, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Nunavut

PPV & non-PPV ending 2018	Nunavut - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	2	3	-	-	-	-	3
2009	-	-	3	3	-	-	-	-	3
2010	-	-	7	7	-	-	-	-	7
2011	-	-	9	9	-	-	1	1	10
2012	150	3	11	164	(5)	1	17	13	177
2013	-	12	(20)	(8)	-	-	3	3	(5)
2014	-	28	(12)	16	(2)	-	5	3	19
2015	22	99	10	131	(5)	-	17	12	143
2016	97	168	2	267	(13)	1	32	20	287
2017	21	285	7	313	(16)	2	38	24	337
PAYs (sub-total):	290	594	19	903	(41)	4	113	76	979
CAY (2018)	76	251	(20)	307	(18)	2	42	26	333
claims liabilities:	366	845	(1)	1,210	(59)	6	155	102	1,312
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	562	(49)		513	(14)	2	23	11	513
policy liabilities:				1,723	(73)	8	178	113	1,825

*Total may not be sum of parts, as apvs apply to future costs within UPR

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2018, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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All Jurisdictions

PPV & non-PPV ending 2018	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,188	38	(7)	5,219	(36)	6	547	517	5,736
1999	4	13	1	18	-	-	1	1	19
2000	(1)	(2)	6	3	-	-	2	2	5
2001	6	14	54	74	-	-	11	11	85
2002	479	(1)	215	693	(42)	5	70	33	726
2003	1,977	593	1,064	3,634	(256)	33	342	119	3,753
2004	1,736	328	1,222	3,286	(279)	36	309	66	3,352
2005	508	180	374	1,062	(96)	13	108	25	1,087
2006	520	459	460	1,439	(128)	16	146	34	1,473
2007	2,573	872	1,061	4,506	(450)	59	405	14	4,520
2008	1,419	640	1,341	3,400	(384)	50	303	(31)	3,369
2009	3,119	484	1,248	4,851	(440)	58	442	60	4,911
2010	2,572	537	1,486	4,595	(402)	48	422	68	4,663
2011	6,732	680	1,827	9,239	(755)	97	848	190	9,429
2012	8,713	428	2,183	11,324	(723)	92	1,064	433	11,757
2013	22,033	870	2,457	25,360	(1,269)	157	2,632	1,520	26,880
2014	21,815	2,258	2,479	26,552	(1,148)	150	2,992	1,994	28,546
2015	30,763	4,783	2,444	37,990	(1,488)	191	4,720	3,423	41,413
2016	32,911	10,291	2,669	45,871	(1,948)	246	5,923	4,221	50,092
2017	26,968	21,953	2,146	51,067	(2,498)	330	6,495	4,327	55,394
PAYs (sub-total):	170,035	45,418	24,730	240,183	(12,342)	1,587	27,782	17,027	257,210
CAY (2018)	40,428	37,729	1,839	79,996	(4,085)	552	9,897	6,364	86,360
claims liabilities:	210,463	83,147	26,569	320,179	(16,427)	2,139	37,679	23,391	343,570
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	95,342	(7,744)		87,598	(2,630)	336	5,454	3,160	88,375
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				407,777	(19,057)	2,475	43,133	26,551	431,945

*Total may not be sum of parts, as apvs apply to future costs within UPR