



## **FACILITY ASSOCIATION RESIDUAL MARKET**

### **APRIL 2019 PARTICIPATION REPORT**

# **ACTUARIAL HIGHLIGHTS**

Related Bulletin: [F19-043 FARM April 2019 Participation Report](#)

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Should you require any further information, please call Shawn Doherty, Senior Vice President Actuarial & CFO at (416) 644-4968.

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**ACTUARIAL HIGHLIGHTS****RESIDUAL MARKET****PARTICIPATION REPORT****APRIL 2019**

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## 1 Summary

### 1.1 Valuation Schedule (Fiscal Year 2019)

The April 2019 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 2019.

FARM FISCAL YEAR 2019 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2018 (completed)	2.29% mfad: 25 bp	Oct. 2018	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2018 (completed)	1.95% mfad: 25 bp	Mar. 2019	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, 2019		May 2019	update valuation (roll forward)
Jun. 30, 2019		Aug. 2019	update valuation:
Sep. 30, 2019		Oct. 2019	update valuation (roll forward)

Under the proposed schedule for fiscal year 2019, the “off-half” valuation quarters ending March 31, 2019 and September 30, 2019 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 / Regulation<sup>1</sup>**

There have been no changes in these descriptions since last month's Highlights, other a minor correction related to Prince Edward Island (the reference to the as at date for the latest trends was corrected to December 31, 2017).

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.

**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.

**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 **most recent** valuation (December 31, 2018), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to 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, 2018) and nominal valuation estimates, impacting the selection of ultimates.

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). With the **most recent** valuation (December 31, 2018), reform adjustments related to changes in the definition of minor injuries under the MIR, were included with the updated industry trend analyses (completed using industry data as at June 30, 2018), impacting the selection of ultimates.

The **Minister of Treasury Board and Finance issued Ministerial Order 14/2018**, on **October 31, 2018**, which states unless otherwise directed by the Minister, the AIRB may not approve filings from insurers for cumulative rate increases on private passenger vehicles greater than +5.0%

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<sup>1</sup>This link is to a helpful guide on how bills become laws: <http://www.ontla.on.ca/lao/en/media/laointernet/pdf/bills-and-lawmaking-background-documents/how-bills-become-law-en.pdf>.

during the period between December 1, 2018 and August 31, 2019. At the current time, no explicit adjustments have been made to our valuation estimates or views based on this order.

**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 most recent valuation (December 31, 2018), 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 December 31, 2017), impacting the selection of ultimates.

The **Nova Scotia Court of Appeal** confirmed, in a unanimous decision released on **January 18, 2019** in relation to **Sparks v Holland (2019 NSCA 3)**, that future Canada Pension Plan (CPP) disability benefits are deductible from future income loss awards in motor-vehicle accident claims in that province. Sparks sustained injuries as a result of a motor vehicle accident in Nova Scotia and sought damages for personal injuries and loss of income. The decision supported an earlier decision (Tibbets v Murphy, 2017 NSCA 35) that both past and future CPP disability benefits are deductible under section 133A of the Insurance Act. At the current time, no adjustments have been made to our valuation estimates as a result of this decision.

#### **1.4 Harmonized Sales Tax - Atlantic Provinces**

There have been no changes in these descriptions since last month’s Highlights.

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 1, 2016** increasing the combined HST rate in the province from 13% to 15%. No explicit additional adjustments have been made to the valuation assumptions from the most recent valuation (December 31, 2018), on the basis that current estimates have implicitly incorporated the impact.

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 1, 2016** increasing the combined HST rate in the province from 13% to 15%. No explicit additional adjustments have been made to the valuation assumptions from the most recent valuation (December 31, 2018), on the basis that current estimates have implicitly incorporated the impact.

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 1, 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 December 31, 2017, impacting the selected a priori

loss ratios, however, no additional adjustments have been made to the valuation assumptions from the **most recent** valuation (December 31, 2018).

## 1.5 Harmonized Sales Tax Class Action – Ontario

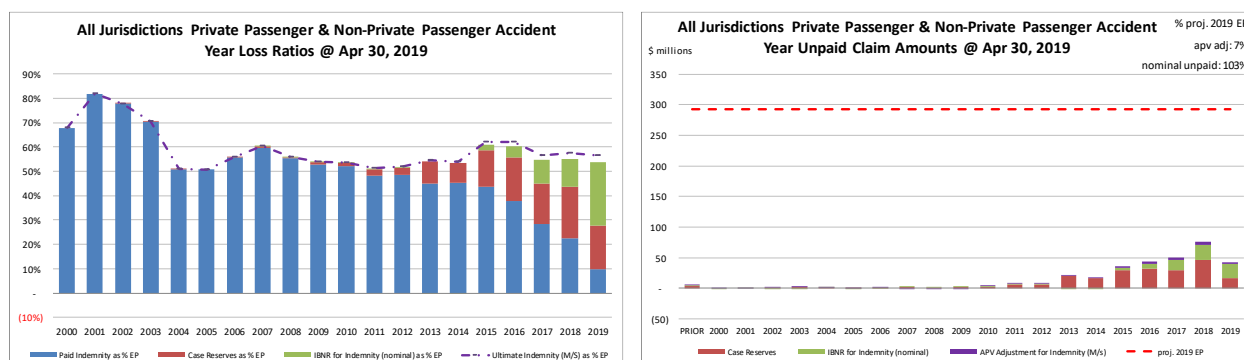
There have been no changes in these descriptions since last month's Highlights.

Since the end of October 2018, class action lawsuits have been brought against multiple insurers related to HST and limits / sub-limits of benefits per the Statutory Accident Benefits Schedule and FSCO's Professional Services Guideline as part of claims settlement practices in Ontario.

At the current time, no adjustments have been made to our valuation estimates, but in conjunction with FA's Appointed Actuary, FA management continues to review and consider the implications of the potential outcomes related to the class action lawsuits. Please contact Shawn Doherty at [sdoherty@facilityassociation.com](mailto:sdoherty@facilityassociation.com) if you need further information.

## 1.6 Current Provision Summary

The charts immediately below show the current levels of **indemnity only**<sup>2</sup> claims amounts booked by accident year<sup>3</sup>. 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 2019 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 (\$19.3 million –

<sup>2</sup>Servicing 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 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.

<sup>3</sup>The 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".

see table above and to the right) represents 7% of the earned premium projected for the full year 2019 (see the upper right corner of the right chart at the bottom of the previous page). 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 immediately below, the associated \$4.1 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)		
	amt	%
case	220,983	68.8%
ibnr	80,856	25.2%
M/S apv adj	19,299	6.0%
M/S indemnity	321,138	100.0%
retro claims	30,058	
retro apv adj	4,109	
M/S total	355,305	

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 2 on page 5) and the actuarial present value adjustment associated with this latter provision is presented in the “retro apv

adj” row.

The tables immediately below 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).

premium liabilities (\$000s)		
	amt	%
unearned prem	136,212	108.2%
prem def/(dpac)	(10,681)	(8.5%)
M/S apv adjust.	301	0.2%
M/S total	125,832	100.0%

policy liabilities (\$000s)		
	amt	%
claim	331,897	69.0%
premium	125,531	26.1%
M/S apv adjust.	23,709	4.9%
M/S total	481,137	100.0%

M/S total by juris (rounded at juris level)	
Ontario	164,561
Alberta	129,162
Newfoundland & Labrador	67,730
New Brunswick	52,256
Nova Scotia	44,774
Prince Edward Island	11,488
Yukon	3,645
Northwest Territories	5,859
Nunavut	1,662
All Jurisdictions	481,137

Total policy liabilities (on an actuarial present value basis) are summarized by jurisdiction in the table to the left.

While Ontario has the largest share of any single jurisdiction (accounting for approximately 34% of the total policy liabilities), collectively, the Atlantic provinces account for a larger overall share at approximately 37% (176 million).



## 2 Activity During the Month of April 2019<sup>4</sup>

### 2.1 Recorded Premium and Claims Activity

The tables immediately 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	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	8,689	655	3,146	1,168	(1,809)	(1,701)	1,336	(533)
AB	7,973	366	2,216	(967)	2,640	2,126	4,856	1,159
NL	2,396	(30)	1,231	(612)	724	739	1,955	127
NB	1,972	(58)	1,191	(31)	(438)	(256)	753	(287)
NS	2,077	(47)	757	(194)	145	112	903	(82)
PE	382	(5)	890	758	(991)	(971)	(101)	(214)
YT	143	(12)	254	182	(215)	(189)	39	(7)
NT	363	17	137	4	114	99	251	104
NU	85	5	6	(4)	19	8	25	3
<b>TOTAL</b>	<b>24,078</b>	<b>889</b>	<b>9,829</b>	<b>303</b>	<b>187</b>	<b>(33)</b>	<b>10,016</b>	<b>271</b>

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b	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	-	-	3,512	166	(4,085)	(1,327)	(573)	(1,161)
2017	(1)	(1)	563	(452)	124	118	688	(333)
2018	(8)	(8)	2,453	48	806	1,417	3,258	1,464
2019	24,087	898	3,301	542	3,342	(241)	6,643	300
<b>TOTAL</b>	<b>24,078</b>	<b>889</b>	<b>9,829</b>	<b>303</b>	<b>187</b>	<b>(33)</b>	<b>10,016</b>	<b>271</b>

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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. Commentary from our review is provided in the sub-sections that follow.

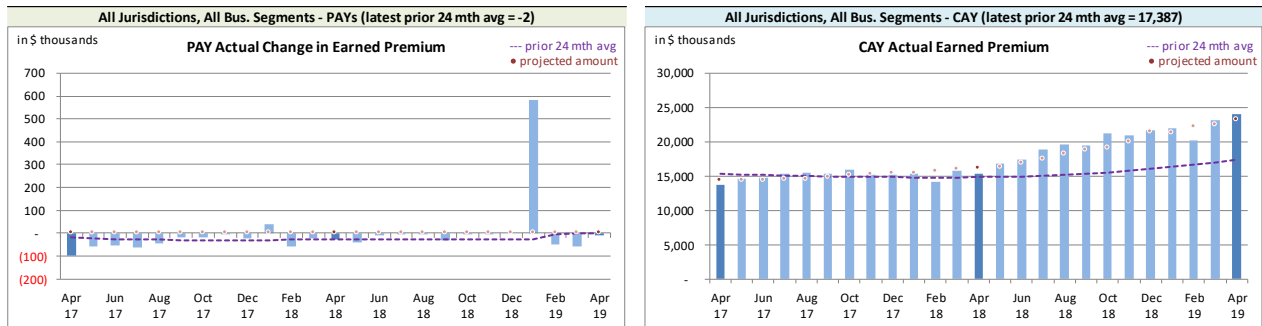
<sup>4</sup>There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.



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

The charts immediately below show actual **earned premium**<sup>5</sup> 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.

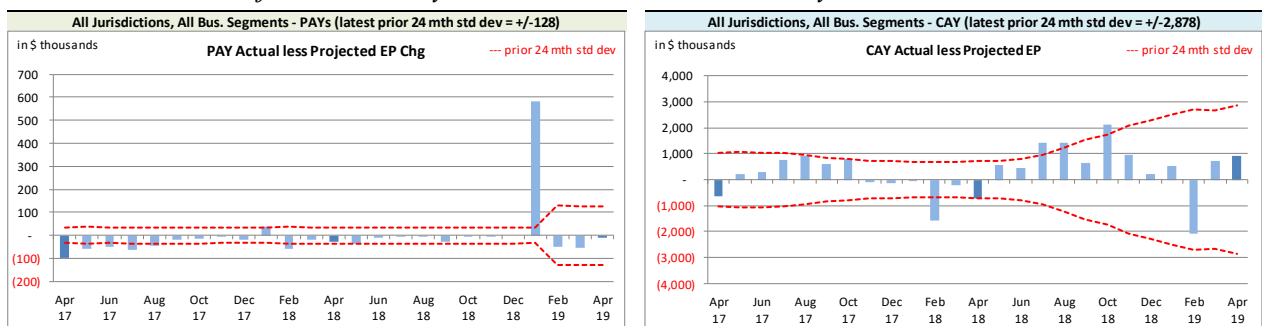
*FARM Actual Earned Premium by Calendar Month*



**Earned premium** changes during a given calendar month in relation to prior accident years tend to be at modest levels (the January 2019 PAYs change was unusually high due to late recorded new business commercial (CV) and interurban (IU) policies). Current accident year (CAY) earned premium growth in recent months is related to significant increases in CV and IU vehicles, with 2018 written premium for these two classes increasing by \$61 million (accounting for the bulk of the \$65 million or 57% increase in total FARM non-PPV written premium during 2018). This issue was discussed in the January Highlights.

The associated variance between the actual changes and the projections from the previous month are shown in the charts at the top of the next page. **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*



Our admittedly simple approach to projecting **earned premium** changes from projected written

<sup>5</sup>Premium 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)	(2)	17,387
std dev	128	2,878
A-P <> std dev	9	5
% <> std dev	36.0%	20.0%
norm <> std dev	31.7%	31.7%

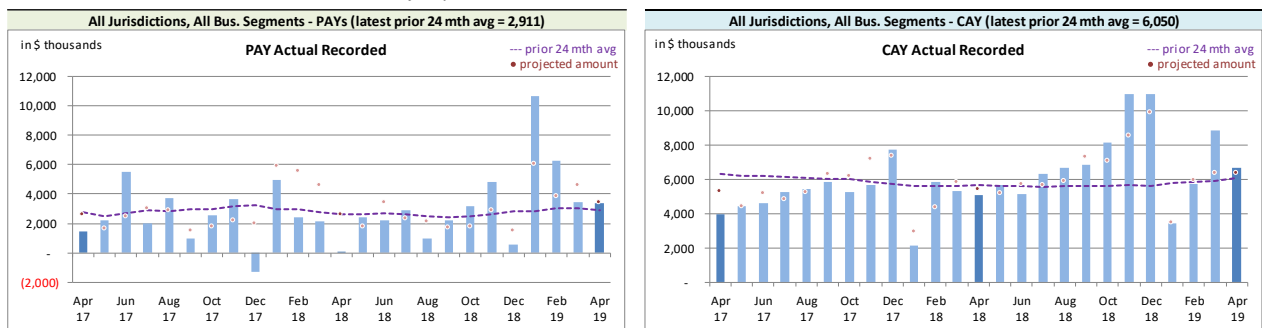
premium levels (and uploading all projections as current accident year (CAY)) does not indicate bias<sup>6</sup> on a 24-month lag basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall). We are in the process of considering modifications to our written premium projection

process with a goal of narrowing monthly variances.

## 2.1.b AvsP: Recorded Indemnity

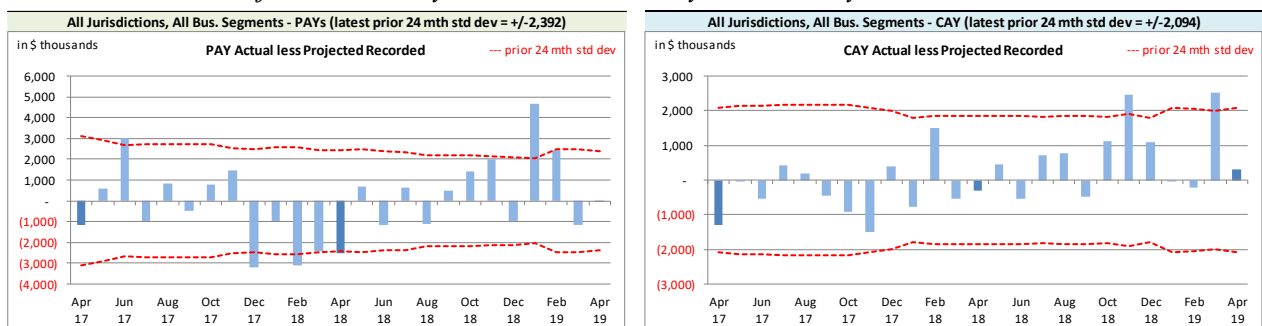
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

*FARM Actual Recorded Indemnity by Calendar Month*



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

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



<sup>6</sup>For the binomial distribution with 24 trials and an assumed 50% success probability, the 95% confidence range is 7 to 17 “successes”. That is, favourable or unfavourable counts of 0 to 6 or 18 to 24 out of 24 outcomes would suggest bias.

On Latest \$ thousands		
<b>Recorded</b>	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	2,911	6,050
std dev	2,392	2,094
A-P <> std dev	5	2
% <> std dev	20.0%	8.0%
norm <> std dev	31.7%	31.7%

With respect to **recorded indemnity**, 20% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **recorded indemnity** (see table on left at the bottom of the previous page), suggesting the projection process performs better than simply projecting the prior

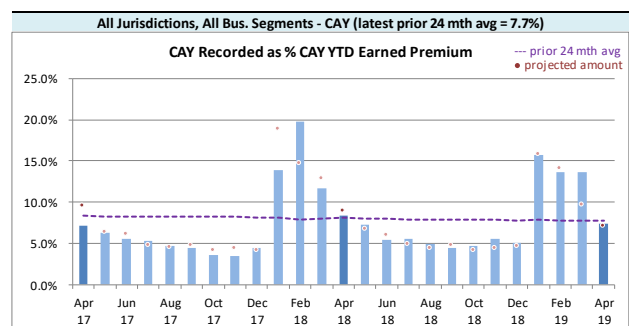
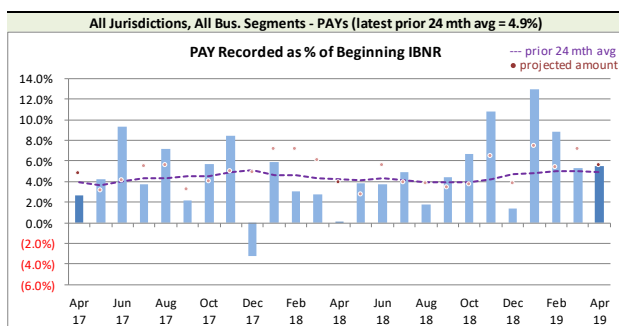
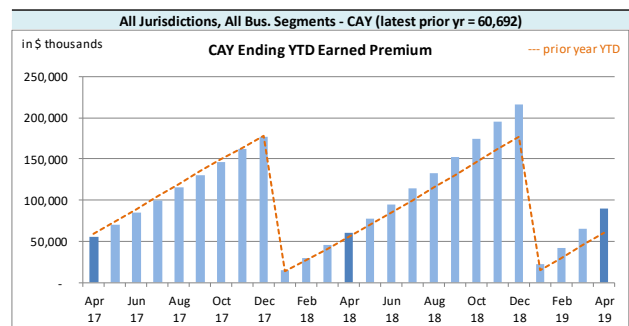
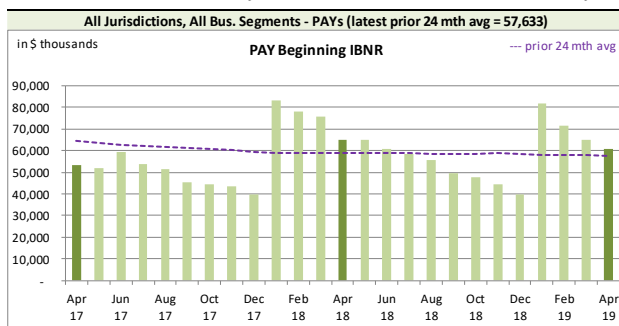
24-month average amount (assuming a normal distribution). Bias has not been indicated at a 95% confidence level on a lagging 24-month basis.

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 8% of the time over the last 25 calendar months (see table above), suggesting the projection process performs better than simply projecting the prior 24-month average amount. 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 immediately below related to levels influencing **recorded indemnity** activity.

#### *FARM Levels that influence<sup>7</sup> Recorded Indemnity by Calendar Month*



<sup>7</sup>Our 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.

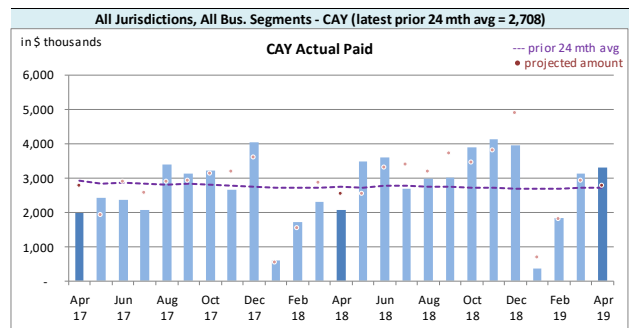
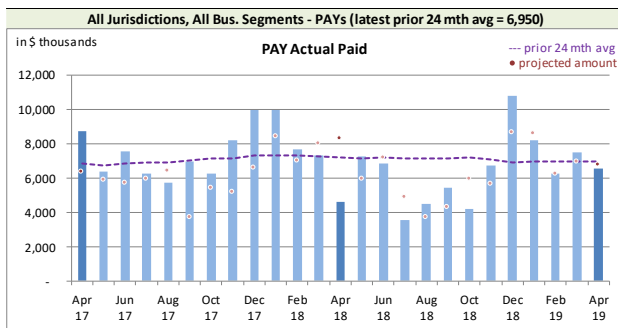
We track beginning prior accident years' IBNR as **recorded indemnity** activity “comes out of” IBNR. Changes in the prior accident years' beginning IBNR (see upper left chart within the group of charts immediately above) occur for several possible reasons:

- 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

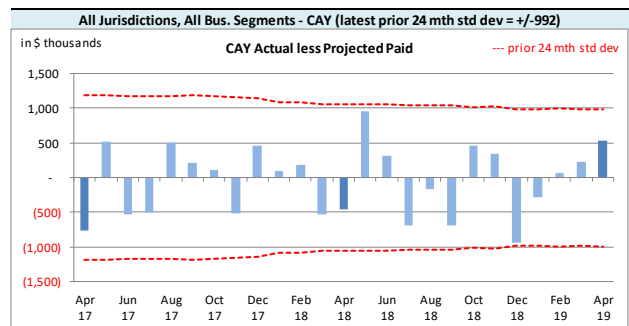
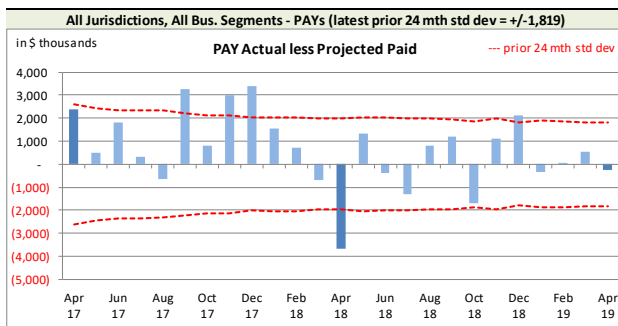
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month's actual compares with the average amount of the preceding 24 calendar months.

*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		
<b>Paid</b>	PAYs	CAY
Mthly Avg Paid (prior 24 mths)	6,950	2,708
std dev	1,819	992
A-P <> std dev	5	-
% <> std dev	20.0%	0.0%
norm <> std dev	31.7%	31.7%

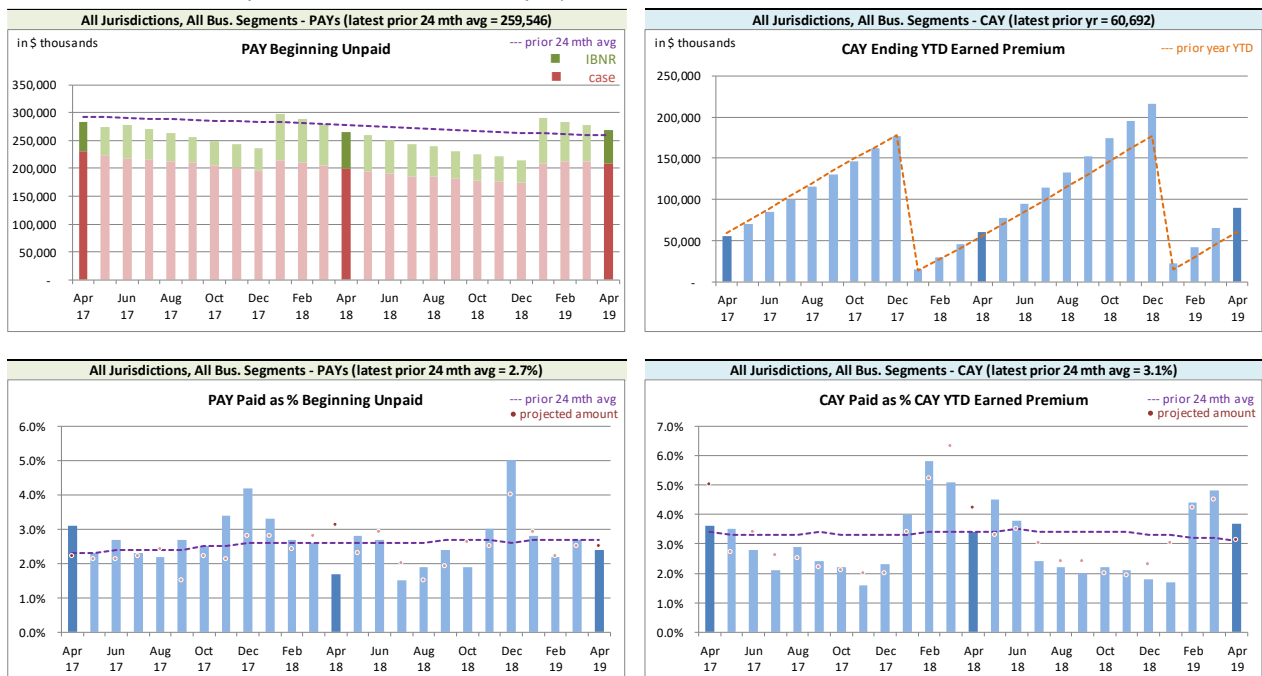
With respect to **paid indemnity**, 20% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left at the bottom of the previous page), suggesting the projection process has performed better than simply projecting the

prior 24-month average amount (assuming it follows a normal distribution). No bias has been indicated at a 95% confidence level on a lagging 24-month basis.

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 0% of the time over the last 25 calendar months (see table above), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. 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 influence<sup>8</sup> 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:

<sup>8</sup>Our 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.

- 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 IBNR<sup>9</sup> for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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 most recent valuation (December 31, 2018 for all jurisdictions). The table immediately below summarizes variances in provisions included in this month’s 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

Accident Year	actuarial present value adjustments							
	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	15,529	1,172	(7,336)	(11)	15,443	30	23,636	1,191
2017	17,266	329	(2,092)	(19)	5,505	56	20,679	366
2018	24,760	(1,470)	(3,658)	1	8,840	(27)	29,942	(1,496)
2019	23,301	126	(2,087)	9	4,684	(14)	25,898	121
TOTAL	80,856	157	(15,173)	(20)	34,472	45	100,155	182

The IBNR provision is \$0.2 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:

- the change projected last month;
- 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
- the additional change due to valuation implementation impacts (as applicable)

<sup>9</sup>For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

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 2 on page 5). The table immediately below summarizes the variances in these “Retro Claims Provisions” included in this month’s 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”<sup>10</sup> 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	22,762	290	(1,351)	(17)	3,321	8	24,732	281
2017	2,570	61	(137)	(4)	792	6	3,225	63
2018	3,896	85	(208)	(5)	1,221	11	4,909	91
2019	830	8	(94)	-	565	14	1,301	22
TOTAL	30,058	444	(1,790)	(26)	5,899	39	34,167	457

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 this month’s 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:		(10,681)	(666)	301	24	(10,380)	(642)
balance as % unearned premium:		(7.8%)	0.1%	0.2%	-	(7.6%)	0.1%
actual unearned premium:		136,212					
less projected:		9,256					

### 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:

<sup>10</sup>“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.



- (a) Earned premium to date
- (b) Ultimate loss<sup>11</sup> ratio per latest valuation
- (c) Estimated ultimate incurred = (a) x (b)
- (d) Recorded indemnity to date
- (e) 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 recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”<sup>12</sup> 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	(410)	(0.5%)	1,784	2.0%	1,374	1.5%	(404)	(1.2%)
CAY	58,746	65.5%	3,068	3.4%	61,814	68.9%	16,567	-
TOTAL	58,337	65.0%	4,852	5.4%	63,189	70.4%	16,163	(1.2%)

(“% EP” based on 2019 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

<sup>11</sup>“Loss” here refers to indemnity only unless otherwise noted.

<sup>12</sup>“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

## 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 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: 1.95%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201903	201904	201905	201906
Private Passenger	prior	(11,000)	(11,000)	(10,000)	(10,000)
	2010	(5,000)	(5,000)	(5,000)	(6,000)
	2011	7,000	7,000	6,000	5,000
	2012	87,000	87,000	85,000	79,000
	2013	32,000	32,000	32,000	29,000
	2014	86,000	109,000	111,000	106,000
	2015	184,000	229,000	220,000	212,000
	2016	771,000	735,000	693,000	652,000
	2017	1,314,000	1,159,000	1,088,000	1,019,000
	2018	2,212,000	1,485,000	1,397,000	1,309,000
	2019	960,000	1,441,000	1,668,000	1,922,000
Private Passenger Total		5,637,000	5,268,000	5,285,000	5,317,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	(10,000)	(10,000)	(9,000)	(10,000)
	2012	7,000	21,000	22,000	21,000
	2013	32,000	32,000	31,000	30,000
	2014	26,000	7,000	7,000	6,000
	2015	88,000	110,000	105,000	106,000
	2016	467,000	443,000	395,000	340,000
	2017	589,000	489,000	417,000	381,000
	2018	799,000	782,000	646,000	581,000
	2019	421,000	559,000	651,000	752,000
Non Private Passenger Total		2,427,000	2,441,000	2,273,000	2,215,000
Grand Total		8,064,000	7,709,000	7,558,000	7,532,000

Please see Exhibit G-1, page 1 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	New Brunswick	discount rate: 1.95%			
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	ShareYMMM				
Business Segment	Acc Year	201903	201904	201905	201906
Private Passenger	prior	90,000	80,000	76,000	71,000
	2010	69,000	54,000	50,000	48,000
	2011	77,000	77,000	72,000	66,000
	2012	149,000	149,000	139,000	127,000
	2013	291,000	291,000	275,000	251,000
	2014	314,000	290,000	275,000	255,000
	2015	768,000	570,000	563,000	541,000
	2016	884,000	946,000	937,000	922,000
	2017	3,271,000	3,254,000	3,165,000	3,133,000
	2018	4,100,000	4,166,000	4,050,000	4,008,000
	2019	1,161,000	1,556,000	2,070,000	2,499,000
Private Passenger Total		11,174,000	11,433,000	11,672,000	11,921,000
Non Private Passenger	prior	(23,000)	6,000	6,000	5,000
	2010	12,000	12,000	12,000	12,000
	2011	13,000	13,000	13,000	13,000
	2012	(14,000)	(18,000)	(17,000)	(15,000)
	2013	197,000	197,000	196,000	190,000
	2014	49,000	49,000	48,000	46,000
	2015	238,000	249,000	237,000	205,000
	2016	514,000	503,000	476,000	439,000
	2017	432,000	422,000	393,000	380,000
	2018	1,013,000	944,000	870,000	808,000
	2019	(357,000)	(156,000)	7,000	103,000
Non Private Passenger Total		2,074,000	2,221,000	2,241,000	2,186,000
Grand Total		13,248,000	13,654,000	13,913,000	14,107,000

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

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Jurisdiction Desc	Nova Scotia	discount rate: 1.95%			
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	ShareYMMM				
Business Segment	Acc Year	201903	201904	201905	201906
Private Passenger	prior	13,000	13,000	12,000	11,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	(22,000)	(22,000)	(22,000)	(23,000)
	2013	76,000	106,000	104,000	103,000
	2014	(56,000)	(49,000)	(48,000)	(48,000)
	2015	93,000	93,000	91,000	88,000
	2016	592,000	532,000	508,000	492,000
	2017	1,561,000	1,580,000	1,565,000	1,504,000
	2018	2,261,000	2,391,000	2,342,000	2,252,000
	2019	920,000	1,336,000	1,751,000	2,150,000
Private Passenger Total		5,448,000	5,990,000	6,313,000	6,539,000
Non Private Passenger	prior	-	-	-	-
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	(3,000)	(3,000)	(2,000)	(3,000)
	2013	37,000	37,000	37,000	36,000
	2014	169,000	169,000	165,000	164,000
	2015	389,000	389,000	384,000	353,000
	2016	566,000	532,000	518,000	507,000
	2017	1,405,000	1,339,000	1,302,000	1,248,000
	2018	2,469,000	2,131,000	2,079,000	2,020,000
	2019	1,064,000	1,500,000	1,890,000	2,186,000
Non Private Passenger Total		6,089,000	6,087,000	6,366,000	6,504,000
Grand Total		11,537,000	12,077,000	12,679,000	13,043,000

Please see Exhibit G-1, page 3 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	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.95%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201903	201904	201905	201906
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(17,000)	(17,000)	(18,000)	(17,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	23,000	23,000	22,000	22,000
	2015	91,000	91,000	91,000	90,000
	2016	(788,000)	(570,000)	(564,000)	(559,000)
	2017	80,000	70,000	69,000	67,000
	2018	595,000	603,000	596,000	590,000
	2019	161,000	240,000	296,000	360,000
Private Passenger Total		137,000	432,000	484,000	545,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	(16,000)	(16,000)	(16,000)	(16,000)
	2013	(36,000)	(36,000)	(36,000)	(36,000)
	2014	9,000	9,000	8,000	8,000
	2015	98,000	106,000	104,000	103,000
	2016	219,000	219,000	216,000	214,000
	2017	711,000	707,000	701,000	694,000
	2018	534,000	522,000	515,000	510,000
	2019	38,000	70,000	102,000	144,000
Non Private Passenger Total		1,557,000	1,581,000	1,594,000	1,621,000
Grand Total		1,694,000	2,013,000	2,078,000	2,166,000

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

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Jurisdiction Desc	Ontario	discount rate: 1.95%			
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	201903	201904	201905	201906
Private Passenger	prior	2,294,000	2,351,000	2,088,000	1,976,000
	2010	442,000	523,000	460,000	433,000
	2011	153,000	182,000	157,000	146,000
	2012	(35,000)	(36,000)	(32,000)	(30,000)
	2013	(153,000)	(154,000)	(131,000)	(122,000)
	2014	(1,497,000)	(1,511,000)	(1,305,000)	(1,224,000)
	2015	110,000	131,000	127,000	124,000
	2016	473,000	468,000	453,000	434,000
	2017	1,623,000	2,185,000	1,924,000	1,817,000
	2018	2,689,000	2,569,000	2,473,000	2,317,000
	2019	874,000	1,462,000	2,049,000	2,646,000
Private Passenger Total		6,973,000	8,170,000	8,263,000	8,517,000
Non Private Passenger	prior	82,000	82,000	76,000	72,000
	2010	41,000	41,000	38,000	33,000
	2011	283,000	292,000	278,000	251,000
	2012	26,000	96,000	90,000	85,000
	2013	(542,000)	(537,000)	(510,000)	(448,000)
	2014	(369,000)	(419,000)	(400,000)	(354,000)
	2015	1,437,000	1,392,000	1,335,000	1,283,000
	2016	2,456,000	2,488,000	2,382,000	2,286,000
	2017	4,644,000	4,297,000	4,099,000	3,910,000
	2018	10,060,000	9,545,000	9,108,000	8,694,000
	2019	7,599,000	10,172,000	12,931,000	15,692,000
Non Private Passenger Total		25,717,000	27,449,000	29,427,000	31,504,000
Grand Total		32,690,000	35,619,000	37,690,000	40,021,000

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

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Jurisdiction Desc	Alberta	discount rate: 1.95%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201903	201904	201905	201906
Private Passenger	prior	(10,000)	(10,000)	(12,000)	(6,000)
	2010	30,000	30,000	29,000	26,000
	2011	348,000	348,000	336,000	306,000
	2012	131,000	327,000	318,000	287,000
	2013	32,000	32,000	31,000	29,000
	2014	417,000	480,000	463,000	424,000
	2015	620,000	618,000	600,000	587,000
	2016	729,000	556,000	531,000	517,000
	2017	1,224,000	1,190,000	1,154,000	1,100,000
	2018	1,103,000	1,030,000	1,000,000	954,000
	2019	248,000	411,000	535,000	663,000
Private Passenger Total		4,872,000	5,012,000	4,985,000	4,887,000
Non Private Passenger	prior	18,000	16,000	16,000	16,000
	2010	7,000	7,000	7,000	6,000
	2011	26,000	26,000	25,000	23,000
	2012	61,000	61,000	59,000	53,000
	2013	580,000	647,000	625,000	572,000
	2014	1,151,000	1,114,000	1,064,000	964,000
	2015	2,186,000	2,292,000	2,196,000	2,103,000
	2016	3,672,000	3,615,000	3,498,000	3,362,000
	2017	3,363,000	2,787,000	2,551,000	2,395,000
	2018	4,254,000	2,545,000	2,353,000	2,266,000
	2019	5,606,000	7,019,000	8,924,000	10,728,000
Non Private Passenger Total		20,924,000	20,129,000	21,318,000	22,488,000
Grand Total		25,796,000	25,141,000	26,303,000	27,375,000

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

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Jurisdiction Desc	<b>Yukon</b>	discount rate: 1.95%			
AccountCode Desc	<b>IBNR Provision</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201903	201904	201905	201906
<b>Private Passenger</b>	prior	4,000	4,000	4,000	4,000
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	4,000	4,000	4,000	4,000
	2012	9,000	9,000	9,000	9,000
	2013	17,000	17,000	17,000	17,000
	2014	35,000	35,000	35,000	35,000
	2015	65,000	65,000	64,000	63,000
	2016	132,000	163,000	161,000	159,000
	2017	127,000	134,000	132,000	131,000
	2018	192,000	192,000	189,000	187,000
	2019	54,000	71,000	79,000	82,000
<b>Private Passenger Total</b>		<b>638,000</b>	<b>693,000</b>	<b>693,000</b>	<b>690,000</b>
<b>Non Private Passenger</b>	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	4,000	4,000	4,000	4,000
	2014	9,000	9,000	9,000	9,000
	2015	36,000	36,000	36,000	36,000
	2016	65,000	65,000	64,000	63,000
	2017	165,000	165,000	162,000	160,000
	2018	73,000	16,000	15,000	19,000
	2019	129,000	151,000	180,000	215,000
<b>Non Private Passenger Total</b>		<b>484,000</b>	<b>449,000</b>	<b>473,000</b>	<b>509,000</b>
<b>Grand Total</b>		<b>1,122,000</b>	<b>1,142,000</b>	<b>1,166,000</b>	<b>1,199,000</b>

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: 1.95%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201903	201904	201905	201906
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	10,000	10,000	10,000	10,000
	2013	15,000	15,000	15,000	15,000
	2014	46,000	46,000	46,000	46,000
	2015	95,000	95,000	94,000	93,000
	2016	243,000	258,000	256,000	253,000
	2017	412,000	406,000	400,000	397,000
	2018	515,000	487,000	468,000	416,000
	2019	23,000	85,000	143,000	211,000
Private Passenger Total		1,359,000	1,402,000	1,432,000	1,441,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	36,000	36,000	36,000	35,000
	2014	12,000	12,000	12,000	12,000
	2015	39,000	39,000	39,000	39,000
	2016	139,000	139,000	137,000	136,000
	2017	275,000	279,000	275,000	272,000
	2018	278,000	287,000	270,000	268,000
	2019	57,000	(93,000)	(97,000)	(78,000)
Non Private Passenger Total		839,000	702,000	675,000	687,000
Grand Total		2,198,000	2,104,000	2,107,000	2,128,000

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	<b>Nunavut</b>	discount rate: 1.95%			
AccountCode Desc	<b>IBNR Provision</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201903	201904	201905	201906
<b>Private Passenger</b>	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	-	-	-	-
	2011	-	-	-	-
	2012	14,000	14,000	14,000	13,000
	2013	2,000	2,000	2,000	2,000
	2014	10,000	10,000	10,000	10,000
	2015	13,000	13,000	13,000	13,000
	2016	41,000	41,000	41,000	41,000
	2017	43,000	43,000	43,000	43,000
	2018	36,000	36,000	35,000	35,000
	2019	11,000	16,000	17,000	17,000
<b>Private Passenger Total</b>		<b>169,000</b>	<b>174,000</b>	<b>174,000</b>	<b>173,000</b>
<b>Non Private Passenger</b>	prior	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	14,000	14,000	14,000	14,000
	2014	25,000	25,000	25,000	24,000
	2015	(39,000)	(39,000)	(39,000)	(39,000)
	2016	80,000	80,000	79,000	78,000
	2017	173,000	173,000	170,000	168,000
	2018	211,000	211,000	209,000	206,000
	2019	56,000	58,000	78,000	99,000
<b>Non Private Passenger Total</b>		<b>520,000</b>	<b>522,000</b>	<b>536,000</b>	<b>550,000</b>
<b>Grand Total</b>		<b>689,000</b>	<b>696,000</b>	<b>710,000</b>	<b>723,000</b>

Please see Exhibit G-1, page 9 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	(All)	discount rate: 1.95%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201903	201904	201905	201906
Private Passenger	prior	2,372,000	2,419,000	2,150,000	2,038,000
	2010	521,000	587,000	518,000	486,000
	2011	597,000	626,000	583,000	535,000
	2012	343,000	538,000	521,000	472,000
	2013	310,000	339,000	343,000	322,000
	2014	(622,000)	(567,000)	(391,000)	(374,000)
	2015	2,039,000	1,905,000	1,863,000	1,811,000
	2016	3,077,000	3,129,000	3,016,000	2,911,000
	2017	9,655,000	10,021,000	9,540,000	9,211,000
	2018	13,703,000	12,959,000	12,550,000	12,068,000
	2019	4,412,000	6,618,000	8,608,000	10,550,000
Private Passenger Total		36,407,000	38,574,000	39,301,000	40,030,000
Non Private Passenger	prior	86,000	113,000	107,000	102,000
	2010	61,000	61,000	58,000	52,000
	2011	308,000	317,000	303,000	273,000
	2012	62,000	142,000	137,000	126,000
	2013	322,000	394,000	397,000	397,000
	2014	1,081,000	975,000	938,000	879,000
	2015	4,472,000	4,574,000	4,397,000	4,189,000
	2016	8,178,000	8,084,000	7,765,000	7,425,000
	2017	11,757,000	10,658,000	10,070,000	9,608,000
	2018	19,691,000	16,983,000	16,065,000	15,372,000
	2019	14,613,000	19,280,000	24,666,000	29,841,000
Non Private Passenger Total		60,631,000	61,581,000	64,903,000	68,264,000
Grand Total		97,038,000	100,155,000	104,204,000	108,294,000

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 IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201903	201904	201905	201906
Private Passenger	prior	(11,000)	(11,000)	(10,000)	(9,000)
	2010	(5,000)	(5,000)	(5,000)	(5,000)
	2011	14,000	14,000	13,000	12,000
	2012	33,000	33,000	31,000	29,000
	2013	3,000	3,000	3,000	3,000
	2014	(77,000)	(54,000)	(51,000)	(47,000)
	2015	(32,000)	14,000	13,000	13,000
	2016	418,000	392,000	365,000	339,000
	2017	936,000	793,000	737,000	678,000
	2018	1,686,000	976,000	908,000	835,000
	2019	813,000	1,249,000	1,435,000	1,646,000
Private Passenger Total		3,778,000	3,404,000	3,439,000	3,494,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	(3,000)	11,000	11,000	11,000
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	10,000	(9,000)	(9,000)	(9,000)
	2015	(41,000)	(19,000)	(19,000)	(16,000)
	2016	289,000	271,000	230,000	195,000
	2017	342,000	244,000	183,000	156,000
	2018	521,000	508,000	381,000	324,000
	2019	355,000	471,000	542,000	621,000
Non Private Passenger Total		1,481,000	1,485,000	1,327,000	1,290,000
Grand Total		5,259,000	4,889,000	4,766,000	4,784,000

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	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201903	201904	201905	201906
Private Passenger	prior	49,000	39,000	37,000	33,000
	2010	44,000	29,000	27,000	24,000
	2011	63,000	63,000	59,000	53,000
	2012	126,000	126,000	118,000	106,000
	2013	233,000	233,000	219,000	197,000
	2014	209,000	186,000	175,000	157,000
	2015	470,000	272,000	269,000	250,000
	2016	550,000	659,000	652,000	639,000
	2017	2,922,000	2,910,000	2,823,000	2,795,000
	2018	3,714,000	3,784,000	3,670,000	3,633,000
	2019	1,066,000	1,431,000	1,913,000	2,311,000
Private Passenger Total		9,446,000	9,732,000	9,962,000	10,198,000
Non Private Passenger	prior	(25,000)	4,000	4,000	3,000
	2010	2,000	2,000	2,000	2,000
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	(39,000)	(41,000)	(40,000)	(37,000)
	2013	37,000	37,000	36,000	33,000
	2014	30,000	30,000	29,000	27,000
	2015	170,000	183,000	172,000	141,000
	2016	441,000	431,000	405,000	369,000
	2017	310,000	301,000	274,000	263,000
	2018	843,000	776,000	706,000	650,000
	2019	(404,000)	(217,000)	(71,000)	11,000
Non Private Passenger Total		1,364,000	1,505,000	1,516,000	1,461,000
Grand Total		10,810,000	11,237,000	11,478,000	11,659,000

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	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201903	201904	201905	201906
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	8,000	8,000	8,000	8,000
	2011	5,000	5,000	5,000	5,000
	2012	(28,000)	(28,000)	(28,000)	(28,000)
	2013	65,000	95,000	94,000	93,000
	2014	(112,000)	(105,000)	(104,000)	(103,000)
	2015	50,000	50,000	49,000	49,000
	2016	491,000	431,000	409,000	397,000
	2017	1,404,000	1,425,000	1,411,000	1,355,000
	2018	1,954,000	2,084,000	2,042,000	1,960,000
	2019	815,000	1,196,000	1,575,000	1,935,000
Private Passenger Total		4,656,000	5,165,000	5,465,000	5,675,000
Non Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	(4,000)	(4,000)	(4,000)	(4,000)
	2013	(30,000)	(30,000)	(29,000)	(29,000)
	2014	76,000	76,000	74,000	73,000
	2015	297,000	297,000	294,000	265,000
	2016	389,000	355,000	346,000	336,000
	2017	1,135,000	1,076,000	1,044,000	992,000
	2018	2,172,000	1,843,000	1,797,000	1,743,000
	2019	973,000	1,385,000	1,745,000	2,013,000
Non Private Passenger Total		4,998,000	4,988,000	5,257,000	5,379,000
Grand Total		9,654,000	10,153,000	10,722,000	11,054,000

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**EXHIBIT B**

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201903	201904	201905	201906
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	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	1,000	1,000	1,000	1,000
	2015	37,000	37,000	37,000	37,000
	2016	(817,000)	(607,000)	(601,000)	(595,000)
	2017	30,000	20,000	20,000	19,000
	2018	525,000	533,000	528,000	523,000
	2019	145,000	221,000	273,000	332,000
Private Passenger Total		(88,000)	196,000	249,000	308,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	-	-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	(36,000)	(36,000)	(36,000)	(36,000)
	2014	9,000	9,000	9,000	9,000
	2015	95,000	103,000	102,000	101,000
	2016	170,000	170,000	168,000	166,000
	2017	653,000	649,000	643,000	637,000
	2018	400,000	389,000	385,000	381,000
	2019	17,000	46,000	71,000	105,000
Non Private Passenger Total		1,308,000	1,330,000	1,342,000	1,363,000
Grand Total		1,220,000	1,526,000	1,591,000	1,671,000

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EXHIBIT B

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201903	201904	201905	201906
Private Passenger	prior	1,936,000	1,994,000	1,733,000	1,628,000
	2010	409,000	495,000	431,000	405,000
	2011	163,000	191,000	166,000	156,000
	2012	(21,000)	(21,000)	(18,000)	(17,000)
	2013	(176,000)	(176,000)	(153,000)	(144,000)
	2014	(1,573,000)	(1,585,000)	(1,379,000)	(1,296,000)
	2015	55,000	81,000	78,000	77,000
	2016	298,000	298,000	286,000	269,000
	2017	1,417,000	1,982,000	1,724,000	1,621,000
	2018	2,278,000	2,213,000	2,124,000	1,975,000
	2019	724,000	1,264,000	1,796,000	2,336,000
Private Passenger Total		5,510,000	6,736,000	6,788,000	7,010,000
Non Private Passenger	prior	36,000	36,000	35,000	31,000
	2010	37,000	37,000	35,000	31,000
	2011	248,000	257,000	244,000	220,000
	2012	(49,000)	21,000	20,000	18,000
	2013	(812,000)	(803,000)	(763,000)	(687,000)
	2014	(494,000)	(528,000)	(502,000)	(452,000)
	2015	898,000	857,000	814,000	773,000
	2016	1,851,000	1,886,000	1,792,000	1,702,000
	2017	4,056,000	3,721,000	3,535,000	3,358,000
	2018	8,669,000	8,193,000	7,783,000	7,394,000
	2019	6,974,000	9,339,000	11,879,000	14,419,000
Non Private Passenger Total		21,414,000	23,016,000	24,872,000	26,807,000
Grand Total		26,924,000	29,752,000	31,660,000	33,817,000

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EXHIBIT B

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201903	201904	201905	201906
Private Passenger	prior	(38,000)	(38,000)	(37,000)	(31,000)
	2010	29,000	29,000	28,000	25,000
	2011	264,000	264,000	256,000	230,000
	2012	105,000	301,000	292,000	263,000
	2013	20,000	20,000	19,000	17,000
	2014	287,000	350,000	339,000	305,000
	2015	560,000	560,000	543,000	532,000
	2016	583,000	410,000	389,000	377,000
	2017	1,101,000	1,068,000	1,036,000	984,000
	2018	948,000	880,000	854,000	811,000
	2019	202,000	353,000	464,000	580,000
Private Passenger Total		4,061,000	4,197,000	4,183,000	4,093,000
Non Private Passenger	prior	19,000	15,000	15,000	14,000
	2010	6,000	6,000	6,000	5,000
	2011	16,000	16,000	15,000	13,000
	2012	28,000	28,000	27,000	24,000
	2013	312,000	388,000	369,000	332,000
	2014	980,000	951,000	903,000	813,000
	2015	1,616,000	1,724,000	1,638,000	1,556,000
	2016	2,720,000	2,676,000	2,569,000	2,441,000
	2017	2,642,000	2,058,000	1,852,000	1,704,000
	2018	3,148,000	1,489,000	1,340,000	1,273,000
	2019	5,085,000	6,320,000	8,045,000	9,701,000
Non Private Passenger Total		16,572,000	15,671,000	16,779,000	17,876,000
Grand Total		20,633,000	19,868,000	20,962,000	21,969,000

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EXHIBIT B

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201903	201904	201905	201906
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	1,000	1,000	1,000	1,000
	2011	4,000	4,000	4,000	4,000
	2012	8,000	8,000	8,000	8,000
	2013	15,000	15,000	15,000	15,000
	2014	33,000	33,000	33,000	33,000
	2015	61,000	61,000	60,000	59,000
	2016	109,000	150,000	148,000	147,000
	2017	55,000	66,000	65,000	64,000
	2018	180,000	180,000	178,000	176,000
	2019	51,000	67,000	74,000	77,000
Private Passenger Total		521,000	589,000	590,000	588,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	4,000	4,000	4,000	4,000
	2014	8,000	8,000	8,000	8,000
	2015	34,000	34,000	34,000	34,000
	2016	53,000	53,000	52,000	51,000
	2017	153,000	153,000	151,000	149,000
	2018	30,000	(27,000)	(27,000)	(24,000)
	2019	118,000	139,000	166,000	197,000
Non Private Passenger Total		403,000	367,000	391,000	422,000
Grand Total		924,000	956,000	981,000	1,010,000

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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)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201903	201904	201905	201906
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	9,000	9,000	9,000	9,000
	2013	14,000	14,000	14,000	14,000
	2014	44,000	44,000	44,000	44,000
	2015	89,000	89,000	88,000	87,000
	2016	218,000	238,000	236,000	234,000
	2017	345,000	339,000	336,000	333,000
	2018	473,000	448,000	430,000	378,000
	2019	14,000	70,000	125,000	190,000
Private Passenger Total		1,206,000	1,251,000	1,282,000	1,289,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	11,000	11,000	11,000	11,000
	2014	11,000	11,000	11,000	11,000
	2015	36,000	36,000	36,000	36,000
	2016	127,000	127,000	126,000	125,000
	2017	255,000	259,000	256,000	253,000
	2018	253,000	261,000	245,000	243,000
	2019	51,000	(101,000)	(107,000)	(90,000)
Non Private Passenger Total		747,000	607,000	581,000	592,000
Grand Total		1,953,000	1,858,000	1,863,000	1,881,000

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	<b>Nunavut</b>	discount rate: 0.00%			
AccountCode Desc	<b>Undiscounted IBNR Provision</b>	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	201903	201904	201905	201906
<b>Private Passenger</b>	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	9,000	9,000	9,000	9,000
	2015	13,000	13,000	13,000	13,000
	2016	38,000	38,000	38,000	38,000
	2017	40,000	40,000	40,000	40,000
	2018	33,000	33,000	32,000	32,000
	2019	11,000	15,000	16,000	16,000
<b>Private Passenger Total</b>		<b>146,000</b>	<b>150,000</b>	<b>150,000</b>	<b>150,000</b>
<b>Non Private Passenger</b>	prior	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	14,000	14,000	14,000	14,000
	2014	7,000	7,000	7,000	7,000
	2015	(41,000)	(41,000)	(41,000)	(41,000)
	2016	75,000	75,000	74,000	73,000
	2017	162,000	162,000	160,000	158,000
	2018	197,000	197,000	195,000	193,000
	2019	52,000	53,000	73,000	93,000
<b>Non Private Passenger Total</b>		<b>466,000</b>	<b>467,000</b>	<b>482,000</b>	<b>497,000</b>
<b>Grand Total</b>		<b>612,000</b>	<b>617,000</b>	<b>632,000</b>	<b>647,000</b>

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)

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201903	201904	201905	201906
Private Passenger	prior	1,936,000	1,984,000	1,723,000	1,621,000
	2010	484,000	555,000	488,000	456,000
	2011	515,000	543,000	505,000	462,000
	2012	233,000	429,000	413,000	371,000
	2013	174,000	204,000	211,000	195,000
	2014	(1,179,000)	(1,121,000)	(933,000)	(897,000)
	2015	1,303,000	1,177,000	1,150,000	1,117,000
	2016	1,888,000	2,009,000	1,922,000	1,845,000
	2017	8,250,000	8,643,000	8,192,000	7,889,000
	2018	11,791,000	11,131,000	10,766,000	10,323,000
	2019	3,841,000	5,866,000	7,671,000	9,423,000
Private Passenger Total		29,236,000	31,420,000	32,108,000	32,805,000
Non Private Passenger	prior	36,000	61,000	60,000	54,000
	2010	46,000	46,000	44,000	39,000
	2011	261,000	270,000	256,000	230,000
	2012	(66,000)	16,000	15,000	13,000
	2013	(502,000)	(417,000)	(396,000)	(360,000)
	2014	637,000	555,000	530,000	487,000
	2015	3,064,000	3,174,000	3,030,000	2,849,000
	2016	6,115,000	6,044,000	5,762,000	5,458,000
	2017	9,708,000	8,623,000	8,098,000	7,670,000
	2018	16,233,000	13,629,000	12,805,000	12,177,000
	2019	13,221,000	17,435,000	22,343,000	27,070,000
Non Private Passenger Total		48,753,000	49,436,000	52,547,000	55,687,000
Grand Total		77,989,000	80,856,000	84,655,000	88,492,000

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				discount rate: 1.95%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201903	201904	201905	201906
Private Passenger	prior	113,000	113,000	112,000	111,000
	2010	84,000	84,000	83,000	81,000
	2011	87,000	87,000	86,000	85,000
	2012	141,000	141,000	139,000	136,000
	2013	240,000	240,000	236,000	234,000
	2014	178,000	176,000	194,000	190,000
	2015	390,000	376,000	372,000	368,000
	2016	355,000	349,000	345,000	340,000
	2017	256,000	255,000	230,000	225,000
	2018	402,000	402,000	398,000	394,000
	2019	93,000	124,000	159,084	192,084
Private Passenger Total		2,339,000	2,347,000	2,354,084	2,356,084
Non Private Passenger	prior	44,000	44,000	44,000	44,000
	2010	30,000	30,000	30,000	30,000
	2011	26,000	26,000	26,000	26,000
	2012	39,000	39,000	38,000	36,000
	2013	63,000	63,000	62,000	61,000
	2014	50,000	49,000	55,000	53,000
	2015	119,000	115,000	114,000	112,000
	2016	118,000	116,000	116,000	115,000
	2017	90,000	89,000	81,000	79,000
	2018	152,000	152,000	150,000	147,000
	2019	36,000	49,000	59,219	73,219
Non Private Passenger Total		767,000	772,000	775,219	776,219
Grand Total		3,106,000	3,119,000	3,129,303	3,132,303

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: 1.95%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201903	201904	201905	201906
Private Passenger	prior	135,000	135,000	130,000	127,000
	2010	87,000	86,000	84,000	82,000
	2011	110,000	108,000	106,000	103,000
	2012	133,000	133,000	128,000	124,000
	2013	158,000	158,000	153,000	150,000
	2014	254,000	254,000	249,000	244,000
	2015	305,000	302,000	284,000	278,000
	2016	227,000	227,000	221,000	214,000
	2017	240,000	240,000	233,000	228,000
	2018	292,000	292,000	287,000	267,000
	2019	55,000	74,000	87,335	104,335
Private Passenger Total		1,996,000	2,009,000	1,962,335	1,921,335
Non Private Passenger	prior	106,000	106,000	103,000	100,000
	2010	72,000	69,000	68,000	67,000
	2011	83,000	81,000	78,000	77,000
	2012	98,000	98,000	96,000	94,000
	2013	110,000	110,000	108,000	106,000
	2014	163,000	163,000	161,000	159,000
	2015	188,000	186,000	177,000	174,000
	2016	136,000	136,000	134,000	132,000
	2017	152,000	152,000	149,000	146,000
	2018	209,000	209,000	206,000	194,000
	2019	41,000	57,000	68,479	81,479
Non Private Passenger Total		1,358,000	1,367,000	1,348,479	1,330,479
Grand Total		3,354,000	3,376,000	3,310,814	3,251,814

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

page 3 of 10

Jurisdiction Desc	<b>Nova Scotia</b>	discount rate: 1.95%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201903	201904	201905	201906
<b>Private Passenger</b>	prior	348,000	348,000	340,000	333,000
	2010	77,000	77,000	75,000	73,000
	2011	79,000	79,000	78,000	77,000
	2012	83,000	77,000	76,000	75,000
	2013	87,000	64,000	63,000	62,000
	2014	145,000	139,000	138,000	137,000
	2015	83,000	83,000	81,000	79,000
	2016	129,000	128,000	125,000	123,000
	2017	162,000	162,000	160,000	158,000
	2018	220,000	220,000	217,000	215,000
	2019	67,000	91,000	115,313	139,313
<b>Private Passenger Total</b>		<b>1,480,000</b>	<b>1,468,000</b>	<b>1,468,313</b>	<b>1,471,313</b>
<b>Non Private Passenger</b>	prior	104,000	104,000	102,000	101,000
	2010	62,000	62,000	61,000	59,000
	2011	74,000	74,000	73,000	72,000
	2012	88,000	83,000	81,000	79,000
	2013	106,000	81,000	78,000	77,000
	2014	191,000	182,000	180,000	178,000
	2015	113,000	113,000	110,000	108,000
	2016	178,000	177,000	175,000	171,000
	2017	217,000	217,000	214,000	211,000
	2018	271,000	271,000	268,000	265,000
	2019	68,000	91,000	112,498	138,498
<b>Non Private Passenger Total</b>		<b>1,472,000</b>	<b>1,455,000</b>	<b>1,454,498</b>	<b>1,459,498</b>
<b>Grand Total</b>		<b>2,952,000</b>	<b>2,923,000</b>	<b>2,922,811</b>	<b>2,930,811</b>

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				discount rate: 1.95%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201903	201904	201905	201906
Private Passenger	prior	62,000	62,000	62,000	62,000
	2010	15,000	15,000	15,000	15,000
	2011	23,000	23,000	23,000	23,000
	2012	31,000	31,000	30,000	29,000
	2013	37,000	37,000	36,000	35,000
	2014	50,000	47,000	46,000	44,000
	2015	44,000	44,000	43,000	42,000
	2016	53,000	48,000	49,000	48,000
	2017	80,000	80,000	79,000	79,000
	2018	64,000	64,000	63,000	61,000
	2019	6,000	6,000	10,071	11,071
Private Passenger Total		465,000	457,000	456,071	449,071
Non Private Passenger	prior	22,000	22,000	22,000	22,000
	2010	10,000	10,000	10,000	10,000
	2011	13,000	13,000	13,000	13,000
	2012	16,000	16,000	16,000	16,000
	2013	21,000	21,000	21,000	21,000
	2014	29,000	28,000	28,000	28,000
	2015	28,000	28,000	27,000	25,000
	2016	34,000	31,000	32,000	31,000
	2017	53,000	53,000	52,000	51,000
	2018	49,000	49,000	48,000	47,000
	2019	5,000	5,000	6,996	9,996
Non Private Passenger Total		280,000	276,000	275,996	273,996
Grand Total		745,000	733,000	732,067	723,067

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

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Jurisdiction Desc	<b>Ontario</b>	discount rate: 1.95%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201903	201904	201905	201906
<b>Private Passenger</b>	prior	3,230,000	3,230,000	3,133,000	3,039,000
	2010	449,000	449,000	436,000	423,000
	2011	572,000	572,000	555,000	538,000
	2012	718,000	718,000	697,000	675,000
	2013	630,000	630,000	611,000	593,000
	2014	500,000	500,000	483,000	466,000
	2015	588,000	588,000	573,000	558,000
	2016	529,000	529,000	513,000	500,000
	2017	465,000	465,000	435,000	419,000
	2018	653,000	653,000	632,000	613,000
	2019	147,000	206,000	262,193	323,193
<b>Private Passenger Total</b>		<b>8,481,000</b>	<b>8,540,000</b>	<b>8,330,193</b>	<b>8,147,193</b>
<b>Non Private Passenger</b>	prior	976,000	976,000	959,000	939,000
	2010	343,000	343,000	336,000	330,000
	2011	466,000	466,000	457,000	449,000
	2012	711,000	711,000	696,000	683,000
	2013	967,000	967,000	947,000	928,000
	2014	953,000	953,000	932,000	911,000
	2015	1,321,000	1,321,000	1,298,000	1,275,000
	2016	1,175,000	1,175,000	1,153,000	1,131,000
	2017	1,036,000	1,036,000	981,000	956,000
	2018	2,056,000	2,056,000	2,013,000	1,970,000
	2019	535,000	746,000	936,809	1,146,809
<b>Non Private Passenger Total</b>		<b>10,539,000</b>	<b>10,750,000</b>	<b>10,708,809</b>	<b>10,718,809</b>
<b>Grand Total</b>		<b>19,020,000</b>	<b>19,290,000</b>	<b>19,039,002</b>	<b>18,866,002</b>

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

page 6 of 10

Jurisdiction Desc	<b>Alberta</b>	discount rate: 1.95%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201903	201904	201905	201906
<b>Private Passenger</b>	prior	337,000	337,000	331,000	322,000
	2010	30,000	30,000	29,000	28,000
	2011	59,000	59,000	57,000	56,000
	2012	73,000	56,000	55,000	54,000
	2013	82,000	81,000	78,000	77,000
	2014	91,000	88,000	86,000	84,000
	2015	56,000	56,000	55,000	54,000
	2016	75,000	75,000	74,000	72,000
	2017	51,000	51,000	50,000	49,000
	2018	52,000	52,000	51,000	50,000
	2019	(7,000)	(11,000)	(13,812)	(15,812)
<b>Private Passenger Total</b>		<b>899,000</b>	<b>874,000</b>	<b>852,188</b>	<b>830,188</b>
<b>Non Private Passenger</b>	prior	978,000	978,000	968,000	960,000
	2010	112,000	112,000	111,000	110,000
	2011	187,000	187,000	184,000	183,000
	2012	256,000	201,000	199,000	197,000
	2013	315,000	310,000	307,000	305,000
	2014	394,000	382,000	378,000	373,000
	2015	269,000	269,000	267,000	264,000
	2016	398,000	398,000	395,000	391,000
	2017	319,000	319,000	316,000	313,000
	2018	413,000	413,000	409,000	405,000
	2019	(61,000)	(113,000)	(140,828)	(158,828)
<b>Non Private Passenger Total</b>		<b>3,580,000</b>	<b>3,456,000</b>	<b>3,393,172</b>	<b>3,342,172</b>
<b>Grand Total</b>		<b>4,479,000</b>	<b>4,330,000</b>	<b>4,245,360</b>	<b>4,172,360</b>

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

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Jurisdiction Desc	<b>Yukon</b>	discount rate: 1.95%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201903	201904	201905	201906
<b>Private Passenger</b>	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	6,000	6,000	6,000	6,000
	2014	(12,000)	(12,000)	(12,000)	(12,000)
	2015	(12,000)	(12,000)	(12,000)	(12,000)
	2016	5,000	4,000	4,000	4,000
	2017	22,000	21,000	21,000	21,000
	2018	10,000	10,000	10,000	10,000
	2019	-	-	354	354
<b>Private Passenger Total</b>		<b>30,000</b>	<b>28,000</b>	<b>28,354</b>	<b>28,354</b>
<b>Non Private Passenger</b>	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	9,000	9,000	9,000	9,000
	2014	(17,000)	(17,000)	(17,000)	(17,000)
	2015	(17,000)	(17,000)	(17,000)	(17,000)
	2016	10,000	9,000	9,000	9,000
	2017	69,000	68,000	68,000	68,000
	2018	35,000	35,000	35,000	35,000
	2019	(1,000)	(2,000)	(2,421)	(1,421)
<b>Non Private Passenger Total</b>		<b>104,000</b>	<b>101,000</b>	<b>100,579</b>	<b>101,579</b>
<b>Grand Total</b>		<b>134,000</b>	<b>129,000</b>	<b>128,933</b>	<b>129,933</b>

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

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Jurisdiction Desc	<b>Northwest Territories</b>	discount rate: 1.95%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201903	201904	201905	201906
<b>Private Passenger</b>	prior	11,000	11,000	11,000	11,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	20,000	20,000	20,000	20,000
	2013	24,000	24,000	24,000	24,000
	2014	27,000	27,000	27,000	27,000
	2015	10,000	10,000	10,000	10,000
	2016	24,000	24,000	24,000	24,000
	2017	6,000	6,000	6,000	6,000
	2018	17,000	17,000	17,000	17,000
	2019	(9,000)	(9,000)	(14,783)	(15,783)
<b>Private Passenger Total</b>		<b>158,000</b>	<b>158,000</b>	<b>152,217</b>	<b>151,217</b>
<b>Non Private Passenger</b>	prior	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	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	9,000	9,000	9,000	9,000
	2015	4,000	4,000	4,000	4,000
	2016	9,000	9,000	9,000	9,000
	2017	3,000	3,000	3,000	3,000
	2018	9,000	9,000	9,000	9,000
	2019	(5,000)	(6,000)	(7,963)	(8,963)
<b>Non Private Passenger Total</b>		<b>58,000</b>	<b>57,000</b>	<b>55,037</b>	<b>54,037</b>
<b>Grand Total</b>		<b>216,000</b>	<b>215,000</b>	<b>207,254</b>	<b>205,254</b>



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

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Jurisdiction Desc	<b>Nunavut</b>	discount rate: 1.95%			
AccountCode Desc	<b>Retro Claims Expense</b>	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201903	201904	201905	201906
<b>Private Passenger</b>	prior	2,000	2,000	2,000	2,000
	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	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	1,000	1,000	1,000	-
	2019	(1,000)	(2,000)	(2,129)	(3,129)
<b>Private Passenger Total</b>		<b>28,000</b>	<b>27,000</b>	<b>26,871</b>	<b>24,871</b>
<b>Non Private Passenger</b>	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	4,000	4,000	4,000	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	6,000	6,000	6,000	6,000
	2017	6,000	6,000	6,000	6,000
	2018	4,000	4,000	4,000	4,000
	2019	(5,000)	(5,000)	(6,519)	(7,519)
<b>Non Private Passenger Total</b>		<b>25,000</b>	<b>25,000</b>	<b>23,481</b>	<b>22,481</b>
<b>Grand Total</b>		<b>53,000</b>	<b>52,000</b>	<b>50,352</b>	<b>47,352</b>

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

discount rate: 1.95%

interest rate margin: 25 basis pts

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**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				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201903	201904	201905	201906
Private Passenger	prior	110,000	110,000	109,000	108,000
	2010	86,000	86,000	85,000	84,000
	2011	89,000	89,000	88,000	87,000
	2012	137,000	137,000	135,000	133,000
	2013	234,000	234,000	230,000	227,000
	2014	138,000	136,000	132,000	128,000
	2015	354,000	341,000	337,000	333,000
	2016	277,000	272,000	268,000	264,000
	2017	155,000	153,000	149,000	145,000
	2018	284,000	284,000	280,000	276,000
	2019	64,000	85,000	111,084	134,084
Private Passenger Total		1,928,000	1,927,000	1,924,084	1,919,084
Non Private Passenger	prior	40,000	40,000	40,000	40,000
	2010	27,000	27,000	27,000	27,000
	2011	26,000	26,000	26,000	26,000
	2012	36,000	36,000	35,000	34,000
	2013	59,000	59,000	58,000	57,000
	2014	38,000	37,000	36,000	35,000
	2015	106,000	102,000	101,000	100,000
	2016	92,000	90,000	89,000	88,000
	2017	54,000	53,000	52,000	51,000
	2018	107,000	107,000	105,000	103,000
	2019	24,000	33,000	42,219	51,219
Non Private Passenger Total		609,000	610,000	611,219	612,219
Grand Total		2,537,000	2,537,000	2,535,303	2,531,303

**EXHIBIT C-2**

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201903	201904	201905	201906
Private Passenger	prior	125,000	125,000	121,000	118,000
	2010	82,000	80,000	78,000	76,000
	2011	104,000	102,000	99,000	96,000
	2012	126,000	126,000	122,000	118,000
	2013	147,000	147,000	143,000	139,000
	2014	227,000	227,000	222,000	217,000
	2015	256,000	253,000	247,000	241,000
	2016	172,000	172,000	166,000	160,000
	2017	187,000	187,000	181,000	175,000
	2018	216,000	216,000	210,000	204,000
	2019	32,000	44,000	54,335	65,335
Private Passenger Total		1,674,000	1,679,000	1,643,335	1,609,335
Non Private Passenger	prior	100,000	100,000	97,000	94,000
	2010	70,000	67,000	66,000	65,000
	2011	78,000	76,000	74,000	73,000
	2012	93,000	93,000	91,000	89,000
	2013	104,000	104,000	102,000	100,000
	2014	148,000	148,000	146,000	144,000
	2015	158,000	156,000	154,000	152,000
	2016	104,000	104,000	102,000	100,000
	2017	120,000	120,000	117,000	114,000
	2018	156,000	156,000	153,000	150,000
	2019	25,000	34,000	42,479	51,479
Non Private Passenger Total		1,156,000	1,158,000	1,144,479	1,132,479
Grand Total		2,830,000	2,837,000	2,787,814	2,741,814

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Nova Scotia</b>	discount rate: 0.00%			
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201903	201904	201905	201906
<b>Private Passenger</b>	prior	334,000	334,000	327,000	320,000
	2010	79,000	79,000	77,000	75,000
	2011	72,000	72,000	71,000	70,000
	2012	79,000	74,000	73,000	72,000
	2013	83,000	62,000	61,000	60,000
	2014	126,000	120,000	119,000	118,000
	2015	69,000	69,000	67,000	65,000
	2016	109,000	108,000	106,000	104,000
	2017	124,000	124,000	122,000	120,000
	2018	167,000	167,000	165,000	163,000
	2019	47,000	64,000	82,313	100,313
<b>Private Passenger Total</b>		<b>1,289,000</b>	<b>1,273,000</b>	<b>1,270,313</b>	<b>1,267,313</b>
<b>Non Private Passenger</b>	prior	94,000	94,000	93,000	92,000
	2010	56,000	56,000	55,000	54,000
	2011	71,000	71,000	70,000	69,000
	2012	87,000	82,000	80,000	78,000
	2013	102,000	76,000	74,000	73,000
	2014	165,000	157,000	155,000	153,000
	2015	94,000	94,000	92,000	90,000
	2016	150,000	149,000	146,000	143,000
	2017	166,000	166,000	163,000	160,000
	2018	206,000	206,000	203,000	200,000
	2019	48,000	64,000	81,498	98,498
<b>Non Private Passenger Total</b>		<b>1,239,000</b>	<b>1,215,000</b>	<b>1,212,498</b>	<b>1,210,498</b>
<b>Grand Total</b>		<b>2,528,000</b>	<b>2,488,000</b>	<b>2,482,811</b>	<b>2,477,811</b>

**EXHIBIT C-2**

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201903	201904	201905	201906
Private Passenger	prior	56,000	56,000	56,000	56,000
	2010	15,000	15,000	15,000	15,000
	2011	21,000	21,000	21,000	21,000
	2012	28,000	28,000	27,000	26,000
	2013	34,000	34,000	33,000	32,000
	2014	45,000	42,000	41,000	40,000
	2015	34,000	34,000	33,000	32,000
	2016	40,000	40,000	39,000	38,000
	2017	66,000	66,000	65,000	64,000
	2018	43,000	43,000	42,000	41,000
	2019	1,000	2,000	3,071	3,071
Private Passenger Total		383,000	381,000	375,071	368,071
Non Private Passenger	prior	20,000	20,000	20,000	20,000
	2010	10,000	10,000	10,000	10,000
	2011	12,000	12,000	12,000	12,000
	2012	16,000	16,000	16,000	16,000
	2013	21,000	21,000	21,000	21,000
	2014	28,000	26,000	26,000	26,000
	2015	22,000	22,000	21,000	20,000
	2016	26,000	26,000	25,000	24,000
	2017	44,000	44,000	43,000	42,000
	2018	33,000	33,000	32,000	31,000
	2019	1,000	1,000	1,996	2,996
Non Private Passenger Total		233,000	231,000	227,996	224,996
Grand Total		616,000	612,000	603,067	593,067

**EXHIBIT C-2**

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201903	201904	201905	201906
Private Passenger	prior	3,160,000	3,160,000	3,064,000	2,971,000
	2010	442,000	442,000	429,000	416,000
	2011	576,000	576,000	559,000	542,000
	2012	727,000	727,000	705,000	684,000
	2013	609,000	609,000	591,000	573,000
	2014	459,000	459,000	443,000	427,000
	2015	537,000	537,000	522,000	508,000
	2016	455,000	455,000	441,000	428,000
	2017	384,000	384,000	368,000	353,000
	2018	529,000	529,000	510,000	492,000
	2019	104,000	145,000	187,193	230,193
Private Passenger Total		7,982,000	8,023,000	7,819,193	7,624,193
Non Private Passenger	prior	946,000	946,000	928,000	910,000
	2010	331,000	331,000	324,000	318,000
	2011	456,000	456,000	447,000	438,000
	2012	666,000	666,000	653,000	640,000
	2013	928,000	928,000	909,000	891,000
	2014	856,000	856,000	836,000	816,000
	2015	1,197,000	1,197,000	1,175,000	1,153,000
	2016	1,009,000	1,009,000	989,000	969,000
	2017	854,000	854,000	831,000	808,000
	2018	1,667,000	1,667,000	1,628,000	1,589,000
	2019	378,000	528,000	672,809	822,809
Non Private Passenger Total		9,288,000	9,438,000	9,392,809	9,354,809
Grand Total		17,270,000	17,461,000	17,212,002	16,979,002

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201903	201904	201905	201906
Private Passenger	prior	305,000	305,000	299,000	293,000
	2010	29,000	29,000	28,000	27,000
	2011	55,000	55,000	54,000	53,000
	2012	68,000	53,000	52,000	51,000
	2013	76,000	75,000	73,000	72,000
	2014	85,000	83,000	81,000	79,000
	2015	29,000	29,000	28,000	27,000
	2016	52,000	52,000	51,000	50,000
	2017	47,000	47,000	46,000	45,000
	2018	49,000	49,000	48,000	47,000
	2019	(7,000)	(12,000)	(16,812)	(20,812)
Private Passenger Total		788,000	765,000	743,188	723,188
Non Private Passenger	prior	960,000	960,000	951,000	942,000
	2010	102,000	102,000	101,000	100,000
	2011	186,000	186,000	184,000	182,000
	2012	246,000	194,000	192,000	190,000
	2013	300,000	295,000	292,000	289,000
	2014	371,000	359,000	355,000	351,000
	2015	139,000	139,000	137,000	135,000
	2016	274,000	274,000	271,000	268,000
	2017	297,000	297,000	294,000	291,000
	2018	387,000	387,000	383,000	379,000
	2019	(68,000)	(122,000)	(167,828)	(193,828)
Non Private Passenger Total		3,194,000	3,071,000	2,992,172	2,933,172
Grand Total		3,982,000	3,836,000	3,735,360	3,656,360



**EXHIBIT C-2**

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201903	201904	201905	201906
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	5,000	5,000	5,000	5,000
	2014	(15,000)	(15,000)	(15,000)	(15,000)
	2015	(14,000)	(14,000)	(14,000)	(14,000)
	2016	2,000	2,000	2,000	2,000
	2017	18,000	18,000	18,000	18,000
	2018	8,000	8,000	8,000	8,000
	2019		(1,000)	(646)	(646)
Private Passenger Total		15,000	14,000	14,354	14,354
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	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	8,000	8,000	8,000	8,000
	2014	(20,000)	(20,000)	(20,000)	(20,000)
	2015	(20,000)	(20,000)	(20,000)	(20,000)
	2016	5,000	5,000	5,000	5,000
	2017	57,000	57,000	57,000	57,000
	2018	28,000	28,000	28,000	28,000
	2019	(3,000)	(5,000)	(5,421)	(5,421)
Non Private Passenger Total		70,000	68,000	67,579	67,579
Grand Total		85,000	82,000	81,933	81,933

**EXHIBIT C-2**

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

page 8 of 10

Jurisdiction Desc	Northwest Territories	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	201903	201904	201905	201906
Private Passenger	prior	10,000	10,000	10,000	10,000
	2010	11,000	11,000	11,000	11,000
	2011	15,000	15,000	15,000	15,000
	2012	19,000	19,000	19,000	19,000
	2013	23,000	23,000	23,000	23,000
	2014	25,000	25,000	25,000	25,000
	2015	9,000	9,000	9,000	9,000
	2016	22,000	22,000	22,000	22,000
	2017	(5,000)	(5,000)	(5,000)	(5,000)
	2018	10,000	10,000	10,000	10,000
	2019	(11,000)	(14,000)	(19,783)	(22,783)
Private Passenger Total		128,000	125,000	119,217	116,217
Non Private Passenger	prior	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	7,000	7,000	7,000	7,000
	2013	8,000	8,000	8,000	8,000
	2014	8,000	8,000	8,000	8,000
	2015	3,000	3,000	3,000	3,000
	2016	8,000	8,000	8,000	8,000
	2017	(2,000)	(2,000)	(2,000)	(2,000)
	2018	5,000	5,000	5,000	5,000
	2019	(6,000)	(8,000)	(10,963)	(12,963)
Non Private Passenger Total		42,000	40,000	37,037	35,037
Grand Total		170,000	165,000	156,254	151,254

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Nunavut</b>	discount rate: 0.00%			
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201903	201904	201905	201906
<b>Private Passenger</b>	prior	2,000	2,000	2,000	2,000
	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	6,000	6,000	6,000	6,000
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	-	-	-	-
	2019	(1,000)	(2,000)	(2,129)	(3,129)
<b>Private Passenger Total</b>		<b>23,000</b>	<b>22,000</b>	<b>21,871</b>	<b>20,871</b>
<b>Non Private Passenger</b>	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	4,000	4,000	4,000	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	5,000	5,000	5,000	5,000
	2016	5,000	5,000	5,000	5,000
	2017	5,000	5,000	5,000	5,000
	2018	1,000	1,000	1,000	1,000
	2019	(5,000)	(6,000)	(8,519)	(9,519)
<b>Non Private Passenger Total</b>		<b>19,000</b>	<b>18,000</b>	<b>15,481</b>	<b>14,481</b>
<b>Grand Total</b>		<b>42,000</b>	<b>40,000</b>	<b>37,352</b>	<b>35,352</b>

EXHIBIT C-2

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

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Jurisdiction Desc	(All)	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	201903	201904	201905	201906
Private Passenger	prior	4,104,000	4,104,000	3,990,000	3,880,000
	2010	749,000	747,000	728,000	709,000
	2011	939,000	937,000	914,000	891,000
	2012	1,193,000	1,173,000	1,142,000	1,112,000
	2013	1,217,000	1,195,000	1,165,000	1,137,000
	2014	1,083,000	1,070,000	1,041,000	1,012,000
	2015	1,279,000	1,263,000	1,234,000	1,206,000
	2016	1,133,000	1,127,000	1,099,000	1,072,000
	2017	978,000	976,000	946,000	917,000
	2018	1,306,000	1,306,000	1,273,000	1,241,000
	2019	229,000	311,000	398,626	485,626
Private Passenger Total		14,210,000	14,209,000	13,930,626	13,662,626
Non Private Passenger	prior	2,165,000	2,165,000	2,134,000	2,103,000
	2010	605,000	602,000	592,000	583,000
	2011	841,000	839,000	825,000	812,000
	2012	1,161,000	1,104,000	1,084,000	1,064,000
	2013	1,534,000	1,503,000	1,476,000	1,451,000
	2014	1,588,000	1,565,000	1,536,000	1,507,000
	2015	1,704,000	1,698,000	1,668,000	1,638,000
	2016	1,673,000	1,670,000	1,640,000	1,610,000
	2017	1,595,000	1,594,000	1,560,000	1,526,000
	2018	2,590,000	2,590,000	2,538,000	2,486,000
	2019	394,000	519,000	648,270	805,270
Non Private Passenger Total		15,850,000	15,849,000	15,701,270	15,585,270
Grand Total		30,060,000	30,058,000	29,631,896	29,247,896

## EXHIBIT D

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio	ShareYMMM				
Business Segment	Jurisdiction Desc	201903	201904	201905	201906
Private Passenger	Newfoundland & Labrador	83.9%	83.8%	83.7%	83.6%
	New Brunswick	84.3%	84.2%	84.0%	83.8%
	Nova Scotia	91.4%	91.2%	90.7%	90.4%
	Prince Edward Island	61.8%	61.9%	61.9%	61.8%
	Ontario	70.3%	70.4%	70.3%	70.4%
	Alberta	62.8%	62.8%	63.0%	63.1%
	Yukon	81.4%	79.2%	78.8%	79.8%
	Northwest Territories	62.7%	62.7%	62.5%	62.8%
	Nunavut	38.7%	40.0%	39.3%	40.9%
Non Private Passenger	Newfoundland & Labrador	78.8%	78.8%	78.1%	78.0%
	New Brunswick	69.0%	69.1%	68.4%	68.4%
	Nova Scotia	82.0%	81.9%	81.1%	81.1%
	Prince Edward Island	81.6%	81.5%	80.7%	80.4%
	Ontario	66.6%	66.7%	66.0%	66.1%
	Alberta	65.3%	65.3%	65.4%	65.5%
	Yukon	62.3%	62.9%	62.1%	62.3%
	Northwest Territories	51.2%	51.1%	50.6%	50.8%
	Nunavut	48.8%	48.3%	49.8%	48.7%
Grand Total		70.9%	70.7%	70.4%	70.5%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMMM				
Business Segment	Jurisdiction Desc	201903	201904	201905	201906
Private Passenger	Newfoundland & Labrador	80.1%	80.0%	79.9%	79.8%
	New Brunswick	80.3%	80.2%	80.1%	80.0%
	Nova Scotia	86.7%	86.5%	86.2%	85.9%
	Prince Edward Island	58.6%	58.5%	58.7%	58.7%
	Ontario	66.3%	66.4%	66.5%	66.6%
	Alberta	60.2%	60.3%	60.4%	60.5%
	Yukon	77.0%	76.4%	75.3%	76.4%
	Northwest Territories	59.6%	59.6%	59.5%	59.8%
	Nunavut	37.3%	38.6%	38.1%	39.8%
Non Private Passenger	Newfoundland & Labrador	75.2%	75.2%	75.1%	75.1%
	New Brunswick	66.1%	66.1%	66.1%	66.1%
	Nova Scotia	77.5%	77.5%	77.5%	77.5%
	Prince Edward Island	77.3%	77.2%	76.9%	76.6%
	Ontario	62.7%	62.8%	62.9%	62.9%
	Alberta	62.6%	62.6%	62.7%	62.8%
	Yukon	59.7%	60.0%	59.9%	60.2%
	Northwest Territories	49.0%	48.7%	48.8%	49.0%
	Nunavut	47.4%	47.4%	48.1%	47.4%
Grand Total		67.4%	67.2%	67.3%	67.3%

## 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, 2019 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
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%
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	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%	9.9%
2018	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2019	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.4%
	discount rate:			1.95%	discount rate:			1.95%
	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, 2019 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
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%
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	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.8%
2017	12.5%	10.0%	5.0%	12.0%	12.5%	10.1%	5.0%	11.8%
2018	12.5%	10.2%	5.0%	12.0%	12.4%	10.1%	5.0%	11.9%
2019	12.4%	10.0%	5.0%	11.7%	12.2%	10.1%	5.0%	11.2%
prem liab	12.0%	10.0%	5.0%	10.1%	11.6%	10.1%	5.0%	9.8%
	discount rate:			1.95%	discount rate:			1.95%
	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, 2019 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
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%
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%	12.5%	10.0%	10.0%	5.0%	12.0%
2016	12.5%	10.0%	5.0%	12.3%	12.5%	10.1%	5.0%	11.3%
2017	12.5%	10.1%	5.0%	12.2%	12.5%	10.1%	5.0%	11.5%
2018	12.5%	10.1%	5.0%	12.0%	12.5%	10.1%	5.0%	11.7%
2019	12.3%	10.1%	5.0%	11.7%	12.2%	10.2%	5.0%	11.4%
prem liab	12.0%	10.1%	5.0%	9.5%	11.6%	10.1%	5.0%	10.6%
	discount rate:			1.95%	discount rate:			1.95%
	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, 2019 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
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%
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	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	10.8%
2018	12.5%	10.0%	5.0%	12.3%	12.4%	10.1%	5.0%	12.0%
2019	12.2%	10.1%	5.0%	11.9%	12.4%	10.2%	5.0%	11.7%
prem liab	11.5%	10.1%	5.0%	10.2%	12.4%	10.2%	5.0%	11.3%
	discount rate:			1.95%	discount rate:			1.95%
	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, 2019 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
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%
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%	10.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.9%	9.9%
2016	10.0%	10.0%	8.2%	12.5%	9.8%	10.0%	10.0%	12.5%
2017	12.5%	12.5%	7.3%	12.5%	12.5%	12.5%	12.5%	12.5%
2018	12.5%	12.5%	12.5%	14.9%	12.4%	12.5%	9.2%	14.7%
2019	14.1%	15.0%	6.7%	14.1%	13.3%	15.0%	6.3%	13.5%
prem liab	11.6%	15.0%	5.2%	10.8%	12.5%	15.0%	5.4%	12.0%
	discount rate:			1.95%	discount rate:			1.95%
	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, 2019 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
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%
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	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.4%
2017	12.5%	10.5%	5.0%	12.5%	12.4%	10.2%	5.0%	12.2%
2018	12.5%	10.6%	5.0%	12.4%	12.3%	10.3%	5.0%	12.4%
2019	12.2%	10.1%	5.0%	11.5%	11.9%	10.3%	5.0%	11.1%
prem liab	11.6%	10.1%	5.0%	9.8%	11.5%	10.2%	5.0%	9.5%
	discount rate:			1.95%	discount rate:			1.95%
	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, 2019 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			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.5%
2017	12.5%	12.5%	5.0%	12.4%	12.5%	12.5%	5.0%	12.2%
2018	12.5%	11.1%	5.0%	12.5%	12.3%	11.5%	5.0%	12.3%
2019	12.3%	10.7%	5.0%	12.1%	11.9%	11.0%	5.0%	10.8%
prem liab	12.2%	10.8%	5.0%	11.4%	11.7%	11.4%	5.0%	10.9%
	discount rate:			1.95%	discount rate:			1.95%
	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, 2019 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
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%
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	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.3%
2017	12.5%	12.1%	5.0%	12.5%	12.5%	10.3%	5.0%	11.9%
2018	12.5%	12.2%	5.0%	12.4%	12.4%	11.4%	5.0%	12.3%
2019	12.0%	11.4%	5.0%	11.4%	12.3%	11.3%	5.0%	11.7%
prem liab	11.4%	11.3%	5.0%	9.3%	12.1%	11.3%	5.0%	10.6%
	discount rate:			1.95%	discount rate:			1.95%
	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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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### NUNAVUT

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
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	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	12.5%	
2017	12.0%	11.5%	5.0%	11.6%	12.5%	11.2%	5.0%	11.8%	
2018	12.2%	11.6%	5.0%	12.3%	12.4%	11.2%	5.0%	12.4%	
2019	12.1%	11.3%	5.0%	11.7%	12.3%	11.1%	5.0%	11.9%	
prem liab	11.7%	11.3%	5.0%	7.1%	12.3%	11.2%	5.0%	11.1%	
discount rate:				1.95%	discount rate:				1.95%
margin (basis points):				25	margin (basis points):				25

## EXHIBIT F

### Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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### NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	78	76	73	71	68	66	71	71
2012	72	72	71	70	70	69	71	71
2013	254	252	250	248	247	245	249	249
2014	112	111	110	110	109	108	110	110
2015	1,112	1,105	1,097	1,090	1,083	1,076	1,092	1,092
2016	1,516	1,505	1,495	1,484	1,474	1,464	1,488	1,488
2017	2,661	2,641	2,621	2,601	2,582	2,563	2,608	2,608
2018	3,388	3,356	3,326	3,296	3,267	3,238	3,306	3,306
2019	4,217	4,172	4,128	4,084	4,042	4,000	4,098	4,098
<b>Total</b>	<b>13,410</b>	<b>13,290</b>	<b>13,171</b>	<b>13,054</b>	<b>12,942</b>	<b>12,829</b>	<b>13,093</b>	<b>13,093</b>
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
<b>Total</b>	<b>239</b>	<b>119</b>	<b>-</b>	<b>(117)</b>	<b>(229)</b>	<b>(342)</b>	<b>(78)</b>	<b>(78)</b>
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	6.8%	4.1%	-	(2.7%)	(6.8%)	(9.6%)	(2.7%)	(2.7%)
2012	1.4%	1.4%	-	(1.4%)	(1.4%)	(2.8%)	-	-
2013	1.6%	0.8%	-	(0.8%)	(1.2%)	(2.0%)	(0.4%)	(0.4%)
2014	1.8%	0.9%	-	-	(0.9%)	(1.8%)	-	-
2015	1.4%	0.7%	-	(0.6%)	(1.3%)	(1.9%)	(0.5%)	(0.5%)
2016	1.4%	0.7%	-	(0.7%)	(1.4%)	(2.1%)	(0.5%)	(0.5%)
2017	1.5%	0.8%	-	(0.8%)	(1.5%)	(2.2%)	(0.5%)	(0.5%)
2018	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	(0.6%)	(0.6%)
2019	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(0.7%)	(0.7%)
<b>Total</b>	<b>1.8%</b>	<b>0.9%</b>	<b>-</b>	<b>(0.9%)</b>	<b>(1.7%)</b>	<b>(2.6%)</b>	<b>(0.6%)</b>	<b>(0.6%)</b>
	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, 2019.

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### NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	69	68	68	67	67	67	68	68
2007	-	-	-	-	-	-	-	-
2008	47	46	45	43	42	40	44	44
2009	323	317	312	306	300	296	308	308
2010	427	420	414	409	403	397	410	410
2011	335	331	328	324	321	317	325	325
2012	521	515	508	502	495	489	503	503
2013	2,287	2,262	2,237	2,212	2,188	2,165	2,219	2,219
2014	1,390	1,379	1,370	1,359	1,350	1,341	1,363	1,363
2015	4,111	4,078	4,045	4,014	3,984	3,953	4,024	4,024
2016	4,379	4,336	4,295	4,253	4,213	4,174	4,266	4,266
2017	5,888	5,815	5,744	5,675	5,608	5,541	5,698	5,698
2018	8,231	8,110	7,992	7,877	7,765	7,656	7,914	7,914
2019	10,053	9,894	9,740	9,588	9,442	9,299	9,636	9,636
<b>Total</b>	<b>38,061</b>	<b>37,571</b>	<b>37,098</b>	<b>36,629</b>	<b>36,178</b>	<b>35,735</b>	<b>36,778</b>	<b>36,778</b>
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
<b>Total</b>	<b>963</b>	<b>473</b>	<b>-</b>	<b>(469)</b>	<b>(920)</b>	<b>(1,363)</b>	<b>(320)</b>	<b>(320)</b>
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	1.5%	-	-	(1.5%)	(1.5%)	(1.5%)	-	-
2007	-	-	-	-	-	-	-	-
2008	4.4%	2.2%	-	(4.4%)	(6.7%)	(11.1%)	(2.2%)	(2.2%)
2009	3.5%	1.6%	-	(1.9%)	(3.8%)	(5.1%)	(1.3%)	(1.3%)
2010	3.1%	1.4%	-	(1.2%)	(2.7%)	(4.1%)	(1.0%)	(1.0%)
2011	2.1%	0.9%	-	(1.2%)	(2.1%)	(3.4%)	(0.9%)	(0.9%)
2012	2.6%	1.4%	-	(1.2%)	(2.6%)	(3.7%)	(1.0%)	(1.0%)
2013	2.2%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(0.8%)	(0.8%)
2014	1.5%	0.7%	-	(0.8%)	(1.5%)	(2.1%)	(0.5%)	(0.5%)
2015	1.6%	0.8%	-	(0.8%)	(1.5%)	(2.3%)	(0.5%)	(0.5%)
2016	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.7%)	(0.7%)
2017	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.8%)	(0.8%)
2018	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(1.0%)	(1.0%)
2019	3.2%	1.6%	-	(1.6%)	(3.1%)	(4.5%)	(1.1%)	(1.1%)
<b>Total</b>	<b>2.6%</b>	<b>1.3%</b>	<b>-</b>	<b>(1.3%)</b>	<b>(2.5%)</b>	<b>(3.7%)</b>	<b>(0.9%)</b>	<b>(0.9%)</b>
	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, 2019.

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**NOVA SCOTIA**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	15	15	14	14	14	13	14	14
2005	84	82	80	78	76	75	79	79
2006	-	-	-	-	-	-	-	-
2007	96	95	95	94	93	92	94	94
2008	-	-	-	-	-	-	-	-
2009	250	242	234	226	219	212	229	229
2010	63	61	59	57	55	54	58	58
2011	7	6	6	6	6	6	6	6
2012	129	127	125	122	120	118	123	123
2013	1,050	1,034	1,019	1,004	990	976	1,008	1,008
2014	1,522	1,505	1,488	1,473	1,458	1,442	1,478	1,478
2015	1,070	1,059	1,048	1,038	1,028	1,017	1,041	1,041
2016	3,208	3,176	3,145	3,115	3,086	3,057	3,124	3,124
2017	5,130	5,073	5,018	4,964	4,911	4,860	4,981	4,981
2018	7,427	7,331	7,240	7,149	7,062	6,977	7,178	7,178
2019	11,232	11,077	10,927	10,779	10,637	10,498	10,826	10,826
<b>Total</b>	<b>31,283</b>	<b>30,883</b>	<b>30,498</b>	<b>30,119</b>	<b>29,755</b>	<b>29,397</b>	<b>30,239</b>	<b>30,239</b>
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
<b>Total</b>	<b>785</b>	<b>385</b>	<b>-</b>	<b>(379)</b>	<b>(743)</b>	<b>(1,101)</b>	<b>(259)</b>	<b>(259)</b>
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	7.1%	7.1%	-	-	-	(7.1%)	-	-
2005	5.0%	2.5%	-	(2.5%)	(5.0%)	(6.3%)	(1.3%)	(1.3%)
2006	-	-	-	-	-	-	-	-
2007	1.1%	-	-	(1.1%)	(2.1%)	(3.2%)	(1.1%)	(1.1%)
2008	-	-	-	-	-	-	-	-
2009	6.8%	3.4%	-	(3.4%)	(6.4%)	(9.4%)	(2.1%)	(2.1%)
2010	6.8%	3.4%	-	(3.4%)	(6.8%)	(8.5%)	(1.7%)	(1.7%)
2011	16.7%	-	-	-	-	-	-	-
2012	3.2%	1.6%	-	(2.4%)	(4.0%)	(5.6%)	(1.6%)	(1.6%)
2013	3.0%	1.5%	-	(1.5%)	(2.8%)	(4.2%)	(1.1%)	(1.1%)
2014	2.3%	1.1%	-	(1.0%)	(2.0%)	(3.1%)	(0.7%)	(0.7%)
2015	2.1%	1.0%	-	(1.0%)	(1.9%)	(3.0%)	(0.7%)	(0.7%)
2016	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.7%)	(0.7%)
2017	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(0.7%)	(0.7%)
2018	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.6%)	(0.9%)	(0.9%)
2019	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(0.9%)	(0.9%)
<b>Total</b>	<b>2.6%</b>	<b>1.3%</b>	<b>-</b>	<b>(1.2%)</b>	<b>(2.4%)</b>	<b>(3.6%)</b>	<b>(0.8%)</b>	<b>(0.8%)</b>
	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, 2019.

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**PRINCE EDWARD ISLAND**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	461	444	428	413	397	384	417	417
2011	-	-	-	-	-	-	-	-
2012	314	301	288	277	266	255	280	280
2013	11	11	10	10	10	10	10	10
2014	304	300	296	292	289	285	294	294
2015	899	886	874	862	851	841	866	866
2016	1,183	1,165	1,149	1,133	1,119	1,105	1,138	1,138
2017	1,261	1,246	1,232	1,216	1,204	1,190	1,221	1,221
2018	2,066	2,039	2,014	1,989	1,966	1,943	1,997	1,997
2019	1,867	1,843	1,821	1,800	1,778	1,758	1,806	1,806
<b>Total</b>	<b>8,366</b>	<b>8,235</b>	<b>8,112</b>	<b>7,992</b>	<b>7,880</b>	<b>7,771</b>	<b>8,029</b>	<b>8,029</b>
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
<b>Total</b>	<b>254</b>	<b>123</b>	<b>-</b>	<b>(120)</b>	<b>(232)</b>	<b>(341)</b>	<b>(83)</b>	<b>(83)</b>
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	7.7%	3.7%	-	(3.5%)	(7.2%)	(10.3%)	(2.6%)	(2.6%)
2011	-	-	-	-	-	-	-	-
2012	9.0%	4.5%	-	(3.8%)	(7.6%)	(11.5%)	(2.8%)	(2.8%)
2013	10.0%	10.0%	-	-	-	-	-	-
2014	2.7%	1.4%	-	(1.4%)	(2.4%)	(3.7%)	(0.7%)	(0.7%)
2015	2.9%	1.4%	-	(1.4%)	(2.6%)	(3.8%)	(0.9%)	(0.9%)
2016	3.0%	1.4%	-	(1.4%)	(2.6%)	(3.8%)	(1.0%)	(1.0%)
2017	2.4%	1.1%	-	(1.3%)	(2.3%)	(3.4%)	(0.9%)	(0.9%)
2018	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.8%)	(0.8%)
2019	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.8%)	(0.8%)
<b>Total</b>	<b>3.1%</b>	<b>1.5%</b>	<b>-</b>	<b>(1.5%)</b>	<b>(2.9%)</b>	<b>(4.2%)</b>	<b>(1.0%)</b>	<b>(1.0%)</b>
	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, 2019.

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### ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	6,684	6,588	6,496	6,406	6,319	6,232	6,435	6,435
2005	-	-	-	-	-	-	-	-
2006	580	564	549	534	521	507	539	539
2007	2,599	2,523	2,449	2,380	2,313	2,250	2,402	2,402
2008	592	574	556	539	523	507	544	544
2009	1,855	1,799	1,747	1,697	1,649	1,603	1,712	1,712
2010	1,693	1,655	1,621	1,586	1,554	1,523	1,597	1,597
2011	2,123	2,070	2,020	1,973	1,927	1,885	1,987	1,987
2012	1,427	1,401	1,376	1,352	1,330	1,309	1,361	1,361
2013	4,485	4,415	4,348	4,283	4,222	4,163	4,304	4,304
2014	3,076	3,040	3,007	2,973	2,942	2,910	2,984	2,984
2015	6,783	6,707	6,634	6,562	6,493	6,427	6,585	6,585
2016	7,395	7,318	7,245	7,171	7,102	7,034	7,195	7,195
2017	9,041	8,934	8,832	8,732	8,636	8,540	8,764	8,764
2018	18,497	18,246	18,002	17,764	17,534	17,308	17,840	17,840
2019	31,256	30,796	30,350	29,911	29,494	29,082	30,052	30,052
Total	98,086	96,630	95,232	93,863	92,559	91,280	94,301	94,301
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
Total	2,854	1,398	-	(1,369)	(2,673)	(3,952)	(931)	(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	Percentage Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	(0.9%)	(0.9%)
2005	-	-	-	-	-	-	-	-
2006	5.6%	2.7%	-	(2.7%)	(5.1%)	(7.7%)	(1.8%)	(1.8%)
2007	6.1%	3.0%	-	(2.8%)	(5.6%)	(8.1%)	(1.9%)	(1.9%)
2008	6.5%	3.2%	-	(3.1%)	(5.9%)	(8.8%)	(2.2%)	(2.2%)
2009	6.2%	3.0%	-	(2.9%)	(5.6%)	(8.2%)	(2.0%)	(2.0%)
2010	4.4%	2.1%	-	(2.2%)	(4.1%)	(6.0%)	(1.5%)	(1.5%)
2011	5.1%	2.5%	-	(2.3%)	(4.6%)	(6.7%)	(1.6%)	(1.6%)
2012	3.7%	1.8%	-	(1.7%)	(3.3%)	(4.9%)	(1.1%)	(1.1%)
2013	3.2%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(1.0%)	(1.0%)
2014	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(0.8%)	(0.8%)
2015	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(0.7%)	(0.7%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.7%)	(0.7%)
2017	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(0.8%)	(0.8%)
2018	2.7%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(0.9%)	(0.9%)
2019	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(1.0%)	(1.0%)
Total	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(1.0%)	(1.0%)
	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, 2019.

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### ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	43	42	41	40	39	39	40	40
2005	104	101	99	96	94	92	97	97
2006	4	4	4	4	4	4	4	4
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	13	13	13	13	12	12	13	13
2011	641	635	628	622	616	610	624	624
2012	489	485	481	477	474	470	479	479
2013	472	468	465	462	459	456	463	463
2014	1,427	1,414	1,401	1,389	1,377	1,365	1,393	1,393
2015	991	981	972	962	953	944	965	965
2016	1,654	1,635	1,616	1,597	1,579	1,562	1,603	1,603
2017	1,599	1,577	1,556	1,535	1,515	1,495	1,542	1,542
2018	2,177	2,144	2,111	2,078	2,048	2,017	2,089	2,089
2019	3,065	3,019	2,974	2,930	2,888	2,846	2,944	2,944
Total	12,679	12,518	12,361	12,205	12,058	11,912	12,256	12,256
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
Total	318	157	-	(156)	(303)	(449)	(105)	(105)
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	4.9%	2.4%	-	(2.4%)	(4.9%)	(4.9%)	(2.4%)	(2.4%)
2005	5.1%	2.0%	-	(3.0%)	(5.1%)	(7.1%)	(2.0%)	(2.0%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	(7.7%)	(7.7%)	-	-
2011	2.1%	1.1%	-	(1.0%)	(1.9%)	(2.9%)	(0.6%)	(0.6%)
2012	1.7%	0.8%	-	(0.8%)	(1.5%)	(2.3%)	(0.4%)	(0.4%)
2013	1.5%	0.6%	-	(0.6%)	(1.3%)	(1.9%)	(0.4%)	(0.4%)
2014	1.9%	0.9%	-	(0.9%)	(1.7%)	(2.6%)	(0.6%)	(0.6%)
2015	2.0%	0.9%	-	(1.0%)	(2.0%)	(2.9%)	(0.7%)	(0.7%)
2016	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.3%)	(0.8%)	(0.8%)
2017	2.8%	1.3%	-	(1.3%)	(2.6%)	(3.9%)	(0.9%)	(0.9%)
2018	3.1%	1.6%	-	(1.6%)	(3.0%)	(4.5%)	(1.0%)	(1.0%)
2019	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(1.0%)	(1.0%)
Total	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.6%)	(0.8%)	(0.8%)
	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, 2019.

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### YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	18	17	16	16	15	15	16	16
2011	2	2	2	2	2	2	2	2
2012	4	4	4	4	4	4	4	4
2013	13	13	13	13	13	13	13	13
2014	28	28	27	27	27	27	27	27
2015	75	75	73	73	73	72	73	73
2016	370	366	362	358	354	350	359	359
2017	1,133	1,117	1,101	1,087	1,072	1,059	1,091	1,091
2018	767	755	745	734	724	714	738	738
2019	632	624	616	608	601	593	611	611
Total	3,042	3,001	2,959	2,922	2,885	2,849	2,934	2,934
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
Total	83	42	-	(37)	(74)	(110)	(25)	(25)
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	12.5%	6.3%	-	-	(6.3%)	(6.3%)	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	3.7%	3.7%	-	-	-	-	-	-
2015	2.7%	2.7%	-	-	-	(1.4%)	-	-
2016	2.2%	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(0.8%)	(0.8%)
2017	2.9%	1.5%	-	(1.3%)	(2.6%)	(3.8%)	(0.9%)	(0.9%)
2018	3.0%	1.3%	-	(1.5%)	(2.8%)	(4.2%)	(0.9%)	(0.9%)
2019	2.6%	1.3%	-	(1.3%)	(2.4%)	(3.7%)	(0.8%)	(0.8%)
Total	2.8%	1.4%	-	(1.3%)	(2.5%)	(3.7%)	(0.8%)	(0.8%)
	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, 2019.

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**NORTHWEST TERRITORIES**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	2	2	2	1	1	1	1	1
2012	5	5	5	5	5	5	5	5
2013	302	298	294	290	286	283	291	291
2014	39	39	39	38	38	37	39	39
2015	99	97	96	96	95	93	96	96
2016	385	380	376	372	368	365	373	373
2017	1,045	1,031	1,018	1,004	991	978	1,008	1,008
2018	918	904	890	877	864	852	882	882
2019	1,293	1,273	1,255	1,237	1,220	1,202	1,243	1,243
Total	4,088	4,029	3,975	3,920	3,868	3,816	3,938	3,938
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
Total	113	54	-	(55)	(107)	(159)	(37)	(37)
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	(50.0%)	(50.0%)	(50.0%)	(50.0%)	(50.0%)
2012	-	-	-	-	-	-	-	-
2013	2.7%	1.4%	-	(1.4%)	(2.7%)	(3.7%)	(1.0%)	(1.0%)
2014	-	-	-	(2.6%)	(2.6%)	(5.1%)	-	-
2015	3.1%	1.0%	-	-	(1.0%)	(3.1%)	-	-
2016	2.4%	1.1%	-	(1.1%)	(2.1%)	(2.9%)	(0.8%)	(0.8%)
2017	2.7%	1.3%	-	(1.4%)	(2.7%)	(3.9%)	(1.0%)	(1.0%)
2018	3.1%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(0.9%)	(0.9%)
2019	3.0%	1.4%	-	(1.4%)	(2.8%)	(4.2%)	(1.0%)	(1.0%)
Total	2.8%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.9%)	(0.9%)
	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, 2019.

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### NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	100	99	98	98	97	96	98	98
2013	1	1	1	1	1	1	1	1
2014	6	6	6	6	5	5	6	6
2015	10	10	10	10	10	10	10	10
2016	34	33	33	33	32	32	33	33
2017	36	36	36	35	35	34	35	35
2018	30	29	29	28	28	27	28	28
2019	35	34	34	33	33	32	33	33
Total	252	248	247	244	241	237	244	244
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
Total	5	1	-	(3)	(6)	(10)	(3)	(3)
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2.0%	1.0%	-	-	(1.0%)	(2.0%)	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	(16.7%)	(16.7%)	-	-
2015	-	-	-	-	-	-	-	-
2016	3.0%	-	-	-	(3.0%)	(3.0%)	-	-
2017	-	-	-	(2.8%)	(2.8%)	(5.6%)	(2.8%)	(2.8%)
2018	3.4%	-	-	(3.4%)	(3.4%)	(6.9%)	(3.4%)	(3.4%)
2019	2.9%	-	-	(2.9%)	(2.9%)	(5.9%)	(2.9%)	(2.9%)
Total	2.0%	0.4%	-	(1.2%)	(2.4%)	(4.0%)	(1.2%)	(1.2%)
	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, 2019.

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**ALL JURISDICTIONS COMBINED**

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	6,742	6,645	6,551	6,460	6,372	6,284	6,489	6,489
2005	188	183	179	174	170	167	176	176
2006	653	636	621	605	592	578	611	611
2007	2,695	2,618	2,544	2,474	2,406	2,342	2,496	2,496
2008	639	620	601	582	565	547	588	588
2009	2,428	2,358	2,293	2,229	2,168	2,111	2,249	2,249
2010	2,675	2,610	2,551	2,494	2,436	2,385	2,511	2,511
2011	3,188	3,122	3,059	2,999	2,941	2,887	3,016	3,016
2012	3,061	3,009	2,956	2,907	2,861	2,815	2,924	2,924
2013	8,875	8,754	8,637	8,523	8,416	8,312	8,558	8,558
2014	7,904	7,822	7,744	7,667	7,595	7,520	7,694	7,694
2015	15,150	14,998	14,849	14,707	14,570	14,433	14,752	14,752
2016	20,124	19,914	19,716	19,516	19,327	19,143	19,579	19,579
2017	27,794	27,470	27,158	26,849	26,554	26,260	26,948	26,948
2018	43,501	42,914	42,349	41,792	41,258	40,732	41,972	41,972
2019	63,650	62,732	61,845	60,970	60,135	59,310	61,249	61,249
Total	209,267	206,405	203,653	200,948	198,366	195,826	201,812	201,812
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
Total	5,614	2,752	-	(2,705)	(5,287)	(7,827)	(1,841)	(1,841)
	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							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	(0.9%)	(0.9%)
2005	5.0%	2.2%	-	(2.8%)	(5.0%)	(6.7%)	(1.7%)	(1.7%)
2006	5.2%	2.4%	-	(2.6%)	(4.7%)	(6.9%)	(1.6%)	(1.6%)
2007	5.9%	2.9%	-	(2.8%)	(5.4%)	(7.9%)	(1.9%)	(1.9%)
2008	6.3%	3.2%	-	(3.2%)	(6.0%)	(9.0%)	(2.2%)	(2.2%)
2009	5.9%	2.8%	-	(2.8%)	(5.5%)	(7.9%)	(1.9%)	(1.9%)
2010	4.9%	2.3%	-	(2.2%)	(4.5%)	(6.5%)	(1.6%)	(1.6%)
2011	4.2%	2.1%	-	(2.0%)	(3.9%)	(5.6%)	(1.4%)	(1.4%)
2012	3.6%	1.8%	-	(1.7%)	(3.2%)	(4.8%)	(1.1%)	(1.1%)
2013	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.9%)	(0.9%)
2014	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(0.6%)	(0.6%)
2015	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.7%)	(0.7%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.7%)	(0.7%)
2017	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(0.8%)	(0.8%)
2018	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(0.9%)	(0.9%)
2019	2.9%	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(1.0%)	(1.0%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.9%)	(0.9%)
	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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Jurisdiction Desc	Newfoundland & Labrador
AccountCode Desc	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	(11)	(1)	1	-	-	-	(11)
	2010	(5)	-	-	-	-	-	(5)
	2011	7	(1)	1	-	-	-	7
	2012	87	(6)	6	-	-	-	87
	2013	32	(2)	2	-	-	-	32
	2014	86	(1)	24	-	23	26.7%	109
	2015	184	(1)	46	-	45	24.5%	229
	2016	771	(43)	7	-	(36)	(4.7%)	735
	2017	1,314	(86)	(69)	-	(155)	(11.8%)	1,159
	2018	2,212	(151)	(576)	-	(727)	(32.9%)	1,485
	2019	960	309	172	-	481	50.1%	1,441
Private Passenger Total		5,637	17	(386)	-	(369)	(6.5%)	5,268
Non Private Passenger								
	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	(10)	1	(1)	-	-	-	(10)
	2012	7	-	14	-	14	200.0%	21
	2013	32	(1)	1	-	-	-	32
	2014	26	-	(19)	-	(19)	(73.1%)	7
	2015	88	(2)	24	-	22	25.0%	110
	2016	467	(30)	6	-	(24)	(5.1%)	443
	2017	589	(82)	(18)	-	(100)	(17.0%)	489
	2018	799	(121)	104	-	(17)	(2.1%)	782
	2019	421	(12)	150	-	138	32.8%	559
Non Private Passenger Total		2,427	(247)	261	-	14	0.6%	2,441
Grand Total		8,064	(230)	(125)	-	(355)	(4.4%)	7,709

**EXHIBIT G-1**

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

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Jurisdiction Desc	New Brunswick
AccountCode Desc	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	90	-	(10)	-	(10)	(11.1%)	80
	2010	69	(1)	(14)	-	(15)	(21.7%)	54
	2011	77	(1)	1	-	-	-	77
	2012	149	(2)	2	-	-	-	149
	2013	291	(3)	3	-	-	-	291
	2014	314	(6)	(18)	-	(24)	(7.6%)	290
	2015	768	(19)	(179)	-	(198)	(25.8%)	570
	2016	884	(16)	78	-	62	7.0%	946
	2017	3,271	(245)	228	-	(17)	(0.5%)	3,254
	2018	4,100	(48)	114	-	66	1.6%	4,166
	2019	1,161	489	(94)	-	395	34.0%	1,556
Private Passenger Total		11,174	148	111	-	259	2.3%	11,433
Non Private Passenger								
	prior	(23)	-	29	-	29	(126.1%)	6
	2010	12	-	-	-	-	-	12
	2011	13	-	-	-	-	-	13
	2012	(14)	-	(4)	-	(4)	28.6%	(18)
	2013	197	-	-	-	-	-	197
	2014	49	-	-	-	-	-	49
	2015	238	(3)	14	-	11	4.6%	249
	2016	514	(34)	23	-	(11)	(2.1%)	503
	2017	432	(25)	15	-	(10)	(2.3%)	422
	2018	1,013	(64)	(5)	-	(69)	(6.8%)	944
	2019	(357)	135	66	-	201	(56.3%)	(156)
Non Private Passenger Total		2,074	9	138	-	147	7.1%	2,221
Grand Total		13,248	157	249	-	406	3.1%	13,654

## EXHIBIT G-1

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

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Jurisdiction Desc Nova Scotia  
AccountCode Desc IBNR Provision  
AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	13	(1)	1	-	-	-	13
	2010	4	-	-	-	-	-	4
	2011	6	-	-	-	-	-	6
	2012	(22)	-	-	-	-	-	(22)
	2013	76	(4)	34	-	30	39.5%	106
	2014	(56)	5	2	-	7	(12.5%)	(49)
	2015	93	(2)	2	-	-	-	93
	2016	592	(27)	(33)	-	(60)	(10.1%)	532
	2017	1,561	(45)	64	-	19	1.2%	1,580
	2018	2,261	(65)	195	-	130	5.7%	2,391
	2019	920	407	9	-	416	45.2%	1,336
Private Passenger Total		5,448	268	274	-	542	9.9%	5,990
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	(3)	-	-	-	-	-	(3)
	2013	37	(4)	4	-	-	-	37
	2014	169	(5)	5	-	-	-	169
	2015	389	(5)	5	-	-	-	389
	2016	566	(7)	(27)	-	(34)	(6.0%)	532
	2017	1,405	(33)	(33)	-	(66)	(4.7%)	1,339
	2018	2,469	(59)	(279)	-	(338)	(13.7%)	2,131
	2019	1,064	318	118	-	436	41.0%	1,500
Non Private Passenger Total		6,089	205	(207)	-	(2)	-	6,087
Grand Total		11,537	473	67	-	540	4.7%	12,077

**EXHIBIT G-1**

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

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Jurisdiction Desc	Prince Edward Island
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount						
Private Passenger								
	prior	(5)	-	-	-	-	-	(5)
	2010	(17)	(1)	1	-	-	-	(17)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	23	-	-	-	-	-	23
	2015	91	-	-	-	-	-	91
	2016	(788)	8	210	-	218	(27.7%)	(570)
	2017	80	(2)	(8)	-	(10)	(12.5%)	70
	2018	595	(5)	13	-	8	1.3%	603
	2019	161	60	19	-	79	49.1%	240
Private Passenger Total		137	60	235	-	295	215.3%	432
Non Private Passenger								
	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	(16)	-	-	-	-	-	(16)
	2013	(36)	-	-	-	-	-	(36)
	2014	9	(1)	1	-	-	-	9
	2015	98	(2)	10	-	8	8.2%	106
	2016	219	(2)	2	-	-	-	219
	2017	711	(14)	10	-	(4)	(0.6%)	707
	2018	534	(5)	(7)	-	(12)	(2.2%)	522
	2019	38	64	(32)	-	32	84.2%	70
Non Private Passenger Total		1,557	40	(16)	-	24	1.5%	1,581
Grand Total		1,694	100	219	-	319	18.8%	2,013

**EXHIBIT G-1**

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

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Jurisdiction Desc	<b>Ontario</b>
AccountCode Desc	<b>IBNR Provision</b>
AccountCode	(All)

M/\$ 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	2,294	(126)	183	-	57	2.5%	2,351
	2010	442	(27)	108	-	81	18.3%	523
	2011	153	(10)	39	-	29	19.0%	182
	2012	(35)	2	(3)	-	(1)	2.9%	(36)
	2013	(153)	10	(11)	-	(1)	0.7%	(154)
	2014	(1,497)	92	(106)	-	(14)	0.9%	(1,511)
	2015	110	(6)	27	-	21	19.1%	131
	2016	473	(12)	7	-	(5)	(1.1%)	468
	2017	1,623	(31)	593	-	562	34.6%	2,185
	2018	2,689	(146)	26	-	(120)	(4.5%)	2,569
	2019	874	563	25	-	588	67.3%	1,462
Private Passenger Total		6,973	309	888	-	1,197	17.2%	8,170
Non Private Passenger								
	prior	82	(2)	2	-	-	-	82
	2010	41	(1)	1	-	-	-	41
	2011	283	(3)	12	-	9	3.2%	292
	2012	26	(3)	73	-	70	269.2%	96
	2013	(542)	-	5	-	5	(0.9%)	(537)
	2014	(369)	1	(51)	-	(50)	13.6%	(419)
	2015	1,437	(41)	(4)	-	(45)	(3.1%)	1,392
	2016	2,456	(80)	112	-	32	1.3%	2,488
	2017	4,644	(169)	(178)	-	(347)	(7.5%)	4,297
	2018	10,060	(360)	(155)	-	(515)	(5.1%)	9,545
	2019	7,599	2,510	63	-	2,573	33.9%	10,172
Non Private Passenger Total		25,717	1,852	(120)	-	1,732	6.7%	27,449
Grand Total		32,690	2,161	768	-	2,929	9.0%	35,619

## EXHIBIT G-1

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

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Jurisdiction Desc	Alberta
AccountCode Desc	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	(10)	-	-	-	-	-	(10)
	2010	30	(2)	2	-	-	-	30
	2011	348	(18)	18	-	-	-	348
	2012	131	(6)	202	-	196	149.6%	327
	2013	32	-	-	-	-	-	32
	2014	417	(21)	84	-	63	15.1%	480
	2015	620	(9)	7	-	(2)	(0.3%)	618
	2016	729	(11)	(162)	-	(173)	(23.7%)	556
	2017	1,224	(71)	37	-	(34)	(2.8%)	1,190
	2018	1,103	(54)	(19)	-	(73)	(6.6%)	1,030
	2019	248	47	116	-	163	65.7%	411
Private Passenger Total		4,872	(145)	285	-	140	2.9%	5,012
Non Private Passenger	prior	18	(1)	(1)	-	(2)	(11.1%)	16
	2010	7	-	-	-	-	-	7
	2011	26	-	-	-	-	-	26
	2012	61	-	-	-	-	-	61
	2013	580	(8)	75	-	67	11.6%	647
	2014	1,151	(13)	(24)	-	(37)	(3.2%)	1,114
	2015	2,186	(36)	142	-	106	4.8%	2,292
	2016	3,672	(200)	143	-	(57)	(1.6%)	3,615
	2017	3,363	(279)	(297)	-	(576)	(17.1%)	2,787
	2018	4,254	(833)	(876)	-	(1,709)	(40.2%)	2,545
	2019	5,606	1,752	(339)	-	1,413	25.2%	7,019
Non Private Passenger Total		20,924	382	(1,177)	-	(795)	(3.8%)	20,129
Grand Total		25,796	237	(892)	-	(655)	(2.5%)	25,141

## EXHIBIT G-1

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	4	-	-	-	-	-	4
	2010	(1)	-	-	-	-	-	(1)
	2011	4	-	-	-	-	-	4
	2012	9	-	-	-	-	-	9
	2013	17	-	-	-	-	-	17
	2014	35	-	-	-	-	-	35
	2015	65	(1)	1	-	-	-	65
	2016	132	(2)	33	-	31	23.5%	163
	2017	127	(2)	9	-	7	5.5%	134
	2018	192	(3)	3	-	-	-	192
	2019	54	13	4	-	17	31.5%	71
Private Passenger Total		638	5	50	-	55	8.6%	693
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	4	-	-	-	-	-	4
	2014	9	-	-	-	-	-	9
	2015	36	-	-	-	-	-	36
	2016	65	(1)	1	-	-	-	65
	2017	165	(3)	3	-	-	-	165
	2018	73	(3)	(54)	-	(57)	(78.1%)	16
	2019	129	31	(9)	-	22	17.1%	151
Non Private Passenger Total		484	24	(59)	-	(35)	(7.2%)	449
Grand Total		1,122	29	(9)	-	20	1.8%	1,142

EXHIBIT G-1

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

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Jurisdiction Desc	Northwest Territories
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	10	-	-	-	-	-	10
	2013	15	-	-	-	-	-	15
	2014	46	-	-	-	-	-	46
	2015	95	(1)	1	-	-	-	95
	2016	243	(3)	18	-	15	6.2%	258
	2017	412	(6)	-	-	(6)	(1.5%)	406
	2018	515	(26)	(2)	-	(28)	(5.4%)	487
	2019	23	25	37	-	62	269.6%	85
Private Passenger Total		1,359	(11)	54	-	43	3.2%	1,402
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	36	-	-	-	-	-	36
	2014	12	-	-	-	-	-	12
	2015	39	-	-	-	-	-	39
	2016	139	(2)	2	-	-	-	139
	2017	275	(3)	7	-	4	1.5%	279
	2018	278	(4)	13	-	9	3.2%	287
	2019	57	20	(170)	-	(150)	(263.2%)	(93)
Non Private Passenger Total		839	11	(148)	-	(137)	(16.3%)	702
Grand Total		2,198	-	(94)	-	(94)	(4.3%)	2,104



## EXHIBIT G-1

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	14	-	-	-	-	-	14
	2013	2	-	-	-	-	-	2
	2014	10	-	-	-	-	-	10
	2015	13	-	-	-	-	-	13
	2016	41	-	-	-	-	-	41
	2017	43	-	-	-	-	-	43
	2018	36	(7)	7	-	-	-	36
	2019	11	3	2	-	5	45.5%	16
Private Passenger Total		169	(4)	9	-	5	3.0%	174
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	14	-	-	-	-	-	14
	2014	25	-	-	-	-	-	25
	2015	(39)	-	-	-	-	-	(39)
	2016	80	(1)	1	-	-	-	80
	2017	173	(3)	3	-	-	-	173
	2018	211	(2)	2	-	-	-	211
	2019	56	18	(16)	-	2	3.6%	58
Non Private Passenger Total		520	12	(10)	-	2	0.4%	522
Grand Total		689	8	(1)	-	7	1.0%	696

## EXHIBIT G-1

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

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Jurisdiction Desc	(All)
AccountCode Desc	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	2,372	(128)	175	-	47	2.0%	2,419
	2010	521	(31)	97	-	66	12.7%	587
	2011	597	(30)	59	-	29	4.9%	626
	2012	343	(12)	207	-	195	56.9%	538
	2013	310	1	28	-	29	9.4%	339
	2014	(622)	69	(14)	-	55	(8.8%)	(567)
	2015	2,039	(39)	(95)	-	(134)	(6.6%)	1,905
	2016	3,077	(106)	158	-	52	1.7%	3,129
	2017	9,655	(488)	854	-	366	3.8%	10,021
	2018	13,703	(505)	(239)	-	(744)	(5.4%)	12,959
	2019	4,412	1,916	290	-	2,206	50.0%	6,618
Private Passenger Total		36,407	647	1,520	-	2,167	6.0%	38,574
Non Private Passenger	prior	86	(3)	30	-	27	31.4%	113
	2010	61	(1)	1	-	-	-	61
	2011	308	(2)	11	-	9	2.9%	317
	2012	62	(3)	83	-	80	129.0%	142
	2013	322	(13)	85	-	72	22.4%	394
	2014	1,081	(18)	(88)	-	(106)	(9.8%)	975
	2015	4,472	(89)	191	-	102	2.3%	4,574
	2016	8,178	(357)	263	-	(94)	(1.1%)	8,084
	2017	11,757	(611)	(488)	-	(1,099)	(9.3%)	10,658
	2018	19,691	(1,451)	(1,257)	-	(2,708)	(13.8%)	16,983
	2019	14,613	4,836	(169)	-	4,667	31.9%	19,280
Non Private Passenger Total		60,631	2,288	(1,338)	-	950	1.6%	61,581
Grand Total		97,038	2,935	182	-	3,117	3.2%	100,155

**EXHIBIT G-2**

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

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Jurisdiction Desc	Newfoundland & Labrador
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(11)	-	-	-	-	-	(11)
	2010	(5)	1	(1)	-	-	-	(5)
	2011	14	(1)	1	-	-	-	14
	2012	33	(3)	3	-	-	-	33
	2013	3	-	-	-	-	-	3
	2014	(77)	8	15	-	23	(29.9%)	(54)
	2015	(32)	1	45	-	46	(143.8%)	14
	2016	418	(33)	7	-	(26)	(6.2%)	392
	2017	936	(75)	(68)	-	(143)	(15.3%)	793
	2018	1,686	(135)	(575)	-	(710)	(42.1%)	976
	2019	813	263	173	-	436	53.6%	1,249
Private Passenger Total		3,778	26	(400)	-	(374)	(9.9%)	3,404
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	2	-	-	-	-	-	2
	2012	(3)	-	14	-	14	(466.7%)	11
	2013	(2)	-	-	-	-	-	(2)
	2014	10	-	(19)	-	(19)	(190.0%)	(9)
	2015	(41)	-	22	-	22	(53.7%)	(19)
	2016	289	(29)	11	-	(18)	(6.2%)	271
	2017	342	(75)	(23)	-	(98)	(28.7%)	244
	2018	521	(115)	102	-	(13)	(2.5%)	508
	2019	355	(30)	146	-	116	32.7%	471
Non Private Passenger Total		1,481	(249)	253	-	4	0.3%	1,485
Grand Total		5,259	(223)	(147)	-	(370)	(7.0%)	4,889

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	49	-	(10)	-	(10)	(20.4%)	39
	2010	44	-	(15)	-	(15)	(34.1%)	29
	2011	63	(1)	1	-	-	-	63
	2012	126	(1)	1	-	-	-	126
	2013	233	(2)	2	-	-	-	233
	2014	209	(2)	(21)	-	(23)	(11.0%)	186
	2015	470	(9)	(189)	-	(198)	(42.1%)	272
	2016	550	(6)	115	-	109	19.8%	659
	2017	2,922	(234)	222	-	(12)	(0.4%)	2,910
	2018	3,714	(37)	107	-	70	1.9%	3,784
	2019	1,066	458	(93)	-	365	34.2%	1,431
Private Passenger Total		9,446	166	120	-	286	3.0%	9,732
Non Private Passenger	prior	(25)	-	29	-	29	(116.0%)	4
	2010	2	-	-	-	-	-	2
	2011	(1)	-	-	-	-	-	(1)
	2012	(39)	-	(2)	-	(2)	5.1%	(41)
	2013	37	-	-	-	-	-	37
	2014	30	-	-	-	-	-	30
	2015	170	(2)	15	-	13	7.6%	183
	2016	441	(31)	21	-	(10)	(2.3%)	431
	2017	310	(22)	13	-	(9)	(2.9%)	301
	2018	843	(59)	(8)	-	(67)	(7.9%)	776
	2019	(404)	119	68	-	187	(46.3%)	(217)
Non Private Passenger Total		1,364	5	136	-	141	10.3%	1,505
Grand Total		10,810	171	256	-	427	4.0%	11,237

## EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	(1)	1	-	-	-	4
	2010	8	-	-	-	-	-	8
	2011	5	-	-	-	-	-	5
	2012	(28)	1	(1)	-	-	-	(28)
	2013	65	(3)	33	-	30	46.2%	95
	2014	(112)	6	1	-	7	(6.3%)	(105)
	2015	50	(1)	1	-	-	-	50
	2016	491	(25)	(35)	-	(60)	(12.2%)	431
	2017	1,404	(42)	63	-	21	1.5%	1,425
	2018	1,954	(59)	189	-	130	6.7%	2,084
	2019	815	370	11	-	381	46.7%	1,196
Private Passenger Total		4,656	246	263	-	509	10.9%	5,165
Non Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	(4)	-	-	-	-	-	(4)
	2013	(30)	-	-	-	-	-	(30)
	2014	76	(1)	1	-	-	-	76
	2015	297	(3)	3	-	-	-	297
	2016	389	(4)	(30)	-	(34)	(8.7%)	355
	2017	1,135	(28)	(31)	-	(59)	(5.2%)	1,076
	2018	2,172	(54)	(275)	-	(329)	(15.1%)	1,843
	2019	973	287	125	-	412	42.3%	1,385
Non Private Passenger Total		4,998	197	(207)	-	(10)	(0.2%)	4,988
Grand Total		9,654	443	56	-	499	5.2%	10,153

**EXHIBIT G-2**

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

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Jurisdiction Desc	Prince Edward Island
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	1	-	-	-	-	-	1
	2015	37	-	-	-	-	-	37
	2016	(817)	8	202	-	210	(25.7%)	(607)
	2017	30	(1)	(9)	-	(10)	(33.3%)	20
	2018	525	(5)	13	-	8	1.5%	533
	2019	145	57	19	-	76	52.4%	221
Private Passenger Total		(88)	59	225	-	284	(322.7%)	196
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	(36)	-	-	-	-	-	(36)
	2014	9	-	-	-	-	-	9
	2015	95	(1)	9	-	8	8.4%	103
	2016	170	(2)	2	-	-	-	170
	2017	653	(13)	9	-	(4)	(0.6%)	649
	2018	400	(4)	(7)	-	(11)	(2.8%)	389
	2019	17	57	(28)	-	29	170.6%	46
Non Private Passenger Total		1,308	37	(15)	-	22	1.7%	1,330
Grand Total		1,220	96	210	-	306	25.1%	1,526

## EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	1,936	(116)	174	-	58	3.0%	1,994
	2010	409	(25)	111	-	86	21.0%	495
	2011	163	(10)	38	-	28	17.2%	191
	2012	(21)	1	(1)	-	-	-	(21)
	2013	(176)	11	(11)	-	-	-	(176)
	2014	(1,573)	94	(106)	-	(12)	0.8%	(1,585)
	2015	55	(4)	30	-	26	47.3%	81
	2016	298	(9)	9	-	-	-	298
	2017	1,417	(28)	593	-	565	39.9%	1,982
	2018	2,278	(137)	72	-	(65)	(2.9%)	2,213
	2019	724	511	29	-	540	74.6%	1,264
Private Passenger Total		5,510	288	938	-	1,226	22.3%	6,736
Non Private Passenger	prior	36	-	-	-	-	-	36
	2010	37	-	-	-	-	-	37
	2011	248	(2)	11	-	9	3.6%	257
	2012	(49)	-	70	-	70	(142.9%)	21
	2013	(812)	8	1	-	9	(1.1%)	(803)
	2014	(494)	5	(39)	-	(34)	6.9%	(528)
	2015	898	(36)	(5)	-	(41)	(4.6%)	857
	2016	1,851	(74)	109	-	35	1.9%	1,886
	2017	4,056	(162)	(173)	-	(335)	(8.3%)	3,721
	2018	8,669	(347)	(129)	-	(476)	(5.5%)	8,193
	2019	6,974	2,297	68	-	2,365	33.9%	9,339
Non Private Passenger Total		21,414	1,689	(87)	-	1,602	7.5%	23,016
Grand Total		26,924	1,977	851	-	2,828	10.5%	29,752

## EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(38)	2	(2)	-	-	-	(38)
	2010	29	(2)	2	-	-	-	29
	2011	264	(16)	16	-	-	-	264
	2012	105	(6)	202	-	196	186.7%	301
	2013	20	(1)	1	-	-	-	20
	2014	287	(17)	80	-	63	22.0%	350
	2015	560	(6)	6	-	-	-	560
	2016	583	(6)	(167)	-	(173)	(29.7%)	410
	2017	1,101	(66)	33	-	(33)	(3.0%)	1,068
	2018	948	(47)	(21)	-	(68)	(7.2%)	880
	2019	202	37	114	-	151	74.8%	353
Private Passenger Total		4,061	(128)	264	-	136	3.3%	4,197
Non Private Passenger	prior	19	-	(4)	-	(4)	(21.1%)	15
	2010	6	-	-	-	-	-	6
	2011	16	-	-	-	-	-	16
	2012	28	-	-	-	-	-	28
	2013	312	(3)	79	-	76	24.4%	388
	2014	980	(10)	(19)	-	(29)	(3.0%)	951
	2015	1,616	(32)	140	-	108	6.7%	1,724
	2016	2,720	(190)	146	-	(44)	(1.6%)	2,676
	2017	2,642	(264)	(320)	-	(584)	(22.1%)	2,058
	2018	3,148	(756)	(903)	-	(1,659)	(52.7%)	1,489
	2019	5,085	1,587	(352)	-	1,235	24.3%	6,320
Non Private Passenger Total		16,572	332	(1,233)	-	(901)	(5.4%)	15,671
Grand Total		20,633	204	(969)	-	(765)	(3.7%)	19,868



EXHIBIT G-2

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

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Jurisdiction Desc	Yukon
AccountCode Desc	Undiscounted IBNR Provision
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	4	-	-	-	-	-	4
	2010	1	-	-	-	-	-	1
	2011	4	-	-	-	-	-	4
	2012	8	-	-	-	-	-	8
	2013	15	-	-	-	-	-	15
	2014	33	-	-	-	-	-	33
	2015	61	(1)	1	-	-	-	61
	2016	109	(1)	42	-	41	37.6%	150
	2017	55	(1)	12	-	11	20.0%	66
	2018	180	(2)	2	-	-	-	180
	2019	51	12	4	-	16	31.4%	67
Private Passenger Total		521	7	61	-	68	13.1%	589
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	4	-	-	-	-	-	4
	2014	8	-	-	-	-	-	8
	2015	34	-	-	-	-	-	34
	2016	53	(1)	1	-	-	-	53
	2017	153	(2)	2	-	-	-	153
	2018	30	(1)	(56)	-	(57)	(190.0%)	(27)
	2019	118	28	(7)	-	21	17.8%	139
Non Private Passenger Total		403	24	(60)	-	(36)	(8.9%)	367
Grand Total		924	31	1	-	32	3.5%	956

**EXHIBIT G-2**

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

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Jurisdiction Desc	Northwest Territories
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	9	-	-	-	-	-	9
	2013	14	-	-	-	-	-	14
	2014	44	-	-	-	-	-	44
	2015	89	(1)	1	-	-	-	89
	2016	218	(2)	22	-	20	9.2%	238
	2017	345	(3)	(3)	-	(6)	(1.7%)	339
	2018	473	(24)	(1)	-	(25)	(5.3%)	448
	2019	14	22	34	-	56	400.0%	70
Private Passenger Total		1,206	(8)	53	-	45	3.7%	1,251
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	-	-	-	11
	2014	11	-	-	-	-	-	11
	2015	36	-	-	-	-	-	36
	2016	127	(1)	1	-	-	-	127
	2017	255	(3)	7	-	4	1.6%	259
	2018	253	(3)	11	-	8	3.2%	261
	2019	51	19	(171)	-	(152)	(298.0%)	(101)
Non Private Passenger Total		747	12	(152)	-	(140)	(18.7%)	607
Grand Total		1,953	4	(99)	-	(95)	(4.9%)	1,858

**EXHIBIT G-2**

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	9	-	-	-	-	-	9
	2015	13	-	-	-	-	-	13
	2016	38	-	-	-	-	-	38
	2017	40	-	-	-	-	-	40
	2018	33	(7)	7	-	-	-	33
	2019	11	2	2	-	4	36.4%	15
Private Passenger Total		146	(5)	9	-	4	2.7%	150
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	14	-	-	-	-	-	14
	2014	7	-	-	-	-	-	7
	2015	(41)	-	-	-	-	-	(41)
	2016	75	(1)	1	-	-	-	75
	2017	162	(2)	2	-	-	-	162
	2018	197	(2)	2	-	-	-	197
	2019	52	17	(16)	-	1	1.9%	53
Non Private Passenger Total		466	12	(11)	-	1	0.2%	467
Grand Total		612	7	(2)	-	5	0.8%	617

## EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	1,936	(115)	163	-	48	2.5%	1,984
	2010	484	(26)	97	-	71	14.7%	555
	2011	515	(28)	56	-	28	5.4%	543
	2012	233	(8)	204	-	196	84.1%	429
	2013	174	5	25	-	30	17.2%	204
	2014	(1,179)	89	(31)	-	58	(4.9%)	(1,121)
	2015	1,303	(21)	(105)	-	(126)	(9.7%)	1,177
	2016	1,888	(74)	195	-	121	6.4%	2,009
	2017	8,250	(450)	843	-	393	4.8%	8,643
	2018	11,791	(453)	(207)	-	(660)	(5.6%)	11,131
	2019	3,841	1,732	293	-	2,025	52.7%	5,866
Private Passenger Total		29,236	651	1,533	-	2,184	7.5%	31,420
Non Private Passenger	prior	36	-	25	-	25	69.4%	61
	2010	46	-	-	-	-	-	46
	2011	261	(2)	11	-	9	3.4%	270
	2012	(66)	-	82	-	82	(124.2%)	16
	2013	(502)	5	80	-	85	(16.9%)	(417)
	2014	637	(6)	(76)	-	(82)	(12.9%)	555
	2015	3,064	(74)	184	-	110	3.6%	3,174
	2016	6,115	(333)	262	-	(71)	(1.2%)	6,044
	2017	9,708	(571)	(514)	-	(1,085)	(11.2%)	8,623
	2018	16,233	(1,341)	(1,263)	-	(2,604)	(16.0%)	13,629
	2019	13,221	4,381	(167)	-	4,214	31.9%	17,435
Non Private Passenger Total		48,753	2,059	(1,376)	-	683	1.4%	49,436
Grand Total		77,989	2,710	157	-	2,867	3.7%	80,856

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2019, 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 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$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	-	(4)	-	(4)	-	-	-	2	2	(2)
2000	-	(3)	-	(3)	-	-	-	-	-	(3)
2001	-	(3)	(6)	(9)	-	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	-	1
2003	-	-	-	1	1	-	-	-	-	1
2004	(2)	(9)	-	12	1	-	-	2	2	3
2005	-	5	-	15	20	-	-	1	1	21
2006	1	3	-	8	12	-	-	1	1	13
2007	27	(4)	-	17	40	(4)	-	4	-	40
2008	82	2	-	38	122	(12)	1	11	-	122
2009	72	8	-	57	137	(14)	2	13	1	138
2010	28	(3)	-	105	130	(13)	1	12	-	130
2011	620	11	-	107	738	(93)	10	65	(18)	720
2012	1,872	30	-	154	2,056	(149)	18	192	61	2,117
2013	1,239	1	-	260	1,500	(88)	10	141	63	1,563
2014	2,727	(44)	-	133	2,816	(136)	17	317	198	3,014
2015	4,346	(5)	-	405	4,746	(169)	19	475	325	5,071
2016	5,405	319	-	322	6,046	(222)	28	663	469	6,515
2017	6,508	558	-	166	7,232	(275)	34	797	556	7,788
2018	9,405	779	-	347	10,531	(425)	48	1,122	745	11,276
PAYs (sub-total):	32,330	1,642	-	2,141	36,113	(1,600)	188	3,819	2,407	38,520
CAY (2019)	12,880	1,834	-	388	15,102	(675)	75	1,574	974	16,076
claims liabilities:	45,210	3,476	-	2,529	51,215	(2,275)	263	5,393	3,381	54,596
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,887	(1,408)			13,479	(450)	57	881	488	13,479
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					64,694	(2,725)	320	6,274	3,869	68,075

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2019, 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 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$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	3	8	-	11	-	-	2	2	13
2000	-	1	-	1	-	-	-	-	1
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	(2)	(3)	(1)	(6)	-	-	2	2	(4)
2003	191	(6)	3	188	-	-	19	19	207
2004	-	1	25	26	-	-	3	3	29
2005	2	1	10	13	-	-	3	3	16
2006	1	2	(32)	(29)	-	-	6	6	(23)
2007	(2)	(2)	48	44	-	-	5	5	49
2008	53	(2)	51	102	(13)	-	10	(3)	99
2009	290	30	82	402	(27)	2	38	13	415
2010	607	20	123	750	(39)	5	72	38	788
2011	386	39	146	571	(26)	3	56	33	604
2012	705	52	176	933	(48)	5	89	46	979
2013	3,157	171	203	3,531	(151)	16	340	205	3,736
2014	1,318	138	321	1,777	(52)	8	187	143	1,920
2015	4,154	295	351	4,800	(146)	14	498	366	5,166
2016	2,880	793	217	3,890	(146)	17	498	369	4,259
2017	2,879	2,582	246	5,707	(271)	35	713	477	6,184
2018	3,591	3,676	304	7,571	(424)	53	939	568	8,139
PAYs (sub-total):	20,213	7,795	2,273	30,281	(1,343)	158	3,480	2,295	32,576
CAY (2019)	4,510	5,859	240	10,609	(646)	78	1,278	710	11,319
claims liabilities:	24,723	13,654	2,513	40,890	(1,989)	236	4,758	3,005	43,895
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	12,367	(1,160)		11,207	(409)	46	721	358	11,207
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				52,097	(2,398)	282	5,479	3,363	55,102

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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#### Nova Scotia

Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)									
PPV & non-PPV ending 2019	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	7	(1)	7	-	-	2	2	9
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	2	12	1	15	-	-	1	1	16
2003	(3)	(13)	-	(16)	-	-	2	2	(14)
2004	14	7	34	55	(3)	-	7	4	59
2005	73	(2)	43	114	(9)	1	10	2	116
2006	-	(5)	42	37	-	-	4	4	41
2007	93	2	77	172	(6)	-	18	12	184
2008	-	8	71	79	-	-	8	8	87
2009	203	(18)	99	284	(33)	4	27	(2)	282
2010	121	4	116	241	(25)	3	22	-	241
2011	6	1	127	134	(4)	1	13	10	144
2012	208	(25)	136	319	(22)	3	30	11	330
2013	1,528	48	121	1,697	(100)	11	161	72	1,769
2014	2,253	(24)	253	2,482	(102)	11	244	153	2,635
2015	1,117	278	134	1,529	(62)	7	201	146	1,675
2016	2,450	622	223	3,295	(130)	15	399	284	3,579
2017	2,984	1,774	254	5,012	(211)	25	630	444	5,456
2018	4,165	3,078	333	7,576	(372)	46	923	597	8,173
PAYs (sub-total):	15,215	5,759	2,063	23,037	(1,079)	127	2,702	1,750	24,787
CAY (2019)	5,324	7,118	425	12,867	(680)	82	1,550	952	13,819
claims liabilities:	20,539	12,877	2,488	35,904	(1,759)	209	4,252	2,702	38,606
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,267	(1,323)		12,944	(441)	52	934	545	13,074
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				48,848	(2,200)	261	5,186	3,247	51,680

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2019, 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 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$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)	-	(1)	-	-	-	-	(1)	
2000	-	(1)	-	(1)	-	-	-	-	(1)	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	(2)	-	(2)	-	-	-	-	(2)	
2004	-	4	5	9	-	-	-	-	9	
2005	-	(4)	15	11	-	-	1	1	12	
2006	-	-	23	23	-	-	3	3	26	
2007	-	(1)	8	7	-	-	1	1	8	
2008	-	(1)	9	8	-	-	1	1	9	
2009	-	-	16	16	-	-	2	2	18	
2010	432	(1)	25	456	(63)	7	41	(15)	441	
2011	-	-	33	33	-	-	3	3	36	
2012	296	-	40	336	(47)	5	29	(13)	323	
2013	47	(37)	47	57	(3)	-	6	3	60	
2014	416	10	60	486	(26)	3	50	27	513	
2015	850	129	46	1,025	(50)	6	111	67	1,092	
2016	1,313	(408)	56	961	(64)	7	153	96	1,057	
2017	930	605	99	1,634	(76)	10	184	118	1,752	
2018	1,821	754	63	2,638	(129)	13	334	218	2,856	
PAYs (sub-total):	6,105	1,046	545	7,696	(458)	51	919	512	8,208	
CAY (2019)	969	912	11	1,892	(90)	11	241	162	2,054	
claims liabilities:	7,074	1,958	556	9,588	(548)	62	1,160	674	10,262	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,347	(219)	2,128		(63)	7	132	76	2,128	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	11,716				(611)	69	1,292	750	12,390	



## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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### Ontario

Ontario - Projected Balances as at Dec. 31, 2019 (\$000s)									
PPV & non-PPV ending 2019	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,676	495	(4)	4,167	(102)	12	419	329	4,496
2000	3	9	3	15	-	-	1	1	16
2001	(1)	1	31	31	-	-	5	5	36
2002	414	(2)	130	542	(35)	5	50	20	562
2003	1,451	(148)	709	2,012	(149)	19	188	58	2,070
2004	601	76	600	1,277	(106)	13	117	24	1,301
2005	2	(29)	416	389	-	-	45	45	434
2006	383	94	291	768	(78)	9	68	(1)	767
2007	1,941	333	147	2,421	(266)	32	216	(18)	2,403
2008	342	227	444	1,013	(115)	14	91	(10)	1,003
2009	1,985	332	516	2,833	(313)	35	253	(25)	2,808
2010	1,080	363	629	2,072	(166)	19	190	43	2,115
2011	2,091	291	840	3,222	(301)	36	293	28	3,250
2012	1,841	(1)	1,135	2,975	(226)	27	274	75	3,050
2013	6,066	(623)	1,267	6,710	(405)	48	630	273	6,983
2014	4,244	(1,416)	1,045	3,873	(193)	22	393	222	4,095
2015	7,793	614	1,462	9,869	(423)	50	967	594	10,463
2016	5,882	1,627	1,215	8,724	(346)	37	1,164	855	9,579
2017	4,579	3,731	953	9,263	(439)	58	1,244	863	10,126
2018	7,950	7,690	1,766	17,406	(922)	106	2,685	1,869	19,275
PAYs (sub-total):	52,323	13,664	13,595	79,582	(4,585)	542	9,293	5,250	84,832
CAY (2019)	13,754	26,134	2,267	42,155	(2,369)	294	6,135	4,060	46,215
claims liabilities:	66,077	39,798	15,862	121,737	(6,954)	836	15,428	9,310	131,047
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	49,907	(3,078)		46,829	(1,498)	180	2,675	1,357	46,829
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				168,566	(8,452)	1,016	18,103	10,667	177,876

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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### Alberta

Alberta - Projected Balances as at Dec. 31, 2019 (\$000s)									
PPV & non-PPV ending 2019	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	2	21	(1)	22	-	-	15	15	37
2000	(1)	(11)	(3)	(15)	-	-	1	1	(14)
2001	4	16	5	25	-	-	2	2	27
2002	(1)	(6)	12	5	-	-	3	3	8
2003	28	(37)	35	26	(2)	-	4	2	28
2004	(1)	(28)	(18)	(47)	1	-	5	6	(41)
2005	88	9	-	97	(10)	1	9	-	97
2006	1	(9)	58	50	-	-	10	10	60
2007	33	15	372	420	(11)	1	41	31	451
2008	816	23	433	1,272	(134)	17	114	(3)	1,269
2009	37	(2)	260	295	(31)	4	27	-	295
2010	5	24	118	147	(3)	-	14	11	158
2011	2,060	180	217	2,457	(173)	21	229	77	2,534
2012	750	213	223	1,186	(62)	7	114	59	1,245
2013	3,870	260	337	4,467	(219)	26	426	233	4,700
2014	2,820	835	402	4,057	(154)	19	392	257	4,314
2015	6,484	1,582	144	8,210	(307)	41	868	602	8,812
2016	9,680	1,798	294	11,772	(520)	69	1,518	1,067	12,839
2017	7,611	1,895	312	9,818	(471)	60	1,144	733	10,551
2018	13,531	1,696	396	15,623	(881)	108	1,829	1,056	16,679
PAYs (sub-total):	47,817	8,474	3,596	59,887	(2,977)	374	6,765	4,162	64,049
CAY (2019)	15,482	14,025	(386)	29,121	(1,504)	204	3,179	1,879	31,000
claims liabilities:	63,299	22,499	3,210	89,008	(4,481)	578	9,944	6,041	95,049
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	50,738	(4,331)		46,407	(1,221)	134	2,408	1,321	46,407
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				135,415	(5,702)	712	12,352	7,362	141,456

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2019, 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 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$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	-	4	-	4	-	-	-	-	4
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	4	4	-	-	-	-	4
2010	71	1	5	77	(9)	1	6	(2)	75
2011	-	4	7	11	-	-	-	-	11
2012	-	9	10	19	-	-	2	2	21
2013	-	19	13	32	-	-	4	4	36
2014	-	41	(35)	6	1	-	8	9	15
2015	-	87	(34)	53	(2)	-	12	10	63
2016	86	190	7	283	(12)	2	39	29	312
2017	811	201	75	1,087	(53)	6	132	85	1,172
2018	630	118	36	784	(43)	5	97	59	843
PAYs (sub-total):	1,598	676	88	2,362	(118)	14	300	196	2,558
CAY (2019)	253	476	(15)	714	(35)	5	85	55	769
claims liabilities:	1,851	1,152	73	3,076	(153)	19	385	251	3,327
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	869	(75)		794	(29)	4	47	22	794
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				3,870	(182)	23	432	273	4,121

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2019, 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 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$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	-	3	-	-	-	-	3
2000	-	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	1	-	1	-	-	-	-	1
2002	-	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	(2)	-	(2)	-	-	-	-	(2)
2007	-	-	(3)	1	(2)	-	-	-	-	(2)
2008	-	-	3	-	3	-	-	-	-	3
2009	-	-	-	11	11	-	-	1	1	12
2010	-	-	-	15	15	-	-	1	1	16
2011	-	-	3	20	23	(1)	-	3	2	25
2012	-	-	9	26	35	(1)	-	4	3	38
2013	-	483	25	31	539	(27)	3	50	26	565
2014	-	-	55	33	88	(3)	-	9	6	94
2015	-	-	117	12	129	(5)	-	15	10	139
2016	-	25	332	30	387	(17)	2	47	32	419
2017	-	538	554	(7)	1,085	(57)	6	145	94	1,179
2018	-	327	556	15	898	(52)	6	115	69	967
PAYs (sub-total):	-	1,373	1,651	187	3,211	(163)	17	390	244	3,455
CAY (2019)	-	661	636	(74)	1,223	(70)	9	157	96	1,319
claims liabilities:	-	2,034	2,287	113	4,434	(233)	26	547	340	4,774
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	-	1,786	(176)		1,610	(39)	5	77	43	1,610
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	-				6,044	(272)	31	624	383	6,384

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2019, 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 2019		Nunavut - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
		Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
Acc Yr									TOTAL
prior		-	-	-	-	-	-	-	-
2000		-	-	-	-	-	-	-	-
2001		-	(1)	-	(1)	-	-	-	(1)
2002		-	(1)	-	(1)	-	-	-	(1)
2003		-	-	-	-	-	-	-	-
2004		-	-	-	-	-	-	-	-
2005		-	-	-	-	-	-	-	-
2006		-	-	-	-	-	-	-	-
2007		-	-	-	-	-	-	-	-
2008		-	1	-	1	-	-	-	1
2009		-	-	3	3	-	-	-	3
2010		-	-	5	5	-	-	-	5
2011		-	-	7	7	-	-	-	7
2012		151	1	9	161	(4)	1	16	13
2013		-	16	10	26	(1)	-	2	1
2014		185	16	(13)	188	(2)	-	21	19
2015		85	(28)	10	67	(3)	-	7	4
2016		1	105	9	115	(5)	-	15	10
2017		8	187	7	202	(10)	1	23	14
2018		36	210	1	247	(16)	1	32	17
PAYs (sub-total):		466	506	48	1,020	(41)	3	116	78
CAY (2019)		71	227	(29)	269	(19)	2	37	20
claims liabilities:		537	733	19	1,289	(60)	5	153	98
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs
premium liabilities:		540	(46)		494	(15)	1	20	6
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:					1,783	(75)	6	173	104
									1,881

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2019, 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 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$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	3,682	533	(6)	4,209	(102)	12	440	350	4,559
2000	2	(5)	-	(3)	-	-	2	2	(1)
2001	3	18	30	51	-	-	8	8	59
2002	413	2	142	557	(35)	5	56	26	583
2003	1,667	(205)	748	2,210	(151)	19	213	81	2,291
2004	612	49	658	1,319	(108)	13	134	39	1,358
2005	165	(20)	499	644	(19)	2	69	52	696
2006	386	83	390	859	(78)	9	92	23	882
2007	2,092	340	670	3,102	(287)	33	285	31	3,133
2008	1,293	261	1,046	2,600	(274)	32	235	(7)	2,593
2009	2,587	350	1,048	3,985	(418)	47	361	(10)	3,975
2010	2,344	408	1,141	3,893	(318)	36	358	76	3,969
2011	5,163	529	1,504	7,196	(598)	71	662	135	7,331
2012	5,823	288	1,909	8,020	(559)	66	750	257	8,277
2013	16,390	(120)	2,289	18,559	(994)	114	1,760	880	19,439
2014	13,963	(389)	2,199	15,773	(667)	80	1,621	1,034	16,807
2015	24,829	3,069	2,530	30,428	(1,167)	137	3,154	2,124	32,552
2016	27,722	5,378	2,373	35,473	(1,462)	177	4,496	3,211	38,684
2017	26,848	12,087	2,105	41,040	(1,863)	235	5,012	3,384	44,424
2018	41,456	18,557	3,261	63,274	(3,264)	386	8,076	5,198	68,472
PAYs (sub-total):	177,440	41,213	24,536	243,189	(12,364)	1,474	27,784	16,894	260,083
CAY (2019)	53,904	57,221	2,827	113,952	(6,088)	760	14,236	8,908	122,860
claims liabilities:	231,344	98,434	27,363	357,141	(18,452)	2,234	42,020	25,802	382,943
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	147,708	(11,816)		135,892	(4,165)	486	7,895	4,216	136,022
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				493,033	(22,617)	2,720	49,915	30,018	518,965