



FACILITY ASSOCIATION RESIDUAL MARKET

AUGUST 2018 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2018)

The August 2018 Participation Report incorporates the results of an updated valuation (as at June 30, 2018) – the impact of the implementation of the valuation is discussed in section 1.2. The table immediately below summarizes the implemented valuations for fiscal year 2018.

FARM FISCAL YEAR 2018 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2017 (completed)	1.81% mfad: 25 bp	Oct. 2017	updated valuation (roll forward): all jurisdictions; allowed claims expense ultimates updated; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2017 (completed)	1.79% mfad: 25 bp	Mar. 2018	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2018 (completed)	1.95% mfad: 25 bp	May 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).
Jun. 30, 2018 (completed)	1.88% mfad: 25 bp	Aug. 2018	updated valuation: all jurisdictions; allowed claims expense ultimates updated; cash flow projections updated; discount rate updated; margins for adverse claims development updated (no change to mfad for interest rate).
Sep. 30, 2018		Oct. 2018	update valuation (roll forward):

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

1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at June 30, 2018 has been completed for Private Passenger and non-Private Passenger business segments and all jurisdictions since last month’s Participation Report. The valuation was completed by the Facility Association’s internal actuarial group in conjunction with, and approved by, the Appointed Actuary, under the

hybrid model for actuarial services. Additional detail will be provided in an “Actuarial Highlights – Quarterly Valuation” report as at June 30, 2018, which will be posted to the FA website later in the fall.

The valuation implementation impact on the month’s results is summarized in the tables below. As indicated in the “TOTAL” row, column [6] of the table on the left, the incorporation of the new valuation had an estimated **\$3.8 million favourable impact** on the month’s net result from operations, subtracting an estimated 2.9 points (column [6] of table on right) from the **year-to-date Combined Operating Ratio** to end at **81.6%**.

Summary of Impact of Implementing Result of Valuation as at June 30, 2018¹

Grand Total	unfav / (fav)						ytd EP 133,246 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns			dsct rate		margins	ultimates & payout patterns			dsct rate		margins
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	(4,414)	1,495	(2,919)	483	(1,800)	(4,236)	(3.3%)	1.1%	(2.2%)	0.4%	(1.4%)	(3.2%)
CAY	127	20	147	126	-	273	0.1%	-	0.1%	0.1%	-	0.2%
Prem Def	161	(65)	96	21	-	117	0.1%	-	0.1%	-	-	0.1%
TOTAL	(4,126)	1,450	(2,676)	630	(1,800)	(3,846)	(3.1%)	1.1%	(2.0%)	0.5%	(1.4%)	(2.9%)

The valuation results and associated implementation impacts are discussed in more detail in the next two sections.

1.2.a Valuation Results

The key results of the valuation by jurisdiction and business segment are summarized in the table at the top of the next page (**for nominal indemnity only**), indicating an overall **favourable prior accident year** change of **\$5.3 million** (2.0% of the associated unpaid claims liabilities selected at March 31, 2018), and changes in the selected accident year **2018 nominal indemnity ratios** projected to have an aggregate **unfavourable change** of **\$0.0 million at December 31, 2018** (i.e. this latter estimate is in relation to estimated full year earned premium and represents a 0.0 point deterioration in the overall 2018 accident year nominal indemnity loss ratio as projected at year-end across all jurisdictions and both business segments – non-zero changes occur at the jurisdiction and business segment level).

¹In these tables, “PAYs” refers to prior accident years, “CAY” refers to the current accident year, and “Prem Def” refers to the provision for premium deficiency or the deferred policy acquisition asset (as applicable). “Nominal” refers to changes excluding any actuarial present value adjustments, whereas “apv adj.” refers to actuarial present value adjustments.

The columns under the heading “ults & payout patterns” reflect the impact of changes in the valuation selected ultimates and claims payment patterns (i.e. based on unchanged selection of discount rates and margins for adverse deviation). The column “dsct rate” reflects the impact of the change in the selected discount rate and the column “margins” reflects the impact of any changes in selected margins for adverse deviations.

June 30, 2018 Valuation Summary (Indemnity Only, Nominal Basis)
Valuation Summary (Nominal Basis)

unfavourable / (favourable)

Jurisdiction	2017 & Prior Beginning Indemnity Unpaid (000s)	2017 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2018 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2018 Earned Prem (000s)	2019 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2019 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	83,793	(2,960)	(3.5%)	48.4%	(1.3%)	(795)	50.6%	(0.9%)	(717)
PPV	34,903	(1,111)	(3.2%)	52.6%	0.6%	97	53.6%	(1.0%)	(192)
Non-PPV	48,890	(1,849)	(3.8%)	46.9%	(1.9%)	(891)	49.6%	(0.9%)	(525)
Alberta	65,637	(371)	(0.6%)	54.0%	0.1%	52	50.9%	(2.2%)	(1,472)
PPV	13,547	(913)	(6.7%)	57.1%	0.7%	52	50.0%	(4.0%)	(310)
Non-PPV	52,090	542	1.0%	53.6%	0.0%	-	51.0%	(2.0%)	(1,162)
Newfoundland & Labrador	44,492	(913)	(2.1%)	69.8%	(1.4%)	(411)	69.1%	(1.3%)	(377)
PPV	30,971	(324)	(1.0%)	70.7%	(0.6%)	(126)	71.0%	(1.0%)	(211)
Non-PPV	13,521	(589)	(4.4%)	67.4%	(3.6%)	(285)	64.0%	(2.0%)	(166)
New Brunswick	31,908	421	1.3%	62.5%	4.2%	899	58.2%	2.4%	533
PPV	20,133	756	3.8%	66.1%	4.4%	553	62.0%	4.5%	571
Non-PPV	11,775	(335)	(2.8%)	57.4%	3.9%	345	53.1%	(0.4%)	(38)
Nova Scotia	22,197	(79)	(0.4%)	64.4%	1.4%	266	65.8%	0.6%	125
PPV	9,020	179	2.0%	73.7%	4.0%	344	74.6%	2.0%	183
Non-PPV	13,177	(258)	(2.0%)	57.1%	(0.7%)	(78)	59.0%	(0.5%)	(58)
Prince Edward Island	6,828	(292)	(4.3%)	70.9%	(0.6%)	(27)	50.3%	2.4%	108
PPV	3,625	(233)	(6.4%)	44.3%	(0.1%)	(3)	45.0%	0.5%	13
Non-PPV	3,203	(59)	(1.8%)	106.7%	(1.3%)	(24)	57.5%	5.0%	95
Yukon Territory	2,839	(187)	(6.6%)	53.6%	1.3%	24	51.1%	(2.3%)	(44)
PPV	1,602	4	0.2%	57.2%	(2.7%)	(11)	57.1%	(5.4%)	(22)
Non-PPV	1,237	(191)	(15.4%)	52.6%	2.4%	35	49.5%	(1.5%)	(22)
Northwest Territories	4,614	(829)	(18.0%)	46.7%	(0.5%)	(22)	43.8%	(1.8%)	(80)
PPV	1,907	(47)	(2.5%)	48.0%	(0.9%)	(27)	46.0%	(1.0%)	(30)
Non-PPV	2,707	(782)	(28.9%)	43.7%	0.4%	5	39.0%	(3.5%)	(49)
Nunavut	974	(120)	(12.3%)	36.7%	(0.1%)	(1)	35.8%	(2.5%)	(24)
PPV	393	(48)	(12.2%)	28.8%	1.5%	3	27.1%	(0.4%)	(1)
Non-PPV	581	(72)	(12.4%)	39.0%	(0.6%)	(5)	38.0%	(3.0%)	(24)
Total	263,282	(5,330)	(2.0%)	56.5%	0.0%	(15)	55.0%	(0.9%)	(1,948)

In the above table, the columns [1] through [3] highlight the changes in prior accident years' results. Changes to the 2018 accident year indemnity loss ratios are summarized in columns [4] through [6]. Finally, columns [7] through [9] summarize the changes in the 2019 indemnity loss ratios.

The valuation process continues to rely on three main actuarial methodologies – the expected loss ratio method, the loss development method², and the Bornhuetter-Ferguson method³. The valuation triangles are split by business segment (i.e. private passenger⁴ and non-private passenger), following Member Sharing as per the Plan of Operation. The valuation triangles are directly reconcilable to accident year / calendar year results for the FARM.

In general, the valuation data triangles are used directly in striking development factor selections by coverage for each jurisdiction and each business segment. However, where the data is not deemed credible or is deemed too volatile or for other considerations, development factors may be struck

²Also referred to as the chain ladder method or link ratio method.

³Three additional methodologies (Mack, Murphy, and ICRFS Cape Cod) are included as part of the valuation process but are currently only considered for references purposes only.

⁴As per the Plan of Operation, the residual market business (i.e. not part of a Risk Sharing Pool or Uninsured Automobile Fund) is segmented into "private passenger non-fleet" and "all other". For convenience, the former is referred to as "private passenger".

using data from another jurisdiction (for example, using Alberta factors for the northern territories), or from industry data (via the loss development triangle data available from the General Insurance Statistical Agency (“GISA”) through the Insurance Bureau of Canada (“IBC”)).

Final selection of IBNR was made at the coverage/accident-half year level, after consideration of the results of the three methods identified above. This is consistent with the process followed for the prior FARM valuation.

1.2.b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in Table A below (**total impact is favourable by \$3.8 million**, or 0.9% of the \$448.0 million total member statement policy liabilities as posted in the previous month’s Participation Reports). The valuation focused separately on nominal results for indemnity (see column [1]) and the allowed claims adjustment expenses for excess legal and for specific professional fees ratios (see column [3]). As the retroactive adjustments for Servicing Carrier claims fees are derived directly from accident year indemnity ratios to earned premium, these adjustments were updated to reflect the valuation results as well (see column [2]). Changes in nominal values will generate changes in actuarial present value adjustments, even if the discount rate and/or margins for adverse deviation are not changed. This valuation also saw **changes to the selected discount rate** (but **no change to the selected investment rate margin**), and **changes to the claims development margins** at the jurisdiction / business segment / coverage / accident half-year level. The total changes in actuarial present value adjustments with the valuation implementation are shown in column [5].

Implementation Summary Table A (\$000s)

Implementation Impact - relative to projection for month of August 2018 (negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2017)	(4,946)	(221)	753	(4,414)	178	(4,236)
current accident year claims incurred	30	32	65	127	146	273
premium deficiency / (DPAC)	161			161	(44)	117
TOTAL	(4,755)	(189)	818	(4,126)	280	(3,846)

The “nominal” impacts (total in column [4] of the table above) reflect changes in the selected ultimate loss ratio (i.e. for each accident year, it is the product of life-to-date earned premium for the accident year and the change in the selected ultimate loss ratio for indemnity and for the allowed claims expenses for the claims liabilities; ultimate loss ratios are also taken into account in determining the premium liabilities). Changes in selected nominal ultimate indemnity for the most recent five prior accident years will generate changes to the retroactive claims fees adjustments to Servicing Carriers (see column [2] of the table above). The selected ultimate ratio levels for allowed claims expenses (“excess legal”) are reviewed annually with the June 30 valuation and were therefore updated with this valuation (see column [3] of the table above).

In addition to the changes in the actuarial present value adjustments directly related to the changes in selected nominal values, indemnity payment emergence patterns were updated and cash flows were

reviewed against the selected risk-free yield curve. The selected risk-free yield curve was derived from Government of Canada benchmark bond yields monthly series using values for June 2018 (the selected yield curve is anchored with the valuation date).

“Implementation Summary Table B” below summarizes, by jurisdiction, the information shown in Table A (previous page). In relating the two tables, the total for Table A column [4] matches the total for Table B column [17], the total for Table A column [5] matches the sum of the total for Table B columns [18] and [19] and [20], and the total for Table A column [6] matches the total for Table B column [21].

Implementation Summary Table B⁵ (\$000s) (negative values are favourable)
Estimated Implementation Impact (amounts in \$000s) => Month of August 2018

Jurisdiction / Business Segment	Total				TOTAL [21]
	updated LR, APVs @ 2018 retros, exp [17]	Q1 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	(3,556)	869	226	(1,149)	(3,610)
PPV	(1,215)	849	111	(296)	(551)
Non-PPV	(2,341)	20	115	(853)	(3,059)
Alberta	(29)	509	151	(370)	261
PPV	(822)	(4)	24	(60)	(862)
Non-PPV	793	513	127	(310)	1,123
Newfoundland & Labrador	(649)	85	96	-	(468)
PPV	(5)	4	80	-	79
Non-PPV	(644)	81	16	-	(547)
New Brunswick	1,517	65	71	(119)	1,534
PPV	1,424	71	45	(101)	1,439
Non-PPV	93	(6)	26	(18)	95
Nova Scotia	164	113	61	(66)	272
PPV	464	47	28	(32)	507
Non-PPV	(300)	66	33	(34)	(235)
Prince Edward Island	(268)	(109)	12	(48)	(413)
PPV	(218)	(37)	5	(20)	(270)
Non-PPV	(50)	(72)	7	(28)	(143)
Yukon Territory	(209)	(11)	5	(40)	(255)
PPV	(24)	1	2	(27)	(48)
Non-PPV	(185)	(12)	3	(13)	(207)
Northwest Territories	(964)	(54)	6	(6)	(1,018)
PPV	(150)	(8)	3	(5)	(160)
Non-PPV	(814)	(46)	3	(1)	(858)
Nunavut	(132)	(17)	2	(2)	(149)
PPV	(51)	(4)	-	-	(55)
Non-PPV	(81)	(13)	2	(2)	(94)
Total	(4,126)	1,450	630	(1,800)	(3,846)

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments),

⁵Column [17] reflects the impact of changes in the valuation selected ultimates and column [18] reflects the impact of changes in claims payment patterns (i.e. updated valuation selected ultimates with APVs based on unchanged selection of discount rates and margins for adverse deviation). Column [19] reflects the impact of the change in the selected discount rate and column [20] reflects the impact of any changes in selected margins for adverse deviations.

is presented in Table A column [4] and Table B column [17], indicating a **total favourable** impact of **\$4.1 million**.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at June 30, 2018 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **unfavourable impact** of **\$1.5 million** (see Table B, column [18]). It is unusual for the valuation impact of actuarial present value adjustments prior to updating the discount rate and margins to be in a different “direction” to nominal changes – typically, the impact is aligned with the nominal impact and also in magnitude that reflects the weighted average of the margins. In this case, however, the **unfavourable** impact for the actuarial present value adjustments prior to updating the discount and margins reflects relatively significant changes in selected payment patterns with this valuation, particularly with respect to Ontario private passenger and Alberta non-private passenger, as can be seen by comparing the values in column [17] and [18] by row.

Based on updated risk-free yield rates and the updated projected cash flows, the **selected discount rate** was **decreased by 7 basis points** from 1.95% to **1.88%**, resulting in an estimated **unfavourable impact** of **\$0.6 million** (see Table B, column [19]). The \$0.6 million **claims liability** indemnity only impact (not shown in the previous tables) associated with the discount rate change is in line with the \$0.6 million change one would estimate through interpolation using last month’s sensitivity table (see section 6, Exhibit “F” for examples of sensitivity to discount rate selection).

Finally, the **selected margin for investment return** was **left unchanged** at 25 basis points, but the **margins selected for claims development** at the coverage / accident half-year level were **updated** with this valuation, hence generating an estimated **favourable impact** of **\$1.8 million** (see Table B, column [20]).

“Implementation Summary Table C” (immediately below) summarizes the valuation impact relative to year-to-date earned premium.

Implementation Summary Table C (\$000s)

Grand Total	unfav / (fav)						(negative values are favourable)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns		dsct rate		margins		ultimates & payout patterns		dsct rate		margins	
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	(4,414)	1,495	(2,919)	483	(1,800)	(4,236)	(3.3%)	1.1%	(2.2%)	0.4%	(1.4%)	(3.2%)
CAY	127	20	147	126	-	273	0.1%	-	0.1%	0.1%	-	0.2%
Prem Def	161	(65)	96	21	-	117	0.1%	-	0.1%	-	-	0.1%
TOTAL	(4,126)	1,450	(2,676)	630	(1,800)	(3,846)	(3.1%)	1.1%	(2.0%)	0.5%	(1.4%)	(2.9%)

Finally, an updated projection to year-end with the new valuation assumptions is presented in “Implementation Summary Table D” (at the top of the next page), allowing comparison to the full year projection included with the 2018 Final Outlook that was posted on November 10, 2017.

Implementation Summary Table D (\$000s)

(negative operating results are unfavourable)

\$000s	Outlook Posted November 10, 2017			Updated Year-end Projection			Operating Result Change due to Valuation	
	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of August	Year-end 2018
Ontario	44,378	4,583	89.8%	64,879	21,273	67.5%	3,610	4,028
Alberta	55,194	6,965	87.5%	63,575	11,626	81.9%	(261)	(282)
Newfoundland & Labrador	30,025	(3,626)	112.2%	28,662	3,405	88.3%	468	594
New Brunswick	21,336	1,212	94.5%	21,662	(3,548)	116.5%	(1,534)	(1,902)
Nova Scotia	18,432	(722)	104.0%	20,213	(1,066)	105.4%	(272)	(314)
Prince Edward Island	4,470	582	87.0%	4,432	(977)	122.3%	413	432
Yukon	1,884	187	90.3%	1,843	613	67.1%	255	239
Northwest Territories	4,453	910	79.6%	4,419	1,822	59.0%	1,018	1,025
Nunavut	1,175	324	72.6%	975	628	36.0%	149	140
TOTAL	181,347	10,414	94.4%	210,661	33,774	84.2%	3,846	3,960

In total, the operating result projection to year-end has increased by \$23.4 million from the Outlook posted November 10, 2017 (to \$33.8 million as shown in the table above). This amount is \$4.0 million higher than it would have been, if not for the implementation of the June 30, 2018 valuation. (The changes before the impact of the June 30, 2018 valuation are attributable to mix of business and other projection assumptions outside of the valuation process, as well as the previous valuations (2017 Q3 & Q4, and 2018 Q1) implemented since the 2017 Q2 valuation was used as the basis for the 2018 Final Outlook.)

One important change relative to the 2018 Final Outlook has been the increase in the discount rate (the interest rate margin for adverse deviation remained consistent at 25 basis points). Had the 2018 Final Outlook discount rate of 1.27% still been applicable, the operating result would have been *lower* by \$5.8 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$28.0 million (COR of 88.4%) had the discount rate remained at the 2018 final Outlook level.

1.3 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.

1.4 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation⁶

There have been no changes in these descriptions since last month's Highlights, other than an update to reflect that an estimate of the impact of the May 2018 minor injury regulation reforms in Alberta has been taken into account for the latest valuation, that we do not believe the Saadati judgment will

⁶How bills become laws in Ontario is described in detail in the publication: <http://www.ontla.on.ca/lao/en/media/laointernet/pdf/bills-and-lawmaking-background-documents/how-bills-become-law-en.pdf>.

have a further impact on our valuation results, and updates to reflect the date of the most recent valuation and references to the Actuarial Highlights – Quarterly Valuation report.

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below. Please note that with the **most recent** valuation (June 30, 2018), the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss (further discussed in section 1.6) was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion will be provided in the “Actuarial Highlights – Quarterly Valuation” report as at June 30, 2018, which is to be posted to the FA website later in the fall.

Ontario Bill 15 (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and **received Royal Assent on November 20, 2014**. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the **most recent** valuation (June 30, 2018), reform adjustments (originally introduced with the June 30, 2015 valuation) specifically related to changes in the non-pecuniary prejudgment interest provision calculation impacting the bodily injury coverage and the applicable interest rate applied to overdue payments in the SABS impacting the accident benefits coverage, were included with the updated industry trend analysis (completed using industry data as at June 30, 2017) and nominal valuation selections, impacting the selection of ultimates. Additional discussion in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss can be found in section 1.6.

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 (June 30, 2018), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes in the tort threshold and deductibles impacting the bodily injury coverage and changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at June 30, 2017) and nominal valuation estimates, impacting the selection of ultimates. Additional discussion in relation to the application of changes in the tort threshold and

deductibles can be found in section 1.6.

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 (June 30, 2018), adjustments have been made to our valuation estimates to reflect our estimates of the impact of these amendments, as reflected in the most recent updated industry trend analyses (completed using industry data as at December 31, 2017).

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 (June 30, 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 June 30, 2017), impacting the selection of ultimates.

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

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

At the current time, no adjustments have been made to our valuation estimates or views based on the judgment as rendered, and at this point we do not believe this judgment will have a further impact on our valuation results.

1.5 Harmonized Sales Tax - Atlantic Provinces

There have been no changes in these descriptions since last month's Highlights, other than updates to references related to the date of the most recent valuations.

In the **New Brunswick** fiscal 2016-17 provincial budget released February 2, 2016, the New Brunswick Finance Minister announced a 2 percentage point increase in the provincial component of the harmonized sales tax ("HST") **effective July 1st, 2016** increasing the combined HST rate in the province from 13% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using NB PPV and CV Industry data as at 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 (June 30, 2018).

In the **Newfoundland and Labrador** fiscal 2016-17 provincial budget released April 4, 2016, the Newfoundland and Labrador Finance Minister announced a 2 percentage point increase in the provincial component of the HST **effective July 1st, 2016** increasing the combined HST rate in the province from 13% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using NL PPV and CV Industry data as at 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 (June 30, 2018).

In the **Prince Edward Island** fiscal 2016-17 provincial budget released April 19, 2016, the Prince Edward Island Finance Minister announced a 1 percentage point increase in the provincial component of the HST **effective October 1st, 2016** increasing the combined HST rate in the province from 14% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using PE PPV and CV Industry data as at 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 (June 30, 2018).

1.6 Ontario FARM Bodily Injury Case Reserve summary

There have been no changes in these descriptions since last month's Highlights, other than an update to the prejudgment interest adjustment, and updated references related to the date of the most recent valuations and the anticipated posting date for the Actuarial Highlights – Quarterly Valuation report.

With the **most recent** valuation (June 30, 2018), the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion will be provided in the "Actuarial Highlights – Quarterly Valuation" report as at June 30, 2018, which is to be posted to the FA later in the fall.

As indicated in section 1.4, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, were included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at December 31, 2017).

In the **Ontario Court of Appeal decisions** in *El-Khodr v. Lackie* (**September 19, 2017**;

2017 ONCA 716) and Cobb v. Long Estate (**September 19, 2017**; 2017 ONCA 717), the court of appeal ruled that the change to prejudgment interest for non-pecuniary⁷ losses from a set level of 5% to the level that applies to pecuniary losses was implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Ontario Court of Appeal ruling in **El-Khodr v. Lackie** was appealed to the **Supreme Court of Canada**; on June 7, 2018, the Supreme Court of Canada dismissed the application for leave to appeal from the judgment of the Court of Appeal for Ontario.

During the **most recent valuation** (June 30, 2018), the reform adjustment in relation to the **application of changes to the prejudgement interest rate on general damages for non-pecuniary loss**, initially introduced with the September 30, 2017 valuation, was decreased from 1.0% to 0.5%. The reform adjustment applied retroactively (using negative IBNR) against bodily injury nominal unpaid claims amounts (outstanding case reserve and selected IBNR) impacting accidents years 2014 and prior, will be reduced at each successive valuation, assuming the impact of this product reform change will be fully reflected in outstanding case reserves by the September 30, 2018 valuation (that is, as this adjustment is unwound, it is anticipated that member settlement and case adjustment activity will occur simultaneously, neutralizing the adjustment unwind).

In addition to the above, in the **Ontario Court of Appeal decisions** in El-Khodr v. Lackie (**September 19, 2017**; 2017 ONCA 716) and Cobb v. Long Estate (**September 19, 2017**; 2017 ONCA 717), the court of appeal ruled that the changes to the tort deductible and monetary threshold were implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Facility Association view, consistent with these decisions, is that the changes to the bodily injury tort threshold and deductibles are on a settlement date basis. With the **most recent valuation** (June 30, 2018), no additional reform adjustment was included as we have assumed the retroactive impact of this product reform change has been fully reflected in outstanding case reserves.

Recognizing that individual members may interpret these results differently, we have included a table at the top of the next page displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (December 31, 2017⁸) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2017 valuation paid emergence projection model. No attempt has been made to distinguish case reserves held for pecuniary versus non-pecuniary losses, nor in estimating the amount of prejudgment interest, if any, is included in the case reserve estimates.

⁷**Pecuniary** awards are defined on the Ontario Attorney General’s website as “Damages that can be measured in money (i.e., special damages)” with special damages further defined as “Damages intended to compensate a plaintiff for a quantifiable monetary loss. Examples of such losses include: lost earnings, medical bills, and repair costs.” In contrast, **non-pecuniary** awards defined as “Damages that cannot be measured in money, but nevertheless are compensated for with money (i.e., general damages)” with general damages further defined as “Damages for non-monetary losses suffered by a plaintiff. These damages are not capable of exact quantification. Examples of such losses suffered include pain, suffering, and disfigurement.”

⁸As we anticipate the full impact of the reforms will be accounted for in case reserves by December 31, 2018 and therefore with the 2018 Q4 valuation, we anticipate being able to remove this section when that valuation is implemented with the March 2019 Operational Report.

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

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

In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence⁹ to claim settlement, via summing the average number of years from claim occurrence to December 31, 2017 (3rd column) and from December 31, 2017 to settlement (4th column).

1.7 Current Provision Summary

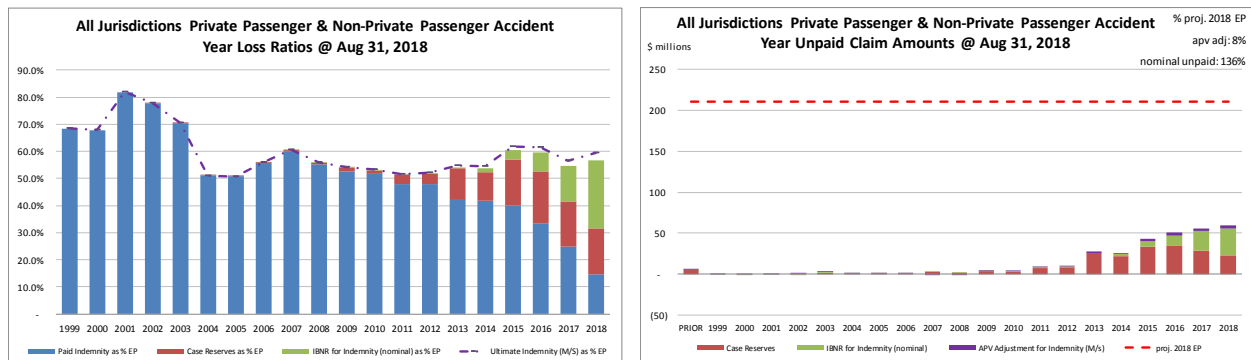
The charts at the top of the next page show the current levels of **indemnity only**¹⁰ claims amounts

⁹Prejudgment interest in Ontario applies to the period from the date the claim is reported, not from the time of occurrence. We have provided the latter to allow actuarial judgment to be applied in estimating the lag between occurrence and reporting.

¹⁰Servicing Carriers for the Residual Market are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association’s “Claims Guide” manual under the “Legal & Professional Fees” section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

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

booked by accident year¹¹. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2018 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$17.5 million – see table below) represents 8% of the earned premium projected for the full year 2018 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table below, the associated \$3.7 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)	amt	%
case	204,152	67.0%
ibnr	83,129	27.3%
M/S apv adj	17,501	5.7%
M/S indemnity	304,782	100.0%
retro claims	28,454	
retro apv adj	3,720	
M/S total	336,956	

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 10 on page 13) and the actuarial present value adjustment associated

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

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

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

¹¹The loss ratio chart has been limited to show the most recent 20 accident years; the unpaid provision chart has been limited to show the most recent 20 accident years, and show all accident years older than 20 years collectively as "PRIOR".

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	123,335	107.8%	claim	315,735	69.9%
prem def/(dpac)	(9,573)	(8.4%)	premium	113,762	25.2%
M/S apv adjust.	666	0.6%	M/S apv adjust.	21,887	4.8%
M/S total	114,428	100.0%	M/S total	451,384	100.0%

Total policy liabilities are summarized by jurisdiction in the table to the right. Collectively, the Atlantic provinces represent the largest exposure, with \$172.2 million in policy liabilities (on an actuarial present value basis; rounding differences apply between the total in the table to the right and the policy liabilities table above and to the right).

M/S total by juris (rounded at juris level)	
Ontario	152,175
Alberta	115,092
Newfoundland & Labrador	66,108
New Brunswick	53,485
Nova Scotia	41,195
Prince Edward Island	11,419
Yukon	4,303
Northwest Territories	6,064
Nunavut	1,544
All Jurisdictions	451,385

2 Activity During the Month of August 2018¹²

2.1 Recorded Premium and Claims Activity

The tables at the top of the next page 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.

¹²There 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.

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)	
Jurisdiction	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	6,240	371	1,796	65	(551)	(444)	1,245	(379)
AB	6,148	740	2,759	413	(249)	(782)	2,510	(370)
NL	2,442	55	1,196	142	157	(247)	1,353	(105)
NB	1,915	92	1,013	291	126	(110)	1,139	182
NS	1,848	132	473	(245)	231	254	704	9
PE	387	21	36	(84)	123	48	160	(36)
YT	164	3	144	90	(48)	(34)	95	56
NT	375	7	45	(78)	391	394	436	316
NU	77	1	47	33	(38)	(39)	10	(6)
TOTAL	19,596	1,422	7,509	628	143	(960)	7,651	(332)

(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)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(1)	(1)	2,919	1,012	(4,003)	(2,661)	(1,084)	(1,649)
2016	-	-	795	(116)	45	444	840	328
2017	(5)	(5)	799	(99)	439	317	1,238	218
2018	19,602	1,428	2,995	(170)	3,662	940	6,656	770
TOTAL	19,596	1,422	7,509	628	143	(960)	7,651	(332)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

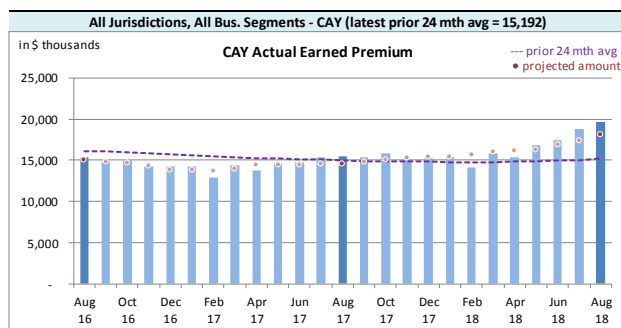
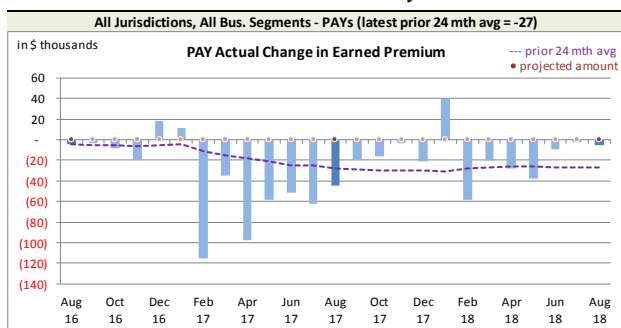
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.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

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

The charts at the top of the next page show actual **earned premium**¹³ 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.

¹³Premium 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.

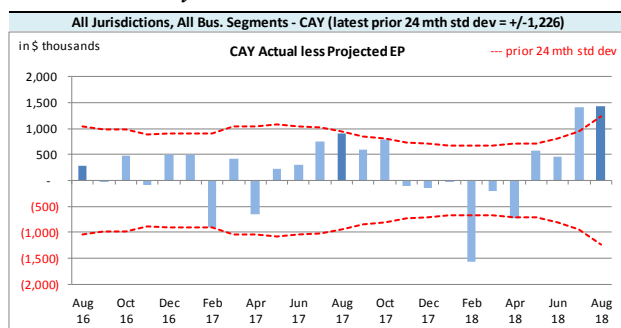
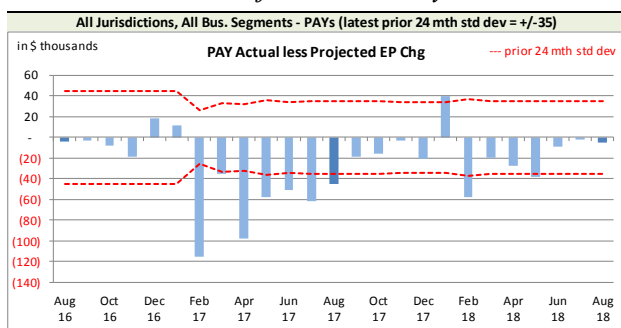
FARM Actual Earned Premium by Calendar Month



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

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

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



On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(27)	15,192
std dev	35	1,226
A-P <> std dev	10	4
% <> std dev	40.0%	16.0%
norm <> std dev	31.7%	31.7%

Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not indicate bias¹⁴ on a 24-month lag basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall).

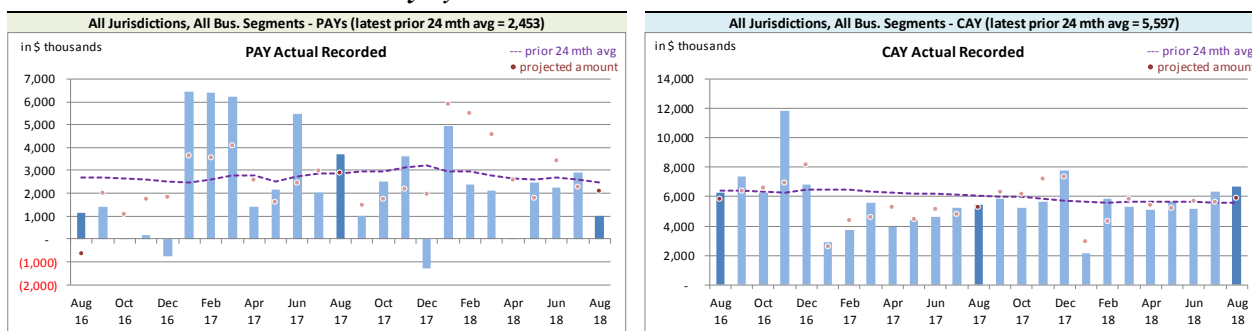
Starting with projections included in the March 2017 Participation Report, we adjusted the earned premium projection to more accurately reflect the number of days of earning per month (the previous methodology was based on the simplifying assumption of equal days in all months). Over time, we may consider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

¹⁴For 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.

2.1.b AvsP: Recorded Indemnity

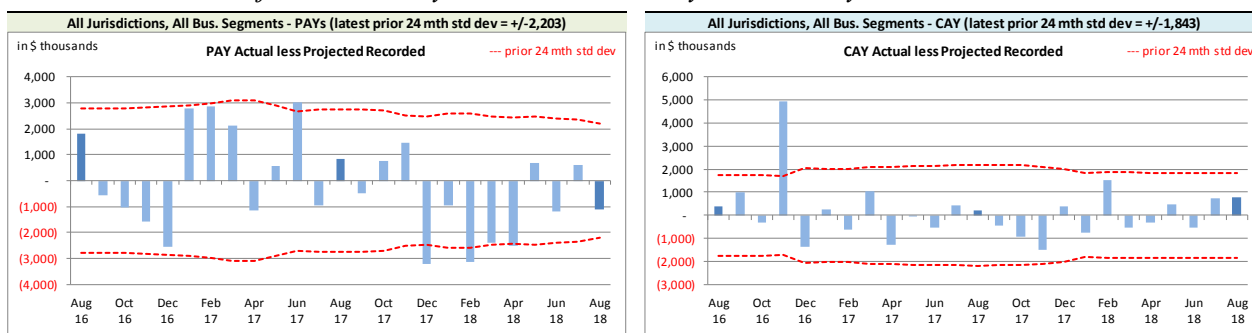
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,453	5,597
std dev		2,203	1,843
A-P <> std dev		4	1
% <> std dev		16.0%	4.0%
norm <> std dev		31.7%	31.7%

(assuming it follows a normal distribution). Bias has not been indicated at a 95% confidence level on a lagging 24-month basis. However, we have noted that 7 of the last 9¹⁵ PAYs had recorded activity actuals that were lower than projected, with 3 of the 7 favourable variances falling outside the one standard deviation band (see left chart above). We have made some adjustments to our projections to reflect these findings and continue to monitor.

With respect to **recorded indemnity**, 16% 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), suggesting the projection process performs better than simply projecting the prior 24-month average amount

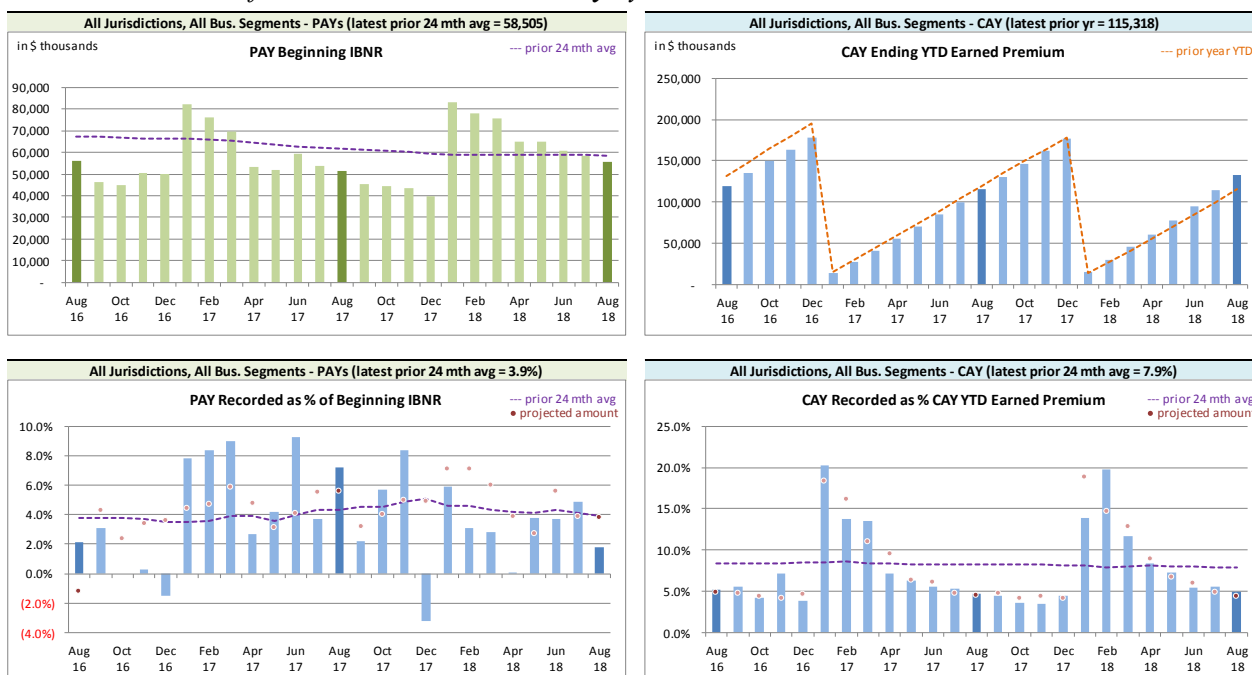
¹⁵Again assuming a binomial distribution with a 50% probability of “success” for each trial, 7 “successes” of 9 trials has about a 7% probability of occurring randomly.

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 4% of the time over the last 25 calendar months (see table at the bottom of the previous page), 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 influence¹⁶ Recorded Indemnity by Calendar Month



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

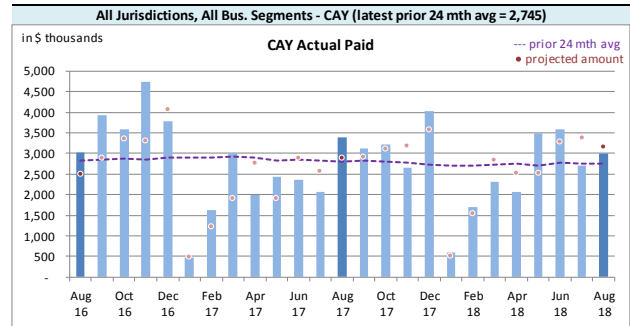
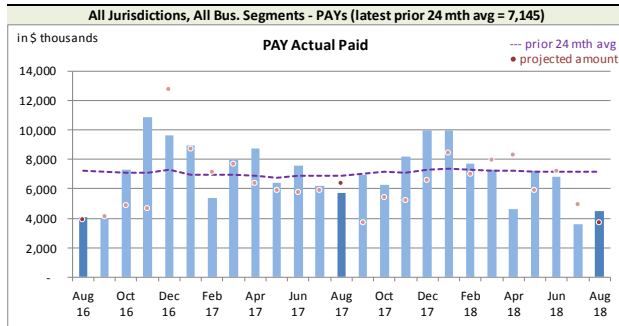
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

¹⁶Our 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.

2.1.c AvsP: Paid Indemnity

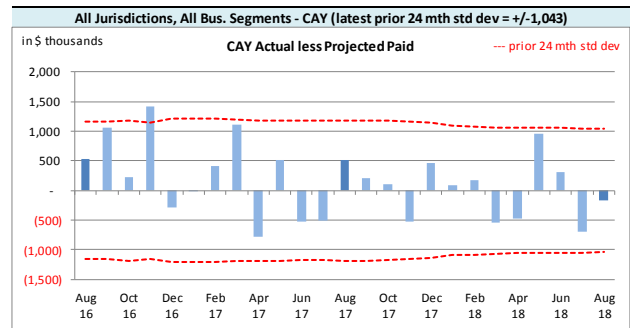
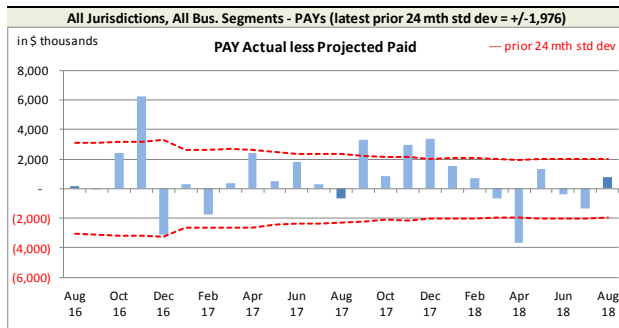
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

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



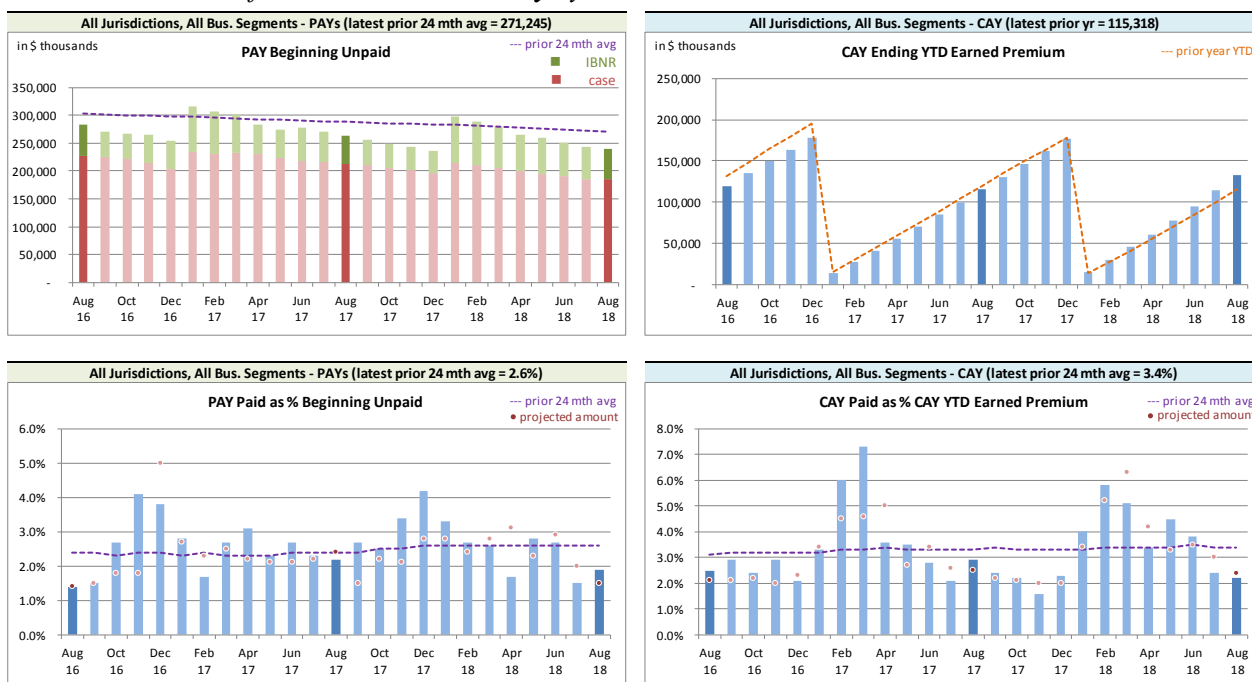
On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,145	2,745
std dev		1,976	1,043
A-P <> std dev		5	1
% <> std dev		20.0%	4.0%
norm <> std dev		31.7%	31.7%

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), 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, although there was bias evident through 2017 (our process was adjusted as a result).

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 4% 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 influence¹⁷ Paid Indemnity by Calendar Month



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

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

2.2 Actuarial Provisions

An "ultimate loss ratio matching method" (described in section 3) is used to determine the month's IBNR¹⁸ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

¹⁷Our 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.

¹⁸For ease of discussion, "IBNR" is used in place of "provisions for incurred but not recorded (IBNR) and development".

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

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (June 30, 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			actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	13,651	1,653	(6,680)	1,610	13,432	(970)	20,403	2,293
2016	12,674	(1,986)	(2,047)	202	5,523	(467)	16,150	(2,251)
2017	23,378	(3,509)	(2,581)	348	6,126	(711)	26,923	(3,872)
2018	33,426	41	(2,899)	104	6,627	95	37,154	240
TOTAL	83,129	(3,801)	(14,207)	2,264	31,708	(2,053)	100,630	(3,590)

The IBNR provision is \$3.8 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1, and due to the valuation implementation.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees which we refer to as "allowed claims expenses" (see footnote 10 on page 13). The table at the top of the next page 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, and due to the valuation implementation.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁹ and APV Amounts (\$ thousands)

Table 02b		actuarial present value adjustments						
Accident Year	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	21,549	651	(1,295)	462	2,858	(263)	23,112	850
2016	2,975	(34)	(128)	(1)	889	(78)	3,736	(113)
2017	2,549	124	(143)	(5)	832	(5)	3,238	114
2018	1,381	134	(137)	1	844	(40)	2,088	95
TOTAL	28,454	875	(1,703)	457	5,423	(386)	32,174	946

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), and due to the valuation implementation.

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:		(9,573)	(29)	666	(21)	(8,907)	(50)
balance as % unearned premium:		(7.8%)	0.1%	0.5%	-	(7.2%)	0.1%
actual unearned premium:		123,335					
less projected:		2,753					

3 Ultimate Loss Ratio Matching Method

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

- Earned premium to date
- Ultimate loss²⁰ ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was

¹⁹“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.

²⁰“Loss” here refers to indemnity only unless otherwise noted.

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”²¹ 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	(14,958)	(11.2%)	(5,854)	(4.4%)	(20,812)	(15.6%)	(4,630)	(1.4%)
CAY	91,778	68.9%	4,435	3.3%	96,213	72.2%	14,258	0.1%
TOTAL	76,820	57.7%	(1,419)	(1.1%)	75,401	56.6%	9,628	(1.3%)

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

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

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, and due to the valuation implementation.

5 Current Participation Report – Additional Exhibits

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

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

²¹“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

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				discount rate: 1.88%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201807	201808	201809	201810
<input checked="" type="checkbox"/> Private Passenger	prior	(27,000)	(23,000)	(23,000)	(22,000)
	2009	(1,000)	-	-	-
	2010	(6,000)	(5,000)	(5,000)	(6,000)
	2011	(11,000)	4,000	4,000	3,000
	2012	4,000	107,000	107,000	102,000
	2013	82,000	60,000	59,000	57,000
	2014	168,000	556,000	543,000	536,000
	2015	309,000	357,000	355,000	343,000
	2016	1,303,000	1,158,000	1,130,000	1,059,000
	2017	2,222,000	1,563,000	1,549,000	1,529,000
	2018	2,828,000	3,323,000	3,368,000	3,507,000
Private Passenger Total		6,871,000	7,100,000	7,087,000	7,108,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	2,000	2,000	2,000	2,000
	2011	(8,000)	19,000	19,000	19,000
	2012	253,000	12,000	12,000	13,000
	2013	39,000	58,000	57,000	57,000
	2014	94,000	(26,000)	(18,000)	(19,000)
	2015	(122,000)	156,000	151,000	147,000
	2016	1,011,000	699,000	689,000	674,000
	2017	890,000	502,000	494,000	469,000
	2018	1,452,000	1,416,000	1,524,000	1,551,000
Non Private Passenger Total		3,617,000	2,844,000	2,936,000	2,919,000
Grand Total		10,488,000	9,944,000	10,023,000	10,027,000

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

page 2 of 10

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

 discount rate: 1.88%
 interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	119,000	119,000	116,000	114,000
	2009	(35,000)	47,000	46,000	44,000
	2010	57,000	116,000	111,000	109,000
	2011	199,000	96,000	92,000	89,000
	2012	171,000	172,000	165,000	161,000
	2013	131,000	244,000	236,000	234,000
	2014	330,000	319,000	315,000	272,000
	2015	552,000	907,000	893,000	851,000
	2016	1,632,000	1,778,000	1,748,000	1,672,000
	2017	3,623,000	3,662,000	3,593,000	3,423,000
	2018	2,192,000	2,838,000	3,119,000	3,384,000
Private Passenger Total		8,971,000	10,298,000	10,434,000	10,353,000
Non Private Passenger	prior	7,000	5,000	4,000	5,000
	2009	(3,000)	(4,000)	(4,000)	(4,000)
	2010	24,000	24,000	23,000	23,000
	2011	30,000	18,000	18,000	17,000
	2012	129,000	97,000	96,000	94,000
	2013	477,000	117,000	116,000	113,000
	2014	130,000	92,000	89,000	86,000
	2015	375,000	165,000	161,000	156,000
	2016	781,000	633,000	614,000	605,000
	2017	1,053,000	1,071,000	1,039,000	1,005,000
	2018	679,000	1,099,000	1,210,000	1,369,000
Non Private Passenger Total		3,682,000	3,317,000	3,366,000	3,469,000
Grand Total		12,653,000	13,615,000	13,800,000	13,822,000

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: 1.88%			
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		201807	201808	201809	201810
Private Passenger	prior		(2,000)	(2,000)	(1,000)	(1,000)
	2009		12,000	(17,000)	(18,000)	(17,000)
	2010		(32,000)	(1,000)	(1,000)	(1,000)
	2011		7,000	(5,000)	(5,000)	(5,000)
	2012		(68,000)	(48,000)	(46,000)	(45,000)
	2013		59,000	91,000	89,000	87,000
	2014		10,000	259,000	257,000	254,000
	2015		53,000	31,000	30,000	29,000
	2016		736,000	740,000	733,000	725,000
	2017		1,448,000	1,525,000	1,441,000	1,375,000
	2018		1,389,000	1,839,000	2,053,000	2,207,000
Private Passenger Total			3,612,000	4,412,000	4,532,000	4,608,000
Non Private Passenger	prior		11,000	12,000	12,000	12,000
	2009		(5,000)	(5,000)	(5,000)	(4,000)
	2010		(2,000)	(2,000)	(2,000)	(2,000)
	2011		83,000	(5,000)	(5,000)	(4,000)
	2012		42,000	4,000	5,000	4,000
	2013		16,000	85,000	84,000	83,000
	2014		5,000	81,000	83,000	83,000
	2015		762,000	656,000	649,000	611,000
	2016		1,040,000	932,000	909,000	885,000
	2017		1,738,000	1,516,000	1,426,000	1,388,000
	2018		1,789,000	2,068,000	2,193,000	2,366,000
Non Private Passenger Total			5,479,000	5,342,000	5,349,000	5,422,000
Grand Total			9,091,000	9,754,000	9,881,000	10,030,000

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

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

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

EXHIBIT A

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

page 5 of 10

Jurisdiction Desc	Ontario		discount rate: 1.88%			
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		201807	201808	201809	201810
Private Passenger	prior		1,671,000	1,681,000	1,657,000	1,615,000
	2009		491,000	424,000	421,000	408,000
	2010		322,000	258,000	256,000	249,000
	2011		(470,000)	(16,000)	(15,000)	(14,000)
	2012		(94,000)	236,000	235,000	228,000
	2013		(332,000)	(190,000)	(189,000)	(183,000)
	2014		(78,000)	(108,000)	(100,000)	(93,000)
	2015		567,000	363,000	355,000	347,000
	2016		1,241,000	1,085,000	1,022,000	987,000
	2017		2,721,000	2,147,000	2,100,000	2,061,000
	2018		2,732,000	2,982,000	3,377,000	3,781,000
Private Passenger Total			8,771,000	8,862,000	9,119,000	9,386,000
Non Private Passenger	prior		125,000	164,000	156,000	150,000
	2009		63,000	77,000	72,000	68,000
	2010		118,000	47,000	44,000	42,000
	2011		682,000	169,000	157,000	150,000
	2012		270,000	166,000	159,000	153,000
	2013		(191,000)	618,000	590,000	568,000
	2014		2,063,000	1,546,000	1,527,000	1,510,000
	2015		1,944,000	1,744,000	1,723,000	1,672,000
	2016		4,180,000	3,376,000	3,307,000	3,107,000
	2017		7,480,000	6,401,000	6,272,000	6,153,000
	2018		9,393,000	10,459,000	11,901,000	13,070,000
Non Private Passenger Total			26,127,000	24,767,000	25,908,000	26,643,000
Grand Total			34,898,000	33,629,000	35,027,000	36,029,000

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

EXHIBIT A

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

page 6 of 10

Jurisdiction Desc	Alberta		discount rate: 1.88%			
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		201807	201808	201809	201810
Private Passenger	prior		(7,000)	(6,000)	(5,000)	-
	2009		10,000	10,000	9,000	7,000
	2010		73,000	38,000	36,000	28,000
	2011		221,000	184,000	178,000	161,000
	2012		167,000	138,000	133,000	114,000
	2013		95,000	239,000	228,000	189,000
	2014		655,000	574,000	542,000	502,000
	2015		1,176,000	879,000	865,000	854,000
	2016		1,336,000	1,099,000	951,000	890,000
	2017		1,831,000	1,366,000	1,339,000	1,302,000
	2018		872,000	985,000	1,147,000	1,277,000
Private Passenger Total			6,429,000	5,506,000	5,423,000	5,324,000
Non Private Passenger	prior		733,000	(4,000)	(6,000)	(5,000)
	2009		(60,000)	5,000	5,000	5,000
	2010		6,000	7,000	7,000	7,000
	2011		17,000	110,000	105,000	102,000
	2012		44,000	209,000	199,000	190,000
	2013		539,000	674,000	648,000	623,000
	2014		1,035,000	766,000	735,000	700,000
	2015		936,000	3,272,000	2,939,000	2,644,000
	2016		4,052,000	3,269,000	3,132,000	3,069,000
	2017		6,107,000	5,913,000	5,744,000	5,685,000
	2018		7,583,000	8,495,000	9,043,000	9,493,000
Non Private Passenger Total			20,992,000	22,716,000	22,551,000	22,513,000
Grand Total			27,421,000	28,222,000	27,974,000	27,837,000

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	Yukon		discount rate: 1.88%			
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	201807	201808	201809	201810	
Private Passenger	prior	4,000	4,000	4,000	4,000	
	2009		-	-	-	
	2010	8,000	5,000	5,000	5,000	
	2011	8,000	6,000	6,000	6,000	
	2012	14,000	9,000	9,000	9,000	
	2013	25,000	19,000	19,000	19,000	
	2014	50,000	41,000	41,000	41,000	
	2015	167,000	134,000	133,000	131,000	
	2016	32,000	138,000	136,000	135,000	
	2017	(619,000)	(680,000)	(673,000)	(666,000)	
	2018	128,000	128,000	142,000	154,000	
Private Passenger Total		(183,000)	(196,000)	(178,000)	(162,000)	
Non Private Passenger	prior	2,000	2,000	2,000	2,000	
	2009		-	-	-	
	2010		-	-	-	
	2011		-	-	-	
	2012	9,000	(34,000)	(34,000)	(34,000)	
	2013	2,000	4,000	4,000	4,000	
	2014	31,000	17,000	17,000	17,000	
	2015	100,000	84,000	82,000	82,000	
	2016	217,000	96,000	94,000	93,000	
	2017	287,000	245,000	243,000	240,000	
	2018	134,000	175,000	212,000	219,000	
Non Private Passenger Total		782,000	589,000	620,000	623,000	
Grand Total		599,000	393,000	442,000	461,000	

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				discount rate: 1.88%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201807	201808	201809	201810
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	18,000	14,000	14,000	14,000
	2013	41,000	28,000	28,000	28,000
	2014	115,000	108,000	107,000	105,000
	2015	175,000	140,000	139,000	138,000
	2016	262,000	278,000	276,000	273,000
	2017	301,000	(92,000)	(91,000)	(91,000)
	2018	335,000	428,000	472,000	494,000
Private Passenger Total		1,247,000	904,000	945,000	961,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011		-	-	-
	2012		-	-	-
	2013	33,000	44,000	44,000	43,000
	2014	18,000	22,000	22,000	22,000
	2015	63,000	52,000	52,000	52,000
	2016	260,000	197,000	195,000	193,000
	2017	1,115,000	330,000	327,000	323,000
	2018	169,000	232,000	258,000	285,000
Non Private Passenger Total		1,661,000	880,000	901,000	921,000
Grand Total		2,908,000	1,784,000	1,846,000	1,882,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nunavut		discount rate: 1.88%			
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	ShareYYMM					
Business Segment	Acc Year		201807	201808	201809	201810
<input checked="" type="checkbox"/> Private Passenger	prior		(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-	-
	2010		-	-	-	-
	2011		-	-	-	-
	2012		14,000	12,000	12,000	12,000
	2013		9,000	7,000	7,000	7,000
	2014		13,000	12,000	12,000	12,000
	2015		50,000	29,000	29,000	29,000
	2016		84,000	68,000	67,000	66,000
	2017		71,000	63,000	62,000	61,000
	2018		(1,000)	(7,000)	(5,000)	(5,000)
Private Passenger Total			239,000	183,000	183,000	181,000
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-	-
	2009		-	-	-	-
	2010		-	-	-	-
	2011		-	-	-	-
	2012		-	-	-	-
	2013		3,000	3,000	3,000	3,000
	2014		11,000	13,000	13,000	13,000
	2015		64,000	50,000	50,000	50,000
	2016		113,000	96,000	95,000	94,000
	2017		284,000	235,000	234,000	232,000
	2018		165,000	190,000	207,000	224,000
Non Private Passenger Total			640,000	587,000	602,000	616,000
Grand Total			879,000	770,000	785,000	797,000

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

 discount rate: 1.88%
 interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	1,750,000	1,765,000	1,740,000	1,702,000
	2009	477,000	464,000	458,000	442,000
	2010	404,000	391,000	383,000	365,000
	2011	(44,000)	271,000	262,000	242,000
	2012	226,000	640,000	629,000	595,000
	2013	108,000	496,000	475,000	436,000
	2014	1,286,000	1,774,000	1,730,000	1,642,000
	2015	3,241,000	3,000,000	2,957,000	2,878,000
	2016	6,969,000	6,545,000	6,262,000	6,003,000
	2017	12,189,000	9,965,000	9,727,000	9,336,000
	2018	10,915,000	13,009,000	14,171,000	15,296,000
Private Passenger Total		37,521,000	38,320,000	38,794,000	38,937,000
Non Private Passenger	prior	882,000	183,000	172,000	168,000
	2009	(2,000)	76,000	71,000	68,000
	2010	149,000	79,000	75,000	73,000
	2011	805,000	312,000	295,000	285,000
	2012	799,000	436,000	420,000	402,000
	2013	917,000	1,602,000	1,545,000	1,493,000
	2014	3,462,000	2,563,000	2,520,000	2,464,000
	2015	4,311,000	6,351,000	5,977,000	5,575,000
	2016	12,014,000	9,605,000	9,340,000	9,010,000
	2017	19,694,000	16,958,000	16,516,000	16,192,000
	2018	21,206,000	24,145,000	26,656,000	28,846,000
Non Private Passenger Total		64,237,000	62,310,000	63,587,000	64,576,000
Grand Total		101,758,000	100,630,000	102,381,000	103,513,000

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	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	(24,000)	(23,000)	(23,000)	(22,000)
	2009	2,000	2,000	2,000	2,000
	2010	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(8,000)	(5,000)	(5,000)	(5,000)
	2012	(16,000)	23,000	23,000	22,000
	2013	47,000	-	-	-
	2014	(35,000)	353,000	342,000	339,000
	2015	76,000	125,000	124,000	122,000
	2016	917,000	761,000	738,000	686,000
	2017	1,797,000	1,149,000	1,138,000	1,127,000
	2018	2,497,000	2,927,000	2,932,000	3,031,000
Private Passenger Total		5,248,000	5,307,000	5,266,000	5,297,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	2,000	2,000	2,000	2,000
	2011	(2,000)	(2,000)	(2,000)	(2,000)
	2012	250,000	(2,000)	(2,000)	(2,000)
	2013	7,000	13,000	13,000	13,000
	2014	68,000	(50,000)	(42,000)	(42,000)
	2015	(257,000)	(13,000)	(13,000)	(12,000)
	2016	774,000	460,000	455,000	450,000
	2017	634,000	243,000	241,000	222,000
	2018	1,292,000	1,233,000	1,316,000	1,329,000
Non Private Passenger Total		2,774,000	1,890,000	1,974,000	1,964,000
Grand Total		8,022,000	7,197,000	7,240,000	7,261,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	84,000	84,000	81,000	80,000
	2009	(47,000)	33,000	31,000	30,000
	2010	42,000	95,000	90,000	88,000
	2011	179,000	79,000	75,000	73,000
	2012	140,000	140,000	133,000	130,000
	2013	22,000	128,000	122,000	120,000
	2014	193,000	189,000	185,000	144,000
	2015	164,000	596,000	584,000	549,000
	2016	1,241,000	1,372,000	1,345,000	1,278,000
	2017	3,289,000	3,316,000	3,250,000	3,087,000
	2018	2,006,000	2,599,000	2,853,000	3,090,000
Private Passenger Total		7,313,000	8,631,000	8,749,000	8,669,000
Non Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2009	(4,000)	(4,000)	(4,000)	(4,000)
	2010	6,000	6,000	6,000	6,000
	2011	10,000	(1,000)	(1,000)	(1,000)
	2012	91,000	59,000	58,000	57,000
	2013	237,000	(85,000)	(84,000)	(83,000)
	2014	64,000	30,000	29,000	28,000
	2015	246,000	66,000	65,000	64,000
	2016	695,000	554,000	537,000	532,000
	2017	919,000	933,000	905,000	878,000
	2018	594,000	979,000	1,078,000	1,225,000
Non Private Passenger Total		2,855,000	2,534,000	2,586,000	2,699,000
Grand Total		10,168,000	11,165,000	11,335,000	11,368,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	(13,000)	(13,000)	(12,000)	(11,000)
	2009	19,000	(12,000)	(12,000)	(12,000)
	2010	(39,000)	(8,000)	(8,000)	(8,000)
	2011	6,000	(5,000)	(5,000)	(5,000)
	2012	(71,000)	(53,000)	(51,000)	(50,000)
	2013	(13,000)	11,000	11,000	11,000
	2014	(77,000)	188,000	186,000	184,000
	2015	(5,000)	(24,000)	(24,000)	(24,000)
	2016	622,000	619,000	613,000	607,000
	2017	1,265,000	1,332,000	1,252,000	1,189,000
	2018	1,242,000	1,642,000	1,831,000	1,961,000
Private Passenger Total		2,936,000	3,677,000	3,781,000	3,842,000
Non Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	(6,000)	(6,000)	(6,000)	(5,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	82,000	(5,000)	(5,000)	(4,000)
	2012	39,000	(2,000)	(2,000)	(2,000)
	2013	(49,000)	(1,000)	(1,000)	(1,000)
	2014	(101,000)	(32,000)	(30,000)	(29,000)
	2015	640,000	533,000	528,000	491,000
	2016	851,000	743,000	721,000	699,000
	2017	1,469,000	1,246,000	1,159,000	1,124,000
	2018	1,627,000	1,871,000	1,974,000	2,125,000
Non Private Passenger Total		4,561,000	4,356,000	4,347,000	4,407,000
Grand Total		7,497,000	8,033,000	8,128,000	8,249,000

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EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009	-	-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	2,000	(7,000)	(7,000)	(7,000)
	2015	123,000	96,000	95,000	94,000
	2016	268,000	155,000	153,000	151,000
	2017	530,000	360,000	356,000	292,000
	2018	403,000	451,000	453,000	449,000
Private Passenger Total		1,317,000	1,046,000	1,041,000	970,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	-	-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	18,000	-	-	-
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	66,000	46,000	46,000	46,000
	2015	168,000	154,000	152,000	143,000
	2016	256,000	231,000	229,000	215,000
	2017	677,000	677,000	670,000	630,000
	2018	(243,000)	(85,000)	(1,000)	147,000
Non Private Passenger Total		941,000	1,022,000	1,095,000	1,180,000
Grand Total		2,258,000	2,068,000	2,136,000	2,150,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	1,668,000	1,281,000	1,268,000	1,229,000
	2009	566,000	420,000	416,000	404,000
	2010	359,000	240,000	238,000	231,000
	2011	(415,000)	(22,000)	(22,000)	(21,000)
	2012	(26,000)	223,000	221,000	214,000
	2013	(353,000)	(239,000)	(237,000)	(230,000)
	2014	(217,000)	(233,000)	(219,000)	(210,000)
	2015	395,000	246,000	241,000	234,000
	2016	1,003,000	914,000	859,000	825,000
	2017	2,366,000	1,915,000	1,877,000	1,839,000
	2018	2,466,000	2,666,000	3,026,000	3,390,000
Private Passenger Total		7,812,000	7,411,000	7,668,000	7,905,000
Non Private Passenger	prior	97,000	115,000	107,000	102,000
	2009	62,000	62,000	58,000	55,000
	2010	126,000	47,000	44,000	42,000
	2011	720,000	151,000	140,000	133,000
	2012	161,000	52,000	48,000	46,000
	2013	(418,000)	296,000	275,000	261,000
	2014	1,612,000	1,251,000	1,238,000	1,226,000
	2015	1,231,000	1,237,000	1,225,000	1,213,000
	2016	3,282,000	2,741,000	2,686,000	2,498,000
	2017	6,587,000	5,762,000	5,647,000	5,534,000
	2018	8,622,000	9,538,000	10,833,000	11,855,000
Non Private Passenger Total		22,082,000	21,252,000	22,301,000	22,965,000
Grand Total		29,894,000	28,663,000	29,969,000	30,870,000

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EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201807	201808	201809	201810
 Private Passenger	prior	(30,000)	(30,000)	(30,000)	(24,000)
	2009	10,000	10,000	9,000	7,000
	2010	69,000	36,000	34,000	27,000
	2011	122,000	73,000	69,000	55,000
	2012	121,000	89,000	85,000	67,000
	2013	60,000	197,000	187,000	148,000
	2014	525,000	440,000	414,000	377,000
	2015	998,000	758,000	750,000	742,000
	2016	1,168,000	943,000	802,000	746,000
	2017	1,677,000	1,226,000	1,201,000	1,165,000
	2018	788,000	878,000	1,030,000	1,148,000
Private Passenger Total		5,508,000	4,620,000	4,551,000	4,458,000
 Non Private Passenger	prior	739,000	(1,000)	(3,000)	(4,000)
	2009	(62,000)	5,000	5,000	5,000
	2010	6,000	6,000	6,000	6,000
	2011	3,000	59,000	55,000	52,000
	2012	7,000	130,000	122,000	116,000
	2013	229,000	229,000	215,000	204,000
	2014	824,000	529,000	503,000	473,000
	2015	246,000	2,687,000	2,365,000	2,081,000
	2016	3,220,000	2,400,000	2,280,000	2,234,000
	2017	5,419,000	5,224,000	5,067,000	5,016,000
	2018	6,913,000	7,681,000	8,141,000	8,508,000
Non Private Passenger Total		17,544,000	18,949,000	18,756,000	18,691,000
Grand Total		23,052,000	23,569,000	23,307,000	23,149,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	4,000	4,000	4,000	4,000
	2009		-	-	-
	2010	4,000	1,000	1,000	1,000
	2011	7,000	5,000	5,000	5,000
	2012	13,000	8,000	8,000	8,000
	2013	24,000	18,000	18,000	18,000
	2014	47,000	39,000	39,000	39,000
	2015	84,000	71,000	70,000	69,000
	2016	22,000	120,000	119,000	118,000
	2017	(634,000)	(692,000)	(685,000)	(678,000)
	2018	122,000	121,000	134,000	145,000
Private Passenger Total		(307,000)	(305,000)	(287,000)	(271,000)
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012	6,000	(40,000)	(40,000)	(40,000)
	2013	2,000	4,000	4,000	4,000
	2014	29,000	16,000	16,000	16,000
	2015	62,000	56,000	55,000	54,000
	2016	197,000	82,000	81,000	80,000
	2017	268,000	229,000	227,000	225,000
	2018	116,000	151,000	185,000	192,000
Non Private Passenger Total		682,000	500,000	530,000	533,000
Grand Total		375,000	195,000	243,000	262,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				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	201807	201808	201809	201810
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	17,000	13,000	13,000	13,000
	2013	38,000	26,000	26,000	26,000
	2014	76,000	68,000	67,000	66,000
	2015	162,000	132,000	131,000	130,000
	2016	235,000	249,000	247,000	245,000
	2017	265,000	(131,000)	(130,000)	(129,000)
	2018	303,000	391,000	429,000	448,000
Private Passenger Total		1,096,000	748,000	783,000	799,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011		-	-	-
	2012		-	-	-
	2013	8,000	11,000	11,000	11,000
	2014	17,000	21,000	21,000	21,000
	2015	59,000	49,000	49,000	49,000
	2016	243,000	182,000	180,000	178,000
	2017	1,046,000	309,000	306,000	303,000
	2018	155,000	212,000	236,000	260,000
Non Private Passenger Total		1,531,000	787,000	806,000	825,000
Grand Total		2,627,000	1,535,000	1,589,000	1,624,000

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

EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201807	201808	201809	201810
 Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012	3,000	1,000	1,000	1,000
	2013	8,000	6,000	6,000	6,000
	2014	13,000	11,000	11,000	11,000
	2015	46,000	27,000	27,000	27,000
	2016	79,000	64,000	63,000	62,000
	2017	67,000	59,000	58,000	57,000
	2018	(3,000)	(8,000)	(6,000)	(5,000)
Private Passenger Total		212,000	159,000	159,000	158,000
 Non Private Passenger	prior		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	11,000	12,000	12,000	12,000
	2015	58,000	46,000	46,000	46,000
	2016	99,000	84,000	83,000	82,000
	2017	266,000	221,000	219,000	217,000
	2018	156,000	179,000	195,000	211,000
Non Private Passenger Total		593,000	545,000	558,000	571,000
Grand Total		805,000	704,000	717,000	729,000

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

EXHIBIT B

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount			Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	▼	Acc Year	▼	ShareYMM	▼		
				201807	201808	201809	201810
Private Passenger		prior		1,681,000	1,295,000	1,280,000	1,248,000
		2009		550,000	453,000	446,000	431,000
		2010		428,000	357,000	348,000	332,000
		2011		(107,000)	127,000	119,000	104,000
		2012		181,000	444,000	433,000	405,000
		2013		(169,000)	145,000	131,000	97,000
		2014		527,000	1,048,000	1,018,000	943,000
		2015		2,043,000	2,027,000	1,998,000	1,943,000
		2016		5,555,000	5,197,000	4,939,000	4,718,000
		2017		10,622,000	8,534,000	8,317,000	7,949,000
		2018		9,824,000	11,667,000	12,682,000	13,657,000
Private Passenger Total				31,135,000	31,294,000	31,711,000	31,827,000
Non Private Passenger		prior		850,000	128,000	118,000	112,000
		2009		(7,000)	60,000	56,000	54,000
		2010		139,000	60,000	57,000	55,000
		2011		814,000	203,000	188,000	179,000
		2012		572,000	197,000	184,000	175,000
		2013		18,000	469,000	435,000	411,000
		2014		2,590,000	1,823,000	1,793,000	1,751,000
		2015		2,453,000	4,815,000	4,472,000	4,129,000
		2016		9,617,000	7,477,000	7,252,000	6,968,000
		2017		17,285,000	14,844,000	14,441,000	14,149,000
		2018		19,232,000	21,759,000	23,957,000	25,852,000
Non Private Passenger Total				53,563,000	51,835,000	52,953,000	53,835,000
Grand Total				84,698,000	83,129,000	84,664,000	85,662,000

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

EXHIBIT C-1

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

page 1 of 10

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

discount rate: 1.88%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	31,000	66,000	66,000	66,000
	2009	58,000	47,000	46,000	45,000
	2010	83,000	84,000	83,000	81,000
	2011	76,000	129,000	126,000	124,000
	2012	61,000	145,000	143,000	141,000
	2013	148,000	172,000	167,000	163,000
	2014	178,000	221,000	216,000	212,000
	2015	315,000	411,000	407,000	402,000
	2016	398,000	424,000	442,000	437,000
	2017	204,000	220,000	215,000	211,000
	2018	265,000	324,000	347,717	385,717
Private Passenger Total		1,817,000	2,243,000	2,258,717	2,267,717
Non Private Passenger	prior	10,000	25,000	25,000	25,000
	2009	24,000	19,000	19,000	19,000
	2010	30,000	30,000	30,000	30,000
	2011	21,000	39,000	38,000	36,000
	2012	16,000	39,000	38,000	36,000
	2013	38,000	43,000	42,000	41,000
	2014	49,000	62,000	61,000	60,000
	2015	95,000	126,000	125,000	124,000
	2016	132,000	141,000	147,000	146,000
	2017	71,000	77,000	75,000	74,000
	2018	99,000	122,000	130,709	145,709
Non Private Passenger Total		585,000	723,000	730,709	736,709
Grand Total		2,402,000	2,966,000	2,989,426	3,004,426

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: 1.88%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	124,000	77,000	74,000	73,000
	2009	84,000	58,000	55,000	53,000
	2010	104,000	86,000	84,000	82,000
	2011	(67,000)	127,000	123,000	119,000
	2012	153,000	169,000	163,000	158,000
	2013	334,000	358,000	353,000	347,000
	2014	257,000	282,000	276,000	270,000
	2015	321,000	330,000	323,000	317,000
	2016	371,000	384,000	377,000	357,000
	2017	247,000	263,000	256,000	250,000
	2018	99,000	158,000	176,628	196,628
Private Passenger Total		2,027,000	2,292,000	2,260,628	2,222,628
Non Private Passenger	prior	97,000	60,000	59,000	57,000
	2009	67,000	46,000	45,000	45,000
	2010	89,000	73,000	72,000	71,000
	2011	(51,000)	95,000	93,000	91,000
	2012	113,000	124,000	121,000	119,000
	2013	234,000	253,000	250,000	247,000
	2014	167,000	185,000	180,000	178,000
	2015	196,000	203,000	201,000	199,000
	2016	222,000	229,000	227,000	217,000
	2017	156,000	167,000	164,000	160,000
	2018	68,000	109,000	123,154	137,154
Non Private Passenger Total		1,358,000	1,544,000	1,535,154	1,521,154
Grand Total		3,385,000	3,836,000	3,795,782	3,743,782

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

page 3 of 10

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

discount rate: 1.88%

interest rate margin: 25 basis pts




		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201807	201808	201809	201810
 Private Passenger	prior	444,000	264,000	258,000	253,000
	2009	3,000	84,000	81,000	80,000
	2010	52,000	84,000	82,000	80,000
	2011	103,000	75,000	74,000	73,000
	2012	87,000	84,000	82,000	80,000
	2013	123,000	125,000	124,000	121,000
	2014	158,000	164,000	154,000	152,000
	2015	111,000	104,000	103,000	101,000
	2016	85,000	89,000	79,000	77,000
	2017	150,000	153,000	151,000	149,000
	2018	89,000	107,000	120,315	133,315
Private Passenger Total		1,405,000	1,333,000	1,308,315	1,299,315
 Non Private Passenger	prior	104,000	63,000	63,000	63,000
	2009	1,000	39,000	37,000	36,000
	2010	39,000	62,000	61,000	59,000
	2011	96,000	73,000	72,000	71,000
	2012	94,000	90,000	88,000	85,000
	2013	147,000	152,000	150,000	148,000
	2014	205,000	215,000	203,000	201,000
	2015	150,000	143,000	141,000	138,000
	2016	115,000	120,000	107,000	103,000
	2017	201,000	206,000	202,000	199,000
	2018	114,000	139,000	154,581	174,581
Non Private Passenger Total		1,266,000	1,302,000	1,278,581	1,277,581
Grand Total		2,671,000	2,635,000	2,586,896	2,576,896

EXHIBIT C-1

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

page 4 of 10

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

discount rate: 1.88%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	12,000	51,000	51,000	51,000
	2009	17,000	11,000	11,000	11,000
	2010	18,000	15,000	15,000	15,000
	2011	29,000	23,000	23,000	23,000
	2012	35,000	31,000	30,000	29,000
	2013	29,000	37,000	36,000	35,000
	2014	47,000	44,000	43,000	42,000
	2015	40,000	42,000	41,000	40,000
	2016	92,000	82,000	81,000	80,000
	2017	84,000	80,000	79,000	78,000
	2018	37,000	44,000	50,311	55,311
Private Passenger Total		440,000	460,000	460,311	459,311
Non Private Passenger	prior	7,000	15,000	15,000	15,000
	2009	10,000	7,000	7,000	7,000
	2010	13,000	11,000	11,000	11,000
	2011	18,000	13,000	13,000	13,000
	2012	21,000	15,000	15,000	15,000
	2013	18,000	22,000	22,000	22,000
	2014	29,000	27,000	27,000	27,000
	2015	25,000	28,000	27,000	25,000
	2016	59,000	54,000	53,000	52,000
	2017	55,000	53,000	52,000	51,000
	2018	27,000	32,000	35,874	41,874
Non Private Passenger Total		282,000	277,000	277,874	279,874
Grand Total		722,000	737,000	738,185	739,185

EXHIBIT C-1

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

page 5 of 10

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

discount rate: 1.88%

interest rate margin: 25 basis pts


		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM 			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	3,437,000	2,890,000	2,804,000	2,718,000
	2009	437,000	443,000	430,000	417,000
	2010	496,000	462,000	447,000	434,000
	2011	677,000	684,000	664,000	645,000
	2012	723,000	749,000	727,000	705,000
	2013	587,000	644,000	624,000	605,000
	2014	547,000	545,000	527,000	509,000
	2015	561,000	557,000	541,000	525,000
	2016	526,000	491,000	476,000	462,000
	2017	487,000	516,000	485,000	469,000
	2018	276,000	316,000	351,106	397,106
Private Passenger Total		8,754,000	8,297,000	8,076,106	7,886,106
Non Private Passenger	prior	893,000	760,000	747,000	732,000
	2009	256,000	256,000	252,000	246,000
	2010	367,000	341,000	334,000	328,000
	2011	545,000	546,000	535,000	524,000
	2012	729,000	720,000	705,000	691,000
	2013	911,000	987,000	966,000	947,000
	2014	1,049,000	1,030,000	1,007,000	985,000
	2015	1,258,000	1,243,000	1,219,000	1,196,000
	2016	1,167,000	1,094,000	1,071,000	1,050,000
	2017	1,080,000	1,148,000	1,094,000	1,069,000
	2018	750,000	896,000	1,018,969	1,168,969
Non Private Passenger Total		9,005,000	9,021,000	8,948,969	8,936,969
Grand Total		17,759,000	17,318,000	17,025,075	16,823,075

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

page 6 of 10

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

discount rate: 1.88%

interest rate margin: 25 basis pts






		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	290,000	311,000	305,000	296,000
	2009	63,000	64,000	63,000	62,000
	2010	12,000	31,000	30,000	29,000
	2011	55,000	59,000	57,000	56,000
	2012	74,000	78,000	77,000	76,000
	2013	99,000	92,000	89,000	87,000
	2014	85,000	91,000	88,000	86,000
	2015	74,000	98,000	96,000	94,000
	2016	113,000	94,000	93,000	91,000
	2017	50,000	50,000	49,000	48,000
	2018	(12,000)	(15,000)	(13,828)	(13,828)
Private Passenger Total		903,000	953,000	933,172	911,172
Non Private Passenger	prior	702,000	769,000	760,000	753,000
	2009	220,000	223,000	221,000	219,000
	2010	43,000	112,000	111,000	110,000
	2011	177,000	194,000	191,000	189,000
	2012	263,000	285,000	281,000	278,000
	2013	385,000	361,000	358,000	354,000
	2014	365,000	394,000	390,000	385,000
	2015	348,000	452,000	448,000	444,000
	2016	597,000	499,000	495,000	492,000
	2017	317,000	317,000	314,000	311,000
	2018	(77,000)	(108,000)	(105,222)	(121,222)
Non Private Passenger Total		3,340,000	3,498,000	3,463,778	3,413,778
Grand Total		4,243,000	4,451,000	4,396,950	4,324,950

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

page 7 of 10

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

discount rate: 1.88%

interest rate margin: 25 basis pts


		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM 			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	14,000	-	-	-
	2009	3,000	2,000	2,000	2,000
	2010	4,000	2,000	2,000	2,000
	2011	4,000	3,000	3,000	3,000
	2012	7,000	4,000	4,000	4,000
	2013	(4,000)	(5,000)	(5,000)	(5,000)
	2014	7,000	7,000	7,000	7,000
	2015	9,000	7,000	7,000	7,000
	2016	8,000	6,000	6,000	6,000
	2017	4,000	1,000	1,000	1,000
	2018	-	-	(1,003)	(1,003)
Private Passenger Total		56,000	27,000	25,997	25,997
Non Private Passenger	prior	8,000	-	-	-
	2009	3,000	2,000	2,000	2,000
	2010	4,000	3,000	3,000	3,000
	2011	7,000	4,000	4,000	4,000
	2012	8,000	7,000	7,000	7,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	9,000	9,000	9,000	9,000
	2015	11,000	9,000	9,000	9,000
	2016	17,000	16,000	16,000	16,000
	2017	12,000	4,000	4,000	4,000
	2018	(2,000)	-	949	949
Non Private Passenger Total		71,000	48,000	48,949	48,949
Grand Total		127,000	75,000	74,946	74,946

EXHIBIT C-1

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

page 8 of 10

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





discount rate: 1.88%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	19,000	1,000	1,000	1,000
	2009	13,000	9,000	9,000	9,000
	2010	18,000	12,000	12,000	12,000
	2011	21,000	16,000	16,000	16,000
	2012	25,000	20,000	20,000	20,000
	2013	27,000	24,000	24,000	24,000
	2014	43,000	43,000	43,000	43,000
	2015	23,000	18,000	18,000	18,000
	2016	7,000	7,000	7,000	7,000
	2017	39,000	(18,000)	(18,000)	(18,000)
	2018	(15,000)	(17,000)	(22,999)	(23,999)
Private Passenger Total		220,000	115,000	109,001	108,001
Non Private Passenger	prior	5,000	-	-	-
	2009	4,000	2,000	2,000	2,000
	2010	6,000	4,000	4,000	4,000
	2011	8,000	6,000	6,000	6,000
	2012	9,000	8,000	8,000	8,000
	2013	10,000	9,000	9,000	9,000
	2014	15,000	14,000	14,000	14,000
	2015	7,000	6,000	6,000	6,000
	2016	3,000	3,000	3,000	3,000
	2017	17,000	(7,000)	(7,000)	(7,000)
	2018	(6,000)	(6,000)	(9,661)	(11,661)
Non Private Passenger Total		78,000	39,000	35,339	33,339
Grand Total		298,000	154,000	144,340	141,340

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

page 9 of 10

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

discount rate: 1.88%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	1,000	-	-	-
	2009	2,000	2,000	2,000	2,000
	2010	4,000	3,000	3,000	3,000
	2011	6,000	4,000	4,000	4,000
	2012	7,000	6,000	6,000	6,000
	2013	(11,000)	(11,000)	(11,000)	(11,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	1,000	1,000	1,000	1,000
	2017	3,000	2,000	2,000	2,000
	2018	(2,000)	(3,000)	(4,111)	(4,111)
Private Passenger Total		11,000	4,000	2,889	2,889
Non Private Passenger	prior	1,000	-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	3,000	2,000	2,000	2,000
	2011	4,000	3,000	3,000	3,000
	2012	6,000	4,000	4,000	4,000
	2013	(7,000)	(9,000)	(9,000)	(9,000)
	2014	(4,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	5,000	5,000	5,000
	2016	2,000	2,000	2,000	2,000
	2017	8,000	6,000	6,000	6,000
	2018	(9,000)	(10,000)	(11,849)	(11,849)
Non Private Passenger Total		11,000	(2,000)	(3,849)	(3,849)
Grand Total		22,000	2,000	(960)	(960)

EXHIBIT C-1

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

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

discount rate: 1.88%





interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	4,372,000	3,660,000	3,559,000	3,458,000
	2009	680,000	720,000	699,000	681,000
	2010	791,000	779,000	758,000	738,000
	2011	904,000	1,120,000	1,090,000	1,063,000
	2012	1,172,000	1,286,000	1,252,000	1,219,000
	2013	1,332,000	1,436,000	1,401,000	1,366,000
	2014	1,316,000	1,391,000	1,348,000	1,315,000
	2015	1,460,000	1,573,000	1,542,000	1,510,000
	2016	1,601,000	1,578,000	1,562,000	1,518,000
	2017	1,268,000	1,267,000	1,220,000	1,190,000
	2018	737,000	914,000	1,004,136	1,125,136
Private Passenger Total		15,633,000	15,724,000	15,435,136	15,183,136
Non Private Passenger	prior	1,827,000	1,692,000	1,669,000	1,645,000
	2009	586,000	595,000	586,000	577,000
	2010	594,000	638,000	628,000	618,000
	2011	825,000	973,000	955,000	937,000
	2012	1,259,000	1,292,000	1,267,000	1,243,000
	2013	1,730,000	1,812,000	1,782,000	1,753,000
	2014	1,884,000	1,930,000	1,885,000	1,853,000
	2015	2,096,000	2,215,000	2,181,000	2,146,000
	2016	2,314,000	2,158,000	2,121,000	2,081,000
	2017	1,917,000	1,971,000	1,904,000	1,867,000
	2018	964,000	1,174,000	1,337,504	1,524,504
Non Private Passenger Total		15,996,000	16,450,000	16,315,504	16,244,504
Grand Total		31,629,000	32,174,000	31,750,640	31,427,640

EXHIBIT C-2

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

page 1 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	28,000	62,000	62,000	62,000
	2009	60,000	48,000	47,000	46,000
	2010	86,000	86,000	85,000	84,000
	2011	76,000	126,000	124,000	122,000
	2012	61,000	139,000	137,000	135,000
	2013	117,000	158,000	154,000	150,000
	2014	138,000	178,000	174,000	170,000
	2015	239,000	354,000	350,000	346,000
	2016	300,000	345,000	341,000	337,000
	2017	106,000	117,000	113,000	109,000
	2018	184,000	231,000	248,717	276,717
Private Passenger Total		1,395,000	1,844,000	1,835,717	1,837,717
Non Private Passenger	prior	9,000	23,000	23,000	23,000
	2009	22,000	17,000	17,000	17,000
	2010	27,000	27,000	27,000	27,000
	2011	22,000	36,000	35,000	34,000
	2012	16,000	36,000	35,000	34,000
	2013	29,000	39,000	38,000	37,000
	2014	38,000	49,000	48,000	47,000
	2015	72,000	107,000	106,000	105,000
	2016	99,000	114,000	113,000	112,000
	2017	37,000	41,000	39,000	38,000
	2018	68,000	87,000	92,709	103,709
Non Private Passenger Total		439,000	576,000	573,709	577,709
Grand Total		1,834,000	2,420,000	2,409,426	2,415,426

EXHIBIT C-2

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

page 2 of 10

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

discount rate: 0.00%



interest rate margin: 0 basis pts

Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201807	201808	201809	201810	
Private Passenger	prior	119,000	70,000	68,000	67,000	
	2009	79,000	55,000	53,000	51,000	
	2010	100,000	82,000	80,000	78,000	
	2011	(79,000)	119,000	115,000	112,000	
	2012	143,000	157,000	152,000	147,000	
	2013	282,000	319,000	314,000	309,000	
	2014	220,000	244,000	238,000	232,000	
	2015	259,000	283,000	277,000	271,000	
	2016	318,000	316,000	310,000	304,000	
	2017	185,000	200,000	194,000	188,000	
	2018	64,000	108,000	121,628	134,628	
Private Passenger Total		1,690,000	1,953,000	1,922,628	1,893,628	
Non Private Passenger	prior	95,000	54,000	52,000	50,000	
	2009	66,000	46,000	45,000	44,000	
	2010	84,000	70,000	69,000	68,000	
	2011	(59,000)	89,000	87,000	85,000	
	2012	105,000	115,000	113,000	111,000	
	2013	199,000	225,000	222,000	219,000	
	2014	144,000	159,000	156,000	154,000	
	2015	159,000	174,000	172,000	170,000	
	2016	191,000	190,000	188,000	186,000	
	2017	118,000	128,000	125,000	122,000	
	2018	44,000	76,000	85,154	95,154	
Non Private Passenger Total		1,146,000	1,326,000	1,314,154	1,304,154	
Grand Total		2,836,000	3,279,000	3,236,782	3,197,782	

EXHIBIT C-2

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

page 3 of 10

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	415,000	248,000	243,000	238,000
	2009	3,000	86,000	84,000	82,000
	2010	49,000	79,000	77,000	75,000
	2011	97,000	72,000	71,000	70,000
	2012	83,000	79,000	77,000	75,000
	2013	109,000	104,000	102,000	100,000
	2014	137,000	144,000	142,000	140,000
	2015	90,000	84,000	82,000	80,000
	2016	56,000	59,000	57,000	55,000
	2017	113,000	116,000	114,000	112,000
	2018	55,000	74,000	84,315	93,315
Private Passenger Total		1,207,000	1,145,000	1,133,315	1,120,315
Non Private Passenger	prior	100,000	59,000	59,000	59,000
	2009	1,000	35,000	34,000	33,000
	2010	35,000	56,000	55,000	54,000
	2011	95,000	71,000	70,000	69,000
	2012	93,000	87,000	85,000	83,000
	2013	133,000	127,000	125,000	123,000
	2014	179,000	188,000	186,000	184,000
	2015	123,000	115,000	113,000	111,000
	2016	76,000	80,000	77,000	74,000
	2017	153,000	156,000	153,000	150,000
	2018	71,000	96,000	108,581	121,581
Non Private Passenger Total		1,059,000	1,070,000	1,065,581	1,061,581
Grand Total		2,266,000	2,215,000	2,198,896	2,181,896

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	11,000	46,000	46,000	46,000
	2009	15,000	10,000	10,000	10,000
	2010	19,000	15,000	15,000	15,000
	2011	26,000	21,000	21,000	21,000
	2012	32,000	28,000	27,000	26,000
	2013	27,000	34,000	33,000	32,000
	2014	42,000	39,000	38,000	37,000
	2015	29,000	31,000	30,000	29,000
	2016	71,000	69,000	68,000	67,000
	2017	68,000	66,000	65,000	64,000
	2018	25,000	30,000	38,311	42,311
Private Passenger Total		365,000	389,000	391,311	389,311
Non Private Passenger	prior	6,000	14,000	14,000	14,000
	2009	9,000	6,000	6,000	6,000
	2010	12,000	10,000	10,000	10,000
	2011	16,000	12,000	12,000	12,000
	2012	19,000	16,000	16,000	16,000
	2013	17,000	21,000	21,000	21,000
	2014	26,000	24,000	24,000	24,000
	2015	19,000	21,000	20,000	19,000
	2016	46,000	45,000	44,000	43,000
	2017	44,000	44,000	43,000	42,000
	2018	18,000	22,000	26,874	30,874
Non Private Passenger Total		232,000	235,000	236,874	237,874
Grand Total		597,000	624,000	628,185	627,185

EXHIBIT C-2

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

page 5 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	3,547,000	2,825,000	2,740,000	2,656,000
	2009	451,000	442,000	429,000	416,000
	2010	507,000	456,000	442,000	429,000
	2011	698,000	683,000	663,000	643,000
	2012	756,000	743,000	721,000	699,000
	2013	530,000	597,000	578,000	559,000
	2014	483,000	499,000	482,000	465,000
	2015	484,000	501,000	486,000	471,000
	2016	429,000	418,000	404,000	390,000
	2017	391,000	424,000	408,000	393,000
	2018	196,000	222,000	249,106	282,106
Private Passenger Total		8,472,000	7,810,000	7,602,106	7,403,106
Non Private Passenger	prior	891,000	742,000	728,000	714,000
	2009	256,000	251,000	246,000	241,000
	2010	380,000	342,000	335,000	328,000
	2011	553,000	541,000	530,000	519,000
	2012	692,000	680,000	666,000	653,000
	2013	809,000	910,000	890,000	871,000
	2014	901,000	931,000	910,000	889,000
	2015	1,078,000	1,115,000	1,093,000	1,071,000
	2016	951,000	928,000	907,000	887,000
	2017	870,000	945,000	922,000	899,000
	2018	536,000	633,000	728,969	835,969
Non Private Passenger Total		7,917,000	8,018,000	7,955,969	7,907,969
Grand Total		16,389,000	15,828,000	15,558,075	15,311,075

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	268,000	284,000	278,000	272,000
	2009	62,000	62,000	61,000	60,000
	2010	12,000	29,000	28,000	27,000
	2011	52,000	55,000	54,000	53,000
	2012	70,000	73,000	72,000	71,000
	2013	93,000	86,000	84,000	82,000
	2014	80,000	85,000	83,000	81,000
	2015	51,000	80,000	78,000	76,000
	2016	80,000	61,000	60,000	59,000
	2017	47,000	47,000	46,000	45,000
	2018	(15,000)	(17,000)	(18,828)	(20,828)
Private Passenger Total		800,000	845,000	825,172	805,172
Non Private Passenger	prior	703,000	755,000	748,000	741,000
	2009	222,000	222,000	220,000	218,000
	2010	43,000	102,000	101,000	100,000
	2011	175,000	186,000	184,000	182,000
	2012	254,000	265,000	262,000	259,000
	2013	368,000	338,000	335,000	332,000
	2014	347,000	371,000	367,000	363,000
	2015	239,000	374,000	370,000	366,000
	2016	424,000	324,000	321,000	318,000
	2017	297,000	297,000	294,000	291,000
	2018	(104,000)	(123,000)	(139,222)	(158,222)
Non Private Passenger Total		2,968,000	3,111,000	3,062,778	3,011,778
Grand Total		3,768,000	3,956,000	3,887,950	3,816,950

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	13,000	-	-	-
	2009	3,000	2,000	2,000	2,000
	2010	4,000	2,000	2,000	2,000
	2011	4,000	3,000	3,000	3,000
	2012	6,000	4,000	4,000	4,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	6,000	6,000	6,000	6,000
	2015	1,000	1,000	1,000	1,000
	2016	5,000	5,000	5,000	5,000
	2017	2,000	-	-	-
	2018	(1,000)	(1,000)	(2,003)	(2,003)
Private Passenger Total		37,000	16,000	14,997	14,997
Non Private Passenger	prior	8,000	-	-	-
	2009	3,000	2,000	2,000	2,000
	2010	4,000	3,000	3,000	3,000
	2011	6,000	4,000	4,000	4,000
	2012	7,000	6,000	6,000	6,000
	2013	(8,000)	(7,000)	(7,000)	(7,000)
	2014	8,000	8,000	8,000	8,000
	2015	-	-	-	-
	2016	12,000	12,000	12,000	12,000
	2017	6,000	(1,000)	(1,000)	(1,000)
	2018	(6,000)	(6,000)	(6,051)	(6,051)
Non Private Passenger Total		40,000	21,000	20,949	20,949
Grand Total		77,000	37,000	35,946	35,946

EXHIBIT C-2

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

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

discount rate: 0.00%



interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	17,000	1,000	1,000	1,000
	2009	13,000	9,000	9,000	9,000
	2010	17,000	11,000	11,000	11,000
	2011	20,000	15,000	15,000	15,000
	2012	24,000	19,000	19,000	19,000
	2013	25,000	23,000	23,000	23,000
	2014	37,000	37,000	37,000	37,000
	2015	17,000	13,000	13,000	13,000
	2016	5,000	5,000	5,000	5,000
	2017	26,000	(27,000)	(27,000)	(27,000)
	2018	(22,000)	(25,000)	(33,999)	(35,999)
Private Passenger Total		179,000	81,000	72,001	70,001
Non Private Passenger	prior	5,000	-	-	-
	2009	4,000	2,000	2,000	2,000
	2010	5,000	4,000	4,000	4,000
	2011	7,000	5,000	5,000	5,000
	2012	8,000	7,000	7,000	7,000
	2013	9,000	8,000	8,000	8,000
	2014	13,000	12,000	12,000	12,000
	2015	5,000	4,000	4,000	4,000
	2016	2,000	2,000	2,000	2,000
	2017	11,000	(11,000)	(11,000)	(11,000)
	2018	(10,000)	(11,000)	(14,661)	(16,661)
Non Private Passenger Total		59,000	22,000	18,339	16,339
Grand Total		238,000	103,000	90,340	86,340

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201807	201808	201809	201810
Private Passenger	prior	1,000	-	-	-
	2009	2,000	2,000	2,000	2,000
	2010	4,000	3,000	3,000	3,000
	2011	5,000	4,000	4,000	4,000
	2012	6,000	5,000	5,000	5,000
	2013	(12,000)	(13,000)	(13,000)	(13,000)
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	2,000	2,000	2,000	2,000
	2018	(3,000)	(3,000)	(4,111)	(5,111)
Private Passenger Total		4,000	(1,000)	(2,111)	(3,111)
Non Private Passenger	prior	1,000	-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	3,000	2,000	2,000	2,000
	2011	4,000	3,000	3,000	3,000
	2012	5,000	4,000	4,000	4,000
	2013	(8,000)	(10,000)	(10,000)	(10,000)
	2014	(5,000)	(6,000)	(6,000)	(6,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	5,000	5,000	5,000	5,000
	2018	(11,000)	(12,000)	(14,849)	(14,849)
Non Private Passenger Total		1,000	(7,000)	(9,849)	(9,849)
Grand Total		5,000	(8,000)	(11,960)	(12,960)

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	Acc Year	ShareYMMM	201807	201808	201809	201810
Private Passenger	prior		4,419,000	3,536,000	3,438,000	3,342,000
	2009		688,000	716,000	697,000	678,000
	2010		798,000	763,000	743,000	724,000
	2011		899,000	1,098,000	1,070,000	1,043,000
	2012		1,181,000	1,247,000	1,214,000	1,181,000
	2013		1,165,000	1,302,000	1,269,000	1,236,000
	2014		1,136,000	1,225,000	1,193,000	1,161,000
	2015		1,175,000	1,352,000	1,322,000	1,292,000
	2016		1,265,000	1,279,000	1,251,000	1,223,000
	2017		940,000	945,000	915,000	886,000
	2018		483,000	619,000	683,136	765,136
Private Passenger Total			14,149,000	14,082,000	13,795,136	13,531,136
Non Private Passenger	prior		1,818,000	1,647,000	1,624,000	1,601,000
	2009		584,000	582,000	573,000	564,000
	2010		593,000	616,000	606,000	596,000
	2011		819,000	947,000	930,000	913,000
	2012		1,199,000	1,216,000	1,194,000	1,173,000
	2013		1,548,000	1,651,000	1,622,000	1,594,000
	2014		1,651,000	1,736,000	1,705,000	1,675,000
	2015		1,700,000	1,915,000	1,883,000	1,851,000
	2016		1,802,000	1,696,000	1,665,000	1,635,000
	2017		1,541,000	1,604,000	1,569,000	1,535,000
	2018		606,000	762,000	867,504	991,504
Non Private Passenger Total			13,861,000	14,372,000	14,238,504	14,128,504
Grand Total			28,010,000	28,454,000	28,033,640	27,659,640

EXHIBIT D

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

Sum of MS Cost Ratio			Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Jurisdiction Desc	ShareYMM	201807	201808	201809	201810
Private Passenger	Newfoundland & Labrador		88.5%	87.9%	87.9%	87.9%
	New Brunswick		78.1%	82.9%	82.4%	81.8%
	Nova Scotia		90.1%	94.0%	93.9%	94.0%
	Prince Edward Island		62.3%	62.3%	63.5%	63.2%
	Ontario		72.7%	72.9%	72.9%	73.1%
	Alberta		69.4%	67.6%	66.6%	65.8%
	Yukon		76.8%	73.0%	72.8%	72.9%
	Northwest Territories		63.3%	61.9%	61.7%	61.5%
	Nunavut		39.7%	39.5%	39.8%	39.4%
Non Private Passenger	Newfoundland & Labrador		86.1%	83.0%	81.8%	81.4%
	New Brunswick		70.9%	73.4%	72.4%	71.8%
	Nova Scotia		77.2%	77.0%	76.4%	76.6%
	Prince Edward Island		108.3%	104.4%	99.7%	92.8%
	Ontario		69.1%	67.9%	67.4%	67.7%
	Alberta		67.2%	66.3%	65.9%	65.6%
	Yukon		66.4%	66.7%	65.8%	66.0%
	Northwest Territories		57.6%	55.8%	54.9%	54.2%
	Nunavut		53.5%	51.5%	51.1%	50.5%
Grand Total			73.2%	72.7%	72.3%	72.2%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	Jurisdiction Desc	ShareYMM	201807	201808	201809	201810
Private Passenger	Newfoundland & Labrador		84.5%	83.8%	83.9%	83.9%
	New Brunswick		74.4%	78.7%	78.4%	77.9%
	Nova Scotia		85.4%	88.8%	88.9%	89.0%
	Prince Edward Island		58.9%	58.9%	60.2%	60.1%
	Ontario		68.6%	68.8%	68.8%	68.9%
	Alberta		66.6%	64.8%	64.0%	63.1%
	Yukon		73.4%	69.4%	69.8%	69.5%
	Northwest Territories		60.6%	59.3%	59.1%	58.9%
	Nunavut		37.5%	38.2%	38.7%	37.4%
Non Private Passenger	Newfoundland & Labrador		82.2%	78.9%	78.4%	78.0%
	New Brunswick		67.7%	69.9%	69.6%	69.0%
	Nova Scotia		73.1%	72.8%	72.9%	73.2%
	Prince Edward Island		101.7%	97.9%	94.1%	87.9%
	Ontario		65.2%	63.9%	64.0%	64.3%
	Alberta		64.4%	63.4%	63.2%	62.9%
	Yukon		63.3%	63.7%	63.5%	63.4%
	Northwest Territories		55.2%	53.5%	53.1%	52.4%
	Nunavut		51.3%	49.3%	49.4%	49.1%
Grand Total			69.6%	69.0%	68.9%	68.8%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2018	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.4%
	discount rate:			1.88%	discount rate:			1.88%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	10.0%	5.0%	12.2%	12.5%	10.1%	5.0%	11.5%
2017	12.5%	10.2%	5.0%	11.9%	12.4%	10.1%	5.0%	11.6%
2018	12.4%	10.1%	5.0%	11.6%	12.2%	10.1%	5.0%	11.2%
prem liab	11.9%	10.0%	5.0%	9.8%	11.6%	10.1%	5.0%	10.3%
				discount rate:				
				1.88%				
				margin (basis points):				
				25				
				discount rate:				
				1.88%				
				margin (basis points):				
				25				

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NOVA SCOTIA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.5%	10.0%	5.0%	12.3%	12.5%	10.1%	5.0%	11.9%
2016	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	11.5%
2017	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	11.6%
2018	12.3%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.4%
prem liab	11.9%	10.0%	5.0%	10.1%	11.6%	10.1%	5.0%	10.5%
	discount rate:		1.88%		discount rate:		1.88%	
	margin (basis points):		25		margin (basis points):		25	

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	12.5%	10.1%	5.0%	11.9%	12.4%	10.1%	5.0%	10.7%
2018	12.2%	10.2%	5.0%	12.4%	12.4%	10.2%	5.0%	12.0%
prem liab	11.7%	10.0%	5.0%	10.1%	12.0%	10.2%	5.0%	10.5%
	discount rate:			1.88%	discount rate:			1.88%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.9%	10.0%
2015	10.0%	10.0%	8.1%	10.0%	9.9%	10.0%	10.0%	9.9%
2016	12.5%	12.5%	7.2%	12.4%	12.5%	12.5%	12.5%	12.5%
2017	12.5%	12.5%	9.7%	12.4%	12.4%	12.5%	9.3%	12.4%
2018	14.1%	15.0%	6.7%	14.2%	13.4%	15.0%	6.8%	13.7%
prem liab	10.5%	15.0%	5.2%	10.8%	12.8%	15.0%	5.6%	12.9%
	discount rate:			1.88%	discount rate:			1.88%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	10.7%	5.0%	12.5%	12.4%	10.3%	5.0%	12.3%
2017	12.5%	10.5%	5.0%	12.4%	12.3%	10.3%	5.0%	12.1%
2018	12.2%	10.2%	5.0%	11.7%	11.9%	10.4%	5.0%	11.0%
prem liab	12.0%	10.1%	5.0%	10.6%	11.5%	10.2%	5.0%	9.1%
				discount rate:				
				1.88%				
				margin (basis points):				
				25				
				discount rate:				
				1.88%				
				margin (basis points):				
				25				

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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YUKON

	Private Passenger				Non-Private Passenger			
	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%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.1%	12.5%	5.0%	12.3%	12.5%	12.5%	5.0%	12.5%
2017	12.5%	11.3%	5.0%	12.1%	12.3%	11.5%	5.0%	12.1%
2018	12.2%	10.9%	5.0%	12.1%	11.6%	11.1%	5.0%	11.0%
prem liab	12.2%	10.9%	5.0%	10.7%	12.0%	10.6%	5.0%	9.6%
	discount rate:			1.88%	discount rate:			1.88%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	9.9%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	12.2%	5.0%	12.5%	12.4%	11.5%	5.0%	12.2%
2017	12.5%	12.2%	5.0%	12.5%	12.3%	11.4%	5.0%	11.7%
2018	12.0%	11.5%	5.0%	11.5%	12.3%	11.4%	5.0%	11.9%
prem liab	11.9%	11.7%	5.0%	8.9%	12.1%	11.3%	5.0%	10.2%
	discount rate:		1.88%		discount rate:		1.88%	
	margin (basis points):		25		margin (basis points):		25	

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NUNAVUT

	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%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	9.9%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	8.2%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	8.7%
2016	12.0%	12.0%	5.0%	11.2%	12.0%	11.2%	5.0%	10.8%
2017	12.3%	11.8%	5.0%	10.7%	12.2%	11.3%	5.0%	11.2%
2018	12.1%	11.4%	5.0%	11.9%	12.2%	11.3%	5.0%	11.9%
prem liab	11.3%	11.2%	5.0%	10.0%	12.3%	11.0%	5.0%	10.9%
	discount rate: 1.88%				discount rate: 1.88%			
	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, 2018.

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	30	29	28	28	27	26	28	29
2008	207	200	194	187	181	176	193	194
2009	89	86	83	80	78	75	83	84
2010	20	19	19	18	17	17	19	19
2011	516	506	497	489	481	473	496	499
2012	1,931	1,902	1,873	1,847	1,821	1,796	1,870	1,877
2013	1,561	1,543	1,525	1,510	1,494	1,479	1,524	1,528
2014	3,541	3,497	3,454	3,413	3,373	3,335	3,448	3,459
2015	5,606	5,549	5,495	5,441	5,390	5,341	5,487	5,501
2016	8,878	8,788	8,700	8,616	8,534	8,453	8,688	8,712
2017	10,362	10,253	10,146	10,043	9,942	9,845	10,132	10,160
2018	15,291	15,109	14,931	14,758	14,590	14,427	14,906	14,954
Total	48,032	47,481	46,945	46,430	45,928	45,443	46,874	47,016
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	1,087	536	-	(515)	(1,017)	(1,502)	(71)	71
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	7.1%	3.6%	-	-	(3.6%)	(7.1%)	-	3.6%
2008	6.7%	3.1%	-	(3.6%)	(6.7%)	(9.3%)	(0.5%)	-
2009	7.2%	3.6%	-	(3.6%)	(6.0%)	(9.6%)	-	1.2%
2010	5.3%	-	-	(5.3%)	(10.5%)	(10.5%)	-	-
2011	3.8%	1.8%	-	(1.6%)	(3.2%)	(4.8%)	(0.2%)	0.4%
2012	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(0.2%)	0.2%
2013	2.4%	1.2%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	0.2%
2014	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(0.2%)	0.1%
2015	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.1%)	0.1%
2016	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.1%)	0.1%
2017	2.1%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	0.1%
2018	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(0.2%)	0.2%
Total	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	87	87	86	85	84	84	86	86
2007	2	2	2	2	2	2	2	2
2008	63	61	59	57	55	53	58	59
2009	383	376	369	363	356	350	369	370
2010	585	577	569	562	555	548	568	570
2011	561	555	550	544	540	534	549	550
2012	824	817	809	802	794	788	808	809
2013	3,812	3,777	3,742	3,709	3,676	3,645	3,738	3,747
2014	2,533	2,512	2,491	2,470	2,450	2,431	2,487	2,494
2015	5,948	5,891	5,836	5,782	5,730	5,678	5,828	5,843
2016	6,095	6,024	5,956	5,889	5,825	5,761	5,947	5,965
2017	7,543	7,437	7,334	7,233	7,135	7,039	7,320	7,348
2018	9,442	9,294	9,151	9,012	8,876	8,745	9,131	9,170
Total	37,878	37,410	36,954	36,510	36,078	35,658	36,891	37,013
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	924	456	-	(444)	(876)	(1,296)	(63)	59
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	1.2%	1.2%	-	(1.2%)	(2.3%)	(2.3%)	-	-
2007	-	-	-	-	-	-	-	-
2008	6.8%	3.4%	-	(3.4%)	(6.8%)	(10.2%)	(1.7%)	-
2009	3.8%	1.9%	-	(1.6%)	(3.5%)	(5.1%)	-	0.3%
2010	2.8%	1.4%	-	(1.2%)	(2.5%)	(3.7%)	(0.2%)	0.2%
2011	2.0%	0.9%	-	(1.1%)	(1.8%)	(2.9%)	(0.2%)	-
2012	1.9%	1.0%	-	(0.9%)	(1.9%)	(2.6%)	(0.1%)	-
2013	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	(0.1%)	0.1%
2014	1.7%	0.8%	-	(0.8%)	(1.6%)	(2.4%)	(0.2%)	0.1%
2015	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.7%)	(0.1%)	0.1%
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(0.2%)	0.2%
2017	2.8%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.2%)	0.2%
2018	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(0.2%)	0.2%
Total	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	16	16	15	15	15	14	15	15
2005	88	86	84	81	79	77	83	84
2006	-	-	-	-	-	-	-	-
2007	81	80	79	78	78	77	79	79
2008	56	54	52	50	49	47	52	52
2009	106	102	99	96	92	89	98	99
2010	125	124	122	121	120	119	122	123
2011	15	15	15	15	13	13	15	15
2012	225	223	219	215	213	209	218	219
2013	2,596	2,562	2,531	2,500	2,471	2,442	2,526	2,534
2014	2,485	2,459	2,433	2,409	2,386	2,362	2,430	2,437
2015	2,093	2,073	2,052	2,034	2,014	1,996	2,050	2,055
2016	4,039	3,992	3,947	3,903	3,861	3,820	3,941	3,954
2017	6,557	6,472	6,389	6,309	6,231	6,155	6,378	6,401
2018	8,858	8,736	8,617	8,502	8,389	8,281	8,601	8,633
Total	27,340	26,994	26,654	26,328	26,011	25,701	26,608	26,700
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	686	340	-	(326)	(643)	(953)	(46)	46
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	6.7%	6.7%	-	-	-	(6.7%)	-	-
2005	4.8%	2.4%	-	(3.6%)	(6.0%)	(8.3%)	(1.2%)	-
2006	-	-	-	-	-	-	-	-
2007	2.5%	1.3%	-	(1.3%)	(1.3%)	(2.5%)	-	-
2008	7.7%	3.8%	-	(3.8%)	(5.8%)	(9.6%)	-	-
2009	7.1%	3.0%	-	(3.0%)	(7.1%)	(10.1%)	(1.0%)	-
2010	2.5%	1.6%	-	(0.8%)	(1.6%)	(2.5%)	-	0.8%
2011	-	-	-	-	(13.3%)	(13.3%)	-	-
2012	2.7%	1.8%	-	(1.8%)	(2.7%)	(4.6%)	(0.5%)	-
2013	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.2%)	0.1%
2014	2.1%	1.1%	-	(1.0%)	(1.9%)	(2.9%)	(0.1%)	0.2%
2015	2.0%	1.0%	-	(0.9%)	(1.9%)	(2.7%)	(0.1%)	0.1%
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(0.2%)	0.2%
2017	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(0.2%)	0.2%
2018	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(0.2%)	0.2%
Total	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	466	448	430	414	398	383	428	432
2011	-	-	-	-	-	-	-	-
2012	323	308	295	282	270	259	293	296
2013	7	7	7	7	6	6	7	7
2014	425	420	416	411	406	402	415	416
2015	1,092	1,079	1,068	1,058	1,047	1,037	1,067	1,070
2016	1,786	1,767	1,749	1,732	1,715	1,698	1,747	1,752
2017	1,604	1,583	1,564	1,546	1,527	1,509	1,562	1,567
2018	2,543	2,517	2,491	2,466	2,441	2,418	2,488	2,495
Total	8,246	8,129	8,020	7,916	7,810	7,712	8,007	8,035
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	226	109	-	(104)	(210)	(308)	(13)	15
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	8.4%	4.2%	-	(3.7%)	(7.4%)	(10.9%)	(0.5%)	0.5%
2011	-	-	-	-	-	-	-	-
2012	9.5%	4.4%	-	(4.4%)	(8.5%)	(12.2%)	(0.7%)	0.3%
2013	-	-	-	-	(14.3%)	(14.3%)	-	-
2014	2.2%	1.0%	-	(1.2%)	(2.4%)	(3.4%)	(0.2%)	-
2015	2.2%	1.0%	-	(0.9%)	(2.0%)	(2.9%)	(0.1%)	0.2%
2016	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(0.1%)	0.2%
2017	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.1%)	0.2%
2018	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.1%)	0.2%
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	7,495	7,382	7,273	7,165	7,060	6,959	7,256	7,287
2004	980	957	934	912	890	871	931	937
2005	406	396	385	376	367	358	384	387
2006	656	636	618	600	583	567	615	620
2007	3,013	2,918	2,828	2,742	2,659	2,580	2,816	2,840
2008	614	594	575	557	539	523	572	577
2009	3,068	2,987	2,910	2,838	2,769	2,703	2,900	2,921
2010	1,601	1,560	1,521	1,485	1,450	1,418	1,516	1,527
2011	3,581	3,485	3,396	3,311	3,231	3,156	3,384	3,407
2012	3,079	3,019	2,960	2,906	2,854	2,805	2,952	2,968
2013	6,716	6,608	6,506	6,408	6,315	6,227	6,491	6,519
2014	6,315	6,241	6,171	6,103	6,038	5,975	6,161	6,181
2015	9,625	9,522	9,420	9,324	9,228	9,137	9,406	9,434
2016	10,642	10,515	10,390	10,271	10,154	10,042	10,373	10,407
2017	12,631	12,449	12,273	12,104	11,938	11,779	12,249	12,298
2018	24,699	24,317	23,945	23,588	23,242	22,907	23,896	23,996
Total	95,121	93,586	92,105	90,690	89,317	88,007	91,902	92,306
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	3,016	1,481	-	(1,415)	(2,788)	(4,098)	(203)	201
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(0.2%)	0.2%
2004	4.9%	2.5%	-	(2.4%)	(4.7%)	(6.7%)	(0.3%)	0.3%
2005	5.5%	2.9%	-	(2.3%)	(4.7%)	(7.0%)	(0.3%)	0.5%
2006	6.1%	2.9%	-	(2.9%)	(5.7%)	(8.3%)	(0.5%)	0.3%
2007	6.5%	3.2%	-	(3.0%)	(6.0%)	(8.8%)	(0.4%)	0.4%
2008	6.8%	3.3%	-	(3.1%)	(6.3%)	(9.0%)	(0.5%)	0.3%
2009	5.4%	2.6%	-	(2.5%)	(4.8%)	(7.1%)	(0.3%)	0.4%
2010	5.3%	2.6%	-	(2.4%)	(4.7%)	(6.8%)	(0.3%)	0.4%
2011	5.4%	2.6%	-	(2.5%)	(4.9%)	(7.1%)	(0.4%)	0.3%
2012	4.0%	2.0%	-	(1.8%)	(3.6%)	(5.2%)	(0.3%)	0.3%
2013	3.2%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(0.2%)	0.2%
2014	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(0.2%)	0.2%
2015	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	0.1%
2016	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.3%)	(0.2%)	0.2%
2017	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.2%)	0.2%
2018	3.1%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(0.2%)	0.2%
Total	3.3%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	46	44	43	42	41	40	43	43
2004	10	10	10	9	9	9	10	10
2005	109	106	103	100	98	95	103	104
2006	5	5	5	5	5	5	5	5
2007	47	46	45	44	44	43	45	45
2008	1,041	1,007	975	944	915	888	971	979
2009	43	42	41	39	38	38	40	41
2010	34	33	33	33	32	32	33	33
2011	2,021	1,998	1,975	1,953	1,932	1,912	1,971	1,977
2012	1,397	1,386	1,375	1,365	1,355	1,345	1,373	1,377
2013	6,129	6,076	6,023	5,973	5,923	5,876	6,016	6,030
2014	5,645	5,585	5,528	5,472	5,417	5,365	5,519	5,535
2015	12,131	11,990	11,852	11,720	11,589	11,464	11,834	11,871
2016	13,517	13,343	13,173	13,009	12,849	12,694	13,150	13,197
2017	12,435	12,254	12,078	11,907	11,743	11,583	12,054	12,102
2018	21,387	21,099	20,817	20,549	20,285	20,031	20,781	20,856
Total	75,997	75,024	74,076	73,164	72,275	71,420	73,948	74,205
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	1,921	948	-	(912)	(1,801)	(2,656)	(128)	129
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	7.0%	2.3%	-	(2.3%)	(4.7%)	(7.0%)	-	-
2004	-	-	-	(10.0%)	(10.0%)	(10.0%)	-	-
2005	5.8%	2.9%	-	(2.9%)	(4.9%)	(7.8%)	-	1.0%
2006	-	-	-	-	-	-	-	-
2007	4.4%	2.2%	-	(2.2%)	(2.2%)	(4.4%)	-	-
2008	6.8%	3.3%	-	(3.2%)	(6.2%)	(8.9%)	(0.4%)	0.4%
2009	4.9%	2.4%	-	(4.9%)	(7.3%)	(7.3%)	(2.4%)	-
2010	3.0%	-	-	-	(3.0%)	(3.0%)	-	-
2011	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(0.2%)	0.1%
2012	1.6%	0.8%	-	(0.7%)	(1.5%)	(2.2%)	(0.1%)	0.1%
2013	1.8%	0.9%	-	(0.8%)	(1.7%)	(2.4%)	(0.1%)	0.1%
2014	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.2%)	0.1%
2015	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(0.2%)	0.2%
2016	2.6%	1.3%	-	(1.2%)	(2.5%)	(3.6%)	(0.2%)	0.2%
2017	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(0.2%)	0.2%
2018	2.7%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.2%)	0.2%
Total	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	69	68	67	67	66	65	67	68
2011	3	3	3	3	3	3	3	3
2012	86	84	83	82	81	80	83	83
2013	20	20	20	20	20	19	20	20
2014	47	47	46	45	45	44	46	46
2015	1,467	1,451	1,436	1,422	1,407	1,394	1,434	1,439
2016	410	404	398	393	389	384	398	399
2017	435	428	421	415	409	403	421	423
2018	664	656	647	638	630	622	645	648
Total	3,201	3,161	3,121	3,085	3,050	3,014	3,117	3,129
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	80	40	-	(36)	(71)	(107)	(4)	8
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	3.0%	1.5%	-	-	(1.5%)	(3.0%)	-	1.5%
2011	-	-	-	-	-	-	-	-
2012	3.6%	1.2%	-	(1.2%)	(2.4%)	(3.6%)	-	-
2013	-	-	-	-	-	(5.0%)	-	-
2014	2.2%	2.2%	-	(2.2%)	(2.2%)	(4.3%)	-	-
2015	2.2%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.1%)	0.2%
2016	3.0%	1.5%	-	(1.3%)	(2.3%)	(3.5%)	-	0.3%
2017	3.3%	1.7%	-	(1.4%)	(2.9%)	(4.3%)	-	0.5%
2018	2.6%	1.4%	-	(1.4%)	(2.6%)	(3.9%)	(0.3%)	0.2%
Total	2.6%	1.3%	-	(1.2%)	(2.3%)	(3.4%)	(0.1%)	0.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	1	1	1	1	1	1	1	1
2010	-	-	-	-	-	-	-	-
2011	1	1	1	1	1	1	1	1
2012	12	12	12	12	12	12	12	12
2013	454	449	444	440	436	432	443	445
2014	1,266	1,252	1,240	1,227	1,215	1,204	1,238	1,241
2015	177	176	173	172	169	168	173	173
2016	564	557	550	542	535	528	548	551
2017	927	912	899	885	872	860	897	900
2018	1,249	1,230	1,211	1,194	1,176	1,159	1,209	1,214
Total	4,651	4,590	4,531	4,474	4,417	4,365	4,522	4,538
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	120	59	-	(57)	(114)	(166)	(9)	7
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	2.3%	1.1%	-	(0.9%)	(1.8%)	(2.7%)	(0.2%)	0.2%
2014	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.2%)	0.1%
2015	2.3%	1.7%	-	(0.6%)	(2.3%)	(2.9%)	-	-
2016	2.5%	1.3%	-	(1.5%)	(2.7%)	(4.0%)	(0.4%)	0.2%
2017	3.1%	1.4%	-	(1.6%)	(3.0%)	(4.3%)	(0.2%)	0.1%
2018	3.1%	1.6%	-	(1.4%)	(2.9%)	(4.3%)	(0.2%)	0.2%
Total	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	9	9	9	9	9	9	9	9
2005	-	-	-	-	-	-	-	-
2006	35	34	33	32	31	31	33	33
2007	18	17	17	16	16	15	17	17
2008	-	-	-	-	-	-	-	-
2009	12	11	11	11	10	10	11	11
2010	2	2	2	2	2	2	2	2
2011	1	1	1	1	1	1	1	1
2012	164	162	161	160	158	157	161	161
2013	454	449	445	440	436	430	444	445
2014	78	78	78	76	76	76	78	78
2015	152	151	150	148	147	146	150	150
2016	321	318	314	310	306	304	314	315
2017	300	296	293	289	285	281	292	293
2018	305	300	295	291	286	281	295	296
Total	1,879	1,854	1,835	1,811	1,788	1,768	1,833	1,837
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	44	19	-	(24)	(47)	(67)	(2)	2
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	6.1%	3.0%	-	(3.0%)	(6.1%)	(6.1%)	-	-
2007	5.9%	-	-	(5.9%)	(5.9%)	(11.8%)	-	-
2008	-	-	-	-	-	-	-	-
2009	9.1%	-	-	-	(9.1%)	(9.1%)	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.9%	0.6%	-	(0.6%)	(1.9%)	(2.5%)	-	-
2013	2.0%	0.9%	-	(1.1%)	(2.0%)	(3.4%)	(0.2%)	-
2014	-	-	-	(2.6%)	(2.6%)	(2.6%)	-	-
2015	1.3%	0.7%	-	(1.3%)	(2.0%)	(2.7%)	-	-
2016	2.2%	1.3%	-	(1.3%)	(2.5%)	(3.2%)	-	0.3%
2017	2.4%	1.0%	-	(1.4%)	(2.7%)	(4.1%)	(0.3%)	-
2018	3.4%	1.7%	-	(1.4%)	(3.1%)	(4.7%)	-	0.3%
Total	2.4%	1.0%	-	(1.3%)	(2.6%)	(3.7%)	(0.1%)	0.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	7,541	7,426	7,316	7,207	7,101	6,999	7,299	7,330
2004	1,015	992	968	945	923	903	965	971
2005	603	588	572	557	544	530	570	575
2006	783	762	742	722	703	687	739	744
2007	3,191	3,092	2,999	2,910	2,826	2,743	2,987	3,012
2008	1,981	1,916	1,855	1,795	1,739	1,687	1,846	1,861
2009	3,702	3,605	3,514	3,428	3,344	3,266	3,502	3,527
2010	2,902	2,831	2,763	2,702	2,640	2,584	2,755	2,774
2011	6,699	6,564	6,438	6,317	6,202	6,093	6,420	6,453
2012	8,041	7,913	7,787	7,671	7,558	7,451	7,770	7,802
2013	21,749	21,491	21,243	21,007	20,777	20,556	21,209	21,275
2014	22,335	22,091	21,857	21,626	21,406	21,194	21,822	21,887
2015	38,291	37,882	37,482	37,101	36,721	36,361	37,429	37,536
2016	46,252	45,708	45,177	44,665	44,168	43,684	45,106	45,252
2017	52,794	52,084	51,397	50,731	50,082	49,454	51,305	51,492
2018	84,438	83,258	82,105	80,998	79,915	78,871	81,952	82,262
Total	302,345	298,229	294,241	290,408	286,674	283,088	293,702	294,779
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	8,104	3,988	-	(3,833)	(7,567)	(11,153)	(539)	538
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(0.2%)	0.2%
2004	4.9%	2.5%	-	(2.4%)	(4.6%)	(6.7%)	(0.3%)	0.3%
2005	5.4%	2.8%	-	(2.6%)	(4.9%)	(7.3%)	(0.3%)	0.5%
2006	5.5%	2.7%	-	(2.7%)	(5.3%)	(7.4%)	(0.4%)	0.3%
2007	6.4%	3.1%	-	(3.0%)	(5.8%)	(8.5%)	(0.4%)	0.4%
2008	6.8%	3.3%	-	(3.2%)	(6.3%)	(9.1%)	(0.5%)	0.3%
2009	5.4%	2.6%	-	(2.4%)	(4.8%)	(7.1%)	(0.3%)	0.4%
2010	5.0%	2.5%	-	(2.2%)	(4.5%)	(6.5%)	(0.3%)	0.4%
2011	4.1%	2.0%	-	(1.9%)	(3.7%)	(5.4%)	(0.3%)	0.2%
2012	3.3%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(0.2%)	0.2%
2013	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(0.2%)	0.2%
2014	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.0%)	(0.2%)	0.1%
2015	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	0.1%
2016	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(0.2%)	0.2%
2017	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(0.2%)	0.2%
2018	2.8%	1.4%	-	(1.3%)	(2.7%)	(3.9%)	(0.2%)	0.2%
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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ShareDate	201808	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(27)	-	1	3	4	(14.8%)	(23)
	2009	(1)	-	-	1	1	(100.0%)	-
	2010	(6)	-	-	1	1	(16.7%)	(5)
	2011	(11)	-	4	11	15	(136.4%)	4
	2012	4	(1)	(4)	108	103	2,575.0%	107
	2013	82	(1)	1	(22)	(22)	(26.8%)	60
	2014	168	(1)	305	84	388	231.0%	556
	2015	309	(6)	(4)	58	48	15.5%	357
	2016	1,303	(46)	(33)	(66)	(145)	(11.1%)	1,158
	2017	2,222	(95)	(183)	(381)	(659)	(29.7%)	1,563
	2018	2,828	262	304	(71)	495	17.5%	3,323
Private Passenger Total		6,871	112	391	(274)	229	3.3%	7,100
Non Private								
<div><div></div>Passenger</div>	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	(8)	-	-	27	27	(337.5%)	19
	2012	253	(2)	2	(241)	(241)	(95.3%)	12
	2013	39	1	(1)	19	19	48.7%	58
	2014	94	(2)	(19)	(99)	(120)	(127.7%)	(26)
	2015	(122)	35	(34)	277	278	(227.9%)	156
	2016	1,011	(17)	(53)	(242)	(312)	(30.9%)	699
	2017	890	(94)	(57)	(237)	(388)	(43.6%)	502
	2018	1,452	244	(96)	(184)	(36)	(2.5%)	1,416
Non Private Passenger Total		3,617	165	(258)	(680)	(773)	(21.4%)	2,844
Grand Total		10,488	277	133	(954)	(544)	(5.2%)	9,944

EXHIBIT G-1

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

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 ShareDate 201808
 Jurisdiction Desc New Brunswick
 AccountCode Des IBNR Provision
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	119	(5)	5	-	-	-	119
	2009	(35)	3	(3)	82	82	(234.3%)	47
	2010	57	(3)	3	59	59	103.5%	116
	2011	199	(14)	14	(103)	(103)	(51.8%)	96
	2012	171	(10)	10	1	1	0.6%	172
	2013	131	(3)	-	116	113	86.3%	244
	2014	330	(11)	(9)	9	(11)	(3.3%)	319
	2015	552	(12)	89	278	355	64.3%	907
	2016	1,632	(66)	55	157	146	8.9%	1,778
	2017	3,623	(168)	79	128	39	1.1%	3,662
	2018	2,192	268	(16)	394	646	29.5%	2,838
Private Passenger Total		8,971	(21)	227	1,121	1,327	14.8%	10,298
Non Private								
Passenger	prior	7	-	-	(2)	(2)	(28.6%)	5
	2009	(3)	-	-	(1)	(1)	33.3%	(4)
	2010	24	-	-	-	-	-	24
	2011	30	-	-	(12)	(12)	(40.0%)	18
	2012	129	(3)	3	(32)	(32)	(24.8%)	97
	2013	477	(9)	(163)	(188)	(360)	(75.5%)	117
	2014	130	(3)	3	(38)	(38)	(29.2%)	92
	2015	375	(9)	(171)	(30)	(210)	(56.0%)	165
	2016	781	(21)	26	(153)	(148)	(19.0%)	633
	2017	1,053	(30)	(34)	82	18	1.7%	1,071
	2018	679	217	(41)	244	420	61.9%	1,099
Non Private Passenger Total		3,682	142	(377)	(130)	(365)	(9.9%)	3,317
Grand Total		12,653	121	(150)	991	962	7.6%	13,615

EXHIBIT G-1

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

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 ShareDate 201808
 Jurisdiction Desc Nova Scotia
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	1	(1)	-	-	-	(2)
	2009	12	1	(6)	(24)	(29)	(241.7%)	(17)
	2010	(32)	1	(1)	31	31	(96.9%)	(1)
	2011	7	-	-	(12)	(12)	(171.4%)	(5)
	2012	(68)	1	(1)	20	20	(29.4%)	(48)
	2013	59	(1)	1	32	32	54.2%	91
	2014	10	-	169	80	249	2,490.0%	259
	2015	53	(2)	(2)	(18)	(22)	(41.5%)	31
	2016	736	(9)	27	(14)	4	0.5%	740
	2017	1,448	(102)	107	72	77	5.3%	1,525
	2018	1,389	316	(115)	249	450	32.4%	1,839
Private Passenger Total		3,612	206	178	416	800	22.1%	4,412
Non Private								
Passenger	prior	11	-	-	1	1	9.1%	12
	2009	(5)	-	-	-	-	-	(5)
	2010	(2)	-	-	-	-	-	(2)
	2011	83	(1)	1	(88)	(88)	(106.0%)	(5)
	2012	42	-	-	(38)	(38)	(90.5%)	4
	2013	16	(3)	1	71	69	431.3%	85
	2014	5	(1)	(57)	134	76	1,520.0%	81
	2015	762	(8)	11	(109)	(106)	(13.9%)	656
	2016	1,040	(45)	(12)	(51)	(108)	(10.4%)	932
	2017	1,738	(21)	(72)	(129)	(222)	(12.8%)	1,516
	2018	1,789	285	38	(44)	279	15.6%	2,068
Non Private Passenger Total		5,479	206	(90)	(253)	(137)	(2.5%)	5,342
Grand Total		9,091	412	88	163	663	7.3%	9,754

EXHIBIT G-1

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

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ShareDate	201808	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(17)	(1)	1	(2)	(2)	11.8%	(19)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	23	-	-	(10)	(10)	(43.5%)	13
	2015	192	(2)	2	(32)	(32)	(16.7%)	160
	2016	343	(4)	4	(142)	(142)	(41.4%)	201
	2017	591	(21)	(62)	(97)	(180)	(30.5%)	411
	2018	440	19	35	(1)	53	12.0%	493
Private Passenger Total		1,564	(9)	(20)	(284)	(313)	(20.0%)	1,251
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	52	-	-	(70)	(70)	(134.6%)	(18)
	2013	(1)	-	-	-	-	-	(1)
	2014	75	(1)	1	(23)	(23)	(30.7%)	52
	2015	189	(2)	(3)	(12)	(17)	(9.0%)	172
	2016	360	(4)	(3)	(46)	(53)	(14.7%)	307
	2017	740	(15)	7	13	5	0.7%	745
	2018	(158)	105	85	(21)	169	(107.0%)	11
Non Private Passenger Total		1,257	83	87	(159)	11	0.9%	1,268
Grand Total		2,821	74	67	(443)	(302)	(10.7%)	2,519

EXHIBIT G-1

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

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 ShareDate 201808
 Jurisdiction Desc Ontario
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,671	(19)	147	(118)	10	0.6%	1,681
	2009	491	(7)	7	(67)	(67)	(13.6%)	424
	2010	322	(3)	3	(64)	(64)	(19.9%)	258
	2011	(470)	6	9	439	454	(96.6%)	(16)
	2012	(94)	1	32	297	330	(351.1%)	236
	2013	(332)	4	(4)	142	142	(42.8%)	(190)
	2014	(78)	1	(70)	39	(30)	38.5%	(108)
	2015	567	(7)	41	(238)	(204)	(36.0%)	363
	2016	1,241	(15)	45	(186)	(156)	(12.6%)	1,085
	2017	2,721	(54)	40	(560)	(574)	(21.1%)	2,147
	2018	2,732	491	(316)	75	250	9.2%	2,982
Private Passenger Total		8,771	398	(66)	(241)	91	1.0%	8,862
Non Private								
Passenger	prior	125	(17)	17	39	39	31.2%	164
	2009	63	(10)	11	13	14	22.2%	77
	2010	118	(20)	(58)	7	(71)	(60.2%)	47
	2011	682	(114)	115	(514)	(513)	(75.2%)	169
	2012	270	(27)	35	(112)	(104)	(38.5%)	166
	2013	(191)	65	20	724	809	(423.6%)	618
	2014	2,063	(90)	261	(688)	(517)	(25.1%)	1,546
	2015	1,944	(64)	59	(195)	(200)	(10.3%)	1,744
	2016	4,180	(149)	64	(719)	(804)	(19.2%)	3,376
	2017	7,480	(150)	64	(993)	(1,079)	(14.4%)	6,401
	2018	9,393	1,572	57	(563)	1,066	11.3%	10,459
Non Private Passenger Total		26,127	996	645	(3,001)	(1,360)	(5.2%)	24,767
Grand Total		34,898	1,394	579	(3,242)	(1,269)	(3.6%)	33,629

EXHIBIT G-1

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

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 ShareDate 201808
 Jurisdiction Desc Alberta
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(7)	2	(2)	1	1	(14.3%)	(6)
	2009	10	-	-	-	-	-	10
	2010	73	(2)	2	(35)	(35)	(47.9%)	38
	2011	221	(5)	5	(37)	(37)	(16.7%)	184
	2012	167	(4)	4	(29)	(29)	(17.4%)	138
	2013	95	(3)	3	144	144	151.6%	239
	2014	655	(30)	30	(81)	(81)	(12.4%)	574
	2015	1,176	(17)	17	(297)	(297)	(25.3%)	879
	2016	1,336	(18)	17	(236)	(237)	(17.7%)	1,099
	2017	1,831	(36)	(29)	(400)	(465)	(25.4%)	1,366
	2018	872	227	(159)	45	113	13.0%	985
Private Passenger Total		6,429	114	(112)	(925)	(923)	(14.4%)	5,506
Non Private								
Passenger	prior	733	(74)	74	(737)	(737)	(100.5%)	(4)
	2009	(60)	6	(6)	65	65	(108.3%)	5
	2010	6	(1)	1	1	1	16.7%	7
	2011	17	(1)	1	93	93	547.1%	110
	2012	44	(1)	6	160	165	375.0%	209
	2013	539	(26)	25	136	135	25.0%	674
	2014	1,035	(70)	(242)	43	(269)	(26.0%)	766
	2015	936	(51)	929	1,458	2,336	249.6%	3,272
	2016	4,052	(179)	(452)	(152)	(783)	(19.3%)	3,269
	2017	6,107	(284)	304	(214)	(194)	(3.2%)	5,913
	2018	7,583	634	233	45	912	12.0%	8,495
Non Private Passenger Total		20,992	(47)	873	898	1,724	8.2%	22,716
Grand Total		27,421	67	761	(27)	801	2.9%	28,222

EXHIBIT G-1

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

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 ShareDate 201808
 Jurisdiction Desc Yukon
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	8	-	-	(3)	(3)	(37.5%)	5
	2011	8	-	-	(2)	(2)	(25.0%)	6
	2012	14	-	-	(5)	(5)	(35.7%)	9
	2013	25	-	-	(6)	(6)	(24.0%)	19
	2014	50	-	-	(9)	(9)	(18.0%)	41
	2015	167	(2)	2	(33)	(33)	(19.8%)	134
	2016	32	-	-	106	106	331.3%	138
	2017	(619)	6	(6)	(61)	(61)	9.9%	(680)
	2018	128	16	(9)	(7)	-	-	128
Private Passenger Total		(183)	20	(13)	(20)	(13)	7.1%	(196)
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	9	-	(38)	(5)	(43)	(477.8%)	(34)
	2013	2	-	-	2	2	100.0%	4
	2014	31	-	-	(14)	(14)	(45.2%)	17
	2015	100	(1)	4	(19)	(16)	(16.0%)	84
	2016	217	(2)	2	(121)	(121)	(55.8%)	96
	2017	287	(4)	14	(52)	(42)	(14.6%)	245
	2018	134	34	(18)	25	41	30.6%	175
Non Private Passenger Total		782	27	(36)	(184)	(193)	(24.7%)	589
Grand Total		599	47	(49)	(204)	(206)	(34.4%)	393

EXHIBIT G-1

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

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ShareDate	201808	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	18	-	-	(4)	(4)	(22.2%)	14
	2013	41	-	-	(13)	(13)	(31.7%)	28
	2014	115	(2)	2	(7)	(7)	(6.1%)	108
	2015	175	(2)	2	(35)	(35)	(20.0%)	140
	2016	262	(2)	2	16	16	6.1%	278
	2017	301	(4)	(394)	5	(393)	(130.6%)	(92)
	2018	335	51	61	(19)	93	27.8%	428
Private Passenger Total		1,247	41	(327)	(57)	(343)	(27.5%)	904
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	33	-	-	11	11	33.3%	44
	2014	18	-	-	4	4	22.2%	22
	2015	63	(1)	1	(11)	(11)	(17.5%)	52
	2016	260	(3)	(17)	(43)	(63)	(24.2%)	197
	2017	1,115	(11)	11	(785)	(785)	(70.4%)	330
	2018	169	31	27	5	63	37.3%	232
Non Private Passenger Total		1,661	16	22	(819)	(781)	(47.0%)	880
Grand Total		2,908	57	(305)	(876)	(1,124)	(38.7%)	1,784

EXHIBIT G-1

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

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 ShareDate 201808
 Jurisdiction Desc Nunavut
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	14	-	-	(2)	(2)	(14.3%)	12
	2013	9	-	-	(2)	(2)	(22.2%)	7
	2014	13	-	-	(1)	(1)	(7.7%)	12
	2015	50	-	-	(21)	(21)	(42.0%)	29
	2016	84	(1)	1	(16)	(16)	(19.0%)	68
	2017	71	(1)	1	(8)	(8)	(11.3%)	63
	2018	(1)	1	(8)	1	(6)	600.0%	(7)
Private Passenger Total		239	(1)	(6)	(49)	(56)	(23.4%)	183
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	11	-	-	2	2	18.2%	13
	2015	64	(1)	1	(14)	(14)	(21.9%)	50
	2016	113	(1)	1	(17)	(17)	(15.0%)	96
	2017	284	(4)	4	(49)	(49)	(17.3%)	235
	2018	165	20	9	(4)	25	15.2%	190
Non Private Passenger Total		640	14	15	(82)	(53)	(8.3%)	587
Grand Total		879	13	9	(131)	(109)	(12.4%)	770

EXHIBIT G-1

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

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 ShareDate 201808
 Jurisdiction Desc (All)
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,750	(21)	150	(114)	15	0.9%	1,765
	2009	477	(3)	(2)	(8)	(13)	(2.7%)	464
	2010	404	(8)	8	(13)	(13)	(3.2%)	391
	2011	(44)	(13)	32	296	315	(715.9%)	271
	2012	226	(13)	41	386	414	183.2%	640
	2013	108	(4)	1	391	388	359.3%	496
	2014	1,286	(43)	427	104	488	37.9%	1,774
	2015	3,241	(50)	147	(338)	(241)	(7.4%)	3,000
	2016	6,969	(161)	118	(381)	(424)	(6.1%)	6,545
	2017	12,189	(475)	(447)	(1,302)	(2,224)	(18.2%)	9,965
	2018	10,915	1,651	(223)	666	2,094	19.2%	13,009
Private Passenger Total		37,521	860	252	(313)	799	2.1%	38,320
Non Private								
Passenger	prior	882	(91)	91	(699)	(699)	(79.3%)	183
	2009	(2)	(4)	5	77	78	(3,900.0%)	76
	2010	149	(21)	(57)	8	(70)	(47.0%)	79
	2011	805	(116)	117	(494)	(493)	(61.2%)	312
	2012	799	(33)	8	(338)	(363)	(45.4%)	436
	2013	917	28	(118)	775	685	74.7%	1,602
	2014	3,462	(167)	(53)	(679)	(899)	(26.0%)	2,563
	2015	4,311	(102)	797	1,345	2,040	47.3%	6,351
	2016	12,014	(421)	(444)	(1,544)	(2,409)	(20.1%)	9,605
	2017	19,694	(613)	241	(2,364)	(2,736)	(13.9%)	16,958
	2018	21,206	3,142	294	(497)	2,939	13.9%	24,145
Non Private Passenger Total		64,237	1,602	881	(4,410)	(1,927)	(3.0%)	62,310
Grand Total		101,758	2,462	1,133	(4,723)	(1,128)	(1.1%)	100,630

EXHIBIT G-2

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

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ShareDate	201808	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(24)	-	1	-	1	(4.2%)	(23)
	2009	2	-	-	-	-	-	2
	2010	(5)	-	-	-	-	-	(5)
	2011	(8)	-	3	-	3	(37.5%)	(5)
	2012	(16)	-	(5)	44	39	(243.8%)	23
	2013	47	-	-	(47)	(47)	(100.0%)	-
	2014	(35)	1	316	71	388	(1,108.6%)	353
	2015	76	(3)	8	44	49	64.5%	125
	2016	917	(37)	(34)	(85)	(156)	(17.0%)	761
	2017	1,797	(90)	(176)	(382)	(648)	(36.1%)	1,149
	2018	2,497	222	291	(83)	430	17.2%	2,927
Private Passenger Total		5,248	93	404	(438)	59	1.1%	5,307
Non Private								
<div><div></div>Passenger</div>	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	(2)	-	-	-	-	-	(2)
	2012	250	(3)	3	(252)	(252)	(100.8%)	(2)
	2013	7	-	-	6	6	85.7%	13
	2014	68	(1)	(20)	(97)	(118)	(173.5%)	(50)
	2015	(257)	36	(35)	243	244	(94.9%)	(13)
	2016	774	(15)	(55)	(244)	(314)	(40.6%)	460
	2017	634	(89)	(59)	(243)	(391)	(61.7%)	243
	2018	1,292	222	(95)	(186)	(59)	(4.6%)	1,233
Non Private Passenger Total		2,774	150	(261)	(773)	(884)	(31.9%)	1,890
Grand Total		8,022	243	143	(1,211)	(825)	(10.3%)	7,197

EXHIBIT G-2

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

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ShareDate	201808	
Jurisdiction Desc	New Brunswi	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	84	(5)	5	-	-	-	84
	2009	(47)	3	(3)	80	80	(170.2%)	33
	2010	42	(3)	3	53	53	126.2%	95
	2011	179	(13)	13	(100)	(100)	(55.9%)	79
	2012	140	(10)	10	-	-	-	140
	2013	22	(2)	(1)	109	106	481.8%	128
	2014	193	(10)	(6)	12	(4)	(2.1%)	189
	2015	164	(8)	86	354	432	263.4%	596
	2016	1,241	(62)	52	141	131	10.6%	1,372
	2017	3,289	(164)	77	114	27	0.8%	3,316
	2018	2,006	244	(19)	368	593	29.6%	2,599
Private Passenger Total		7,313	(30)	217	1,131	1,318	18.0%	8,631
Non Private								
Passenger	prior	(3)	-	-	-	-	-	(3)
	2009	(4)	-	-	-	-	-	(4)
	2010	6	-	-	-	-	-	6
	2011	10	-	-	(11)	(11)	(110.0%)	(1)
	2012	91	(3)	3	(32)	(32)	(35.2%)	59
	2013	237	(7)	(142)	(173)	(322)	(135.9%)	(85)
	2014	64	(2)	2	(34)	(34)	(53.1%)	30
	2015	246	(7)	(158)	(15)	(180)	(73.2%)	66
	2016	695	(21)	26	(146)	(141)	(20.3%)	554
	2017	919	(28)	(31)	73	14	1.5%	933
	2018	594	204	(46)	227	385	64.8%	979
Non Private Passenger Total		2,855	136	(346)	(111)	(321)	(11.2%)	2,534
Grand Total		10,168	106	(129)	1,020	997	9.8%	11,165

EXHIBIT G-2

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

page 3 of 10

ShareDate	201808	
Jurisdiction Desc	Nova Scotia	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(13)	1	(1)	-	-	-	(13)
	2009	19	-	(5)	(26)	(31)	(163.2%)	(12)
	2010	(39)	1	(1)	31	31	(79.5%)	(8)
	2011	6	-	-	(11)	(11)	(183.3%)	(5)
	2012	(71)	1	(1)	18	18	(25.4%)	(53)
	2013	(13)	-	-	24	24	(184.6%)	11
	2014	(77)	2	167	96	265	(344.2%)	188
	2015	(5)	-	2	(21)	(19)	380.0%	(24)
	2016	622	(6)	24	(21)	(3)	(0.5%)	619
	2017	1,265	(101)	106	62	67	5.3%	1,332
	2018	1,242	293	(120)	227	400	32.2%	1,642
Private Passenger Total		2,936	191	171	379	741	25.2%	3,677
Non Private								
Passenger	prior	11	-	-	-	-	-	11
	2009	(6)	-	-	-	-	-	(6)
	2010	(2)	-	-	-	-	-	(2)
	2011	82	(1)	1	(87)	(87)	(106.1%)	(5)
	2012	39	-	-	(41)	(41)	(105.1%)	(2)
	2013	(49)	-	(2)	50	48	(98.0%)	(1)
	2014	(101)	1	(59)	127	69	(68.3%)	(32)
	2015	640	(6)	13	(114)	(107)	(16.7%)	533
	2016	851	(43)	(15)	(50)	(108)	(12.7%)	743
	2017	1,469	(15)	(74)	(134)	(223)	(15.2%)	1,246
	2018	1,627	261	34	(51)	244	15.0%	1,871
Non Private Passenger Total		4,561	197	(102)	(300)	(205)	(4.5%)	4,356
Grand Total		7,497	388	69	79	536	7.1%	8,033

EXHIBIT G-2

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

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ShareDate	201808
	Prince Edward
Jurisdiction Desc	Island
AccountCode Des	Undiscounted
	IBNR Provisio
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	2	-	-	(9)	(9)	(450.0%)	(7)
	2015	123	(1)	1	(27)	(27)	(22.0%)	96
	2016	268	(3)	3	(113)	(113)	(42.2%)	155
	2017	530	(21)	(62)	(87)	(170)	(32.1%)	360
	2018	403	16	34	(2)	48	11.9%	451
Private Passenger Total		1,317	(9)	(24)	(238)	(271)	(20.6%)	1,046
Non Private								
<div><div></div>Passenger</div>	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	18	-	-	(18)	(18)	(100.0%)	-
	2013	(1)	-	-	-	-	-	(1)
	2014	66	(1)	1	(20)	(20)	(30.3%)	46
	2015	168	(2)	(3)	(9)	(14)	(8.3%)	154
	2016	256	(3)	(4)	(18)	(25)	(9.8%)	231
	2017	677	(14)	6	8	-	-	677
	2018	(243)	92	82	(16)	158	(65.0%)	(85)
Non Private Passenger Total		941	72	82	(73)	81	8.6%	1,022
Grand Total		2,258	63	58	(311)	(190)	(8.4%)	2,068

EXHIBIT G-2

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

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ShareDate	201808	
Jurisdiction Desc	Ontario	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	1,668	(18)	150	(519)	(387)	(23.2%)	1,281
	2009	566	(6)	6	(146)	(146)	(25.8%)	420
	2010	359	(4)	4	(119)	(119)	(33.1%)	240
	2011	(415)	4	11	378	393	(94.7%)	(22)
	2012	(26)	-	25	224	249	(957.7%)	223
	2013	(353)	4	(4)	114	114	(32.3%)	(239)
	2014	(217)	2	(70)	52	(16)	7.4%	(233)
	2015	395	(4)	38	(183)	(149)	(37.7%)	246
	2016	1,003	(10)	45	(124)	(89)	(8.9%)	914
	2017	2,366	(47)	37	(441)	(451)	(19.1%)	1,915
	2018	2,466	451	(312)	61	200	8.1%	2,666
Private Passenger Total		7,812	372	(70)	(703)	(401)	(5.1%)	7,411
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	97	(16)	17	17	18	18.6%	115
	2009	62	(10)	10	-	-	-	62
	2010	126	(20)	(59)	-	(79)	(62.7%)	47
	2011	720	(115)	115	(569)	(569)	(79.0%)	151
	2012	161	(26)	34	(117)	(109)	(67.7%)	52
	2013	(418)	67	18	629	714	(170.8%)	296
	2014	1,612	(81)	270	(550)	(361)	(22.4%)	1,251
	2015	1,231	(49)	55	-	6	0.5%	1,237
	2016	3,282	(131)	88	(498)	(541)	(16.5%)	2,741
	2017	6,587	(132)	51	(744)	(825)	(12.5%)	5,762
	2018	8,622	1,427	39	(550)	916	10.6%	9,538
Non Private Passenger Total		22,082	914	638	(2,382)	(830)	(3.8%)	21,252
Grand Total		29,894	1,286	568	(3,085)	(1,231)	(4.1%)	28,663

EXHIBIT G-2

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

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ShareDate	201808	
Jurisdiction Desc	Alberta	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(30)	1	(1)	-	-	-	(30)
	2009	10	-	-	-	-	-	10
	2010	69	(2)	2	(33)	(33)	(47.8%)	36
	2011	122	(4)	4	(49)	(49)	(40.2%)	73
	2012	121	(4)	4	(32)	(32)	(26.4%)	89
	2013	60	(2)	2	137	137	228.3%	197
	2014	525	(26)	26	(85)	(85)	(16.2%)	440
	2015	998	(10)	10	(240)	(240)	(24.0%)	758
	2016	1,168	(12)	12	(225)	(225)	(19.3%)	943
	2017	1,677	(34)	(31)	(386)	(451)	(26.9%)	1,226
	2018	788	215	(159)	34	90	11.4%	878
Private Passenger Total		5,508	122	(131)	(879)	(888)	(16.1%)	4,620
Non Private								
Passenger	prior	739	(73)	73	(740)	(740)	(100.1%)	(1)
	2009	(62)	6	(6)	67	67	(108.1%)	5
	2010	6	(1)	1	-	-	-	6
	2011	3	-	-	56	56	1,866.7%	59
	2012	7	(1)	6	118	123	1,757.1%	130
	2013	229	(23)	23	-	-	-	229
	2014	824	(66)	(229)	-	(295)	(35.8%)	529
	2015	246	(39)	951	1,529	2,441	992.3%	2,687
	2016	3,220	(161)	(459)	(200)	(820)	(25.5%)	2,400
	2017	5,419	(271)	311	(235)	(195)	(3.6%)	5,224
	2018	6,913	543	225	-	768	11.1%	7,681
Non Private Passenger Total		17,544	(86)	896	595	1,405	8.0%	18,949
Grand Total		23,052	36	765	(284)	517	2.2%	23,569

EXHIBIT G-2

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

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ShareDate	201808	
Jurisdiction Desc	Yukon	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	4	-	-	(3)	(3)	(75.0%)	1
	2011	7	-	-	(2)	(2)	(28.6%)	5
	2012	13	-	-	(5)	(5)	(38.5%)	8
	2013	24	-	-	(6)	(6)	(25.0%)	18
	2014	47	-	-	(8)	(8)	(17.0%)	39
	2015	84	(1)	1	(13)	(13)	(15.5%)	71
	2016	22	-	-	98	98	445.5%	120
	2017	(634)	6	(6)	(58)	(58)	9.1%	(692)
	2018	122	15	(9)	(7)	(1)	(0.8%)	121
Private Passenger Total		(307)	20	(14)	(4)	2	(0.7%)	(305)
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	6	-	(40)	(6)	(46)	(766.7%)	(40)
	2013	2	-	-	2	2	100.0%	4
	2014	29	-	-	(13)	(13)	(44.8%)	16
	2015	62	(1)	4	(9)	(6)	(9.7%)	56
	2016	197	(2)	2	(115)	(115)	(58.4%)	82
	2017	268	(3)	13	(49)	(39)	(14.6%)	229
	2018	116	31	(19)	23	35	30.2%	151
Non Private Passenger Total		682	25	(40)	(167)	(182)	(26.7%)	500
Grand Total		375	45	(54)	(171)	(180)	(48.0%)	195

EXHIBIT G-2

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

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ShareDate	201808	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Desc	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	17	-	-	(4)	(4)	(23.5%)	13
	2013	38	-	-	(12)	(12)	(31.6%)	26
	2014	76	(1)	1	(8)	(8)	(10.5%)	68
	2015	162	(2)	2	(30)	(30)	(18.5%)	132
	2016	235	(2)	2	14	14	6.0%	249
	2017	265	(3)	(396)	3	(396)	(149.4%)	(131)
	2018	303	47	59	(18)	88	29.0%	391
Private Passenger Total		1,096	39	(332)	(55)	(348)	(31.8%)	748
Non Private								
<div><div></div> Passenger</div>	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	8	-	-	3	3	37.5%	11
	2014	17	-	-	4	4	23.5%	21
	2015	59	(1)	1	(10)	(10)	(16.9%)	49
	2016	243	(2)	(17)	(42)	(61)	(25.1%)	182
	2017	1,046	(10)	10	(737)	(737)	(70.5%)	309
	2018	155	27	26	4	57	36.8%	212
Non Private Passenger Total		1,531	14	20	(778)	(744)	(48.6%)	787
Grand Total		2,627	53	(312)	(833)	(1,092)	(41.6%)	1,535

EXHIBIT G-2

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

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ShareDate	201808	
Jurisdiction Desc	Nunavut	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	3	-	-	(2)	(2)	(66.7%)	1
	2013	8	-	-	(2)	(2)	(25.0%)	6
	2014	13	-	-	(2)	(2)	(15.4%)	11
	2015	46	-	-	(19)	(19)	(41.3%)	27
	2016	79	(1)	1	(15)	(15)	(19.0%)	64
	2017	67	(1)	1	(8)	(8)	(11.9%)	59
	2018	(3)	1	(8)	2	(5)	166.7%	(8)
Private Passenger Total		212	(1)	(6)	(46)	(53)	(25.0%)	159
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	11	-	-	1	1	9.1%	12
	2015	58	(1)	1	(12)	(12)	(20.7%)	46
	2016	99	(1)	1	(15)	(15)	(15.2%)	84
	2017	266	(3)	3	(45)	(45)	(16.9%)	221
	2018	156	18	8	(3)	23	14.7%	179
Non Private Passenger Total		593	13	13	(74)	(48)	(8.1%)	545
Grand Total		805	12	7	(120)	(101)	(12.5%)	704

EXHIBIT G-2

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

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ShareDate	201808	
Jurisdiction Desc	(All)	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	1,681	(21)	154	(519)	(386)	(23.0%)	1,295
	2009	550	(3)	(2)	(92)	(97)	(17.6%)	453
	2010	428	(8)	8	(71)	(71)	(16.6%)	357
	2011	(107)	(13)	31	216	234	(218.7%)	127
	2012	181	(13)	33	243	263	145.3%	444
	2013	(169)	-	(3)	317	314	(185.8%)	145
	2014	527	(32)	434	119	521	98.9%	1,048
	2015	2,043	(29)	148	(135)	(16)	(0.8%)	2,027
	2016	5,555	(133)	105	(330)	(358)	(6.4%)	5,197
	2017	10,622	(455)	(450)	(1,183)	(2,088)	(19.7%)	8,534
	2018	9,824	1,504	(243)	582	1,843	18.8%	11,667
Private Passenger Total		31,135	797	215	(853)	159	0.5%	31,294
Non Private								
<div><div></div> Passenger</div>	prior	850	(89)	90	(723)	(722)	(84.9%)	128
	2009	(7)	(4)	4	67	67	(957.1%)	60
	2010	139	(21)	(58)	-	(79)	(56.8%)	60
	2011	814	(116)	116	(611)	(611)	(75.1%)	203
	2012	572	(33)	6	(348)	(375)	(65.6%)	197
	2013	18	37	(103)	517	451	2,505.6%	469
	2014	2,590	(150)	(35)	(582)	(767)	(29.6%)	1,823
	2015	2,453	(70)	829	1,603	2,362	96.3%	4,815
	2016	9,617	(379)	(433)	(1,328)	(2,140)	(22.3%)	7,477
	2017	17,285	(565)	230	(2,106)	(2,441)	(14.1%)	14,844
	2018	19,232	2,825	254	(552)	2,527	13.1%	21,759
Non Private Passenger Total		53,563	1,435	900	(4,063)	(1,728)	(3.2%)	51,835
Grand Total		84,698	2,232	1,115	(4,916)	(1,569)	(1.9%)	83,129

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Newfoundland & Labrador

PPV & non-PPV ending 2018	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	
prior	-	(9)	-	(9)	-	-	2	2	(7)
1999	-	5	-	5	-	-	-	-	5
2000	-	(3)	-	(3)	-	-	-	-	(3)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(1)	(10)	12	1	-	-	2	2	3
2005	-	5	15	20	-	-	1	1	21
2006	-	4	8	12	-	-	1	1	13
2007	28	(4)	17	41	(4)	-	4	-	41
2008	185	(4)	38	219	(25)	3	20	(2)	217
2009	80	5	61	146	(16)	2	12	(2)	144
2010	29	(2)	109	136	(14)	1	12	(1)	135
2011	654	(6)	151	799	(47)	6	75	34	833
2012	1,982	18	164	2,164	(123)	17	203	97	2,261
2013	1,598	12	177	1,787	(81)	9	183	111	1,898
2014	3,374	293	207	3,874	(182)	23	414	255	4,129
2015	5,273	102	441	5,816	(213)	24	606	417	6,233
2016	7,442	959	439	8,840	(328)	41	956	669	9,509
2017	8,441	1,199	137	9,777	(382)	46	1,074	738	10,515
PAYs (sub-total):	29,085	2,562	1,971	33,618	(1,415)	172	3,566	2,323	35,941
CAY (2018)	10,270	4,120	458	14,848	(652)	85	1,541	974	15,822
claims liabilities:	39,355	6,682	2,429	48,466	(2,067)	257	5,107	3,297	51,763
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,375	(1,353)		13,022	(441)	51	912	522	13,355
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				61,488	(2,508)	308	6,019	3,819	65,118

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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New Brunswick

PPV & non-PPV ending 2018	New Brunswick - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	-	10	-	10	-	-	2	2	12
1999	-	1	-	1	-	-	-	-	1
2000	-	1	-	1	-	-	-	-	1
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	(1)	(3)	(1)	(5)	-	-	2	2	(3)
2003	203	1	3	207	-	-	21	21	228
2004	3	57	25	85	-	-	9	9	94
2005	1	2	10	13	-	-	3	3	16
2006	83	(3)	(33)	47	(2)	-	14	12	59
2007	1	11	52	64	(1)	-	6	5	69
2008	58	(4)	56	110	(13)	-	12	(1)	109
2009	374	23	90	487	(34)	4	45	15	502
2010	611	86	140	837	(41)	4	80	43	880
2011	461	66	187	714	(28)	3	70	45	759
2012	789	172	246	1,207	(41)	7	119	85	1,292
2013	4,388	31	514	4,933	(162)	22	500	360	5,293
2014	2,277	169	372	2,818	(89)	10	308	229	3,047
2015	5,066	599	427	6,092	(214)	26	633	445	6,537
2016	3,877	1,642	475	5,994	(249)	35	731	517	6,511
2017	2,701	3,821	295	6,817	(355)	43	842	530	7,347
PAYs (sub-total):	20,892	6,681	2,858	30,431	(1,229)	154	3,397	2,322	32,753
CAY (2018)	3,932	5,076	280	9,288	(533)	65	1,113	645	9,933
claims liabilities:	24,824	11,757	3,138	39,719	(1,762)	219	4,510	2,967	42,686
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,911	(1,038)		9,873	(335)	42	637	344	9,873
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				49,592	(2,097)	261	5,147	3,311	52,559

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nova Scotia

PPV & non-PPV ending 2018	Nova Scotia - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
prior	(1)	9	(1)	7	-	-	2	2	9	
1999	-	(1)	-	(1)	-	-	-	-	(1)	
2000	-	1	-	1	-	-	-	-	1	
2001	-	4	-	4	-	-	-	-	4	
2002	-	13	1	14	-	-	1	1	15	
2003	-	(15)	-	(15)	-	-	1	1	(14)	
2004	14	7	38	59	(4)	-	6	2	61	
2005	76	(1)	47	122	(11)	1	11	1	123	
2006	-	10	46	56	-	-	6	6	62	
2007	104	(39)	81	146	(7)	-	16	9	155	
2008	46	16	75	137	(8)	1	13	6	143	
2009	228	(15)	109	322	(37)	4	30	(3)	319	
2010	125	(9)	124	240	(8)	1	23	16	256	
2011	19	(8)	135	146	(11)	2	14	5	151	
2012	264	(45)	151	370	(23)	2	35	14	384	
2013	2,635	9	215	2,859	(133)	17	304	188	3,047	
2014	2,526	151	316	2,993	(113)	13	293	193	3,186	
2015	1,509	444	183	2,136	(79)	9	279	209	2,345	
2016	2,429	1,239	121	3,789	(164)	22	470	328	4,117	
2017	3,695	2,163	252	6,110	(291)	37	750	496	6,606	
PAYs (sub-total):	13,669	3,933	1,893	19,495	(889)	109	2,254	1,474	20,969	
CAY (2018)	4,166	4,751	264	9,181	(469)	60	1,098	689	9,870	
claims liabilities:	17,835	8,684	2,157	28,676	(1,358)	169	3,352	2,163	30,839	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	10,240	(728)		9,512	(319)	37	696	414	9,759	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:	38,188				(1,677)	206	4,048	2,577	40,598	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Prince Edward Island

PPV & non-PPV ending 2018	Prince Edward Island - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	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	442	(1)	25	466	(65)	7	41	(17)	449
2011	-	-	33	33	-	-	3	3	36
2012	308	-	40	348	(52)	6	30	(16)	332
2013	14	(3)	51	62	(2)	-	6	4	66
2014	414	39	59	512	(24)	3	54	33	545
2015	1,040	233	46	1,319	(52)	7	137	92	1,411
2016	1,539	341	107	1,987	(75)	9	205	139	2,126
2017	898	835	103	1,836	(82)	9	210	137	1,973
PAYs (sub-total):	4,655	1,438	540	6,633	(352)	41	694	383	7,016
CAY (2018)	1,749	731	88	2,568	(101)	12	322	233	2,801
claims liabilities:	6,404	2,169	628	9,201	(453)	53	1,016	616	9,817
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,098	(200)		1,898	(46)	5	110	69	1,898
policy liabilities:				11,099	(499)	58	1,126	685	11,715

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

PPV & non-PPV ending 2018		Ontario - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,290	(12)	(4)	5,274	(169)	21	525	377	5,651
1999	-	1	-	1	-	-	-	-	1
2000	4	8	3	15	-	-	1	1	16
2001	1	(1)	35	35	-	-	6	6	41
2002	476	(1)	146	621	(42)	5	59	22	643
2003	1,700	111	797	2,608	(206)	25	242	61	2,669
2004	883	44	696	1,623	(142)	18	148	24	1,647
2005	348	(9)	465	804	(45)	5	83	43	847
2006	449	68	391	908	(95)	12	81	(2)	906
2007	2,286	402	163	2,851	(325)	41	253	(31)	2,820
2008	436	218	494	1,148	(131)	17	101	(13)	1,135
2009	2,415	287	623	3,325	(315)	38	300	23	3,348
2010	1,412	170	719	2,301	(213)	25	208	20	2,321
2011	3,485	66	1,104	4,655	(447)	53	421	27	4,682
2012	2,944	162	1,285	4,391	(294)	37	411	154	4,545
2013	7,633	13	1,357	9,003	(539)	65	916	442	9,445
2014	5,745	1,041	1,282	8,068	(360)	47	838	525	8,593
2015	7,691	1,240	1,472	10,403	(422)	52	1,078	708	11,111
2016	6,462	2,764	1,211	10,437	(478)	62	1,383	967	11,404
2017	4,449	6,988	1,219	12,656	(677)	87	1,648	1,058	13,714
PAYs (sub-total):	54,109	13,560	13,458	81,127	(4,900)	610	8,702	4,412	85,539
CAY (2018)	7,024	17,898	1,410	26,332	(1,501)	184	3,881	2,564	28,896
claims liabilities:	61,133	31,458	14,868	107,459	(6,401)	794	12,583	6,976	114,435
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	37,302	(2,294)		35,008	(1,220)	152	2,155	1,087	35,008
policy liabilities:				142,467	(7,621)	946	14,738	8,063	149,443

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Alberta

PPV & non-PPV ending 2018	Alberta - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	10	6	(2)	14	-	-	15	15	29	
1999	3	7	1	11	-	-	1	1	12	
2000	(4)	(11)	(3)	(18)	-	-	2	2	(16)	
2001	10	12	5	27	-	-	2	2	29	
2002	(2)	(8)	12	2	-	-	3	3	5	
2003	27	(36)	35	26	(2)	-	3	1	27	
2004	(3)	(24)	36	9	(1)	-	6	5	14	
2005	97	13	-	110	(12)	1	10	(1)	109	
2006	(7)	(2)	58	49	(2)	-	11	9	58	
2007	45	4	392	441	(20)	2	42	24	465	
2008	903	15	455	1,373	(147)	18	123	(6)	1,367	
2009	47	8	272	327	(32)	4	30	2	329	
2010	9	28	123	160	(2)	-	17	15	175	
2011	2,488	71	229	2,788	(127)	15	266	154	2,942	
2012	1,451	109	322	1,882	(55)	7	182	134	2,016	
2013	5,994	220	404	6,618	(216)	26	642	452	7,070	
2014	4,611	829	432	5,872	(226)	25	566	365	6,237	
2015	8,332	2,691	431	11,454	(497)	67	1,165	735	12,189	
2016	9,961	2,649	369	12,979	(619)	77	1,701	1,159	14,138	
2017	5,644	5,798	328	11,770	(634)	82	1,352	800	12,570	
PAYs (sub-total):	39,616	12,379	3,899	55,894	(2,592)	324	6,139	3,871	59,765	
CAY (2018)	10,180	10,434	(222)	20,392	(1,023)	143	2,215	1,335	21,727	
claims liabilities:	49,796	22,813	3,677	76,286	(3,615)	467	8,354	5,206	81,492	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	32,414	(2,785)		29,629	(719)	87	1,459	827	29,629	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				105,915	(4,334)	554	9,813	6,033	111,121	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Yukon

PPV & non-PPV ending 2018	Yukon - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	3	-	3	-	-	-	-	-	3
1999	-	1	-	1	-	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	4	4	-	-	-	-	-	4
2010	75	1	5	81	(4)	-	8	4	85	
2011	-	5	7	12	-	-	1	1	13	
2012	-	(32)	10	(22)	2	-	6	8	(14)	
2013	-	22	(13)	9	(1)	-	4	3	12	
2014	-	55	14	69	(3)	-	8	5	74	
2015	1,322	119	1	1,442	(57)	7	153	103	1,545	
2016	203	194	17	414	(19)	2	53	36	450	
2017	854	(443)	(1)	410	(23)	3	53	33	443	
PAYs (sub-total):	2,454	(73)	44	2,425	(105)	12	286	193	2,618	
CAY (2018)	285	412	(10)	687	(34)	5	84	55	742	
claims liabilities:	2,739	339	34	3,112	(139)	17	370	248	3,360	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	852	(75)		777	(22)	3	42	23	777	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,889	(161)	20	412	271	4,137	

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Northwest Territories

PPV & non-PPV ending 2018	Northwest Territories - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	1	-	1	-	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	-	(2)
2007	-	(3)	1	(2)	-	-	-	-	-	(2)
2008	-	3	-	3	-	-	-	-	-	3
2009	-	-	11	11	(1)	-	1	-	-	11
2010	-	-	15	15	-	-	1	1	-	16
2011	-	3	20	23	(1)	-	3	2	-	25
2012	-	13	26	39	(1)	-	4	3	-	42
2013	503	37	31	571	(23)	3	55	35	-	606
2014	577	85	49	711	(28)	3	72	47	-	758
2015	-	177	17	194	(8)	1	25	18	-	212
2016	152	415	7	574	(29)	3	71	45	-	619
2017	679	174	(38)	815	(48)	6	112	70	-	885
PAYs (sub-total):	1,911	904	139	2,954	(139)	16	344	221	-	3,175
CAY (2018)	571	784	(62)	1,293	(74)	9	165	100	-	1,393
claims liabilities:	2,482	1,688	77	4,247	(213)	25	509	321	-	4,568
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,869	(186)		1,683	(39)	5	78	44	-	1,683
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				5,930	(252)	30	587	365	-	6,251

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nunavut

PPV & non-PPV ending 2018	Nunavut - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	-	-	-	-	-	-	-	-	
1999	-	-	-	-	-	-	-	-	-	
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	158	1	9	168	(5)	1	16	12	180	
2013	-	9	(23)	(14)	-	-	4	4	(10)	
2014	-	23	(13)	10	-	-	3	3	13	
2015	18	73	10	101	(3)	-	10	7	108	
2016	101	140	2	243	(11)	1	27	17	260	
2017	19	268	7	294	(14)	1	31	18	312	
PAYs (sub-total):	296	513	7	816	(33)	3	91	61	877	
CAY (2018)	21	240	(24)	237	(15)	2	33	20	257	
claims liabilities:	317	753	(17)	1,053	(48)	5	124	81	1,134	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	496	(43)		453	(12)	1	18	7	453	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,506	(60)	6	142	88	1,587	

EXHIBIT H

Projected Year-end Policy Liabilities

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

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All Jurisdictions

PPV & non-PPV ending 2018	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	5,299	8	(7)	5,300	(169)	21	546	398	5,698	
1999	3	15	1	19	-	-	1	1	20	
2000	-	(6)	-	(6)	-	-	3	3	(3)	
2001	11	12	34	57	-	-	9	9	66	
2002	473	2	158	633	(42)	5	65	28	661	
2003	1,930	60	836	2,826	(208)	25	267	84	2,910	
2004	896	76	812	1,784	(147)	18	171	42	1,826	
2005	522	6	552	1,080	(68)	7	109	48	1,128	
2006	525	75	493	1,093	(99)	12	116	29	1,122	
2007	2,464	370	714	3,548	(357)	43	322	8	3,556	
2008	1,628	244	1,127	2,999	(324)	39	270	(15)	2,984	
2009	3,144	308	1,189	4,641	(435)	52	420	37	4,678	
2010	2,703	273	1,265	4,241	(347)	38	390	81	4,322	
2011	7,107	197	1,873	9,177	(661)	79	853	271	9,448	
2012	7,896	398	2,253	10,547	(592)	77	1,006	491	11,038	
2013	22,765	350	2,713	25,828	(1,157)	142	2,614	1,599	27,427	
2014	19,524	2,685	2,718	24,927	(1,025)	124	2,556	1,655	26,582	
2015	30,251	5,678	3,028	38,957	(1,545)	193	4,086	2,734	41,691	
2016	32,166	10,343	2,748	45,257	(1,972)	252	5,597	3,877	49,134	
2017	27,380	20,803	2,302	50,485	(2,506)	314	6,072	3,880	54,365	
PAYs (sub-total):	166,687	41,897	24,809	233,393	(11,654)	1,441	25,473	15,260	248,653	
CAY (2018)	38,198	44,446	2,182	84,826	(4,402)	565	10,452	6,615	91,441	
claims liabilities:	204,885	86,343	26,991	318,219	(16,056)	2,006	35,925	21,875	340,094	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	110,557	(8,702)		101,855	(3,153)	383	6,107	3,337	102,435	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	420,074				(19,209)	2,389	42,032	25,212	442,529	

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