



FACILITY ASSOCIATION RESIDUAL MARKET

DECEMBER 2018 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2019)

The December 2018 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). The table immediately below summarizes the implemented valuations for fiscal year 2019.

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

Under the proposed schedule for fiscal year 2019, the “off-half” valuation quarters ending March 31, 2019 and September 30, 2019 would not reflect a full valuation update of assumptions, but would rather “roll-forward” key assumptions from the previous valuation. As well, all valuations are proposed to include all jurisdictions and business segments (private passenger and non-private passenger).

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

These descriptions were updated since last month's Highlights to include the January 18, 2019 Nova Scotia Court of Appeal decision in Sparks vs Holland.

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below.

Ontario Bill 15 (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and **received Royal Assent on November 20, 2014**. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the **most recent** valuation (September 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 December 31, 2017) and nominal valuation selections, impacting the selection of ultimates. Additional discussion in relation to the application of changes to the prejudgement 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 (September 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 December 31, 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.

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

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 (September 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 (September 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 December 31, 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.

The **Nova Scotia Court of Appeal** confirmed, in a unanimous decision released on **January 18, 2019** in relation to **Sparks v Holland (2019 NSCA 3)**, that future Canada Pension Plan (CPP) disability benefits are deductible from future income loss awards in motor-vehicle accident claims in that province. Sparks sustained injuries as a result of a motor vehicle accident in Nova

Scotia and sought damages for personal injuries and loss of income. The decision supported an earlier decision (Tibbets v Murphy, 2017 NSCA 35) that both past and future CPP disability benefits are deductible under section 133A of the Insurance Act. At the current time, no adjustments have been made to our valuation estimates as a result of this decision.

1.4 Harmonized Sales Tax - Atlantic Provinces

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

In the **New Brunswick** fiscal 2016-17 provincial budget released February 2, 2016, the New Brunswick Finance Minister announced a 2 percentage point increase in the provincial component of the harmonized sales tax ("HST") **effective July 1, 2016** increasing the combined HST rate in the province from 13% to 15%. 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 (September 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 1, 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 (September 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 1, 2016** increasing the combined HST rate in the province from 14% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using PE PPV and CV Industry data as at December 31, 2017, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the **most recent** valuation (September 30, 2018).

1.5 Harmonized Sales Tax Class Action – Ontario

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

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

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

1.6 Ontario FARM Bodily Injury Case Reserve summary

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

With the **most recent** (September 30, 2018) valuation, 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 the nominal valuation adjustment included with the prior valuation (June 30, 2018) impacting accident years 2014 and prior, was fully unwound. Further discussion was provided in the “Actuarial Highlights – Quarterly Valuation” report which was posted to the FA website in January 2019.

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, were included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at 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-pecuniary² losses from a set level of 5% to the level that applies to pecuniary losses was implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Ontario Court of Appeal ruling in *El-Khodr v Lackie* was appealed to the **Supreme Court of Canada**; on June 7, 2018, the Supreme Court of Canada dismissed the application for leave to appeal from the judgment of the Court of Appeal for Ontario.

During the **most recent valuation** (September 30, 2018), the reform adjustment in relation to the **application of changes to the prejudgment interest rate on general damages for non-pecuniary loss**, initially introduced with the September 30, 2017 valuation, has been fully unwound (that is, no adjustment is carried for accident years 2014 and prior). As such, we are assuming the impact of this product reform change is fully reflected in outstanding case reserves with the September 30, 2018 valuation (that is, as this adjustment was unwinding, it was anticipated that member settlement and case adjustment activity would 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 (September 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.

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

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

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

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

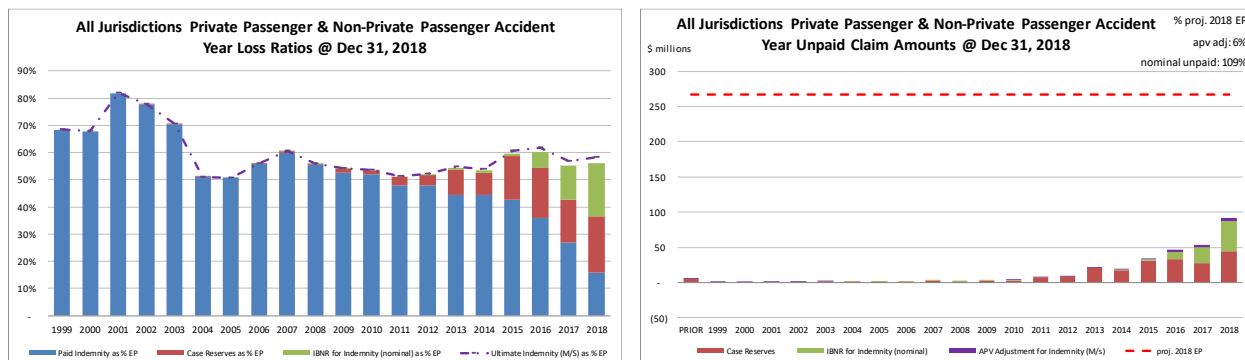
In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence⁴ to claim settlement, via summing the average number of years from claim occurrence to December 31, 2017 (3rd column) and from December 31, 2017 to settlement (4th column).

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

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

1.7 Current Provision Summary

The charts immediately below show the current levels of **indemnity only**⁵ claims amounts booked by accident year⁶. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current 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 (\$15.0 million – see table at the top of the next page) represents 6% of the earned premium 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 \$3.6 million of actuarial present value adjustments would be released into future net operating results.

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

We refer to these fees/expenses collectively as "claims fees and allowed claims expenses" and these are generally NOT included in this discussion, although reference is made to them from time to time as deemed appropriate. The claims fees and allowed claims expenses may be reviewed in the valuation process and any associated changes in unpaid amounts are reflected in the Participation Report. The collective provision for the claims fees and allowed claims expenses is referred to as the "Retro Claims" provision and is presented in Table 02b in section 2.2.

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

claim liabilities (\$000s)

	amt	%
case	209,713	68.4%
ibnr	81,717	26.7%
M/S apv adj	14,998	4.9%
M/S indemnity	306,428	100.0%
retro claims	28,776	
retro apv adj	3,558	
M/S total	338,762	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled “retro claims” (see footnote 5 on page 8) and the actuarial present value adjustment associated with

this latter provision is presented in the “retro apv adj” row.

The tables immediately below summarize premium and policy liabilities (the “M/S apv adjust.” row for premium liabilities includes the amount associated with claims fees and allowed claims adjustment expenses).

premium liabilities (\$000s)

	amt	%
unearned prem	127,800	108.0%
prem def/(dpac)	(9,980)	(8.4%)
M/S apv adjust.	507	0.4%
M/S total	118,327	100.0%

policy liabilities (\$000s)

	amt	%
claim	320,206	70.1%
premium	117,820	25.8%
M/S apv adjust.	19,063	4.2%
M/S total	457,090	100.0%

M/S total by juris (rounded at juris level)	
Ontario	152,362
Alberta	122,858
Newfoundland & Labrador	64,792
New Brunswick	52,442
Nova Scotia	41,488
Prince Edward Island	12,073
Yukon	3,678
Northwest Territories	5,804
Nunavut	1,593
All Jurisdictions	457,090

Total policy liabilities (on an actuarial present value basis) are summarized by jurisdiction in the table to the left (rounding differences apply between the total in the table to the right and the policy liabilities table above and to the right).

While Ontario has the largest share of any single jurisdiction (accounting for approximately 33% of the total policy liabilities), collectively, the Atlantic provinces account for a larger overall share at approximately 37% (171 million).

2 Activity During the Month of December 2018⁷

2.1 Recorded Premium and Claims Activity

The tables on 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.

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

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	7,135	239	6,299	3,144	(3,658)	(2,223)	2,641	921
AB	7,193	35	2,512	(1,819)	1,123	1,577	3,635	(242)
NL	2,392	(30)	1,840	(357)	165	27	2,005	(330)
NB	1,961	(24)	2,122	642	(1,387)	(1,296)	735	(654)
NS	1,932	4	1,572	(357)	343	800	1,915	443
PE	383	(10)	73	(149)	331	232	404	83
YT	155	1	166	100	(46)	(80)	119	20
NT	357	(2)	114	1	(31)	(98)	83	(97)
NU	86	1	3	(18)	-	(2)	3	(20)
TOTAL	21,594	214	14,700	1,186	(3,160)	(1,064)	11,540	123

(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	-	-	8,486	3,438	(9,436)	(4,822)	(950)	(1,384)
2016	-	-	1,693	(186)	(1,164)	220	528	33
2017	0	0	583	(1,132)	387	1,516	970	384
2018	21,594	214	3,939	(933)	7,053	2,023	10,992	1,089
TOTAL	21,594	214	14,700	1,186	(3,160)	(1,064)	11,540	123

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

Ontario and Alberta earned premium variances are mainly driven by higher than projected written premium in commercial vehicle and interurban vehicle classes, with written premium up \$7.2 million (325%) during December. This is a continuation of what the FARM has been experiencing throughout 2018 (in fact, growth in these two classes started during the latter half of 2017). This is discussed in more detail in section 2.1.a.

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.

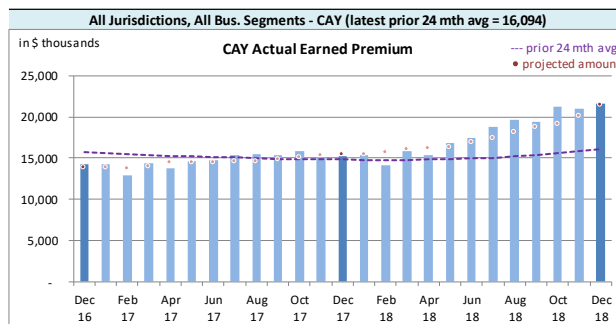
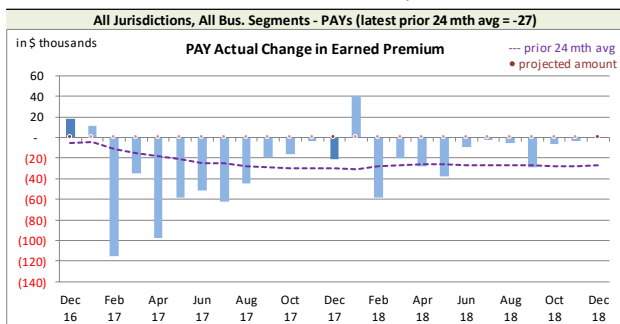
2.1.a Actual vs. Projected (AvsP): Earned Premium

The charts at the top of the next page show actual **earned premium**⁸ in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compare

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

with the average amount of the preceding 24 calendar months.

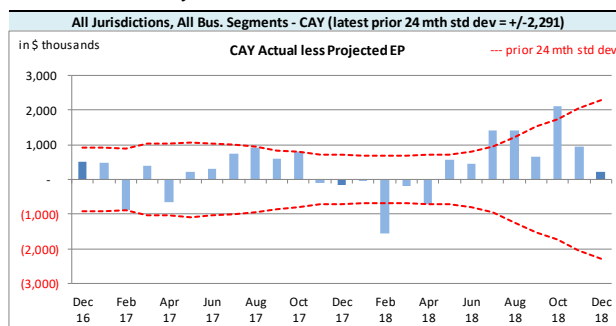
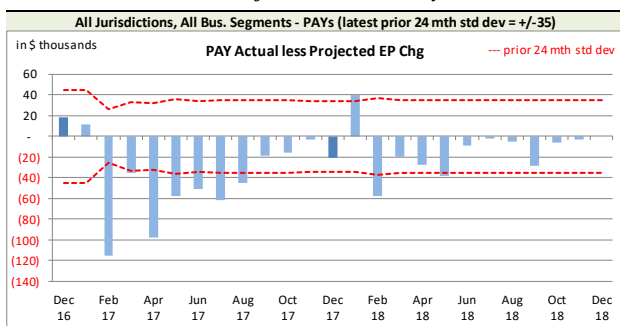
FARM Actual Earned Premium by Calendar Month



Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels. Current accident year (CAY) earned premium growth in recent months is related to significant increases in commercial and interurban vehicles, with 2018 written premium for these two classes increasing by \$61 million (accounting for the bulk of the \$65 million or 57% increase in total FARM non-PPV written premium during 2018). This issue is discussed in more detail later in this section.

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)	16,094	
std dev	35	2,291	
A-P <> std dev	10	5	
% <> std dev	40.0%	20.0%	
norm <> std dev	31.7%	31.7%	

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

⁹For 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.

monthly premium overall). We are in the process of considering modifications to our written premium projection process with a goal of narrowing monthly variances.

As highlighted in the opening of section 2.1, earned premium variances are being driven in Ontario and Alberta by higher than projected written premium in commercial vehicle (CV) and interurban vehicle (IU) classes, with written premium up \$7.2 million (325%) during December. This is a continuation of what the FARM has been experiencing during 2018, with this growth starting during the latter half of 2017. The table below shows the full year 2018 premium increase at December 31 for these two classes and Ontario and Alberta only¹⁰.

FARM CV and IU Written Premium (\$000s) year-to-date to Dec 31 (ON and AB only)

FA Major Rating Class Code (All)
 Rating Type (All)
 Share Month (All)

Amounts
 formatted in
 \$000s

ytd to December 31

Jurisdiction	Business Segment	FA Minor Rating Class Desc	Share Year Y Values			2017			2016 Sum of Written Premium
			Sum of Written Premium	Change from Prior	% Change	Sum of Written Premium	Change from Prior	% Change	
ON	non-PPV	Commercial	19,862	9,652	94.5%	10,211	1,003	10.9%	9,208
		Interurban	30,344	21,173	230.9%	9,171	6,480	240.8%	2,691
		non-PPV Total	50,207	30,825	159.0%	19,382	7,483	62.9%	11,899
ON Total			50,207	30,825	159.0%	19,382	7,483	62.9%	11,899
AB	non-PPV	Commercial	23,981	4,651	24.1%	19,331	853	4.6%	18,478
		Interurban	30,633	22,252	265.5%	8,381	1,231	17.2%	7,150
		non-PPV Total	54,615	26,903	97.1%	27,712	2,084	8.1%	25,627
AB Total			54,615	26,903	97.1%	27,712	2,084	8.1%	25,627
Grand Total			104,822	57,728	122.6%	47,093	9,567	25.5%	37,526

Of the \$58 million increase in written premium experienced during 2018, \$29 million is fleet-rated, with the majority related to interurban vehicles as indicated in the table below. As fleet rates are not regulated in Ontario and Alberta, this would appear to be an opportunity for a member to write these risks at appropriate rate levels (see discussion below related to average written premium) to achieve their target return.

FLEET-RATED FARM CV and IU Written Premium year-to-date to Dec 31 (ON and AB only)

FA Major Rating Class Code (All)
 Rating Type Fleet
 Share Month (All)

Amounts
 formatted in
 \$000s

ytd to December 31

Jurisdiction	Business Segment	FA Minor Rating Class Desc	Share Year Y Values			2017			2016 Sum of Written Premium
			Sum of Written Premium	Change from Prior	% Change	Sum of Written Premium	Change from Prior	% Change	
ON	non-PPV	Commercial	3,555	3,320	1,409.4%	236	(3)	(1.2%)	238
		Interurban	20,343	14,811	267.7%	5,533	4,856	717.6%	677
		ON Total	23,899	18,131	314.3%	5,768	4,853	530.3%	915
AB	non-PPV	Commercial	3,737	1,058	39.5%	2,679	504	23.2%	2,175
		Interurban	11,481	9,722	552.7%	1,759	595	51.2%	1,164
		AB Total	15,218	10,780	242.9%	4,437	1,099	32.9%	3,338
Grand Total			39,116	28,911	283.3%	10,206	5,952	139.9%	4,254

Written premium growth has outpaced written count growth, driven by increases in average written premium as indicated in the table at the top of the next page (likewise, on a year-to-date basis to December 31).

¹⁰An additional \$3.3 million or 36% increase in these classes occurred during 2018 in the other jurisdictions in total, resulting in a \$61.0 million increase in these two classes across all jurisdictions.

FARM CV and IU Average Written Premium (\$s) year-to-date to Dec 31 (ON and AB only)

FA Major Rating Class Code (All) Amounts
 Rating Type (All) formatted in
 Share Month (All) \$s

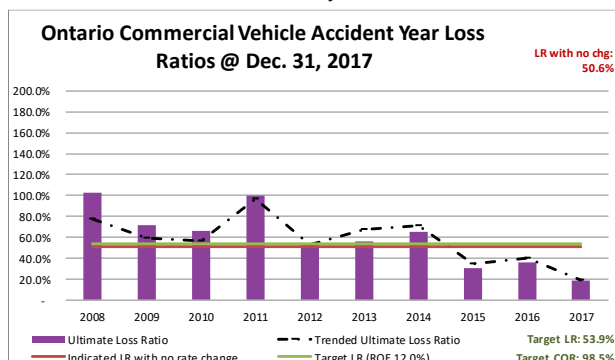
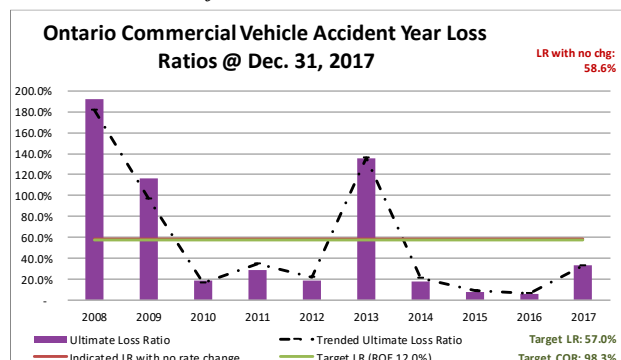
ytd to December 31

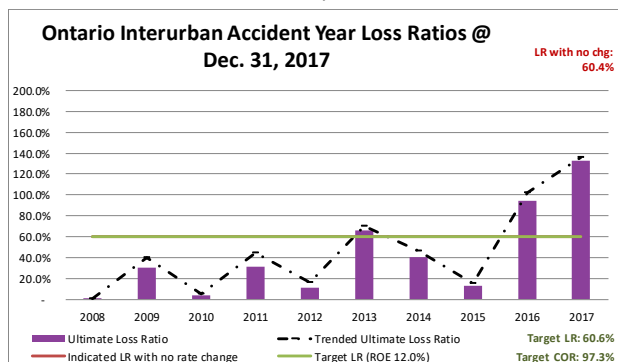
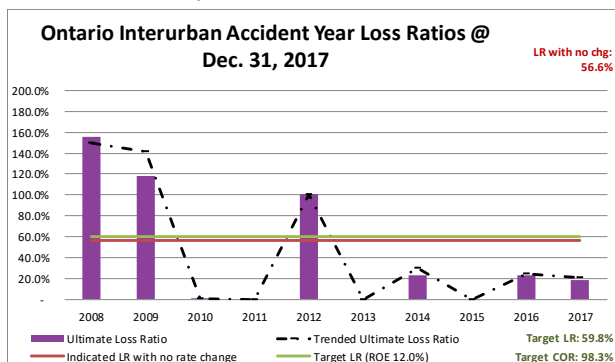
Jurisdiction	Business Segment	FA Minor Rating Class Description	Share Year Values						2016
			2018			2017			
			Sum of Avg W Prem	Change from Prior	% Change from Prior	Sum of Avg W Prem	Change from Prior	% Change from Prior	
ON	non-PPV	Commercial	9,211	1,301	16.4%	7,910	417	5.6%	7,493
		Interurban	25,064	2,331	10.3%	22,733	3,647	19.1%	19,086
		non-PPV Total	14,911	3,472	30.4%	11,439	2,753	31.7%	8,686
ON Total			14,911	3,472	30.4%	11,439	2,753	31.7%	8,686
AB	non-PPV	Commercial	4,451	476	12.0%	3,975	300	8.2%	3,675
		Interurban	9,988	2,626	35.7%	7,362	308	4.4%	7,054
		non-PPV Total	6,460	1,843	39.9%	4,617	375	8.8%	4,242
AB Total			6,460	1,843	39.9%	4,617	375	8.8%	4,242
Grand Total			8,867	2,748	44.9%	6,119	1,055	20.8%	5,064

While commercial vehicle counts are reported to the Automobile Statistical Plan, vehicle counts are not available through that source for interurban vehicles. As a result, while we are able to compare FARM commercial vehicle average written premium against industry (FARM ON for accident year 2017 was over 4 times that of the industry average of approximately \$1,800; FARM AB for accident year 2017 was almost 3 times that of the industry average of approximately \$1,400), we are not able to directly compare FARM average written premium against the industry for interurban vehicles.

For **Ontario**, the industry commercial vehicle written premium in 2017 was \$883 million, and the FARM share of that premium was 1.2%. We anticipate that the 2018 FARM share will be over 2%. For interurban vehicles, the 2017 industry written premium was \$336 million, with the FARM share at 2.7%. We anticipate that the 2018 FARM share will be over 6%.

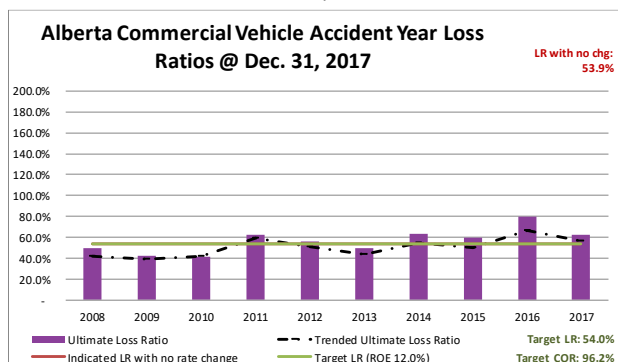
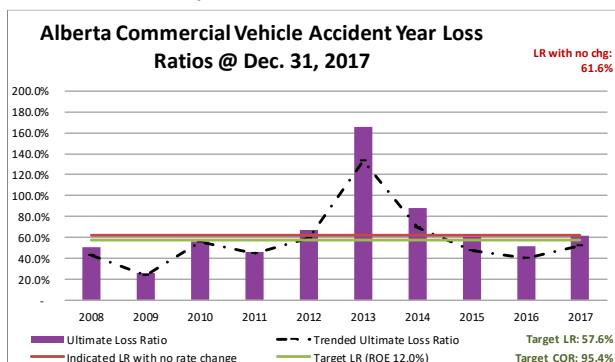
An obvious concern with this growth is rate adequacy. The charts below (commercial vehicles) and on the top of the next page (interurban vehicles) are taken from our rate analysis performed in August 2018, showing indemnity-only estimate ultimate loss ratios (for consistency, we've put all four charts on axis that go to 200%). Our analyses indicated that our rates going into 2019 were adequate in relation to the FA Board's target post-tax return on equity of 12% (despite the historical volatility in accident year loss ratios).

FARM ON CV – individually rated

FARM ON CV – fleet rated


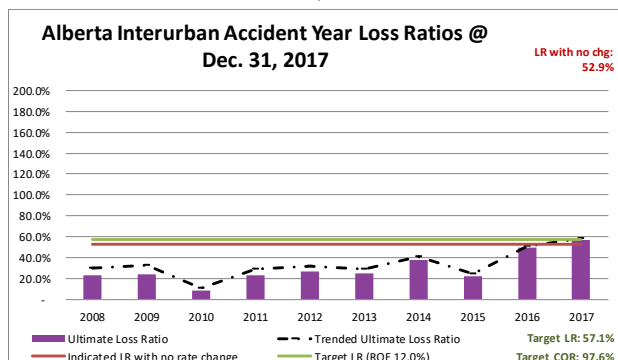
FARM ON IU – individually rated

FARM ON IU – fleet rated


For **Alberta**, the industry commercial vehicle written premium in 2017 was \$535 million, and the FARM share of that premium was 3.6%. We anticipate that the 2018 FARM share will be over 4%. For interurban vehicles, the 2017 industry written premium was \$119 million, with the FARM share at 6.8%. We anticipate that the 2018 FARM share will be over 20%.

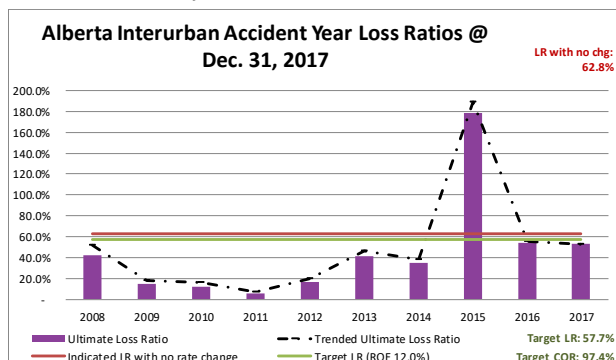
As per Ontario, an obvious concern with the Alberta commercial vehicle and interurban vehicle growth is rate adequacy. The charts below (commercial vehicles) and on the top of the next page (interurban vehicles) are taken from our rate analysis performed in July 2018, showing indemnity-only estimate ultimate loss ratios (for consistency, we've put all four charts on axis that go to 200%). And, similar to our findings for Ontario, our analyses indicated that our rates going into 2019 were adequate in relation to the FA Board's target post-tax return on equity of 12% (despite the historical volatility in accident year loss ratios), although our fleet-rating could use some modification.

FARM AB CV – individually rated

FARM AB CV – fleet rated


FARM AB IU – individually rated



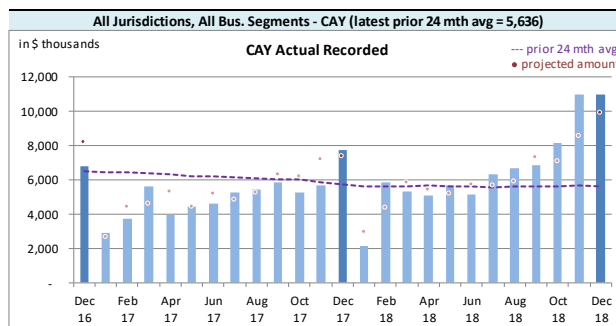
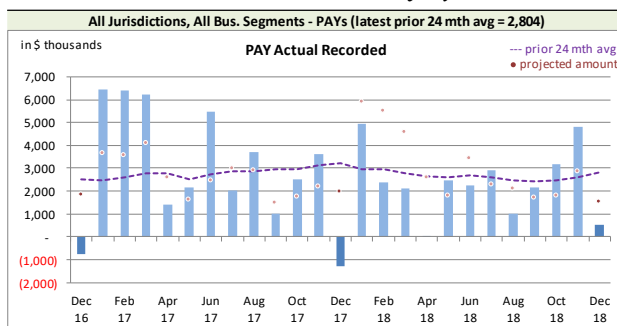
FARM AB IU – fleet rated



2.1.b AvsP: Recorded Indemnity

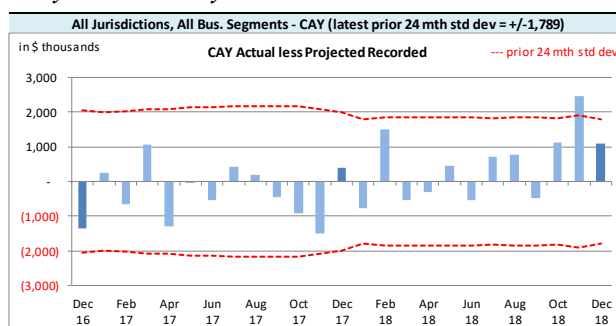
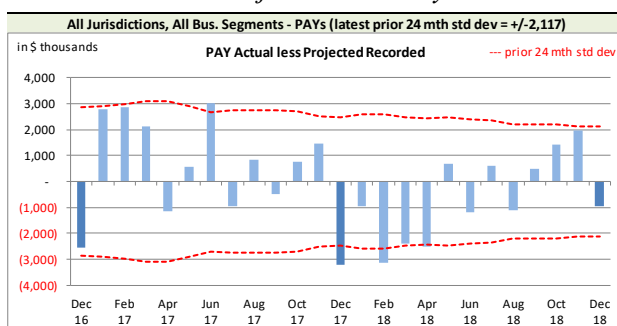
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

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)	2,804	5,636	
std dev	2,117	1,789	
A-P <> std dev	4	1	
% <> std dev	16.0%	4.0%	
norm <> std dev	31.7%	31.7%	

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

(assuming a normal distribution). Bias has not been indicated at a 95% confidence level on a lagging 24-month basis. However, we have noted that 8 of the last 13¹¹ PAYs had recorded activity actuals that were lower than projected, with 3 of the 8 favourable variances falling outside the one standard deviation band (see left chart at the bottom of the previous page). We have made some adjustments to our projections to reflect these findings and continue to monitor.

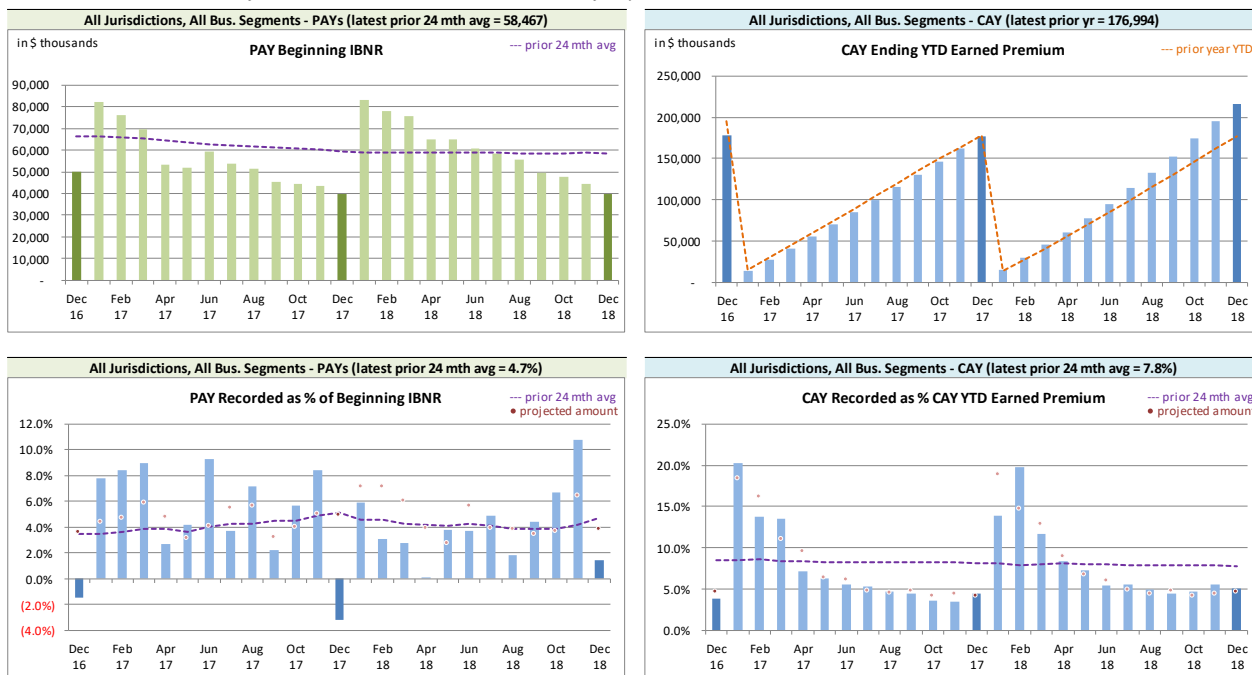
The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 4% of the time over the last 25 calendar months (see table above), suggesting the projection process performs better than simply projecting the prior 24-month average amount. No bias has been indicated at a 95% confidence level on a lagging 24-month basis.

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

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

¹¹Again assuming a binomial distribution with a 50% probability of “success” for each trial, 8 “successes” of 13 trials has about a 16% probability of occurring randomly.

FARM Levels that influence¹² Recorded Indemnity by Calendar Month



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

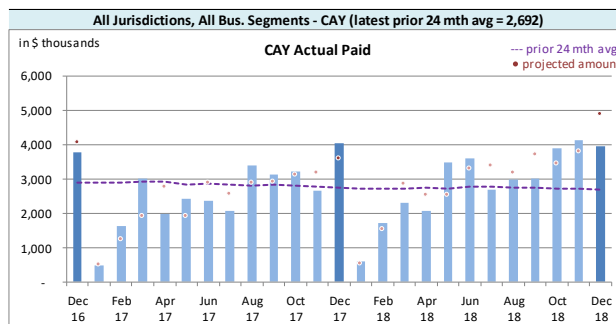
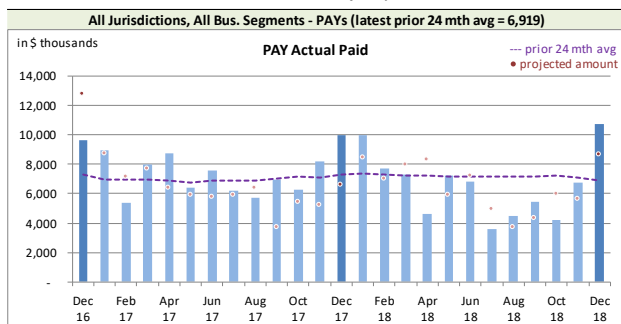
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

2.1.c AvsP: Paid Indemnity

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

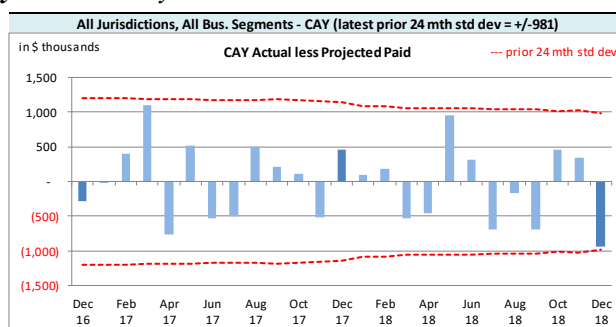
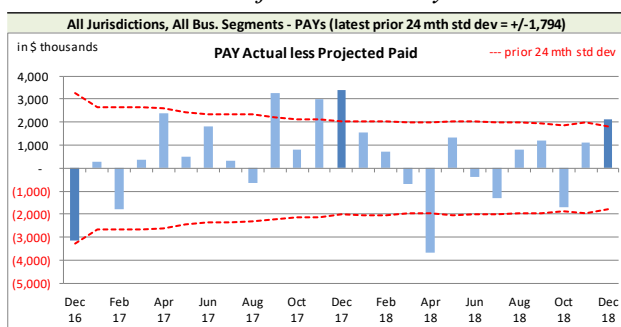
¹²Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		6,919	2,692
std dev		1,794	981
A-P <> std dev		5	-
% <> std dev		20.0%	0.0%
norm <> std dev		31.7%	31.7%

With respect to **paid indemnity**, 20% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed better than simply projecting the prior 24-month

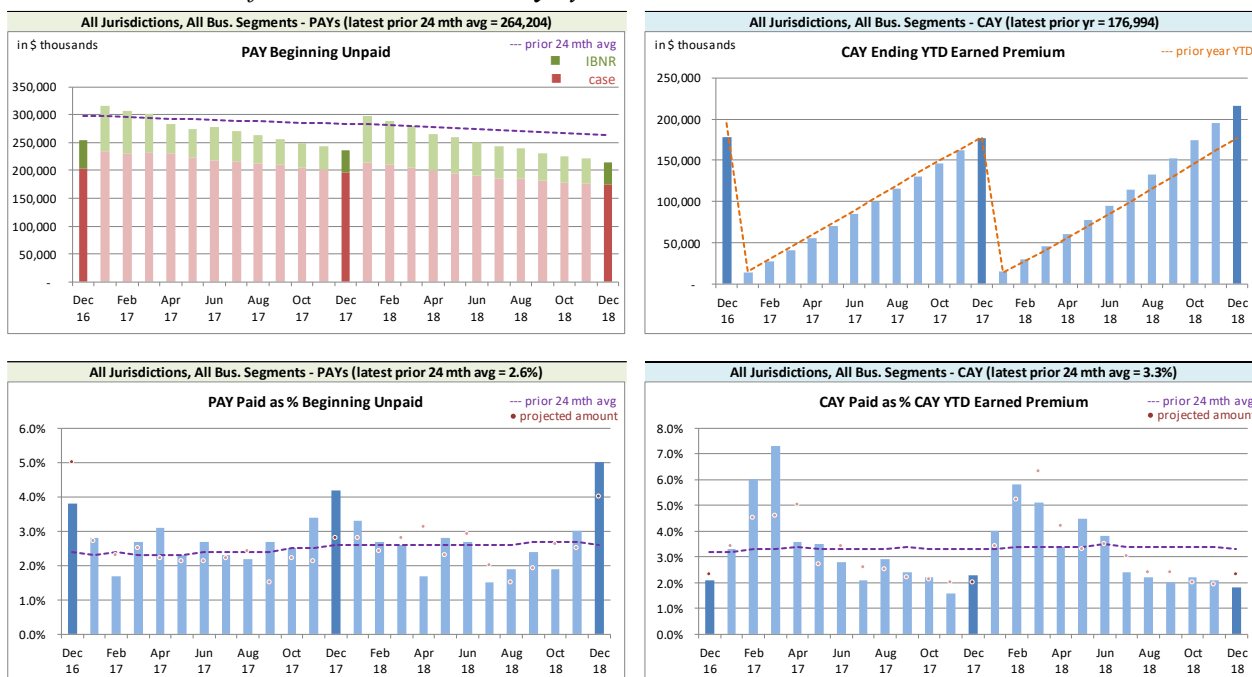
average amount (assuming it follows a normal distribution). No bias has been indicated at a 95% confidence level on a lagging 24-month basis, although there was bias evident through 2017 (our process was adjusted as a result).

The PAY **paid** variance was outside of one standard deviation this month. The activity was reviewed and confirmed, with the variance attributed to process variance.

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 0% of the time over the last 25 calendar months (see table above), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. No bias has been indicated at a 95% confidence level on a lagging 24-month basis.

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

FARM Levels that influence¹³ 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 IBNR¹⁴ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

¹³Our 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.

¹⁴For ease of discussion, "IBNR" is used in place of "provisions for incurred but not recorded (IBNR) and development".

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (September 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	6,469	1,391	(6,600)	147	11,160	(335)	11,029 1,203
2016	10,410	(32)	(2,273)	(14)	5,065	15	13,202 (31)
2017	22,281	(381)	(2,977)	(62)	5,821	134	25,125 (309)
2018	42,557	(1,014)	(5,362)	(63)	10,164	113	47,359 (964)
TOTAL	81,717	(36)	(17,212)	8	32,210	(73)	96,715 (101)

The IBNR provision is \$36 thousand lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees, which we refer to as "allowed claims expenses" (see footnote 5 on page 8). 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.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁵ 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	20,736	421	(1,430)	(29)	2,694	(24)	22,000 368
2016	3,107	49	(151)	(2)	825	(43)	3,781 4
2017	2,699	62	(175)	(2)	798	8	3,322 68
2018	2,234	(15)	(268)	(1)	1,265	(62)	3,231 (78)
TOTAL	28,776	517	(2,024)	(34)	5,582	(121)	32,334 362

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(9,980)	745	507	(15)	(9,473)	730
balance as % unearned premium:		(7.8%)	0.1%	0.4%	-	(7.4%)	0.1%
actual unearned premium:		127,800					
less projected:		(8,379)					

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 loss¹⁶ ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

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

¹⁵“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.

¹⁶“Loss” here refers to indemnity only unless otherwise noted.

recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”¹⁷ 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	(14,678)	(6.8%)	(9,883)	(4.6%)	(24,561)	(11.4%)	(695)	0.9%
CAY	147,965	68.4%	5,799	2.7%	153,764	71.1%	15,132	(0.1%)
TOTAL	133,286	61.6%	(4,084)	(1.9%)	129,202	59.7%	14,437	0.8%

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

¹⁷“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

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

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 2.29%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201811	201812	201901	201902
<input checked="" type="checkbox"/> Private Passenger	prior	35,000	35,000	36,000	31,000
	2010	(6,000)	(6,000)	(7,000)	(6,000)
	2011	32,000	54,000	27,000	21,000
	2012	(87,000)	(87,000)	(132,000)	(118,000)
	2013	20,000	20,000	8,000	10,000
	2014	133,000	208,000	201,000	191,000
	2015	166,000	54,000	25,000	23,000
	2016	579,000	574,000	557,000	545,000
	2017	1,700,000	1,704,000	1,607,000	1,553,000
	2018	3,083,000	2,924,000	2,467,000	2,216,000
	2019			724,000	996,000
Private Passenger Total		5,655,000	5,480,000	5,513,000	5,462,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	(194,000)	(127,000)	(126,000)	(125,000)
	2012	(15,000)	(15,000)	(17,000)	(17,000)
	2013	41,000	111,000	110,000	109,000
	2014	9,000	-	-	(1,000)
	2015	(51,000)	(161,000)	(141,000)	(139,000)
	2016	813,000	895,000	882,000	866,000
	2017	582,000	390,000	403,000	368,000
	2018	1,376,000	1,285,000	1,080,000	897,000
	2019			302,000	366,000
Non Private Passenger Total		2,569,000	2,386,000	2,501,000	2,332,000
Grand Total		8,224,000	7,866,000	8,014,000	7,794,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick		discount rate: 2.29%			
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		201811	201812	201901	201902
Private Passenger	prior		150,000	150,000	129,000	130,000
	2010		92,000	90,000	80,000	79,000
	2011		94,000	92,000	88,000	87,000
	2012		153,000	153,000	145,000	144,000
	2013		223,000	137,000	133,000	131,000
	2014		278,000	253,000	239,000	237,000
	2015		617,000	516,000	519,000	511,000
	2016		1,397,000	1,351,000	1,367,000	1,350,000
	2017		3,368,000	3,348,000	3,289,000	3,252,000
	2018		3,686,000	3,849,000	3,419,000	3,321,000
	2019				416,000	698,000
Private Passenger Total			10,058,000	9,939,000	9,824,000	9,940,000
Non Private Passenger	prior		1,000	1,000	(2,000)	(2,000)
	2010		18,000	18,000	(8,000)	(8,000)
	2011		16,000	16,000	10,000	10,000
	2012		26,000	26,000	26,000	25,000
	2013		225,000	179,000	180,000	178,000
	2014		149,000	414,000	367,000	346,000
	2015		137,000	475,000	425,000	421,000
	2016		692,000	665,000	608,000	594,000
	2017		904,000	845,000	779,000	724,000
	2018		888,000	955,000	856,000	846,000
	2019				264,000	424,000
Non Private Passenger Total			3,056,000	3,594,000	3,505,000	3,558,000
Grand Total			13,114,000	13,533,000	13,329,000	13,498,000

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EXHIBIT A

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

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Jurisdiction Desc	Nova Scotia		discount rate: 2.29%			
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		201811	201812	201901	201902
Private Passenger	prior		61,000	61,000	52,000	52,000
	2010		(2,000)	(2,000)	(13,000)	(13,000)
	2011		6,000	6,000	6,000	6,000
	2012		(41,000)	(41,000)	(40,000)	(40,000)
	2013		(17,000)	(43,000)	(37,000)	(38,000)
	2014		66,000	16,000	15,000	12,000
	2015		172,000	245,000	237,000	234,000
	2016		693,000	696,000	665,000	653,000
	2017		1,831,000	1,922,000	1,923,000	1,851,000
	2018		1,768,000	2,061,000	1,778,000	1,601,000
	2019				444,000	785,000
Private Passenger Total			4,537,000	4,921,000	5,030,000	5,103,000
Non Private Passenger	prior		60,000	60,000	60,000	60,000
	2010		(2,000)	(2,000)	(2,000)	(2,000)
	2011		(5,000)	(5,000)	(5,000)	(5,000)
	2012		29,000	29,000	27,000	26,000
	2013		83,000	93,000	56,000	55,000
	2014		11,000	3,000	(26,000)	(25,000)
	2015		557,000	544,000	492,000	486,000
	2016		994,000	670,000	679,000	663,000
	2017		1,525,000	863,000	868,000	848,000
	2018		2,679,000	2,633,000	2,430,000	2,399,000
	2019				378,000	711,000
Non Private Passenger Total			5,931,000	4,888,000	4,957,000	5,216,000
Grand Total			10,468,000	9,809,000	9,987,000	10,319,000

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EXHIBIT A

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

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Jurisdiction Desc	Prince Edward				
	Island				discount rate: 2.29%
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	201811	201812	201901	201902
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(33,000)	(33,000)	(33,000)	(32,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(106,000)	(106,000)	(105,000)	(104,000)
	2015	159,000	159,000	152,000	150,000
	2016	174,000	174,000	173,000	172,000
	2017	388,000	386,000	387,000	384,000
	2018	467,000	407,000	378,000	356,000
	2019			59,000	82,000
Private Passenger Total		1,041,000	979,000	1,003,000	1,000,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(10,000)	(10,000)	(10,000)	(10,000)
	2011	1,000	1,000	1,000	1,000
	2012	(28,000)	(28,000)	(28,000)	(28,000)
	2013	2,000	2,000	1,000	1,000
	2014	39,000	39,000	37,000	37,000
	2015	(23,000)	(23,000)	(24,000)	(25,000)
	2016	359,000	199,000	191,000	189,000
	2017	801,000	801,000	802,000	795,000
	2018	677,000	816,000	757,000	735,000
	2019			91,000	178,000
Non Private Passenger Total		1,817,000	1,796,000	1,817,000	1,872,000
Grand Total		2,858,000	2,775,000	2,820,000	2,872,000

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

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Jurisdiction Desc	Ontario		discount rate: 2.29%			
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		201811	201812	201901	201902
Private Passenger	prior		1,494,000	1,425,000	1,227,000	1,183,000
	2010		(53,000)	(53,000)	(74,000)	(72,000)
	2011		11,000	11,000	28,000	27,000
	2012		(128,000)	7,000	(5,000)	(5,000)
	2013		66,000	316,000	246,000	236,000
	2014		(251,000)	(161,000)	(146,000)	(138,000)
	2015		(113,000)	(118,000)	(103,000)	(98,000)
	2016		710,000	785,000	745,000	681,000
	2017		2,032,000	2,019,000	1,934,000	1,709,000
	2018		3,886,000	4,113,000	4,026,000	3,870,000
	2019				653,000	1,254,000
Private Passenger Total			7,654,000	8,344,000	8,531,000	8,647,000
Non Private Passenger	prior		73,000	367,000	348,000	66,000
	2010		116,000	157,000	154,000	14,000
	2011		184,000	333,000	307,000	35,000
	2012		208,000	213,000	140,000	36,000
	2013		429,000	410,000	478,000	344,000
	2014		1,037,000	760,000	688,000	152,000
	2015		(572,000)	(507,000)	(492,000)	(340,000)
	2016		2,053,000	1,852,000	1,877,000	1,859,000
	2017		5,945,000	5,927,000	5,895,000	5,835,000
	2018		14,951,000	14,865,000	14,117,000	13,708,000
	2019				2,640,000	5,068,000
Non Private Passenger Total			24,424,000	24,377,000	26,152,000	26,777,000
Grand Total			32,078,000	32,721,000	34,683,000	35,424,000

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

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Jurisdiction Desc	Alberta		discount rate: 2.29%			
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		201811	201812	201901	201902
Private Passenger	prior		1,000	1,000	1,000	1,000
	2010		48,000	48,000	47,000	47,000
	2011		160,000	160,000	133,000	131,000
	2012		144,000	144,000	141,000	140,000
	2013		158,000	145,000	145,000	144,000
	2014		464,000	494,000	494,000	489,000
	2015		870,000	1,143,000	1,131,000	1,120,000
	2016		981,000	981,000	998,000	988,000
	2017		1,212,000	1,209,000	1,046,000	1,027,000
	2018		1,465,000	1,549,000	1,438,000	1,406,000
	2019				221,000	393,000
Private Passenger Total			5,503,000	5,874,000	5,795,000	5,886,000
Non Private Passenger	prior		(12,000)	(12,000)	60,000	59,000
	2010		7,000	7,000	6,000	6,000
	2011		38,000	(381,000)	(380,000)	(376,000)
	2012		277,000	276,000	230,000	228,000
	2013		396,000	440,000	475,000	465,000
	2014		802,000	663,000	672,000	664,000
	2015		930,000	716,000	761,000	725,000
	2016		3,557,000	3,495,000	3,515,000	3,472,000
	2017		4,673,000	4,556,000	4,531,000	4,403,000
	2018		9,656,000	10,485,000	8,663,000	7,834,000
	2019				2,428,000	4,151,000
Non Private Passenger Total			20,324,000	20,245,000	20,961,000	21,631,000
Grand Total			25,827,000	26,119,000	26,756,000	27,517,000

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

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Jurisdiction Desc	Yukon		discount rate: 2.29%			
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		201811	201812	201901	201902
Private Passenger	prior		4,000	4,000	4,000	4,000
	2010		5,000	5,000	5,000	5,000
	2011		4,000	4,000	4,000	4,000
	2012		9,000	9,000	9,000	9,000
	2013		16,000	16,000	16,000	16,000
	2014		35,000	35,000	35,000	35,000
	2015		65,000	65,000	64,000	63,000
	2016		134,000	134,000	135,000	134,000
	2017		87,000	83,000	97,000	97,000
	2018		174,000	192,000	189,000	180,000
	2019				13,000	25,000
Private Passenger Total			533,000	547,000	571,000	572,000
Non Private Passenger	prior		2,000	2,000	2,000	2,000
	2010			-	-	-
	2011			-	-	-
	2012		1,000	1,000	1,000	1,000
	2013		4,000	4,000	4,000	4,000
	2014		16,000	16,000	16,000	16,000
	2015		60,000	60,000	59,000	58,000
	2016		87,000	87,000	87,000	85,000
	2017		214,000	214,000	214,000	212,000
	2018		37,000	(8,000)	(4,000)	(5,000)
	2019				56,000	98,000
Non Private Passenger Total			421,000	376,000	435,000	471,000
Grand Total			954,000	923,000	1,006,000	1,043,000

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EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 2.29%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	10,000	10,000	10,000	10,000
	2013	23,000	23,000	23,000	23,000
	2014	54,000	54,000	54,000	53,000
	2015	126,000	126,000	125,000	124,000
	2016	246,000	265,000	268,000	265,000
	2017	261,000	257,000	263,000	261,000
	2018	564,000	590,000	475,000	450,000
	2019			61,000	113,000
Private Passenger Total		1,284,000	1,325,000	1,279,000	1,299,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	41,000	41,000	39,000	39,000
	2014	16,000	16,000	16,000	16,000
	2015	45,000	45,000	45,000	45,000
	2016	186,000	188,000	186,000	184,000
	2017	319,000	319,000	318,000	315,000
	2018	283,000	317,000	292,000	289,000
	2019			35,000	68,000
Non Private Passenger Total		893,000	929,000	934,000	959,000
Grand Total		2,177,000	2,254,000	2,213,000	2,258,000

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

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Jurisdiction Desc	Nunavut		discount rate: 2.29%			
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		201811	201812	201901	201902
<input checked="" type="checkbox"/> Private Passenger	prior		(1,000)	(1,000)	(1,000)	(1,000)
	2010			-	-	-
	2011			-	-	-
	2012		11,000	11,000	12,000	12,000
	2013		6,000	6,000	6,000	6,000
	2014		11,000	11,000	11,000	11,000
	2015		28,000	28,000	28,000	28,000
	2016		66,000	66,000	66,000	65,000
	2017		52,000	52,000	52,000	51,000
	2018		32,000	37,000	37,000	37,000
	2019				3,000	6,000
Private Passenger Total			205,000	210,000	214,000	215,000
<input checked="" type="checkbox"/> Non Private Passenger	prior			-	-	-
	2010			-	-	-
	2011			-	-	-
	2012			-	-	-
	2013		3,000	3,000	3,000	3,000
	2014		(190,000)	(190,000)	(188,000)	(186,000)
	2015		48,000	48,000	47,000	47,000
	2016		125,000	125,000	125,000	124,000
	2017		230,000	230,000	229,000	227,000
	2018		262,000	289,000	288,000	285,000
	2019				24,000	46,000
Non Private Passenger Total			478,000	505,000	528,000	546,000
Grand Total			683,000	715,000	742,000	761,000

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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: 2.29%
 interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM ▼			
Business Segment ▼	Acc Year ▼	201811	201812	201901	201902
☐ Private Passenger	prior	1,737,000	1,668,000	1,441,000	1,393,000
	2010	50,000	48,000	4,000	7,000
	2011	309,000	329,000	288,000	278,000
	2012	71,000	206,000	140,000	152,000
	2013	493,000	618,000	538,000	526,000
	2014	684,000	804,000	798,000	786,000
	2015	2,090,000	2,218,000	2,178,000	2,155,000
	2016	4,980,000	5,026,000	4,974,000	4,853,000
	2017	10,931,000	10,980,000	10,598,000	10,185,000
	2018	15,125,000	15,722,000	14,207,000	13,437,000
	2019			2,594,000	4,352,000
Private Passenger Total		36,470,000	37,619,000	37,760,000	38,124,000
☐ Non Private Passenger	prior	131,000	425,000	475,000	192,000
	2010	132,000	173,000	143,000	3,000
	2011	40,000	(163,000)	(193,000)	(460,000)
	2012	498,000	502,000	379,000	271,000
	2013	1,224,000	1,283,000	1,346,000	1,198,000
	2014	1,889,000	1,721,000	1,582,000	1,019,000
	2015	1,131,000	1,197,000	1,172,000	1,278,000
	2016	8,866,000	8,176,000	8,150,000	8,036,000
	2017	15,193,000	14,145,000	14,039,000	13,727,000
	2018	30,809,000	31,637,000	28,479,000	26,988,000
	2019			6,218,000	11,110,000
Non Private Passenger Total		59,913,000	59,096,000	61,790,000	63,362,000
Grand Total		96,383,000	96,715,000	99,550,000	101,486,000

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EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201811	201812	201901	201902
<input checked="" type="checkbox"/> Private Passenger	prior	45,000	45,000	43,000	38,000
	2010	(5,000)	(5,000)	(5,000)	(4,000)
	2011	30,000	52,000	50,000	45,000
	2012	(144,000)	(144,000)	(140,000)	(126,000)
	2013	(21,000)	(21,000)	(20,000)	(18,000)
	2014	(9,000)	71,000	69,000	62,000
	2015	(24,000)	(124,000)	(123,000)	(122,000)
	2016	288,000	291,000	276,000	273,000
	2017	1,372,000	1,382,000	1,285,000	1,234,000
	2018	2,676,000	2,487,000	2,014,000	1,772,000
	2019			675,000	904,000
Private Passenger Total		4,208,000	4,034,000	4,124,000	4,058,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	(213,000)	(146,000)	(145,000)	(144,000)
	2012	(25,000)	(25,000)	(25,000)	(25,000)
	2013	1,000	75,000	74,000	73,000
	2014	(15,000)	(15,000)	(15,000)	(15,000)
	2015	(176,000)	(272,000)	(253,000)	(250,000)
	2016	592,000	690,000	683,000	669,000
	2017	377,000	188,000	186,000	153,000
	2018	1,163,000	1,053,000	821,000	640,000
	2019			283,000	328,000
Non Private Passenger Total		1,712,000	1,556,000	1,617,000	1,437,000
Grand Total		5,920,000	5,590,000	5,741,000	5,495,000

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		ShareYYMM			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	109,000	109,000	107,000	107,000
	2010	72,000	72,000	70,000	69,000
	2011	79,000	79,000	77,000	76,000
	2012	126,000	126,000	122,000	121,000
	2013	133,000	88,000	85,000	84,000
	2014	157,000	134,000	130,000	129,000
	2015	363,000	269,000	256,000	251,000
	2016	1,101,000	1,065,000	1,054,000	1,043,000
	2017	3,088,000	3,068,000	2,976,000	2,946,000
	2018	3,441,000	3,578,000	3,113,000	3,020,000
	2019			389,000	646,000
Private Passenger Total		8,669,000	8,588,000	8,379,000	8,492,000
Non Private Passenger	prior	(2,000)	(2,000)	(3,000)	(3,000)
	2010	2,000	2,000	2,000	2,000
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	(4,000)	(4,000)	(4,000)	(4,000)
	2013	45,000	16,000	14,000	13,000
	2014	105,000	374,000	329,000	309,000
	2015	45,000	397,000	349,000	346,000
	2016	627,000	601,000	529,000	518,000
	2017	807,000	750,000	660,000	607,000
	2018	772,000	829,000	730,000	723,000
	2019			250,000	398,000
Non Private Passenger Total		2,396,000	2,962,000	2,855,000	2,908,000
Grand Total		11,065,000	11,550,000	11,234,000	11,400,000

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	201811	201812	201901	201902
Private Passenger	prior	58,000	58,000	54,000	54,000
	2010	(8,000)	(8,000)	(7,000)	(7,000)
	2011	5,000	5,000	5,000	5,000
	2012	(46,000)	(46,000)	(42,000)	(42,000)
	2013	(53,000)	(53,000)	(48,000)	(48,000)
	2014	13,000	(37,000)	(34,000)	(34,000)
	2015	115,000	193,000	185,000	183,000
	2016	595,000	598,000	562,000	551,000
	2017	1,676,000	1,771,000	1,753,000	1,683,000
	2018	1,536,000	1,809,000	1,538,000	1,369,000
	2019			409,000	722,000
Private Passenger Total		3,891,000	4,290,000	4,375,000	4,436,000
Non Private Passenger	prior	60,000	60,000	59,000	58,000
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	27,000	27,000	26,000	25,000
	2013	17,000	32,000	31,000	30,000
	2014	(84,000)	(85,000)	(83,000)	(81,000)
	2015	462,000	449,000	395,000	391,000
	2016	832,000	510,000	505,000	490,000
	2017	1,312,000	653,000	646,000	627,000
	2018	2,449,000	2,389,000	2,174,000	2,152,000
	2019			347,000	656,000
Non Private Passenger Total		5,068,000	4,028,000	4,093,000	4,341,000
Grand Total		8,959,000	8,318,000	8,468,000	8,777,000

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

EXHIBIT B

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

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





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(119,000)	(119,000)	(118,000)	(117,000)
	2015	104,000	104,000	103,000	102,000
	2016	144,000	144,000	143,000	142,000
	2017	343,000	341,000	338,000	335,000
	2018	421,000	356,000	320,000	301,000
	2019			56,000	73,000
Private Passenger Total		884,000	817,000	833,000	827,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(10,000)	(10,000)	(10,000)	(10,000)
	2011	1,000	1,000	1,000	1,000
	2012		-	-	-
	2013	2,000	2,000	2,000	2,000
	2014	36,000	36,000	36,000	36,000
	2015	(38,000)	(38,000)	(38,000)	(38,000)
	2016	297,000	137,000	136,000	135,000
	2017	742,000	742,000	735,000	728,000
	2018	536,000	662,000	636,000	617,000
	2019			85,000	163,000
Non Private Passenger Total		1,565,000	1,531,000	1,582,000	1,633,000
Grand Total		2,449,000	2,348,000	2,415,000	2,460,000

Please see Exhibit G-2, page 4 for Components of Change during Current Month

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




		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	1,289,000	1,290,000	1,122,000	1,077,000
	2010	(57,000)	(57,000)	(50,000)	(48,000)
	2011	29,000	29,000	25,000	24,000
	2012	(124,000)	11,000	10,000	10,000
	2013	17,000	286,000	249,000	239,000
	2014	(338,000)	(227,000)	(197,000)	(189,000)
	2015	(167,000)	(172,000)	(146,000)	(140,000)
	2016	542,000	617,000	574,000	511,000
	2017	1,841,000	1,828,000	1,718,000	1,495,000
	2018	3,527,000	3,725,000	3,613,000	3,468,000
	2019			599,000	1,147,000
Private Passenger Total		6,559,000	7,330,000	7,517,000	7,594,000
Non Private Passenger	prior	22,000	315,000	303,000	22,000
	2010	114,000	156,000	150,000	10,000
	2011	156,000	305,000	293,000	21,000
	2012	112,000	117,000	112,000	8,000
	2013	147,000	147,000	141,000	10,000
	2014	827,000	599,000	575,000	40,000
	2015	(991,000)	(925,000)	(916,000)	(760,000)
	2016	1,504,000	1,377,000	1,363,000	1,349,000
	2017	5,423,000	5,408,000	5,300,000	5,247,000
	2018	13,788,000	13,553,000	12,740,000	12,358,000
	2019			2,460,000	4,722,000
Non Private Passenger Total		21,102,000	21,052,000	22,521,000	23,027,000
Grand Total		27,661,000	28,382,000	30,038,000	30,621,000

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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	201811	201812	201901	201902
Private Passenger	prior	(20,000)	(20,000)	(20,000)	(20,000)
	2010	46,000	46,000	46,000	46,000
	2011	73,000	73,000	72,000	71,000
	2012	86,000	86,000	85,000	84,000
	2013	125,000	113,000	112,000	111,000
	2014	356,000	386,000	382,000	378,000
	2015	771,000	1,052,000	1,041,000	1,031,000
	2016	859,000	859,000	850,000	841,000
	2017	1,117,000	1,114,000	936,000	917,000
	2018	1,347,000	1,421,000	1,322,000	1,296,000
	2019			207,000	367,000
Private Passenger Total		4,760,000	5,130,000	5,033,000	5,122,000
Non Private Passenger	prior	19,000	19,000	19,000	19,000
	2010	6,000	6,000	6,000	6,000
	2011	4,000	(415,000)	(411,000)	(407,000)
	2012	205,000	205,000	203,000	201,000
	2013	59,000	103,000	102,000	101,000
	2014	620,000	504,000	499,000	494,000
	2015	539,000	344,000	341,000	310,000
	2016	2,789,000	2,729,000	2,702,000	2,675,000
	2017	4,122,000	4,014,000	3,934,000	3,816,000
	2018	8,682,000	9,390,000	7,794,000	7,015,000
	2019			2,264,000	3,839,000
Non Private Passenger Total		17,045,000	16,899,000	17,453,000	18,069,000
Grand Total		21,805,000	22,029,000	22,486,000	23,191,000

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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		ShareYMM			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	1,000	1,000	1,000	1,000
	2011	4,000	4,000	4,000	4,000
	2012	8,000	8,000	8,000	8,000
	2013	15,000	15,000	15,000	15,000
	2014	34,000	34,000	34,000	34,000
	2015	62,000	62,000	61,000	60,000
	2016	115,000	115,000	114,000	113,000
	2017	39,000	35,000	35,000	35,000
	2018	167,000	184,000	182,000	173,000
	2019			12,000	23,000
Private Passenger Total		449,000	462,000	470,000	470,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010		-	-	-
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	4,000	4,000	4,000	4,000
	2014	15,000	15,000	15,000	15,000
	2015	57,000	57,000	56,000	55,000
	2016	76,000	76,000	75,000	74,000
	2017	203,000	203,000	201,000	199,000
	2018	8,000	(34,000)	(27,000)	(25,000)
	2019			53,000	91,000
Non Private Passenger Total		366,000	324,000	380,000	416,000
Grand Total		815,000	786,000	850,000	886,000

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EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted				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	201811	201812	201901	201902
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	9,000	9,000	9,000	9,000
	2013	22,000	22,000	22,000	22,000
	2014	52,000	52,000	51,000	50,000
	2015	120,000	120,000	119,000	118,000
	2016	222,000	245,000	243,000	241,000
	2017	216,000	214,000	210,000	208,000
	2018	529,000	549,000	445,000	423,000
	2019			56,000	104,000
Private Passenger Total		1,170,000	1,211,000	1,155,000	1,175,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	13,000	13,000	13,000	13,000
	2014	15,000	15,000	15,000	15,000
	2015	43,000	43,000	43,000	43,000
	2016	173,000	175,000	173,000	171,000
	2017	302,000	302,000	299,000	296,000
	2018	263,000	295,000	268,000	265,000
	2019			33,000	64,000
Non Private Passenger Total		812,000	846,000	847,000	870,000
Grand Total		1,982,000	2,057,000	2,002,000	2,045,000

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	201811	201812	201901	201902
 Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010		-	-	-
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	5,000	5,000	5,000	5,000
	2014	10,000	10,000	10,000	10,000
	2015	26,000	26,000	26,000	26,000
	2016	63,000	63,000	62,000	61,000
	2017	49,000	49,000	49,000	49,000
	2018	31,000	35,000	35,000	35,000
	2019			3,000	6,000
Private Passenger Total		184,000	188,000	190,000	192,000
 Non Private Passenger	prior		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	(191,000)	(191,000)	(189,000)	(187,000)
	2015	44,000	44,000	44,000	44,000
	2016	118,000	118,000	117,000	116,000
	2017	219,000	219,000	217,000	215,000
	2018	250,000	276,000	273,000	270,000
	2019			23,000	43,000
Non Private Passenger Total		443,000	469,000	488,000	504,000
Grand Total		627,000	657,000	678,000	696,000

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)

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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		ShareYMM			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	1,477,000	1,478,000	1,302,000	1,252,000
	2010	47,000	47,000	53,000	55,000
	2011	222,000	244,000	235,000	227,000
	2012	(84,000)	51,000	53,000	65,000
	2013	241,000	453,000	418,000	408,000
	2014	156,000	304,000	327,000	323,000
	2015	1,370,000	1,530,000	1,522,000	1,509,000
	2016	3,929,000	3,997,000	3,878,000	3,776,000
	2017	9,741,000	9,802,000	9,300,000	8,902,000
	2018	13,675,000	14,144,000	12,582,000	11,857,000
	2019			2,406,000	3,992,000
Private Passenger Total		30,774,000	32,050,000	32,076,000	32,366,000
Non Private Passenger	prior	108,000	401,000	387,000	105,000
	2010	113,000	155,000	149,000	9,000
	2011	(58,000)	(261,000)	(268,000)	(535,000)
	2012	316,000	321,000	313,000	206,000
	2013	291,000	395,000	384,000	249,000
	2014	1,328,000	1,252,000	1,182,000	626,000
	2015	(15,000)	99,000	21,000	141,000
	2016	7,008,000	6,413,000	6,283,000	6,197,000
	2017	13,507,000	12,479,000	12,178,000	11,888,000
	2018	27,911,000	28,413,000	25,409,000	24,015,000
	2019			5,798,000	10,304,000
Non Private Passenger Total		50,509,000	49,667,000	51,836,000	53,205,000
Grand Total		81,283,000	81,717,000	83,912,000	85,571,000

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)

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

discount rate: 2.29%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	Acc Year	ShareYMM	201811	201812	201901	201902
Private Passenger	prior		110,000	110,000	109,000	108,000
	2010		81,000	81,000	81,000	79,000
	2011		96,000	96,000	89,000	87,000
	2012		143,000	143,000	138,000	136,000
	2013		153,000	148,000	142,000	234,000
	2014		190,000	190,000	184,000	180,000
	2015		406,000	406,000	402,000	398,000
	2016		442,000	442,000	453,000	367,000
	2017		238,000	236,000	231,000	227,000
	2018		425,000	463,000	436,000	370,000
	2019				37,000	75,000
Private Passenger Total			2,284,000	2,315,000	2,302,000	2,261,000
Non Private Passenger	prior		44,000	44,000	44,000	44,000
	2010		30,000	30,000	30,000	30,000
	2011		29,000	29,000	29,000	29,000
	2012		39,000	39,000	38,000	36,000
	2013		40,000	39,000	38,000	61,000
	2014		54,000	54,000	51,000	50,000
	2015		123,000	123,000	124,000	122,000
	2016		148,000	148,000	152,000	124,000
	2017		82,000	82,000	82,000	81,000
	2018		161,000	176,000	164,000	139,000
	2019				15,000	30,000
Non Private Passenger Total			750,000	764,000	767,000	746,000
Grand Total			3,034,000	3,079,000	3,069,000	3,007,000

EXHIBIT C-1

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

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

discount rate: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	131,000	131,000	128,000	125,000
	2010	86,000	86,000	82,000	80,000
	2011	113,000	113,000	108,000	106,000
	2012	165,000	165,000	158,000	153,000
	2013	371,000	371,000	353,000	183,000
	2014	290,000	290,000	285,000	279,000
	2015	316,000	313,000	310,000	303,000
	2016	353,000	340,000	329,000	237,000
	2017	261,000	261,000	257,000	250,000
	2018	218,000	238,000	221,000	252,000
	2019			14,000	28,000
Private Passenger Total		2,304,000	2,308,000	2,245,000	1,996,000
Non Private Passenger	prior	105,000	105,000	100,000	97,000
	2010	73,000	73,000	67,000	66,000
	2011	85,000	85,000	82,000	80,000
	2012	120,000	120,000	118,000	116,000
	2013	261,000	261,000	250,000	129,000
	2014	187,000	187,000	186,000	184,000
	2015	194,000	193,000	191,000	189,000
	2016	211,000	203,000	199,000	145,000
	2017	165,000	165,000	165,000	161,000
	2018	155,000	170,000	159,000	183,000
	2019			12,000	21,000
Non Private Passenger Total		1,556,000	1,562,000	1,529,000	1,371,000
Grand Total		3,860,000	3,870,000	3,774,000	3,367,000

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

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

discount rate: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	344,000	344,000	328,000	322,000
	2010	83,000	83,000	73,000	72,000
	2011	75,000	75,000	74,000	73,000
	2012	84,000	84,000	80,000	78,000
	2013	127,000	119,000	118,000	84,000
	2014	140,000	137,000	136,000	136,000
	2015	102,000	102,000	94,000	92,000
	2016	95,000	95,000	92,000	118,000
	2017	152,000	152,000	152,000	150,000
	2018	166,000	183,000	180,000	168,000
	2019			21,000	43,000
Private Passenger Total		1,368,000	1,374,000	1,348,000	1,336,000
Non Private Passenger	prior	101,000	101,000	96,000	94,000
	2010	62,000	62,000	61,000	59,000
	2011	71,000	71,000	71,000	70,000
	2012	89,000	89,000	86,000	83,000
	2013	156,000	146,000	142,000	100,000
	2014	183,000	181,000	178,000	175,000
	2015	141,000	141,000	128,000	126,000
	2016	128,000	128,000	127,000	162,000
	2017	204,000	204,000	202,000	199,000
	2018	204,000	225,000	222,000	207,000
	2019			23,000	47,000
Non Private Passenger Total		1,339,000	1,348,000	1,336,000	1,322,000
Grand Total		2,707,000	2,722,000	2,684,000	2,658,000

EXHIBIT C-1

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

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

discount rate: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	62,000	62,000	62,000	62,000
	2010	14,000	14,000	14,000	14,000
	2011	23,000	23,000	19,000	19,000
	2012	31,000	31,000	30,000	29,000
	2013	37,000	37,000	36,000	35,000
	2014	44,000	44,000	43,000	42,000
	2015	41,000	41,000	40,000	39,000
	2016	70,000	70,000	68,000	51,000
	2017	88,000	88,000	88,000	87,000
	2018	78,000	84,000	82,000	56,000
	2019			1,000	4,000
Private Passenger Total		488,000	494,000	483,000	438,000
Non Private Passenger	prior	22,000	22,000	22,000	22,000
	2010	11,000	11,000	11,000	11,000
	2011	13,000	13,000	13,000	13,000
	2012	15,000	15,000	15,000	15,000
	2013	21,000	21,000	19,000	19,000
	2014	27,000	27,000	26,000	26,000
	2015	28,000	28,000	27,000	25,000
	2016	46,000	46,000	45,000	32,000
	2017	58,000	58,000	57,000	56,000
	2018	59,000	65,000	63,000	43,000
	2019			2,000	4,000
Non Private Passenger Total		300,000	306,000	300,000	266,000
Grand Total		788,000	800,000	783,000	704,000

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

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

discount rate: 2.29%

interest rate margin: 25 basis pts


		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201811	201812	201901	201902
<input checked="" type="checkbox"/> Private Passenger	prior	3,188,000	3,188,000	3,062,000	2,966,000
	2010	455,000	455,000	433,000	420,000
	2011	667,000	667,000	659,000	638,000
	2012	736,000	736,000	708,000	686,000
	2013	622,000	613,000	573,000	578,000
	2014	515,000	515,000	491,000	475,000
	2015	537,000	537,000	516,000	501,000
	2016	501,000	486,000	472,000	492,000
	2017	497,000	497,000	485,000	468,000
	2018	418,000	460,000	448,000	712,000
	2019			49,000	99,000
Private Passenger Total		8,136,000	8,154,000	7,896,000	8,035,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	963,000	963,000	939,000	919,000
	2010	342,000	342,000	338,000	332,000
	2011	543,000	543,000	528,000	518,000
	2012	713,000	713,000	672,000	660,000
	2013	955,000	942,000	934,000	950,000
	2014	977,000	977,000	936,000	914,000
	2015	1,201,000	1,201,000	1,180,000	1,157,000
	2016	1,112,000	1,076,000	1,063,000	1,120,000
	2017	1,106,000	1,106,000	1,090,000	1,065,000
	2018	1,278,000	1,440,000	1,421,000	2,269,000
	2019			192,000	372,000
Non Private Passenger Total		9,190,000	9,303,000	9,293,000	10,276,000
Grand Total		17,326,000	17,457,000	17,189,000	18,311,000

EXHIBIT C-1

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

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





discount rate: 2.29%

interest rate margin: 25 basis pts

Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201811	201812	201901	201902	
Private Passenger	prior	373,000	373,000	359,000	349,000	
	2010	30,000	30,000	29,000	28,000	
	2011	59,000	59,000	56,000	55,000	
	2012	72,000	72,000	71,000	70,000	
	2013	84,000	84,000	83,000	81,000	
	2014	90,000	90,000	87,000	85,000	
	2015	66,000	54,000	65,000	64,000	
	2016	112,000	112,000	110,000	90,000	
	2017	50,000	50,000	49,000	48,000	
	2018	(22,000)	(23,000)	(22,000)	49,000	
	2019			(3,000)	(5,000)	
Private Passenger Total		914,000	901,000	884,000	914,000	
Non Private Passenger	prior	971,000	971,000	1,007,000	998,000	
	2010	112,000	112,000	99,000	98,000	
	2011	191,000	191,000	189,000	187,000	
	2012	263,000	263,000	250,000	248,000	
	2013	335,000	335,000	333,000	330,000	
	2014	391,000	391,000	390,000	385,000	
	2015	307,000	251,000	305,000	302,000	
	2016	596,000	596,000	582,000	483,000	
	2017	315,000	315,000	313,000	310,000	
	2018	(167,000)	(187,000)	(182,000)	395,000	
	2019			(15,000)	(36,000)	
Non Private Passenger Total		3,314,000	3,238,000	3,271,000	3,700,000	
Grand Total		4,228,000	4,139,000	4,155,000	4,614,000	

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

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

discount rate: 2.29%

interest rate margin: 25 basis pts


		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(5,000)	(5,000)	(5,000)	6,000
	2014	7,000	7,000	7,000	7,000
	2015	(10,000)	(10,000)	(11,000)	(11,000)
	2016	9,000	9,000	9,000	6,000
	2017	21,000	21,000	21,000	21,000
	2018		1,000	1,000	5,000
	2019			(1,000)	(2,000)
Private Passenger Total		33,000	34,000	32,000	43,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	(6,000)	(6,000)	(6,000)	9,000
	2014	9,000	9,000	9,000	9,000
	2015	(16,000)	(16,000)	(16,000)	(16,000)
	2016	17,000	17,000	18,000	13,000
	2017	67,000	67,000	68,000	68,000
	2018	3,000	1,000	1,000	16,000
	2019			-	(1,000)
Non Private Passenger Total		90,000	88,000	90,000	114,000
Grand Total		123,000	122,000	122,000	157,000

EXHIBIT C-1

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

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




discount rate: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	11,000	11,000	11,000	11,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	20,000	20,000	20,000	20,000
	2013	24,000	24,000	24,000	24,000
	2014	31,000	31,000	31,000	31,000
	2015	14,000	14,000	14,000	14,000
	2016	7,000	7,000	8,000	24,000
	2017	9,000	9,000	9,000	9,000
	2018	(31,000)	(33,000)	(32,000)	29,000
	2019			(2,000)	(5,000)
Private Passenger Total		113,000	111,000	111,000	185,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	10,000	10,000	10,000	10,000
	2015	5,000	5,000	5,000	5,000
	2016	3,000	3,000	3,000	9,000
	2017	3,000	3,000	4,000	4,000
	2018	(15,000)	(16,000)	(15,000)	13,000
	2019			-	(1,000)
Non Private Passenger Total		35,000	34,000	36,000	69,000
Grand Total		148,000	145,000	147,000	254,000

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

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

discount rate: 2.29%

interest rate margin: 25 basis pts


		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(11,000)	(11,000)	(11,000)	7,000
	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	4,000
	2017	2,000	2,000	2,000	2,000
	2018	(3,000)	(4,000)	(4,000)	2,000
	2019			(1,000)	(1,000)
Private Passenger Total		4,000	3,000	2,000	29,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(9,000)	(9,000)	(9,000)	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	2,000	2,000	2,000	6,000
	2017	6,000	6,000	6,000	6,000
	2018	(12,000)	(12,000)	(12,000)	9,000
	2019			(2,000)	(2,000)
Non Private Passenger Total		(3,000)	(3,000)	(5,000)	33,000
Grand Total		1,000	-	(3,000)	62,000

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: 2.29%





interest rate margin: 25 basis pts

Sum of Amount		ShareYMMM ▼	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment ▼	Acc Year ▼		201811	201812	201901	201902
☐ Private Passenger	prior		4,223,000	4,223,000	4,063,000	3,947,000
	2010		766,000	766,000	729,000	710,000
	2011		1,056,000	1,056,000	1,028,000	1,001,000
	2012		1,261,000	1,261,000	1,215,000	1,182,000
	2013		1,402,000	1,380,000	1,313,000	1,232,000
	2014		1,301,000	1,298,000	1,258,000	1,229,000
	2015		1,478,000	1,463,000	1,436,000	1,406,000
	2016		1,590,000	1,562,000	1,542,000	1,389,000
	2017		1,318,000	1,316,000	1,294,000	1,262,000
	2018		1,249,000	1,369,000	1,310,000	1,643,000
	2019				115,000	236,000
Private Passenger Total			15,644,000	15,694,000	15,303,000	15,237,000
☐ Non Private Passenger	prior		2,211,000	2,211,000	2,213,000	2,179,000
	2010		639,000	639,000	615,000	605,000
	2011		945,000	945,000	925,000	910,000
	2012		1,258,000	1,258,000	1,198,000	1,177,000
	2013		1,762,000	1,738,000	1,710,000	1,611,000
	2014		1,832,000	1,830,000	1,780,000	1,747,000
	2015		1,989,000	1,932,000	1,950,000	1,916,000
	2016		2,263,000	2,219,000	2,191,000	2,094,000
	2017		2,006,000	2,006,000	1,987,000	1,950,000
	2018		1,666,000	1,862,000	1,821,000	3,274,000
	2019				227,000	434,000
Non Private Passenger Total			16,571,000	16,640,000	16,617,000	17,897,000
Grand Total			32,215,000	32,334,000	31,920,000	33,134,000

EXHIBIT C-2

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

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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	201811	201812	201901	201902
Private Passenger	prior	110,000	110,000	109,000	108,000
	2010	86,000	86,000	85,000	84,000
	2011	95,000	95,000	94,000	93,000
	2012	139,000	139,000	137,000	135,000
	2013	119,000	115,000	111,000	227,000
	2014	152,000	152,000	148,000	144,000
	2015	352,000	352,000	348,000	344,000
	2016	365,000	365,000	361,000	272,000
	2017	138,000	136,000	132,000	128,000
	2018	317,000	347,000	343,000	276,000
	2019			27,000	54,000
Private Passenger Total		1,873,000	1,897,000	1,895,000	1,865,000
Non Private Passenger	prior	40,000	40,000	40,000	40,000
	2010	27,000	27,000	27,000	27,000
	2011	27,000	27,000	27,000	27,000
	2012	36,000	36,000	35,000	34,000
	2013	30,000	29,000	28,000	57,000
	2014	41,000	41,000	40,000	39,000
	2015	106,000	106,000	105,000	104,000
	2016	121,000	121,000	120,000	91,000
	2017	47,000	47,000	46,000	45,000
	2018	120,000	131,000	129,000	103,000
	2019			10,000	21,000
Non Private Passenger Total		595,000	605,000	607,000	588,000
Grand Total		2,468,000	2,502,000	2,502,000	2,453,000

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	125,000	125,000	121,000	118,000
	2010	82,000	82,000	80,000	78,000
	2011	107,000	107,000	104,000	101,000
	2012	155,000	155,000	150,000	145,000
	2013	333,000	333,000	328,000	173,000
	2014	267,000	267,000	261,000	255,000
	2015	271,000	269,000	263,000	257,000
	2016	288,000	288,000	282,000	186,000
	2017	200,000	200,000	194,000	188,000
	2018	151,000	165,000	159,000	191,000
	2019			7,000	15,000
Private Passenger Total		1,979,000	1,991,000	1,949,000	1,707,000
Non Private Passenger	prior	100,000	100,000	97,000	94,000
	2010	70,000	70,000	69,000	68,000
	2011	80,000	80,000	78,000	76,000
	2012	114,000	114,000	112,000	110,000
	2013	235,000	235,000	232,000	123,000
	2014	174,000	174,000	172,000	170,000
	2015	167,000	166,000	164,000	162,000
	2016	173,000	173,000	171,000	115,000
	2017	128,000	128,000	125,000	122,000
	2018	108,000	119,000	116,000	141,000
	2019			6,000	11,000
Non Private Passenger Total		1,349,000	1,359,000	1,342,000	1,192,000
Grand Total		3,328,000	3,350,000	3,291,000	2,899,000

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	334,000	334,000	327,000	320,000
	2010	79,000	79,000	77,000	75,000
	2011	72,000	72,000	71,000	70,000
	2012	79,000	79,000	77,000	75,000
	2013	107,000	107,000	105,000	79,000
	2014	121,000	119,000	118,000	117,000
	2015	83,000	83,000	81,000	79,000
	2016	66,000	66,000	64,000	91,000
	2017	116,000	116,000	114,000	112,000
	2018	117,000	130,000	128,000	117,000
	2019			15,000	29,000
Private Passenger Total		1,174,000	1,185,000	1,177,000	1,164,000
Non Private Passenger	prior	94,000	94,000	93,000	92,000
	2010	56,000	56,000	55,000	54,000
	2011	71,000	71,000	70,000	69,000
	2012	87,000	87,000	85,000	83,000
	2013	132,000	132,000	130,000	98,000
	2014	158,000	156,000	154,000	152,000
	2015	113,000	113,000	111,000	109,000
	2016	90,000	90,000	87,000	124,000
	2017	156,000	156,000	153,000	150,000
	2018	145,000	160,000	157,000	143,000
	2019			16,000	33,000
Non Private Passenger Total		1,102,000	1,115,000	1,111,000	1,107,000
Grand Total		2,276,000	2,300,000	2,288,000	2,271,000

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		ShareYYMM			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	56,000	56,000	56,000	56,000
	2010	15,000	15,000	15,000	15,000
	2011	21,000	21,000	21,000	21,000
	2012	28,000	28,000	27,000	26,000
	2013	34,000	34,000	33,000	32,000
	2014	39,000	39,000	38,000	37,000
	2015	31,000	31,000	30,000	29,000
	2016	57,000	57,000	56,000	38,000
	2017	75,000	75,000	74,000	73,000
	2018	59,000	64,000	63,000	36,000
	2019			-	1,000
Private Passenger Total		415,000	420,000	413,000	364,000
Non Private Passenger	prior	20,000	20,000	20,000	20,000
	2010	10,000	10,000	10,000	10,000
	2011	12,000	12,000	12,000	12,000
	2012	16,000	16,000	16,000	16,000
	2013	21,000	21,000	21,000	21,000
	2014	24,000	24,000	24,000	24,000
	2015	21,000	21,000	20,000	19,000
	2016	37,000	37,000	36,000	24,000
	2017	49,000	49,000	48,000	47,000
	2018	44,000	49,000	48,000	27,000
	2019			1,000	1,000
Non Private Passenger Total		254,000	259,000	256,000	221,000
Grand Total		669,000	679,000	669,000	585,000

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	3,180,000	3,180,000	3,084,000	2,990,000
	2010	453,000	453,000	439,000	426,000
	2011	676,000	676,000	656,000	636,000
	2012	739,000	739,000	717,000	695,000
	2013	579,000	570,000	552,000	580,000
	2014	474,000	474,000	457,000	441,000
	2015	485,000	485,000	470,000	455,000
	2016	431,000	428,000	414,000	437,000
	2017	424,000	424,000	408,000	393,000
	2018	305,000	336,000	317,000	588,000
	2019			35,000	71,000
Private Passenger Total		7,746,000	7,765,000	7,549,000	7,712,000
Non Private Passenger	prior	950,000	950,000	932,000	914,000
	2010	339,000	339,000	332,000	325,000
	2011	535,000	535,000	524,000	514,000
	2012	677,000	677,000	663,000	650,000
	2013	882,000	869,000	850,000	902,000
	2014	884,000	884,000	863,000	842,000
	2015	1,080,000	1,080,000	1,058,000	1,036,000
	2016	955,000	948,000	927,000	990,000
	2017	944,000	944,000	921,000	898,000
	2018	938,000	1,056,000	1,017,000	1,887,000
	2019			135,000	269,000
Non Private Passenger Total		8,184,000	8,282,000	8,222,000	9,227,000
Grand Total		15,930,000	16,047,000	15,771,000	16,939,000

EXHIBIT C-2

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

page 6 of 10

Jurisdiction Desc	Alberta	
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		Share	YYMM		
Business Segment	Acc Year	201811	201812	201901	201902
Private Passenger	prior	346,000	346,000	339,000	332,000
	2010	29,000	29,000	28,000	27,000
	2011	55,000	55,000	54,000	53,000
	2012	68,000	68,000	67,000	66,000
	2013	80,000	80,000	78,000	76,000
	2014	85,000	85,000	83,000	81,000
	2015	44,000	44,000	43,000	42,000
	2016	80,000	80,000	79,000	59,000
	2017	47,000	47,000	46,000	45,000
	2018	(24,000)	(26,000)	(27,000)	47,000
	2019			(3,000)	(6,000)
Private Passenger Total		810,000	808,000	787,000	822,000
Non Private Passenger	prior	977,000	977,000	968,000	959,000
	2010	102,000	102,000	101,000	100,000
	2011	186,000	186,000	184,000	182,000
	2012	246,000	246,000	244,000	242,000
	2013	315,000	315,000	312,000	309,000
	2014	371,000	371,000	367,000	363,000
	2015	207,000	207,000	204,000	201,000
	2016	424,000	424,000	421,000	318,000
	2017	297,000	297,000	294,000	291,000
	2018	(185,000)	(207,000)	(211,000)	378,000
	2019			(22,000)	(45,000)
Non Private Passenger Total		2,940,000	2,918,000	2,862,000	3,298,000
Grand Total		3,750,000	3,726,000	3,649,000	4,120,000

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			
	Acc Year	201811	201812	201901	201902
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(6,000)	(6,000)	(6,000)	5,000
	2014	6,000	6,000	6,000	6,000
	2015	(13,000)	(13,000)	(13,000)	(13,000)
	2016	7,000	7,000	7,000	4,000
	2017	18,000	18,000	18,000	18,000
	2018	(2,000)	(1,000)	(1,000)	3,000
	2019			(1,000)	(2,000)
Private Passenger Total		21,000	22,000	21,000	32,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	8,000
	2014	8,000	8,000	8,000	8,000
	2015	(19,000)	(19,000)	(19,000)	(19,000)
	2016	14,000	14,000	14,000	9,000
	2017	58,000	58,000	58,000	58,000
	2018	(4,000)	(5,000)	(5,000)	10,000
	2019			(1,000)	(2,000)
Non Private Passenger Total		65,000	64,000	63,000	87,000
Grand Total		86,000	86,000	84,000	119,000

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	201811	201812	201901	201902
Private Passenger	prior	10,000	10,000	10,000	10,000
	2010	11,000	11,000	11,000	11,000
	2011	15,000	15,000	15,000	15,000
	2012	19,000	19,000	19,000	19,000
	2013	23,000	23,000	23,000	23,000
	2014	29,000	29,000	29,000	29,000
	2015	13,000	13,000	13,000	13,000
	2016	5,000	5,000	5,000	22,000
	2017	(2,000)	(2,000)	(2,000)	(2,000)
	2018	(40,000)	(43,000)	(43,000)	19,000
	2019			(3,000)	(8,000)
Private Passenger Total		83,000	80,000	77,000	151,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	7,000	7,000	7,000	7,000
	2013	8,000	8,000	8,000	8,000
	2014	9,000	9,000	9,000	9,000
	2015	4,000	4,000	4,000	4,000
	2016	2,000	2,000	2,000	8,000
	2017	(1,000)	(1,000)	(1,000)	(1,000)
	2018	(19,000)	(20,000)	(20,000)	9,000
	2019			(1,000)	(2,000)
Non Private Passenger Total		21,000	20,000	19,000	53,000
Grand Total		104,000	100,000	96,000	204,000

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	201811	201812	201901	201902
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(13,000)	(13,000)	(13,000)	6,000
	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	4,000
	2017	2,000	2,000	2,000	2,000
	2018	(4,000)	(5,000)	(5,000)	1,000
	2019			(1,000)	(1,000)
Private Passenger Total		(2,000)	(3,000)	(4,000)	24,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(10,000)	(10,000)	(10,000)	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	5,000
	2017	5,000	5,000	5,000	5,000
	2018	(15,000)	(16,000)	(16,000)	5,000
	2019			(2,000)	(3,000)
Non Private Passenger Total		(10,000)	(11,000)	(13,000)	25,000
Grand Total		(12,000)	(14,000)	(17,000)	49,000

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		ShareYMM			
▼	Acc Year ▼	201811	201812	201901	201902
Private Passenger	prior	4,165,000	4,165,000	4,050,000	3,938,000
	2010	760,000	760,000	740,000	721,000
	2011	1,048,000	1,048,000	1,022,000	996,000
	2012	1,236,000	1,236,000	1,203,000	1,170,000
	2013	1,256,000	1,243,000	1,211,000	1,201,000
	2014	1,166,000	1,164,000	1,133,000	1,103,000
	2015	1,271,000	1,269,000	1,240,000	1,211,000
	2016	1,300,000	1,297,000	1,269,000	1,113,000
	2017	1,018,000	1,016,000	986,000	957,000
	2018	879,000	967,000	934,000	1,278,000
	2019			76,000	153,000
Private Passenger Total		14,099,000	14,165,000	13,864,000	13,841,000
Non Private Passenger	prior	2,186,000	2,186,000	2,155,000	2,124,000
	2010	613,000	613,000	603,000	593,000
	2011	923,000	923,000	907,000	892,000
	2012	1,193,000	1,193,000	1,172,000	1,152,000
	2013	1,606,000	1,592,000	1,564,000	1,530,000
	2014	1,663,000	1,661,000	1,631,000	1,601,000
	2015	1,684,000	1,683,000	1,652,000	1,621,000
	2016	1,817,000	1,810,000	1,779,000	1,684,000
	2017	1,683,000	1,683,000	1,649,000	1,615,000
	2018	1,132,000	1,267,000	1,215,000	2,703,000
	2019			142,000	283,000
Non Private Passenger Total		14,500,000	14,611,000	14,469,000	15,798,000
Grand Total		28,599,000	28,776,000	28,333,000	29,639,000

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio		ShareYMM			
Business Segment	Jurisdiction Desc	201811	201812	201901	201902
Private Passenger	Newfoundland & Labrador	87.4%	87.4%	87.3%	87.3%
	New Brunswick	80.0%	79.3%	79.2%	79.1%
	Nova Scotia	93.3%	93.6%	93.6%	93.6%
	Prince Edward Island	62.9%	61.4%	61.6%	61.4%
	Ontario	72.8%	73.0%	72.9%	73.0%
	Alberta	64.1%	62.8%	62.7%	62.7%
	Yukon	72.1%	72.0%	70.9%	72.2%
	Northwest Territories	60.4%	60.5%	60.3%	60.2%
	Nunavut	41.1%	39.9%	37.6%	37.0%
Non Private Passenger	Newfoundland & Labrador	81.4%	80.7%	80.2%	80.1%
	New Brunswick	67.5%	66.2%	65.5%	65.5%
	Nova Scotia	79.4%	79.6%	78.9%	78.9%
	Prince Edward Island	89.9%	81.0%	80.4%	80.2%
	Ontario	68.0%	68.6%	68.0%	68.0%
	Alberta	64.6%	64.3%	64.3%	64.3%
	Yukon	66.2%	64.7%	64.0%	64.1%
	Northwest Territories	53.2%	52.8%	52.2%	52.1%
	Nunavut	49.9%	50.2%	49.8%	50.0%
Grand Total		71.4%	71.1%	70.7%	70.7%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio		ShareYMM			
Business Segment	Jurisdiction Desc	201811	201812	201901	201902
Private Passenger	Newfoundland & Labrador	84.0%	84.0%	84.0%	84.0%
	New Brunswick	76.9%	76.2%	76.1%	76.0%
	Nova Scotia	89.2%	89.5%	89.5%	89.6%
	Prince Edward Island	59.8%	58.5%	58.7%	58.5%
	Ontario	69.1%	69.4%	69.4%	69.4%
	Alberta	61.8%	60.6%	60.5%	60.6%
	Yukon	69.3%	69.4%	68.4%	69.7%
	Northwest Territories	57.9%	57.9%	57.8%	57.8%
	Nunavut	39.1%	38.7%	36.4%	37.0%
Non Private Passenger	Newfoundland & Labrador	78.1%	77.5%	77.5%	77.5%
	New Brunswick	65.0%	63.7%	63.6%	63.6%
	Nova Scotia	75.8%	76.0%	76.0%	76.0%
	Prince Edward Island	84.9%	76.6%	76.6%	76.6%
	Ontario	64.7%	65.3%	65.3%	65.3%
	Alberta	62.4%	62.1%	62.0%	62.1%
	Yukon	63.4%	62.1%	62.1%	62.3%
	Northwest Territories	51.1%	50.9%	50.9%	50.6%
	Nunavut	48.6%	49.0%	48.7%	49.0%
Grand Total		68.4%	68.2%	68.1%	68.1%

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%	9.9%
2018	10.0%	10.0%	5.0%	9.8%	10.0%	10.0%	5.0%	9.9%
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.4%
				discount rate:				discount rate:
				margin (basis points):				margin (basis points):
				2.29%				2.29%
				25				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%	10.0%	5.0%	11.6%	12.2%	10.1%	5.0%	11.1%
prem liab	12.0%	10.0%	5.0%	10.1%	11.6%	10.1%	5.0%	9.5%
				discount rate:				
				2.29%				
				margin (basis points):				
				25				
				discount rate:				
				2.29%				
				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%	12.4%	12.5%	10.1%	5.0%	12.0%
2016	12.5%	10.1%	5.0%	12.2%	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%	11.5%	12.2%	10.2%	5.0%	11.4%
prem liab	12.0%	10.1%	5.0%	9.5%	11.6%	10.1%	5.0%	10.5%
	discount rate:		2.29%		discount rate:		2.29%	
	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%	10.0%	5.0%	11.8%	12.4%	10.1%	5.0%	10.6%
2018	12.2%	10.1%	5.0%	11.7%	12.4%	10.2%	5.0%	11.9%
prem liab	11.5%	10.1%	5.0%	10.4%	12.4%	10.2%	5.0%	11.2%
	discount rate:			2.29%	discount rate:			2.29%
	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%	8.2%	10.0%	9.8%	10.0%	10.0%	9.9%
2016	12.5%	12.5%	7.3%	12.4%	12.5%	12.5%	12.5%	12.5%
2017	12.5%	12.5%	12.5%	12.5%	12.4%	12.5%	9.2%	12.4%
2018	14.1%	15.0%	6.7%	14.2%	13.3%	15.0%	6.3%	13.6%
prem liab	11.6%	15.0%	5.2%	11.1%	12.5%	15.0%	5.4%	12.1%
	discount rate:			2.29%	discount rate:			2.29%
	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%	10.5%	5.0%	12.5%	12.4%	10.2%	5.0%	12.3%
2017	12.5%	10.6%	5.0%	12.4%	12.3%	10.3%	5.0%	12.3%
2018	12.2%	10.1%	5.0%	11.5%	11.9%	10.3%	5.0%	11.0%
prem liab	11.6%	10.1%	5.0%	9.8%	11.5%	10.2%	5.0%	9.4%
	discount rate: 2.29%				discount rate: 2.29%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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YUKON

	Private Passenger				Non-Private Passenger			
	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%	12.5%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%
2017	12.5%	11.1%	5.0%	12.4%	12.3%	11.5%	5.0%	12.3%
2018	12.3%	10.7%	5.0%	11.7%	11.9%	11.0%	5.0%	11.5%
prem liab	12.2%	10.8%	5.0%	11.3%	11.7%	11.4%	5.0%	10.3%
	discount rate:		2.29%		discount rate:		2.29%	
	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	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%	12.1%	5.0%	12.5%	12.5%	10.3%	5.0%	12.2%
2017	12.5%	12.2%	5.0%	12.5%	12.4%	11.4%	5.0%	11.9%
2018	12.0%	11.4%	5.0%	11.1%	12.3%	11.3%	5.0%	11.8%
prem liab	11.4%	11.3%	5.0%	9.3%	12.1%	11.3%	5.0%	10.3%
	discount rate:			2.29%	discount rate:			2.29%
	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%	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	12.0%	11.5%	5.0%	11.1%	12.5%	11.2%	5.0%	12.2%
2017	12.2%	11.6%	5.0%	10.7%	12.4%	11.2%	5.0%	11.3%
2018	12.1%	11.3%	5.0%	11.6%	12.3%	11.1%	5.0%	11.7%
prem liab	11.7%	11.3%	5.0%	7.3%	12.3%	11.2%	5.0%	11.1%
				discount rate:	2.29%			
				margin (basis points):	25			
								discount rate:
								2.29%
								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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	30	29	28	27	27	26	29	29
2008	205	198	192	186	180	174	197	198
2009	88	85	82	80	77	75	85	85
2010	23	22	22	21	20	19	22	22
2011	572	561	552	544	534	527	560	561
2012	2,011	1,980	1,952	1,924	1,898	1,874	1,975	1,979
2013	1,518	1,501	1,485	1,470	1,455	1,442	1,498	1,501
2014	3,360	3,320	3,281	3,243	3,207	3,172	3,312	3,318
2015	5,801	5,744	5,689	5,636	5,584	5,534	5,734	5,742
2016	9,400	9,309	9,219	9,133	9,048	8,966	9,292	9,305
2017	10,428	10,320	10,216	10,113	10,014	9,917	10,302	10,316
2018	15,209	15,033	14,861	14,693	14,531	14,372	15,002	15,025
Total	48,645	48,102	47,579	47,070	46,575	46,098	48,008	48,081
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	1,066	523	-	(509)	(1,004)	(1,481)	429	502
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	7.1%	3.6%	-	(3.6%)	(3.6%)	(7.1%)	3.6%	3.6%
2008	6.8%	3.1%	-	(3.1%)	(6.3%)	(9.4%)	2.6%	3.1%
2009	7.3%	3.7%	-	(2.4%)	(6.1%)	(8.5%)	3.7%	3.7%
2010	4.5%	-	-	(4.5%)	(9.1%)	(13.6%)	-	-
2011	3.6%	1.6%	-	(1.4%)	(3.3%)	(4.5%)	1.4%	1.6%
2012	3.0%	1.4%	-	(1.4%)	(2.8%)	(4.0%)	1.2%	1.4%
2013	2.2%	1.1%	-	(1.0%)	(2.0%)	(2.9%)	0.9%	1.1%
2014	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.3%)	0.9%	1.1%
2015	2.0%	1.0%	-	(0.9%)	(1.8%)	(2.7%)	0.8%	0.9%
2016	2.0%	1.0%	-	(0.9%)	(1.9%)	(2.7%)	0.8%	0.9%
2017	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	0.8%	1.0%
2018	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	0.9%	1.1%
Total	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	0.9%	1.1%
	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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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	90	89	88	87	87	86	89	89
2007	1	1	1	1	1	1	1	1
2008	62	60	58	56	54	53	59	60
2009	400	392	386	379	371	365	391	392
2010	717	708	700	691	683	675	706	708
2011	590	584	578	574	568	564	584	584
2012	871	863	855	848	841	834	862	862
2013	4,466	4,425	4,384	4,345	4,307	4,270	4,417	4,422
2014	2,940	2,916	2,891	2,868	2,845	2,822	2,912	2,915
2015	6,040	5,983	5,927	5,873	5,820	5,768	5,973	5,981
2016	5,743	5,677	5,613	5,549	5,487	5,427	5,666	5,675
2017	7,449	7,344	7,242	7,143	7,046	6,951	7,325	7,340
2018	9,604	9,454	9,309	9,168	9,032	8,899	9,428	9,447
Total	38,973	38,496	38,032	37,582	37,142	36,715	38,413	38,476
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	941	464	-	(450)	(890)	(1,317)	381	444
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	2.3%	1.1%	-	(1.1%)	(1.1%)	(2.3%)	1.1%	1.1%
2007	-	-	-	-	-	-	-	-
2008	6.9%	3.4%	-	(3.4%)	(6.9%)	(8.6%)	1.7%	3.4%
2009	3.6%	1.6%	-	(1.8%)	(3.9%)	(5.4%)	1.3%	1.6%
2010	2.4%	1.1%	-	(1.3%)	(2.4%)	(3.6%)	0.9%	1.1%
2011	2.1%	1.0%	-	(0.7%)	(1.7%)	(2.4%)	1.0%	1.0%
2012	1.9%	0.9%	-	(0.8%)	(1.6%)	(2.5%)	0.8%	0.8%
2013	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	0.8%	0.9%
2014	1.7%	0.9%	-	(0.8%)	(1.6%)	(2.4%)	0.7%	0.8%
2015	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.7%)	0.8%	0.9%
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.3%)	0.9%	1.1%
2017	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.1%	1.4%
2018	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	1.3%	1.5%
Total	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.5%)	1.0%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	16	16	15	15	14	14	15	16
2005	87	85	83	81	79	77	85	85
2006	-	-	-	-	-	-	-	-
2007	121	119	118	117	116	114	119	119
2008	55	53	52	50	48	47	53	53
2009	148	143	138	134	129	125	142	143
2010	134	133	131	130	129	127	133	133
2011	21	21	20	20	19	19	21	21
2012	254	251	247	243	240	236	249	251
2013	2,960	2,923	2,888	2,854	2,821	2,789	2,917	2,921
2014	2,484	2,460	2,438	2,416	2,394	2,373	2,457	2,460
2015	2,168	2,146	2,126	2,106	2,086	2,067	2,143	2,146
2016	4,216	4,168	4,122	4,077	4,034	3,990	4,160	4,167
2017	6,512	6,428	6,348	6,269	6,193	6,119	6,413	6,425
2018	9,364	9,238	9,115	8,997	8,881	8,769	9,216	9,232
Total	28,540	28,184	27,841	27,509	27,183	26,866	28,123	28,172
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	699	343	-	(332)	(658)	(975)	282	331
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	6.7%	6.7%	-	-	(6.7%)	(6.7%)	-	6.7%
2005	4.8%	2.4%	-	(2.4%)	(4.8%)	(7.2%)	2.4%	2.4%
2006	-	-	-	-	-	-	-	-
2007	2.5%	0.8%	-	(0.8%)	(1.7%)	(3.4%)	0.8%	0.8%
2008	5.8%	1.9%	-	(3.8%)	(7.7%)	(9.6%)	1.9%	1.9%
2009	7.2%	3.6%	-	(2.9%)	(6.5%)	(9.4%)	2.9%	3.6%
2010	2.3%	1.5%	-	(0.8%)	(1.5%)	(3.1%)	1.5%	1.5%
2011	5.0%	5.0%	-	-	(5.0%)	(5.0%)	5.0%	5.0%
2012	2.8%	1.6%	-	(1.6%)	(2.8%)	(4.5%)	0.8%	1.6%
2013	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	1.0%	1.1%
2014	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.7%)	0.8%	0.9%
2015	2.0%	0.9%	-	(0.9%)	(1.9%)	(2.8%)	0.8%	0.9%
2016	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	0.9%	1.1%
2017	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	1.0%	1.2%
2018	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	1.1%	1.3%
Total	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	1.0%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	457	439	422	406	391	377	436	438
2011	-	-	-	-	-	-	-	-
2012	315	301	288	276	264	253	298	300
2013	9	9	9	9	8	8	9	9
2014	443	438	434	429	424	420	437	437
2015	1,230	1,217	1,205	1,194	1,183	1,172	1,216	1,217
2016	1,615	1,598	1,583	1,568	1,553	1,539	1,595	1,598
2017	1,802	1,780	1,760	1,739	1,720	1,701	1,777	1,780
2018	2,954	2,924	2,894	2,865	2,837	2,809	2,918	2,922
Total	8,825	8,706	8,595	8,486	8,380	8,279	8,686	8,701
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	230	111	-	(109)	(215)	(316)	91	106
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	8.3%	4.0%	-	(3.8%)	(7.3%)	(10.7%)	3.3%	3.8%
2011	-	-	-	-	-	-	-	-
2012	9.4%	4.5%	-	(4.2%)	(8.3%)	(12.2%)	3.5%	4.2%
2013	-	-	-	-	(11.1%)	(11.1%)	-	-
2014	2.1%	0.9%	-	(1.2%)	(2.3%)	(3.2%)	0.7%	0.7%
2015	2.1%	1.0%	-	(0.9%)	(1.8%)	(2.7%)	0.9%	1.0%
2016	2.0%	0.9%	-	(0.9%)	(1.9%)	(2.8%)	0.8%	0.9%
2017	2.4%	1.1%	-	(1.2%)	(2.3%)	(3.4%)	1.0%	1.1%
2018	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	0.8%	1.0%
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	1.1%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	8,539	8,413	8,293	8,175	8,061	7,949	8,393	8,409
2004	960	937	915	893	872	852	933	935
2005	409	398	388	378	369	360	396	398
2006	632	614	596	579	563	547	610	612
2007	2,708	2,622	2,540	2,463	2,388	2,318	2,608	2,619
2008	668	648	629	610	592	576	644	647
2009	2,910	2,841	2,774	2,711	2,652	2,595	2,829	2,837
2010	1,955	1,912	1,872	1,834	1,796	1,762	1,905	1,910
2011	3,011	2,944	2,882	2,824	2,768	2,715	2,934	2,942
2012	2,733	2,689	2,647	2,608	2,570	2,535	2,681	2,688
2013	7,755	7,649	7,549	7,452	7,361	7,273	7,631	7,646
2014	6,518	6,447	6,377	6,310	6,245	6,184	6,434	6,443
2015	9,642	9,541	9,446	9,353	9,262	9,174	9,525	9,538
2016	10,693	10,569	10,450	10,334	10,222	10,113	10,548	10,564
2017	12,595	12,421	12,253	12,088	11,930	11,774	12,390	12,414
2018	25,006	24,633	24,272	23,922	23,582	23,254	24,569	24,619
Total	96,734	95,278	93,883	92,534	91,233	89,981	95,030	95,221
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	2,851	1,395	-	(1,349)	(2,650)	(3,902)	1,147	1,338
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	3.0%	1.4%	-	(1.4%)	(2.8%)	(4.1%)	1.2%	1.4%
2004	4.9%	2.4%	-	(2.4%)	(4.7%)	(6.9%)	2.0%	2.2%
2005	5.4%	2.6%	-	(2.6%)	(4.9%)	(7.2%)	2.1%	2.6%
2006	6.0%	3.0%	-	(2.9%)	(5.5%)	(8.2%)	2.3%	2.7%
2007	6.6%	3.2%	-	(3.0%)	(6.0%)	(8.7%)	2.7%	3.1%
2008	6.2%	3.0%	-	(3.0%)	(5.9%)	(8.4%)	2.4%	2.9%
2009	4.9%	2.4%	-	(2.3%)	(4.4%)	(6.5%)	2.0%	2.3%
2010	4.4%	2.1%	-	(2.0%)	(4.1%)	(5.9%)	1.8%	2.0%
2011	4.5%	2.2%	-	(2.0%)	(4.0%)	(5.8%)	1.8%	2.1%
2012	3.2%	1.6%	-	(1.5%)	(2.9%)	(4.2%)	1.3%	1.5%
2013	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	1.1%	1.3%
2014	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.0%)	0.9%	1.0%
2015	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.9%)	0.8%	1.0%
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	0.9%	1.1%
2017	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	1.1%	1.3%
2018	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	1.2%	1.4%
Total	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	1.2%	1.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	46	45	44	42	42	41	44	45
2004	10	10	10	9	9	9	10	10
2005	109	106	103	100	97	95	105	106
2006	5	5	5	5	5	5	5	5
2007	49	48	47	46	46	45	48	48
2008	1,032	999	968	938	910	882	993	998
2009	46	45	44	43	42	41	45	45
2010	30	30	29	29	29	28	30	30
2011	2,349	2,322	2,296	2,272	2,248	2,225	2,317	2,321
2012	1,780	1,766	1,753	1,740	1,728	1,716	1,764	1,765
2013	6,704	6,646	6,590	6,536	6,483	6,432	6,636	6,644
2014	5,765	5,705	5,648	5,592	5,538	5,485	5,694	5,703
2015	10,342	10,222	10,109	9,996	9,888	9,782	10,203	10,219
2016	14,185	14,004	13,828	13,658	13,492	13,331	13,972	13,997
2017	11,948	11,776	11,608	11,446	11,288	11,134	11,744	11,768
2018	22,302	22,008	21,723	21,446	21,180	20,919	21,957	21,997
Total	76,702	75,737	74,805	73,898	73,025	72,170	75,567	75,701
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	1,897	932	-	(907)	(1,780)	(2,635)	762	896
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	4.5%	2.3%	-	(4.5%)	(4.5%)	(6.8%)	-	2.3%
2004	-	-	-	(10.0%)	(10.0%)	(10.0%)	-	-
2005	5.8%	2.9%	-	(2.9%)	(5.8%)	(7.8%)	1.9%	2.9%
2006	-	-	-	-	-	-	-	-
2007	4.3%	2.1%	-	(2.1%)	(2.1%)	(4.3%)	2.1%	2.1%
2008	6.6%	3.2%	-	(3.1%)	(6.0%)	(8.9%)	2.6%	3.1%
2009	4.5%	2.3%	-	(2.3%)	(4.5%)	(6.8%)	2.3%	2.3%
2010	3.4%	3.4%	-	-	-	(3.4%)	3.4%	3.4%
2011	2.3%	1.1%	-	(1.0%)	(2.1%)	(3.1%)	0.9%	1.1%
2012	1.5%	0.7%	-	(0.7%)	(1.4%)	(2.1%)	0.6%	0.7%
2013	1.7%	0.8%	-	(0.8%)	(1.6%)	(2.4%)	0.7%	0.8%
2014	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.9%)	0.8%	1.0%
2015	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	0.9%	1.1%
2016	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	1.0%	1.2%
2017	2.9%	1.4%	-	(1.4%)	(2.8%)	(4.1%)	1.2%	1.4%
2018	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	1.1%	1.3%
Total	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	1.0%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	76	75	74	73	73	72	75	75
2011	3	2	2	2	2	2	2	2
2012	8	8	8	8	8	8	8	8
2013	19	19	19	19	18	17	19	19
2014	46	46	45	45	44	43	46	46
2015	120	118	117	116	114	114	118	118
2016	469	463	457	451	446	440	462	463
2017	1,287	1,265	1,245	1,226	1,207	1,188	1,262	1,265
2018	784	773	761	751	740	731	771	772
Total	2,812	2,769	2,728	2,691	2,652	2,615	2,763	2,768
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	84	41	-	(37)	(76)	(113)	35	40
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	2.7%	1.4%	-	(1.4%)	(1.4%)	(2.7%)	1.4%	1.4%
2011	50.0%	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	(5.3%)	(10.5%)	-	-
2014	2.2%	2.2%	-	-	(2.2%)	(4.4%)	2.2%	2.2%
2015	2.6%	0.9%	-	(0.9%)	(2.6%)	(2.6%)	0.9%	0.9%
2016	2.6%	1.3%	-	(1.3%)	(2.4%)	(3.7%)	1.1%	1.3%
2017	3.4%	1.6%	-	(1.5%)	(3.1%)	(4.6%)	1.4%	1.6%
2018	3.0%	1.6%	-	(1.3%)	(2.8%)	(3.9%)	1.3%	1.4%
Total	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	1.3%	1.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	1	1	1	1	1	1	1	1
2012	11	11	11	11	11	11	11	11
2013	510	505	500	495	490	485	504	505
2014	64	64	63	62	61	61	64	64
2015	168	166	165	162	161	159	166	166
2016	588	580	572	565	558	551	578	580
2017	1,274	1,254	1,234	1,215	1,197	1,178	1,250	1,253
2018	1,271	1,252	1,234	1,216	1,199	1,182	1,248	1,251
Total	3,887	3,833	3,780	3,727	3,678	3,628	3,822	3,831
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	107	53	-	(53)	(102)	(152)	42	51
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	2.0%	1.0%	-	(1.0%)	(2.0%)	(3.0%)	0.8%	1.0%
2014	1.6%	1.6%	-	(1.6%)	(3.2%)	(3.2%)	1.6%	1.6%
2015	1.8%	0.6%	-	(1.8%)	(2.4%)	(3.6%)	0.6%	0.6%
2016	2.8%	1.4%	-	(1.2%)	(2.4%)	(3.7%)	1.0%	1.4%
2017	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.5%)	1.3%	1.5%
2018	3.0%	1.5%	-	(1.5%)	(2.8%)	(4.2%)	1.1%	1.4%
Total	2.8%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.1%	1.3%
	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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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	165	163	162	161	159	158	163	163
2013	9	9	9	9	8	8	9	9
2014	17	17	17	17	17	17	17	17
2015	92	91	90	89	88	87	91	91
2016	180	177	176	173	171	169	177	177
2017	286	282	278	274	271	268	282	282
2018	298	293	288	284	279	275	292	293
Total	1,047	1,032	1,020	1,007	993	982	1,031	1,032
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	27	12	-	(13)	(27)	(38)	11	12
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.9%	0.6%	-	(0.6%)	(1.9%)	(2.5%)	0.6%	0.6%
2013	-	-	-	-	(11.1%)	(11.1%)	-	-
2014	-	-	-	-	-	-	-	-
2015	2.2%	1.1%	-	(1.1%)	(2.2%)	(3.3%)	1.1%	1.1%
2016	2.3%	0.6%	-	(1.7%)	(2.8%)	(4.0%)	0.6%	0.6%
2017	2.9%	1.4%	-	(1.4%)	(2.5%)	(3.6%)	1.4%	1.4%
2018	3.5%	1.7%	-	(1.4%)	(3.1%)	(4.5%)	1.4%	1.7%
Total	2.6%	1.2%	-	(1.3%)	(2.6%)	(3.7%)	1.1%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	8,585	8,458	8,337	8,217	8,103	7,990	8,437	8,454
2004	986	963	940	917	895	875	958	961
2005	605	589	574	559	545	532	586	589
2006	727	708	689	671	655	638	704	706
2007	2,909	2,819	2,734	2,654	2,578	2,504	2,805	2,816
2008	2,022	1,958	1,899	1,840	1,784	1,732	1,946	1,956
2009	3,592	3,506	3,424	3,347	3,271	3,201	3,492	3,502
2010	3,392	3,319	3,250	3,184	3,121	3,060	3,307	3,316
2011	6,547	6,435	6,331	6,237	6,140	6,053	6,419	6,432
2012	8,148	8,032	7,923	7,819	7,719	7,625	8,011	8,027
2013	23,950	23,686	23,433	23,189	22,951	22,724	23,640	23,676
2014	21,637	21,413	21,194	20,982	20,775	20,577	21,373	21,403
2015	35,603	35,228	34,874	34,525	34,186	33,857	35,169	35,218
2016	47,089	46,545	46,020	45,508	45,011	44,526	46,450	46,526
2017	53,581	52,870	52,184	51,513	50,866	50,230	52,745	52,843
2018	86,792	85,608	84,457	83,342	82,261	81,210	85,401	85,558
Total	306,165	302,137	298,263	294,504	290,861	287,334	301,443	301,983
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	7,902	3,874	-	(3,759)	(7,402)	(10,929)	3,180	3,720
	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							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	1.2%	1.4%
2004	4.9%	2.4%	-	(2.4%)	(4.8%)	(6.9%)	1.9%	2.2%
2005	5.4%	2.6%	-	(2.6%)	(5.1%)	(7.3%)	2.1%	2.6%
2006	5.5%	2.8%	-	(2.6%)	(4.9%)	(7.4%)	2.2%	2.5%
2007	6.4%	3.1%	-	(2.9%)	(5.7%)	(8.4%)	2.6%	3.0%
2008	6.5%	3.1%	-	(3.1%)	(6.1%)	(8.8%)	2.5%	3.0%
2009	4.9%	2.4%	-	(2.2%)	(4.5%)	(6.5%)	2.0%	2.3%
2010	4.4%	2.1%	-	(2.0%)	(4.0%)	(5.8%)	1.8%	2.0%
2011	3.4%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	1.4%	1.6%
2012	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	1.1%	1.3%
2013	2.2%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	0.9%	1.0%
2014	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	0.8%	1.0%
2015	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	0.8%	1.0%
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	0.9%	1.1%
2017	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	1.1%	1.3%
2018	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	1.1%	1.3%
Total	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	1.1%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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ShareDate	201812	
	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								
Passenger	prior	37	(5)	5	-	-	-	37
	2009	(2)	-	-	-	-	-	(2)
	2010	(6)	-	-	-	-	-	(6)
	2011	32	(3)	25	-	22	68.8%	54
	2012	(87)	13	(13)	-	-	-	(87)
	2013	20	1	(1)	-	-	-	20
	2014	133	(9)	84	-	75	56.4%	208
	2015	166	(10)	(102)	-	(112)	(67.5%)	54
	2016	579	(20)	15	-	(5)	(0.9%)	574
	2017	1,700	(51)	55	-	4	0.2%	1,704
	2018	3,083	(280)	121	-	(159)	(5.2%)	2,924
Private Passenger Total		5,655	(364)	189	-	(175)	(3.1%)	5,480
Non Private								
Passenger	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	(194)	21	46	-	67	(34.5%)	(127)
	2012	(15)	3	(3)	-	-	-	(15)
	2013	41	-	70	-	70	170.7%	111
	2014	9	-	(9)	-	(9)	(100.0%)	-
	2015	(51)	6	(116)	-	(110)	215.7%	(161)
	2016	813	(91)	173	-	82	10.1%	895
	2017	582	(56)	(136)	-	(192)	(33.0%)	390
	2018	1,376	(193)	102	-	(91)	(6.6%)	1,285
Non Private Passenger Total		2,569	(310)	127	-	(183)	(7.1%)	2,386
Grand Total		8,224	(674)	316	-	(358)	(4.4%)	7,866

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 201812
 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	107	(5)	5	-	-	-	107
	2009	43	(4)	4	-	-	-	43
	2010	92	(5)	3	-	(2)	(2.2%)	90
	2011	94	(6)	4	-	(2)	(2.1%)	92
	2012	153	(10)	10	-	-	-	153
	2013	223	(12)	(74)	-	(86)	(38.6%)	137
	2014	278	(8)	(17)	-	(25)	(9.0%)	253
	2015	617	(14)	(87)	-	(101)	(16.4%)	516
	2016	1,397	(67)	21	-	(46)	(3.3%)	1,351
	2017	3,368	(42)	22	-	(20)	(0.6%)	3,348
	2018	3,686	(48)	211	-	163	4.4%	3,849
Private Passenger Total		10,058	(221)	102	-	(119)	(1.2%)	9,939
Non Private								
Passenger	prior	5	(1)	1	-	-	-	5
	2009	(4)	-	-	-	-	-	(4)
	2010	18	-	-	-	-	-	18
	2011	16	(1)	1	-	-	-	16
	2012	26	(1)	1	-	-	-	26
	2013	225	(10)	(36)	-	(46)	(20.4%)	179
	2014	149	(17)	282	-	265	177.9%	414
	2015	137	(10)	348	-	338	246.7%	475
	2016	692	(96)	69	-	(27)	(3.9%)	665
	2017	904	(126)	67	-	(59)	(6.5%)	845
	2018	888	300	(233)	-	67	7.5%	955
Non Private Passenger Total		3,056	38	500	-	538	17.6%	3,594
Grand Total		13,114	(183)	602	-	419	3.2%	13,533

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 201812
 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	85	(3)	3	-	-	-	85
	2009	(24)	-	-	-	-	-	(24)
	2010	(2)	1	(1)	-	-	-	(2)
	2011	6	-	-	-	-	-	6
	2012	(41)	-	-	-	-	-	(41)
	2013	(17)	-	(26)	-	(26)	152.9%	(43)
	2014	66	(8)	(42)	-	(50)	(75.8%)	16
	2015	172	(10)	83	-	73	42.4%	245
	2016	693	(19)	22	-	3	0.4%	696
	2017	1,831	(138)	229	-	91	5.0%	1,922
	2018	1,768	(31)	324	-	293	16.6%	2,061
Private Passenger Total		4,537	(208)	592	-	384	8.5%	4,921
Non Private								
Passenger	prior	65	(8)	8	-	-	-	65
	2009	(5)	1	(1)	-	-	-	(5)
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	1	(1)	-	-	-	(5)
	2012	29	(3)	3	-	-	-	29
	2013	83	(10)	20	-	10	12.0%	93
	2014	11	(3)	(5)	-	(8)	(72.7%)	3
	2015	557	(38)	25	-	(13)	(2.3%)	544
	2016	994	(66)	(258)	-	(324)	(32.6%)	670
	2017	1,525	(73)	(589)	-	(662)	(43.4%)	863
	2018	2,679	163	(209)	-	(46)	(1.7%)	2,633
Non Private Passenger Total		5,931	(36)	(1,007)	-	(1,043)	(17.6%)	4,888
Grand Total		10,468	(244)	(415)	-	(659)	(6.3%)	9,809

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	201812	<input type="button" value="v"/>
	Prince Edward	
Jurisdiction Desc	Island	<input type="button" value="v"/>
AccountCode Des	IBNR Provisio	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(33)	-	-	-	-	-	(33)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(106)	1	(1)	-	-	-	(106)
	2015	159	(1)	1	-	-	-	159
	2016	174	(7)	7	-	-	-	174
	2017	388	(4)	2	-	(2)	(0.5%)	386
	2018	467	(72)	12	-	(60)	(12.8%)	407
Private Passenger Total		1,041	(83)	21	-	(62)	(6.0%)	979
Non Private								
<div><div></div> Passenger</div>	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(10)	-	-	-	-	-	(10)
	2011	1	-	-	-	-	-	1
	2012	(28)	-	-	-	-	-	(28)
	2013	2	-	-	-	-	-	2
	2014	39	(1)	1	-	-	-	39
	2015	(23)	1	(1)	-	-	-	(23)
	2016	359	(64)	(96)	-	(160)	(44.6%)	199
	2017	801	(9)	9	-	-	-	801
	2018	677	160	(21)	-	139	20.5%	816
Non Private Passenger Total		1,817	87	(108)	-	(21)	(1.2%)	1,796
Grand Total		2,858	4	(87)	-	(83)	(2.9%)	2,775

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 201812
 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	1,148	(108)	36	-	(72)	(6.3%)	1,076
	2009	346	(41)	44	-	3	0.9%	349
	2010	(53)	6	(6)	-	-	-	(53)
	2011	11	(3)	3	-	-	-	11
	2012	(128)	15	120	-	135	(105.5%)	7
	2013	66	(5)	255	-	250	378.8%	316
	2014	(251)	2	88	-	90	(35.9%)	(161)
	2015	(113)	40	(45)	-	(5)	4.4%	(118)
	2016	710	(10)	85	-	75	10.6%	785
	2017	2,032	(20)	7	-	(13)	(0.6%)	2,019
	2018	3,886	368	(141)	-	227	5.8%	4,113
Private Passenger Total		7,654	244	446	-	690	9.0%	8,344
Non Private								
Passenger	prior	17	1	294	-	295	1,735.3%	312
	2009	56	(11)	10	-	(1)	(1.8%)	55
	2010	116	(29)	70	-	41	35.3%	157
	2011	184	(41)	190	-	149	81.0%	333
	2012	208	(33)	38	-	5	2.4%	213
	2013	429	(53)	34	-	(19)	(4.4%)	410
	2014	1,037	(28)	(249)	-	(277)	(26.7%)	760
	2015	(572)	12	53	-	65	(11.4%)	(507)
	2016	2,053	(85)	(116)	-	(201)	(9.8%)	1,852
	2017	5,945	(64)	46	-	(18)	(0.3%)	5,927
	2018	14,951	1,696	(1,782)	-	(86)	(0.6%)	14,865
Non Private Passenger Total		24,424	1,365	(1,412)	-	(47)	(0.2%)	24,377
Grand Total		32,078	1,609	(966)	-	643	2.0%	32,721

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 201812
 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	(9)	-	-	-	-	-	(9)
	2009	10	(1)	1	-	-	-	10
	2010	48	(4)	4	-	-	-	48
	2011	160	(11)	11	-	-	-	160
	2012	144	(9)	9	-	-	-	144
	2013	158	(12)	(1)	-	(13)	(8.2%)	145
	2014	464	(11)	41	-	30	6.5%	494
	2015	870	(11)	284	-	273	31.4%	1,143
	2016	981	(20)	20	-	-	-	981
	2017	1,212	(24)	21	-	(3)	(0.2%)	1,209
	2018	1,465	81	3	-	84	5.7%	1,549
Private Passenger Total		5,503	(22)	393	-	371	6.7%	5,874
Non Private								
Passenger	prior	(16)	1	(1)	-	-	-	(16)
	2009	4	(1)	1	-	-	-	4
	2010	7	(1)	1	-	-	-	7
	2011	38	(4)	(415)	-	(419)	(1,102.6%)	(381)
	2012	277	(46)	45	-	(1)	(0.4%)	276
	2013	396	(34)	78	-	44	11.1%	440
	2014	802	(15)	(124)	-	(139)	(17.3%)	663
	2015	930	(43)	(171)	-	(214)	(23.0%)	716
	2016	3,557	(60)	(2)	-	(62)	(1.7%)	3,495
	2017	4,673	(64)	(53)	-	(117)	(2.5%)	4,556
	2018	9,656	222	607	-	829	8.6%	10,485
Non Private Passenger Total		20,324	(45)	(34)	-	(79)	(0.4%)	20,245
Grand Total		25,827	(67)	359	-	292	1.1%	26,119

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 201812
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	5	-	-	-	-	-	5
	2011	4	-	-	-	-	-	4
	2012	9	-	-	-	-	-	9
	2013	16	-	-	-	-	-	16
	2014	35	-	-	-	-	-	35
	2015	65	(1)	1	-	-	-	65
	2016	134	(1)	1	-	-	-	134
	2017	87	(1)	(3)	-	(4)	(4.6%)	83
	2018	174	(13)	31	-	18	10.3%	192
Private Passenger Total		533	(16)	30	-	14	2.6%	547
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	4	-	-	-	-	-	4
	2014	16	-	-	-	-	-	16
	2015	60	(1)	1	-	-	-	60
	2016	87	(1)	1	-	-	-	87
	2017	214	(3)	3	-	-	-	214
	2018	37	12	(57)	-	(45)	(121.6%)	(8)
Non Private Passenger Total		421	7	(52)	-	(45)	(10.7%)	376
Grand Total		954	(9)	(22)	-	(31)	(3.2%)	923

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	201812	<input type="button" value="v"/>
	Northwest	
Jurisdiction Desc	Territories	<input type="button" value="v"/>
AccountCode Des	IBNR Provisio	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	10	-	-	-	-	-	10
	2013	23	-	-	-	-	-	23
	2014	54	-	-	-	-	-	54
	2015	126	(6)	6	-	-	-	126
	2016	246	(3)	22	-	19	7.7%	265
	2017	261	(9)	5	-	(4)	(1.5%)	257
	2018	564	(13)	39	-	26	4.6%	590
Private Passenger Total		1,284	(31)	72	-	41	3.2%	1,325
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	41	(1)	1	-	-	-	41
	2014	16	-	-	-	-	-	16
	2015	45	-	-	-	-	-	45
	2016	186	(2)	4	-	2	1.1%	188
	2017	319	(4)	4	-	-	-	319
	2018	283	23	11	-	34	12.0%	317
Non Private Passenger Total		893	16	20	-	36	4.0%	929
Grand Total		2,177	(15)	92	-	77	3.5%	2,254

EXHIBIT G-1

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

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 ShareDate 201812
 Jurisdiction Desc Nunavut
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	11	-	-	-	-	-	11
	2013	6	-	-	-	-	-	6
	2014	11	-	-	-	-	-	11
	2015	28	-	-	-	-	-	28
	2016	66	-	-	-	-	-	66
	2017	52	-	-	-	-	-	52
	2018	32	(1)	6	-	5	15.6%	37
Private Passenger Total		205	(1)	6	-	5	2.4%	210
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	(190)	2	(2)	-	-	-	(190)
	2015	48	(1)	1	-	-	-	48
	2016	125	(1)	1	-	-	-	125
	2017	230	(2)	2	-	-	-	230
	2018	262	15	12	-	27	10.3%	289
Non Private Passenger Total		478	13	14	-	27	5.6%	505
Grand Total		683	12	20	-	32	4.7%	715

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 201812
 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	1,364	(121)	49	-	(72)	(5.3%)	1,292
	2009	373	(46)	49	-	3	0.8%	376
	2010	50	(2)	-	-	(2)	(4.0%)	48
	2011	309	(23)	43	-	20	6.5%	329
	2012	71	9	126	-	135	190.1%	206
	2013	493	(28)	153	-	125	25.4%	618
	2014	684	(33)	153	-	120	17.5%	804
	2015	2,090	(13)	141	-	128	6.1%	2,218
	2016	4,980	(147)	193	-	46	0.9%	5,026
	2017	10,931	(289)	338	-	49	0.4%	10,980
	2018	15,125	(9)	606	-	597	3.9%	15,722
Private Passenger Total		36,470	(702)	1,851	-	1,149	3.2%	37,619
Non Private								
Passenger	prior	77	(7)	302	-	295	383.1%	372
	2009	54	(11)	10	-	(1)	(1.9%)	53
	2010	132	(30)	71	-	41	31.1%	173
	2011	40	(24)	(179)	-	(203)	(507.5%)	(163)
	2012	498	(80)	84	-	4	0.8%	502
	2013	1,224	(108)	167	-	59	4.8%	1,283
	2014	1,889	(62)	(106)	-	(168)	(8.9%)	1,721
	2015	1,131	(74)	140	-	66	5.8%	1,197
	2016	8,866	(466)	(224)	-	(690)	(7.8%)	8,176
	2017	15,193	(401)	(647)	-	(1,048)	(6.9%)	14,145
	2018	30,809	2,398	(1,570)	-	828	2.7%	31,637
Non Private Passenger Total		59,913	1,135	(1,952)	-	(817)	(1.4%)	59,096
Grand Total		96,383	433	(101)	-	332	0.3%	96,715

EXHIBIT G-2

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

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ShareDate	201812	
	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								
<input checked="" type="checkbox"/> Passenger	prior	42	(5)	5	-	-	-	42
	2009	3	-	-	-	-	-	3
	2010	(5)	1	(1)	-	-	-	(5)
	2011	30	(3)	25	-	22	73.3%	52
	2012	(144)	14	(14)	-	-	-	(144)
	2013	(21)	2	(2)	-	-	-	(21)
	2014	(9)	-	80	-	80	(888.9%)	71
	2015	(24)	-	(100)	-	(100)	416.7%	(124)
	2016	288	(3)	6	-	3	1.0%	291
	2017	1,372	(41)	51	-	10	0.7%	1,382
	2018	2,676	(311)	122	-	(189)	(7.1%)	2,487
Private Passenger Total		4,208	(346)	172	-	(174)	(4.1%)	4,034
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	(213)	21	46	-	67	(31.5%)	(146)
	2012	(25)	3	(3)	-	-	-	(25)
	2013	1	-	74	-	74	7,400.0%	75
	2014	(15)	-	-	-	-	-	(15)
	2015	(176)	12	(108)	-	(96)	54.5%	(272)
	2016	592	(77)	175	-	98	16.6%	690
	2017	377	(49)	(140)	-	(189)	(50.1%)	188
	2018	1,163	(203)	93	-	(110)	(9.5%)	1,053
Non Private Passenger Total		1,712	(293)	137	-	(156)	(9.1%)	1,556
Grand Total		5,920	(639)	309	-	(330)	(5.6%)	5,590

EXHIBIT G-2

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

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ShareDate	201812	
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								
<div><div></div> Passenger</div>	prior	76	(4)	4	-	-	-	76
	2009	33	(2)	2	-	-	-	33
	2010	72	(5)	5	-	-	-	72
	2011	79	(6)	6	-	-	-	79
	2012	126	(9)	9	-	-	-	126
	2013	133	(9)	(36)	-	(45)	(33.8%)	88
	2014	157	(2)	(21)	-	(23)	(14.6%)	134
	2015	363	(4)	(90)	-	(94)	(25.9%)	269
	2016	1,101	(55)	19	-	(36)	(3.3%)	1,065
	2017	3,088	(31)	11	-	(20)	(0.6%)	3,068
	2018	3,441	(69)	206	-	137	4.0%	3,578
Private Passenger Total		8,669	(196)	115	-	(81)	(0.9%)	8,588
Non Private								
<div><div></div> Passenger</div>	prior	(1)	(1)	1	-	-	-	(1)
	2009	(1)	-	-	-	-	-	(1)
	2010	2	-	-	-	-	-	2
	2011	(1)	-	-	-	-	-	(1)
	2012	(4)	-	-	-	-	-	(4)
	2013	45	(5)	(24)	-	(29)	(64.4%)	16
	2014	105	(16)	285	-	269	256.2%	374
	2015	45	(7)	359	-	352	782.2%	397
	2016	627	(94)	68	-	(26)	(4.1%)	601
	2017	807	(121)	64	-	(57)	(7.1%)	750
	2018	772	285	(228)	-	57	7.4%	829
Non Private Passenger Total		2,396	41	525	-	566	23.6%	2,962
Grand Total		11,065	(155)	640	-	485	4.4%	11,550

EXHIBIT G-2

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

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ShareDate	201812	
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								
<div><div></div> Passenger</div>	prior	70	(1)	1	-	-	-	70
	2009	(12)	-	-	-	-	-	(12)
	2010	(8)	-	-	-	-	-	(8)
	2011	5	-	-	-	-	-	5
	2012	(46)	1	(1)	-	-	-	(46)
	2013	(53)	2	(2)	-	-	-	(53)
	2014	13	-	(50)	-	(50)	(384.6%)	(37)
	2015	115	(1)	79	-	78	67.8%	193
	2016	595	(6)	9	-	3	0.5%	598
	2017	1,676	(117)	212	-	95	5.7%	1,771
	2018	1,536	(53)	326	-	273	17.8%	1,809
Private Passenger Total		3,891	(175)	574	-	399	10.3%	4,290
Non Private								
<div><div></div> Passenger</div>	prior	66	(6)	6	-	-	-	66
	2009	(6)	1	(1)	-	-	-	(6)
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	1	(1)	-	-	-	(5)
	2012	27	(3)	3	-	-	-	27
	2013	17	(2)	17	-	15	88.2%	32
	2014	(84)	1	(2)	-	(1)	1.2%	(85)
	2015	462	(37)	24	-	(13)	(2.8%)	449
	2016	832	(58)	(264)	-	(322)	(38.7%)	510
	2017	1,312	(66)	(593)	-	(659)	(50.2%)	653
	2018	2,449	145	(205)	-	(60)	(2.4%)	2,389
Non Private Passenger Total		5,068	(24)	(1,016)	-	(1,040)	(20.5%)	4,028
Grand Total		8,959	(199)	(442)	-	(641)	(7.2%)	8,318

EXHIBIT G-2

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

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ShareDate 201812
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	(119)	1	(1)	-	-	-	(119)
	2015	104	(1)	1	-	-	-	104
	2016	144	(7)	7	-	-	-	144
	2017	343	(3)	1	-	(2)	(0.6%)	341
	2018	421	(74)	9	-	(65)	(15.4%)	356
Private Passenger Total		884	(84)	17	-	(67)	(7.6%)	817
Non Private								
<div><div></div>Passenger</div>	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(10)	-	-	-	-	-	(10)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	2	-	-	-	-	-	2
	2014	36	(1)	1	-	-	-	36
	2015	(38)	1	(1)	-	-	-	(38)
	2016	297	(62)	(98)	-	(160)	(53.9%)	137
	2017	742	(7)	7	-	-	-	742
	2018	536	145	(19)	-	126	23.5%	662
Non Private Passenger Total		1,565	76	(110)	-	(34)	(2.2%)	1,531
Grand Total		2,449	(8)	(93)	-	(101)	(4.1%)	2,348

EXHIBIT G-2

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

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ShareDate	201812	
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								
<div><div></div> Passenger</div>	prior	910	(99)	99	-	-	-	910
	2009	379	(42)	43	-	1	0.3%	380
	2010	(57)	6	(6)	-	-	-	(57)
	2011	29	(3)	3	-	-	-	29
	2012	(124)	14	121	-	135	(108.9%)	11
	2013	17	(2)	271	-	269	1,582.4%	286
	2014	(338)	3	108	-	111	(32.8%)	(227)
	2015	(167)	40	(45)	-	(5)	3.0%	(172)
	2016	542	(5)	80	-	75	13.8%	617
	2017	1,841	(18)	5	-	(13)	(0.7%)	1,828
	2018	3,527	338	(140)	-	198	5.6%	3,725
Private Passenger Total		6,559	232	539	-	771	11.8%	7,330
Non Private								
<div><div></div> Passenger</div>	prior	(22)	6	288	-	294	(1,336.4%)	272
	2009	44	(11)	10	-	(1)	(2.3%)	43
	2010	114	(29)	71	-	42	36.8%	156
	2011	156	(39)	188	-	149	95.5%	305
	2012	112	(28)	33	-	5	4.5%	117
	2013	147	(37)	37	-	-	-	147
	2014	827	(25)	(203)	-	(228)	(27.6%)	599
	2015	(991)	20	46	-	66	(6.7%)	(925)
	2016	1,504	(75)	(52)	-	(127)	(8.4%)	1,377
	2017	5,423	(54)	39	-	(15)	(0.3%)	5,408
	2018	13,788	1,563	(1,798)	-	(235)	(1.7%)	13,553
Non Private Passenger Total		21,102	1,291	(1,341)	-	(50)	(0.2%)	21,052
Grand Total		27,661	1,523	(802)	-	721	2.6%	28,382

EXHIBIT G-2

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

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ShareDate	201812	
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								
<div><div></div> Passenger</div>	prior	(30)	2	(2)	-	-	-	(30)
	2009	10	(1)	1	-	-	-	10
	2010	46	(4)	4	-	-	-	46
	2011	73	(6)	6	-	-	-	73
	2012	86	(7)	7	-	-	-	86
	2013	125	(10)	(2)	-	(12)	(9.6%)	113
	2014	356	(7)	37	-	30	8.4%	386
	2015	771	(8)	289	-	281	36.4%	1,052
	2016	859	(17)	17	-	-	-	859
	2017	1,117	(22)	19	-	(3)	(0.3%)	1,114
	2018	1,347	69	5	-	74	5.5%	1,421
Private Passenger Total		4,760	(11)	381	-	370	7.8%	5,130
Non Private								
<div><div></div> Passenger</div>	prior	14	(2)	2	-	-	-	14
	2009	5	(1)	1	-	-	-	5
	2010	6	(1)	1	-	-	-	6
	2011	4	(1)	(418)	-	(419)	(10,475.0%)	(415)
	2012	205	(41)	41	-	-	-	205
	2013	59	(12)	56	-	44	74.6%	103
	2014	620	(6)	(110)	-	(116)	(18.7%)	504
	2015	539	(27)	(168)	-	(195)	(36.2%)	344
	2016	2,789	(28)	(32)	-	(60)	(2.2%)	2,729
	2017	4,122	(41)	(67)	-	(108)	(2.6%)	4,014
	2018	8,682	139	569	-	708	8.2%	9,390
Non Private Passenger Total		17,045	(21)	(125)	-	(146)	(0.9%)	16,899
Grand Total		21,805	(32)	256	-	224	1.0%	22,029

EXHIBIT G-2

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

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ShareDate	201812	
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								
<div><div></div>Passenger</div>	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	4	-	-	-	-	-	4
	2012	8	-	-	-	-	-	8
	2013	15	-	-	-	-	-	15
	2014	34	-	-	-	-	-	34
	2015	62	(1)	1	-	-	-	62
	2016	115	(1)	1	-	-	-	115
	2017	39	-	(4)	-	(4)	(10.3%)	35
	2018	167	(14)	31	-	17	10.2%	184
Private Passenger Total		449	(16)	29	-	13	2.9%	462
Non Private								
<div><div></div>Passenger</div>	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	4	-	-	-	-	-	4
	2014	15	-	-	-	-	-	15
	2015	57	(1)	1	-	-	-	57
	2016	76	(1)	1	-	-	-	76
	2017	203	(2)	2	-	-	-	203
	2018	8	9	(51)	-	(42)	(525.0%)	(34)
Non Private Passenger Total		366	5	(47)	-	(42)	(11.5%)	324
Grand Total		815	(11)	(18)	-	(29)	(3.6%)	786

EXHIBIT G-2

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

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ShareDate	201812	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	9	-	-	-	-	-	9
	2013	22	-	-	-	-	-	22
	2014	52	(1)	1	-	-	-	52
	2015	120	(6)	6	-	-	-	120
	2016	222	(2)	25	-	23	10.4%	245
	2017	216	(9)	7	-	(2)	(0.9%)	214
	2018	529	(17)	37	-	20	3.8%	549
Private Passenger Total		1,170	(35)	76	-	41	3.5%	1,211
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	13	-	-	-	-	-	13
	2014	15	-	-	-	-	-	15
	2015	43	-	-	-	-	-	43
	2016	173	(2)	4	-	2	1.2%	175
	2017	302	(3)	3	-	-	-	302
	2018	263	21	11	-	32	12.2%	295
Non Private Passenger Total		812	16	18	-	34	4.2%	846
Grand Total		1,982	(19)	94	-	75	3.8%	2,057

EXHIBIT G-2

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

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ShareDate	201812	
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								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	5	-	-	-	-	-	5
	2014	10	-	-	-	-	-	10
	2015	26	-	-	-	-	-	26
	2016	63	(1)	1	-	-	-	63
	2017	49	-	-	-	-	-	49
	2018	31	(2)	6	-	4	12.9%	35
Private Passenger Total		184	(3)	7	-	4	2.2%	188
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	(191)	2	(2)	-	-	-	(191)
	2015	44	-	-	-	-	-	44
	2016	118	(1)	1	-	-	-	118
	2017	219	(2)	2	-	-	-	219
	2018	250	14	12	-	26	10.4%	276
Non Private Passenger Total		443	13	13	-	26	5.9%	469
Grand Total		627	10	20	-	30	4.8%	657

EXHIBIT G-2

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

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ShareDate	201812	
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								
Passenger	prior	1,064	(107)	107	-	-	-	1,064
	2009	413	(45)	46	-	1	0.2%	414
	2010	47	(2)	2	-	-	-	47
	2011	222	(18)	40	-	22	9.9%	244
	2012	(84)	13	122	-	135	(160.7%)	51
	2013	241	(17)	229	-	212	88.0%	453
	2014	156	(6)	154	-	148	94.9%	304
	2015	1,370	19	141	-	160	11.7%	1,530
	2016	3,929	(97)	165	-	68	1.7%	3,997
	2017	9,741	(241)	302	-	61	0.6%	9,802
	2018	13,675	(133)	602	-	469	3.4%	14,144
Private Passenger Total		30,774	(634)	1,910	-	1,276	4.1%	32,050
Non Private								
Passenger	prior	63	(3)	297	-	294	466.7%	357
	2009	45	(11)	10	-	(1)	(2.2%)	44
	2010	113	(30)	72	-	42	37.2%	155
	2011	(58)	(18)	(185)	-	(203)	350.0%	(261)
	2012	316	(69)	74	-	5	1.6%	321
	2013	291	(56)	160	-	104	35.7%	395
	2014	1,328	(45)	(31)	-	(76)	(5.7%)	1,252
	2015	(15)	(39)	153	-	114	(760.0%)	99
	2016	7,008	(398)	(197)	-	(595)	(8.5%)	6,413
	2017	13,507	(345)	(683)	-	(1,028)	(7.6%)	12,479
	2018	27,911	2,118	(1,616)	-	502	1.8%	28,413
Non Private Passenger Total		50,509	1,104	(1,946)	-	(842)	(1.7%)	49,667
Grand Total		81,283	470	(36)	-	434	0.5%	81,717

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Newfoundland & Labrador

PPV & non-PPV ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
prior	(1)	(3)	-	(4)	-	-	2	2	(2)
2000	-	(3)	-	(3)	-	-	-	-	(3)
2001	(1)	(2)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(3)	(7)	12	2	-	-	2	2	4
2005	-	5	15	20	-	-	1	1	21
2006	-	4	8	12	-	-	1	1	13
2007	25	(4)	17	38	(5)	-	4	(1)	37
2008	95	24	38	157	(20)	2	14	(4)	153
2009	64	6	53	123	(15)	2	11	(2)	121
2010	24	(1)	101	124	(14)	1	11	(2)	122
2011	612	(77)	110	645	(70)	7	58	(5)	640
2012	1,623	(75)	148	1,696	(153)	14	155	16	1,712
2013	1,110	39	244	1,393	(81)	8	133	60	1,453
2014	2,467	18	133	2,618	(156)	16	295	155	2,773
2015	4,250	(302)	398	4,346	(208)	21	435	248	4,594
2016	5,295	473	313	6,081	(277)	31	661	415	6,496
2017	6,362	577	123	7,062	(322)	31	779	488	7,550
2018	9,240	1,325	327	10,892	(515)	50	1,106	641	11,533
PAYs (sub-total):	31,162	1,998	2,035	35,195	(1,836)	183	3,669	2,016	37,211
CAY (2019)	12,777	2,110	464	15,351	(812)	88	1,558	834	16,185
claims liabilities:	43,939	4,108	2,499	50,546	(2,648)	271	5,227	2,850	53,396
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,626	(1,362)		13,264	(553)	52	935	434	13,630
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:	63,810				(3,201)	323	6,162	3,284	67,026

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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New Brunswick

PPV & non-PPV ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	2	9	-	11	-	-	2	2	13	
2000	-	1	-	1	-	-	-	-	1	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	(2)	(2)	(1)	(5)	-	-	2	2	(3)	
2003	159	1	3	163	-	-	16	16	179	
2004	-	1	25	26	-	-	3	3	29	
2005	1	2	10	13	-	-	3	3	16	
2006	68	(2)	(32)	34	-	-	13	13	47	
2007	3	9	42	54	(1)	-	5	4	58	
2008	51	(2)	45	94	(2)	-	9	7	101	
2009	306	17	70	393	(55)	4	34	(17)	376	
2010	588	40	110	738	(73)	7	67	1	739	
2011	394	42	145	581	(33)	3	57	27	608	
2012	681	62	187	930	(41)	3	90	52	982	
2013	3,746	100	219	4,065	(169)	15	390	236	4,301	
2014	1,957	136	347	2,440	(94)	8	243	157	2,597	
2015	4,228	186	343	4,757	(182)	19	486	323	5,080	
2016	2,840	1,224	220	4,284	(185)	21	552	388	4,672	
2017	2,492	2,589	229	5,310	(281)	29	655	403	5,713	
2018	3,524	3,252	254	7,030	(446)	45	816	415	7,445	
PAYs (sub-total):	21,038	7,664	2,216	30,918	(1,562)	154	3,443	2,035	32,953	
CAY (2019)	4,395	4,801	159	9,355	(651)	65	1,101	515	9,870	
claims liabilities:	25,433	12,465	2,375	40,273	(2,213)	219	4,544	2,550	42,823	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	11,348	(1,057)		10,291	(394)	38	600	244	10,291	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				50,564	(2,607)	257	5,144	2,794	53,114	

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Nova Scotia

PPV & non-PPV ending 2019		Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	1	6	(1)	6	-	-	2	2	8
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	2	10	1	13	-	-	1	1	14
2003	(2)	(12)	-	(14)	-	-	1	1	(13)
2004	10	7	31	48	(3)	-	4	1	49
2005	61	(2)	39	98	(9)	1	9	1	99
2006	4	29	38	71	(7)	-	7	-	71
2007	79	-	73	152	(7)	1	16	10	162
2008	13	41	67	121	(12)	1	11	-	121
2009	178	(13)	92	257	(37)	4	23	(10)	247
2010	97	(6)	108	199	(24)	2	17	(5)	194
2011	6	-	119	125	(8)	1	11	4	129
2012	179	(15)	132	296	(25)	2	28	5	301
2013	1,357	(17)	144	1,484	(117)	12	137	32	1,516
2014	1,869	(68)	239	2,040	(111)	10	200	99	2,139
2015	1,192	368	152	1,712	(75)	7	217	149	1,861
2016	2,344	771	176	3,291	(148)	16	402	270	3,561
2017	3,071	1,633	220	4,924	(251)	26	600	375	5,299
2018	4,168	2,506	213	6,887	(400)	42	823	465	7,352
PAYs (sub-total):	14,629	5,243	1,843	21,715	(1,234)	125	2,509	1,400	23,115
CAY (2019)	5,785	5,713	384	11,882	(717)	76	1,406	765	12,647
claims liabilities:	20,414	10,956	2,227	33,597	(1,951)	201	3,915	2,165	35,762
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	12,959	(656)		12,303	(497)	41	904	448	12,589
policy liabilities:				45,900	(2,448)	242	4,819	2,613	48,351

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Prince Edward Island

PPV & non-PPV ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	5	9	-	-	-	-	9
2005	-	(4)	15	11	-	-	1	1	12
2006	-	-	23	23	-	-	3	3	26
2007	-	(1)	8	7	-	-	1	1	8
2008	-	(1)	9	8	-	-	1	1	9
2009	-	-	16	16	-	-	2	2	18
2010	420	(11)	25	434	(72)	7	37	(28)	406
2011	-	-	33	33	(4)	-	3	(1)	32
2012	284	-	40	324	(56)	5	27	(24)	300
2013	11	-	45	56	(6)	-	5	(1)	55
2014	401	(71)	51	381	(22)	2	41	21	402
2015	1,149	37	38	1,224	(65)	6	129	70	1,294
2016	1,250	255	52	1,557	(77)	7	163	93	1,650
2017	1,009	627	109	1,745	(77)	6	196	125	1,870
2018	1,589	759	50	2,398	(129)	14	296	181	2,579
PAYs (sub-total):	6,113	1,590	519	8,222	(508)	47	905	444	8,666
CAY (2019)	938	862	14	1,814	(90)	9	227	146	1,960
claims liabilities:	7,051	2,452	533	10,036	(598)	56	1,132	590	10,626
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,318	(217)		2,101	(69)	7	133	71	2,101
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				12,137	(667)	63	1,265	661	12,727

*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, 2019, 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 2019		Ontario - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	4,008	21	(4)	4,025	(163)	18	400	255	4,280
2000	7	5	3	15	-	-	1	1	16
2001	(2)	2	27	27	-	-	5	5	32
2002	399	(3)	116	512	(37)	4	47	14	526
2003	1,279	(62)	630	1,847	(158)	16	171	29	1,876
2004	760	31	552	1,343	(136)	14	120	(2)	1,341
2005	205	(6)	373	572	(62)	6	56	-	572
2006	398	42	260	700	(86)	9	63	(14)	686
2007	2,004	141	131	2,276	(297)	32	199	(66)	2,210
2008	408	120	398	926	(126)	14	83	(29)	897
2009	2,078	118	463	2,659	(342)	33	232	(77)	2,582
2010	1,520	(16)	579	2,083	(224)	21	186	(17)	2,066
2011	2,400	14	889	3,303	(314)	32	298	16	3,319
2012	2,256	5	1,044	3,305	(320)	31	298	9	3,314
2013	5,427	93	1,165	6,685	(386)	40	630	284	6,969
2014	3,461	(61)	961	4,361	(290)	30	481	221	4,582
2015	7,506	(474)	1,172	8,204	(381)	35	824	478	8,682
2016	6,199	929	1,130	8,258	(389)	42	1,058	711	8,969
2017	6,263	3,409	961	10,633	(569)	55	1,417	903	11,536
2018	8,618	11,918	1,975	22,511	(1,391)	135	3,161	1,905	24,416
PAYs (sub-total):	55,194	16,226	12,825	84,245	(5,671)	567	9,730	4,626	88,871
CAY (2019)	12,264	23,973	2,153	38,390	(2,580)	268	5,509	3,197	41,587
claims liabilities:	67,458	40,199	14,978	122,635	(8,251)	835	15,239	7,823	130,458
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	48,543	(2,995)		45,548	(1,868)	186	2,790	1,108	45,548
policy liabilities:				168,183	(10,119)	1,021	18,029	8,931	176,006

*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, 2019, 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 2019	Alberta - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	13	10	(1)	22	-	-	14	14	36	
2000	(3)	(8)	(3)	(14)	-	-	1	1	(13)	
2001	12	8	5	25	-	-	2	2	27	
2002	-	(7)	12	5	-	-	3	3	8	
2003	17	(26)	35	26	(3)	-	4	1	27	
2004	(8)	(16)	36	12	(2)	-	5	3	15	
2005	75	10	-	85	(11)	1	8	(2)	83	
2006	(12)	3	58	49	(4)	-	9	5	54	
2007	34	7	352	393	(3)	-	39	36	429	
2008	774	8	413	1,195	(80)	7	112	39	1,234	
2009	44	5	248	297	(39)	4	26	(9)	288	
2010	13	25	114	152	(16)	1	14	(1)	151	
2011	1,913	(41)	205	2,077	(134)	13	194	73	2,150	
2012	1,322	79	278	1,679	(97)	10	158	71	1,750	
2013	4,375	75	344	4,794	(156)	19	466	329	5,123	
2014	3,315	282	396	3,993	(163)	16	385	238	4,231	
2015	6,963	917	209	8,089	(379)	41	814	476	8,565	
2016	10,000	1,593	337	11,930	(615)	59	1,564	1,008	12,938	
2017	6,695	2,778	296	9,769	(565)	58	1,133	626	10,395	
2018	10,135	5,648	377	16,160	(1,035)	99	1,674	738	16,898	
PAYs (sub-total):	45,677	11,350	3,711	60,738	(3,302)	328	6,625	3,651	64,389	
CAY (2019)	15,817	11,292	(309)	26,800	(1,585)	163	2,880	1,458	28,258	
claims liabilities:	61,494	22,642	3,402	87,538	(4,887)	491	9,505	5,109	92,647	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	50,580	(4,320)		46,260	(1,372)	131	2,319	1,078	46,260	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				133,798	(6,259)	622	11,824	6,187	138,907	

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Yukon

PPV & non-PPV ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
Acc Yr										
prior	-	4	-	4	-	-	-	-	4	
2000	-	-	-	-	-	-	-	-	-	
2001	-	1	-	1	-	-	-	-	1	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	-	1	-	-	-	-	1	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	-	-	-	-	-	-	-	-	
2009	-	-	4	4	-	-	-	-	4	
2010	67	1	5	73	(4)	-	7	3	76	
2011	-	4	7	11	-	-	-	-	11	
2012	-	9	10	19	-	-	2	2	21	
2013	-	19	13	32	(1)	-	4	3	35	
2014	-	49	14	63	(3)	-	7	4	67	
2015	-	99	(32)	67	(3)	-	14	11	78	
2016	233	167	13	413	(22)	3	53	34	447	
2017	855	208	76	1,139	(65)	6	138	79	1,218	
2018	398	109	13	520	(36)	3	60	27	547	
PAYs (sub-total):	1,553	671	123	2,347	(134)	12	285	163	2,510	
CAY (2019)	211	520	(16)	715	(46)	4	86	44	759	
claims liabilities:	1,764	1,191	107	3,062	(180)	16	371	207	3,269	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	882	(77)		805	(31)	3	46	18	805	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,867	(211)	19	417	225	4,074	

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Northwest Territories

PPV & non-PPV ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	3	-	3	-	-	-	-	3
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	(2)
2007	-	(3)	1	(2)	-	-	-	-	(2)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	11	11	-	-	1	1	12
2010	-	-	15	15	-	-	1	1	16
2011	-	3	20	23	(1)	-	3	2	25
2012	-	9	26	35	(1)	-	4	3	38
2013	463	35	31	529	(26)	2	51	27	556
2014	-	64	38	102	(4)	-	11	7	109
2015	-	151	17	168	(8)	1	17	10	178
2016	203	260	30	493	(24)	2	59	37	530
2017	531	454	(3)	982	(59)	5	128	74	1,056
2018	425	514	28	967	(68)	6	112	50	1,017
PAYs (sub-total):	1,622	1,490	214	3,326	(191)	16	387	212	3,538
CAY (2019)	676	643	(69)	1,250	(84)	9	154	79	1,329
claims liabilities:	2,298	2,133	145	4,576	(275)	25	541	291	4,867
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,744	(172)		1,572	(43)	4	74	35	1,572
policy liabilities:				6,148	(318)	29	615	326	6,439

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Nunavut

PPV & non-PPV ending 2019	Nunavut - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	3	3	-	-	-	-	3
2010	-	-	5	5	-	-	-	-	5
2011	-	-	7	7	-	-	-	-	7
2012	145	1	9	155	(5)	-	16	11	166
2013	-	8	10	18	-	-	2	2	20
2014	176	(157)	(13)	6	-	-	3	3	9
2015	10	70	10	90	(3)	-	10	7	97
2016	-	157	9	166	(9)	1	19	11	177
2017	5	244	7	256	(15)	1	28	14	270
2018	11	259	6	276	(17)	2	34	19	295
PAYs (sub-total):	347	581	53	981	(49)	4	112	67	1,048
CAY (2019)	69	219	(28)	260	(18)	2	36	20	280
claims liabilities:	416	800	25	1,241	(67)	6	148	87	1,328
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	524	(45)		479	(15)	1	20	6	479
policy liabilities:				1,720	(82)	7	168	93	1,807

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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All Jurisdictions

PPV & non-PPV ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	4,023	49	(6)	4,066	(163)	18	420	275	4,341
2000	4	(6)	-	(2)	-	-	2	2	-
2001	9	12	26	47	-	-	8	8	55
2002	411	34	128	573	(37)	4	56	23	596
2003	1,458	(100)	669	2,027	(161)	16	193	48	2,075
2004	759	18	661	1,438	(141)	14	134	7	1,445
2005	341	5	452	798	(82)	8	78	4	802
2006	461	74	355	890	(99)	9	96	6	896
2007	2,144	149	626	2,919	(313)	33	264	(16)	2,903
2008	1,341	194	972	2,507	(248)	24	230	6	2,513
2009	2,676	133	964	3,773	(489)	48	330	(111)	3,662
2010	2,700	36	1,068	3,804	(425)	39	339	(47)	3,757
2011	5,307	(53)	1,530	6,784	(564)	56	622	114	6,898
2012	6,504	81	1,884	8,469	(699)	65	781	147	8,616
2013	15,769	312	2,227	18,308	(912)	94	1,747	929	19,237
2014	13,387	349	2,178	15,914	(838)	83	1,657	902	16,816
2015	25,015	1,157	2,316	28,488	(1,295)	129	2,930	1,764	30,252
2016	28,361	5,806	2,292	36,459	(1,744)	182	4,529	2,967	39,426
2017	27,453	12,515	2,030	41,998	(2,213)	218	5,096	3,101	45,099
2018	38,333	26,026	3,245	67,604	(4,035)	395	8,078	4,438	72,042
PAYs (sub-total):	176,456	46,791	23,617	246,864	(14,458)	1,435	27,590	14,567	261,431
CAY (2019)	52,282	51,169	2,758	106,209	(6,610)	687	13,002	7,079	113,288
claims liabilities:	228,738	97,960	26,375	353,073	(21,068)	2,122	40,592	21,646	374,719
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	144,516	(11,002)		133,514	(4,877)	468	7,880	3,471	134,166
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				486,587	(25,945)	2,590	48,472	25,117	508,885

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