



FACILITY ASSOCIATION RESIDUAL MARKET

FEBRUARY 2018 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

TABLE OF CONTENTS

1	Summary.....	2
1.1	Valuation Schedule (Fiscal Year 2018).....	2
1.2	Appointed Actuary and Hybrid Actuarial Services Model.....	2
1.3	Consideration of Recent Legal Decisions and Changes in Legislation / Regulation	3
1.4	Harmonized Sales Tax - Atlantic Provinces	4
1.5	Ontario FARM Bodily Injury Case Reserve summary.....	5
1.6	Current Provision Summary	7
2	Activity During the Month of February 2018	9
2.1	Recorded Premium and Claims Activity	9
2.1.a	Actual vs. Projected (AvsP): Earned Premium.....	10
2.1.b	AvsP: Recorded Indemnity	11
2.1.c	AvsP: Paid Indemnity	13
2.2	Actuarial Provisions.....	15
3	Ultimate Loss Ratio Matching Method.....	17
4	Calendar Year-to-Date Results.....	18
5	Current Participation Report – Additional Exhibits.....	18
6	EXHIBITS	19

1 Summary

1.1 Valuation Schedule (Fiscal Year 2018)

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

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

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

There have been no changes to this section from last month.

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below. Please note that with the **latest** valuation, as at September 30, 2017, the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgement interest rate on general damages for non-pecuniary loss (further discussed in section 1.5) was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion was provided in the “Actuarial Highlights – Quarterly Valuation” report which was posted to the FA website on January 12, 2018.

Ontario Bill 15 (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and **received Royal Assent on November 20, 2014**. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the **latest** valuation (September 30, 2017), reform adjustments (originally introduced with the June 30, 2015 valuation) specifically related to changes in the non-pecuniary prejudgment interest provision calculation impacting the bodily injury coverage and the applicable interest rate applied to overdue payments in the SABS impacting the accident benefits coverage, were included with the updated industry trend analysis (completed using industry data as at December 31, 2016) 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 1.5.

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

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>.

coverages, were included with the updated industry trend analysis (completed using industry data as at December 31, 2016) and nominal valuation estimates, impacting the selection of ultimates. Additional discussion in relation to the application of changes in the tort threshold and deductibles can be found in section 1.5.

Prince Edward Island Bill 46 (Minor Injury Definition, Pain and Suffering Damages Cap, Schedule B and DCPD) was introduced into the Legislative Assembly on April 25, 2014 and **received Royal Assent on May 14, 2014**. Bill 46 amends the Insurance Act, introducing enhanced mandatory benefits under Schedule B (these include medical, rehabilitation, funeral, death and loss of income benefits) and a new section 254.2 that applies to all injuries arising from motor vehicle accidents occurring on or after October 1, 2014. The new section 254.2 re-defines “minor personal injury”, raises the maximum non-pecuniary damages recoverable by those suffering a “minor personal injury”, and sets out a process for annually indexing the monetary cap for inflation. In addition, Bill 46 includes a new section 254.3 which implements Direct Compensation provisions for Property Damage and has been proclaimed into force effective October 1, 2015. With the **latest** valuation (September 30, 2017), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2016), impacting the selection of ultimates.

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

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

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

1.4 Harmonized Sales Tax - Atlantic Provinces

There have been no changes to this section from last month.

In the **New Brunswick** fiscal 2016-17 provincial budget released February 2, 2016, the New Brunswick Finance Minister announced a 2 percentage point increase in the provincial component of the harmonized sales tax (“HST”) **effective July 1st, 2016** increasing the combined HST rate in the province from 13% to 15%. An adjustment for the HST rate increase was included in the updated

loss cost trend structures selected using NB PPV and CV Industry data as at December 31, 2016, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the **latest** valuation (September 30, 2017).

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

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

1.5 Ontario FARM Bodily Injury Case Reserve summary

There have been no changes to this section from last month.

With the **latest** valuation, as at September 30, 2017, the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion was provided in the “Actuarial Highlights – Quarterly Valuation” report which was posted to the FA website on January 12, 2018.

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, 2016).

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). During the **latest valuation** (as at September 30, 2017), a **reform adjustment in**

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.”

relation to the application of changes to the prejudgement interest rate on general damages for non-pecuniary loss was included. The reform adjustment, a 2% decrease applied retroactively (using negative IBNR) against bodily injury nominal unpaid claims amounts (outstanding case reserve and selected IBNR) impacting accidents years 2014 and prior, will be reduced at each successive valuation, assuming the impact of this product reform change will be fully reflected in outstanding case reserves by the September 30, 2018 valuation (that is, as this adjustment is unwound, it is anticipated that member settlement and case adjustment activity will occur simultaneously, neutralizing the adjustment unwind).

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

Recognizing that individual members may interpret these results differently, we have included a table at the top of the next page displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (as at December 31, 2016³) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2016 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.

³This table will be updated to December 31, 2017 with the 2017 Q4 valuation which is anticipated to be implemented with the March 2018 Participation Report.

FARM (Amounts in \$s; ON PPV and non-PPV; as at Dec. 31, 2016)				
AY	Curr BI Case	avg yrs to Dec 2016	projected avg # yrs to settlement	projected avg duration
1990	-	26.5	-	-
1991	-	25.5	-	-
1992	311,340	24.5	0.1	24.6
1993	-	23.5	-	-
1994	1,940,556	22.5	1.0	23.5
1995	-	21.5	-	-
1996	-	20.5	-	-
1997	-	19.5	-	-
1998	-	18.5	-	-
1999	-	17.5	-	-
2000	-	16.5	-	-
2001	-	15.5	-	-
2002	257,207	14.5	5.3	19.8
2003	2	13.5	11.1	24.6
2004	2,003,363	12.5	6.3	18.8
2005	1,565,842	11.5	6.9	18.4
2006	475,590	10.5	5.0	15.5
2007	1,062,631	9.5	3.6	13.1
2008	515,801	8.5	3.6	12.1
2009	2,836,890	7.5	2.8	10.3
2010	1,393,814	6.5	2.8	9.3
2011	2,359,017	5.5	2.2	7.7
2012	6,719,460	4.5	2.3	6.8
2013	3,392,195	3.5	2.1	5.6
2014	6,960,313	2.5	2.5	5.0
2015	4,055,400	1.5	3.0	4.5
2016	2,556,688	0.5	3.8	4.3
TOTAL	38,406,109	5.9	3.0	8.9

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, 2016 (3rd column) and from December 31, 2016 to settlement (4th column).

1.6 Current Provision Summary

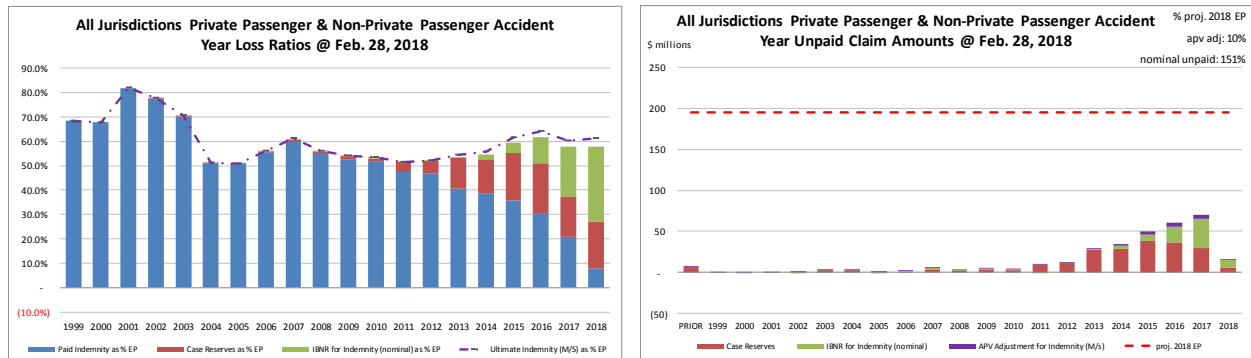
The charts at the top of the next page show the current levels of **indemnity only**⁵ claims amounts

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

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

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

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



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

The current actuarial present value adjustments balance associated with indemnity (\$19.3 million – see table immediately below) represents 10% of the earned premium projected for the full year 2018 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table below, the associated \$3.8 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)	amt	%
case	210,467	66.9%
ibnr	84,727	26.9%
M/S apv adj	19,263	6.1%
M/S indemnity	314,457	100.0%
retro claims	30,599	
retro apv adj	3,811	
M/S total	348,867	

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

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

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

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

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	89,128	107.6%	claim	325,793	75.5%
prem def/(dpac)	(6,955)	(8.4%)	premium	82,173	19.0%
M/S apv adjust.	696	0.8%	M/S apv adjust.	23,770	5.5%
M/S total	82,869	100.0%	M/S total	431,736	100.0%

2 Activity During the Month of February 2018⁷

2.1 Recorded Premium and Claims Activity

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

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

Table 01a Juris- diction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	3,834	(446)	1,683	(546)	(793)	(1,604)	890	(2,150)
AB	4,208	(455)	2,747	(187)	15	797	2,762	610
NL	2,189	(279)	1,597	477	869	(225)	2,466	252
NB	1,578	(183)	1,638	708	(76)	(375)	1,562	333
NS	1,401	(162)	626	(364)	(321)	(54)	305	(418)
PE	339	(24)	89	(44)	(15)	(76)	75	(120)
YT	131	(21)	46	0	8	10	54	10
NT	337	(34)	966	843	(856)	(968)	110	(126)
NU	79	(12)	9	(4)	4	5	14	2
TOTAL	14,096	(1,616)	9,402	883	(1,165)	(2,490)	8,237	(1,607)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(1)	(1)	4,732	1,283	(4,823)	(2,752)	(91)	(1,469)
2016	(2)	(2)	715	(490)	(268)	(239)	447	(729)
2017	(54)	(54)	2,243	(92)	(202)	(827)	2,042	(918)
2018	14,153	(1,559)	1,712	181	4,127	1,328	5,839	1,509
TOTAL	14,096	(1,616)	9,402	883	(1,165)	(2,490)	8,237	(1,607)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

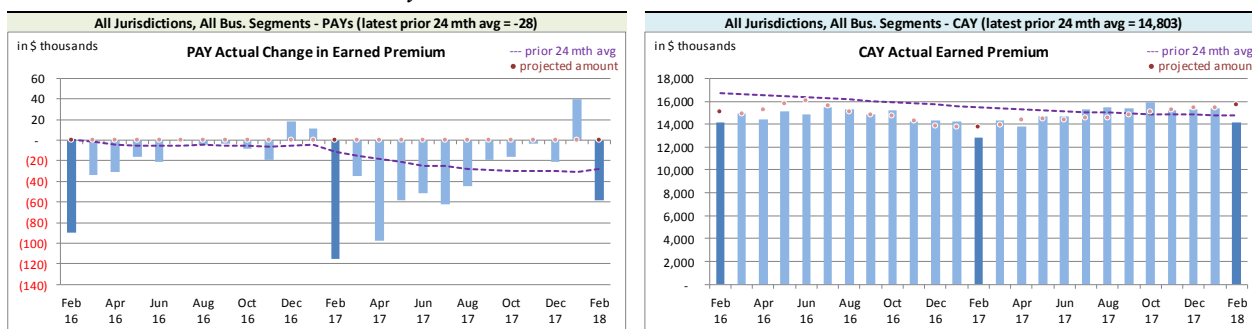
⁷There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

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

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

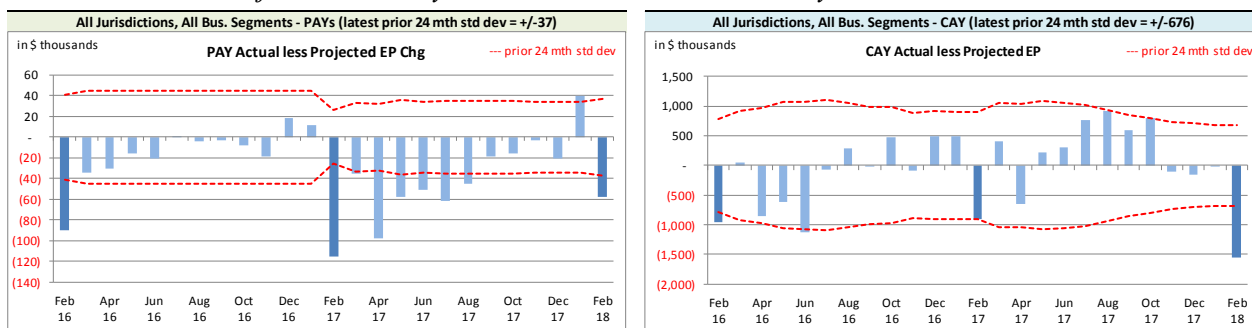
FARM Actual Earned Premium by Calendar Month



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

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

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



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

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(28)	14,803
std dev	37	676
A-P <> std dev	10	3
% <> std dev	40.0%	12.0%
norm <> std dev	31.7%	31.7%

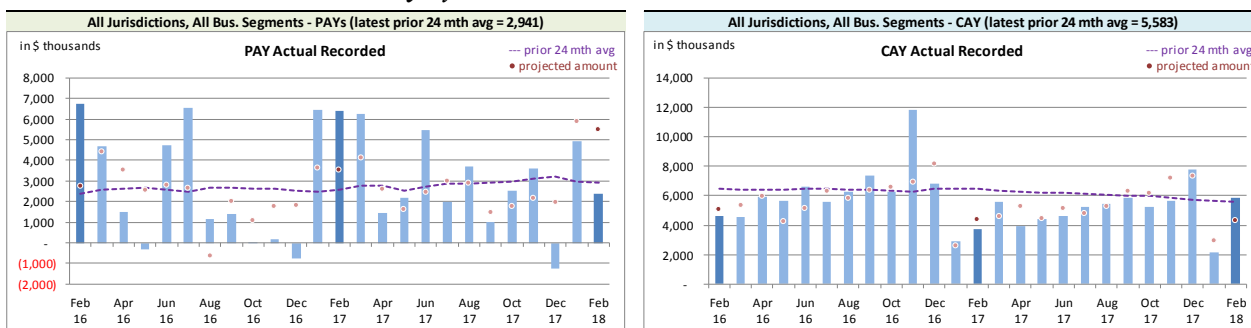
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not indicate bias⁹ on a 24-month lag basis (ignoring the prior accident years' (PAYs) variances) and it does appear to generate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

month standard deviation better than as indicated by a normal distribution (see table to the left). That said, it is likely that some additional improvement could be achieved. Starting with projections included in the March 2017 Participation Report, we adjusted the earned premium projection to more accurately reflect the number of days of earning per month (the previous methodology was based on the simplifying assumption of equal days in all months) – although this did not seem to have much of an impact for our projection for February 2018 as earned premium was still significantly lower than projected. Over time, we may consider other projection approaches to narrow monthly variances.

2.1.b AvsP: Recorded Indemnity

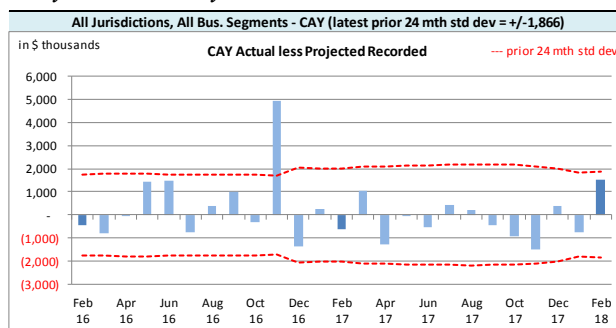
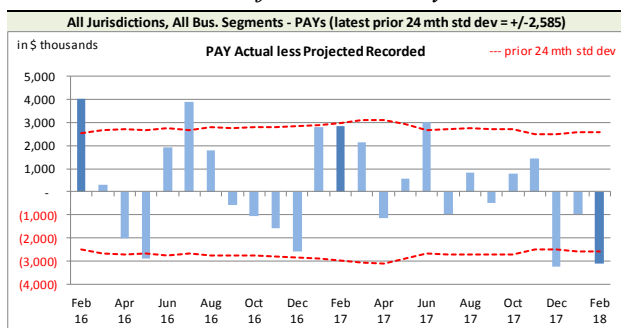
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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

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


On Latest \$ thousands		
	Recorded	
Mthly Avg Recorded (prior 24 mths)	PAYs 2,941	CAY 5,583
std dev	2,585	1,866
A-P <> std dev	6	1
% <> std dev	24.0%	4.0%
norm <> std dev	31.7%	31.7%

The prior accident years (PAYs) **recorded indemnity** variances (see left chart above) over the entire period have fallen outside of the period's standard deviation 24% of the time (see left table), suggesting the projection process performs better than simply projecting based on the previous 24-month average. No bias has

been indicated at a 95% confidence level on a lagging 24-month basis.

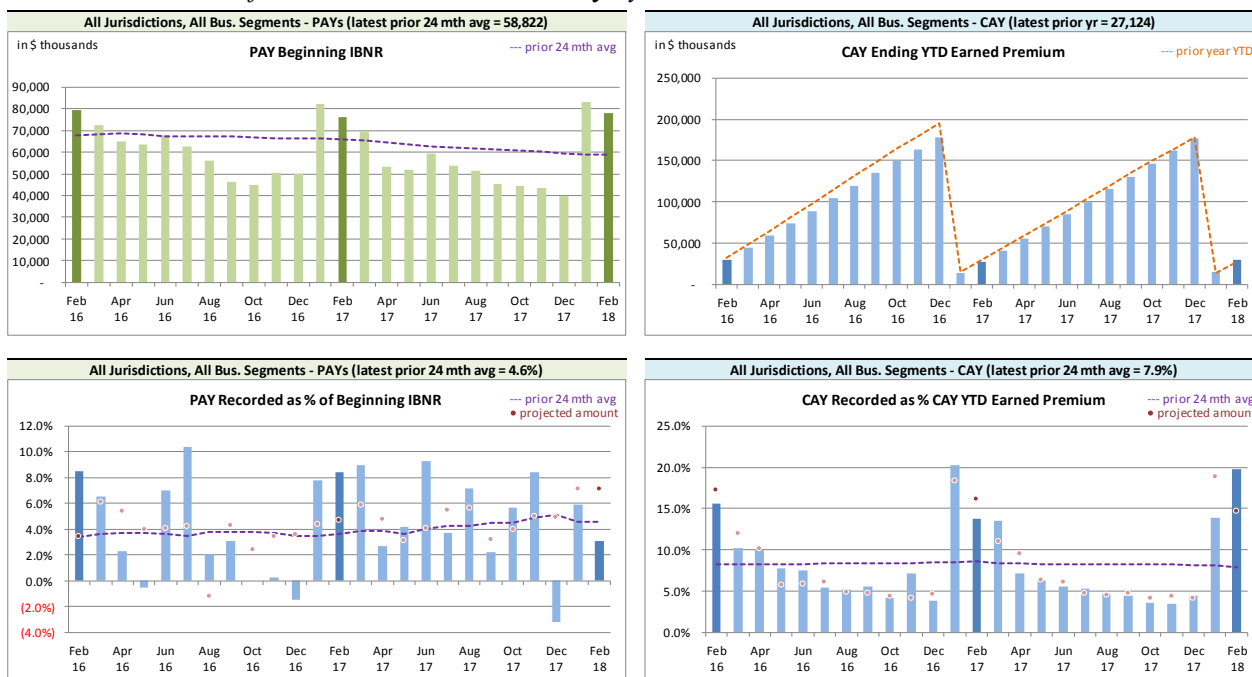
The PAYs **recorded indemnity** variance was outside of one standard deviation. While this marks the second of the last three projections where PAYs **recorded indemnity** activity was lower than projected and outside of one standard deviation, the activity was reviewed and confirmed, with the variance attributed to process variance (in fact, in hindsight, the PAYs recorded activity in February 2016 and February 2017 were unusually high at over \$6 million, as \$2 to \$4 million was the norm for 2011 through to 2015).

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

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

We have included, for reference, additional charts at the top of the next page related to levels influencing **recorded indemnity** activity. We note that for the PAYs, the trailing 24-month average ratio of recorded to beginning IBNR appears to be rising over the last few months. At this point, we are only monitoring.

FARM Levels that influence¹⁰ Recorded Indemnity by Calendar Month



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

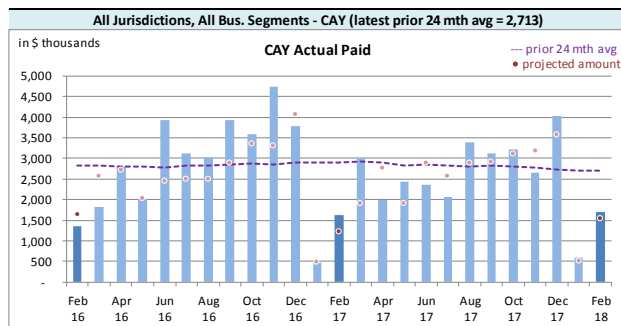
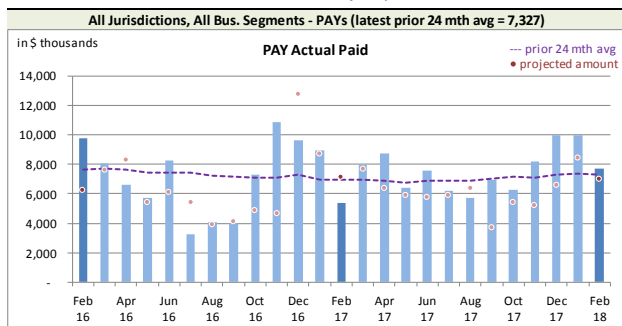
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

2.1.c AvsP: Paid Indemnity

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

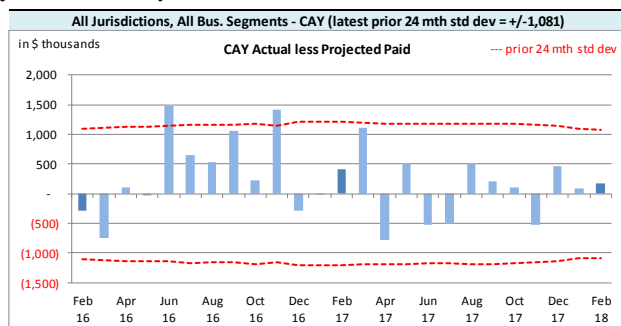
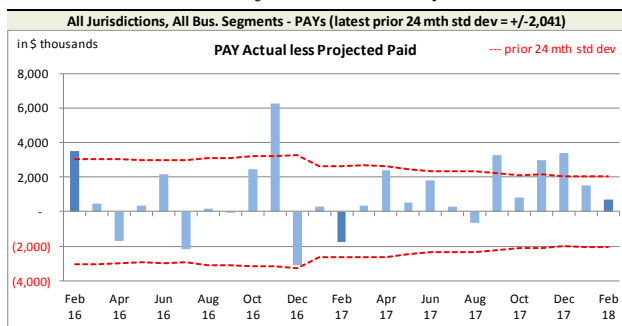
¹⁰Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected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

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,327	2,713
std dev		2,041	1,081
A-P <> std dev		5	2
% <> std dev		20.0%	8.0%
norm <> std dev		31.7%	31.7%

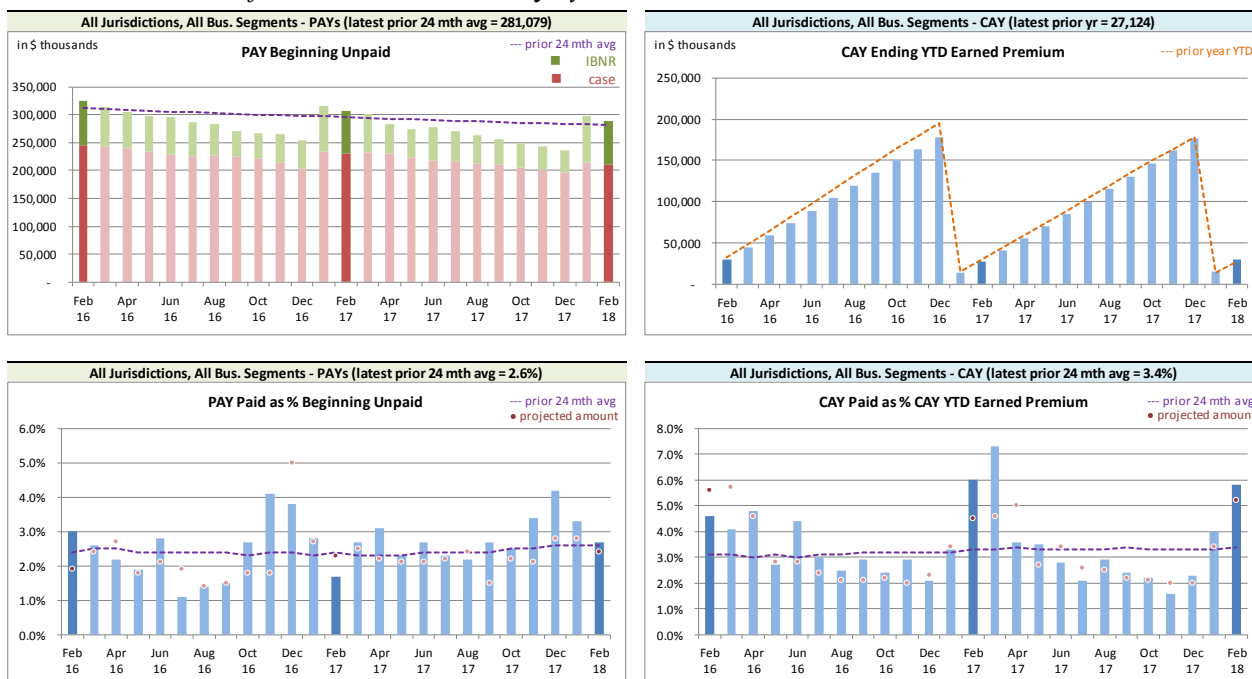
The prior accident years (PAYs) **paid indemnity** variances (left chart above) over the entire period have fallen outside of the period’s standard deviation 20% of the time (see table on left) and as this is fewer than indicated by the normal distribution, it suggests the projection process performs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

the previous 24-month average. However, bias is evident on a 24-month lag basis, as the number of months where actual **paid indemnity** was higher than projected (18) is outside of a 95% confidence range (assuming a binomial distribution and 50% probability). As well, 3 of the last 6 variances were outside of the 1-standard deviation band (and all 5 had actual above projected). We made some adjustments to our projections to reflect these findings.

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

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

FARM Levels that influence¹¹ Paid Indemnity by Calendar Month



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

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

2.2 Actuarial Provisions

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

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.

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

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

The loss ratios and the factors used to determine the current provisions were based on the latest valuation (September 30, 2017 for all jurisdictions). The table immediately below summarizes variances in provisions included in the February 2018 Participation Report and the associated one-month projections from last month's Report.

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

Table 02a			actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	20,492	1,470	(8,110)	60	17,380	(125)	29,762	1,405
2016	19,218	727	(2,396)	(22)	6,843	74	23,665	779
2017	35,926	887	(3,150)	(5)	7,704	12	40,480	894
2018	9,091	(2,420)	(755)	56	1,747	(132)	10,083	(2,496)
TOTAL	84,727	664	(14,411)	89	33,674	(171)	103,990	582

The IBNR provision is \$0.7 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

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

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

Table 02b		actuarial present value adjustments					
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	24,104	(17)	(1,566)	(1)	3,462	(46)	26,000 (64)
2016	3,275	51	(118)	(1)	1,056	10	4,213 60
2017	2,926	15	(146)	(4)	946	6	3,726 17
2018	294	(16)	(28)	1	205	(27)	471 (42)
TOTAL	30,599	33	(1,858)	(5)	5,669	(57)	34,410 (29)

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
	balance:	(6,955)	(321)	696	36	(6,259)	(285)
	balance as % unearned premium:	(7.8%)	0.1%	0.8%	(0.0%)	(7.0%)	0.1%
	actual unearned premium:	89,128					
	less projected:	4,715					

3 Ultimate Loss Ratio Matching Method

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

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

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

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

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

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

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

4 Calendar Year-to-Date Results

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	76	0.3%	(735)	(2.5%)	(659)	(2.2%)	(708)	(2.5%)
CAY	20,633	69.9%	1,169	4.0%	21,802	73.9%	10,394	(0.1%)
TOTAL	20,709	70.2%	434	1.5%	21,143	71.6%	9,686	(2.7%)

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

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

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

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.81%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201801	201802	201803	201804
<input checked="" type="checkbox"/> Private Passenger	prior	21,000	21,000	19,000	20,000
	2009	65,000	65,000	60,000	47,000
	2010	28,000	28,000	27,000	22,000
	2011	106,000	195,000	188,000	149,000
	2012	(141,000)	(108,000)	(102,000)	(73,000)
	2013	186,000	152,000	146,000	129,000
	2014	455,000	319,000	315,000	304,000
	2015	939,000	925,000	910,000	892,000
	2016	1,723,000	1,735,000	1,595,000	1,566,000
	2017	4,913,000	4,640,000	4,379,000	3,975,000
	2018	1,131,000	1,121,000	1,371,000	1,715,000
Private Passenger Total		9,426,000	9,093,000	8,908,000	8,746,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	35,000	24,000	24,000	23,000
	2011	20,000	20,000	19,000	19,000
	2012	521,000	519,000	514,000	486,000
	2013	136,000	211,000	207,000	198,000
	2014	432,000	426,000	421,000	398,000
	2015	559,000	337,000	323,000	286,000
	2016	1,184,000	1,222,000	1,194,000	1,132,000
	2017	2,532,000	2,113,000	1,888,000	1,744,000
	2018	475,000	519,000	467,000	575,000
Non Private Passenger Total		5,900,000	5,397,000	5,063,000	4,867,000
Grand Total		15,326,000	14,490,000	13,971,000	13,613,000

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

EXHIBIT A

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

page 2 of 10

Jurisdiction Desc	New Brunswick				discount rate: 1.81%
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	201801	201802	201803	201804
Private Passenger	prior	79,000	79,000	74,000	73,000
	2009	24,000	24,000	21,000	22,000
	2010	119,000	119,000	107,000	105,000
	2011	36,000	80,000	73,000	71,000
	2012	163,000	163,000	149,000	146,000
	2013	44,000	57,000	58,000	56,000
	2014	6,000	9,000	10,000	9,000
	2015	(281,000)	(351,000)	(338,000)	(345,000)
	2016	1,751,000	1,296,000	1,176,000	1,057,000
	2017	3,076,000	2,827,000	2,490,000	2,238,000
	2018	401,000	483,000	738,000	1,066,000
Private Passenger Total		5,418,000	4,786,000	4,558,000	4,498,000
Non Private Passenger	prior	26,000	26,000	24,000	24,000
	2009	1,000	(1,000)	(1,000)	(1,000)
	2010	30,000	30,000	30,000	30,000
	2011	72,000	72,000	72,000	73,000
	2012	60,000	67,000	66,000	65,000
	2013	(399,000)	(477,000)	(472,000)	(466,000)
	2014	436,000	436,000	407,000	404,000
	2015	507,000	489,000	484,000	457,000
	2016	799,000	783,000	768,000	753,000
	2017	2,425,000	2,438,000	2,345,000	2,276,000
	2018	296,000	296,000	409,000	597,000
Non Private Passenger Total		4,253,000	4,159,000	4,132,000	4,212,000
Grand Total		9,671,000	8,945,000	8,690,000	8,710,000

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia		discount rate: 1.81%			
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		201801	201802	201803	201804
Private Passenger	prior		(3,000)	62,000	62,000	61,000
	2009		(36,000)	(36,000)	(36,000)	(36,000)
	2010		9,000	9,000	9,000	8,000
	2011		(87,000)	(87,000)	(86,000)	(85,000)
	2012		(34,000)	19,000	19,000	19,000
	2013		72,000	72,000	70,000	69,000
	2014		82,000	30,000	31,000	30,000
	2015		265,000	252,000	242,000	228,000
	2016		1,064,000	1,129,000	1,085,000	1,055,000
	2017		1,636,000	1,686,000	1,533,000	1,490,000
	2018		367,000	519,000	765,000	1,003,000
Private Passenger Total			3,335,000	3,655,000	3,694,000	3,842,000
Non Private Passenger	prior		(23,000)	(23,000)	(18,000)	(18,000)
	2009		(4,000)	(4,000)	(4,000)	(4,000)
	2010		121,000	121,000	112,000	111,000
	2011		(61,000)	(58,000)	(53,000)	(52,000)
	2012		11,000	23,000	22,000	22,000
	2013		376,000	378,000	353,000	346,000
	2014		(298,000)	(298,000)	(298,000)	(296,000)
	2015		685,000	759,000	751,000	741,000
	2016		1,790,000	1,745,000	1,728,000	1,709,000
	2017		1,702,000	1,752,000	1,671,000	1,650,000
	2018		431,000	602,000	876,000	1,129,000
Non Private Passenger Total			4,730,000	4,997,000	5,140,000	5,338,000
Grand Total			8,065,000	8,652,000	8,834,000	9,180,000

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

EXHIBIT A

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

page 4 of 10

Jurisdiction Desc	Prince Edward				
	Island				discount rate: 1.81%
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	201801	201802	201803	201804
<input checked="" type="checkbox"/> Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009		-	-	-
	2010	45,000	45,000	44,000	44,000
	2011	(158,000)	(158,000)	(157,000)	(155,000)
	2012	2,000	2,000	2,000	2,000
	2013	10,000	10,000	10,000	10,000
	2014	80,000	80,000	76,000	72,000
	2015	269,000	269,000	255,000	241,000
	2016	417,000	415,000	370,000	363,000
	2017	365,000	329,000	316,000	299,000
	2018	78,000	138,000	213,000	287,000
Private Passenger Total		1,103,000	1,125,000	1,124,000	1,158,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	36,000	36,000	36,000	36,000
	2013	19,000	19,000	19,000	19,000
	2014	75,000	75,000	75,000	74,000
	2015	219,000	219,000	216,000	215,000
	2016	134,000	134,000	131,000	130,000
	2017	371,000	388,000	380,000	375,000
	2018	(18,000)	32,000	82,000	131,000
Non Private Passenger Total		836,000	903,000	939,000	980,000
Grand Total		1,939,000	2,028,000	2,063,000	2,138,000

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

EXHIBIT A

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

page 5 of 10

Jurisdiction Desc	Ontario		discount rate: 1.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM					
Business Segment	Acc Year		201801	201802	201803	201804
Private Passenger	prior		5,095,000	5,139,000	4,980,000	4,918,000
	2009		433,000	526,000	510,000	505,000
	2010		472,000	476,000	462,000	457,000
	2011		(141,000)	(165,000)	(159,000)	(158,000)
	2012		(418,000)	(517,000)	(503,000)	(499,000)
	2013		240,000	246,000	238,000	235,000
	2014		539,000	540,000	501,000	468,000
	2015		632,000	603,000	548,000	541,000
	2016		1,879,000	1,896,000	1,867,000	1,830,000
	2017		3,179,000	2,933,000	2,812,000	2,776,000
	2018		548,000	874,000	1,252,000	1,660,000
Private Passenger Total			12,458,000	12,551,000	12,508,000	12,733,000
Non Private Passenger	prior		367,000	430,000	354,000	278,000
	2009		95,000	99,000	85,000	70,000
	2010		163,000	163,000	131,000	98,000
	2011		333,000	332,000	279,000	223,000
	2012		(55,000)	(11,000)	2,000	10,000
	2013		711,000	689,000	632,000	564,000
	2014		1,699,000	1,740,000	1,608,000	1,523,000
	2015		2,356,000	2,411,000	2,304,000	2,253,000
	2016		5,288,000	5,263,000	4,950,000	4,812,000
	2017		10,351,000	10,120,000	9,828,000	9,631,000
	2018		1,597,000	2,795,000	4,223,000	5,544,000
Non Private Passenger Total			22,905,000	24,031,000	24,396,000	25,006,000
Grand Total			35,363,000	36,582,000	36,904,000	37,739,000

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

EXHIBIT A

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

page 6 of 10

Jurisdiction Desc	Alberta		discount rate: 1.81%			
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		201801	201802	201803	201804
<input checked="" type="checkbox"/> Private Passenger	prior		(156,000)	(169,000)	(157,000)	(150,000)
	2009		30,000	30,000	28,000	27,000
	2010		(42,000)	177,000	165,000	157,000
	2011		202,000	202,000	191,000	181,000
	2012		29,000	10,000	10,000	10,000
	2013		466,000	466,000	433,000	412,000
	2014		925,000	925,000	910,000	896,000
	2015		1,890,000	1,863,000	1,837,000	1,809,000
	2016		1,492,000	1,450,000	1,433,000	1,335,000
	2017		2,082,000	1,949,000	1,778,000	1,703,000
	2018		187,000	170,000	230,000	317,000
Private Passenger Total			7,105,000	7,073,000	6,858,000	6,697,000
<input checked="" type="checkbox"/> Non Private Passenger	prior		411,000	411,000	393,000	387,000
	2009		(12,000)	(12,000)	(12,000)	(11,000)
	2010		66,000	66,000	62,000	61,000
	2011		(466,000)	(466,000)	(441,000)	(437,000)
	2012		474,000	480,000	458,000	452,000
	2013		609,000	609,000	592,000	577,000
	2014		2,329,000	2,213,000	2,004,000	1,976,000
	2015		3,389,000	3,127,000	2,858,000	2,671,000
	2016		5,404,000	5,355,000	5,125,000	4,972,000
	2017		8,584,000	7,872,000	7,251,000	6,757,000
	2018		1,667,000	2,342,000	3,053,000	4,021,000
Non Private Passenger Total			22,455,000	21,997,000	21,343,000	21,426,000
Grand Total			29,560,000	29,070,000	28,201,000	28,123,000

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

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

page 7 of 10

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

EXHIBIT A

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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.81%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201801	201802	201803	201804
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009	31,000	31,000	31,000	31,000
	2010	4,000	4,000	4,000	4,000
	2011	8,000	8,000	8,000	8,000
	2012	50,000	50,000	50,000	50,000
	2013	57,000	57,000	56,000	55,000
	2014	(85,000)	(65,000)	(66,000)	(66,000)
	2015	258,000	258,000	231,000	228,000
	2016	406,000	408,000	384,000	377,000
	2017	371,000	366,000	343,000	328,000
	2018	20,000	6,000	(17,000)	(8,000)
Private Passenger Total		1,118,000	1,121,000	1,022,000	1,005,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	49,000	49,000	49,000	48,000
	2014	61,000	61,000	61,000	60,000
	2015	68,000	68,000	67,000	65,000
	2016	256,000	256,000	254,000	251,000
	2017	391,000	375,000	364,000	361,000
	2018	25,000	30,000	46,000	67,000
Non Private Passenger Total		853,000	842,000	844,000	855,000
Grand Total		1,971,000	1,963,000	1,866,000	1,860,000

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

EXHIBIT A

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

page 9 of 10

Jurisdiction Desc	Nunavut		discount rate: 1.81%			
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		201801	201802	201803	201804
<input checked="" type="checkbox"/> Private Passenger	prior		(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-	-
	2010		3,000	3,000	3,000	3,000
	2011		4,000	4,000	4,000	4,000
	2012		17,000	17,000	17,000	17,000
	2013		12,000	12,000	12,000	12,000
	2014		21,000	21,000	21,000	21,000
	2015		86,000	86,000	85,000	83,000
	2016		107,000	107,000	105,000	104,000
	2017		74,000	75,000	43,000	40,000
	2018		7,000	11,000	18,000	23,000
Private Passenger Total			330,000	335,000	307,000	306,000
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-	-
	2009		-	-	-	-
	2010		-	-	-	-
	2011		-	-	-	-
	2012		-	-	-	-
	2013		8,000	8,000	8,000	8,000
	2014		17,000	17,000	17,000	17,000
	2015		97,000	97,000	95,000	94,000
	2016		174,000	172,000	170,000	168,000
	2017		304,000	294,000	291,000	287,000
	2018		29,000	51,000	77,000	101,000
Non Private Passenger Total			629,000	639,000	658,000	675,000
Grand Total			959,000	974,000	965,000	981,000

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

EXHIBIT A

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

page 10 of 10

Jurisdiction Desc	(All)		discount rate: 1.81%			
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		201801	201802	201803	201804
Private Passenger	prior		5,032,000	5,128,000	4,974,000	4,918,000
	2009		553,000	646,000	620,000	602,000
	2010		648,000	871,000	831,000	810,000
	2011		(19,000)	90,000	73,000	26,000
	2012		(311,000)	(343,000)	(337,000)	(307,000)
	2013		1,125,000	1,110,000	1,061,000	1,016,000
	2014		2,094,000	1,930,000	1,868,000	1,803,000
	2015		4,250,000	4,097,000	3,959,000	3,865,000
	2016		9,135,000	8,732,000	8,307,000	7,976,000
	2017		15,847,000	14,934,000	13,816,000	12,968,000
	2018		2,751,000	3,353,000	4,617,000	6,124,000
Private Passenger Total			41,105,000	40,548,000	39,789,000	39,801,000
Non Private Passenger	prior		787,000	850,000	759,000	677,000
	2009		83,000	85,000	71,000	57,000
	2010		416,000	405,000	360,000	324,000
	2011		(97,000)	(95,000)	(119,000)	(169,000)
	2012		1,061,000	1,128,000	1,112,000	1,085,000
	2013		1,519,000	1,496,000	1,398,000	1,304,000
	2014		4,804,000	4,723,000	4,347,000	4,208,000
	2015		7,995,000	7,641,000	7,231,000	6,914,000
	2016		15,032,000	14,933,000	14,323,000	13,930,000
	2017		26,861,000	25,546,000	24,200,000	23,253,000
	2018		4,561,000	6,730,000	9,325,000	12,290,000
Non Private Passenger Total			63,022,000	63,442,000	63,007,000	63,873,000
Grand Total			104,127,000	103,990,000	102,796,000	103,674,000

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

EXHIBIT B

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

page 1 of 10

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	ShareYYMM				
Business Segment	Acc Year	201801	201802	201803	201804
<input checked="" type="checkbox"/> Private Passenger	prior	(15,000)	(15,000)	(15,000)	(12,000)
	2009	68,000	68,000	65,000	51,000
	2010	28,000	28,000	27,000	21,000
	2011	85,000	175,000	168,000	131,000
	2012	(187,000)	(153,000)	(147,000)	(115,000)
	2013	69,000	44,000	42,000	33,000
	2014	178,000	48,000	48,000	46,000
	2015	628,000	621,000	615,000	609,000
	2016	1,219,000	1,250,000	1,125,000	1,114,000
	2017	4,333,000	4,074,000	3,830,000	3,447,000
	2018	1,060,000	998,000	1,193,000	1,483,000
Private Passenger Total		7,466,000	7,138,000	6,951,000	6,808,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	18,000	18,000	18,000	17,000
	2011	(3,000)	(3,000)	(3,000)	(3,000)
	2012	450,000	448,000	444,000	417,000
	2013	78,000	153,000	151,000	142,000
	2014	364,000	358,000	354,000	333,000
	2015	353,000	131,000	126,000	92,000
	2016	871,000	915,000	897,000	843,000
	2017	2,206,000	1,790,000	1,575,000	1,433,000
	2018	448,000	469,000	393,000	476,000
Non Private Passenger Total		4,791,000	4,285,000	3,961,000	3,756,000
Grand Total		12,257,000	11,423,000	10,912,000	10,564,000

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)

page 2 of 10

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	201801	201802	201803	201804
Private Passenger	prior	48,000	48,000	43,000	43,000
	2009	15,000	15,000	13,000	13,000
	2010	101,000	101,000	91,000	89,000
	2011	19,000	63,000	57,000	56,000
	2012	136,000	136,000	122,000	120,000
	2013	(51,000)	(38,000)	(34,000)	(33,000)
	2014	(129,000)	(126,000)	(123,000)	(119,000)
	2015	(578,000)	(648,000)	(629,000)	(623,000)
	2016	1,354,000	904,000	796,000	693,000
	2017	2,754,000	2,522,000	2,194,000	1,953,000
	2018	369,000	426,000	652,000	954,000
Private Passenger Total		4,038,000	3,403,000	3,182,000	3,146,000
Non Private Passenger	prior	13,000	13,000	13,000	13,000
	2009	(4,000)	(4,000)	(4,000)	(4,000)
	2010	11,000	11,000	11,000	11,000
	2011	49,000	49,000	49,000	49,000
	2012	13,000	20,000	20,000	20,000
	2013	(668,000)	(689,000)	(682,000)	(675,000)
	2014	315,000	315,000	293,000	290,000
	2015	355,000	342,000	339,000	312,000
	2016	706,000	693,000	679,000	665,000
	2017	2,206,000	2,224,000	2,135,000	2,071,000
	2018	277,000	264,000	362,000	535,000
Non Private Passenger Total		3,273,000	3,238,000	3,215,000	3,287,000
Grand Total		7,311,000	6,641,000	6,397,000	6,433,000

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)

page 3 of 10

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	201801	201802	201803	201804
Private Passenger	prior	(22,000)	43,000	43,000	43,000
	2009	(43,000)	(43,000)	(43,000)	(43,000)
	2010	2,000	2,000	2,000	2,000
	2011	(90,000)	(90,000)	(89,000)	(88,000)
	2012	(44,000)	11,000	11,000	11,000
	2013	(9,000)	(9,000)	(9,000)	(9,000)
	2014	(22,000)	(74,000)	(71,000)	(70,000)
	2015	186,000	174,000	167,000	154,000
	2016	905,000	975,000	936,000	908,000
	2017	1,434,000	1,491,000	1,342,000	1,302,000
	2018	338,000	472,000	699,000	914,000
Private Passenger Total		2,635,000	2,952,000	2,988,000	3,124,000
Non Private Passenger	prior	(34,000)	(34,000)	(30,000)	(30,000)
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	110,000	110,000	101,000	100,000
	2011	(60,000)	(57,000)	(52,000)	(51,000)
	2012	1,000	13,000	12,000	12,000
	2013	303,000	307,000	282,000	279,000
	2014	(394,000)	(394,000)	(390,000)	(386,000)
	2015	534,000	608,000	602,000	596,000
	2016	1,571,000	1,528,000	1,513,000	1,498,000
	2017	1,406,000	1,462,000	1,389,000	1,375,000
	2018	399,000	548,000	797,000	1,024,000
Non Private Passenger Total		3,830,000	4,085,000	4,218,000	4,411,000
Grand Total		6,465,000	7,037,000	7,206,000	7,535,000

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)

page 4 of 10

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





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(181,000)	(181,000)	(179,000)	(177,000)
	2012	2,000	2,000	2,000	2,000
	2013	10,000	10,000	10,000	10,000
	2014	57,000	57,000	54,000	51,000
	2015	207,000	207,000	195,000	183,000
	2016	319,000	321,000	279,000	273,000
	2017	318,000	284,000	273,000	257,000
	2018	72,000	127,000	196,000	265,000
Private Passenger Total		798,000	821,000	824,000	858,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	19,000	19,000	19,000	19,000
	2014	69,000	69,000	68,000	67,000
	2015	206,000	206,000	204,000	202,000
	2016	77,000	77,000	76,000	75,000
	2017	318,000	335,000	328,000	325,000
	2018	(20,000)	25,000	71,000	116,000
Non Private Passenger Total		671,000	733,000	768,000	806,000
Grand Total		1,469,000	1,554,000	1,592,000	1,664,000

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)

page 5 of 10

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	201801	201802	201803	201804
Private Passenger	prior	4,430,000	4,473,000	4,339,000	4,295,000
	2009	476,000	568,000	551,000	545,000
	2010	469,000	472,000	458,000	453,000
	2011	(167,000)	(185,000)	(179,000)	(177,000)
	2012	(447,000)	(542,000)	(526,000)	(521,000)
	2013	204,000	210,000	204,000	202,000
	2014	314,000	316,000	288,000	259,000
	2015	432,000	403,000	359,000	355,000
	2016	1,569,000	1,589,000	1,573,000	1,542,000
	2017	2,783,000	2,555,000	2,453,000	2,428,000
	2018	499,000	785,000	1,126,000	1,491,000
Private Passenger Total		10,562,000	10,644,000	10,646,000	10,872,000
Non Private Passenger	prior	301,000	364,000	292,000	216,000
	2009	63,000	67,000	54,000	40,000
	2010	156,000	156,000	125,000	92,000
	2011	257,000	256,000	205,000	152,000
	2012	(103,000)	(59,000)	(47,000)	(35,000)
	2013	261,000	239,000	191,000	141,000
	2014	1,230,000	1,273,000	1,146,000	1,066,000
	2015	1,422,000	1,496,000	1,406,000	1,364,000
	2016	4,190,000	4,167,000	3,875,000	3,759,000
	2017	9,238,000	9,029,000	8,758,000	8,583,000
	2018	1,472,000	2,557,000	3,859,000	5,050,000
Non Private Passenger Total		18,487,000	19,545,000	19,864,000	20,428,000
Grand Total		29,049,000	30,189,000	30,510,000	31,300,000

Please see Exhibit G-2, page 5 for Components of Change during Current Month

EXHIBIT B



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

page 6 of 10

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	201801	201802	201803	201804
 Private Passenger	prior	(196,000)	(210,000)	(195,000)	(186,000)
	2009	29,000	29,000	27,000	26,000
	2010	(54,000)	170,000	158,000	150,000
	2011	117,000	117,000	109,000	104,000
	2012	(11,000)	(29,000)	(27,000)	(26,000)
	2013	410,000	410,000	381,000	362,000
	2014	776,000	776,000	768,000	760,000
	2015	1,627,000	1,605,000	1,589,000	1,573,000
	2016	1,300,000	1,261,000	1,248,000	1,161,000
	2017	1,905,000	1,778,000	1,618,000	1,553,000
	2018	171,000	140,000	191,000	269,000
Private Passenger Total		6,074,000	6,047,000	5,867,000	5,746,000
 Non Private Passenger	prior	365,000	366,000	347,000	344,000
	2009	(8,000)	(8,000)	(8,000)	(8,000)
	2010	65,000	65,000	62,000	61,000
	2011	(484,000)	(484,000)	(460,000)	(455,000)
	2012	392,000	398,000	378,000	374,000
	2013	150,000	150,000	142,000	141,000
	2014	1,921,000	1,814,000	1,614,000	1,598,000
	2015	2,490,000	2,293,000	2,041,000	1,878,000
	2016	4,454,000	4,406,000	4,186,000	4,060,000
	2017	7,792,000	7,128,000	6,558,000	6,099,000
	2018	1,534,000	2,116,000	2,752,000	3,637,000
Non Private Passenger Total		18,671,000	18,244,000	17,612,000	17,729,000
Grand Total		24,745,000	24,291,000	23,479,000	23,475,000

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

EXHIBIT B

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

page 7 of 10

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	201801	201802	201803	201804
Private Passenger	prior	4,000	4,000	4,000	4,000
	2009	5,000	5,000	5,000	5,000
	2010	6,000	6,000	6,000	6,000
	2011	11,000	11,000	11,000	11,000
	2012	20,000	20,000	20,000	20,000
	2013	35,000	35,000	35,000	35,000
	2014	67,000	67,000	66,000	65,000
	2015	109,000	109,000	108,000	107,000
	2016	275,000	275,000	272,000	269,000
	2017	138,000	118,000	111,000	108,000
	2018	11,000	29,000	44,000	57,000
Private Passenger Total		681,000	679,000	682,000	687,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	-	-	-	-
	2011	4,000	4,000	4,000	4,000
	2012	10,000	10,000	10,000	10,000
	2013	9,000	9,000	9,000	9,000
	2014	50,000	50,000	49,000	49,000
	2015	73,000	93,000	92,000	91,000
	2016	(13,000)	(13,000)	(13,000)	(13,000)
	2017	180,000	176,000	165,000	155,000
	2018	55,000	56,000	81,000	110,000
Non Private Passenger Total		370,000	387,000	399,000	417,000
Grand Total		1,051,000	1,066,000	1,081,000	1,104,000

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

EXHIBIT B

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

page 8 of 10





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		201801	201802	201803	201804
<div>Private Passenger</div>	prior		(2,000)	(2,000)	(2,000)	(2,000)
	2009		28,000	28,000	28,000	28,000
	2010		4,000	4,000	4,000	4,000
	2011		7,000	7,000	7,000	7,000
	2012		47,000	47,000	47,000	47,000
	2013		54,000	54,000	53,000	52,000
	2014		(167,000)	(96,000)	(95,000)	(94,000)
	2015		239,000	239,000	213,000	211,000
	2016		373,000	374,000	352,000	348,000
	2017		329,000	327,000	307,000	295,000
	2018		15,000	(5,000)	(33,000)	(27,000)
Private Passenger Total			927,000	977,000	881,000	869,000
<div>Non Private Passenger</div>	prior		2,000	2,000	2,000	2,000
	2009		-	-	-	-
	2010		1,000	1,000	1,000	1,000
	2011		-	-	-	-
	2012		-	-	-	-
	2013		17,000	17,000	17,000	17,000
	2014		18,000	18,000	18,000	18,000
	2015		63,000	63,000	62,000	61,000
	2016		241,000	241,000	239,000	237,000
	2017		307,000	290,000	284,000	281,000
	2018		22,000	25,000	40,000	59,000
Non Private Passenger Total			671,000	657,000	663,000	676,000
Grand Total			1,598,000	1,634,000	1,544,000	1,545,000

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)

page 9 of 10

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	201801	201802	201803	201804
<input checked="" type="checkbox"/> Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	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	11,000	11,000	11,000	11,000
	2014	20,000	20,000	20,000	20,000
	2015	80,000	80,000	79,000	78,000
	2016	100,000	100,000	99,000	98,000
	2017	68,000	69,000	37,000	35,000
	2018	6,000	11,000	17,000	21,000
Private Passenger Total		298,000	304,000	276,000	276,000
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	7,000	7,000	7,000	7,000
	2014	16,000	16,000	16,000	16,000
	2015	88,000	88,000	87,000	86,000
	2016	156,000	155,000	153,000	151,000
	2017	284,000	274,000	271,000	268,000
	2018	28,000	48,000	72,000	94,000
Non Private Passenger Total		579,000	588,000	606,000	622,000
Grand Total		877,000	892,000	882,000	898,000

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

EXHIBIT B

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	4,241,000	4,335,000	4,211,000	4,179,000
	2009	578,000	670,000	646,000	625,000
	2010	558,000	785,000	748,000	727,000
	2011	(195,000)	(79,000)	(91,000)	(129,000)
	2012	(477,000)	(501,000)	(491,000)	(455,000)
	2013	733,000	727,000	693,000	663,000
	2014	1,094,000	988,000	955,000	918,000
	2015	2,930,000	2,790,000	2,696,000	2,647,000
	2016	7,414,000	7,049,000	6,680,000	6,406,000
	2017	14,062,000	13,218,000	12,165,000	11,378,000
	2018	2,541,000	2,983,000	4,085,000	5,427,000
Private Passenger Total		33,479,000	32,965,000	32,297,000	32,386,000
Non Private Passenger	prior	651,000	715,000	628,000	549,000
	2009	48,000	52,000	39,000	25,000
	2010	361,000	361,000	318,000	282,000
	2011	(236,000)	(234,000)	(256,000)	(303,000)
	2012	765,000	832,000	819,000	800,000
	2013	176,000	212,000	136,000	80,000
	2014	3,589,000	3,519,000	3,168,000	3,051,000
	2015	5,584,000	5,320,000	4,959,000	4,682,000
	2016	12,253,000	12,169,000	11,605,000	11,275,000
	2017	23,937,000	22,708,000	21,463,000	20,590,000
	2018	4,215,000	6,108,000	8,427,000	11,101,000
Non Private Passenger Total		51,343,000	51,762,000	51,306,000	52,132,000
Grand Total		84,822,000	84,727,000	83,603,000	84,518,000

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

EXHIBIT C-1

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

page 1 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	32,000	32,000	32,000	32,000
	2009	61,000	58,000	57,000	57,000
	2010	107,000	97,000	96,000	96,000
	2011	80,000	80,000	80,000	79,000
	2012	243,000	120,000	118,000	115,000
	2013	194,000	190,000	185,000	181,000
	2014	233,000	230,000	226,000	221,000
	2015	320,000	316,000	312,000	307,000
	2016	441,000	437,000	433,000	428,000
	2017	456,000	331,000	327,000	324,000
	2018	49,000	88,000	133,995	182,995
Private Passenger Total		2,216,000	1,979,000	1,999,995	2,022,995
Non Private Passenger	prior	10,000	10,000	10,000	10,000
	2009	25,000	24,000	24,000	24,000
	2010	36,000	34,000	34,000	34,000
	2011	24,000	24,000	24,000	24,000
	2012	64,000	32,000	32,000	32,000
	2013	49,000	48,000	47,000	46,000
	2014	65,000	63,000	62,000	61,000
	2015	97,000	96,000	95,000	94,000
	2016	146,000	145,000	144,000	143,000
	2017	159,000	116,000	115,000	114,000
	2018	19,000	31,000	47,535	64,535
Non Private Passenger Total		694,000	623,000	634,535	646,535
Grand Total		2,910,000	2,602,000	2,634,530	2,669,530

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

page 2 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	128,000	128,000	125,000	123,000
	2009	82,000	82,000	80,000	78,000
	2010	104,000	104,000	101,000	98,000
	2011	67,000	67,000	65,000	63,000
	2012	234,000	149,000	145,000	141,000
	2013	292,000	278,000	274,000	270,000
	2014	287,000	272,000	265,000	260,000
	2015	323,000	225,000	219,000	214,000
	2016	347,000	347,000	340,000	334,000
	2017	197,000	246,000	241,000	235,000
	2018	15,000	25,000	39,508	54,508
Private Passenger Total		2,076,000	1,923,000	1,894,508	1,870,508
Non Private Passenger	prior	101,000	101,000	100,000	97,000
	2009	68,000	68,000	67,000	66,000
	2010	88,000	88,000	86,000	85,000
	2011	51,000	51,000	50,000	49,000
	2012	175,000	113,000	110,000	108,000
	2013	206,000	196,000	194,000	192,000
	2014	186,000	175,000	173,000	171,000
	2015	197,000	138,000	135,000	133,000
	2016	207,000	207,000	205,000	203,000
	2017	125,000	156,000	154,000	152,000
	2018	8,000	17,000	24,499	36,499
Non Private Passenger Total		1,412,000	1,310,000	1,298,499	1,292,499
Grand Total		3,488,000	3,233,000	3,193,007	3,163,007

EXHIBIT C-1

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

page 3 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	435,000	435,000	429,000	424,000
	2009	3,000	3,000	3,000	3,000
	2010	51,000	51,000	50,000	49,000
	2011	103,000	103,000	101,000	98,000
	2012	110,000	101,000	98,000	96,000
	2013	139,000	139,000	137,000	135,000
	2014	138,000	138,000	136,000	134,000
	2015	105,000	112,000	110,000	107,000
	2016	107,000	106,000	104,000	102,000
	2017	145,000	145,000	142,000	140,000
	2018	14,000	23,000	35,065	47,065
Private Passenger Total		1,350,000	1,356,000	1,345,065	1,335,065
Non Private Passenger	prior	107,000	107,000	106,000	102,000
	2009	1,000	1,000	1,000	1,000
	2010	39,000	39,000	37,000	36,000
	2011	93,000	93,000	90,000	88,000
	2012	119,000	109,000	106,000	104,000
	2013	167,000	167,000	165,000	163,000
	2014	178,000	178,000	175,000	173,000
	2015	142,000	151,000	148,000	146,000
	2016	147,000	144,000	142,000	140,000
	2017	194,000	194,000	191,000	188,000
	2018	16,000	31,000	45,434	62,434
Non Private Passenger Total		1,203,000	1,214,000	1,206,434	1,203,434
Grand Total		2,553,000	2,570,000	2,551,499	2,538,499

EXHIBIT C-1

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

page 4 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	12,000	12,000	12,000	12,000
	2009	17,000	17,000	17,000	17,000
	2010	21,000	21,000	21,000	21,000
	2011	28,000	28,000	27,000	25,000
	2012	17,000	34,000	33,000	32,000
	2013	28,000	28,000	27,000	26,000
	2014	50,000	50,000	49,000	48,000
	2015	52,000	42,000	41,000	40,000
	2016	89,000	89,000	87,000	86,000
	2017	(1,000)	48,000	47,000	46,000
	2018		1,000	1,721	(279)
Private Passenger Total		313,000	370,000	362,721	352,721
Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2009	10,000	10,000	10,000	10,000
	2010	13,000	13,000	13,000	13,000
	2011	18,000	18,000	18,000	18,000
	2012	11,000	21,000	21,000	21,000
	2013	17,000	17,000	17,000	17,000
	2014	31,000	31,000	31,000	31,000
	2015	33,000	25,000	25,000	25,000
	2016	57,000	57,000	57,000	57,000
	2017		32,000	31,000	30,000
	2018		-	37	(963)
Non Private Passenger Total		197,000	231,000	230,037	228,037
Grand Total		510,000	601,000	592,758	580,758

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

page 5 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	4,245,000	4,209,000	4,081,000	3,959,000
	2009	608,000	600,000	582,000	564,000
	2010	667,000	661,000	641,000	622,000
	2011	831,000	810,000	785,000	761,000
	2012	925,000	822,000	798,000	774,000
	2013	652,000	652,000	632,000	610,000
	2014	618,000	617,000	599,000	581,000
	2015	557,000	584,000	568,000	551,000
	2016	578,000	578,000	563,000	535,000
	2017	429,000	627,000	611,000	581,000
	2018	42,000	80,000	125,401	169,401
Private Passenger Total		10,152,000	10,240,000	9,985,401	9,707,401
Non Private Passenger	prior	1,125,000	1,107,000	1,088,000	1,065,000
	2009	366,000	363,000	355,000	347,000
	2010	512,000	507,000	498,000	488,000
	2011	667,000	650,000	637,000	624,000
	2012	850,000	755,000	739,000	725,000
	2013	1,027,000	1,027,000	1,005,000	984,000
	2014	1,156,000	1,154,000	1,130,000	1,107,000
	2015	1,246,000	1,307,000	1,282,000	1,258,000
	2016	1,285,000	1,285,000	1,261,000	1,212,000
	2017	950,000	1,389,000	1,364,000	1,310,000
	2018	103,000	201,000	320,169	438,169
Non Private Passenger Total		9,287,000	9,745,000	9,679,169	9,558,169
Grand Total		19,439,000	19,985,000	19,664,570	19,265,570

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

page 6 of 10

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





discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	360,000	304,000	298,000	292,000
	2009	64,000	64,000	63,000	62,000
	2010	53,000	53,000	52,000	51,000
	2011	80,000	80,000	77,000	76,000
	2012	91,000	91,000	88,000	86,000
	2013	99,000	99,000	97,000	95,000
	2014	95,000	95,000	93,000	91,000
	2015	124,000	81,000	80,000	79,000
	2016	122,000	122,000	120,000	119,000
	2017	(22,000)	51,000	50,000	48,000
	2018		(1,000)	(2,086)	(5,086)
Private Passenger Total		1,066,000	1,039,000	1,015,914	993,914
Non Private Passenger	prior	830,000	775,000	767,000	760,000
	2009	217,000	217,000	215,000	213,000
	2010	181,000	181,000	179,000	177,000
	2011	264,000	264,000	260,000	257,000
	2012	322,000	322,000	319,000	315,000
	2013	394,000	394,000	389,000	385,000
	2014	409,000	409,000	404,000	400,000
	2015	577,000	386,000	383,000	379,000
	2016	648,000	648,000	644,000	641,000
	2017	(141,000)	323,000	320,000	317,000
	2018	(2,000)	(11,000)	(8,932)	(28,932)
Non Private Passenger Total		3,699,000	3,908,000	3,871,068	3,815,068
Grand Total		4,765,000	4,947,000	4,886,982	4,808,982

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

page 7 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	14,000	14,000	14,000	14,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	7,000	7,000	7,000	7,000
	2015	10,000	11,000	11,000	11,000
	2016	8,000	8,000	8,000	8,000
	2017	(4,000)	3,000	3,000	3,000
	2018		(1,000)	713	713
Private Passenger Total		49,000	56,000	57,713	57,713
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	9,000	9,000	9,000	9,000
	2015	13,000	15,000	15,000	15,000
	2016	18,000	18,000	18,000	18,000
	2017	(11,000)	11,000	11,000	11,000
	2018	1,000	(1,000)	(256)	744
Non Private Passenger Total		54,000	76,000	76,744	77,744
Grand Total		103,000	132,000	134,457	135,457

EXHIBIT C-1





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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 1.81%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201801	201802	201803	201804
<input checked="" type="checkbox"/> Private Passenger	prior	19,000	19,000	19,000	19,000
	2009	14,000	14,000	14,000	14,000
	2010	18,000	18,000	18,000	18,000
	2011	21,000	21,000	21,000	21,000
	2012	25,000	25,000	25,000	25,000
	2013	31,000	31,000	27,000	27,000
	2014	43,000	35,000	35,000	35,000
	2015	49,000	27,000	27,000	27,000
	2016	10,000	10,000	10,000	10,000
	2017	18,000	31,000	31,000	31,000
	2018	(3,000)	(6,000)	(6,730)	(10,730)
Private Passenger Total		245,000	225,000	220,270	216,270
<input checked="" type="checkbox"/> Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	6,000	6,000	6,000	6,000
	2011	8,000	8,000	8,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	12,000	12,000	10,000	10,000
	2014	15,000	13,000	13,000	13,000
	2015	17,000	9,000	9,000	9,000
	2016	4,000	4,000	4,000	4,000
	2017	7,000	12,000	12,000	12,000
	2018	(2,000)	(3,000)	(4,081)	(4,081)
Non Private Passenger Total		85,000	79,000	75,919	75,919
Grand Total		330,000	304,000	296,189	292,189

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

page 9 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(10,000)	(10,000)	(10,000)	(10,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	3,000	3,000	2,000	2,000
	2017	(8,000)	3,000	3,000	3,000
	2018	(1,000)	(1,000)	(1,792)	(1,792)
Private Passenger Total		4,000	15,000	13,208	13,208
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	(4,000)	(4,000)	(4,000)	(4,000)
	2015	6,000	6,000	6,000	6,000
	2016	5,000	5,000	5,000	5,000
	2017	(16,000)	8,000	9,000	8,000
	2018	(2,000)	(2,000)	(3,782)	(5,782)
Non Private Passenger Total		(3,000)	21,000	20,218	17,218
Grand Total		1,000	36,000	33,426	30,426

EXHIBIT C-1

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

page 10 of 10

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

discount rate: 1.81%





interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	5,246,000	5,154,000	5,011,000	4,876,000
	2009	854,000	843,000	821,000	800,000
	2010	1,029,000	1,013,000	987,000	963,000
	2011	1,220,000	1,199,000	1,166,000	1,133,000
	2012	1,659,000	1,356,000	1,319,000	1,283,000
	2013	1,421,000	1,403,000	1,365,000	1,330,000
	2014	1,465,000	1,438,000	1,404,000	1,371,000
	2015	1,546,000	1,404,000	1,374,000	1,342,000
	2016	1,705,000	1,700,000	1,667,000	1,624,000
	2017	1,210,000	1,485,000	1,455,000	1,411,000
	2018	116,000	208,000	325,795	436,795
Private Passenger Total		17,471,000	17,203,000	16,894,795	16,569,795
Non Private Passenger	prior	2,194,000	2,121,000	2,092,000	2,055,000
	2009	695,000	691,000	680,000	669,000
	2010	882,000	875,000	860,000	846,000
	2011	1,136,000	1,119,000	1,098,000	1,079,000
	2012	1,564,000	1,375,000	1,350,000	1,328,000
	2013	1,859,000	1,848,000	1,814,000	1,784,000
	2014	2,045,000	2,028,000	1,993,000	1,961,000
	2015	2,328,000	2,133,000	2,098,000	2,065,000
	2016	2,517,000	2,513,000	2,480,000	2,423,000
	2017	1,267,000	2,241,000	2,207,000	2,142,000
	2018	141,000	263,000	420,623	562,623
Non Private Passenger Total		16,628,000	17,207,000	17,092,623	16,914,623
Grand Total		34,099,000	34,410,000	33,987,418	33,484,418

EXHIBIT C-2

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

page 1 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	28,000	28,000	28,000	28,000
	2009	63,000	60,000	59,000	58,000
	2010	106,000	97,000	96,000	95,000
	2011	78,000	78,000	77,000	76,000
	2012	196,000	117,000	115,000	113,000
	2013	157,000	153,000	149,000	145,000
	2014	170,000	166,000	162,000	158,000
	2015	243,000	239,000	235,000	231,000
	2016	340,000	337,000	333,000	329,000
	2017	341,000	214,000	210,000	207,000
	2018	35,000	66,000	102,995	138,995
Private Passenger Total		1,757,000	1,555,000	1,566,995	1,578,995
Non Private Passenger	prior	9,000	9,000	9,000	9,000
	2009	23,000	22,000	22,000	22,000
	2010	33,000	31,000	31,000	31,000
	2011	23,000	23,000	23,000	23,000
	2012	50,000	30,000	30,000	30,000
	2013	39,000	38,000	37,000	36,000
	2014	47,000	45,000	44,000	43,000
	2015	73,000	72,000	71,000	70,000
	2016	112,000	111,000	110,000	109,000
	2017	119,000	75,000	74,000	73,000
	2018	13,000	24,000	36,535	49,535
Non Private Passenger Total		541,000	480,000	487,535	495,535
Grand Total		2,298,000	2,035,000	2,054,530	2,074,530

EXHIBIT C-2

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

page 2 of 10

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

discount rate: 0.00%




interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	119,000	119,000	116,000	113,000
	2009	79,000	79,000	77,000	75,000
	2010	100,000	100,000	97,000	94,000
	2011	64,000	64,000	62,000	60,000
	2012	214,000	143,000	139,000	135,000
	2013	254,000	241,000	237,000	233,000
	2014	261,000	246,000	241,000	236,000
	2015	273,000	185,000	179,000	174,000
	2016	280,000	280,000	274,000	268,000
	2017	135,000	185,000	179,000	174,000
	2018	8,000	14,000	21,508	28,508
Private Passenger Total		1,787,000	1,656,000	1,622,508	1,590,508
Non Private Passenger	prior	95,000	95,000	93,000	91,000
	2009	66,000	66,000	65,000	64,000
	2010	84,000	84,000	82,000	80,000
	2011	48,000	48,000	47,000	46,000
	2012	157,000	105,000	103,000	101,000
	2013	179,000	170,000	168,000	166,000
	2014	170,000	160,000	158,000	156,000
	2015	168,000	114,000	112,000	110,000
	2016	168,000	168,000	166,000	164,000
	2017	86,000	118,000	116,000	114,000
	2018	4,000	9,000	13,499	19,499
Non Private Passenger Total		1,225,000	1,137,000	1,123,499	1,111,499
Grand Total		3,012,000	2,793,000	2,746,007	2,702,007

EXHIBIT C-2

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

page 3 of 10

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201801	201802	201803	201804
<input checked="" type="checkbox"/> Private Passenger	prior	419,000	419,000	413,000	407,000
	2009	3,000	3,000	3,000	3,000
	2010	49,000	49,000	48,000	47,000
	2011	97,000	97,000	95,000	93,000
	2012	95,000	95,000	93,000	91,000
	2013	117,000	117,000	115,000	113,000
	2014	115,000	115,000	113,000	111,000
	2015	83,000	90,000	88,000	86,000
	2016	71,000	70,000	68,000	66,000
	2017	100,000	100,000	98,000	96,000
	2018	8,000	14,000	22,065	30,065
Private Passenger Total		1,157,000	1,169,000	1,156,065	1,143,065
<input checked="" type="checkbox"/> Non Private Passenger	prior	101,000	101,000	99,000	97,000
	2009	1,000	1,000	1,000	1,000
	2010	35,000	35,000	34,000	33,000
	2011	95,000	95,000	93,000	91,000
	2012	106,000	106,000	104,000	102,000
	2013	143,000	143,000	141,000	139,000
	2014	151,000	151,000	149,000	147,000
	2015	114,000	123,000	121,000	119,000
	2016	98,000	96,000	93,000	91,000
	2017	134,000	134,000	131,000	128,000
	2018	10,000	19,000	29,434	39,434
Non Private Passenger Total		988,000	1,004,000	995,434	987,434
Grand Total		2,145,000	2,173,000	2,151,499	2,130,499

EXHIBIT C-2

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island	
AccountCode Desc	Undiscounted Retro Claims Expense	
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	201801	201802	201803	201804
Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	15,000	15,000	15,000	15,000
	2010	19,000	19,000	19,000	19,000
	2011	26,000	26,000	25,000	24,000
	2012	12,000	32,000	31,000	30,000
	2013	27,000	27,000	26,000	25,000
	2014	45,000	45,000	44,000	43,000
	2015	42,000	32,000	31,000	30,000
	2016	71,000	71,000	70,000	69,000
	2017	(13,000)	37,000	36,000	35,000
	2018	(1,000)	(2,000)	(3,279)	(4,279)
Private Passenger Total		254,000	313,000	304,721	296,721
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2009	9,000	9,000	9,000	9,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	7,000	19,000	19,000	19,000
	2013	17,000	17,000	17,000	17,000
	2014	28,000	28,000	28,000	28,000
	2015	28,000	20,000	20,000	20,000
	2016	46,000	46,000	46,000	46,000
	2017	(9,000)	24,000	23,000	22,000
	2018	(1,000)	(1,000)	(2,963)	(3,963)
Non Private Passenger Total		159,000	196,000	193,037	191,037
Grand Total		413,000	509,000	497,758	487,758

EXHIBIT C-2

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

page 5 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201801	201802	201803	201804
<input checked="" type="checkbox"/> Private Passenger	prior	4,180,000	4,144,000	4,019,000	3,899,000
	2009	617,000	609,000	591,000	573,000
	2010	665,000	660,000	640,000	621,000
	2011	821,000	800,000	776,000	753,000
	2012	878,000	806,000	782,000	759,000
	2013	613,000	613,000	593,000	573,000
	2014	543,000	542,000	525,000	508,000
	2015	475,000	503,000	488,000	473,000
	2016	467,000	467,000	453,000	439,000
	2017	311,000	512,000	497,000	482,000
	2018	30,000	57,000	88,401	119,401
Private Passenger Total		9,600,000	9,713,000	9,452,401	9,199,401
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,091,000	1,073,000	1,052,000	1,031,000
	2009	350,000	346,000	339,000	332,000
	2010	498,000	494,000	484,000	474,000
	2011	650,000	634,000	621,000	609,000
	2012	804,000	738,000	723,000	709,000
	2013	934,000	934,000	913,000	893,000
	2014	1,013,000	1,011,000	989,000	968,000
	2015	1,056,000	1,119,000	1,097,000	1,075,000
	2016	1,035,000	1,035,000	1,014,000	994,000
	2017	693,000	1,139,000	1,116,000	1,094,000
	2018	73,000	143,000	227,169	310,169
Non Private Passenger Total		8,197,000	8,666,000	8,575,169	8,489,169
Grand Total		17,797,000	18,379,000	18,027,570	17,688,570

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

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201801	201802	201803	201804
Private Passenger	prior	336,000	275,000	270,000	265,000
	2009	62,000	62,000	61,000	60,000
	2010	51,000	51,000	50,000	49,000
	2011	76,000	76,000	74,000	73,000
	2012	85,000	85,000	83,000	81,000
	2013	93,000	93,000	91,000	89,000
	2014	89,000	89,000	87,000	85,000
	2015	81,000	52,000	51,000	50,000
	2016	89,000	89,000	88,000	87,000
	2017	(26,000)	48,000	47,000	46,000
	2018	(2,000)	(4,000)	(6,086)	(8,086)
Private Passenger Total		934,000	916,000	895,914	876,914
Non Private Passenger	prior	790,000	729,000	722,000	715,000
	2009	222,000	222,000	220,000	218,000
	2010	179,000	179,000	177,000	175,000
	2011	257,000	257,000	254,000	251,000
	2012	309,000	309,000	306,000	303,000
	2013	368,000	368,000	364,000	360,000
	2014	385,000	385,000	381,000	377,000
	2015	377,000	246,000	243,000	240,000
	2016	474,000	474,000	471,000	468,000
	2017	(165,000)	306,000	303,000	300,000
	2018	(14,000)	(26,000)	(34,932)	(48,932)
Non Private Passenger Total		3,182,000	3,449,000	3,406,068	3,358,068
Grand Total		4,116,000	4,365,000	4,301,982	4,234,982

EXHIBIT C-2

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

page 7 of 10

Jurisdiction Desc	Yukon	<input type="button" value="v"/>
AccountCode Desc	Undiscounted	
	Retro Claims	
	Expense	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

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	201801	201802	201803	201804
Private Passenger	prior	13,000	13,000	13,000	13,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(5,000)	(5,000)	(5,000)	(5,000)
	2014	6,000	6,000	6,000	6,000
	2015	2,000	3,000	3,000	3,000
	2016	7,000	7,000	7,000	7,000
	2017	(6,000)	2,000	2,000	2,000
	2018		(1,000)	(287)	(287)
Private Passenger Total		34,000	42,000	42,713	42,713
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	8,000	8,000	8,000	8,000
	2015	2,000	4,000	4,000	4,000
	2016	14,000	14,000	14,000	14,000
	2017	(19,000)	6,000	6,000	6,000
	2018		(2,000)	(2,256)	(2,256)
Non Private Passenger Total		26,000	51,000	50,744	50,744
Grand Total		60,000	93,000	93,457	93,457

EXHIBIT C-2

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

page 8 of 10

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	201801	201802	201803	201804
Private Passenger	prior	17,000	17,000	17,000	17,000
	2009	13,000	13,000	13,000	13,000
	2010	17,000	17,000	17,000	17,000
	2011	20,000	20,000	20,000	20,000
	2012	24,000	24,000	24,000	24,000
	2013	25,000	25,000	25,000	25,000
	2014	25,000	25,000	25,000	25,000
	2015	48,000	25,000	25,000	25,000
	2016	5,000	5,000	5,000	5,000
	2017	1,000	14,000	14,000	14,000
	2018	(4,000)	(8,000)	(11,730)	(16,730)
Private Passenger Total		191,000	177,000	173,270	168,270
Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	5,000	5,000	5,000	5,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	9,000	9,000	9,000	9,000
	2015	16,000	8,000	8,000	8,000
	2016	2,000	2,000	2,000	2,000
	2017		5,000	5,000	5,000
	2018	(2,000)	(4,000)	(5,081)	(7,081)
Non Private Passenger Total		63,000	58,000	56,919	54,919
Grand Total		254,000	235,000	230,189	223,189

EXHIBIT C-2

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

page 9 of 10

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			
	Acc Year	201801	201802	201803	201804
Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	6,000	6,000	6,000	6,000
	2013	(11,000)	(11,000)	(11,000)	(11,000)
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	(9,000)	2,000	2,000	2,000
	2018	(1,000)	(1,000)	(1,792)	(1,792)
Private Passenger Total		(4,000)	7,000	6,208	6,208
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	(5,000)	(5,000)	(5,000)	(5,000)
	2015	5,000	5,000	5,000	5,000
	2016	2,000	2,000	2,000	2,000
	2017	(19,000)	5,000	5,000	5,000
	2018	(2,000)	(3,000)	(4,782)	(6,782)
Non Private Passenger Total		(13,000)	10,000	8,218	6,218
Grand Total		(17,000)	17,000	14,426	12,426

EXHIBIT C-2

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount			Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	▼	Acc Year	▼	ShareYMMM	▼		
				201801	201802	201803	201804
Private Passenger		prior		5,124,000	5,027,000	4,888,000	4,754,000
		2009		857,000	846,000	824,000	802,000
		2010		1,015,000	1,001,000	975,000	950,000
		2011		1,191,000	1,170,000	1,138,000	1,108,000
		2012		1,516,000	1,314,000	1,279,000	1,245,000
		2013		1,270,000	1,253,000	1,220,000	1,187,000
		2014		1,247,000	1,227,000	1,196,000	1,165,000
		2015		1,252,000	1,134,000	1,105,000	1,077,000
		2016		1,331,000	1,327,000	1,299,000	1,271,000
		2017		834,000	1,114,000	1,085,000	1,058,000
		2018		73,000	135,000	211,795	285,795
Private Passenger Total				15,710,000	15,548,000	15,220,795	14,902,795
Non Private Passenger		prior		2,106,000	2,027,000	1,995,000	1,963,000
		2009		679,000	674,000	664,000	654,000
		2010		853,000	847,000	832,000	817,000
		2011		1,106,000	1,090,000	1,071,000	1,053,000
		2012		1,453,000	1,327,000	1,305,000	1,284,000
		2013		1,674,000	1,664,000	1,634,000	1,605,000
		2014		1,806,000	1,792,000	1,761,000	1,731,000
		2015		1,839,000	1,711,000	1,681,000	1,651,000
		2016		1,951,000	1,948,000	1,918,000	1,890,000
		2017		820,000	1,812,000	1,779,000	1,747,000
		2018		81,000	159,000	256,623	349,623
Non Private Passenger Total				14,368,000	15,051,000	14,896,623	14,744,623
Grand Total				30,078,000	30,599,000	30,117,418	29,647,418

EXHIBIT D

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

Sum of MS Cost Ratio			Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Jurisdiction Desc	ShareYMM	201801	201802	201803	201804
Private Passenger	Newfoundland & Labrador		91.2%	91.2%	91.2%	91.3%
	New Brunswick		78.6%	78.6%	78.5%	78.4%
	Nova Scotia		87.8%	87.9%	87.8%	87.9%
	Prince Edward Island		58.6%	58.5%	58.4%	58.4%
	Ontario		73.0%	73.0%	72.8%	73.0%
	Alberta		67.5%	67.6%	67.5%	67.4%
	Yukon		77.4%	76.3%	77.6%	76.6%
	Northwest Territories		61.9%	61.9%	61.7%	61.8%
	Nunavut		41.0%	41.6%	40.5%	42.0%
Non Private Passenger	Newfoundland & Labrador		95.7%	95.7%	95.0%	95.1%
	New Brunswick		68.2%	68.2%	67.5%	67.6%
	Nova Scotia		76.6%	76.6%	75.9%	76.1%
	Prince Edward Island		71.7%	71.7%	70.7%	70.7%
	Ontario		73.6%	73.7%	72.8%	72.9%
	Alberta		69.2%	69.2%	69.0%	69.0%
	Yukon		68.0%	68.1%	67.4%	67.6%
	Northwest Territories		48.1%	48.6%	47.9%	48.0%
	Nunavut		54.3%	54.3%	54.3%	53.8%
Grand Total			75.3%	75.3%	74.9%	74.9%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	Jurisdiction Desc	ShareYMM	201801	201802	201803	201804
Private Passenger	Newfoundland & Labrador		86.9%	86.9%	86.9%	87.0%
	New Brunswick		74.6%	74.5%	74.4%	74.4%
	Nova Scotia		83.1%	83.1%	83.1%	83.1%
	Prince Edward Island		55.5%	55.3%	55.3%	55.4%
	Ontario		68.5%	68.5%	68.6%	68.7%
	Alberta		64.6%	64.6%	64.6%	64.6%
	Yukon		74.1%	73.0%	73.4%	73.6%
	Northwest Territories		58.9%	58.8%	58.8%	58.8%
	Nunavut		40.2%	39.7%	38.4%	40.1%
Non Private Passenger	Newfoundland & Labrador		90.9%	91.0%	91.0%	91.1%
	New Brunswick		65.1%	65.1%	65.0%	65.0%
	Nova Scotia		72.5%	72.6%	72.6%	72.7%
	Prince Edward Island		67.5%	67.4%	67.1%	67.2%
	Ontario		68.9%	69.0%	69.0%	69.0%
	Alberta		66.1%	66.1%	66.1%	66.2%
	Yukon		64.7%	64.8%	64.7%	65.0%
	Northwest Territories		46.3%	46.5%	46.3%	46.5%
	Nunavut		52.0%	52.2%	52.3%	52.0%
Grand Total			71.4%	71.3%	71.3%	71.4%

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, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 1 of 9

NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	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%	9.9%	10.0%	10.0%	5.0%	9.9%
2018	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.6%
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.6%
	discount rate: 1.81%				discount rate: 1.81%			
	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, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 2 of 9

NEW BRUNSWICK

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident	Third Party	Accident	Other	TOTAL	Third Party	Accident	Other	TOTAL	
Year	Liability	Benefits	Coverages		Liability	Benefits	Coverages		
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	12.5%	10.8%	5.0%	12.0%	12.5%	10.1%	5.0%	11.1%	
2016	12.5%	10.0%	5.0%	12.1%	12.4%	10.1%	5.0%	11.1%	
2017	12.4%	10.1%	5.0%	11.6%	12.3%	10.1%	5.0%	11.4%	
2018	11.8%	10.1%	5.0%	10.0%	11.9%	10.1%	5.0%	10.8%	
prem liab	11.8%	10.1%	5.0%	10.0%	11.9%	10.1%	5.0%	10.8%	
discount rate:				1.81%	discount rate:				1.81%
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, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 3 of 9

NOVA SCOTIA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	12.5%	10.0%	5.0%	11.9%	12.5%	10.0%	5.0%	11.2%
2015	12.5%	10.0%	5.0%	12.2%	12.5%	10.2%	5.0%	11.8%
2016	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	11.5%
2017	12.4%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.4%
2018	11.8%	10.1%	5.0%	9.8%	11.8%	10.1%	5.0%	10.5%
prem liab	11.8%	10.1%	5.0%	9.8%	11.8%	10.1%	5.0%	10.5%
	discount rate: 1.81%				discount rate: 1.81%			
	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, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 4 of 9

PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	10.1%	5.0%	12.3%	12.5%	10.1%	5.0%	11.0%
2017	12.2%	10.2%	5.0%	11.9%	12.3%	10.2%	5.0%	11.1%
2018	11.8%	10.2%	5.0%	10.9%	11.7%	10.2%	5.0%	10.0%
prem liab	11.8%	10.2%	5.0%	10.5%	11.7%	10.2%	5.0%	10.0%
	discount rate:		1.81%		discount rate:		1.81%	
	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, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 5 of 9

ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	9.9%	10.0%	5.0%	9.9%	10.0%	10.0%	8.5%	10.0%
2014	12.5%	12.5%	5.0%	12.5%	12.5%	12.5%	12.3%	12.5%
2015	12.5%	12.5%	10.5%	12.5%	12.4%	12.5%	12.5%	12.4%
2016	14.9%	15.0%	8.5%	14.8%	14.9%	15.0%	14.3%	15.0%
2017	14.4%	15.0%	7.0%	14.4%	14.2%	15.0%	6.9%	14.3%
2018	11.1%	15.0%	5.3%	11.3%	13.0%	15.0%	5.6%	12.9%
prem liab	11.1%	15.0%	5.3%	11.3%	13.0%	15.0%	5.6%	12.9%
	discount rate: 1.81%				discount rate: 1.81%			
	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, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 6 of 9

ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	9.8%
2015	12.5%	12.0%	5.0%	12.5%	12.5%	11.0%	5.0%	12.5%
2016	12.5%	10.3%	5.0%	12.4%	12.4%	10.3%	5.0%	12.3%
2017	12.2%	10.2%	5.0%	11.8%	11.9%	10.6%	5.0%	11.0%
2018	11.9%	10.2%	5.0%	10.3%	11.6%	10.6%	5.0%	9.1%
prem liab	11.9%	10.2%	5.0%	10.3%	11.6%	10.6%	5.0%	9.1%
				discount rate:				
				1.81%				
				margin (basis points):				
				25				
				discount rate:				
				1.81%				
				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, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 7 of 9

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
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.5%	10.6%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%
2016	12.4%	10.2%	5.0%	12.2%	12.3%	11.5%	5.0%	12.3%
2017	12.2%	10.8%	5.0%	11.8%	11.6%	11.2%	5.0%	10.8%
2018	12.0%	10.8%	5.0%	11.2%	11.7%	11.1%	5.0%	10.1%
prem liab	12.0%	10.8%	5.0%	11.2%	11.7%	11.1%	5.0%	10.1%
	discount rate:			1.81%	discount rate:			1.81%
	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, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 8 of 9

NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.5%	12.2%	5.0%	12.5%	12.5%	10.8%	4.9%	12.1%
2016	12.4%	12.2%	5.0%	12.5%	12.2%	11.3%	5.0%	10.3%
2017	12.0%	11.2%	5.0%	11.6%	12.4%	11.5%	5.0%	12.3%
2018	11.4%	11.1%	5.0%	9.0%	12.4%	12.0%	5.0%	11.8%
prem liab	11.4%	11.1%	5.0%	9.0%	12.4%	12.0%	5.0%	11.8%
	discount rate: 1.81%				discount rate: 1.81%			
	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, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 9 of 9

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	12.1%	11.4%	5.0%	12.1%	12.5%	10.8%	5.0%	12.4%
2016	12.2%	11.0%	5.0%	11.6%	12.5%	11.3%	5.0%	11.7%
2017	12.0%	11.0%	5.0%	11.0%	12.1%	11.1%	5.0%	11.8%
2018	11.7%	11.3%	5.0%	10.4%	11.9%	11.0%	5.0%	10.7%
prem liab	11.7%	11.3%	5.0%	10.4%	11.9%	11.0%	5.0%	10.7%
	discount rate: 1.81%				discount rate: 1.81%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

page 1 of 10

NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	239	235	231	228	224	221	235	240
2008	212	204	197	190	183	177	205	215
2009	295	286	278	271	264	257	287	298
2010	259	254	251	247	244	240	256	261
2011	1,304	1,279	1,256	1,234	1,212	1,192	1,282	1,315
2012	3,598	3,553	3,511	3,470	3,432	3,395	3,557	3,615
2013	3,718	3,676	3,638	3,599	3,563	3,527	3,680	3,735
2014	6,179	6,109	6,043	5,977	5,915	5,855	6,115	6,207
2015	9,128	9,035	8,944	8,857	8,773	8,690	9,043	9,165
2016	13,347	13,200	13,058	12,919	12,784	12,652	13,212	13,406
2017	16,451	16,250	16,056	15,867	15,683	15,504	16,266	16,529
Total	54,730	54,081	53,463	52,859	52,277	51,710	54,138	54,986
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	1,267	618	-	(604)	(1,186)	(1,753)	675	1,523
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	3.5%	1.7%	-	(1.3%)	(3.0%)	(4.3%)	1.7%	3.9%
2008	7.6%	3.6%	-	(3.6%)	(7.1%)	(10.2%)	4.1%	9.1%
2009	6.1%	2.9%	-	(2.5%)	(5.0%)	(7.6%)	3.2%	7.2%
2010	3.2%	1.2%	-	(1.6%)	(2.8%)	(4.4%)	2.0%	4.0%
2011	3.8%	1.8%	-	(1.8%)	(3.5%)	(5.1%)	2.1%	4.7%
2012	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.3%)	1.3%	3.0%
2013	2.2%	1.0%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.7%
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.7%
2015	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	1.1%	2.5%
2016	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.7%
2017	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	1.3%	2.9%
Total	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	1.3%	2.8%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

page 2 of 10

NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	193	193	192	192	191	191	193	194
2004	-	-	-	-	-	-	-	-
2005	84	82	80	77	75	73	82	85
2006	560	545	531	517	504	492	547	566
2007	7	7	7	7	7	7	7	7
2008	72	70	69	68	67	65	71	72
2009	396	391	385	380	374	369	391	399
2010	653	645	637	630	622	615	646	656
2011	1,440	1,419	1,399	1,379	1,362	1,343	1,421	1,448
2012	1,448	1,435	1,423	1,410	1,399	1,388	1,437	1,453
2013	5,571	5,527	5,485	5,443	5,401	5,362	5,531	5,589
2014	5,575	5,526	5,479	5,433	5,387	5,344	5,530	5,593
2015	6,311	6,243	6,176	6,111	6,047	5,985	6,248	6,338
2016	7,319	7,221	7,127	7,036	6,946	6,859	7,229	7,357
2017	9,347	9,201	9,057	8,920	8,785	8,655	9,212	9,405
Total	38,976	38,505	38,047	37,603	37,167	36,748	38,545	39,162
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	929	458	-	(444)	(880)	(1,299)	498	1,115
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	0.5%	0.5%	-	-	(0.5%)	(0.5%)	0.5%	1.0%
2004	-	-	-	-	-	-	-	-
2005	5.0%	2.5%	-	(3.8%)	(6.3%)	(8.8%)	2.5%	6.3%
2006	5.5%	2.6%	-	(2.6%)	(5.1%)	(7.3%)	3.0%	6.6%
2007	-	-	-	-	-	-	-	-
2008	4.3%	1.4%	-	(1.4%)	(2.9%)	(5.8%)	2.9%	4.3%
2009	2.9%	1.6%	-	(1.3%)	(2.9%)	(4.2%)	1.6%	3.6%
2010	2.5%	1.3%	-	(1.1%)	(2.4%)	(3.5%)	1.4%	3.0%
2011	2.9%	1.4%	-	(1.4%)	(2.6%)	(4.0%)	1.6%	3.5%
2012	1.8%	0.8%	-	(0.9%)	(1.7%)	(2.5%)	1.0%	2.1%
2013	1.6%	0.8%	-	(0.8%)	(1.5%)	(2.2%)	0.8%	1.9%
2014	1.8%	0.9%	-	(0.8%)	(1.7%)	(2.5%)	0.9%	2.1%
2015	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.6%
2016	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.8%)	1.4%	3.2%
2017	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	1.7%	3.8%
Total	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	1.3%	2.9%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

page 3 of 10

NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	1	1	1	1	1	1	1	1
2004	16	16	16	15	15	14	16	17
2005	102	99	96	93	91	88	99	103
2006	83	80	78	75	73	71	81	84
2007	178	174	170	166	162	158	174	179
2008	107	104	101	98	95	92	104	108
2009	187	184	181	178	176	173	184	188
2010	492	481	472	463	454	446	483	496
2011	183	181	177	175	173	170	181	185
2012	651	640	630	620	610	601	641	655
2013	3,286	3,244	3,202	3,162	3,123	3,087	3,247	3,304
2014	3,203	3,168	3,132	3,099	3,066	3,034	3,170	3,218
2015	3,833	3,786	3,740	3,695	3,652	3,610	3,789	3,853
2016	5,529	5,455	5,383	5,312	5,244	5,178	5,460	5,560
2017	8,314	8,196	8,081	7,970	7,863	7,758	8,205	8,361
Total	26,165	25,809	25,460	25,122	24,798	24,481	25,835	26,312
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	705	349	-	(338)	(662)	(979)	375	852
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	(6.3%)	(6.3%)	(12.5%)	-	6.3%
2005	6.3%	3.1%	-	(3.1%)	(5.2%)	(8.3%)	3.1%	7.3%
2006	6.4%	2.6%	-	(3.8%)	(6.4%)	(9.0%)	3.8%	7.7%
2007	4.7%	2.4%	-	(2.4%)	(4.7%)	(7.1%)	2.4%	5.3%
2008	5.9%	3.0%	-	(3.0%)	(5.9%)	(8.9%)	3.0%	6.9%
2009	3.3%	1.7%	-	(1.7%)	(2.8%)	(4.4%)	1.7%	3.9%
2010	4.2%	1.9%	-	(1.9%)	(3.8%)	(5.5%)	2.3%	5.1%
2011	3.4%	2.3%	-	(1.1%)	(2.3%)	(4.0%)	2.3%	4.5%
2012	3.3%	1.6%	-	(1.6%)	(3.2%)	(4.6%)	1.7%	4.0%
2013	2.6%	1.3%	-	(1.2%)	(2.5%)	(3.6%)	1.4%	3.2%
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.7%
2015	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	1.3%	3.0%
2016	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	1.4%	3.3%
2017	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.5%	3.5%
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	1.5%	3.3%
	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, 2017.

page 4 of 10

PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	362	359	355	352	349	346	359	364
2011	620	616	611	607	603	599	616	622
2012	356	347	338	330	323	315	348	360
2013	43	43	42	42	41	41	43	43
2014	519	511	503	497	491	485	511	522
2015	1,528	1,511	1,493	1,476	1,461	1,445	1,512	1,536
2016	2,490	2,459	2,428	2,399	2,370	2,342	2,461	2,503
2017	1,655	1,634	1,614	1,594	1,575	1,556	1,635	1,662
Total	7,573	7,480	7,384	7,297	7,213	7,129	7,485	7,612
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	189	96	-	(87)	(171)	(255)	101	228
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	2.0%	1.1%	-	(0.8%)	(1.7%)	(2.5%)	1.1%	2.5%
2011	1.5%	0.8%	-	(0.7%)	(1.3%)	(2.0%)	0.8%	1.8%
2012	5.3%	2.7%	-	(2.4%)	(4.4%)	(6.8%)	3.0%	6.5%
2013	2.4%	2.4%	-	-	(2.4%)	(2.4%)	2.4%	2.4%
2014	3.2%	1.6%	-	(1.2%)	(2.4%)	(3.6%)	1.6%	3.8%
2015	2.3%	1.2%	-	(1.1%)	(2.1%)	(3.2%)	1.3%	2.9%
2016	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	1.4%	3.1%
2017	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.6%)	1.3%	3.0%
Total	2.6%	1.3%	-	(1.2%)	(2.3%)	(3.5%)	1.4%	3.1%
	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, 2017.

page 5 of 10

ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	4,988	4,953	4,920	4,889	4,857	4,826	4,955	5,000
2003	3,102	3,025	2,951	2,879	2,810	2,744	3,032	3,133
2004	1,485	1,445	1,405	1,369	1,333	1,298	1,448	1,501
2005	1,609	1,560	1,515	1,470	1,429	1,388	1,564	1,627
2006	2,574	2,493	2,414	2,340	2,269	2,201	2,499	2,607
2007	6,354	6,143	5,940	5,749	5,566	5,394	6,159	6,439
2008	1,156	1,124	1,094	1,066	1,038	1,012	1,126	1,169
2009	3,563	3,467	3,373	3,287	3,203	3,125	3,474	3,602
2010	1,964	1,913	1,866	1,822	1,779	1,739	1,918	1,984
2011	5,811	5,677	5,550	5,432	5,318	5,212	5,687	5,865
2012	4,660	4,577	4,498	4,422	4,350	4,282	4,584	4,694
2013	9,723	9,579	9,440	9,309	9,183	9,063	9,590	9,782
2014	10,201	10,085	9,975	9,868	9,766	9,667	10,095	10,246
2015	14,376	14,208	14,045	13,887	13,735	13,587	14,222	14,441
2016	14,904	14,692	14,487	14,287	14,095	13,908	14,709	14,989
2017	18,122	17,829	17,545	17,271	17,006	16,749	17,851	18,237
Total	104,592	102,770	101,018	99,347	97,737	96,195	102,913	105,316
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	3,574	1,752	-	(1,671)	(3,281)	(4,823)	1,895	4,298
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	1.4%	0.7%	-	(0.6%)	(1.3%)	(1.9%)	0.7%	1.6%
2003	5.1%	2.5%	-	(2.4%)	(4.8%)	(7.0%)	2.7%	6.2%
2004	5.7%	2.8%	-	(2.6%)	(5.1%)	(7.6%)	3.1%	6.8%
2005	6.2%	3.0%	-	(3.0%)	(5.7%)	(8.4%)	3.2%	7.4%
2006	6.6%	3.3%	-	(3.1%)	(6.0%)	(8.8%)	3.5%	8.0%
2007	7.0%	3.4%	-	(3.2%)	(6.3%)	(9.2%)	3.7%	8.4%
2008	5.7%	2.7%	-	(2.6%)	(5.1%)	(7.5%)	2.9%	6.9%
2009	5.6%	2.8%	-	(2.5%)	(5.0%)	(7.4%)	3.0%	6.8%
2010	5.3%	2.5%	-	(2.4%)	(4.7%)	(6.8%)	2.8%	6.3%
2011	4.7%	2.3%	-	(2.1%)	(4.2%)	(6.1%)	2.5%	5.7%
2012	3.6%	1.8%	-	(1.7%)	(3.3%)	(4.8%)	1.9%	4.4%
2013	3.0%	1.5%	-	(1.4%)	(2.7%)	(4.0%)	1.6%	3.6%
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.7%
2015	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	1.3%	2.8%
2016	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.5%	3.5%
2017	3.3%	1.6%	-	(1.6%)	(3.1%)	(4.5%)	1.7%	3.9%
Total	3.5%	1.7%	-	(1.7%)	(3.2%)	(4.8%)	1.9%	4.3%
	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, 2017.

page 6 of 10

ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	79	77	74	73	71	69	77	79
2004	1,074	1,044	1,015	987	961	935	1,046	1,087
2005	224	218	212	205	199	194	218	228
2006	5	5	5	5	5	5	5	5
2007	87	85	83	81	79	77	85	88
2008	1,320	1,275	1,231	1,190	1,152	1,115	1,278	1,338
2009	220	215	209	205	200	195	216	222
2010	689	678	668	659	651	642	679	693
2011	3,477	3,431	3,387	3,345	3,305	3,267	3,434	3,495
2012	2,686	2,662	2,639	2,616	2,594	2,573	2,664	2,696
2013	7,693	7,608	7,527	7,448	7,371	7,298	7,615	7,726
2014	9,705	9,579	9,457	9,339	9,226	9,115	9,588	9,755
2015	16,912	16,671	16,440	16,216	15,999	15,790	16,690	17,005
2016	16,759	16,501	16,252	16,011	15,778	15,551	16,523	16,861
2017	19,503	19,226	18,958	18,700	18,449	18,207	19,249	19,614
Total	80,433	79,275	78,157	77,080	76,040	75,033	79,367	80,892
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	2,276	1,118	-	(1,077)	(2,117)	(3,124)	1,210	2,735
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	6.8%	4.1%	-	(1.4%)	(4.1%)	(6.8%)	4.1%	6.8%
2004	5.8%	2.9%	-	(2.8%)	(5.3%)	(7.9%)	3.1%	7.1%
2005	5.7%	2.8%	-	(3.3%)	(6.1%)	(8.5%)	2.8%	7.5%
2006	-	-	-	-	-	-	-	-
2007	4.8%	2.4%	-	(2.4%)	(4.8%)	(7.2%)	2.4%	6.0%
2008	7.2%	3.6%	-	(3.3%)	(6.4%)	(9.4%)	3.8%	8.7%
2009	5.3%	2.9%	-	(1.9%)	(4.3%)	(6.7%)	3.3%	6.2%
2010	3.1%	1.5%	-	(1.3%)	(2.5%)	(3.9%)	1.6%	3.7%
2011	2.7%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	1.4%	3.2%
2012	1.8%	0.9%	-	(0.9%)	(1.7%)	(2.5%)	0.9%	2.2%
2013	2.2%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	1.2%	2.6%
2014	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	1.4%	3.2%
2015	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.5%	3.4%
2016	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	1.7%	3.7%
2017	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.5%	3.5%
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.5%	3.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

page 7 of 10

YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	4	4	4	4	4	4	4	4
2010	76	75	74	73	72	71	75	76
2011	13	13	13	13	12	11	13	13
2012	123	122	120	119	118	116	122	123
2013	44	43	43	42	41	41	43	44
2014	117	115	113	112	110	110	115	117
2015	1,657	1,634	1,612	1,590	1,569	1,550	1,636	1,666
2016	546	538	530	523	515	508	539	550
2017	699	689	679	670	661	653	689	702
Total	3,279	3,233	3,188	3,146	3,102	3,064	3,236	3,295
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	91	45	-	(42)	(86)	(124)	48	107
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	2.7%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	1.4%	2.7%
2011	-	-	-	-	(7.7%)	(15.4%)	-	-
2012	2.5%	1.7%	-	(0.8%)	(1.7%)	(3.3%)	1.7%	2.5%
2013	2.3%	-	-	(2.3%)	(4.7%)	(4.7%)	-	2.3%
2014	3.5%	1.8%	-	(0.9%)	(2.7%)	(2.7%)	1.8%	3.5%
2015	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.8%)	1.5%	3.3%
2016	3.0%	1.5%	-	(1.3%)	(2.8%)	(4.2%)	1.7%	3.8%
2017	2.9%	1.5%	-	(1.3%)	(2.7%)	(3.8%)	1.5%	3.4%
Total	2.9%	1.4%	-	(1.3%)	(2.7%)	(3.9%)	1.5%	3.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

page 8 of 10

NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	154	152	150	147	145	143	152	155
2010	2	2	2	2	2	2	2	2
2011	6	6	6	6	6	6	6	6
2012	135	133	132	131	130	128	134	135
2013	589	581	575	567	560	554	582	592
2014	2,149	2,121	2,093	2,067	2,041	2,015	2,123	2,160
2015	323	319	314	311	306	302	319	325
2016	732	721	710	700	689	680	721	736
2017	1,940	1,908	1,877	1,847	1,819	1,791	1,911	1,952
Total	6,030	5,943	5,859	5,778	5,698	5,621	5,950	6,063
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	171	84	-	(81)	(161)	(238)	91	204
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	2.7%	1.3%	-	(2.0%)	(3.3%)	(4.7%)	1.3%	3.3%
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2.3%	0.8%	-	(0.8%)	(1.5%)	(3.0%)	1.5%	2.3%
2013	2.4%	1.0%	-	(1.4%)	(2.6%)	(3.7%)	1.2%	3.0%
2014	2.7%	1.3%	-	(1.2%)	(2.5%)	(3.7%)	1.4%	3.2%
2015	2.9%	1.6%	-	(1.0%)	(2.5%)	(3.8%)	1.6%	3.5%
2016	3.1%	1.5%	-	(1.4%)	(3.0%)	(4.2%)	1.5%	3.7%
2017	3.4%	1.7%	-	(1.6%)	(3.1%)	(4.6%)	1.8%	4.0%
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	1.6%	3.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

page 9 of 10

NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	3	3	3	3	2	2	3	3
2011	3	3	3	3	3	3	3	3
2012	176	174	173	171	169	168	174	177
2013	19	19	19	19	19	18	19	19
2014	36	36	35	34	34	34	36	36
2015	195	192	189	187	185	182	192	196
2016	364	358	354	349	343	339	359	366
2017	366	360	354	349	344	339	361	368
Total	1,162	1,145	1,130	1,115	1,099	1,085	1,147	1,168
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	32	15	-	(15)	(31)	(45)	17	38
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	(33.3%)	(33.3%)	-	-
2011	-	-	-	-	-	-	-	-
2012	1.7%	0.6%	-	(1.2%)	(2.3%)	(2.9%)	0.6%	2.3%
2013	-	-	-	-	-	(5.3%)	-	-
2014	2.9%	2.9%	-	(2.9%)	(2.9%)	(2.9%)	2.9%	2.9%
2015	3.2%	1.6%	-	(1.1%)	(2.1%)	(3.7%)	1.6%	3.7%
2016	2.8%	1.1%	-	(1.4%)	(3.1%)	(4.2%)	1.4%	3.4%
2017	3.4%	1.7%	-	(1.4%)	(2.8%)	(4.2%)	2.0%	4.0%
Total	2.8%	1.3%	-	(1.3%)	(2.7%)	(4.0%)	1.5%	3.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

page 10 of 10

ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	4,988	4,953	4,920	4,889	4,857	4,826	4,955	5,000
2003	3,375	3,296	3,218	3,145	3,073	3,005	3,303	3,407
2004	2,575	2,505	2,436	2,371	2,309	2,247	2,510	2,605
2005	2,019	1,959	1,903	1,845	1,794	1,743	1,963	2,043
2006	3,222	3,123	3,028	2,937	2,851	2,769	3,132	3,262
2007	6,865	6,644	6,431	6,231	6,038	5,857	6,660	6,953
2008	2,867	2,777	2,692	2,612	2,535	2,461	2,784	2,902
2009	4,819	4,699	4,580	4,472	4,366	4,266	4,708	4,868
2010	4,500	4,410	4,328	4,251	4,175	4,103	4,421	4,535
2011	12,857	12,625	12,402	12,194	11,994	11,803	12,643	12,952
2012	13,833	13,643	13,464	13,289	13,125	12,966	13,661	13,908
2013	30,686	30,320	29,971	29,631	29,302	28,991	30,350	30,834
2014	37,684	37,250	36,830	36,426	36,036	35,659	37,283	37,854
2015	54,263	53,599	52,953	52,330	51,727	51,141	53,651	54,525
2016	61,990	61,145	60,329	59,536	58,764	58,017	61,213	62,328
2017	76,397	75,293	74,221	73,188	72,185	71,212	75,379	76,830
Total	322,940	318,241	313,706	309,347	305,131	301,066	318,616	324,806
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	9,234	4,535	-	(4,359)	(8,575)	(12,640)	4,910	11,100
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	1.4%	0.7%	-	(0.6%)	(1.3%)	(1.9%)	0.7%	1.6%
2003	4.9%	2.4%	-	(2.3%)	(4.5%)	(6.6%)	2.6%	5.9%
2004	5.7%	2.8%	-	(2.7%)	(5.2%)	(7.8%)	3.0%	6.9%
2005	6.1%	2.9%	-	(3.0%)	(5.7%)	(8.4%)	3.2%	7.4%
2006	6.4%	3.1%	-	(3.0%)	(5.8%)	(8.6%)	3.4%	7.7%
2007	6.7%	3.3%	-	(3.1%)	(6.1%)	(8.9%)	3.6%	8.1%
2008	6.5%	3.2%	-	(3.0%)	(5.8%)	(8.6%)	3.4%	7.8%
2009	5.2%	2.6%	-	(2.4%)	(4.7%)	(6.9%)	2.8%	6.3%
2010	4.0%	1.9%	-	(1.8%)	(3.5%)	(5.2%)	2.1%	4.8%
2011	3.7%	1.8%	-	(1.7%)	(3.3%)	(4.8%)	1.9%	4.4%
2012	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	1.5%	3.3%
2013	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	1.3%	2.9%
2014	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	1.2%	2.8%
2015	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	1.3%	3.0%
2016	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	1.5%	3.3%
2017	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	1.6%	3.5%
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.6%	3.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

page 1 of 10

ShareDate	201802	
	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	21	3	(3)	-	-	-	21
	2009	65	(18)	18	-	-	-	65
	2010	28	(6)	6	-	-	-	28
	2011	106	(20)	109	-	89	84.0%	195
	2012	(141)	42	(9)	-	33	(23.4%)	(108)
	2013	186	(15)	(19)	-	(34)	(18.3%)	152
	2014	455	(20)	(116)	-	(136)	(29.9%)	319
	2015	939	(15)	1	-	(14)	(1.5%)	925
	2016	1,723	(66)	78	-	12	0.7%	1,735
	2017	4,913	(661)	388	-	(273)	(5.6%)	4,640
	2018	1,131	504	(514)	-	(10)	(0.9%)	1,121
Private Passenger Total		9,426	(272)	(61)	-	(333)	(3.5%)	9,093
Non Private								
Passenger	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	35	-	(11)	-	(11)	(31.4%)	24
	2011	20	-	-	-	-	-	20
	2012	521	(5)	3	-	(2)	(0.4%)	519
	2013	136	(2)	77	-	75	55.1%	211
	2014	432	(5)	(1)	-	(6)	(1.4%)	426
	2015	559	(10)	(212)	-	(222)	(39.7%)	337
	2016	1,184	(65)	103	-	38	3.2%	1,222
	2017	2,532	(224)	(195)	-	(419)	(16.5%)	2,113
	2018	475	251	(207)	-	44	9.3%	519
Non Private Passenger Total		5,900	(60)	(443)	-	(503)	(8.5%)	5,397
Grand Total		15,326	(332)	(504)	-	(836)	(5.5%)	14,490

EXHIBIT G-1

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

page 2 of 10

 ShareDate 201802
 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	79	-	-	-	-	-	79
	2009	24	(1)	1	-	-	-	24
	2010	119	(3)	3	-	-	-	119
	2011	36	(1)	45	-	44	122.2%	80
	2012	163	(4)	4	-	-	-	163
	2013	44	(2)	15	-	13	29.5%	57
	2014	6	1	2	-	3	50.0%	9
	2015	(281)	4	(74)	-	(70)	24.9%	(351)
	2016	1,751	(27)	(428)	-	(455)	(26.0%)	1,296
	2017	3,076	(229)	(20)	-	(249)	(8.1%)	2,827
	2018	401	174	(92)	-	82	20.4%	483
Private Passenger Total		5,418	(88)	(544)	-	(632)	(11.7%)	4,786
Non Private								
Passenger	prior	26	(3)	3	-	-	-	26
	2009	1	-	(2)	-	(2)	(200.0%)	(1)
	2010	30	-	-	-	-	-	30
	2011	72	(1)	1	-	-	-	72
	2012	60	(1)	8	-	7	11.7%	67
	2013	(399)	17	(95)	-	(78)	19.5%	(477)
	2014	436	(5)	5	-	-	-	436
	2015	507	(5)	(13)	-	(18)	(3.6%)	489
	2016	799	(81)	65	-	(16)	(2.0%)	783
	2017	2,425	(201)	214	-	13	0.5%	2,438
	2018	296	129	(129)	-	-	-	296
Non Private Passenger Total		4,253	(151)	57	-	(94)	(2.2%)	4,159
Grand Total		9,671	(239)	(487)	-	(726)	(7.5%)	8,945

EXHIBIT G-1

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

page 3 of 10

 ShareDate 201802
 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	(3)	(1)	66	-	65	(2,166.7%)	62
	2009	(36)	-	-	-	-	-	(36)
	2010	9	(1)	1	-	-	-	9
	2011	(87)	1	(1)	-	-	-	(87)
	2012	(34)	-	53	-	53	(155.9%)	19
	2013	72	(4)	4	-	-	-	72
	2014	82	(2)	(50)	-	(52)	(63.4%)	30
	2015	265	(5)	(8)	-	(13)	(4.9%)	252
	2016	1,064	(61)	126	-	65	6.1%	1,129
	2017	1,636	(136)	186	-	50	3.1%	1,686
	2018	367	281	(129)	-	152	41.4%	519
Private Passenger Total		3,335	72	248	-	320	9.6%	3,655
Non Private								
Passenger	prior	(23)	1	(1)	-	-	-	(23)
	2009	(4)	-	-	-	-	-	(4)
	2010	121	(3)	3	-	-	-	121
	2011	(61)	2	1	-	3	(4.9%)	(58)
	2012	11	-	12	-	12	109.1%	23
	2013	376	(11)	13	-	2	0.5%	378
	2014	(298)	5	(5)	-	-	-	(298)
	2015	685	(35)	109	-	74	10.8%	759
	2016	1,790	(53)	8	-	(45)	(2.5%)	1,745
	2017	1,702	(38)	88	-	50	2.9%	1,752
	2018	431	317	(146)	-	171	39.7%	602
Non Private Passenger Total		4,730	185	82	-	267	5.6%	4,997
Grand Total		8,065	257	330	-	587	7.3%	8,652

EXHIBIT G-1

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

page 4 of 10

ShareDate	201802	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	45	(1)	1	-	-	-	45
	2011	(158)	1	(1)	-	-	-	(158)
	2012	2	-	-	-	-	-	2
	2013	10	-	-	-	-	-	10
	2014	80	(2)	2	-	-	-	80
	2015	269	(3)	3	-	-	-	269
	2016	417	(4)	2	-	(2)	(0.5%)	415
	2017	365	(48)	12	-	(36)	(9.9%)	329
	2018	78	9	51	-	60	76.9%	138
Private Passenger Total		1,103	(48)	70	-	22	2.0%	1,125
Non Private								
<div><div></div> Passenger</div>	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	36	(1)	1	-	-	-	36
	2013	19	-	-	-	-	-	19
	2014	75	-	-	-	-	-	75
	2015	219	(2)	2	-	-	-	219
	2016	134	(3)	3	-	-	-	134
	2017	371	(21)	38	-	17	4.6%	388
	2018	(18)	54	(4)	-	50	(277.8%)	32
Non Private Passenger Total		836	27	40	-	67	8.0%	903
Grand Total		1,939	(21)	110	-	89	4.6%	2,028

EXHIBIT G-1

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

page 5 of 10

 ShareDate 201802
 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	5,095	(678)	722	-	44	0.9%	5,139
	2009	433	(69)	162	-	93	21.5%	526
	2010	472	(70)	74	-	4	0.8%	476
	2011	(141)	23	(47)	-	(24)	17.0%	(165)
	2012	(418)	67	(166)	-	(99)	23.7%	(517)
	2013	240	(31)	37	-	6	2.5%	246
	2014	539	(10)	11	-	1	0.2%	540
	2015	632	(17)	(12)	-	(29)	(4.6%)	603
	2016	1,879	(276)	293	-	17	0.9%	1,896
	2017	3,179	(124)	(122)	-	(246)	(7.7%)	2,933
	2018	548	507	(181)	-	326	59.5%	874
Private Passenger Total		12,458	(678)	771	-	93	0.7%	12,551
Non Private								
Passenger	prior	367	(11)	74	-	63	17.2%	430
	2009	95	(2)	6	-	4	4.2%	99
	2010	163	(5)	5	-	-	-	163
	2011	333	(8)	7	-	(1)	(0.3%)	332
	2012	(55)	3	41	-	44	(80.0%)	(11)
	2013	711	(12)	(10)	-	(22)	(3.1%)	689
	2014	1,699	(206)	247	-	41	2.4%	1,740
	2015	2,356	(133)	188	-	55	2.3%	2,411
	2016	5,288	(355)	330	-	(25)	(0.5%)	5,263
	2017	10,351	(682)	451	-	(231)	(2.2%)	10,120
	2018	1,597	1,348	(150)	-	1,198	75.0%	2,795
Non Private Passenger Total		22,905	(63)	1,189	-	1,126	4.9%	24,031
Grand Total		35,363	(741)	1,960	-	1,219	3.4%	36,582

EXHIBIT G-1

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

page 6 of 10

 ShareDate 201802
 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	(156)	2	(15)	-	(13)	8.3%	(169)
	2009	30	-	-	-	-	-	30
	2010	(42)	1	218	-	219	(521.4%)	177
	2011	202	(2)	2	-	-	-	202
	2012	29	-	(19)	-	(19)	(65.5%)	10
	2013	466	(5)	5	-	-	-	466
	2014	925	(9)	9	-	-	-	925
	2015	1,890	(109)	82	-	(27)	(1.4%)	1,863
	2016	1,492	(95)	53	-	(42)	(2.8%)	1,450
	2017	2,082	(178)	45	-	(133)	(6.4%)	1,949
	2018	187	171	(188)	-	(17)	(9.1%)	170
Private Passenger Total		7,105	(224)	192	-	(32)	(0.5%)	7,073
Non Private								
Passenger	prior	411	(3)	3	-	-	-	411
	2009	(12)	1	(1)	-	-	-	(12)
	2010	66	(2)	2	-	-	-	66
	2011	(466)	5	(5)	-	-	-	(466)
	2012	474	(7)	13	-	6	1.3%	480
	2013	609	(17)	17	-	-	-	609
	2014	2,329	(28)	(88)	-	(116)	(5.0%)	2,213
	2015	3,389	(77)	(185)	-	(262)	(7.7%)	3,127
	2016	5,404	(162)	113	-	(49)	(0.9%)	5,355
	2017	8,584	(525)	(187)	-	(712)	(8.3%)	7,872
	2018	1,667	1,412	(737)	-	675	40.5%	2,342
Non Private Passenger Total		22,455	597	(1,055)	-	(458)	(2.0%)	21,997
Grand Total		29,560	373	(863)	-	(490)	(1.7%)	29,070

EXHIBIT G-1

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

page 7 of 10

 ShareDate 201802
 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								
<div><div></div> Passenger</div>	prior	4	-	-	-	-	-	4
	2009	6	-	-	-	-	-	6
	2010	10	-	-	-	-	-	10
	2011	11	-	-	-	-	-	11
	2012	21	-	-	-	-	-	21
	2013	38	-	-	-	-	-	38
	2014	71	(1)	1	-	-	-	71
	2015	192	(3)	3	-	-	-	192
	2016	296	(4)	4	-	-	-	296
	2017	151	(12)	(10)	-	(22)	(14.6%)	129
	2018	12	14	5	-	19	158.3%	31
Private Passenger Total		812	(6)	3	-	(3)	(0.4%)	809
Non Private								
<div><div></div> Passenger</div>	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	4	-	-	-	-	-	4
	2012	14	-	-	-	-	-	14
	2013	10	-	-	-	-	-	10
	2014	53	(1)	1	-	-	-	53
	2015	115	(2)	21	-	19	16.5%	134
	2016	3	-	-	-	-	-	3
	2017	201	(7)	-	-	(7)	(3.5%)	194
	2018	59	53	(49)	-	4	6.8%	63
Non Private Passenger Total		461	43	(27)	-	16	3.5%	477
Grand Total		1,273	37	(24)	-	13	1.0%	1,286

EXHIBIT G-1

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

page 8 of 10

ShareDate	201802	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2009	31	-	-	-	-	-	31
	2010	4	-	-	-	-	-	4
	2011	8	-	-	-	-	-	8
	2012	50	-	-	-	-	-	50
	2013	57	(1)	1	-	-	-	57
	2014	(85)	-	20	-	20	(23.5%)	(65)
	2015	258	(26)	26	-	-	-	258
	2016	406	(22)	24	-	2	0.5%	408
	2017	371	(29)	24	-	(5)	(1.3%)	366
	2018	20	(14)	-	-	(14)	(70.0%)	6
Private Passenger Total		1,118	(92)	95	-	3	0.3%	1,121
Non Private								
<div><div></div>Passenger</div>	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	49	-	-	-	-	-	49
	2014	61	-	-	-	-	-	61
	2015	68	(1)	1	-	-	-	68
	2016	256	(2)	2	-	-	-	256
	2017	391	(3)	(13)	-	(16)	(4.1%)	375
	2018	25	23	(18)	-	5	20.0%	30
Non Private Passenger Total		853	17	(28)	-	(11)	(1.3%)	842
Grand Total		1,971	(75)	67	-	(8)	(0.4%)	1,963

EXHIBIT G-1

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

page 9 of 10

 ShareDate 201802
 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	3	-	-	-	-	-	3
	2011	4	-	-	-	-	-	4
	2012	17	-	-	-	-	-	17
	2013	12	-	-	-	-	-	12
	2014	21	-	-	-	-	-	21
	2015	86	(1)	1	-	-	-	86
	2016	107	(2)	2	-	-	-	107
	2017	74	(1)	2	-	1	1.4%	75
	2018	7	4	-	-	4	57.1%	11
Private Passenger Total		330	-	5	-	5	1.5%	335
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	8	-	-	-	-	-	8
	2014	17	-	-	-	-	-	17
	2015	97	(2)	2	-	-	-	97
	2016	174	(3)	1	-	(2)	(1.1%)	172
	2017	304	(3)	(7)	-	(10)	(3.3%)	294
	2018	29	30	(8)	-	22	75.9%	51
Non Private Passenger Total		629	22	(12)	-	10	1.6%	639
Grand Total		959	22	(7)	-	15	1.6%	974

EXHIBIT G-1

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

page 10 of 10

 ShareDate 201802
 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	5,032	(674)	770	-	96	1.9%	5,128
	2009	553	(88)	181	-	93	16.8%	646
	2010	648	(80)	303	-	223	34.4%	871
	2011	(19)	2	107	-	109	(573.7%)	90
	2012	(311)	105	(137)	-	(32)	10.3%	(343)
	2013	1,125	(58)	43	-	(15)	(1.3%)	1,110
	2014	2,094	(43)	(121)	-	(164)	(7.8%)	1,930
	2015	4,250	(175)	22	-	(153)	(3.6%)	4,097
	2016	9,135	(557)	154	-	(403)	(4.4%)	8,732
	2017	15,847	(1,418)	505	-	(913)	(5.8%)	14,934
	2018	2,751	1,650	(1,048)	-	602	21.9%	3,353
Private Passenger Total		41,105	(1,336)	779	-	(557)	(1.4%)	40,548
Non Private								
Passenger	prior	787	(16)	79	-	63	8.0%	850
	2009	83	(1)	3	-	2	2.4%	85
	2010	416	(10)	(1)	-	(11)	(2.6%)	405
	2011	(97)	(2)	4	-	2	(2.1%)	(95)
	2012	1,061	(11)	78	-	67	6.3%	1,128
	2013	1,519	(25)	2	-	(23)	(1.5%)	1,496
	2014	4,804	(240)	159	-	(81)	(1.7%)	4,723
	2015	7,995	(267)	(87)	-	(354)	(4.4%)	7,641
	2016	15,032	(724)	625	-	(99)	(0.7%)	14,933
	2017	26,861	(1,704)	389	-	(1,315)	(4.9%)	25,546
	2018	4,561	3,617	(1,448)	-	2,169	47.6%	6,730
Non Private Passenger Total		63,022	617	(197)	-	420	0.7%	63,442
Grand Total		104,127	(719)	582	-	(137)	(0.1%)	103,990

EXHIBIT G-2

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

page 1 of 10

ShareDate	201802	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(15)	4	(4)	-	-	-	(15)
	2009	68	(16)	16	-	-	-	68
	2010	28	(6)	6	-	-	-	28
	2011	85	(20)	110	-	90	105.9%	175
	2012	(187)	43	(9)	-	34	(18.2%)	(153)
	2013	69	(16)	(9)	-	(25)	(36.2%)	44
	2014	178	(14)	(116)	-	(130)	(73.0%)	48
	2015	628	(6)	(1)	-	(7)	(1.1%)	621
	2016	1,219	(61)	92	-	31	2.5%	1,250
	2017	4,333	(650)	391	-	(259)	(6.0%)	4,074
	2018	1,060	446	(508)	-	(62)	(5.8%)	998
Private Passenger Total		7,466	(296)	(32)	-	(328)	(4.4%)	7,138
Non Private								
<div><div></div>Passenger</div>	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	18	-	-	-	-	-	18
	2011	(3)	-	-	-	-	-	(3)
	2012	450	(5)	3	-	(2)	(0.4%)	448
	2013	78	(1)	76	-	75	96.2%	153
	2014	364	(4)	(2)	-	(6)	(1.6%)	358
	2015	353	(7)	(215)	-	(222)	(62.9%)	131
	2016	871	(61)	105	-	44	5.1%	915
	2017	2,206	(221)	(195)	-	(416)	(18.9%)	1,790
	2018	448	222	(201)	-	21	4.7%	469
Non Private Passenger Total		4,791	(77)	(429)	-	(506)	(10.6%)	4,285
Grand Total		12,257	(373)	(461)	-	(834)	(6.8%)	11,423

EXHIBIT G-2

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

page 2 of 10

ShareDate	201802	<input type="button" value="v"/>
Jurisdiction Desc	New Brunswi	<input type="button" value="v"/>
AccountCode Des	Undiscounted	
	IBNR Provisio	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	48	-	-	-	-	-	48
	2009	15	-	-	-	-	-	15
	2010	101	(2)	2	-	-	-	101
	2011	19	-	44	-	44	231.6%	63
	2012	136	(3)	3	-	-	-	136
	2013	(51)	1	12	-	13	(25.5%)	(38)
	2014	(129)	4	(1)	-	3	(2.3%)	(126)
	2015	(578)	12	(82)	-	(70)	12.1%	(648)
	2016	1,354	(14)	(436)	-	(450)	(33.2%)	904
	2017	2,754	(220)	(12)	-	(232)	(8.4%)	2,522
	2018	369	144	(87)	-	57	15.4%	426
Private Passenger Total		4,038	(78)	(557)	-	(635)	(15.7%)	3,403
Non Private								
<div><div></div> Passenger</div>	prior	13	(1)	1	-	-	-	13
	2009	(4)	-	-	-	-	-	(4)
	2010	11	-	-	-	-	-	11
	2011	49	(1)	1	-	-	-	49
	2012	13	-	7	-	7	53.8%	20
	2013	(668)	20	(41)	-	(21)	3.1%	(689)
	2014	315	(3)	3	-	-	-	315
	2015	355	(4)	(9)	-	(13)	(3.7%)	342
	2016	706	(78)	65	-	(13)	(1.8%)	693
	2017	2,206	(199)	217	-	18	0.8%	2,224
	2018	277	114	(127)	-	(13)	(4.7%)	264
Non Private Passenger Total		3,273	(152)	117	-	(35)	(1.1%)	3,238
Grand Total		7,311	(230)	(440)	-	(670)	(9.2%)	6,641

EXHIBIT G-2

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

page 3 of 10

ShareDate	201802	
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	(22)	-	65	-	65	(295.5%)	43
	2009	(43)	-	-	-	-	-	(43)
	2010	2	-	-	-	-	-	2
	2011	(90)	1	(1)	-	-	-	(90)
	2012	(44)	-	55	-	55	(125.0%)	11
	2013	(9)	-	-	-	-	-	(9)
	2014	(22)	-	(52)	-	(52)	236.4%	(74)
	2015	186	(2)	(10)	-	(12)	(6.5%)	174
	2016	905	(54)	124	-	70	7.7%	975
	2017	1,434	(129)	186	-	57	4.0%	1,491
	2018	338	257	(123)	-	134	39.6%	472
Private Passenger Total		2,635	73	244	-	317	12.0%	2,952
Non Private								
<div><div></div> Passenger</div>	prior	(34)	1	(1)	-	-	-	(34)
	2009	(6)	-	-	-	-	-	(6)
	2010	110	(3)	3	-	-	-	110
	2011	(60)	2	1	-	3	(5.0%)	(57)
	2012	1	-	12	-	12	1,200.0%	13
	2013	303	(9)	13	-	4	1.3%	307
	2014	(394)	8	(8)	-	-	-	(394)
	2015	534	(32)	106	-	74	13.9%	608
	2016	1,571	(47)	4	-	(43)	(2.7%)	1,528
	2017	1,406	(28)	84	-	56	4.0%	1,462
	2018	399	290	(141)	-	149	37.3%	548
Non Private Passenger Total		3,830	182	73	-	255	6.7%	4,085
Grand Total		6,465	255	317	-	572	8.8%	7,037

EXHIBIT G-2

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

page 4 of 10

ShareDate	201802	
	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	(181)	2	(2)	-	-	-	(181)
	2012	2	-	-	-	-	-	2
	2013	10	-	-	-	-	-	10
	2014	57	(1)	1	-	-	-	57
	2015	207	(2)	2	-	-	-	207
	2016	319	(3)	5	-	2	0.6%	321
	2017	318	(48)	14	-	(34)	(10.7%)	284
	2018	72	5	50	-	55	76.4%	127
Private Passenger Total		798	(47)	70	-	23	2.9%	821
Non Private								
<div><div></div> Passenger</div>	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	2	-	-	-	-	-	2
	2013	19	-	-	-	-	-	19
	2014	69	(1)	1	-	-	-	69
	2015	206	(2)	2	-	-	-	206
	2016	77	(1)	1	-	-	-	77
	2017	318	(19)	36	-	17	5.3%	335
	2018	(20)	48	(3)	-	45	(225.0%)	25
Non Private Passenger Total		671	25	37	-	62	9.2%	733
Grand Total		1,469	(22)	107	-	85	5.8%	1,554

EXHIBIT G-2

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

page 5 of 10

ShareDate	201802	
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	4,430	(665)	708	-	43	1.0%	4,473
	2009	476	(71)	163	-	92	19.3%	568
	2010	469	(70)	73	-	3	0.6%	472
	2011	(167)	25	(43)	-	(18)	10.8%	(185)
	2012	(447)	67	(162)	-	(95)	21.3%	(542)
	2013	204	(31)	37	-	6	2.9%	210
	2014	314	(3)	5	-	2	0.6%	316
	2015	432	(13)	(16)	-	(29)	(6.7%)	403
	2016	1,569	(267)	287	-	20	1.3%	1,589
	2017	2,783	(111)	(117)	-	(228)	(8.2%)	2,555
	2018	499	461	(175)	-	286	57.3%	785
Private Passenger Total		10,562	(678)	760	-	82	0.8%	10,644
Non Private								
<div><div></div> Passenger</div>	prior	301	(9)	72	-	63	20.9%	364
	2009	63	(2)	6	-	4	6.3%	67
	2010	156	(5)	5	-	-	-	156
	2011	257	(8)	7	-	(1)	(0.4%)	256
	2012	(103)	3	41	-	44	(42.7%)	(59)
	2013	261	(8)	(14)	-	(22)	(8.4%)	239
	2014	1,230	(197)	240	-	43	3.5%	1,273
	2015	1,422	(114)	188	-	74	5.2%	1,496
	2016	4,190	(335)	312	-	(23)	(0.5%)	4,167
	2017	9,238	(647)	438	-	(209)	(2.3%)	9,029
	2018	1,472	1,223	(138)	-	1,085	73.7%	2,557
Non Private Passenger Total		18,487	(99)	1,157	-	1,058	5.7%	19,545
Grand Total		29,049	(777)	1,917	-	1,140	3.9%	30,189

EXHIBIT G-2

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

page 6 of 10

ShareDate	201802	
Jurisdiction Desc	Alberta	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(196)	2	(16)	-	(14)	7.1%	(210)
	2009	29	-	-	-	-	-	29
	2010	(54)	1	223	-	224	(414.8%)	170
	2011	117	(1)	1	-	-	-	117
	2012	(11)	-	(18)	-	(18)	163.6%	(29)
	2013	410	(4)	4	-	-	-	410
	2014	776	(8)	8	-	-	-	776
	2015	1,627	(98)	76	-	(22)	(1.4%)	1,605
	2016	1,300	(91)	52	-	(39)	(3.0%)	1,261
	2017	1,905	(171)	44	-	(127)	(6.7%)	1,778
	2018	171	154	(185)	-	(31)	(18.1%)	140
Private Passenger Total		6,074	(216)	189	-	(27)	(0.4%)	6,047
Non Private								
Passenger	prior	365	(3)	4	-	1	0.3%	366
	2009	(8)	-	-	-	-	-	(8)
	2010	65	(1)	1	-	-	-	65
	2011	(484)	5	(5)	-	-	-	(484)
	2012	392	(4)	10	-	6	1.5%	398
	2013	150	(2)	2	-	-	-	150
	2014	1,921	(19)	(88)	-	(107)	(5.6%)	1,814
	2015	2,490	(50)	(147)	-	(197)	(7.9%)	2,293
	2016	4,454	(134)	86	-	(48)	(1.1%)	4,406
	2017	7,792	(468)	(196)	-	(664)	(8.5%)	7,128
	2018	1,534	1,295	(713)	-	582	37.9%	2,116
Non Private Passenger Total		18,671	619	(1,046)	-	(427)	(2.3%)	18,244
Grand Total		24,745	403	(857)	-	(454)	(1.8%)	24,291

EXHIBIT G-2

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

page 7 of 10

ShareDate	201802	
Jurisdiction Desc	Yukon	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	-	-	-	4
	2009	5	-	-	-	-	-	5
	2010	6	-	-	-	-	-	6
	2011	11	-	-	-	-	-	11
	2012	20	-	-	-	-	-	20
	2013	35	-	-	-	-	-	35
	2014	67	(1)	1	-	-	-	67
	2015	109	(1)	1	-	-	-	109
	2016	275	(3)	3	-	-	-	275
	2017	138	(11)	(9)	-	(20)	(14.5%)	118
	2018	11	12	6	-	18	163.6%	29
Private Passenger Total		681	(4)	2	-	(2)	(0.3%)	679
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	4	-	-	-	-	-	4
	2012	10	-	-	-	-	-	10
	2013	9	-	-	-	-	-	9
	2014	50	(1)	1	-	-	-	50
	2015	73	(1)	21	-	20	27.4%	93
	2016	(13)	-	-	-	-	-	(13)
	2017	180	(5)	1	-	(4)	(2.2%)	176
	2018	55	49	(48)	-	1	1.8%	56
Non Private Passenger Total		370	42	(25)	-	17	4.6%	387
Grand Total		1,051	38	(23)	-	15	1.4%	1,066

EXHIBIT G-2

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

page 8 of 10

ShareDate	201802	
	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								
<div><div></div>Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2009	28	-	-	-	-	-	28
	2010	4	-	-	-	-	-	4
	2011	7	-	-	-	-	-	7
	2012	47	-	-	-	-	-	47
	2013	54	(1)	1	-	-	-	54
	2014	(167)	2	69	-	71	(42.5%)	(96)
	2015	239	(26)	26	-	-	-	239
	2016	373	(22)	23	-	1	0.3%	374
	2017	329	(26)	24	-	(2)	(0.6%)	327
	2018	15	(19)	(1)	-	(20)	(133.3%)	(5)
Private Passenger Total		927	(92)	142	-	50	5.4%	977
Non Private								
<div><div></div>Passenger</div>	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	17	-	-	-	-	-	17
	2014	18	-	-	-	-	-	18
	2015	63	(1)	1	-	-	-	63
	2016	241	(2)	2	-	-	-	241
	2017	307	(3)	(14)	-	(17)	(5.5%)	290
	2018	22	22	(19)	-	3	13.6%	25
Non Private Passenger Total		671	16	(30)	-	(14)	(2.1%)	657
Grand Total		1,598	(76)	112	-	36	2.3%	1,634

EXHIBIT G-2

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

page 9 of 10

ShareDate	201802	
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								
<div><div></div>Passenger</div>	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	4	-	-	-	-	-	4
	2012	7	-	-	-	-	-	7
	2013	11	-	-	-	-	-	11
	2014	20	-	-	-	-	-	20
	2015	80	(1)	1	-	-	-	80
	2016	100	(1)	1	-	-	-	100
	2017	68	(1)	2	-	1	1.5%	69
	2018	6	5	-	-	5	83.3%	11
Private Passenger Total		298	2	4	-	6	2.0%	304
Non Private								
<div><div></div>Passenger</div>	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	7	-	-	-	-	-	7
	2014	16	-	-	-	-	-	16
	2015	88	(1)	1	-	-	-	88
	2016	156	(2)	1	-	(1)	(0.6%)	155
	2017	284	(3)	(7)	-	(10)	(3.5%)	274
	2018	28	27	(7)	-	20	71.4%	48
Non Private Passenger Total		579	21	(12)	-	9	1.6%	588
Grand Total		877	23	(8)	-	15	1.7%	892

EXHIBIT G-2

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

page 10 of 10

ShareDate	201802	
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	4,241	(659)	753	-	94	2.2%	4,335
	2009	578	(87)	179	-	92	15.9%	670
	2010	558	(77)	304	-	227	40.7%	785
	2011	(195)	7	109	-	116	(59.5%)	(79)
	2012	(477)	107	(131)	-	(24)	5.0%	(501)
	2013	733	(51)	45	-	(6)	(0.8%)	727
	2014	1,094	(21)	(85)	-	(106)	(9.7%)	988
	2015	2,930	(137)	(3)	-	(140)	(4.8%)	2,790
	2016	7,414	(516)	151	-	(365)	(4.9%)	7,049
	2017	14,062	(1,367)	523	-	(844)	(6.0%)	13,218
	2018	2,541	1,465	(1,023)	-	442	17.4%	2,983
Private Passenger Total		33,479	(1,336)	822	-	(514)	(1.5%)	32,965
Non Private								
Passenger	prior	651	(12)	76	-	64	9.8%	715
	2009	48	(2)	6	-	4	8.3%	52
	2010	361	(9)	9	-	-	-	361
	2011	(236)	(2)	4	-	2	(0.8%)	(234)
	2012	765	(6)	73	-	67	8.8%	832
	2013	176	-	36	-	36	20.5%	212
	2014	3,589	(217)	147	-	(70)	(2.0%)	3,519
	2015	5,584	(212)	(52)	-	(264)	(4.7%)	5,320
	2016	12,253	(660)	576	-	(84)	(0.7%)	12,169
	2017	23,937	(1,593)	364	-	(1,229)	(5.1%)	22,708
	2018	4,215	3,290	(1,397)	-	1,893	44.9%	6,108
Non Private Passenger Total		51,343	577	(158)	-	419	0.8%	51,762
Grand Total		84,822	(759)	664	-	(95)	(0.1%)	84,727

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 1 of 10

Newfoundland & Labrador

PPV & non-PPV ending 2018	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2018 (\$000s)										
	nominal values					actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	(4)	(5)	-	(9)	-	-	2	2	(7)		
1999	2	3	-	5	-	-	-	-	5		
2000	(2)	(1)	-	(3)	-	-	-	-	(3)		
2001	(2)	(1)	(6)	(9)	-	-	1	1	(8)		
2002	-	1	-	1	-	-	-	-	1		
2003	-	-	1	1	-	-	-	-	1		
2004	(5)	(5)	-	(10)	-	-	1	1	(9)		
2005	2	3	23	28	-	-	3	3	31		
2006	-	4	13	17	-	-	1	1	18		
2007	170	(2)	-	168	-	-	17	17	185		
2008	153	2	6	161	(9)	1	15	7	168		
2009	96	26	72	194	(21)	3	16	(2)	192		
2010	68	25	118	211	(13)	2	20	9	220		
2011	784	56	91	931	(57)	7	88	38	969		
2012	2,252	294	128	2,674	(174)	21	251	98	2,772		
2013	2,118	135	147	2,400	(113)	13	270	170	2,570		
2014	4,025	273	164	4,462	(187)	25	497	335	4,797		
2015	5,364	330	269	5,963	(229)	31	628	430	6,393		
2016	8,076	802	403	9,281	(336)	39	967	670	9,951		
2017	8,192	3,003	248	11,443	(450)	60	1,202	812	12,255		
PAYs (sub-total):	31,289	4,943	1,677	37,909	(1,589)	202	3,979	2,592	40,501		
CAY (2018)	14,361	3,053	593	18,007	(777)	104	1,858	1,185	19,192		
claims liabilities:	45,650	7,996	2,270	55,916	(2,366)	306	5,837	3,777	59,693		
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*		
premium liabilities:	15,479	(789)		14,690	(525)	64	1,188	727	15,359		
					*Total may not be sum of parts, as apvs apply to future costs within UPR						
policy liabilities:				70,606	(2,891)	370	7,025	4,504	75,052		

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 2 of 10

New Brunswick

PPV & non-PPV ending 2018	New Brunswick - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	4	6	-	10	-	-	2	2	12	
1999	-	1	-	1	-	-	-	-	1	
2000	-	1	-	1	-	-	-	-	1	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	(1)	(3)	(1)	(5)	-	-	2	2	(3)	
2003	181	(9)	3	175	-	-	17	17	192	
2004	2	6	1	9	-	-	1	1	10	
2005	71	2	28	101	-	-	10	10	111	
2006	89	24	48	161	(12)	1	14	3	164	
2007	2	10	13	25	(1)	-	3	2	27	
2008	56	6	84	146	(4)	-	15	11	157	
2009	287	4	115	406	(28)	4	39	15	421	
2010	517	69	143	729	(37)	4	69	36	765	
2011	498	78	84	660	(27)	4	64	41	701	
2012	978	93	191	1,262	(56)	7	122	73	1,335	
2013	4,274	(548)	353	4,079	(120)	15	404	299	4,378	
2014	2,821	70	342	3,233	(86)	8	324	246	3,479	
2015	4,670	(289)	231	4,612	(142)	19	560	437	5,049	
2016	3,933	1,049	378	5,360	(198)	22	656	480	5,840	
2017	3,093	3,276	235	6,604	(315)	40	785	510	7,114	
PAYs (sub-total):	21,475	3,845	2,248	27,568	(1,026)	124	3,087	2,185	29,753	
CAY (2018)	3,897	4,817	145	8,859	(490)	62	1,064	636	9,495	
claims liabilities:	25,372	8,662	2,393	36,427	(1,516)	186	4,151	2,821	39,248	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	10,358	(984)		9,374	(308)	40	268	-	9,374	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				45,801	(1,824)	226	4,419	2,821	48,622	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 3 of 10

Nova Scotia

PPV & non-PPV ending 2018		Nova Scotia - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	8	(1)	7	-	-	2	2	9
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	1	12	11	24	-	-	2	2	26
2003	-	(16)	26	10	-	-	3	3	13
2004	13	7	12	32	(2)	-	3	1	33
2005	76	(7)	74	143	(12)	2	13	3	146
2006	(12)	(15)	78	51	(8)	1	12	5	56
2007	67	30	120	217	(2)	-	22	20	237
2008	90	(5)	128	213	(14)	1	21	8	221
2009	206	(38)	4	172	(11)	1	17	7	179
2010	144	60	64	268	(9)	1	27	19	287
2011	165	(97)	152	220	(20)	2	22	4	224
2012	407	17	161	585	(39)	5	56	22	607
2013	2,521	154	220	2,895	(160)	21	303	164	3,059
2014	2,683	(356)	226	2,553	(118)	15	292	189	2,742
2015	1,781	574	175	2,530	(101)	14	323	236	2,766
2016	2,522	1,580	126	4,228	(189)	24	532	367	4,595
2017	3,842	1,926	190	5,958	(284)	36	721	473	6,431
PAYs (sub-total):	14,506	3,838	1,766	20,110	(969)	123	2,371	1,525	21,635
CAY (2018)	4,130	4,412	211	8,753	(441)	57	1,049	665	9,418
claims liabilities:	18,636	8,250	1,977	28,863	(1,410)	180	3,420	2,190	31,053
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,244	(826)		8,418	(276)	33	229	(14)	8,590
policy liabilities:				37,281	(1,686)	213	3,649	2,176	39,643

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 4 of 10

Prince Edward Island

PPV & non-PPV ending 2018	Prince Edward Island - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	-	-	-	-	-	-	-	-	-
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	-	(4)	-	-	-	-	(4)
2006	-	-	-	-	-	-	-	-	-
2007	-	(1)	-	(1)	-	-	-	-	(1)
2008	-	(1)	17	16	-	-	2	2	18
2009	-	-	24	24	-	-	3	3	27
2010	418	(1)	31	448	-	-	45	45	493
2011	-	(160)	40	(120)	5	(1)	19	23	(97)
2012	309	4	43	356	(1)	-	35	34	390
2013	13	29	41	83	(8)	-	8	-	83
2014	397	107	63	567	(27)	3	58	34	601
2015	911	353	42	1,306	(65)	7	138	80	1,386
2016	1,564	287	107	1,958	(88)	11	230	153	2,111
2017	673	474	49	1,196	(54)	6	142	94	1,290
PAYs (sub-total):	4,285	1,087	457	5,829	(238)	26	680	468	6,297
CAY (2018)	897	743	(22)	1,618	(73)	11	204	142	1,760
claims liabilities:	5,182	1,830	435	7,447	(311)	37	884	610	8,057
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,213	(212)		2,001	(48)	5	41	(2)	2,001
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				9,448	(359)	42	925	608	10,058

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 5 of 10

Ontario

PPV & non-PPV ending 2018		Ontario - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	4,987	(15)	(4)	4,968	(17)	3	507	493	5,461
1999	-	1	-	1	-	-	-	-	1
2000	1	11	3	15	-	-	1	1	16
2001	(3)	3	47	47	-	-	6	6	53
2002	457	(5)	174	626	-	-	63	63	689
2003	1,672	538	943	3,153	(237)	30	294	87	3,240
2004	1,058	222	1,089	2,369	(183)	23	219	59	2,428
2005	581	(25)	287	843	(81)	11	77	7	850
2006	308	595	286	1,189	(120)	15	114	9	1,198
2007	2,491	1,644	528	4,663	(514)	66	414	(34)	4,629
2008	314	549	580	1,443	(167)	22	129	(16)	1,427
2009	2,383	451	731	3,565	(371)	47	320	(4)	3,561
2010	1,265	393	890	2,548	(240)	31	231	22	2,570
2011	3,674	(91)	1,108	4,691	(386)	49	431	94	4,785
2012	2,980	(433)	1,198	3,745	(302)	39	345	82	3,827
2013	6,906	210	1,177	8,293	(443)	58	859	474	8,767
2014	6,852	917	1,205	8,974	(482)	57	1,171	746	9,720
2015	8,611	1,247	1,285	11,143	(434)	50	1,419	1,035	12,178
2016	7,372	3,251	1,190	11,813	(490)	62	1,854	1,426	13,239
2017	4,549	8,762	1,309	14,620	(734)	92	2,157	1,515	16,135
PAYs (sub-total):	56,458	18,225	14,026	88,709	(5,201)	655	10,611	6,065	94,774
CAY (2018)	8,017	15,005	1,397	24,419	(1,397)	171	3,708	2,482	26,901
claims liabilities:	64,475	33,230	15,423	113,128	(6,598)	826	14,319	8,547	121,675
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	26,338	(1,596)		24,742	(885)	114	535	(236)	24,742
policy liabilities:				137,870	(7,483)	940	14,854	8,311	146,417

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 6 of 10

Alberta

PPV & non-PPV ending 2018	Alberta - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	12	2	(2)	12	-	-	13	13	25	
1999	5	4	1	10	-	-	1	1	11	
2000	(5)	(6)	3	(8)	-	-	1	1	(7)	
2001	14	5	11	30	-	-	3	3	33	
2002	(1)	(5)	21	15	-	-	3	3	18	
2003	61	(17)	35	79	-	-	8	8	87	
2004	669	(13)	53	709	(64)	7	70	13	722	
2005	77	8	(52)	33	(3)	1	13	11	44	
2006	241	33	4	278	(29)	4	24	(1)	277	
2007	55	(7)	362	410	(3)	-	44	41	451	
2008	758	(54)	452	1,156	(101)	13	126	38	1,194	
2009	122	10	254	386	(45)	5	34	(6)	380	
2010	97	68	200	365	(27)	4	35	12	377	
2011	1,795	5	299	2,099	(130)	15	197	82	2,181	
2012	1,882	21	348	2,251	(120)	14	214	108	2,359	
2013	5,451	166	406	6,023	(190)	24	583	417	6,440	
2014	5,300	1,721	417	7,438	(295)	39	705	449	7,887	
2015	8,445	2,437	258	11,140	(517)	67	1,475	1,025	12,165	
2016	9,302	3,320	523	13,145	(649)	78	1,694	1,123	14,268	
2017	5,596	6,193	314	12,103	(661)	86	1,271	696	12,799	
PAYs (sub-total):	39,876	13,891	3,907	57,674	(2,834)	357	6,514	4,037	61,711	
CAY (2018)	8,803	10,799	(194)	19,408	(977)	138	2,135	1,296	20,704	
claims liabilities:	48,679	24,690	3,713	77,082	(3,811)	495	8,649	5,333	82,415	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	27,737	(2,398)		25,339	(672)	81	(588)	(1,179)	25,339	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	102,421				(4,483)	576	8,061	4,154	107,754	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 7 of 10

Yukon

PPV & non-PPV ending 2018	Yukon - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	-	3	-	-	-	-	-	3
1999	-	1	-	1	-	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	11	11	-	-	1	1	-	12
2007	-	-	5	5	-	-	-	-	-	5
2008	-	-	5	5	-	-	-	-	-	5
2009	-	5	6	11	-	-	1	1	-	12
2010	69	6	8	83	(4)	1	7	4	-	87
2011	-	15	10	25	(1)	-	2	1	-	26
2012	84	30	13	127	(6)	1	13	8	-	135
2013	-	44	(12)	32	(1)	-	7	6	-	38
2014	-	106	14	120	(4)	-	13	9	-	129
2015	1,251	182	7	1,440	(68)	9	187	128	-	1,568
2016	208	233	21	462	(22)	2	57	37	-	499
2017	272	160	8	440	(24)	3	50	29	-	469
PAYs (sub-total):	1,884	787	96	2,767	(130)	16	338	224	-	2,991
CAY (2018)	298	514	(9)	803	(39)	5	95	61	-	864
claims liabilities:	2,182	1,301	87	3,570	(169)	21	433	285	-	3,855
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	853	(75)		778	(25)	3	(8)	(30)		778
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	4,348				(194)	24	425	255	4,633	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 8 of 10

Northwest Territories

PPV & non-PPV ending 2018	Northwest Territories - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
Acc Yr										
prior	-	1	-	1	-	-	-	-		1
1999	-	2	-	2	-	-	-	-		2
2000	-	(1)	-	(1)	-	-	-	-		(1)
2001	-	1	-	1	-	-	-	-		1
2002	-	1	-	1	-	-	-	-		1
2003	-	-	-	-	-	-	-	-		-
2004	-	(2)	-	(2)	-	-	-	-		(2)
2005	-	-	-	-	-	-	-	-		-
2006	-	(2)	-	(2)	-	-	-	-		(2)
2007	-	(3)	9	6	-	-	1	1		7
2008	-	3	13	16	-	-	1	1		17
2009	(2)	28	17	43	-	-	4	4		47
2010	-	5	22	27	(1)	-	3	2		29
2011	-	7	27	34	(1)	-	4	3		37
2012	(2)	47	32	77	(3)	-	8	5		82
2013	473	66	34	573	(24)	2	56	34		607
2014	1,205	(68)	34	1,171	(52)	6	124	78		1,249
2015	128	134	33	295	(13)	1	35	23		318
2016	32	545	7	584	(29)	4	72	47		631
2017	1,097	323	19	1,439	(70)	9	183	122		1,561
PAYs (sub-total):	2,931	1,087	247	4,265	(193)	22	491	320		4,585
CAY (2018)	665	682	(74)	1,273	(71)	9	170	108		1,381
claims liabilities:	3,596	1,769	173	5,538	(264)	31	661	428		5,966
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	1,817	(181)		1,636	(40)	5	28	(7)		1,636
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				7,174	(304)	36	689	421		7,602

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 9 of 10

Nunavut

PPV & non-PPV ending 2018	Nunavut - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	2	3	-	-	-	-	3
2009	-	-	3	3	-	-	-	-	3
2010	-	3	7	10	-	-	-	-	10
2011	-	4	9	13	-	-	1	1	14
2012	146	7	11	164	(6)	1	16	11	175
2013	-	18	(19)	(1)	-	-	4	4	3
2014	-	36	(12)	24	(2)	-	6	4	28
2015	22	148	10	180	(8)	1	21	14	194
2016	94	232	3	329	(16)	3	41	28	357
2017	46	271	7	324	(17)	2	39	24	348
PAYs (sub-total):	308	718	21	1,047	(49)	7	128	86	1,133
CAY (2018)	88	263	(31)	320	(17)	2	44	29	349
claims liabilities:	396	981	(10)	1,367	(66)	9	172	115	1,482
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	575	(50)		525	(14)	1	(13)	(26)	525
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,892	(80)	10	159	89	2,007

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 10 of 10

All Jurisdictions

PPV & non-PPV ending 2018	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	4,999	-	(7)	4,992	(17)	3	526	512	5,504
1999	7	10	1	18	-	-	1	1	19
2000	(6)	4	6	4	-	-	2	2	6
2001	9	11	52	72	-	-	10	10	82
2002	456	-	205	661	-	-	70	70	731
2003	1,914	495	1,008	3,417	(237)	30	322	115	3,532
2004	1,737	219	1,155	3,111	(249)	30	294	75	3,186
2005	807	(23)	360	1,144	(96)	14	116	34	1,178
2006	626	639	440	1,705	(169)	21	166	18	1,723
2007	2,785	1,671	1,037	5,493	(520)	66	501	47	5,540
2008	1,371	501	1,287	3,159	(295)	37	309	51	3,210
2009	3,092	486	1,226	4,804	(476)	60	434	18	4,822
2010	2,578	628	1,483	4,689	(331)	43	437	149	4,838
2011	6,916	(183)	1,820	8,553	(617)	76	828	287	8,840
2012	9,036	80	2,125	11,241	(707)	88	1,060	441	11,682
2013	21,756	274	2,347	24,377	(1,059)	133	2,494	1,568	25,945
2014	23,283	2,806	2,453	28,542	(1,253)	153	3,190	2,090	30,632
2015	31,183	5,116	2,310	38,609	(1,577)	199	4,786	3,408	42,017
2016	33,103	11,299	2,758	47,160	(2,017)	245	6,103	4,331	51,491
2017	27,360	24,388	2,379	54,127	(2,609)	334	6,550	4,275	58,402
PAYs (sub-total):	173,012	48,421	24,445	245,878	(12,229)	1,532	28,199	17,502	263,380
CAY (2018)	41,156	40,288	2,016	83,460	(4,282)	559	10,327	6,604	90,064
claims liabilities:	214,168	88,709	26,461	329,338	(16,511)	2,091	38,526	24,106	353,444
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	94,614	(7,111)		87,503	(2,793)	346	1,680	(767)	88,344
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				416,841	(19,304)	2,437	40,206	23,339	441,788

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