



FACILITY ASSOCIATION RESIDUAL MARKET

FEBRUARY 2019 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2019)

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

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

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

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

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

Ontario Bill 15 (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and **received Royal Assent on November 20, 2014**. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the **most recent** valuation (September 30, 2018), reform adjustments (originally introduced with the June 30, 2015 valuation) specifically related to changes in the non-pecuniary prejudgment interest provision calculation impacting the bodily injury coverage and the applicable interest rate applied to overdue payments in the SABS impacting the accident benefits coverage, were included with the updated industry trend analysis (completed using industry data as at December 31, 2017) and nominal valuation selections, impacting the selection of ultimates. Additional discussion in relation to the application of changes to the prejudgement interest rate on general damages for non-pecuniary loss can be found in section 1.6.

Ontario Bill 91 (Building Ontario Up Act (Budget Measures), 2015) was introduced into the Legislature by the Minister of Finance on April 23, 2015, and **received Royal Assent on June 4, 2015**. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the **most recent** valuation (September 30, 2018), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes in the tort threshold and deductibles impacting the bodily injury coverage and changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at December 31, 2017) and nominal valuation estimates, impacting the selection of ultimates. Additional discussion in relation to the application of changes in the tort threshold and deductibles can be found in section 1.6.

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

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **May 17, 2018**, the Alberta Superintendent of Insurance advised that clarifying amendments have been made to the definition of minor injuries under the Minor Injury Regulation (MIR). With the **most recent** valuation (September 30, 2018), adjustments have been made to our valuation estimates to reflect our estimates of the impact of these amendments, as reflected in the most recent updated industry trend analyses (completed using industry data as at December 31, 2017).

Prince Edward Island Bill 46 (Minor Injury Definition, Pain and Suffering Damages Cap, Schedule B and DCPD) was introduced into the Legislative Assembly on April 25, 2014 and **received Royal Assent on May 14, 2014**. Bill 46 amends the Insurance Act, introducing enhanced mandatory benefits under Schedule B (these include medical, rehabilitation, funeral, death and loss of income benefits) and a new section 254.2 that applies to all injuries arising from motor vehicle accidents occurring on or after October 1, 2014. The new section 254.2 re-defines “minor personal injury”, raises the maximum non-pecuniary damages recoverable by those suffering a “minor personal injury”, and sets out a process for annually indexing the monetary cap for inflation. In addition, Bill 46 includes a new section 254.3 which implements Direct Compensation provisions for Property Damage and has been proclaimed into force effective October 1, 2015. With the **most recent** valuation (September 30, 2018), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2017), impacting the selection of ultimates.

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

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

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

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

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

1.4 Harmonized Sales Tax - Atlantic Provinces

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

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

In the **Newfoundland and Labrador** fiscal 2016-17 provincial budget released April 4, 2016, the Newfoundland and Labrador Finance Minister announced a 2 percentage point increase in the provincial component of the HST **effective July 1, 2016** increasing the combined HST rate in the province from 13% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using NL PPV and CV Industry data as at December 31, 2017, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the **most recent** valuation (September 30, 2018).

In the **Prince Edward Island** fiscal 2016-17 provincial budget released April 19, 2016, the Prince Edward Island Finance Minister announced a 1 percentage point increase in the provincial component of the HST **effective October 1, 2016** increasing the combined HST rate in the province from 14% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using PE PPV and CV Industry data as at December 31, 2017, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the **most recent** valuation (September 30, 2018).

1.5 Harmonized Sales Tax Class Action – Ontario

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

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

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

1.6 Ontario FARM Bodily Injury Case Reserve summary

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

With the **most recent** (September 30, 2018) valuation, the impact of recent Ontario Court of Appeal

decisions in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss was reviewed and the nominal valuation adjustment included with the prior valuation (June 30, 2018) impacting accident years 2014 and prior, was fully unwound. Further discussion was provided in the “Actuarial Highlights – Quarterly Valuation” report which was posted to the FA website in February 2019.

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, were included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at December 31, 2017).

In the **Ontario Court of Appeal decisions** in **El-Khodr v Lackie** (September 19, 2017; 2017 ONCA 716) and **Cobb v Long Estate** (September 19, 2017; 2017 ONCA 717), the court of appeal ruled that the change to prejudgment interest for non-pecuniary² losses from a set level of 5% to the level that applies to pecuniary losses was implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Ontario Court of Appeal ruling in **El-Khodr v Lackie** was appealed to the **Supreme Court of Canada**; on June 7, 2018, the Supreme Court of Canada dismissed the application for leave to appeal from the judgment of the Court of Appeal for Ontario.

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

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

Recognizing that individual members may interpret these results differently, we have included a

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.”

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

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

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

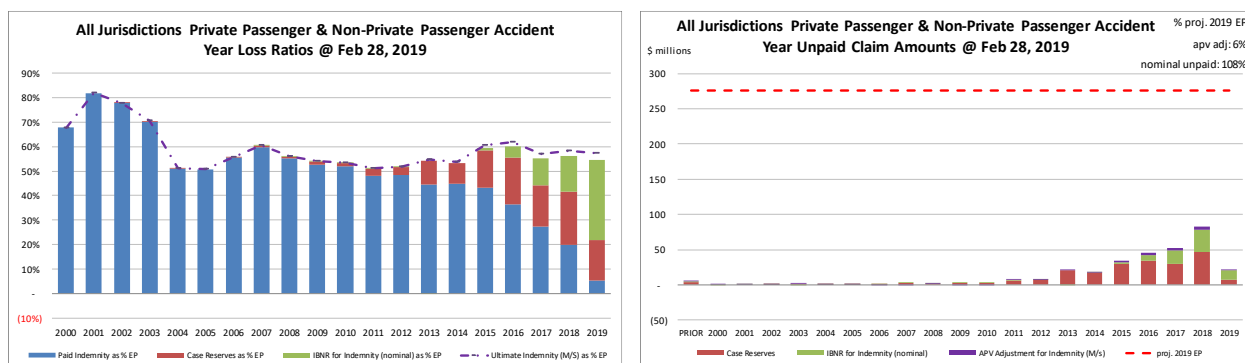
In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence⁴ to claim settlement, via summing the average number of years from claim occurrence to December 31, 2017 (3rd column) and from December 31, 2017 to settlement (4th column).

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

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

1.7 Current Provision Summary

The charts immediately below show the current levels of **indemnity only**⁵ claims amounts booked by accident year⁶. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2019 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$15.9 million – see table at the top of the next page) represents 6% of the earned premium projected for the full year 2019 (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 at the top of the next page, the associated \$3.6 million of actuarial present value adjustments would be released into future net operating results.

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

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

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

claim liabilities (\$000s)		
	amt	%
case	219,148	69.8%
ibnr	78,865	25.1%
M/S apv adj	15,873	5.1%
M/S indemnity	313,886	100.0%
retro claims	28,764	
retro apv adj	3,632	
M/S total	346,282	

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

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

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

premium liabilities (\$000s)		
	amt	%
unearned prem	126,883	107.9%
prem def/(dpac)	(9,840)	(8.4%)
M/S apv adjust.	505	0.4%
M/S total	117,548	100.0%

policy liabilities (\$000s)		
	amt	%
claim	326,777	70.5%
premium	117,043	25.2%
M/S apv adjust.	20,010	4.3%
M/S total	463,830	100.0%

M/S total by juris (rounded at juris level)	
Ontario	157,937
Alberta	122,827
Newfoundland & Labrador	65,522
New Brunswick	52,482
Nova Scotia	42,031
Prince Edward Island	12,154
Yukon	3,561
Northwest Territories	5,728
Nunavut	1,587
All Jurisdictions	463,829

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

While Ontario has the largest share of any single jurisdiction (accounting for approximately 34% of the total policy liabilities), collectively, the Atlantic provinces account for a larger overall share at approximately 37% (172 million).

2 Activity During the Month of February 2019⁷

2.1 Recorded Premium and Claims Activity

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

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

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

Table 01a	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	6,839	(677)	1,936	60	63	10	2,000	70
AB	6,593	(721)	2,813	(93)	2,367	2,491	5,180	2,398
NL	2,165	(227)	1,053	28	699	(397)	1,752	(368)
NB	1,786	(208)	888	(133)	188	(418)	1,076	(550)
NS	1,832	(172)	1,042	194	456	328	1,498	522
PE	342	(47)	80	(42)	165	140	245	98
YT	140	(18)	40	(25)	(29)	(8)	11	(33)
NT	315	(46)	198	85	9	(28)	207	57
NU	77	(3)	24	12	6	4	30	16
TOTAL	20,089	(2,119)	8,074	86	3,925	2,122	11,999	2,209

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	2,027	(426)	(1,551)	459	476	33
2017	(0)	(0)	380	(619)	323	282	703	(337)
2018	(47)	(47)	3,828	1,069	1,272	1,659	5,100	2,728
2019	20,136	(2,072)	1,839	62	3,881	(278)	5,720	(216)
TOTAL	20,089	(2,119)	8,074	86	3,925	2,122	11,999	2,209

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

Earned premium for the month was approximately 11% lower than expected, even though written premium was only 3% lower than expected. The earned premium variance is attributed to the use of a 1/24ths rule to estimate earned premium, rather than reflecting exposure days. Management is considering updating the projection assumption for earned premium as a result.

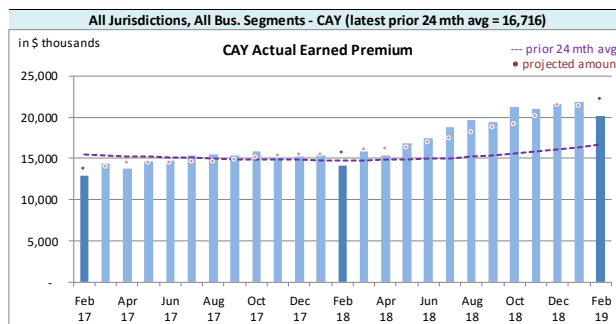
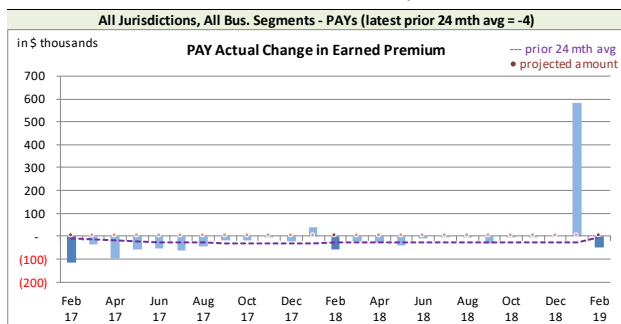
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.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

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

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

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.

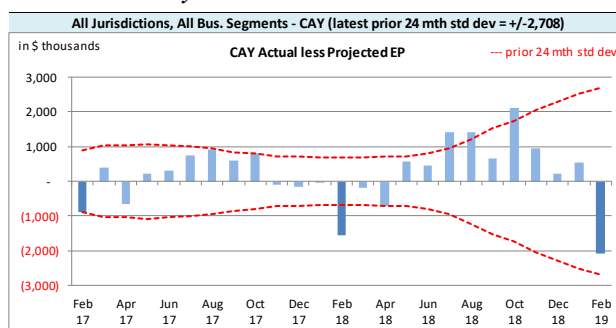
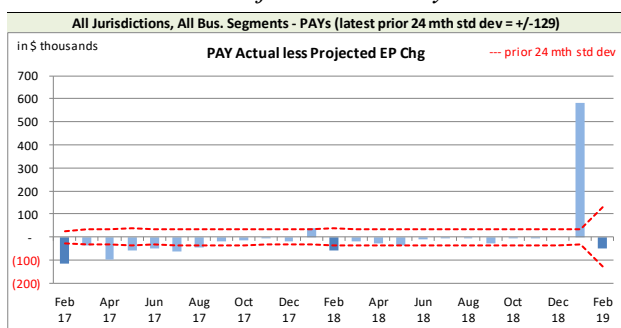
FARM Actual Earned Premium by Calendar Month



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

The associated variance between the actual changes and the projections from the previous month are shown in the charts below. **Earned premium** change projections are all attributed to the current accident year as the projection upload does not accept **earned premium** changes for other accident years. We do not see this limitation as being significant for our purposes, but it does mean that the actual less projection variance will equal the actual **earned premium** change in relation to prior accident years. As previously indicated, the projection variance for the CAY earned premium is driven by the projection earned premium assumption using the 1/24ths rule as opposed to days earned, creating an additional projection issue each February. We are considering updating the methodology in the coming months to avoid this issue in the future.

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



On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(4)	16,716
std dev	129	2,708
A-P <> std dev	11	5
% <> std dev	44.0%	20.0%
norm <> std dev	31.7%	31.7%

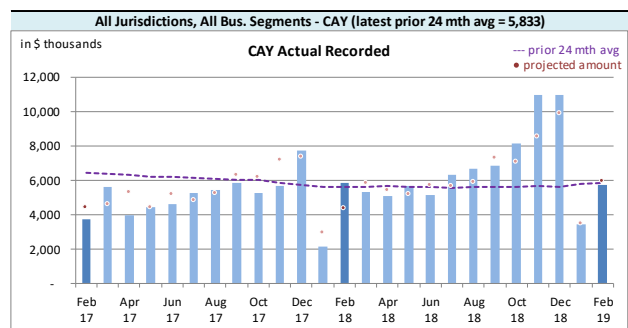
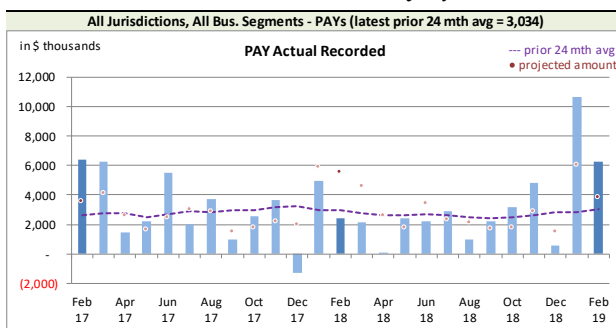
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not indicate bias⁹ on a 24-month lag basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative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

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

2.1.b AvsP: Recorded Indemnity

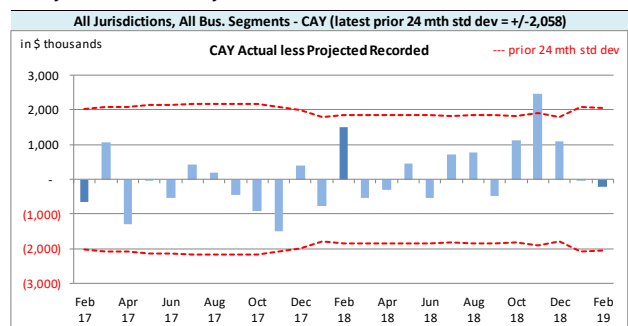
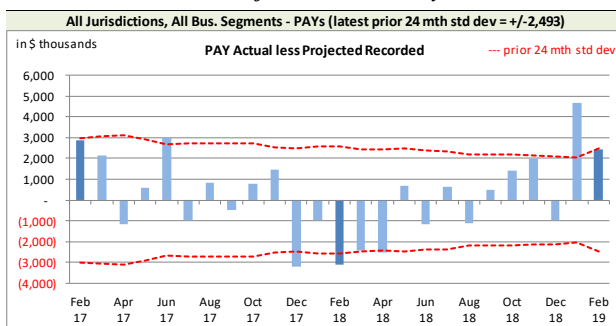
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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



⁹For the binomial distribution with 24 trials and an assumed 50% success probability, the 95% confidence range is 7 to 17 “successes”. That is, favourable or unfavourable counts of 0 to 6 or 18 to 24 out of 24 outcomes would suggest bias.

On Latest \$ thousands		
Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	3,034	5,833
std dev	2,493	2,058
A-P <> std dev	5	1
% <> std dev	20.0%	4.0%
norm <> std dev	31.7%	31.7%

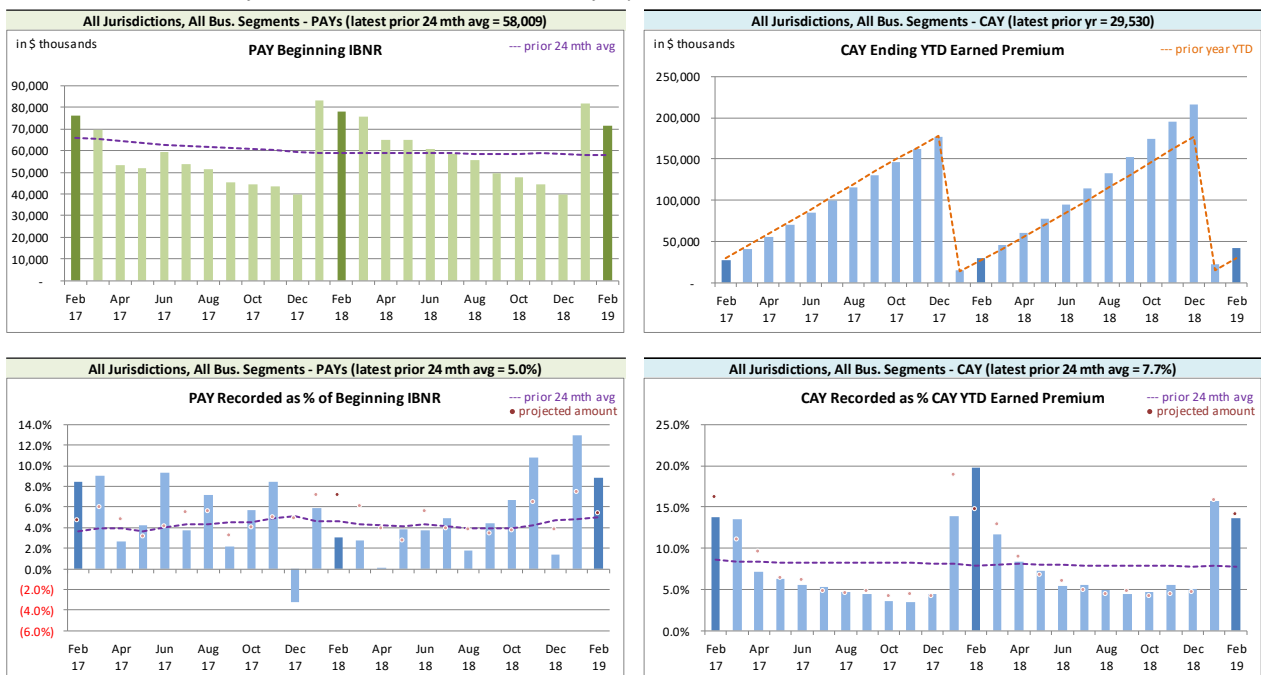
(assuming a normal distribution). Bias has not been indicated at a 95% confidence level on a lagging 24-month basis.

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

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

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

FARM Levels that influence¹⁰ Recorded Indemnity by Calendar Month



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.

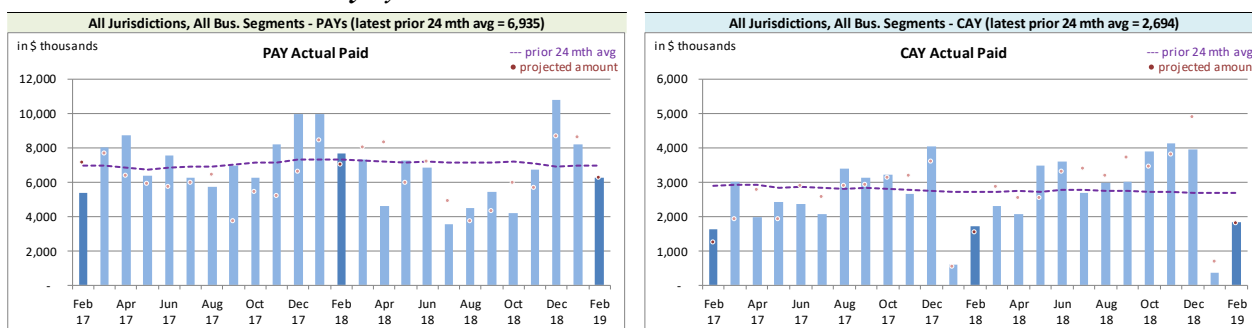
We track beginning prior accident years' IBNR as **recorded indemnity** activity “comes out of” IBNR. Changes in the prior accident years' beginning IBNR (see upper left chart within the group of charts immediately above) occur for several possible reasons:

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

2.1.c AvsP: Paid Indemnity

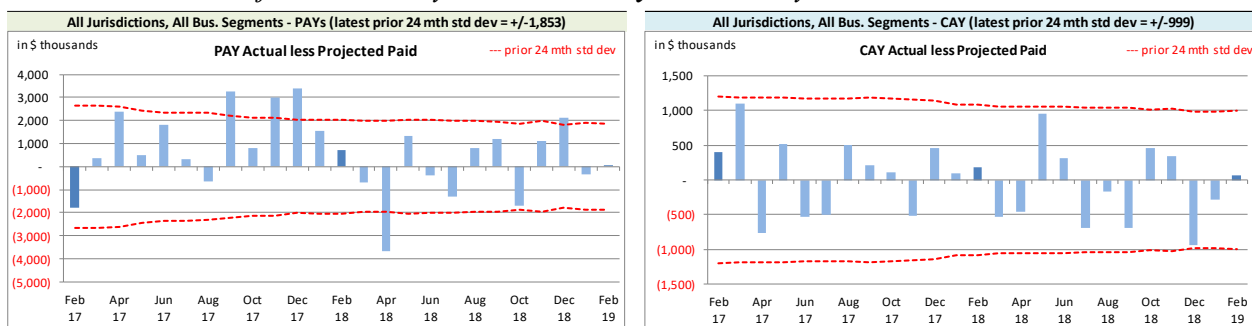
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month's actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands		
	PAYs	CAY
Paid		
Mthly Avg Paid (prior 24 mths)	6,935	2,694
std dev	1,853	999
A-P <> std dev	5	-
% <> std dev	20.0%	0.0%
norm <> std dev	31.7%	31.7%

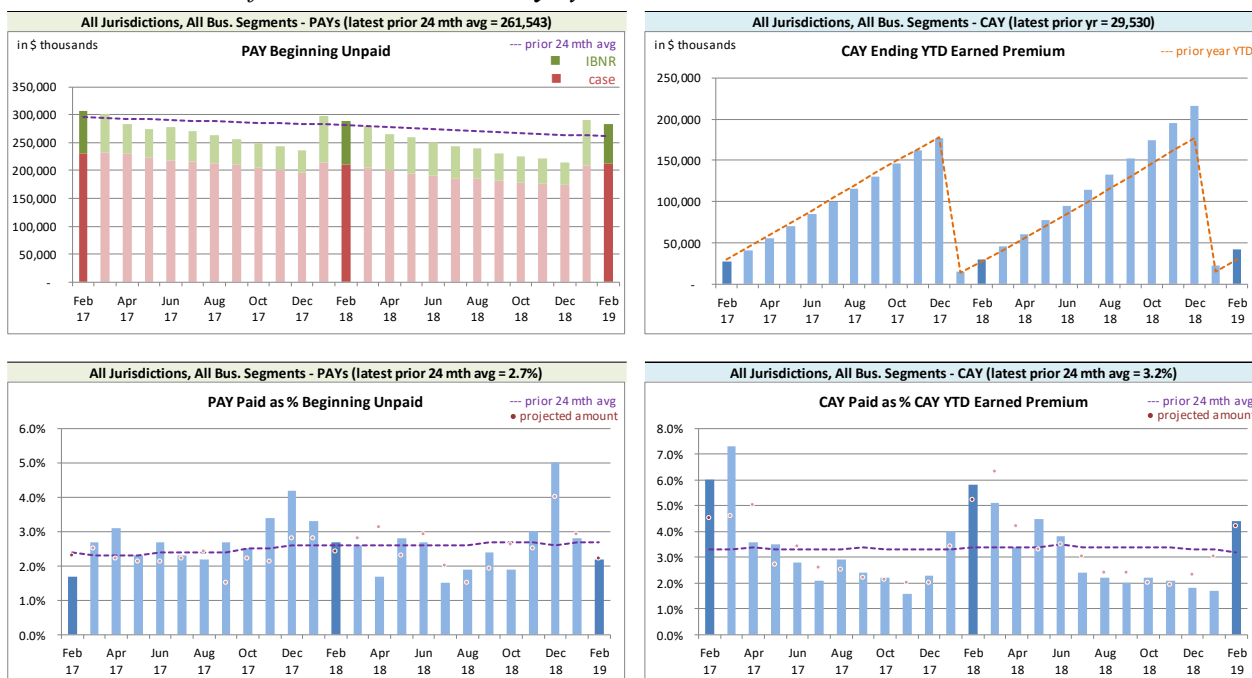
With respect to **paid indemnity**, 20% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed better than simply projecting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

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

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

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

FARM Levels that 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:

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.

- 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.

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

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

Table 02a		actuarial present value adjustments						
		IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	13,803	(29)	(8,657)	(7)	15,731	37	20,877	1
2017	19,619	336	(2,569)	(34)	5,735	76	22,785	378
2018	31,654	(2,750)	(4,690)	66	9,162	(127)	36,126	(2,811)
2019	13,789	(909)	(1,280)	72	2,441	(134)	14,950	(971)
TOTAL	78,865	(3,352)	(17,196)	97	33,069	(148)	94,738	(3,403)

The IBNR provision is \$3.4 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees, which we refer to as “allowed claims expenses” (see footnote 5 on page 8). The table immediately below summarizes the variances in these “Retro Claims Provisions” included in this month’s Participation Report and the one-month projections from last month’s Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed claims expenses relative to projections. More specifically, we had projected that the annual retroactive settlement with Servicing Carriers would occur during February, with the retrospective claims provision adjusted accordingly – as the settlement did not occur during the month, the change in the provision likewise did not take place.

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

Table 02b			actuarial present value adjustments					
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	23,390	510	(1,682)	(24)	3,447	101	25,155	587
2017	2,696	64	(158)	(2)	810	8	3,348	70
2018	2,235	(1,839)	(207)	39	1,198	7	3,226	(1,793)
2019	443	(12)	(53)	4	277	(21)	667	(29)
TOTAL	28,764	(1,277)	(2,100)	17	5,732	95	32,396	(1,165)

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(9,840)	(100)	505	17	(9,335)	(83)
balance as % unearned premium:		(7.8%)	-	0.4%	-	(7.4%)	-
actual unearned premium:		126,883					
less projected:		1,665					

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.

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:

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

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”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	433	1.0%	(436)	(1.0%)	(3)	-	(311)	(1.4%)
CAY	28,047	65.9%	1,385	3.3%	29,432	69.2%	14,068	0.8%
TOTAL	28,480	66.9%	949	2.2%	29,429	69.2%	13,757	(0.6%)

(“% EP” based on 2019 calendar year-to-date earned premium; ratios may not total due to rounding)

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

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

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

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

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 2.29%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201901	201902	201903	201904
Private Passenger	prior	39,000	39,000	35,000	31,000
	2010	(6,000)	(6,000)	(6,000)	(6,000)
	2011	28,000	40,000	34,000	29,000
	2012	(110,000)	(110,000)	(97,000)	(86,000)
	2013	8,000	8,000	9,000	9,000
	2014	232,000	232,000	214,000	197,000
	2015	54,000	(42,000)	(43,000)	(42,000)
	2016	540,000	499,000	468,000	448,000
	2017	1,567,000	1,401,000	1,208,000	1,144,000
	2018	2,527,000	2,191,000	2,002,000	1,848,000
	2019	514,000	883,000	1,227,000	1,560,000
Private Passenger Total		5,393,000	5,135,000	5,051,000	5,132,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	(127,000)	(127,000)	(126,000)	(125,000)
	2012	(17,000)	(17,000)	(17,000)	(17,000)
	2013	111,000	111,000	110,000	108,000
	2014	17,000	17,000	16,000	17,000
	2015	(145,000)	(214,000)	(195,000)	(194,000)
	2016	941,000	954,000	895,000	786,000
	2017	341,000	389,000	369,000	342,000
	2018	972,000	707,000	539,000	470,000
	2019	219,000	518,000	554,000	535,000
Non Private Passenger Total		2,320,000	2,346,000	2,153,000	1,930,000
Grand Total		7,713,000	7,481,000	7,204,000	7,062,000

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: 2.29%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	131,000	131,000	127,000	126,000
	2010	83,000	44,000	42,000	42,000
	2011	90,000	102,000	97,000	96,000
	2012	150,000	150,000	144,000	141,000
	2013	229,000	229,000	219,000	216,000
	2014	242,000	282,000	272,000	267,000
	2015	591,000	589,000	584,000	571,000
	2016	1,321,000	1,221,000	1,165,000	1,146,000
	2017	3,402,000	3,382,000	3,253,000	3,008,000
	2018	3,644,000	3,499,000	3,364,000	3,324,000
	2019	381,000	633,000	964,000	1,384,000
Private Passenger Total		10,264,000	10,262,000	10,231,000	10,321,000
Non Private Passenger	prior	(24,000)	(28,000)	(28,000)	(28,000)
	2010	(7,000)	(7,000)	(8,000)	(7,000)
	2011	11,000	11,000	10,000	10,000
	2012	26,000	(9,000)	(9,000)	(10,000)
	2013	182,000	182,000	180,000	179,000
	2014	413,000	413,000	408,000	403,000
	2015	475,000	479,000	416,000	412,000
	2016	658,000	657,000	649,000	617,000
	2017	673,000	581,000	555,000	529,000
	2018	829,000	787,000	751,000	716,000
	2019	190,000	295,000	490,000	709,000
Non Private Passenger Total		3,426,000	3,361,000	3,414,000	3,530,000
Grand Total		13,690,000	13,623,000	13,645,000	13,851,000

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: 2.29%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	55,000	53,000	54,000	52,000
	2010	(15,000)	(15,000)	(15,000)	(15,000)
	2011	6,000	6,000	6,000	6,000
	2012	(43,000)	(43,000)	(43,000)	(41,000)
	2013	43,000	43,000	43,000	42,000
	2014	11,000	(70,000)	(69,000)	(63,000)
	2015	245,000	236,000	234,000	231,000
	2016	704,000	668,000	661,000	603,000
	2017	1,977,000	1,974,000	1,949,000	1,892,000
	2018	1,746,000	1,682,000	1,585,000	1,540,000
	2019	538,000	604,000	941,000	1,293,000
Private Passenger Total		5,267,000	5,138,000	5,346,000	5,540,000
Non Private Passenger	prior	61,000	61,000	57,000	57,000
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	28,000	28,000	26,000	26,000
	2013	49,000	25,000	25,000	23,000
	2014	31,000	48,000	48,000	45,000
	2015	498,000	498,000	485,000	476,000
	2016	356,000	251,000	199,000	197,000
	2017	809,000	808,000	800,000	792,000
	2018	2,461,000	2,198,000	2,071,000	2,011,000
	2019	481,000	737,000	1,058,000	1,340,000
Non Private Passenger Total		4,767,000	4,647,000	4,762,000	4,960,000
Grand Total		10,034,000	9,785,000	10,108,000	10,500,000

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				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 2.29%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201901	201902	201903	201904
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(33,000)	(33,000)	(33,000)	(32,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(106,000)	(106,000)	(105,000)	(104,000)
	2015	151,000	151,000	150,000	148,000
	2016	(736,000)	(736,000)	(728,000)	(720,000)
	2017	391,000	398,000	394,000	381,000
	2018	444,000	456,000	451,000	447,000
	2019	55,000	108,000	168,000	231,000
Private Passenger Total		158,000	230,000	289,000	343,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(10,000)	(10,000)	(10,000)	(10,000)
	2011	1,000	1,000	1,000	1,000
	2012	(28,000)	(28,000)	(28,000)	(27,000)
	2013	(35,000)	(35,000)	(35,000)	(35,000)
	2014	37,000	37,000	37,000	37,000
	2015	(24,000)	(24,000)	(24,000)	(25,000)
	2016	112,000	112,000	111,000	109,000
	2017	810,000	808,000	801,000	785,000
	2018	581,000	573,000	562,000	557,000
	2019	101,000	(16,000)	32,000	92,000
Non Private Passenger Total		1,544,000	1,417,000	1,446,000	1,483,000
Grand Total		1,702,000	1,647,000	1,735,000	1,826,000

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: 2.29%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	1,515,000	2,227,000	1,482,000	1,300,000
	2010	(82,000)	(82,000)	(62,000)	(55,000)
	2011	32,000	82,000	54,000	46,000
	2012	(4,000)	(4,000)	(9,000)	(8,000)
	2013	281,000	136,000	86,000	75,000
	2014	(1,030,000)	(1,705,000)	(1,092,000)	(945,000)
	2015	13,000	7,000	7,000	11,000
	2016	787,000	648,000	590,000	585,000
	2017	1,983,000	1,966,000	1,940,000	1,903,000
	2018	3,762,000	3,082,000	2,935,000	2,903,000
	2019	687,000	1,166,000	1,729,000	2,259,000
Private Passenger Total		7,944,000	7,523,000	7,660,000	8,074,000
Non Private Passenger	prior	360,000	359,000	358,000	288,000
	2010	160,000	160,000	158,000	126,000
	2011	320,000	501,000	496,000	394,000
	2012	6,000	48,000	47,000	40,000
	2013	(327,000)	(431,000)	(431,000)	(279,000)
	2014	507,000	462,000	457,000	377,000
	2015	(409,000)	(251,000)	(155,000)	(123,000)
	2016	1,886,000	1,990,000	1,876,000	1,830,000
	2017	5,766,000	5,752,000	5,323,000	5,269,000
	2018	14,145,000	13,320,000	12,801,000	12,442,000
	2019	2,901,000	5,408,000	8,097,000	10,647,000
Non Private Passenger Total		25,315,000	27,318,000	29,027,000	31,011,000
Grand Total		33,259,000	34,841,000	36,687,000	39,085,000

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EXHIBIT A

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

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Jurisdiction Desc	Alberta	discount rate: 2.29%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	3,000	3,000	-	2,000
	2010	48,000	48,000	46,000	42,000
	2011	136,000	344,000	328,000	310,000
	2012	111,000	111,000	107,000	100,000
	2013	148,000	11,000	11,000	10,000
	2014	503,000	501,000	479,000	454,000
	2015	1,143,000	1,224,000	1,178,000	1,164,000
	2016	1,017,000	891,000	858,000	844,000
	2017	1,224,000	1,229,000	1,182,000	1,124,000
	2018	1,212,000	1,200,000	1,097,000	1,044,000
	2019	259,000	138,000	194,000	232,000
Private Passenger Total		5,804,000	5,700,000	5,480,000	5,326,000
Non Private Passenger	prior	58,000	58,000	60,000	59,000
	2010	6,000	6,000	6,000	6,000
	2011	(381,000)	(381,000)	(365,000)	(363,000)
	2012	232,000	232,000	225,000	222,000
	2013	561,000	558,000	547,000	538,000
	2014	700,000	814,000	786,000	776,000
	2015	892,000	828,000	820,000	808,000
	2016	3,498,000	3,286,000	3,054,000	2,842,000
	2017	3,301,000	2,864,000	2,403,000	2,336,000
	2018	8,045,000	5,369,000	4,412,000	4,055,000
	2019	2,706,000	4,291,000	5,700,000	7,087,000
Non Private Passenger Total		19,618,000	17,925,000	17,648,000	18,366,000
Grand Total		25,422,000	23,625,000	23,128,000	23,692,000

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EXHIBIT A

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

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Jurisdiction Desc	Yukon	discount rate: 2.29%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	5,000	5,000	5,000	5,000
	2011	4,000	4,000	4,000	4,000
	2012	9,000	9,000	9,000	9,000
	2013	16,000	16,000	16,000	16,000
	2014	35,000	35,000	35,000	35,000
	2015	65,000	65,000	64,000	63,000
	2016	136,000	136,000	135,000	134,000
	2017	93,000	73,000	72,000	71,000
	2018	183,000	183,000	171,000	169,000
	2019	5,000	25,000	35,000	45,000
Private Passenger Total		555,000	555,000	550,000	555,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	4,000	4,000	4,000	4,000
	2014	16,000	16,000	16,000	16,000
	2015	60,000	60,000	59,000	58,000
	2016	88,000	88,000	87,000	85,000
	2017	216,000	216,000	214,000	206,000
	2018	(217,000)	(209,000)	(200,000)	(194,000)
	2019	48,000	103,000	149,000	192,000
Non Private Passenger Total		218,000	281,000	332,000	370,000
Grand Total		773,000	836,000	882,000	925,000

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EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 2.29%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201901	201902	201903	201904
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	10,000	10,000	10,000	10,000
	2013	23,000	23,000	23,000	23,000
	2014	55,000	55,000	54,000	53,000
	2015	126,000	126,000	125,000	124,000
	2016	270,000	270,000	268,000	265,000
	2017	355,000	346,000	340,000	335,000
	2018	529,000	511,000	500,000	473,000
	2019	12,000	(45,000)	(79,000)	(82,000)
Private Passenger Total		1,380,000	1,296,000	1,241,000	1,201,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	40,000	40,000	39,000	39,000
	2014	16,000	16,000	16,000	16,000
	2015	45,000	45,000	45,000	45,000
	2016	188,000	188,000	186,000	184,000
	2017	322,000	322,000	318,000	315,000
	2018	306,000	301,000	297,000	295,000
	2019	42,000	58,000	71,000	97,000
Non Private Passenger Total		962,000	973,000	975,000	994,000
Grand Total		2,342,000	2,269,000	2,216,000	2,195,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nunavut	discount rate: 2.29%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	-	-	-	-
	2011	-	-	-	-
	2012	12,000	12,000	12,000	12,000
	2013	6,000	6,000	6,000	6,000
	2014	11,000	11,000	11,000	11,000
	2015	28,000	28,000	28,000	28,000
	2016	67,000	67,000	66,000	65,000
	2017	52,000	52,000	52,000	51,000
	2018	40,000	32,000	27,000	24,000
	2019	(3,000)	5,000	4,000	6,000
Private Passenger Total		212,000	212,000	205,000	202,000
Non Private Passenger	prior	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	(190,000)	(190,000)	(188,000)	(186,000)
	2015	(17,000)	(17,000)	(17,000)	(17,000)
	2016	126,000	116,000	115,000	114,000
	2017	231,000	224,000	222,000	220,000
	2018	244,000	244,000	241,000	240,000
	2019	24,000	39,000	60,000	79,000
Non Private Passenger Total		421,000	419,000	436,000	453,000
Grand Total		633,000	631,000	641,000	655,000

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EXHIBIT A

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

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Jurisdiction Desc	(All)	discount rate: 2.29%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
	Acc Year	201901	201902	201903	201904
Private Passenger	prior	1,739,000	2,449,000	1,694,000	1,507,000
	2010	(1,000)	(40,000)	(24,000)	(20,000)
	2011	298,000	580,000	525,000	493,000
	2012	135,000	135,000	133,000	137,000
	2013	752,000	470,000	411,000	395,000
	2014	(47,000)	(765,000)	(201,000)	(95,000)
	2015	2,416,000	2,384,000	2,327,000	2,298,000
	2016	4,106,000	3,664,000	3,483,000	3,370,000
	2017	11,044,000	10,821,000	10,390,000	9,909,000
	2018	14,087,000	12,836,000	12,132,000	11,772,000
	2019	2,448,000	3,517,000	5,183,000	6,928,000
Private Passenger Total		36,977,000	36,051,000	36,053,000	36,694,000
Non Private Passenger	prior	464,000	459,000	456,000	385,000
	2010	150,000	150,000	147,000	116,000
	2011	(181,000)	-	11,000	(88,000)
	2012	248,000	255,000	245,000	235,000
	2013	588,000	457,000	442,000	580,000
	2014	1,547,000	1,633,000	1,596,000	1,501,000
	2015	1,375,000	1,404,000	1,434,000	1,440,000
	2016	7,853,000	7,642,000	7,172,000	6,764,000
	2017	12,469,000	11,964,000	11,005,000	10,794,000
	2018	27,366,000	23,290,000	21,474,000	20,592,000
	2019	6,712,000	11,433,000	16,211,000	20,778,000
Non Private Passenger Total		58,591,000	58,687,000	60,193,000	63,097,000
Grand Total		95,568,000	94,738,000	96,246,000	99,791,000

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EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		201901	201902	201903	201904
Private Passenger	prior	48,000	48,000	41,000	37,000
	2010	(5,000)	(5,000)	(4,000)	(4,000)
	2011	52,000	63,000	55,000	49,000
	2012	(119,000)	(119,000)	(105,000)	(94,000)
	2013	(21,000)	(21,000)	(18,000)	(16,000)
	2014	98,000	98,000	86,000	77,000
	2015	(96,000)	(192,000)	(190,000)	(186,000)
	2016	258,000	224,000	202,000	190,000
	2017	1,240,000	1,075,000	892,000	838,000
	2018	2,079,000	1,759,000	1,583,000	1,441,000
	2019	463,000	794,000	1,098,000	1,392,000
Private Passenger Total		3,997,000	3,724,000	3,640,000	3,724,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	(146,000)	(146,000)	(145,000)	(144,000)
	2012	(25,000)	(25,000)	(25,000)	(25,000)
	2013	75,000	75,000	74,000	73,000
	2014	4,000	4,000	4,000	4,000
	2015	(249,000)	(317,000)	(295,000)	(292,000)
	2016	742,000	761,000	708,000	602,000
	2017	120,000	169,000	157,000	133,000
	2018	711,000	452,000	294,000	229,000
	2019	198,000	478,000	495,000	457,000
Non Private Passenger Total		1,438,000	1,459,000	1,275,000	1,045,000
Grand Total		5,435,000	5,183,000	4,915,000	4,769,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	109,000	109,000	104,000	104,000
	2010	72,000	33,000	31,000	31,000
	2011	79,000	91,000	86,000	85,000
	2012	126,000	126,000	120,000	119,000
	2013	179,000	179,000	170,000	168,000
	2014	129,000	170,000	161,000	159,000
	2015	322,000	322,000	319,000	313,000
	2016	1,001,000	907,000	853,000	844,000
	2017	3,081,000	3,063,000	2,940,000	2,705,000
	2018	3,343,000	3,206,000	3,078,000	3,047,000
	2019	352,000	585,000	896,000	1,292,000
Private Passenger Total		8,793,000	8,791,000	8,758,000	8,867,000
Non Private Passenger	prior	(25,000)	(25,000)	(25,000)	(25,000)
	2010	2,000	2,000	2,000	2,000
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	(4,000)	(39,000)	(39,000)	(39,000)
	2013	16,000	15,000	15,000	15,000
	2014	374,000	374,000	370,000	366,000
	2015	398,000	404,000	343,000	340,000
	2016	578,000	577,000	571,000	542,000
	2017	553,000	461,000	438,000	416,000
	2018	702,000	665,000	632,000	600,000
	2019	178,000	273,000	457,000	665,000
Non Private Passenger Total		2,771,000	2,706,000	2,763,000	2,881,000
Grand Total		11,564,000	11,497,000	11,521,000	11,748,000

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EXHIBIT B

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	58,000	55,000	55,000	53,000
	2010	(8,000)	(8,000)	(8,000)	(8,000)
	2011	5,000	5,000	5,000	5,000
	2012	(46,000)	(46,000)	(46,000)	(44,000)
	2013	32,000	32,000	32,000	31,000
	2014	(38,000)	(119,000)	(118,000)	(113,000)
	2015	193,000	184,000	182,000	180,000
	2016	599,000	567,000	561,000	505,000
	2017	1,808,000	1,807,000	1,789,000	1,735,000
	2018	1,517,000	1,463,000	1,375,000	1,334,000
	2019	499,000	541,000	848,000	1,167,000
Private Passenger Total		4,619,000	4,481,000	4,675,000	4,845,000
Non Private Passenger	prior	60,000	60,000	56,000	55,000
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	27,000	27,000	25,000	25,000
	2013	24,000	-	-	-
	2014	(27,000)	(10,000)	(9,000)	(9,000)
	2015	402,000	402,000	390,000	382,000
	2016	183,000	93,000	46,000	46,000
	2017	587,000	588,000	582,000	576,000
	2018	2,218,000	1,962,000	1,844,000	1,789,000
	2019	450,000	685,000	982,000	1,241,000
Non Private Passenger Total		3,917,000	3,800,000	3,909,000	4,098,000
Grand Total		8,536,000	8,281,000	8,584,000	8,943,000

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EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201901	201902	201903	201904
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(119,000)	(119,000)	(118,000)	(117,000)
	2015	102,000	102,000	101,000	100,000
	2016	(766,000)	(766,000)	(758,000)	(750,000)
	2017	342,000	351,000	347,000	333,000
	2018	386,000	399,000	395,000	391,000
	2019	50,000	99,000	155,000	213,000
Private Passenger Total		(14,000)	57,000	113,000	161,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(10,000)	(10,000)	(10,000)	(10,000)
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	(34,000)	(34,000)	(34,000)	(34,000)
	2014	36,000	36,000	36,000	36,000
	2015	(38,000)	(38,000)	(38,000)	(38,000)
	2016	57,000	57,000	56,000	55,000
	2017	742,000	740,000	733,000	718,000
	2018	457,000	449,000	440,000	436,000
	2019	93,000	(31,000)	12,000	66,000
Non Private Passenger Total		1,303,000	1,169,000	1,195,000	1,229,000
Grand Total		1,289,000	1,226,000	1,308,000	1,390,000

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EXHIBIT B

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
	Acc Year	201901	201902	201903	201904
Private Passenger	prior	1,407,000	2,120,000	1,377,000	1,198,000
	2010	(57,000)	(57,000)	(37,000)	(32,000)
	2011	29,000	79,000	51,000	44,000
	2012	11,000	11,000	7,000	6,000
	2013	284,000	139,000	90,000	78,000
	2014	(1,082,000)	(1,757,000)	(1,142,000)	(994,000)
	2015	(31,000)	(37,000)	(36,000)	(32,000)
	2016	616,000	478,000	425,000	421,000
	2017	1,767,000	1,753,000	1,735,000	1,700,000
	2018	3,357,000	2,699,000	2,564,000	2,538,000
	2019	630,000	1,062,000	1,579,000	2,058,000
Private Passenger Total		6,931,000	6,490,000	6,613,000	6,985,000
Non Private Passenger	prior	315,000	315,000	313,000	247,000
	2010	156,000	156,000	154,000	122,000
	2011	305,000	487,000	482,000	381,000
	2012	(22,000)	29,000	29,000	23,000
	2013	(670,000)	(774,000)	(766,000)	(605,000)
	2014	414,000	373,000	369,000	292,000
	2015	(835,000)	(676,000)	(575,000)	(540,000)
	2016	1,363,000	1,468,000	1,365,000	1,324,000
	2017	5,164,000	5,152,000	4,740,000	4,693,000
	2018	12,785,000	12,006,000	11,526,000	11,180,000
	2019	2,710,000	5,041,000	7,544,000	9,912,000
Non Private Passenger Total		21,685,000	23,577,000	25,181,000	27,029,000
Grand Total		28,616,000	30,067,000	31,794,000	34,014,000

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)

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201901	201902	201903	201904
Private Passenger	prior	(20,000)	(20,000)	(21,000)	(20,000)
	2010	46,000	46,000	44,000	41,000
	2011	73,000	281,000	267,000	251,000
	2012	86,000	86,000	82,000	77,000
	2013	113,000	(24,000)	(23,000)	(22,000)
	2014	386,000	386,000	367,000	345,000
	2015	1,052,000	1,142,000	1,096,000	1,085,000
	2016	867,000	741,000	711,000	704,000
	2017	1,113,000	1,117,000	1,072,000	1,018,000
	2018	1,102,000	1,096,000	997,000	947,000
	2019	245,000	112,000	160,000	189,000
Private Passenger Total		5,063,000	4,963,000	4,752,000	4,615,000
Non Private Passenger	prior	19,000	19,000	19,000	19,000
	2010	6,000	6,000	6,000	6,000
	2011	(415,000)	(415,000)	(398,000)	(394,000)
	2012	205,000	205,000	197,000	195,000
	2013	206,000	206,000	198,000	196,000
	2014	522,000	636,000	611,000	605,000
	2015	477,000	413,000	409,000	401,000
	2016	2,685,000	2,487,000	2,263,000	2,059,000
	2017	2,705,000	2,276,000	1,821,000	1,766,000
	2018	7,130,000	4,529,000	3,623,000	3,297,000
	2019	2,537,000	3,985,000	5,270,000	6,532,000
Non Private Passenger Total		16,077,000	14,347,000	14,019,000	14,682,000
Grand Total		21,140,000	19,310,000	18,771,000	19,297,000

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

EXHIBIT B

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201901	201902	201903	201904
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	1,000	1,000	1,000	1,000
	2011	4,000	4,000	4,000	4,000
	2012	8,000	8,000	8,000	8,000
	2013	15,000	15,000	15,000	15,000
	2014	34,000	34,000	34,000	34,000
	2015	62,000	62,000	61,000	60,000
	2016	115,000	115,000	114,000	113,000
	2017	30,000	11,000	11,000	11,000
	2018	176,000	176,000	164,000	162,000
	2019	4,000	23,000	33,000	44,000
Private Passenger Total		453,000	453,000	449,000	456,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	4,000	4,000	4,000	4,000
	2014	15,000	15,000	15,000	15,000
	2015	57,000	57,000	56,000	55,000
	2016	76,000	76,000	75,000	74,000
	2017	203,000	203,000	201,000	193,000
	2018	(237,000)	(228,000)	(219,000)	(212,000)
	2019	45,000	96,000	140,000	180,000
Non Private Passenger Total		166,000	226,000	275,000	312,000
Grand Total		619,000	679,000	724,000	768,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201901	201902	201903	201904
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	9,000	9,000	9,000	9,000
	2013	22,000	22,000	22,000	22,000
	2014	52,000	52,000	51,000	50,000
	2015	120,000	120,000	119,000	118,000
	2016	245,000	245,000	243,000	241,000
	2017	298,000	290,000	284,000	281,000
	2018	501,000	485,000	475,000	451,000
	2019	7,000	(49,000)	(85,000)	(90,000)
Private Passenger Total		1,254,000	1,174,000	1,118,000	1,082,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	13,000	13,000	13,000	13,000
	2014	15,000	15,000	15,000	15,000
	2015	43,000	43,000	43,000	43,000
	2016	175,000	175,000	173,000	171,000
	2017	302,000	302,000	299,000	296,000
	2018	282,000	277,000	274,000	271,000
	2019	39,000	54,000	66,000	90,000
Non Private Passenger Total		872,000	882,000	886,000	902,000
Grand Total		2,126,000	2,056,000	2,004,000	1,984,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201901	201902	201903	201904
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	5,000	5,000	5,000	5,000
	2014	10,000	10,000	10,000	10,000
	2015	26,000	26,000	26,000	26,000
	2016	63,000	63,000	62,000	61,000
	2017	49,000	49,000	49,000	49,000
	2018	38,000	30,000	25,000	22,000
	2019	(3,000)	4,000	4,000	5,000
Private Passenger Total		188,000	187,000	181,000	178,000
Non Private Passenger	prior	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	(191,000)	(191,000)	(189,000)	(187,000)
	2015	(20,000)	(20,000)	(20,000)	(20,000)
	2016	118,000	109,000	108,000	107,000
	2017	219,000	212,000	210,000	208,000
	2018	229,000	229,000	227,000	225,000
	2019	23,000	37,000	56,000	74,000
Non Private Passenger Total		381,000	379,000	395,000	410,000
Grand Total		569,000	566,000	576,000	588,000

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

EXHIBIT B

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201901	201902	201903	201904
Private Passenger	prior	1,598,000	2,308,000	1,552,000	1,368,000
	2010	47,000	8,000	25,000	27,000
	2011	244,000	525,000	470,000	440,000
	2012	76,000	76,000	76,000	82,000
	2013	627,000	345,000	291,000	279,000
	2014	(530,000)	(1,245,000)	(669,000)	(549,000)
	2015	1,750,000	1,729,000	1,678,000	1,664,000
	2016	2,998,000	2,574,000	2,413,000	2,329,000
	2017	9,728,000	9,516,000	9,119,000	8,670,000
	2018	12,499,000	11,313,000	10,656,000	10,333,000
	2019	2,247,000	3,171,000	4,688,000	6,270,000
Private Passenger Total		31,284,000	30,320,000	30,299,000	30,913,000
Non Private Passenger	prior	378,000	378,000	372,000	305,000
	2010	155,000	155,000	153,000	121,000
	2011	(261,000)	(79,000)	(66,000)	(162,000)
	2012	182,000	198,000	188,000	180,000
	2013	(363,000)	(492,000)	(493,000)	(335,000)
	2014	1,162,000	1,252,000	1,222,000	1,137,000
	2015	235,000	268,000	313,000	331,000
	2016	5,977,000	5,803,000	5,365,000	4,980,000
	2017	10,595,000	10,103,000	9,181,000	8,999,000
	2018	24,277,000	20,341,000	18,641,000	17,815,000
	2019	6,273,000	10,618,000	15,022,000	19,217,000
Non Private Passenger Total		48,610,000	48,545,000	49,898,000	52,588,000
Grand Total		79,894,000	78,865,000	80,197,000	83,501,000

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

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 2.29%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	110,000	110,000	109,000	108,000
	2010	82,000	82,000	81,000	79,000
	2011	84,000	84,000	83,000	82,000
	2012	138,000	138,000	136,000	133,000
	2013	133,000	133,000	237,000	234,000
	2014	174,000	174,000	170,000	165,000
	2015	388,000	386,000	382,000	378,000
	2016	433,000	433,000	347,000	343,000
	2017	233,000	233,000	229,000	224,000
	2018	442,000	442,000	375,000	371,000
	2019	39,000	77,000	107,271	145,271
Private Passenger Total		2,256,000	2,292,000	2,256,271	2,262,271
Non Private Passenger	prior	44,000	44,000	44,000	44,000
	2010	30,000	30,000	30,000	30,000
	2011	28,000	28,000	28,000	28,000
	2012	39,000	39,000	38,000	36,000
	2013	36,000	36,000	62,000	61,000
	2014	49,000	49,000	48,000	47,000
	2015	119,000	119,000	118,000	117,000
	2016	145,000	145,000	117,000	116,000
	2017	82,000	82,000	81,000	80,000
	2018	167,000	167,000	141,000	139,000
	2019	16,000	30,000	43,449	56,449
Non Private Passenger Total		755,000	769,000	750,449	754,449
Grand Total		3,011,000	3,061,000	3,006,720	3,016,720

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 2.29%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201901	201902	201903	201904
Private Passenger	prior	134,000	134,000	128,000	125,000
	2010	84,000	84,000	82,000	80,000
	2011	112,000	112,000	108,000	106,000
	2012	164,000	164,000	158,000	153,000
	2013	358,000	320,000	152,000	148,000
	2014	276,000	276,000	270,000	266,000
	2015	316,000	316,000	310,000	303,000
	2016	335,000	335,000	243,000	237,000
	2017	264,000	264,000	257,000	250,000
	2018	228,000	228,000	258,000	252,000
	2019	16,000	27,000	38,410	50,410
Private Passenger Total		2,287,000	2,260,000	2,004,410	1,970,410
Non Private Passenger	prior	103,000	103,000	100,000	97,000
	2010	68,000	68,000	67,000	66,000
	2011	84,000	84,000	82,000	80,000
	2012	120,000	120,000	118,000	116,000
	2013	252,000	226,000	108,000	106,000
	2014	178,000	178,000	176,000	174,000
	2015	193,000	193,000	191,000	189,000
	2016	202,000	202,000	147,000	145,000
	2017	168,000	168,000	165,000	161,000
	2018	162,000	162,000	186,000	183,000
	2019	12,000	21,000	29,357	40,357
Non Private Passenger Total		1,542,000	1,525,000	1,369,357	1,357,357
Grand Total		3,829,000	3,785,000	3,373,767	3,327,767

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

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Jurisdiction Desc	Nova Scotia	discount rate: 2.29%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201901	201902	201903	201904
Private Passenger	prior	337,000	337,000	328,000	322,000
	2010	75,000	75,000	73,000	72,000
	2011	75,000	75,000	74,000	73,000
	2012	81,000	81,000	80,000	78,000
	2013	119,000	119,000	86,000	84,000
	2014	137,000	137,000	136,000	136,000
	2015	103,000	101,000	92,000	90,000
	2016	95,000	87,000	112,000	110,000
	2017	154,000	154,000	152,000	150,000
	2018	182,000	182,000	171,000	168,000
	2019	23,000	44,000	67,250	90,250
Private Passenger Total		1,381,000	1,392,000	1,371,250	1,373,250
Non Private Passenger	prior	97,000	97,000	96,000	94,000
	2010	62,000	62,000	61,000	59,000
	2011	71,000	71,000	71,000	70,000
	2012	88,000	88,000	86,000	83,000
	2013	143,000	143,000	102,000	100,000
	2014	180,000	180,000	178,000	175,000
	2015	141,000	138,000	126,000	124,000
	2016	130,000	120,000	155,000	152,000
	2017	206,000	206,000	202,000	199,000
	2018	225,000	225,000	211,000	207,000
	2019	23,000	44,000	69,002	93,002
Non Private Passenger Total		1,366,000	1,374,000	1,357,002	1,356,002
Grand Total		2,747,000	2,766,000	2,728,252	2,729,252

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 2.29%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	62,000	62,000	62,000	62,000
	2010	14,000	14,000	14,000	14,000
	2011	19,000	19,000	19,000	19,000
	2012	31,000	31,000	30,000	29,000
	2013	37,000	37,000	36,000	35,000
	2014	44,000	44,000	43,000	42,000
	2015	41,000	41,000	40,000	39,000
	2016	69,000	69,000	52,000	51,000
	2017	89,000	89,000	88,000	87,000
	2018	83,000	83,000	57,000	56,000
	2019	1,000	4,000	5,059	8,059
Private Passenger Total		490,000	493,000	446,059	442,059
Non Private Passenger	prior	22,000	22,000	22,000	22,000
	2010	11,000	11,000	11,000	11,000
	2011	13,000	13,000	13,000	13,000
	2012	15,000	15,000	15,000	15,000
	2013	19,000	19,000	19,000	19,000
	2014	26,000	26,000	26,000	26,000
	2015	28,000	28,000	27,000	25,000
	2016	46,000	46,000	34,000	32,000
	2017	58,000	58,000	57,000	56,000
	2018	64,000	64,000	43,000	43,000
	2019	2,000	3,000	5,594	6,594
Non Private Passenger Total		304,000	305,000	272,594	268,594
Grand Total		794,000	798,000	718,653	710,653

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

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Jurisdiction Desc	Ontario	discount rate: 2.29%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201901	201902	201903	201904
Private Passenger	prior	3,157,000	3,153,000	3,058,000	2,962,000
	2010	444,000	436,000	424,000	411,000
	2011	671,000	591,000	573,000	558,000
	2012	729,000	718,000	696,000	675,000
	2013	612,000	635,000	595,000	576,000
	2014	500,000	499,000	481,000	465,000
	2015	532,000	532,000	516,000	501,000
	2016	488,000	488,000	507,000	492,000
	2017	502,000	502,000	485,000	468,000
	2018	469,000	470,000	718,000	699,000
	2019	50,000	102,000	154,769	207,769
Private Passenger Total		8,154,000	8,126,000	8,207,769	8,014,769
Non Private Passenger	prior	955,000	954,000	937,000	918,000
	2010	345,000	338,000	332,000	325,000
	2011	535,000	471,000	462,000	453,000
	2012	685,000	676,000	663,000	650,000
	2013	985,000	1,020,000	966,000	946,000
	2014	942,000	939,000	918,000	897,000
	2015	1,203,000	1,203,000	1,180,000	1,157,000
	2016	1,086,000	1,086,000	1,142,000	1,120,000
	2017	1,115,000	1,115,000	1,090,000	1,065,000
	2018	1,466,000	1,466,000	2,271,000	2,229,000
	2019	195,000	374,000	564,861	764,861
Non Private Passenger Total		9,512,000	9,642,000	10,525,861	10,524,861
Grand Total		17,666,000	17,768,000	18,733,630	18,539,630

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

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Jurisdiction Desc	Alberta	discount rate: 2.29%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201901	201902	201903	201904
Private Passenger	prior	366,000	366,000	359,000	349,000
	2010	30,000	30,000	29,000	28,000
	2011	58,000	58,000	56,000	55,000
	2012	72,000	72,000	71,000	70,000
	2013	81,000	81,000	78,000	77,000
	2014	90,000	90,000	87,000	85,000
	2015	37,000	37,000	49,000	35,000
	2016	111,000	111,000	92,000	90,000
	2017	50,000	50,000	49,000	48,000
	2018	(22,000)	(22,000)	51,000	49,000
	2019	(3,000)	(4,000)	(5,471)	(5,471)
Private Passenger Total		870,000	869,000	915,529	880,529
Non Private Passenger	prior	1,016,000	1,016,000	1,007,000	998,000
	2010	100,000	100,000	99,000	98,000
	2011	191,000	191,000	189,000	187,000
	2012	253,000	253,000	250,000	248,000
	2013	320,000	320,000	317,000	314,000
	2014	394,000	394,000	390,000	385,000
	2015	179,000	179,000	235,000	174,000
	2016	586,000	586,000	486,000	483,000
	2017	317,000	317,000	313,000	310,000
	2018	(179,000)	(179,000)	400,000	396,000
	2019	(19,000)	(41,000)	(47,253)	(66,253)
Non Private Passenger Total		3,158,000	3,136,000	3,638,747	3,526,747
Grand Total		4,028,000	4,005,000	4,554,276	4,407,276

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

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Jurisdiction Desc	Yukon	discount rate: 2.29%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201901	201902	201903	201904
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(5,000)	(5,000)	6,000	6,000
	2014	(12,000)	(12,000)	(12,000)	(12,000)
	2015	(11,000)	(11,000)	(11,000)	(11,000)
	2016	9,000	9,000	6,000	6,000
	2017	21,000	21,000	21,000	21,000
	2018	1,000	1,000	5,000	5,000
	2019		(1,000)	1,645	1,645
Private Passenger Total		14,000	13,000	27,645	27,645
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	(6,000)	(6,000)	9,000	9,000
	2014	(17,000)	(17,000)	(17,000)	(17,000)
	2015	(16,000)	(16,000)	(16,000)	(16,000)
	2016	18,000	18,000	13,000	13,000
	2017	68,000	68,000	68,000	68,000
	2018	1,000	1,000	16,000	16,000
	2019		(1,000)	765	(235)
Non Private Passenger Total		64,000	63,000	89,765	88,765
Grand Total		78,000	76,000	117,410	116,410

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

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Jurisdiction Desc	Northwest Territories	discount rate: 2.29%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	11,000	11,000	11,000	11,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	20,000	20,000	20,000	20,000
	2013	24,000	24,000	24,000	24,000
	2014	31,000	31,000	31,000	31,000
	2015	14,000	14,000	14,000	14,000
	2016	8,000	8,000	24,000	24,000
	2017	9,000	9,000	9,000	9,000
	2018	(32,000)	(32,000)	26,000	26,000
	2019	(2,000)	(6,000)	(6,850)	(7,850)
Private Passenger Total		111,000	107,000	180,150	179,150
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	10,000	10,000	10,000	10,000
	2015	5,000	5,000	5,000	5,000
	2016	3,000	3,000	9,000	9,000
	2017	4,000	4,000	4,000	4,000
	2018	(16,000)	(16,000)	12,000	12,000
	2019	(1,000)	(2,000)	(3,226)	(4,226)
Non Private Passenger Total		34,000	33,000	65,774	64,774
Grand Total		145,000	140,000	245,924	243,924

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

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Jurisdiction Desc	Nunavut	discount rate: 2.29%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201901	201902	201903	201904
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(10,000)	(10,000)	7,000	7,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	1,000	1,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	(3,000)	(4,000)	2,000	2,000
	2019		(1,000)	(1,044)	(2,044)
Private Passenger Total		5,000	3,000	28,956	27,956
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(9,000)	(9,000)	4,000	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	2,000	2,000	6,000	6,000
	2017	6,000	6,000	6,000	6,000
	2018	(12,000)	(12,000)	9,000	9,000
	2019	(2,000)	(3,000)	(3,866)	(3,866)
Non Private Passenger Total		(5,000)	(6,000)	31,134	31,134
Grand Total		-	(3,000)	60,090	59,090

EXHIBIT C-1

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

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Jurisdiction Desc	(All)				
AccountCode Desc	Retro Claims Expense				discount rate: 2.29%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	4,181,000	4,177,000	4,059,000	3,943,000
	2010	746,000	738,000	720,000	701,000
	2011	1,042,000	962,000	936,000	916,000
	2012	1,245,000	1,234,000	1,201,000	1,168,000
	2013	1,349,000	1,334,000	1,221,000	1,191,000
	2014	1,234,000	1,233,000	1,200,000	1,172,000
	2015	1,426,000	1,422,000	1,398,000	1,355,000
	2016	1,549,000	1,541,000	1,387,000	1,357,000
	2017	1,324,000	1,324,000	1,292,000	1,259,000
	2018	1,348,000	1,348,000	1,663,000	1,628,000
	2019	124,000	242,000	361,039	488,039
Private Passenger Total		15,568,000	15,555,000	15,438,039	15,178,039
Non Private Passenger	prior	2,242,000	2,241,000	2,211,000	2,178,000
	2010	625,000	618,000	609,000	598,000
	2011	935,000	871,000	858,000	844,000
	2012	1,219,000	1,210,000	1,189,000	1,167,000
	2013	1,749,000	1,758,000	1,596,000	1,568,000
	2014	1,756,000	1,753,000	1,723,000	1,691,000
	2015	1,858,000	1,855,000	1,872,000	1,781,000
	2016	2,218,000	2,208,000	2,109,000	2,076,000
	2017	2,024,000	2,024,000	1,986,000	1,949,000
	2018	1,878,000	1,878,000	3,289,000	3,234,000
	2019	226,000	425,000	658,683	886,683
Non Private Passenger Total		16,730,000	16,841,000	18,100,683	17,972,683
Grand Total		32,298,000	32,396,000	33,538,722	33,150,722

EXHIBIT C-2

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	110,000	110,000	109,000	108,000
	2010	86,000	86,000	85,000	84,000
	2011	89,000	89,000	88,000	87,000
	2012	137,000	137,000	135,000	133,000
	2013	127,000	127,000	230,000	227,000
	2014	138,000	138,000	134,000	130,000
	2015	334,000	332,000	328,000	324,000
	2016	362,000	362,000	273,000	269,000
	2017	134,000	134,000	130,000	126,000
	2018	347,000	347,000	280,000	276,000
	2019	28,000	55,000	81,271	109,271
Private Passenger Total		1,892,000	1,917,000	1,873,271	1,873,271
Non Private Passenger	prior	40,000	40,000	40,000	40,000
	2010	27,000	27,000	27,000	27,000
	2011	26,000	26,000	26,000	26,000
	2012	36,000	36,000	35,000	34,000
	2013	32,000	32,000	58,000	57,000
	2014	38,000	38,000	37,000	36,000
	2015	101,000	100,000	99,000	98,000
	2016	120,000	120,000	91,000	90,000
	2017	46,000	46,000	45,000	44,000
	2018	131,000	131,000	105,000	103,000
	2019	11,000	21,000	31,449	42,449
Non Private Passenger Total		608,000	617,000	594,449	597,449
Grand Total		2,500,000	2,534,000	2,467,720	2,470,720

EXHIBIT C-2

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	125,000	125,000	121,000	118,000
	2010	82,000	82,000	80,000	78,000
	2011	107,000	107,000	104,000	101,000
	2012	155,000	155,000	150,000	145,000
	2013	333,000	297,000	143,000	139,000
	2014	252,000	252,000	247,000	242,000
	2015	269,000	269,000	263,000	257,000
	2016	288,000	288,000	192,000	186,000
	2017	200,000	200,000	194,000	188,000
	2018	165,000	165,000	197,000	191,000
	2019	9,000	17,000	21,410	29,410
Private Passenger Total		1,985,000	1,957,000	1,712,410	1,674,410
Non Private Passenger	prior	100,000	100,000	97,000	94,000
	2010	70,000	70,000	69,000	68,000
	2011	80,000	80,000	78,000	76,000
	2012	114,000	114,000	112,000	110,000
	2013	235,000	210,000	102,000	100,000
	2014	164,000	164,000	162,000	160,000
	2015	166,000	166,000	164,000	162,000
	2016	173,000	173,000	117,000	115,000
	2017	128,000	128,000	125,000	122,000
	2018	119,000	119,000	144,000	141,000
	2019	7,000	13,000	17,357	23,357
Non Private Passenger Total		1,356,000	1,337,000	1,187,357	1,171,357
Grand Total		3,341,000	3,294,000	2,899,767	2,845,767

EXHIBIT C-2

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	334,000	334,000	327,000	320,000
	2010	79,000	79,000	77,000	75,000
	2011	72,000	72,000	71,000	70,000
	2012	79,000	79,000	77,000	75,000
	2013	107,000	107,000	81,000	79,000
	2014	119,000	119,000	118,000	117,000
	2015	83,000	81,000	79,000	77,000
	2016	66,000	66,000	93,000	91,000
	2017	116,000	116,000	114,000	112,000
	2018	130,000	130,000	119,000	117,000
	2019	16,000	31,000	46,250	63,250
Private Passenger Total		1,201,000	1,214,000	1,202,250	1,196,250
Non Private Passenger	prior	94,000	94,000	93,000	92,000
	2010	56,000	56,000	55,000	54,000
	2011	71,000	71,000	70,000	69,000
	2012	87,000	87,000	85,000	83,000
	2013	132,000	132,000	100,000	98,000
	2014	156,000	156,000	154,000	152,000
	2015	113,000	111,000	109,000	107,000
	2016	90,000	90,000	127,000	124,000
	2017	156,000	156,000	153,000	150,000
	2018	160,000	160,000	146,000	143,000
	2019	16,000	31,000	48,002	65,002
Non Private Passenger Total		1,131,000	1,144,000	1,140,002	1,137,002
Grand Total		2,332,000	2,358,000	2,342,252	2,333,252

EXHIBIT C-2

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201901	201902	201903	201904
Private Passenger	prior	56,000	56,000	56,000	56,000
	2010	15,000	15,000	15,000	15,000
	2011	21,000	21,000	21,000	21,000
	2012	28,000	28,000	27,000	26,000
	2013	34,000	34,000	33,000	32,000
	2014	39,000	39,000	38,000	37,000
	2015	31,000	31,000	30,000	29,000
	2016	57,000	57,000	39,000	38,000
	2017	75,000	75,000	74,000	73,000
	2018	64,000	64,000	37,000	36,000
	2019		1,000	2,059	3,059
Private Passenger Total		420,000	421,000	372,059	366,059
Non Private Passenger	prior	20,000	20,000	20,000	20,000
	2010	10,000	10,000	10,000	10,000
	2011	12,000	12,000	12,000	12,000
	2012	16,000	16,000	16,000	16,000
	2013	21,000	21,000	21,000	21,000
	2014	24,000	24,000	24,000	24,000
	2015	21,000	21,000	20,000	19,000
	2016	37,000	37,000	25,000	24,000
	2017	49,000	49,000	48,000	47,000
	2018	49,000	49,000	28,000	27,000
	2019	1,000	-	1,594	1,594
Non Private Passenger Total		260,000	259,000	225,594	221,594
Grand Total		680,000	680,000	597,653	587,653

EXHIBIT C-2

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	3,180,000	3,176,000	3,080,000	2,986,000
	2010	450,000	443,000	430,000	417,000
	2011	670,000	590,000	572,000	555,000
	2012	738,000	727,000	705,000	684,000
	2013	591,000	591,000	596,000	578,000
	2014	466,000	464,000	447,000	431,000
	2015	485,000	485,000	470,000	455,000
	2016	428,000	428,000	451,000	437,000
	2017	424,000	424,000	408,000	393,000
	2018	336,000	337,000	607,000	589,000
	2019	36,000	72,000	110,769	149,769
Private Passenger Total		7,804,000	7,737,000	7,876,769	7,674,769
Non Private Passenger	prior	950,000	949,000	931,000	913,000
	2010	338,000	332,000	325,000	318,000
	2011	531,000	467,000	458,000	449,000
	2012	675,000	666,000	653,000	640,000
	2013	901,000	901,000	917,000	899,000
	2014	869,000	866,000	845,000	825,000
	2015	1,080,000	1,080,000	1,058,000	1,036,000
	2016	948,000	948,000	1,010,000	990,000
	2017	944,000	944,000	921,000	898,000
	2018	1,060,000	1,060,000	1,933,000	1,894,000
	2019	138,000	267,000	408,861	553,861
Non Private Passenger Total		8,434,000	8,480,000	9,459,861	9,415,861
Grand Total		16,238,000	16,217,000	17,336,630	17,090,630

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	346,000	346,000	339,000	332,000
	2010	29,000	29,000	28,000	27,000
	2011	55,000	55,000	54,000	53,000
	2012	68,000	68,000	67,000	66,000
	2013	76,000	76,000	74,000	73,000
	2014	85,000	85,000	83,000	81,000
	2015	29,000	29,000	28,000	27,000
	2016	80,000	80,000	60,000	59,000
	2017	47,000	47,000	46,000	45,000
	2018	(27,000)	(27,000)	48,000	47,000
	2019	(3,000)	(4,000)	(6,471)	(8,471)
Private Passenger Total		785,000	784,000	820,529	801,529
Non Private Passenger	prior	977,000	977,000	968,000	959,000
	2010	102,000	102,000	101,000	100,000
	2011	186,000	186,000	184,000	182,000
	2012	246,000	246,000	244,000	242,000
	2013	300,000	300,000	297,000	294,000
	2014	371,000	371,000	367,000	363,000
	2015	139,000	139,000	137,000	135,000
	2016	424,000	424,000	321,000	318,000
	2017	297,000	297,000	294,000	291,000
	2018	(209,000)	(209,000)	383,000	379,000
	2019	(22,000)	(44,000)	(64,253)	(87,253)
Non Private Passenger Total		2,811,000	2,789,000	3,231,747	3,175,747
Grand Total		3,596,000	3,573,000	4,052,276	3,977,276

EXHIBIT C-2

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(6,000)	(6,000)	5,000	5,000
	2014	(15,000)	(15,000)	(15,000)	(15,000)
	2015	(13,000)	(13,000)	(13,000)	(13,000)
	2016	7,000	7,000	4,000	4,000
	2017	18,000	18,000	18,000	18,000
	2018	(1,000)	(1,000)	3,000	3,000
	2019		(1,000)	645	645
Private Passenger Total		1,000	-	13,645	13,645
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	8,000	8,000
	2014	(20,000)	(20,000)	(20,000)	(20,000)
	2015	(19,000)	(19,000)	(19,000)	(19,000)
	2016	14,000	14,000	9,000	9,000
	2017	58,000	58,000	58,000	58,000
	2018	(5,000)	(5,000)	10,000	10,000
	2019	(1,000)	(2,000)	(1,235)	(3,235)
Non Private Passenger Total		35,000	34,000	59,765	57,765
Grand Total		36,000	34,000	73,410	71,410

EXHIBIT C-2

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	10,000	10,000	10,000	10,000
	2010	11,000	11,000	11,000	11,000
	2011	15,000	15,000	15,000	15,000
	2012	19,000	19,000	19,000	19,000
	2013	23,000	23,000	23,000	23,000
	2014	29,000	29,000	29,000	29,000
	2015	13,000	13,000	13,000	13,000
	2016	5,000	5,000	22,000	22,000
	2017	(2,000)	(2,000)	(2,000)	(2,000)
	2018	(43,000)	(43,000)	19,000	19,000
	2019	(3,000)	(7,000)	(8,850)	(11,850)
Private Passenger Total		77,000	73,000	150,150	147,150
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	7,000	7,000	7,000	7,000
	2013	8,000	8,000	8,000	8,000
	2014	9,000	9,000	9,000	9,000
	2015	4,000	4,000	4,000	4,000
	2016	2,000	2,000	8,000	8,000
	2017	(1,000)	(1,000)	(1,000)	(1,000)
	2018	(21,000)	(21,000)	9,000	9,000
	2019	(2,000)	(3,000)	(4,226)	(6,226)
Non Private Passenger Total		17,000	16,000	50,774	48,774
Grand Total		94,000	89,000	200,924	195,924

EXHIBIT C-2

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(11,000)	(11,000)	6,000	6,000
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	(4,000)	(5,000)	1,000	1,000
	2019		(1,000)	(1,044)	(2,044)
Private Passenger Total		-	(2,000)	23,956	22,956
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(9,000)	(9,000)	4,000	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	5,000	5,000
	2017	5,000	5,000	5,000	5,000
	2018	(16,000)	(16,000)	5,000	5,000
	2019	(2,000)	(3,000)	(4,866)	(5,866)
Non Private Passenger Total		(12,000)	(13,000)	23,134	22,134
Grand Total		(12,000)	(15,000)	47,090	45,090

EXHIBIT C-2

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201901	201902	201903	201904
Private Passenger	prior	4,165,000	4,161,000	4,046,000	3,934,000
	2010	757,000	750,000	731,000	712,000
	2011	1,036,000	956,000	932,000	909,000
	2012	1,233,000	1,222,000	1,189,000	1,157,000
	2013	1,274,000	1,238,000	1,191,000	1,162,000
	2014	1,106,000	1,104,000	1,074,000	1,045,000
	2015	1,236,000	1,232,000	1,203,000	1,174,000
	2016	1,294,000	1,294,000	1,138,000	1,110,000
	2017	1,014,000	1,014,000	984,000	955,000
	2018	967,000	967,000	1,311,000	1,279,000
	2019	83,000	163,000	246,039	333,039
Private Passenger Total		14,165,000	14,101,000	14,045,039	13,770,039
Non Private Passenger	prior	2,186,000	2,185,000	2,154,000	2,123,000
	2010	612,000	606,000	596,000	586,000
	2011	918,000	854,000	840,000	826,000
	2012	1,191,000	1,182,000	1,162,000	1,142,000
	2013	1,613,000	1,588,000	1,515,000	1,489,000
	2014	1,605,000	1,602,000	1,572,000	1,543,000
	2015	1,610,000	1,607,000	1,577,000	1,547,000
	2016	1,809,000	1,809,000	1,713,000	1,683,000
	2017	1,682,000	1,682,000	1,648,000	1,614,000
	2018	1,268,000	1,268,000	2,763,000	2,711,000
	2019	146,000	280,000	432,683	583,683
Non Private Passenger Total		14,640,000	14,663,000	15,972,683	15,847,683
Grand Total		28,805,000	28,764,000	30,017,722	29,617,722

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	201901	201902	201903	201904
Private Passenger	Newfoundland & Labrador	87.4%	87.4%	87.3%	87.4%
	New Brunswick	79.3%	79.2%	79.1%	78.9%
	Nova Scotia	93.6%	93.7%	93.8%	94.0%
	Prince Edward Island	61.5%	61.3%	61.7%	61.6%
	Ontario	73.0%	73.1%	73.0%	73.1%
	Alberta	62.8%	62.8%	62.8%	62.8%
	Yukon	72.1%	70.3%	72.4%	72.2%
	Northwest Territories	60.4%	60.4%	60.3%	60.4%
	Nunavut	38.1%	37.6%	35.8%	38.4%
Non Private Passenger	Newfoundland & Labrador	80.8%	80.8%	80.1%	80.2%
	New Brunswick	66.1%	66.1%	65.4%	65.4%
	Nova Scotia	79.5%	79.6%	79.0%	79.1%
	Prince Edward Island	80.8%	80.7%	80.1%	80.7%
	Ontario	68.7%	68.7%	68.1%	68.2%
	Alberta	64.3%	64.3%	64.3%	64.3%
	Yukon	64.5%	64.7%	64.2%	63.9%
	Northwest Territories	52.7%	53.1%	52.2%	52.7%
	Nunavut	49.9%	50.5%	49.4%	49.8%
Grand Total		71.1%	71.3%	71.1%	71.4%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	201901	201902	201903	201904
Private Passenger	Newfoundland & Labrador	84.0%	84.0%	84.1%	84.1%
	New Brunswick	76.2%	76.1%	76.0%	75.8%
	Nova Scotia	89.5%	89.6%	89.7%	89.9%
	Prince Edward Island	58.6%	58.3%	58.9%	58.7%
	Ontario	69.4%	69.5%	69.5%	69.6%
	Alberta	60.6%	60.6%	60.6%	60.7%
	Yukon	69.5%	68.4%	69.2%	69.6%
	Northwest Territories	57.8%	57.8%	57.9%	57.9%
	Nunavut	36.8%	37.6%	35.8%	38.4%
Non Private Passenger	Newfoundland & Labrador	77.5%	77.5%	77.6%	77.6%
	New Brunswick	63.7%	63.7%	63.6%	63.6%
	Nova Scotia	76.0%	76.1%	76.1%	76.2%
	Prince Edward Island	76.4%	76.4%	76.6%	76.9%
	Ontario	65.3%	65.3%	65.4%	65.5%
	Alberta	62.1%	62.1%	62.1%	62.1%
	Yukon	61.9%	62.2%	62.2%	62.0%
	Northwest Territories	50.8%	50.9%	50.8%	51.1%
	Nunavut	48.6%	49.2%	48.6%	48.8%
Grand Total		68.1%	68.3%	68.4%	68.7%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	9.9%
2018	10.0%	10.0%	5.0%	9.8%	10.0%	10.0%	5.0%	9.9%
2019	10.0%	10.0%	5.0%	9.8%	10.0%	10.0%	5.0%	9.9%
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.4%
	discount rate:			2.29%	discount rate:			2.29%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEW BRUNSWICK

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	12.5%	10.0%	5.0%	12.2%	12.5%	10.1%	5.0%	11.5%	
2017	12.5%	10.2%	5.0%	11.9%	12.4%	10.1%	5.0%	11.6%	
2018	12.4%	10.0%	5.0%	11.6%	12.2%	10.1%	5.0%	11.1%	
2019	12.4%	10.0%	5.0%	11.6%	12.2%	10.1%	5.0%	11.1%	
prem liab	12.0%	10.0%	5.0%	10.1%	11.6%	10.1%	5.0%	9.5%	
discount rate:				2.29%	discount rate:				2.29%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NOVA SCOTIA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.5%	10.0%	5.0%	12.4%	12.5%	10.1%	5.0%	12.0%
2016	12.5%	10.1%	5.0%	12.2%	12.5%	10.1%	5.0%	11.5%
2017	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	11.6%
2018	12.3%	10.1%	5.0%	11.5%	12.2%	10.2%	5.0%	11.4%
2019	12.3%	10.1%	5.0%	11.5%	12.2%	10.2%	5.0%	11.4%
prem liab	12.0%	10.1%	5.0%	9.5%	11.6%	10.1%	5.0%	10.5%
	discount rate:			2.29%	discount rate:			2.29%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	12.5%	10.0%	5.0%	11.8%	12.4%	10.1%	5.0%	10.6%
2018	12.2%	10.1%	5.0%	11.7%	12.4%	10.2%	5.0%	11.9%
2019	12.2%	10.1%	5.0%	11.7%	12.4%	10.2%	5.0%	11.9%
prem liab	11.5%	10.1%	5.0%	10.4%	12.4%	10.2%	5.0%	11.2%
	discount rate:			2.29%	discount rate:			2.29%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.9%	10.0%
2015	10.0%	10.0%	8.2%	10.0%	9.8%	10.0%	10.0%	9.9%
2016	12.5%	12.5%	7.3%	12.4%	12.5%	12.5%	12.5%	12.5%
2017	12.5%	12.5%	12.5%	12.5%	12.4%	12.5%	9.2%	12.4%
2018	14.1%	15.0%	6.7%	14.2%	13.3%	15.0%	6.3%	13.6%
2019	14.1%	15.0%	6.7%	14.2%	13.3%	15.0%	6.3%	13.6%
prem liab	11.6%	15.0%	5.2%	11.1%	12.5%	15.0%	5.4%	12.1%
	discount rate: 2.29%				discount rate: 2.29%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	10.5%	5.0%	12.5%	12.4%	10.2%	5.0%	12.3%
2017	12.5%	10.6%	5.0%	12.4%	12.3%	10.3%	5.0%	12.3%
2018	12.2%	10.1%	5.0%	11.5%	11.9%	10.3%	5.0%	11.0%
2019	12.2%	10.1%	5.0%	11.5%	11.9%	10.3%	5.0%	11.0%
prem liab	11.6%	10.1%	5.0%	9.8%	11.5%	10.2%	5.0%	9.4%
	discount rate: 2.29%				discount rate: 2.29%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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YUKON

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	12.5%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%
2017	12.5%	11.1%	5.0%	12.4%	12.3%	11.5%	5.0%	12.3%
2018	12.3%	10.7%	5.0%	11.7%	11.9%	11.0%	5.0%	11.5%
2019	12.3%	10.7%	5.0%	11.7%	11.9%	11.0%	5.0%	11.5%
prem liab	12.2%	10.8%	5.0%	11.3%	11.7%	11.4%	5.0%	10.3%
	discount rate:		2.29%		discount rate:		2.29%	
	margin (basis points):		25		margin (basis points):		25	

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	12.1%	5.0%	12.5%	12.5%	10.3%	5.0%	12.2%
2017	12.5%	12.2%	5.0%	12.5%	12.4%	11.4%	5.0%	11.9%
2018	12.0%	11.4%	5.0%	11.1%	12.3%	11.3%	5.0%	11.8%
2019	12.0%	11.4%	5.0%	11.1%	12.3%	11.3%	5.0%	11.8%
prem liab	11.4%	11.3%	5.0%	9.3%	12.1%	11.3%	5.0%	10.3%
	discount rate:		2.29%		discount rate:		2.29%	
	margin (basis points):		25		margin (basis points):		25	

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.0%	11.5%	5.0%	11.1%	12.5%	11.2%	5.0%	12.2%
2017	12.2%	11.6%	5.0%	10.7%	12.4%	11.2%	5.0%	11.3%
2018	12.1%	11.3%	5.0%	11.6%	12.3%	11.1%	5.0%	11.7%
2019	12.1%	11.3%	5.0%	11.6%	12.3%	11.1%	5.0%	11.7%
prem liab	11.7%	11.3%	5.0%	7.3%	12.3%	11.2%	5.0%	11.1%
				discount rate:	2.29%			
				margin (basis points):	25			
						discount rate:	2.29%	
						margin (basis points):	25	

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	30	29	28	27	27	26	29	29
2008	205	198	192	186	180	174	197	198
2009	88	85	82	80	77	75	85	85
2010	23	22	22	21	20	19	22	22
2011	572	561	552	544	534	527	560	561
2012	2,011	1,980	1,952	1,924	1,898	1,874	1,975	1,979
2013	1,518	1,501	1,485	1,470	1,455	1,442	1,498	1,501
2014	3,360	3,320	3,281	3,243	3,207	3,172	3,312	3,318
2015	5,801	5,744	5,689	5,636	5,584	5,534	5,734	5,742
2016	9,400	9,309	9,219	9,133	9,048	8,966	9,292	9,305
2017	10,428	10,320	10,216	10,113	10,014	9,917	10,302	10,316
2018	15,209	15,033	14,861	14,693	14,531	14,372	15,002	15,025
Total	48,645	48,102	47,579	47,070	46,575	46,098	48,008	48,081
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	1,066	523	-	(509)	(1,004)	(1,481)	429	502
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	7.1%	3.6%	-	(3.6%)	(3.6%)	(7.1%)	3.6%	3.6%
2008	6.8%	3.1%	-	(3.1%)	(6.3%)	(9.4%)	2.6%	3.1%
2009	7.3%	3.7%	-	(2.4%)	(6.1%)	(8.5%)	3.7%	3.7%
2010	4.5%	-	-	(4.5%)	(9.1%)	(13.6%)	-	-
2011	3.6%	1.6%	-	(1.4%)	(3.3%)	(4.5%)	1.4%	1.6%
2012	3.0%	1.4%	-	(1.4%)	(2.8%)	(4.0%)	1.2%	1.4%
2013	2.2%	1.1%	-	(1.0%)	(2.0%)	(2.9%)	0.9%	1.1%
2014	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.3%)	0.9%	1.1%
2015	2.0%	1.0%	-	(0.9%)	(1.8%)	(2.7%)	0.8%	0.9%
2016	2.0%	1.0%	-	(0.9%)	(1.9%)	(2.7%)	0.8%	0.9%
2017	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	0.8%	1.0%
2018	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	0.9%	1.1%
Total	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	0.9%	1.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	90	89	88	87	87	86	89	89
2007	1	1	1	1	1	1	1	1
2008	62	60	58	56	54	53	59	60
2009	400	392	386	379	371	365	391	392
2010	717	708	700	691	683	675	706	708
2011	590	584	578	574	568	564	584	584
2012	871	863	855	848	841	834	862	862
2013	4,466	4,425	4,384	4,345	4,307	4,270	4,417	4,422
2014	2,940	2,916	2,891	2,868	2,845	2,822	2,912	2,915
2015	6,040	5,983	5,927	5,873	5,820	5,768	5,973	5,981
2016	5,743	5,677	5,613	5,549	5,487	5,427	5,666	5,675
2017	7,449	7,344	7,242	7,143	7,046	6,951	7,325	7,340
2018	9,604	9,454	9,309	9,168	9,032	8,899	9,428	9,447
Total	38,973	38,496	38,032	37,582	37,142	36,715	38,413	38,476
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	941	464	-	(450)	(890)	(1,317)	381	444
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	2.3%	1.1%	-	(1.1%)	(1.1%)	(2.3%)	1.1%	1.1%
2007	-	-	-	-	-	-	-	-
2008	6.9%	3.4%	-	(3.4%)	(6.9%)	(8.6%)	1.7%	3.4%
2009	3.6%	1.6%	-	(1.8%)	(3.9%)	(5.4%)	1.3%	1.6%
2010	2.4%	1.1%	-	(1.3%)	(2.4%)	(3.6%)	0.9%	1.1%
2011	2.1%	1.0%	-	(0.7%)	(1.7%)	(2.4%)	1.0%	1.0%
2012	1.9%	0.9%	-	(0.8%)	(1.6%)	(2.5%)	0.8%	0.8%
2013	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	0.8%	0.9%
2014	1.7%	0.9%	-	(0.8%)	(1.6%)	(2.4%)	0.7%	0.8%
2015	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.7%)	0.8%	0.9%
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.3%)	0.9%	1.1%
2017	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.1%	1.4%
2018	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	1.3%	1.5%
Total	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.5%)	1.0%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	16	16	15	15	14	14	15	16
2005	87	85	83	81	79	77	85	85
2006	-	-	-	-	-	-	-	-
2007	121	119	118	117	116	114	119	119
2008	55	53	52	50	48	47	53	53
2009	148	143	138	134	129	125	142	143
2010	134	133	131	130	129	127	133	133
2011	21	21	20	20	19	19	21	21
2012	254	251	247	243	240	236	249	251
2013	2,960	2,923	2,888	2,854	2,821	2,789	2,917	2,921
2014	2,484	2,460	2,438	2,416	2,394	2,373	2,457	2,460
2015	2,168	2,146	2,126	2,106	2,086	2,067	2,143	2,146
2016	4,216	4,168	4,122	4,077	4,034	3,990	4,160	4,167
2017	6,512	6,428	6,348	6,269	6,193	6,119	6,413	6,425
2018	9,364	9,238	9,115	8,997	8,881	8,769	9,216	9,232
Total	28,540	28,184	27,841	27,509	27,183	26,866	28,123	28,172
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	699	343	-	(332)	(658)	(975)	282	331
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	6.7%	6.7%	-	-	(6.7%)	(6.7%)	-	6.7%
2005	4.8%	2.4%	-	(2.4%)	(4.8%)	(7.2%)	2.4%	2.4%
2006	-	-	-	-	-	-	-	-
2007	2.5%	0.8%	-	(0.8%)	(1.7%)	(3.4%)	0.8%	0.8%
2008	5.8%	1.9%	-	(3.8%)	(7.7%)	(9.6%)	1.9%	1.9%
2009	7.2%	3.6%	-	(2.9%)	(6.5%)	(9.4%)	2.9%	3.6%
2010	2.3%	1.5%	-	(0.8%)	(1.5%)	(3.1%)	1.5%	1.5%
2011	5.0%	5.0%	-	-	(5.0%)	(5.0%)	5.0%	5.0%
2012	2.8%	1.6%	-	(1.6%)	(2.8%)	(4.5%)	0.8%	1.6%
2013	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	1.0%	1.1%
2014	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.7%)	0.8%	0.9%
2015	2.0%	0.9%	-	(0.9%)	(1.9%)	(2.8%)	0.8%	0.9%
2016	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	0.9%	1.1%
2017	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	1.0%	1.2%
2018	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	1.1%	1.3%
Total	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	1.0%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	457	439	422	406	391	377	436	438
2011	-	-	-	-	-	-	-	-
2012	315	301	288	276	264	253	298	300
2013	9	9	9	9	8	8	9	9
2014	443	438	434	429	424	420	437	437
2015	1,230	1,217	1,205	1,194	1,183	1,172	1,216	1,217
2016	1,615	1,598	1,583	1,568	1,553	1,539	1,595	1,598
2017	1,802	1,780	1,760	1,739	1,720	1,701	1,777	1,780
2018	2,954	2,924	2,894	2,865	2,837	2,809	2,918	2,922
Total	8,825	8,706	8,595	8,486	8,380	8,279	8,686	8,701
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	230	111	-	(109)	(215)	(316)	91	106
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	8.3%	4.0%	-	(3.8%)	(7.3%)	(10.7%)	3.3%	3.8%
2011	-	-	-	-	-	-	-	-
2012	9.4%	4.5%	-	(4.2%)	(8.3%)	(12.2%)	3.5%	4.2%
2013	-	-	-	-	(11.1%)	(11.1%)	-	-
2014	2.1%	0.9%	-	(1.2%)	(2.3%)	(3.2%)	0.7%	0.7%
2015	2.1%	1.0%	-	(0.9%)	(1.8%)	(2.7%)	0.9%	1.0%
2016	2.0%	0.9%	-	(0.9%)	(1.9%)	(2.8%)	0.8%	0.9%
2017	2.4%	1.1%	-	(1.2%)	(2.3%)	(3.4%)	1.0%	1.1%
2018	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	0.8%	1.0%
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	1.1%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	8,539	8,413	8,293	8,175	8,061	7,949	8,393	8,409
2004	960	937	915	893	872	852	933	935
2005	409	398	388	378	369	360	396	398
2006	632	614	596	579	563	547	610	612
2007	2,708	2,622	2,540	2,463	2,388	2,318	2,608	2,619
2008	668	648	629	610	592	576	644	647
2009	2,910	2,841	2,774	2,711	2,652	2,595	2,829	2,837
2010	1,955	1,912	1,872	1,834	1,796	1,762	1,905	1,910
2011	3,011	2,944	2,882	2,824	2,768	2,715	2,934	2,942
2012	2,733	2,689	2,647	2,608	2,570	2,535	2,681	2,688
2013	7,755	7,649	7,549	7,452	7,361	7,273	7,631	7,646
2014	6,518	6,447	6,377	6,310	6,245	6,184	6,434	6,443
2015	9,642	9,541	9,446	9,353	9,262	9,174	9,525	9,538
2016	10,693	10,569	10,450	10,334	10,222	10,113	10,548	10,564
2017	12,595	12,421	12,253	12,088	11,930	11,774	12,390	12,414
2018	25,006	24,633	24,272	23,922	23,582	23,254	24,569	24,619
Total	96,734	95,278	93,883	92,534	91,233	89,981	95,030	95,221
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	2,851	1,395	-	(1,349)	(2,650)	(3,902)	1,147	1,338
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	3.0%	1.4%	-	(1.4%)	(2.8%)	(4.1%)	1.2%	1.4%
2004	4.9%	2.4%	-	(2.4%)	(4.7%)	(6.9%)	2.0%	2.2%
2005	5.4%	2.6%	-	(2.6%)	(4.9%)	(7.2%)	2.1%	2.6%
2006	6.0%	3.0%	-	(2.9%)	(5.5%)	(8.2%)	2.3%	2.7%
2007	6.6%	3.2%	-	(3.0%)	(6.0%)	(8.7%)	2.7%	3.1%
2008	6.2%	3.0%	-	(3.0%)	(5.9%)	(8.4%)	2.4%	2.9%
2009	4.9%	2.4%	-	(2.3%)	(4.4%)	(6.5%)	2.0%	2.3%
2010	4.4%	2.1%	-	(2.0%)	(4.1%)	(5.9%)	1.8%	2.0%
2011	4.5%	2.2%	-	(2.0%)	(4.0%)	(5.8%)	1.8%	2.1%
2012	3.2%	1.6%	-	(1.5%)	(2.9%)	(4.2%)	1.3%	1.5%
2013	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	1.1%	1.3%
2014	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.0%)	0.9%	1.0%
2015	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.9%)	0.8%	1.0%
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	0.9%	1.1%
2017	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	1.1%	1.3%
2018	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	1.2%	1.4%
Total	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	1.2%	1.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid								
AY	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	46	45	44	42	42	41	44	45
2004	10	10	10	9	9	9	10	10
2005	109	106	103	100	97	95	105	106
2006	5	5	5	5	5	5	5	5
2007	49	48	47	46	46	45	48	48
2008	1,032	999	968	938	910	882	993	998
2009	46	45	44	43	42	41	45	45
2010	30	30	29	29	29	28	30	30
2011	2,349	2,322	2,296	2,272	2,248	2,225	2,317	2,321
2012	1,780	1,766	1,753	1,740	1,728	1,716	1,764	1,765
2013	6,704	6,646	6,590	6,536	6,483	6,432	6,636	6,644
2014	5,765	5,705	5,648	5,592	5,538	5,485	5,694	5,703
2015	10,342	10,222	10,109	9,996	9,888	9,782	10,203	10,219
2016	14,185	14,004	13,828	13,658	13,492	13,331	13,972	13,997
2017	11,948	11,776	11,608	11,446	11,288	11,134	11,744	11,768
2018	22,302	22,008	21,723	21,446	21,180	20,919	21,957	21,997
Total	76,702	75,737	74,805	73,898	73,025	72,170	75,567	75,701
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	1,897	932	-	(907)	(1,780)	(2,635)	762	896
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	4.5%	2.3%	-	(4.5%)	(4.5%)	(6.8%)	-	2.3%
2004	-	-	-	(10.0%)	(10.0%)	(10.0%)	-	-
2005	5.8%	2.9%	-	(2.9%)	(5.8%)	(7.8%)	1.9%	2.9%
2006	-	-	-	-	-	-	-	-
2007	4.3%	2.1%	-	(2.1%)	(2.1%)	(4.3%)	2.1%	2.1%
2008	6.6%	3.2%	-	(3.1%)	(6.0%)	(8.9%)	2.6%	3.1%
2009	4.5%	2.3%	-	(2.3%)	(4.5%)	(6.8%)	2.3%	2.3%
2010	3.4%	3.4%	-	-	-	(3.4%)	3.4%	3.4%
2011	2.3%	1.1%	-	(1.0%)	(2.1%)	(3.1%)	0.9%	1.1%
2012	1.5%	0.7%	-	(0.7%)	(1.4%)	(2.1%)	0.6%	0.7%
2013	1.7%	0.8%	-	(0.8%)	(1.6%)	(2.4%)	0.7%	0.8%
2014	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.9%)	0.8%	1.0%
2015	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	0.9%	1.1%
2016	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	1.0%	1.2%
2017	2.9%	1.4%	-	(1.4%)	(2.8%)	(4.1%)	1.2%	1.4%
2018	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	1.1%	1.3%
Total	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	1.0%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	76	75	74	73	73	72	75	75
2011	3	2	2	2	2	2	2	2
2012	8	8	8	8	8	8	8	8
2013	19	19	19	19	18	17	19	19
2014	46	46	45	45	44	43	46	46
2015	120	118	117	116	114	114	118	118
2016	469	463	457	451	446	440	462	463
2017	1,287	1,265	1,245	1,226	1,207	1,188	1,262	1,265
2018	784	773	761	751	740	731	771	772
Total	2,812	2,769	2,728	2,691	2,652	2,615	2,763	2,768
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	84	41	-	(37)	(76)	(113)	35	40
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	2.7%	1.4%	-	(1.4%)	(1.4%)	(2.7%)	1.4%	1.4%
2011	50.0%	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	(5.3%)	(10.5%)	-	-
2014	2.2%	2.2%	-	-	(2.2%)	(4.4%)	2.2%	2.2%
2015	2.6%	0.9%	-	(0.9%)	(2.6%)	(2.6%)	0.9%	0.9%
2016	2.6%	1.3%	-	(1.3%)	(2.4%)	(3.7%)	1.1%	1.3%
2017	3.4%	1.6%	-	(1.5%)	(3.1%)	(4.6%)	1.4%	1.6%
2018	3.0%	1.6%	-	(1.3%)	(2.8%)	(3.9%)	1.3%	1.4%
Total	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	1.3%	1.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	1	1	1	1	1	1	1	1
2012	11	11	11	11	11	11	11	11
2013	510	505	500	495	490	485	504	505
2014	64	64	63	62	61	61	64	64
2015	168	166	165	162	161	159	166	166
2016	588	580	572	565	558	551	578	580
2017	1,274	1,254	1,234	1,215	1,197	1,178	1,250	1,253
2018	1,271	1,252	1,234	1,216	1,199	1,182	1,248	1,251
Total	3,887	3,833	3,780	3,727	3,678	3,628	3,822	3,831
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	107	53	-	(53)	(102)	(152)	42	51
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	2.0%	1.0%	-	(1.0%)	(2.0%)	(3.0%)	0.8%	1.0%
2014	1.6%	1.6%	-	(1.6%)	(3.2%)	(3.2%)	1.6%	1.6%
2015	1.8%	0.6%	-	(1.8%)	(2.4%)	(3.6%)	0.6%	0.6%
2016	2.8%	1.4%	-	(1.2%)	(2.4%)	(3.7%)	1.0%	1.4%
2017	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.5%)	1.3%	1.5%
2018	3.0%	1.5%	-	(1.5%)	(2.8%)	(4.2%)	1.1%	1.4%
Total	2.8%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.1%	1.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	165	163	162	161	159	158	163	163
2013	9	9	9	9	8	8	9	9
2014	17	17	17	17	17	17	17	17
2015	92	91	90	89	88	87	91	91
2016	180	177	176	173	171	169	177	177
2017	286	282	278	274	271	268	282	282
2018	298	293	288	284	279	275	292	293
Total	1,047	1,032	1,020	1,007	993	982	1,031	1,032
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	27	12	-	(13)	(27)	(38)	11	12
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.9%	0.6%	-	(0.6%)	(1.9%)	(2.5%)	0.6%	0.6%
2013	-	-	-	-	(11.1%)	(11.1%)	-	-
2014	-	-	-	-	-	-	-	-
2015	2.2%	1.1%	-	(1.1%)	(2.2%)	(3.3%)	1.1%	1.1%
2016	2.3%	0.6%	-	(1.7%)	(2.8%)	(4.0%)	0.6%	0.6%
2017	2.9%	1.4%	-	(1.4%)	(2.5%)	(3.6%)	1.4%	1.4%
2018	3.5%	1.7%	-	(1.4%)	(3.1%)	(4.5%)	1.4%	1.7%
Total	2.6%	1.2%	-	(1.3%)	(2.6%)	(3.7%)	1.1%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	8,585	8,458	8,337	8,217	8,103	7,990	8,437	8,454
2004	986	963	940	917	895	875	958	961
2005	605	589	574	559	545	532	586	589
2006	727	708	689	671	655	638	704	706
2007	2,909	2,819	2,734	2,654	2,578	2,504	2,805	2,816
2008	2,022	1,958	1,899	1,840	1,784	1,732	1,946	1,956
2009	3,592	3,506	3,424	3,347	3,271	3,201	3,492	3,502
2010	3,392	3,319	3,250	3,184	3,121	3,060	3,307	3,316
2011	6,547	6,435	6,331	6,237	6,140	6,053	6,419	6,432
2012	8,148	8,032	7,923	7,819	7,719	7,625	8,011	8,027
2013	23,950	23,686	23,433	23,189	22,951	22,724	23,640	23,676
2014	21,637	21,413	21,194	20,982	20,775	20,577	21,373	21,403
2015	35,603	35,228	34,874	34,525	34,186	33,857	35,169	35,218
2016	47,089	46,545	46,020	45,508	45,011	44,526	46,450	46,526
2017	53,581	52,870	52,184	51,513	50,866	50,230	52,745	52,843
2018	86,792	85,608	84,457	83,342	82,261	81,210	85,401	85,558
Total	306,165	302,137	298,263	294,504	290,861	287,334	301,443	301,983
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
Total	7,902	3,874	-	(3,759)	(7,402)	(10,929)	3,180	3,720
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	1.29%	1.79%	2.29%	2.79%	3.29%	3.79%	1.88%	1.81%
2003 & prior	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	1.2%	1.4%
2004	4.9%	2.4%	-	(2.4%)	(4.8%)	(6.9%)	1.9%	2.2%
2005	5.4%	2.6%	-	(2.6%)	(5.1%)	(7.3%)	2.1%	2.6%
2006	5.5%	2.8%	-	(2.6%)	(4.9%)	(7.4%)	2.2%	2.5%
2007	6.4%	3.1%	-	(2.9%)	(5.7%)	(8.4%)	2.6%	3.0%
2008	6.5%	3.1%	-	(3.1%)	(6.1%)	(8.8%)	2.5%	3.0%
2009	4.9%	2.4%	-	(2.2%)	(4.5%)	(6.5%)	2.0%	2.3%
2010	4.4%	2.1%	-	(2.0%)	(4.0%)	(5.8%)	1.8%	2.0%
2011	3.4%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	1.4%	1.6%
2012	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	1.1%	1.3%
2013	2.2%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	0.9%	1.0%
2014	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	0.8%	1.0%
2015	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	0.8%	1.0%
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	0.9%	1.1%
2017	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	1.1%	1.3%
2018	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	1.1%	1.3%
Total	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	1.1%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	39	(6)	6	-	-	-	39
	2010	(6)	1	(1)	-	-	-	(6)
	2011	28	(5)	17	-	12	42.9%	40
	2012	(110)	12	(12)	-	-	-	(110)
	2013	8	1	(1)	-	-	-	8
	2014	232	(11)	11	-	-	-	232
	2015	54	4	(100)	-	(96)	(177.8%)	(42)
	2016	540	(27)	(14)	-	(41)	(7.6%)	499
	2017	1,567	(91)	(75)	-	(166)	(10.6%)	1,401
	2018	2,527	(258)	(78)	-	(336)	(13.3%)	2,191
	2019	514	150	219	-	369	71.8%	883
Private Passenger Total		5,393	(230)	(28)	-	(258)	(4.8%)	5,135
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	(127)	1	(1)	-	-	-	(127)
	2012	(17)	-	-	-	-	-	(17)
	2013	111	(1)	1	-	-	-	111
	2014	17	-	-	-	-	-	17
	2015	(145)	-	(69)	-	(69)	47.6%	(214)
	2016	941	(24)	37	-	13	1.4%	954
	2017	341	(34)	82	-	48	14.1%	389
	2018	972	(189)	(76)	-	(265)	(27.3%)	707
	2019	219	38	261	-	299	136.5%	518
Non Private Passenger Total		2,320	(209)	235	-	26	1.1%	2,346
Grand Total		7,713	(439)	207	-	(232)	(3.0%)	7,481

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	131	1	(1)	-	-	-	131
	2010	83	(1)	(38)	-	(39)	(47.0%)	44
	2011	90	(1)	13	-	12	13.3%	102
	2012	150	(1)	1	-	-	-	150
	2013	229	(3)	3	-	-	-	229
	2014	242	(2)	42	-	40	16.5%	282
	2015	591	(9)	7	-	(2)	(0.3%)	589
	2016	1,321	(20)	(80)	-	(100)	(7.6%)	1,221
	2017	3,402	(256)	236	-	(20)	(0.6%)	3,382
	2018	3,644	(274)	129	-	(145)	(4.0%)	3,499
	2019	381	242	10	-	252	66.1%	633
Private Passenger Total		10,264	(324)	322	-	(2)	-	10,262
Non Private Passenger	prior	(24)	1	(5)	-	(4)	16.7%	(28)
	2010	(7)	(1)	1	-	-	-	(7)
	2011	11	(1)	1	-	-	-	11
	2012	26	-	(35)	-	(35)	(134.6%)	(9)
	2013	182	(2)	2	-	-	-	182
	2014	413	(23)	23	-	-	-	413
	2015	475	(30)	34	-	4	0.8%	479
	2016	658	(42)	41	-	(1)	(0.2%)	657
	2017	673	(46)	(46)	-	(92)	(13.7%)	581
	2018	829	(51)	9	-	(42)	(5.1%)	787
	2019	190	15	90	-	105	55.3%	295
Non Private Passenger Total		3,426	(180)	115	-	(65)	(1.9%)	3,361
Grand Total		13,690	(504)	437	-	(67)	(0.5%)	13,623

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	55	-	(2)	-	(2)	(3.6%)	53
	2010	(15)	-	-	-	-	-	(15)
	2011	6	-	-	-	-	-	6
	2012	(43)	-	-	-	-	-	(43)
	2013	43	-	-	-	-	-	43
	2014	11	1	(82)	-	(81)	(736.4%)	(70)
	2015	245	(3)	(6)	-	(9)	(3.7%)	236
	2016	704	(15)	(21)	-	(36)	(5.1%)	668
	2017	1,977	(59)	56	-	(3)	(0.2%)	1,974
	2018	1,746	(97)	33	-	(64)	(3.7%)	1,682
	2019	538	433	(367)	-	66	12.3%	604
Private Passenger Total		5,267	260	(389)	-	(129)	(2.4%)	5,138
Non Private Passenger	prior	61	(1)	1	-	-	-	61
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	28	(1)	1	-	-	-	28
	2013	49	-	(24)	-	(24)	(49.0%)	25
	2014	31	1	16	-	17	54.8%	48
	2015	498	(4)	4	-	-	-	498
	2016	356	(7)	(98)	-	(105)	(29.5%)	251
	2017	809	(21)	20	-	(1)	(0.1%)	808
	2018	2,461	(99)	(164)	-	(263)	(10.7%)	2,198
	2019	481	283	(27)	-	256	53.2%	737
Non Private Passenger Total		4,767	151	(271)	-	(120)	(2.5%)	4,647
Grand Total		10,034	411	(660)	-	(249)	(2.5%)	9,785

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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)	-	-	-	-	-	(5)
	2010	(33)	-	-	-	-	-	(33)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(106)	1	(1)	-	-	-	(106)
	2015	151	(1)	1	-	-	-	151
	2016	(736)	8	(8)	-	-	-	(736)
	2017	391	(3)	10	-	7	1.8%	398
	2018	444	(26)	38	-	12	2.7%	456
	2019	55	17	36	-	53	96.4%	108
Private Passenger Total		158	(4)	76	-	72	45.6%	230
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	(10)	-	-	-	-	-	(10)
	2011	1	-	-	-	-	-	1
	2012	(28)	-	-	-	-	-	(28)
	2013	(35)	-	-	-	-	-	(35)
	2014	37	-	-	-	-	-	37
	2015	(24)	-	-	-	-	-	(24)
	2016	112	(1)	1	-	-	-	112
	2017	810	(7)	5	-	(2)	(0.2%)	808
	2018	581	(15)	7	-	(8)	(1.4%)	573
	2019	101	96	(213)	-	(117)	(115.8%)	(16)
Non Private Passenger Total		1,544	73	(200)	-	(127)	(8.2%)	1,417
Grand Total		1,702	69	(124)	-	(55)	(3.2%)	1,647

EXHIBIT G-1

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

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Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	1,515	(57)	769	-	712	47.0%	2,227
	2010	(82)	3	(3)	-	-	-	(82)
	2011	32	(2)	52	-	50	156.3%	82
	2012	(4)	1	(1)	-	-	-	(4)
	2013	281	(11)	(134)	-	(145)	(51.6%)	136
	2014	(1,030)	43	(718)	-	(675)	65.5%	(1,705)
	2015	13	-	(6)	-	(6)	(46.2%)	7
	2016	787	(75)	(64)	-	(139)	(17.7%)	648
	2017	1,983	(238)	221	-	(17)	(0.9%)	1,966
	2018	3,762	(146)	(534)	-	(680)	(18.1%)	3,082
	2019	687	638	(159)	-	479	69.7%	1,166
Private Passenger Total		7,944	156	(577)	-	(421)	(5.3%)	7,523
Non Private Passenger	prior	360	(31)	30	-	(1)	(0.3%)	359
	2010	160	(16)	16	-	-	-	160
	2011	320	(32)	213	-	181	56.6%	501
	2012	6	1	41	-	42	700.0%	48
	2013	(327)	65	(169)	-	(104)	31.8%	(431)
	2014	507	(43)	(2)	-	(45)	(8.9%)	462
	2015	(409)	28	130	-	158	(38.6%)	(251)
	2016	1,886	(65)	169	-	104	5.5%	1,990
	2017	5,766	(219)	205	-	(14)	(0.2%)	5,752
	2018	14,145	(539)	(286)	-	(825)	(5.8%)	13,320
	2019	2,901	2,695	(188)	-	2,507	86.4%	5,408
Non Private Passenger Total		25,315	1,844	159	-	2,003	7.9%	27,318
Grand Total		33,259	2,000	(418)	-	1,582	4.8%	34,841

EXHIBIT G-1

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

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Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	3	-	-	-	-	-	3
	2010	48	-	-	-	-	-	48
	2011	136	(3)	211	-	208	152.9%	344
	2012	111	(1)	1	-	-	-	111
	2013	148	(2)	(135)	-	(137)	(92.6%)	11
	2014	503	(5)	3	-	(2)	(0.4%)	501
	2015	1,143	(13)	94	-	81	7.1%	1,224
	2016	1,017	(14)	(112)	-	(126)	(12.4%)	891
	2017	1,224	(25)	30	-	5	0.4%	1,229
	2018	1,212	(26)	14	-	(12)	(1.0%)	1,200
	2019	259	155	(276)	-	(121)	(46.7%)	138
Private Passenger Total		5,804	66	(170)	-	(104)	(1.8%)	5,700
Non Private Passenger	prior	58	2	(2)	-	-	-	58
	2010	6	-	-	-	-	-	6
	2011	(381)	1	(1)	-	-	-	(381)
	2012	232	(2)	2	-	-	-	232
	2013	561	(9)	6	-	(3)	(0.5%)	558
	2014	700	(10)	124	-	114	16.3%	814
	2015	892	(54)	(10)	-	(64)	(7.2%)	828
	2016	3,498	(43)	(169)	-	(212)	(6.1%)	3,286
	2017	3,301	(94)	(343)	-	(437)	(13.2%)	2,864
	2018	8,045	(767)	(1,909)	-	(2,676)	(33.3%)	5,369
	2019	2,706	1,885	(300)	-	1,585	58.6%	4,291
Non Private Passenger Total		19,618	909	(2,602)	-	(1,693)	(8.6%)	17,925
Grand Total		25,422	975	(2,772)	-	(1,797)	(7.1%)	23,625

EXHIBIT G-1

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	4	-	-	-	-	-	4
	2010	5	-	-	-	-	-	5
	2011	4	-	-	-	-	-	4
	2012	9	-	-	-	-	-	9
	2013	16	-	-	-	-	-	16
	2014	35	-	-	-	-	-	35
	2015	65	(1)	1	-	-	-	65
	2016	136	(1)	1	-	-	-	136
	2017	93	(1)	(19)	-	(20)	(21.5%)	73
	2018	183	(9)	9	-	-	-	183
	2019	5	6	14	-	20	400.0%	25
Private Passenger Total		555	(6)	6	-	-	-	555
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	4	-	-	-	-	-	4
	2014	16	-	-	-	-	-	16
	2015	60	(1)	1	-	-	-	60
	2016	88	(1)	1	-	-	-	88
	2017	216	(2)	2	-	-	-	216
	2018	(217)	13	(5)	-	8	(3.7%)	(209)
	2019	48	36	19	-	55	114.6%	103
Non Private Passenger Total		218	45	18	-	63	28.9%	281
Grand Total		773	39	24	-	63	8.2%	836

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	10	-	-	-	-	-	10
	2013	23	-	-	-	-	-	23
	2014	55	(1)	1	-	-	-	55
	2015	126	(1)	1	-	-	-	126
	2016	270	(2)	2	-	-	-	270
	2017	355	(4)	(5)	-	(9)	(2.5%)	346
	2018	529	(27)	9	-	(18)	(3.4%)	511
	2019	12	16	(73)	-	(57)	(475.0%)	(45)
Private Passenger Total		1,380	(19)	(65)	-	(84)	(6.1%)	1,296
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	40	(1)	1	-	-	-	40
	2014	16	-	-	-	-	-	16
	2015	45	-	-	-	-	-	45
	2016	188	(2)	2	-	-	-	188
	2017	322	(4)	4	-	-	-	322
	2018	306	(3)	(2)	-	(5)	(1.6%)	301
	2019	42	36	(20)	-	16	38.1%	58
Non Private Passenger Total		962	26	(15)	-	11	1.1%	973
Grand Total		2,342	7	(80)	-	(73)	(3.1%)	2,269

EXHIBIT G-1

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	12	-	-	-	-	-	12
	2013	6	-	-	-	-	-	6
	2014	11	-	-	-	-	-	11
	2015	28	-	-	-	-	-	28
	2016	67	(1)	1	-	-	-	67
	2017	52	-	-	-	-	-	52
	2018	40	-	(8)	-	(8)	(20.0%)	32
	2019	(3)	(1)	9	-	8	(266.7%)	5
Private Passenger Total		212	(2)	2	-	-	-	212
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	(190)	2	(2)	-	-	-	(190)
	2015	(17)	-	-	-	-	-	(17)
	2016	126	(1)	(9)	-	(10)	(7.9%)	116
	2017	231	(2)	(5)	-	(7)	(3.0%)	224
	2018	244	(3)	3	-	-	-	244
	2019	24	21	(6)	-	15	62.5%	39
Non Private Passenger Total		421	17	(19)	-	(2)	(0.5%)	419
Grand Total		633	15	(17)	-	(2)	(0.3%)	631

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	1,739	(62)	772	-	710	40.8%	2,449
	2010	(1)	3	(42)	-	(39)	3,900.0%	(40)
	2011	298	(11)	293	-	282	94.6%	580
	2012	135	11	(11)	-	-	-	135
	2013	752	(15)	(267)	-	(282)	(37.5%)	470
	2014	(47)	26	(744)	-	(718)	1,527.7%	(765)
	2015	2,416	(24)	(8)	-	(32)	(1.3%)	2,384
	2016	4,106	(147)	(295)	-	(442)	(10.8%)	3,664
	2017	11,044	(677)	454	-	(223)	(2.0%)	10,821
	2018	14,087	(863)	(388)	-	(1,251)	(8.9%)	12,836
	2019	2,448	1,656	(587)	-	1,069	43.7%	3,517
Private Passenger Total		36,977	(103)	(823)	-	(926)	(2.5%)	36,051
Non Private Passenger	prior	464	(29)	24	-	(5)	(1.1%)	459
	2010	150	(17)	17	-	-	-	150
	2011	(181)	(31)	212	-	181	(100.0%)	-
	2012	248	(2)	9	-	7	2.8%	255
	2013	588	52	(183)	-	(131)	(22.3%)	457
	2014	1,547	(73)	159	-	86	5.6%	1,633
	2015	1,375	(61)	90	-	29	2.1%	1,404
	2016	7,853	(186)	(25)	-	(211)	(2.7%)	7,642
	2017	12,469	(429)	(76)	-	(505)	(4.1%)	11,964
	2018	27,366	(1,653)	(2,423)	-	(4,076)	(14.9%)	23,290
	2019	6,712	5,105	(384)	-	4,721	70.3%	11,433
Non Private Passenger Total		58,591	2,676	(2,580)	-	96	0.2%	58,687
Grand Total		95,568	2,573	(3,403)	-	(830)	(0.9%)	94,738

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	48	(6)	6	-	-	-	48
	2010	(5)	1	(1)	-	-	-	(5)
	2011	52	(5)	16	-	11	21.2%	63
	2012	(119)	12	(12)	-	-	-	(119)
	2013	(21)	2	(2)	-	-	-	(21)
	2014	98	(10)	10	-	-	-	98
	2015	(96)	7	(103)	-	(96)	100.0%	(192)
	2016	258	(18)	(16)	-	(34)	(13.2%)	224
	2017	1,240	(87)	(78)	-	(165)	(13.3%)	1,075
	2018	2,079	(249)	(71)	-	(320)	(15.4%)	1,759
	2019	463	107	224	-	331	71.5%	794
Private Passenger Total		3,997	(246)	(27)	-	(273)	(6.8%)	3,724
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	(146)	1	(1)	-	-	-	(146)
	2012	(25)	-	-	-	-	-	(25)
	2013	75	(1)	1	-	-	-	75
	2014	4	-	-	-	-	-	4
	2015	(249)	2	(70)	-	(68)	27.3%	(317)
	2016	742	(22)	41	-	19	2.6%	761
	2017	120	(31)	80	-	49	40.8%	169
	2018	711	(185)	(74)	-	(259)	(36.4%)	452
	2019	198	17	263	-	280	141.4%	478
Non Private Passenger Total		1,438	(219)	240	-	21	1.5%	1,459
Grand Total		5,435	(465)	213	-	(252)	(4.6%)	5,183

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	109	-	-	-	-	-	109
	2010	72	(1)	(38)	-	(39)	(54.2%)	33
	2011	79	(1)	13	-	12	15.2%	91
	2012	126	(1)	1	-	-	-	126
	2013	179	(2)	2	-	-	-	179
	2014	129	(1)	42	-	41	31.8%	170
	2015	322	(6)	6	-	-	-	322
	2016	1,001	(10)	(84)	-	(94)	(9.4%)	907
	2017	3,081	(246)	228	-	(18)	(0.6%)	3,063
	2018	3,343	(267)	130	-	(137)	(4.1%)	3,206
	2019	352	217	16	-	233	66.2%	585
Private Passenger Total		8,793	(318)	316	-	(2)	-	8,791
Non Private Passenger	prior	(25)	1	(1)	-	-	-	(25)
	2010	2	-	-	-	-	-	2
	2011	(1)	-	-	-	-	-	(1)
	2012	(4)	-	(35)	-	(35)	875.0%	(39)
	2013	16	(1)	-	-	(1)	(6.3%)	15
	2014	374	(22)	22	-	-	-	374
	2015	398	(28)	34	-	6	1.5%	404
	2016	578	(40)	39	-	(1)	(0.2%)	577
	2017	553	(44)	(48)	-	(92)	(16.6%)	461
	2018	702	(49)	12	-	(37)	(5.3%)	665
	2019	178	-	95	-	95	53.4%	273
Non Private Passenger Total		2,771	(183)	118	-	(65)	(2.3%)	2,706
Grand Total		11,564	(501)	434	-	(67)	(0.6%)	11,497

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	58	-	(3)	-	(3)	(5.2%)	55
	2010	(8)	-	-	-	-	-	(8)
	2011	5	-	-	-	-	-	5
	2012	(46)	-	-	-	-	-	(46)
	2013	32	-	-	-	-	-	32
	2014	(38)	-	(81)	-	(81)	213.2%	(119)
	2015	193	(2)	(7)	-	(9)	(4.7%)	184
	2016	599	(12)	(20)	-	(32)	(5.3%)	567
	2017	1,808	(54)	53	-	(1)	(0.1%)	1,807
	2018	1,517	(91)	37	-	(54)	(3.6%)	1,463
	2019	499	400	(358)	-	42	8.4%	541
Private Passenger Total		4,619	241	(379)	-	(138)	(3.0%)	4,481
Non Private Passenger	prior	60	(1)	1	-	-	-	60
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	27	(1)	1	-	-	-	27
	2013	24	-	(24)	-	(24)	(100.0%)	-
	2014	(27)	1	16	-	17	(63.0%)	(10)
	2015	402	(4)	4	-	-	-	402
	2016	183	(5)	(85)	-	(90)	(49.2%)	93
	2017	587	(18)	19	-	1	0.2%	588
	2018	2,218	(89)	(167)	-	(256)	(11.5%)	1,962
	2019	450	256	(21)	-	235	52.2%	685
Non Private Passenger Total		3,917	139	(256)	-	(117)	(3.0%)	3,800
Grand Total		8,536	380	(635)	-	(255)	(3.0%)	8,281

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(119)	1	(1)	-	-	-	(119)
	2015	102	(1)	1	-	-	-	102
	2016	(766)	8	(8)	-	-	-	(766)
	2017	342	(3)	12	-	9	2.6%	351
	2018	386	(23)	36	-	13	3.4%	399
	2019	50	13	36	-	49	98.0%	99
Private Passenger Total		(14)	(5)	76	-	71	(507.1%)	57
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	(10)	-	-	-	-	-	(10)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	(34)	-	-	-	-	-	(34)
	2014	36	-	-	-	-	-	36
	2015	(38)	-	-	-	-	-	(38)
	2016	57	(1)	1	-	-	-	57
	2017	742	(7)	5	-	(2)	(0.3%)	740
	2018	457	(14)	6	-	(8)	(1.8%)	449
	2019	93	87	(211)	-	(124)	(133.3%)	(31)
Non Private Passenger Total		1,303	65	(199)	-	(134)	(10.3%)	1,169
Grand Total		1,289	60	(123)	-	(63)	(4.9%)	1,226

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	1,407	(59)	772	-	713	50.7%	2,120
	2010	(57)	2	(2)	-	-	-	(57)
	2011	29	(1)	51	-	50	172.4%	79
	2012	11	-	-	-	-	-	11
	2013	284	(11)	(134)	-	(145)	(51.1%)	139
	2014	(1,082)	43	(718)	-	(675)	62.4%	(1,757)
	2015	(31)	1	(7)	-	(6)	19.4%	(37)
	2016	616	(68)	(70)	-	(138)	(22.4%)	478
	2017	1,767	(230)	216	-	(14)	(0.8%)	1,753
	2018	3,357	(134)	(524)	-	(658)	(19.6%)	2,699
	2019	630	587	(155)	-	432	68.6%	1,062
Private Passenger Total		6,931	130	(571)	-	(441)	(6.4%)	6,490
Non Private Passenger	prior	315	(31)	31	-	-	-	315
	2010	156	(16)	16	-	-	-	156
	2011	305	(31)	213	-	182	59.7%	487
	2012	(22)	2	49	-	51	(231.8%)	29
	2013	(670)	67	(171)	-	(104)	15.5%	(774)
	2014	414	(41)	-	-	(41)	(9.9%)	373
	2015	(835)	33	126	-	159	(19.0%)	(676)
	2016	1,363	(55)	160	-	105	7.7%	1,468
	2017	5,164	(207)	195	-	(12)	(0.2%)	5,152
	2018	12,785	(511)	(268)	-	(779)	(6.1%)	12,006
	2019	2,710	2,515	(184)	-	2,331	86.0%	5,041
Non Private Passenger Total		21,685	1,725	167	-	1,892	8.7%	23,577
Grand Total		28,616	1,855	(404)	-	1,451	5.1%	30,067

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	(20)	-	-	-	-	-	(20)
	2010	46	-	-	-	-	-	46
	2011	73	(1)	209	-	208	284.9%	281
	2012	86	(1)	1	-	-	-	86
	2013	113	(1)	(136)	-	(137)	(121.2%)	(24)
	2014	386	(4)	4	-	-	-	386
	2015	1,052	(11)	101	-	90	8.6%	1,142
	2016	867	(9)	(117)	-	(126)	(14.5%)	741
	2017	1,113	(22)	26	-	4	0.4%	1,117
	2018	1,102	(22)	16	-	(6)	(0.5%)	1,096
	2019	245	142	(275)	-	(133)	(54.3%)	112
Private Passenger Total		5,063	71	(171)	-	(100)	(2.0%)	4,963
Non Private Passenger	prior	19	-	-	-	-	-	19
	2010	6	-	-	-	-	-	6
	2011	(415)	4	(4)	-	-	-	(415)
	2012	205	(2)	2	-	-	-	205
	2013	206	(2)	2	-	-	-	206
	2014	522	(5)	119	-	114	21.8%	636
	2015	477	(43)	(21)	-	(64)	(13.4%)	413
	2016	2,685	(27)	(171)	-	(198)	(7.4%)	2,487
	2017	2,705	(81)	(348)	-	(429)	(15.9%)	2,276
	2018	7,130	(713)	(1,888)	-	(2,601)	(36.5%)	4,529
	2019	2,537	1,735	(287)	-	1,448	57.1%	3,985
Non Private Passenger Total		16,077	866	(2,596)	-	(1,730)	(10.8%)	14,347
Grand Total		21,140	937	(2,767)	-	(1,830)	(8.7%)	19,310

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2010	1	-	-	-	-	-	1
	2011	4	-	-	-	-	-	4
	2012	8	-	-	-	-	-	8
	2013	15	-	-	-	-	-	15
	2014	34	-	-	-	-	-	34
	2015	62	(1)	1	-	-	-	62
	2016	115	(1)	1	-	-	-	115
	2017	30	-	(19)	-	(19)	(63.3%)	11
	2018	176	(9)	9	-	-	-	176
	2019	4	5	14	-	19	475.0%	23
Private Passenger Total		453	(6)	6	-	-	-	453
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	4	-	-	-	-	-	4
	2014	15	-	-	-	-	-	15
	2015	57	(1)	1	-	-	-	57
	2016	76	(1)	1	-	-	-	76
	2017	203	(2)	2	-	-	-	203
	2018	(237)	14	(5)	-	9	(3.8%)	(228)
	2019	45	33	18	-	51	113.3%	96
Non Private Passenger Total		166	43	17	-	60	36.1%	226
Grand Total		619	37	23	-	60	9.7%	679

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	9	-	-	-	-	-	9
	2013	22	-	-	-	-	-	22
	2014	52	(1)	1	-	-	-	52
	2015	120	(1)	1	-	-	-	120
	2016	245	(2)	2	-	-	-	245
	2017	298	(3)	(5)	-	(8)	(2.7%)	290
	2018	501	(25)	9	-	(16)	(3.2%)	485
	2019	7	11	(67)	-	(56)	(800.0%)	(49)
Private Passenger Total		1,254	(21)	(59)	-	(80)	(6.4%)	1,174
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	13	-	-	-	-	-	13
	2014	15	-	-	-	-	-	15
	2015	43	-	-	-	-	-	43
	2016	175	(2)	2	-	-	-	175
	2017	302	(3)	3	-	-	-	302
	2018	282	(3)	(2)	-	(5)	(1.8%)	277
	2019	39	35	(20)	-	15	38.5%	54
Non Private Passenger Total		872	27	(17)	-	10	1.1%	882
Grand Total		2,126	6	(76)	-	(70)	(3.3%)	2,056

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	5	-	-	-	-	-	5
	2014	10	-	-	-	-	-	10
	2015	26	-	-	-	-	-	26
	2016	63	(1)	1	-	-	-	63
	2017	49	-	-	-	-	-	49
	2018	38	-	(8)	-	(8)	(21.1%)	30
	2019	(3)	(2)	9	-	7	(233.3%)	4
Private Passenger Total		188	(3)	2	-	(1)	(0.5%)	187
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	(191)	2	(2)	-	-	-	(191)
	2015	(20)	-	-	-	-	-	(20)
	2016	118	(1)	(8)	-	(9)	(7.6%)	109
	2017	219	(2)	(5)	-	(7)	(3.2%)	212
	2018	229	(2)	2	-	-	-	229
	2019	23	20	(6)	-	14	60.9%	37
Non Private Passenger Total		381	17	(19)	-	(2)	(0.5%)	379
Grand Total		569	14	(17)	-	(3)	(0.5%)	566

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	1,598	(65)	775	-	710	44.4%	2,308
	2010	47	2	(41)	-	(39)	(83.0%)	8
	2011	244	(8)	289	-	281	115.2%	525
	2012	76	10	(10)	-	-	-	76
	2013	627	(12)	(270)	-	(282)	(45.0%)	345
	2014	(530)	28	(743)	-	(715)	134.9%	(1,245)
	2015	1,750	(14)	(7)	-	(21)	(1.2%)	1,729
	2016	2,998	(113)	(311)	-	(424)	(14.1%)	2,574
	2017	9,728	(645)	433	-	(212)	(2.2%)	9,516
	2018	12,499	(820)	(366)	-	(1,186)	(9.5%)	11,313
	2019	2,247	1,480	(556)	-	924	41.1%	3,171
Private Passenger Total		31,284	(157)	(807)	-	(964)	(3.1%)	30,320
Non Private Passenger	prior	378	(31)	31	-	-	-	378
	2010	155	(16)	16	-	-	-	155
	2011	(261)	(26)	208	-	182	(69.7%)	(79)
	2012	182	(1)	17	-	16	8.8%	198
	2013	(363)	63	(192)	-	(129)	35.5%	(492)
	2014	1,162	(65)	155	-	90	7.7%	1,252
	2015	235	(41)	74	-	33	14.0%	268
	2016	5,977	(154)	(20)	-	(174)	(2.9%)	5,803
	2017	10,595	(395)	(97)	-	(492)	(4.6%)	10,103
	2018	24,277	(1,552)	(2,384)	-	(3,936)	(16.2%)	20,341
	2019	6,273	4,698	(353)	-	4,345	69.3%	10,618
Non Private Passenger Total		48,610	2,480	(2,545)	-	(65)	(0.1%)	48,545
Grand Total		79,894	2,323	(3,352)	-	(1,029)	(1.3%)	78,865

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Newfoundland & Labrador

PPV & non-PPV ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(1)	(3)	-	(4)	-	-	-	2	2	(2)
2000	-	(3)	-	(3)	-	-	-	-	-	(3)
2001	(1)	(2)	(6)	(9)	-	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	-	1
2004	(3)	(7)	12	2	-	-	2	2	2	4
2005	-	5	15	20	-	-	1	1	1	21
2006	-	4	8	12	-	-	1	1	1	13
2007	25	(4)	17	38	(5)	-	4	(1)	(1)	37
2008	93	29	38	160	(21)	2	14	(5)	(5)	155
2009	69	6	55	130	(16)	2	11	(3)	(3)	127
2010	25	(1)	103	127	(14)	1	12	(1)	(1)	126
2011	603	(70)	105	638	(69)	7	58	(4)	(4)	634
2012	1,664	(73)	150	1,741	(157)	14	159	16	16	1,757
2013	1,144	39	252	1,435	(83)	8	136	61	61	1,496
2014	2,491	47	126	2,664	(159)	16	299	156	156	2,820
2015	4,286	(392)	383	4,277	(206)	21	428	243	243	4,520
2016	5,169	472	319	5,960	(270)	29	649	408	408	6,368
2017	6,456	487	130	7,073	(322)	31	779	488	488	7,561
2018	8,750	1,224	337	10,311	(485)	48	1,050	613	613	10,924
PAYs (sub-total):	30,770	1,759	2,045	34,574	(1,807)	179	3,606	1,978	1,978	36,552
CAY (2019)	13,484	1,920	483	15,887	(838)	91	1,612	865	865	16,752
claims liabilities:	44,254	3,679	2,528	50,461	(2,645)	270	5,218	2,843	2,843	53,304
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	14,844	(1,381)		13,463	(562)	53	947	438		13,832
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				63,924	(3,207)	323	6,165	3,281		67,136

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

EXHIBIT H
Projected Year-end Policy Liabilities

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

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New Brunswick

PPV & non-PPV ending 2019	New Brunswick - Projected Balances as at Dec. 31, 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
prior	2	9	-	11	-	-	2	2	13
2000	-	1	-	1	-	-	-	-	1
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	12	33	(1)	44	-	-	5	5	49
2003	175	1	3	179	-	-	18	18	197
2004	-	1	25	26	-	-	3	3	29
2005	2	1	10	13	-	-	3	3	16
2006	23	(20)	(32)	(29)	1	-	6	7	(22)
2007	2	9	46	57	(1)	-	5	4	61
2008	52	(2)	49	99	(10)	-	10	-	99
2009	327	18	78	423	(59)	6	37	(16)	407
2010	607	21	122	750	(74)	7	68	1	751
2011	382	52	146	580	(33)	3	56	26	606
2012	744	47	207	998	(43)	3	95	55	1,053
2013	3,044	119	193	3,356	(141)	13	322	194	3,550
2014	1,697	364	350	2,411	(92)	9	239	156	2,567
2015	3,953	384	364	4,701	(178)	18	481	321	5,022
2016	3,022	1,128	244	4,394	(189)	21	565	397	4,791
2017	2,921	2,526	253	5,700	(300)	31	700	431	6,131
2018	3,520	3,059	268	6,847	(434)	44	796	406	7,253
PAYs (sub-total):	20,485	7,750	2,325	30,560	(1,553)	155	3,411	2,013	32,573
CAY (2019)	4,089	5,689	166	9,944	(691)	70	1,170	549	10,493
claims liabilities:	24,574	13,439	2,491	40,504	(2,244)	225	4,581	2,562	43,066
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	12,402	(1,163)		11,239	(432)	43	662	273	11,239
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:	51,743				(2,676)	268	5,243	2,835	54,305

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nova Scotia

PPV & non-PPV ending 2019	Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
prior	-	7	(1)	6	-	-	2	2	8
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	1	11	1	13	-	-	1	1	14
2003	(1)	(13)	-	(14)	-	-	1	1	(13)
2004	12	7	32	51	(3)	-	5	2	53
2005	65	(2)	41	104	(9)	1	9	1	105
2006	3	33	40	76	(8)	-	8	-	76
2007	85	-	75	160	(7)	1	17	11	171
2008	12	42	69	123	(13)	1	11	(1)	122
2009	179	(16)	95	258	(39)	4	24	(11)	247
2010	105	(7)	112	210	(25)	3	19	(3)	207
2011	6	-	123	129	(9)	1	11	3	132
2012	186	(16)	136	306	(26)	2	29	5	311
2013	1,352	23	150	1,525	(120)	12	140	32	1,557
2014	1,958	(89)	245	2,114	(114)	11	208	105	2,219
2015	1,203	376	155	1,734	(75)	7	220	152	1,886
2016	2,459	432	183	3,074	(139)	15	377	253	3,327
2017	2,919	1,701	228	4,848	(248)	26	592	370	5,218
2018	3,816	2,395	221	6,432	(373)	39	775	441	6,873
PAYs (sub-total):	14,360	4,889	1,905	21,154	(1,208)	123	2,449	1,364	22,518
CAY (2019)	5,963	6,636	436	13,035	(785)	83	1,512	810	13,845
claims liabilities:	20,323	11,525	2,341	34,189	(1,993)	206	3,961	2,174	36,363
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,083	(687)	13,396		(541)	44	988	491	13,726
policy liabilities:			47,585		(2,534)	250	4,949	2,665	50,089

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Prince Edward Island

PPV & non-PPV ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(1)	-	(1)	-	-	-	-	(1)	
2000	-	(1)	-	(1)	-	-	-	-	(1)	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	(2)	-	(2)	-	-	-	-	(2)	
2004	-	4	5	9	-	-	-	-	9	
2005	-	(4)	15	11	-	-	1	1	12	
2006	-	-	23	23	-	-	3	3	26	
2007	-	(1)	8	7	-	-	1	1	8	
2008	-	(1)	9	8	-	-	1	1	9	
2009	-	-	16	16	-	-	2	2	18	
2010	428	(11)	25	442	(73)	7	38	(28)	414	
2011	-	-	33	33	(4)	-	3	(1)	32	
2012	291	-	40	331	(58)	5	28	(25)	306	
2013	47	(36)	45	56	(6)	-	5	(1)	55	
2014	407	(73)	53	387	(24)	2	41	19	406	
2015	1,174	37	40	1,251	(67)	6	132	71	1,322	
2016	2,182	(644)	54	1,592	(78)	7	166	95	1,687	
2017	974	670	111	1,755	(77)	6	198	127	1,882	
2018	1,806	688	52	2,546	(137)	14	312	189	2,735	
PAYs (sub-total):	7,309	625	529	8,463	(524)	47	931	454	8,917	
CAY (2019)	930	880	14	1,824	(90)	9	229	148	1,972	
claims liabilities:	8,239	1,505	543	10,287	(614)	56	1,160	602	10,889	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,306	(216)		2,090	(69)	7	132	70	2,090	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				12,377	(683)	63	1,292	672	12,979	

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

PPV & non-PPV ending 2019		Ontario - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,779	303	(4)	4,078	(165)	17	404	256	4,334
2000	7	5	3	15	-	-	1	1	16
2001	-	-	29	29	-	-	5	5	34
2002	399	(1)	122	520	(38)	4	48	14	534
2003	1,323	(77)	668	1,914	(164)	16	178	30	1,944
2004	761	44	580	1,385	(139)	14	124	(1)	1,384
2005	150	54	394	598	(64)	7	58	1	599
2006	408	49	275	732	(89)	10	65	(14)	718
2007	1,996	184	139	2,319	(304)	33	201	(70)	2,249
2008	417	134	420	971	(133)	14	87	(32)	939
2009	2,095	166	489	2,750	(353)	34	240	(79)	2,671
2010	1,554	11	597	2,162	(231)	23	193	(15)	2,147
2011	2,347	134	817	3,298	(313)	31	300	18	3,316
2012	1,830	11	1,079	2,920	(288)	27	263	2	2,922
2013	5,787	(115)	1,218	6,890	(400)	41	648	289	7,179
2014	3,587	(579)	996	4,004	(269)	27	448	206	4,210
2015	7,534	(394)	1,230	8,370	(390)	37	840	487	8,857
2016	6,288	979	1,184	8,451	(399)	42	1,081	724	9,175
2017	6,250	3,515	1,020	10,785	(577)	56	1,437	916	11,701
2018	8,811	11,054	2,072	21,937	(1,356)	132	3,087	1,863	23,800
PAYs (sub-total):	55,323	15,477	13,328	84,128	(5,672)	565	9,708	4,601	88,729
CAY (2019)	12,961	25,314	2,275	40,550	(2,726)	284	5,817	3,375	43,925
claims liabilities:	68,284	40,791	15,603	124,678	(8,398)	849	15,525	7,976	132,654
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	48,020	(2,962)		45,058	(1,854)	184	2,759	1,089	45,058
policy liabilities:				169,736	(10,252)	1,033	18,284	9,065	177,712

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Alberta

PPV & non-PPV ending 2019		Alberta - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	13	10	(1)	22	-	-	14	14	36
2000	(4)	(8)	(3)	(15)	-	-	1	1	(14)
2001	12	8	5	25	-	-	2	2	27
2002	-	(7)	12	5	-	-	3	3	8
2003	17	(26)	35	26	(3)	-	4	1	27
2004	(8)	(16)	36	12	(2)	-	5	3	15
2005	80	10	-	90	(12)	1	8	(3)	87
2006	(13)	3	58	48	(4)	-	9	5	53
2007	36	7	362	405	(3)	-	41	38	443
2008	805	8	423	1,236	(82)	8	117	43	1,279
2009	46	5	254	305	(39)	4	26	(9)	296
2010	14	25	116	155	(17)	1	14	(2)	153
2011	1,898	63	211	2,172	(139)	14	204	79	2,251
2012	995	81	284	1,360	(86)	9	128	51	1,411
2013	4,310	27	335	4,672	(152)	19	452	319	4,991
2014	3,430	311	404	4,145	(170)	16	399	245	4,390
2015	6,466	1,041	138	7,645	(359)	39	770	450	8,095
2016	9,695	1,426	345	11,466	(590)	57	1,510	977	12,443
2017	7,296	1,710	304	9,310	(538)	56	1,081	599	9,909
2018	12,557	3,441	386	16,384	(1,049)	100	1,697	748	17,132
PAYs (sub-total):	47,645	8,119	3,704	59,468	(3,245)	324	6,485	3,564	63,032
CAY (2019)	15,966	11,399	(308)	27,057	(1,600)	164	2,907	1,471	28,528
claims liabilities:	63,611	19,518	3,396	86,525	(4,845)	488	9,392	5,035	91,560
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	49,883	(4,260)		45,623	(1,353)	129	2,286	1,062	45,623
policy liabilities:				132,148	(6,198)	617	11,678	6,097	137,183

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Yukon

PPV & non-PPV ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	4	-	4	-	-	-	-	4
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	4	4	-	-	-	-	4
2010	69	1	5	75	(4)	-	7	3	78
2011	-	4	7	11	-	-	-	-	11
2012	-	9	10	19	-	-	2	2	21
2013	-	19	13	32	(1)	-	4	3	35
2014	-	49	(35)	14	(1)	-	9	8	22
2015	-	101	(32)	69	(4)	-	14	10	79
2016	237	171	13	421	(22)	3	54	35	456
2017	875	188	76	1,139	(65)	6	138	79	1,218
2018	519	(24)	13	508	(35)	3	59	27	535
PAYs (sub-total):	1,700	524	74	2,298	(132)	12	287	167	2,465
CAY (2019)	253	484	(11)	726	(48)	4	87	43	769
claims liabilities:	1,953	1,008	63	3,024	(180)	16	374	210	3,234
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	879	(76)		803	(31)	3	46	18	803
policy liabilities:				3,827	(211)	19	420	228	4,037

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Northwest Territories

PPV & non-PPV ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	3	-	3	-	-	-	-	3	
2000	-	(1)	-	(1)	-	-	-	-	(1)	
2001	-	1	-	1	-	-	-	-	1	
2002	-	1	-	1	-	-	-	-	1	
2003	-	-	-	-	-	-	-	-	-	
2004	-	(2)	-	(2)	-	-	-	-	(2)	
2005	-	-	-	-	-	-	-	-	-	
2006	-	(2)	-	(2)	-	-	-	-	(2)	
2007	-	(3)	1	(2)	-	-	-	-	(2)	
2008	-	3	-	3	-	-	-	-	3	
2009	-	-	11	11	-	-	1	1	12	
2010	-	-	15	15	-	-	1	1	16	
2011	-	3	20	23	(1)	-	3	2	25	
2012	-	9	26	35	(1)	-	4	3	38	
2013	473	35	31	539	(27)	2	52	27	566	
2014	-	64	38	102	(4)	-	11	7	109	
2015	-	153	17	170	(8)	1	17	10	180	
2016	206	266	30	502	(25)	2	59	36	538	
2017	557	529	(3)	1,083	(66)	6	143	83	1,166	
2018	345	563	28	936	(65)	6	108	49	985	
PAYs (sub-total):	1,581	1,622	214	3,417	(197)	17	399	219	3,636	
CAY (2019)	639	618	(64)	1,193	(80)	9	147	76	1,269	
claims liabilities:	2,220	2,240	150	4,610	(277)	26	546	295	4,905	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,736	(171)		1,565	(43)	4	74	35	1,565	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,175	(320)	30	620	330	6,470	

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nunavut

PPV & non-PPV ending 2019	Nunavut - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	3	3	-	-	-	-	3
2010	-	-	5	5	-	-	-	-	5
2011	-	-	7	7	-	-	-	-	7
2012	147	1	9	157	(5)	-	16	11	168
2013	-	8	10	18	-	-	2	2	20
2014	180	(161)	(13)	6	-	-	3	3	9
2015	75	6	10	91	(4)	-	10	6	97
2016	-	152	9	161	(8)	1	18	11	172
2017	5	241	7	253	(14)	1	27	14	267
2018	36	225	6	267	(16)	2	33	19	286
PAYs (sub-total):	443	471	53	967	(47)	4	109	66	1,033
CAY (2019)	69	228	(25)	272	(18)	2	35	19	291
claims liabilities:	512	699	28	1,239	(65)	6	144	85	1,324
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	526	(45)		481	(15)	1	20	6	481
policy liabilities:				1,720	(80)	7	164	91	1,805

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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All Jurisdictions

PPV & non-PPV ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,793	332	(6)	4,119	(165)	17	424	276	4,395
2000	3	(6)	-	(3)	-	-	2	2	(1)
2001	11	10	28	49	-	-	8	8	57
2002	412	37	134	583	(38)	4	57	23	606
2003	1,514	(116)	707	2,105	(167)	16	201	50	2,155
2004	762	31	690	1,483	(144)	14	139	9	1,492
2005	297	64	475	836	(85)	9	80	4	840
2006	421	67	372	860	(100)	10	92	2	862
2007	2,144	192	648	2,984	(320)	34	269	(17)	2,967
2008	1,379	214	1,008	2,601	(259)	25	240	6	2,607
2009	2,716	179	1,005	3,900	(506)	50	341	(115)	3,785
2010	2,802	39	1,100	3,941	(438)	42	352	(44)	3,897
2011	5,236	186	1,469	6,891	(568)	56	635	123	7,014
2012	5,857	69	1,941	7,867	(664)	60	724	120	7,987
2013	16,157	119	2,247	18,523	(930)	95	1,761	926	19,449
2014	13,750	(67)	2,164	15,847	(833)	81	1,657	905	16,752
2015	24,691	1,312	2,305	28,308	(1,291)	129	2,912	1,750	30,058
2016	29,258	4,382	2,381	36,021	(1,720)	177	4,479	2,936	38,957
2017	28,253	11,567	2,126	41,946	(2,207)	219	5,095	3,107	45,053
2018	40,160	22,625	3,383	66,168	(3,950)	388	7,917	4,355	70,523
PAYs (sub-total):	179,616	41,236	24,177	245,029	(14,385)	1,426	27,385	14,426	259,455
CAY (2019)	54,354	53,168	2,966	110,488	(6,876)	716	13,516	7,356	117,844
claims liabilities:	233,970	94,404	27,143	355,517	(21,261)	2,142	40,901	21,782	377,299
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	144,679	(10,961)		133,718	(4,900)	468	7,914	3,482	134,417
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				489,235	(26,161)	2,610	48,815	25,264	511,716

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