



FACILITY ASSOCIATION RESIDUAL MARKET

JANUARY 2018 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2018)

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

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

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

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

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

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

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

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

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

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

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

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

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

1.4 Harmonized Sales Tax - Atlantic Provinces

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

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

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

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

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

1.5 Ontario FARM Bodily Injury Case Reserve summary

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

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

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, were included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at December 31, 2016).

In the **Ontario Court of Appeal decisions** in *El-Khodr v. Lackie* (**September 19, 2017**; 2017 ONCA 716) and *Cobb v. Long Estate* (**September 19, 2017**; 2017 ONCA 717), the court of appeal ruled that the change to prejudgment interest for non-pecuniary² losses from a set level of 5% to the level that applies to pecuniary losses was implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). During the **latest valuation** (as at September 30, 2017), a **reform adjustment in**

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

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

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

Recognizing that individual members may interpret these results differently, we have included a table at the top of the next page displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (as at December 31, 2016³) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2016 valuation paid emergence projection model. No attempt has been made to distinguish case reserves held for pecuniary versus non-pecuniary losses, nor in estimating the amount of prejudgment interest, if any, is included in the case reserve estimates.

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

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

In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence⁴ to claim settlement, via summing the average number of years from claim occurrence to December 31, 2016 (3rd column) and from December 31, 2016 to settlement (4th column).

1.6 Current Provision Summary

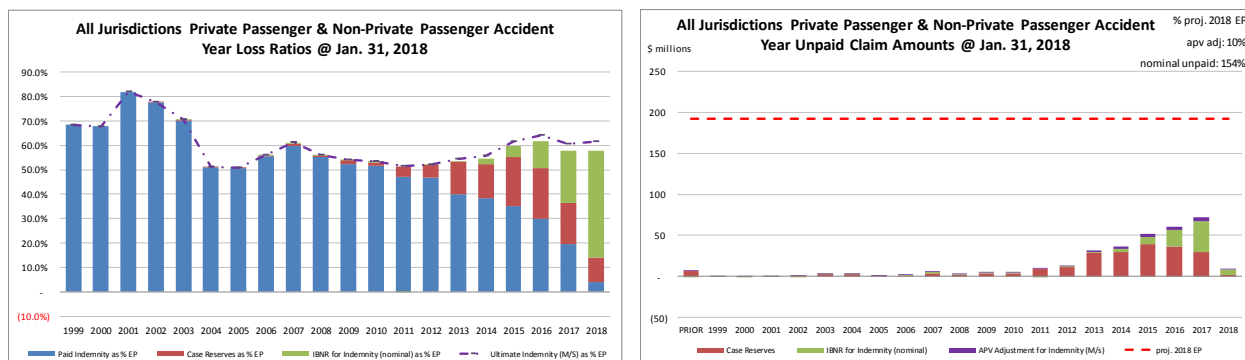
The charts at the top of the next page show the current levels of **indemnity only**⁵ claims amounts

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

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

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

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



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

The current actuarial present value adjustments balance associated with indemnity (\$19.3 million – see table immediately below) represents 10% of the earned premium projected for the full year 2018 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current “retro claims” nominal liability estimate shown in the table below, the associated \$4.0 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	211,632	67.0%
ibnr	84,822	26.9%
M/S apv adj	19,305	6.1%
M/S indemnity	315,759	100.0%
retro claims	30,078	
retro apv adj	4,021	
M/S total	349,858	

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

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

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

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

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	89,007	107.6%	claim	326,532	75.5%
prem def/(dpac)	(6,986)	(8.4%)	premium	82,021	19.0%
M/S apv adjust.	712	0.9%	M/S apv adjust.	24,038	5.6%
M/S total	82,733	100.0%	M/S total	432,590	100.0%

2 Activity During the Month of January 2018⁷

2.1 Recorded Premium and Claims Activity

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

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

Table 01a Juris- diction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	4,061	(17)	2,991	215	(2,462)	(1,151)	529	(936)
AB	4,571	(6)	2,309	(320)	319	2	2,628	(318)
NL	2,456	(4)	1,621	99	(719)	(1,308)	902	(1,209)
NB	1,761	4	2,444	1,501	(1,263)	(1,557)	1,181	(56)
NS	1,577	27	786	40	521	560	1,307	600
PE	381	17	224	113	269	243	493	356
YT	148	(4)	64	16	2	16	66	32
NT	374	5	106	(45)	(159)	(145)	(53)	(190)
NU	91	1	13	7	1	(12)	14	(5)
TOTAL	15,419	22	10,559	1,627	(3,491)	(3,352)	7,068	(1,725)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	4,913	1,308	(4,781)	(1,475)	132	(167)
2016	(1)	(1)	566	(703)	220	511	786	(192)
2017	42	42	4,474	933	(465)	(1,526)	4,008	(594)
2018	15,377	(20)	607	90	1,536	(861)	2,143	(771)
TOTAL	15,419	22	10,559	1,627	(3,491)	(3,352)	7,068	(1,725)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

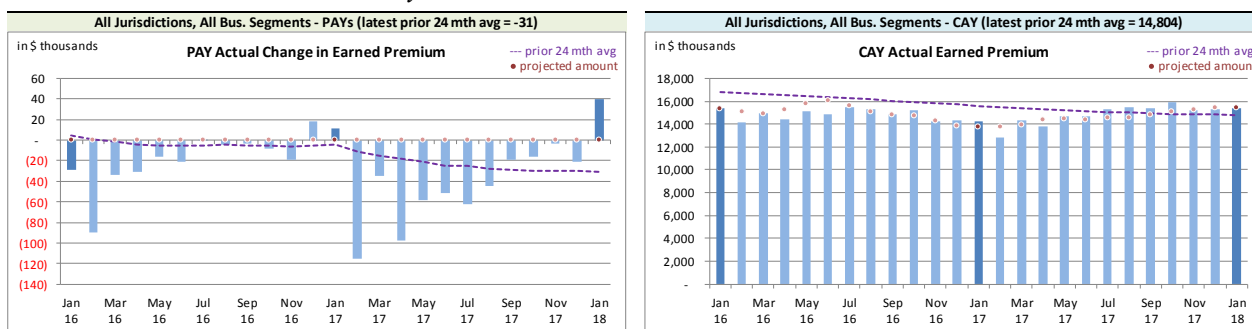
⁷There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

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

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

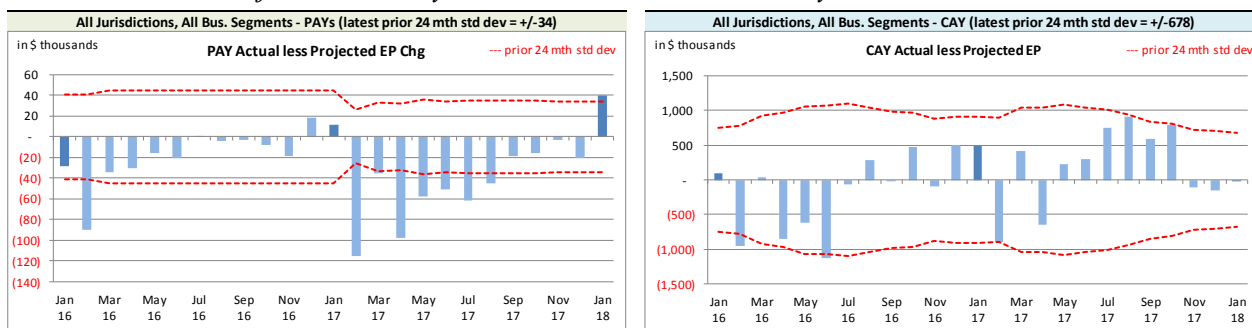
FARM Actual Earned Premium by Calendar Month



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

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

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



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

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(31)	14,804
std dev	34	678
A-P <> std dev	9	2
% <> std dev	36.0%	8.0%
norm <> std dev	31.7%	31.7%

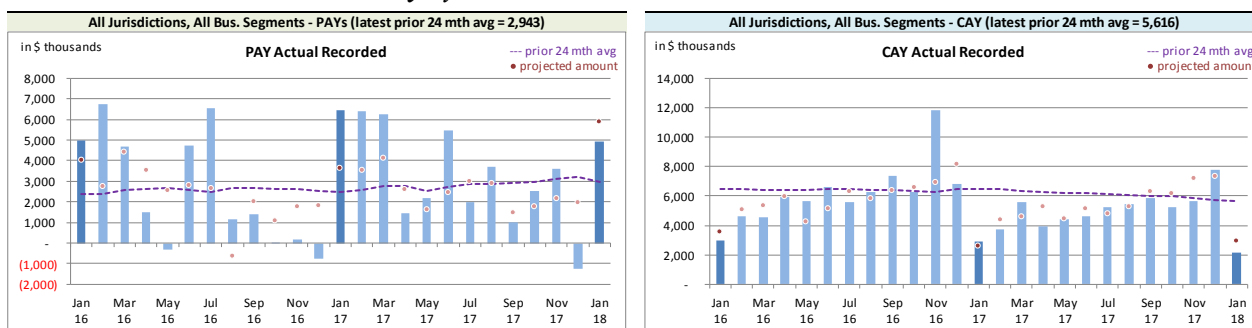
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not indicate bias⁹ on a 24-month lag basis (ignoring the prior accident years' (PAYs) variances) and it does appear to generate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

month standard deviation better than as indicated by a normal distribution (see table to the left). That said, it is likely that some additional improvement could be achieved. Starting with projections included in the March 2017 Participation Report, we adjusted the earned premium projection to more accurately reflect the number of days of earning per month (the previous methodology was based on the simplifying assumption of equal days in all months). Over time, we may consider other projection approaches to narrow monthly variances.

2.1.b AvsP: Recorded Indemnity

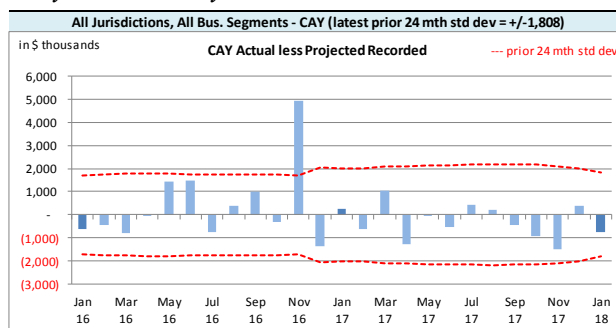
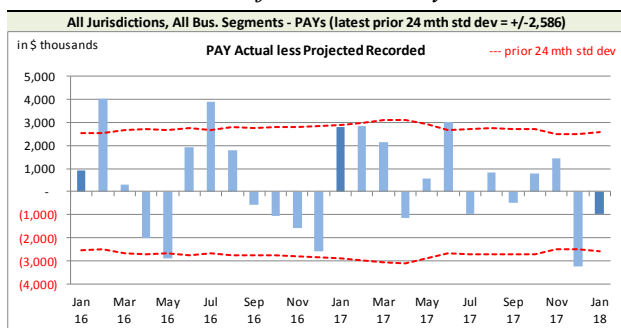
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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

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


On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,943	5,616
std dev		2,586	1,808
A-P <> std dev		5	1
% <> std dev		20.0%	4.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **recorded indemnity** variances (see left chart above) over the entire period have fallen outside of the period's standard deviation 20% of the time (see left table), suggesting the projection process performs better than simply projecting based on the previous 24-month average. No bias has

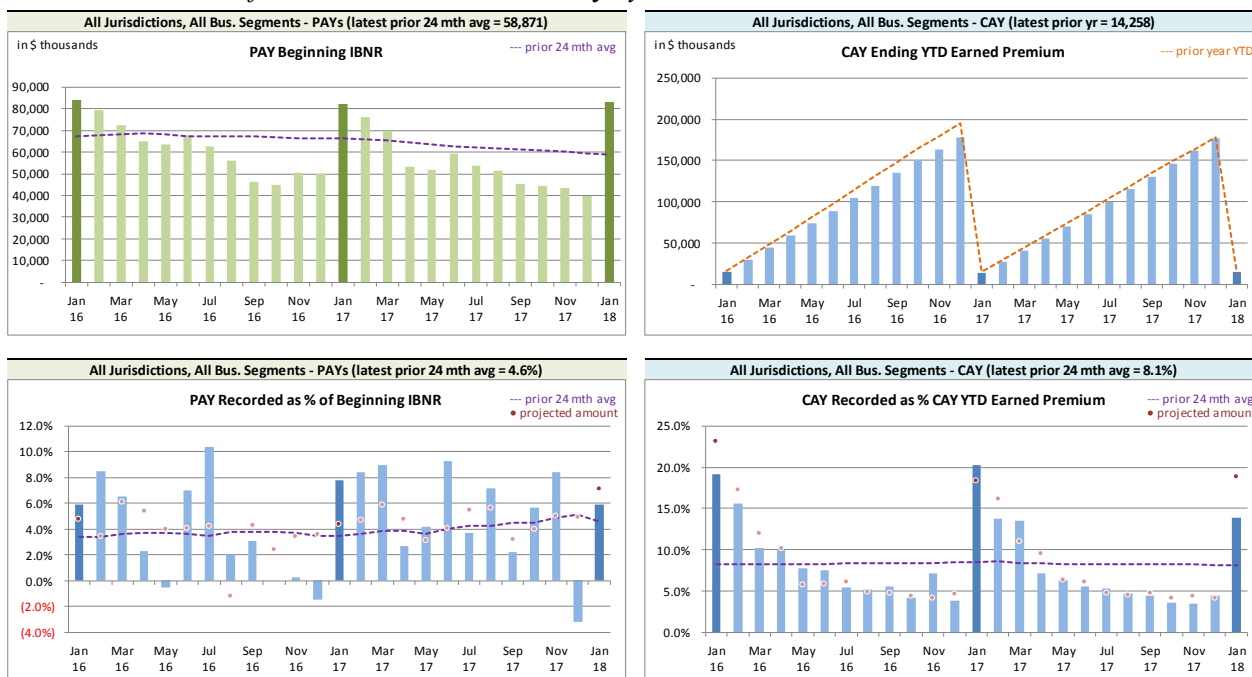
been indicated at a 95% confidence level on a lagging 24-month basis.

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

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

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

FARM Levels that influence¹⁰ Recorded Indemnity by Calendar Month



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

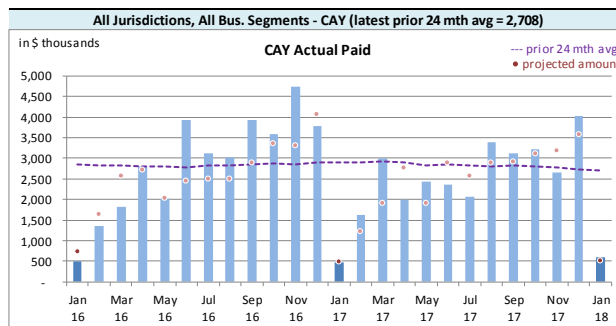
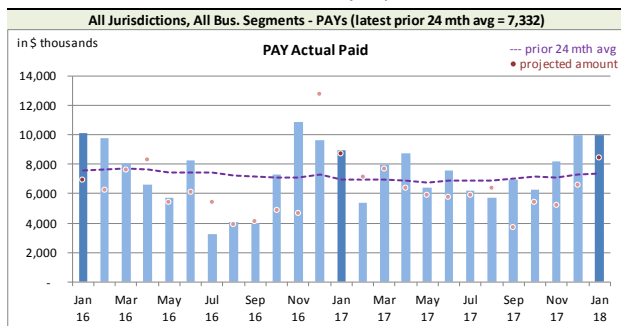
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

2.1.c AvsP: Paid Indemnity

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

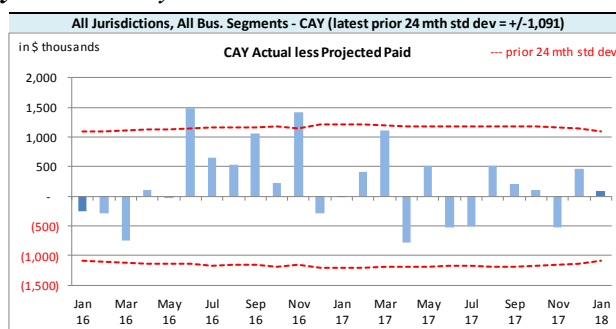
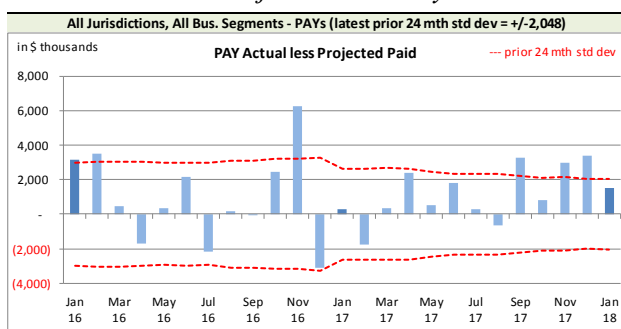
¹⁰Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected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

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,332	2,708
std dev		2,048	1,091
A-P <> std dev		6	2
% <> std dev		24.0%	8.0%
norm <> std dev		31.7%	31.7%

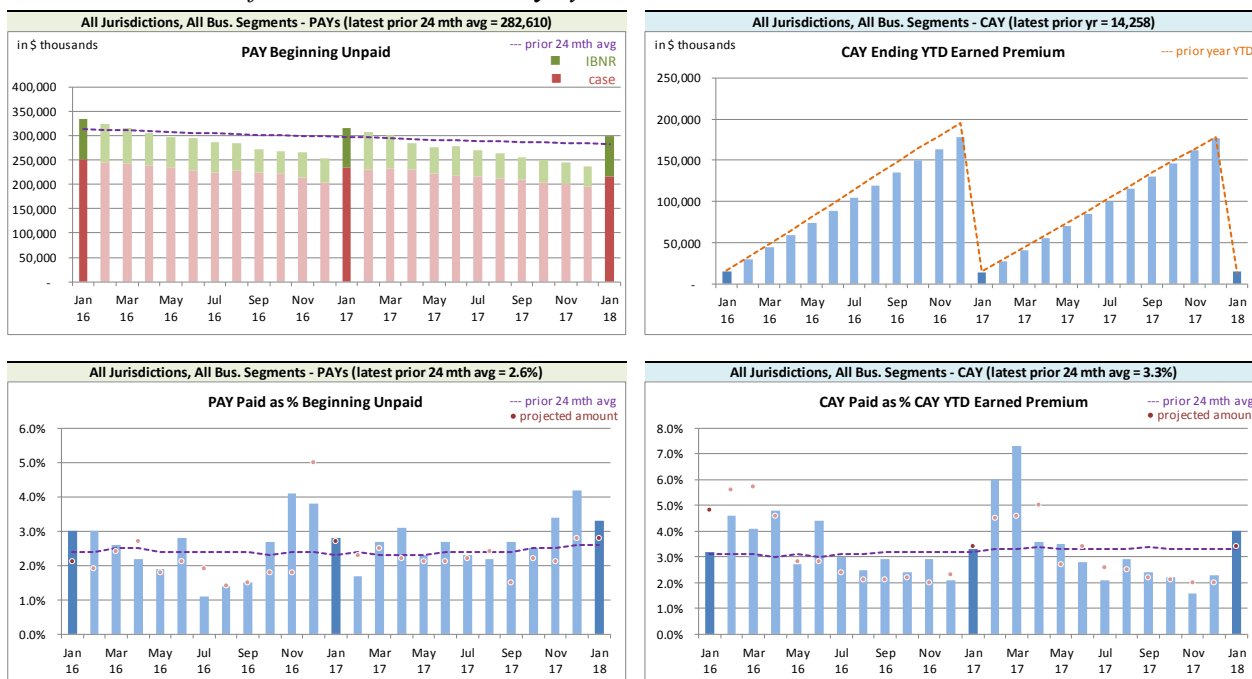
The prior accident years (PAYs) **paid indemnity** variances (left chart above) over the entire period have fallen outside of the period’s standard deviation 24% of the time (see table on left) and as this is fewer than indicated by the normal distribution, it suggests the projection process performs better than simply projecting based on

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

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

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

FARM Levels that influence¹¹ Paid Indemnity by Calendar Month



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

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

2.2 Actuarial Provisions

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

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

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

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

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

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

Table 02a		actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual less Projected
Prior	20,400	191	(8,340)	93	17,880	(122)	29,940 162
2016	19,667	191	(2,425)	(29)	6,925	91	24,167 253
2017	37,999	619	(3,264)	48	7,973	(103)	42,708 564
2018	6,756	757	(426)	2	982	(10)	7,312 749
TOTAL	84,822	1,758	(14,455)	114	33,760	(144)	104,127 1,728

The IBNR provision is \$1.8 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

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

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

Table 02b			actuarial present value adjustments					
	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	24,988	294	(1,607)	(23)	3,762	109	27,143	380
2016	3,282	58	(118)	(1)	1,058	9	4,222	66
2017	1,654	61	(123)	(4)	946	(19)	2,477	38
2018	154	2	(13)	1	116	(6)	257	(3)
TOTAL	30,078	415	(1,861)	(27)	5,882	93	34,099	481

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(6,986)	(208)	712	31	(6,274)	(177)
balance as % unearned premium:		(7.8%)	0.1%	0.8%	(0.0%)	(7.0%)	0.1%
actual unearned premium:		89,007					
less projected:		3,175					

3 Ultimate Loss Ratio Matching Method

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

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

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

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

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

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

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

4 Calendar Year-to-Date Results

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	22	0.1%	27	0.2%	49	0.3%	#N/A	#N/A
CAY	10,758	69.8%	659	4.3%	11,417	74.0%	#N/A	#N/A
TOTAL	10,780	69.9%	686	4.4%	11,466	74.4%	#N/A	#N/A

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

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

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

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.81%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201712	201801	201802	201803
<input checked="" type="checkbox"/> Private Passenger	prior	(7,000)	21,000	24,000	23,000
	2009	68,000	65,000	47,000	47,000
	2010	(4,000)	28,000	22,000	23,000
	2011	56,000	106,000	86,000	85,000
	2012	(74,000)	(141,000)	(99,000)	(99,000)
	2013	99,000	186,000	171,000	165,000
	2014	478,000	455,000	435,000	428,000
	2015	972,000	939,000	924,000	909,000
	2016	1,970,000	1,723,000	1,657,000	1,531,000
	2017	5,134,000	4,913,000	4,252,000	4,020,000
	2018		1,131,000	1,635,000	2,043,000
Private Passenger Total		8,692,000	9,426,000	9,154,000	9,175,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	26,000	35,000	35,000	35,000
	2011	25,000	20,000	20,000	20,000
	2012	525,000	521,000	516,000	511,000
	2013	142,000	136,000	134,000	132,000
	2014	425,000	432,000	427,000	422,000
	2015	563,000	559,000	549,000	530,000
	2016	1,220,000	1,184,000	1,119,000	1,093,000
	2017	2,758,000	2,532,000	2,308,000	2,098,000
	2018		475,000	726,000	807,000
Non Private Passenger Total		5,690,000	5,900,000	5,840,000	5,654,000
Grand Total		14,382,000	15,326,000	14,994,000	14,829,000

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

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

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

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

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Jurisdiction Desc	Nova Scotia		discount rate: 1.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount			ShareYMM			
Business Segment	Acc Year		201712	201801	201802	201803
Private Passenger	prior		(11,000)	(3,000)	(4,000)	(2,000)
	2009		(32,000)	(36,000)	(36,000)	(36,000)
	2010		11,000	9,000	8,000	8,000
	2011		(87,000)	(87,000)	(86,000)	(85,000)
	2012		(34,000)	(34,000)	(34,000)	(35,000)
	2013		77,000	72,000	68,000	66,000
	2014		131,000	82,000	80,000	77,000
	2015		283,000	265,000	260,000	248,000
	2016		1,137,000	1,064,000	1,003,000	964,000
	2017		1,825,000	1,636,000	1,500,000	1,366,000
	2018			367,000	648,000	926,000
Private Passenger Total			3,300,000	3,335,000	3,407,000	3,497,000
Non Private Passenger	prior		10,000	(23,000)	(22,000)	(18,000)
	2009		(5,000)	(4,000)	(4,000)	(4,000)
	2010		105,000	121,000	118,000	109,000
	2011		(63,000)	(61,000)	(59,000)	(54,000)
	2012		24,000	11,000	11,000	11,000
	2013		419,000	376,000	365,000	341,000
	2014		(7,000)	(298,000)	(293,000)	(294,000)
	2015		802,000	685,000	650,000	641,000
	2016		1,912,000	1,790,000	1,737,000	1,720,000
	2017		1,841,000	1,702,000	1,664,000	1,588,000
	2018			431,000	748,000	1,050,000
Non Private Passenger Total			5,038,000	4,730,000	4,915,000	5,090,000
Grand Total			8,338,000	8,065,000	8,322,000	8,587,000

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward				
	Island				discount rate: 1.81%
AccountCode Desc	IBNR Provision				interest rate margin: 25 basis pts
AccountCode	(All)				
AccidentYear	(All)				

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009	-	-	-	-
	2010	28,000	45,000	44,000	44,000
	2011	(159,000)	(158,000)	(157,000)	(155,000)
	2012	2,000	2,000	2,000	2,000
	2013	11,000	10,000	10,000	10,000
	2014	84,000	80,000	78,000	77,000
	2015	282,000	269,000	266,000	262,000
	2016	387,000	417,000	413,000	371,000
	2017	431,000	365,000	317,000	305,000
	2018		78,000	87,000	151,000
Private Passenger Total		1,061,000	1,103,000	1,055,000	1,062,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	-	-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	5,000	36,000	35,000	35,000
	2013	20,000	19,000	19,000	19,000
	2014	73,000	75,000	75,000	74,000
	2015	223,000	219,000	217,000	214,000
	2016	140,000	134,000	131,000	131,000
	2017	707,000	371,000	350,000	344,000
	2018		(18,000)	36,000	86,000
Non Private Passenger Total		1,168,000	836,000	863,000	903,000
Grand Total		2,229,000	1,939,000	1,918,000	1,965,000

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

EXHIBIT A

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

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Jurisdiction Desc	Ontario		discount rate: 1.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
Business Segment	Acc Year		201712	201801	201802	201803
Private Passenger	prior		3,867,000	5,095,000	4,417,000	4,280,000
	2009		475,000	433,000	364,000	353,000
	2010		491,000	472,000	402,000	390,000
	2011		(146,000)	(141,000)	(118,000)	(114,000)
	2012		(398,000)	(418,000)	(351,000)	(342,000)
	2013		309,000	240,000	209,000	201,000
	2014		627,000	539,000	529,000	495,000
	2015		966,000	632,000	615,000	563,000
	2016		1,914,000	1,879,000	1,603,000	1,584,000
	2017		3,199,000	3,179,000	3,055,000	2,940,000
	2018			548,000	1,055,000	1,486,000
Private Passenger Total			11,304,000	12,458,000	11,780,000	11,836,000
Non Private Passenger	prior		123,000	367,000	356,000	284,000
	2009		83,000	95,000	93,000	77,000
	2010		162,000	163,000	158,000	120,000
	2011		326,000	333,000	325,000	261,000
	2012		1,000	(55,000)	(52,000)	(27,000)
	2013		630,000	711,000	699,000	626,000
	2014		2,097,000	1,699,000	1,493,000	1,381,000
	2015		2,459,000	2,356,000	2,223,000	2,128,000
	2016		5,204,000	5,288,000	4,933,000	4,564,000
	2017		11,079,000	10,351,000	9,669,000	9,390,000
	2018			1,597,000	2,945,000	4,269,000
Non Private Passenger Total			22,164,000	22,905,000	22,842,000	23,073,000
Grand Total			33,468,000	35,363,000	34,622,000	34,909,000

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




EXHIBIT A

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

page 6 of 10

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

 discount rate: 1.81%
 interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM 			
Business Segment	Acc Year	201712	201801	201802	201803
 Private Passenger	prior	(152,000)	(156,000)	(154,000)	(144,000)
	2009	30,000	30,000	30,000	28,000
	2010	(31,000)	(42,000)	(41,000)	(38,000)
	2011	231,000	202,000	200,000	189,000
	2012	28,000	29,000	29,000	28,000
	2013	460,000	466,000	461,000	430,000
	2014	910,000	925,000	916,000	895,000
	2015	1,939,000	1,890,000	1,781,000	1,745,000
	2016	1,493,000	1,492,000	1,397,000	1,370,000
	2017	2,148,000	2,082,000	1,904,000	1,742,000
	2018		187,000	358,000	511,000
Private Passenger Total		7,056,000	7,105,000	6,881,000	6,756,000
 Non Private Passenger	prior	403,000	411,000	408,000	387,000
	2009	(6,000)	(12,000)	(11,000)	(11,000)
	2010	67,000	66,000	64,000	61,000
	2011	(451,000)	(466,000)	(461,000)	(437,000)
	2012	532,000	474,000	467,000	447,000
	2013	721,000	609,000	592,000	577,000
	2014	2,282,000	2,329,000	2,301,000	2,274,000
	2015	3,323,000	3,389,000	3,312,000	3,027,000
	2016	5,509,000	5,404,000	5,242,000	5,016,000
	2017	10,148,000	8,584,000	8,059,000	7,423,000
	2018		1,667,000	3,079,000	3,943,000
Non Private Passenger Total		22,528,000	22,455,000	23,052,000	22,707,000
Grand Total		29,584,000	29,560,000	29,933,000	29,463,000

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon		discount rate: 1.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM					
Business Segment	Acc Year		201712	201801	201802	201803
Private Passenger	prior		4,000	4,000	4,000	4,000
	2009		6,000	6,000	6,000	6,000
	2010		11,000	10,000	10,000	10,000
	2011		12,000	11,000	11,000	11,000
	2012		21,000	21,000	21,000	21,000
	2013		38,000	38,000	38,000	38,000
	2014		71,000	71,000	70,000	69,000
	2015		190,000	192,000	189,000	188,000
	2016		294,000	296,000	292,000	289,000
	2017		155,000	151,000	139,000	131,000
	2018			12,000	26,000	37,000
Private Passenger Total			802,000	812,000	806,000	804,000
Non Private Passenger	prior		2,000	2,000	2,000	2,000
	2009			-	-	-
	2010			-	-	-
	2011		4,000	4,000	4,000	4,000
	2012		17,000	14,000	14,000	14,000
	2013		10,000	10,000	10,000	10,000
	2014		53,000	53,000	52,000	52,000
	2015		114,000	115,000	113,000	112,000
	2016		31,000	3,000	3,000	3,000
	2017		225,000	201,000	194,000	182,000
	2018			59,000	112,000	155,000
Non Private Passenger Total			456,000	461,000	504,000	534,000
Grand Total			1,258,000	1,273,000	1,310,000	1,338,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.81%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201712	201801	201802	201803
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009	29,000	31,000	31,000	31,000
	2010	4,000	4,000	4,000	4,000
	2011	8,000	8,000	8,000	8,000
	2012	28,000	50,000	50,000	50,000
	2013	57,000	57,000	56,000	55,000
	2014	(92,000)	(85,000)	(85,000)	(83,000)
	2015	250,000	258,000	232,000	208,000
	2016	411,000	406,000	384,000	362,000
	2017	404,000	371,000	342,000	322,000
	2018		20,000	6,000	(16,000)
Private Passenger Total		1,097,000	1,118,000	1,026,000	939,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011		-	-	-
	2012		-	-	-
	2013	47,000	49,000	49,000	48,000
	2014	60,000	61,000	61,000	61,000
	2015	68,000	68,000	67,000	66,000
	2016	256,000	256,000	254,000	251,000
	2017	192,000	391,000	388,000	378,000
	2018		25,000	48,000	75,000
Non Private Passenger Total		626,000	853,000	870,000	882,000
Grand Total		1,723,000	1,971,000	1,896,000	1,821,000

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

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

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

EXHIBIT A

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

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Jurisdiction Desc	(All)		discount rate: 1.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
Business Segment	Acc Year		201712	201801	201802	201803
Private Passenger	prior		3,769,000	5,032,000	4,358,000	4,229,000
	2009		603,000	553,000	465,000	452,000
	2010		634,000	648,000	568,000	553,000
	2011		(46,000)	(19,000)	(17,000)	(23,000)
	2012		(216,000)	(311,000)	(206,000)	(206,000)
	2013		1,155,000	1,125,000	1,067,000	1,020,000
	2014		2,291,000	2,094,000	2,051,000	1,985,000
	2015		4,729,000	4,250,000	4,075,000	3,940,000
	2016		9,448,000	9,135,000	8,578,000	8,226,000
	2017		16,846,000	15,847,000	14,429,000	13,556,000
	2018			2,751,000	4,401,000	6,006,000
Private Passenger Total			39,213,000	41,105,000	39,769,000	39,738,000
Non Private Passenger	prior		559,000	787,000	771,000	682,000
	2009		83,000	83,000	82,000	66,000
	2010		394,000	416,000	406,000	356,000
	2011		(85,000)	(97,000)	(99,000)	(133,000)
	2012		1,226,000	1,061,000	1,050,000	1,049,000
	2013		1,599,000	1,519,000	1,494,000	1,383,000
	2014		5,401,000	4,804,000	4,564,000	4,391,000
	2015		8,144,000	7,995,000	7,728,000	7,307,000
	2016		15,263,000	15,032,000	14,308,000	13,652,000
	2017		29,943,000	26,861,000	25,157,000	23,840,000
	2018			4,561,000	8,178,000	11,044,000
Non Private Passenger Total			62,527,000	63,022,000	63,639,000	63,637,000
Grand Total			101,740,000	104,127,000	103,408,000	103,375,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	(15,000)	(15,000)	(11,000)	(11,000)
	2009	67,000	68,000	52,000	51,000
	2010	(6,000)	28,000	22,000	22,000
	2011	39,000	85,000	65,000	64,000
	2012	(187,000)	(187,000)	(144,000)	(143,000)
	2013	(40,000)	69,000	53,000	52,000
	2014	187,000	178,000	164,000	162,000
	2015	648,000	628,000	622,000	616,000
	2016	1,472,000	1,219,000	1,158,000	1,042,000
	2017	4,542,000	4,333,000	3,683,000	3,462,000
	2018		1,060,000	1,506,000	1,860,000
Private Passenger Total		6,707,000	7,466,000	7,170,000	7,177,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	18,000	18,000	18,000	18,000
	2011	(3,000)	(3,000)	(3,000)	(3,000)
	2012	450,000	450,000	445,000	441,000
	2013	78,000	78,000	77,000	76,000
	2014	354,000	364,000	360,000	356,000
	2015	348,000	353,000	346,000	332,000
	2016	917,000	871,000	810,000	794,000
	2017	2,453,000	2,206,000	1,985,000	1,786,000
	2018		448,000	670,000	724,000
Non Private Passenger Total		4,621,000	4,791,000	4,714,000	4,530,000
Grand Total		11,328,000	12,257,000	11,884,000	11,707,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	48,000	48,000	48,000	46,000
	2009	15,000	15,000	15,000	14,000
	2010	101,000	101,000	99,000	93,000
	2011	19,000	19,000	19,000	18,000
	2012	133,000	136,000	133,000	125,000
	2013	(14,000)	(51,000)	(50,000)	(47,000)
	2014	(103,000)	(129,000)	(125,000)	(122,000)
	2015	(546,000)	(578,000)	(566,000)	(549,000)
	2016	1,365,000	1,354,000	1,340,000	1,273,000
	2017	3,146,000	2,754,000	2,534,000	2,382,000
	2018		369,000	513,000	761,000
Private Passenger Total		4,164,000	4,038,000	3,960,000	3,994,000
Non Private Passenger	prior	13,000	13,000	12,000	12,000
	2009	(4,000)	(4,000)	(4,000)	(4,000)
	2010	11,000	11,000	11,000	11,000
	2011	49,000	49,000	48,000	48,000
	2012	70,000	13,000	13,000	13,000
	2013	(668,000)	(668,000)	(648,000)	(642,000)
	2014	273,000	315,000	312,000	290,000
	2015	360,000	355,000	351,000	347,000
	2016	736,000	706,000	628,000	615,000
	2017	2,488,000	2,206,000	2,007,000	1,927,000
	2018		277,000	391,000	526,000
Non Private Passenger Total		3,328,000	3,273,000	3,121,000	3,143,000
Grand Total		7,492,000	7,311,000	7,081,000	7,137,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	(22,000)	(22,000)	(22,000)	(22,000)
	2009	(43,000)	(43,000)	(43,000)	(43,000)
	2010	2,000	2,000	2,000	2,000
	2011	(90,000)	(90,000)	(89,000)	(88,000)
	2012	(44,000)	(44,000)	(44,000)	(44,000)
	2013	(1,000)	(9,000)	(9,000)	(9,000)
	2014	25,000	(22,000)	(22,000)	(21,000)
	2015	204,000	186,000	184,000	177,000
	2016	985,000	905,000	851,000	817,000
	2017	1,612,000	1,434,000	1,305,000	1,174,000
	2018		338,000	595,000	853,000
Private Passenger Total		2,628,000	2,635,000	2,708,000	2,796,000
Non Private Passenger	prior	11,000	(34,000)	(33,000)	(29,000)
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	110,000	110,000	107,000	98,000
	2011	(63,000)	(60,000)	(58,000)	(53,000)
	2012	8,000	1,000	1,000	1,000
	2013	309,000	303,000	294,000	270,000
	2014	(118,000)	(394,000)	(386,000)	(382,000)
	2015	658,000	534,000	502,000	497,000
	2016	1,702,000	1,571,000	1,524,000	1,509,000
	2017	1,547,000	1,406,000	1,378,000	1,309,000
	2018		399,000	689,000	967,000
Non Private Passenger Total		4,158,000	3,830,000	4,012,000	4,181,000
Grand Total		6,786,000	6,465,000	6,720,000	6,977,000

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

EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island	<input type="button" value="v"/>
AccountCode Desc	Undiscounted	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

discount rate: 0.00%

interest rate margin: 0 basis pts





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(181,000)	(181,000)	(179,000)	(177,000)
	2012	2,000	2,000	2,000	2,000
	2013	10,000	10,000	10,000	10,000
	2014	60,000	57,000	56,000	55,000
	2015	207,000	207,000	205,000	203,000
	2016	298,000	319,000	316,000	275,000
	2017	381,000	318,000	270,000	259,000
	2018		72,000	77,000	135,000
Private Passenger Total		771,000	798,000	751,000	756,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	1,000	2,000	2,000	2,000
	2013	19,000	19,000	19,000	19,000
	2014	68,000	69,000	68,000	67,000
	2015	206,000	206,000	204,000	202,000
	2016	71,000	77,000	76,000	75,000
	2017	648,000	318,000	299,000	293,000
	2018		(20,000)	28,000	75,000
Non Private Passenger Total		1,013,000	671,000	696,000	733,000
Grand Total		1,784,000	1,469,000	1,447,000	1,489,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	3,360,000	4,430,000	3,765,000	3,652,000
	2009	469,000	476,000	405,000	393,000
	2010	469,000	469,000	399,000	387,000
	2011	(189,000)	(167,000)	(142,000)	(138,000)
	2012	(432,000)	(447,000)	(380,000)	(369,000)
	2013	238,000	204,000	173,000	168,000
	2014	368,000	314,000	311,000	283,000
	2015	757,000	432,000	419,000	373,000
	2016	1,613,000	1,569,000	1,302,000	1,289,000
	2017	2,812,000	2,783,000	2,672,000	2,565,000
	2018		499,000	960,000	1,350,000
Private Passenger Total		9,465,000	10,562,000	9,884,000	9,953,000
Non Private Passenger	prior	56,000	301,000	292,000	219,000
	2009	63,000	63,000	61,000	46,000
	2010	156,000	156,000	151,000	113,000
	2011	257,000	257,000	249,000	187,000
	2012	(119,000)	(103,000)	(100,000)	(75,000)
	2013	230,000	261,000	253,000	190,000
	2014	1,521,000	1,230,000	1,033,000	930,000
	2015	1,559,000	1,422,000	1,308,000	1,230,000
	2016	4,209,000	4,190,000	3,855,000	3,508,000
	2017	10,012,000	9,238,000	8,591,000	8,333,000
	2018		1,472,000	2,695,000	3,904,000
Non Private Passenger Total		17,944,000	18,487,000	18,388,000	18,585,000
Grand Total		27,409,000	29,049,000	28,272,000	28,538,000

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

discount rate: 0.00%

interest rate margin: 0 basis pts




		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201712	201801	201802	201803
 Private Passenger	prior	(198,000)	(196,000)	(194,000)	(181,000)
	2009	29,000	29,000	29,000	27,000
	2010	(54,000)	(54,000)	(53,000)	(49,000)
	2011	117,000	117,000	116,000	108,000
	2012	(11,000)	(11,000)	(11,000)	(10,000)
	2013	410,000	410,000	406,000	378,000
	2014	776,000	776,000	768,000	753,000
	2015	1,681,000	1,627,000	1,529,000	1,498,000
	2016	1,318,000	1,300,000	1,209,000	1,185,000
	2017	1,967,000	1,905,000	1,734,000	1,578,000
	2018		171,000	325,000	465,000
Private Passenger Total		6,035,000	6,074,000	5,858,000	5,752,000
 Non Private Passenger	prior	380,000	365,000	362,000	343,000
	2009	(8,000)	(8,000)	(8,000)	(8,000)
	2010	65,000	65,000	64,000	61,000
	2011	(485,000)	(484,000)	(479,000)	(455,000)
	2012	385,000	392,000	388,000	369,000
	2013	314,000	150,000	148,000	141,000
	2014	1,920,000	1,921,000	1,902,000	1,883,000
	2015	2,475,000	2,490,000	2,440,000	2,172,000
	2016	4,600,000	4,454,000	4,320,000	4,104,000
	2017	9,188,000	7,792,000	7,324,000	6,738,000
	2018		1,534,000	2,829,000	3,613,000
Non Private Passenger Total		18,834,000	18,671,000	19,290,000	18,961,000
Grand Total		24,869,000	24,745,000	25,148,000	24,713,000

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	4,000	4,000	4,000	4,000
	2009	5,000	5,000	5,000	5,000
	2010	6,000	6,000	6,000	6,000
	2011	11,000	11,000	11,000	11,000
	2012	20,000	20,000	20,000	20,000
	2013	35,000	35,000	35,000	35,000
	2014	67,000	67,000	66,000	65,000
	2015	109,000	109,000	108,000	107,000
	2016	275,000	275,000	272,000	269,000
	2017	143,000	138,000	127,000	119,000
	2018		11,000	23,000	34,000
Private Passenger Total		675,000	681,000	677,000	675,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	-	-	-	-
	2011	4,000	4,000	4,000	4,000
	2012	10,000	10,000	10,000	10,000
	2013	9,000	9,000	9,000	9,000
	2014	50,000	50,000	49,000	49,000
	2015	73,000	73,000	72,000	71,000
	2016	15,000	(13,000)	(13,000)	(13,000)
	2017	200,000	180,000	175,000	164,000
	2018		55,000	104,000	143,000
Non Private Passenger Total		363,000	370,000	412,000	439,000
Grand Total		1,038,000	1,051,000	1,089,000	1,114,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted				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	201712	201801	201802	201803
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009	28,000	28,000	28,000	28,000
	2010	4,000	4,000	4,000	4,000
	2011	7,000	7,000	7,000	7,000
	2012	25,000	47,000	47,000	47,000
	2013	54,000	54,000	53,000	52,000
	2014	(167,000)	(167,000)	(165,000)	(163,000)
	2015	232,000	239,000	213,000	190,000
	2016	381,000	373,000	351,000	330,000
	2017	353,000	329,000	303,000	285,000
	2018		15,000	(4,000)	(32,000)
Private Passenger Total		915,000	927,000	835,000	746,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011		-	-	-
	2012		-	-	-
	2013	17,000	17,000	17,000	17,000
	2014	18,000	18,000	18,000	18,000
	2015	63,000	63,000	62,000	61,000
	2016	241,000	241,000	239,000	237,000
	2017	125,000	307,000	304,000	298,000
	2018		22,000	44,000	68,000
Non Private Passenger Total		467,000	671,000	687,000	702,000
Grand Total		1,382,000	1,598,000	1,522,000	1,448,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201712	201801	201802	201803
<input checked="" type="checkbox"/> Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	11,000	11,000	11,000	11,000
	2014	20,000	20,000	20,000	20,000
	2015	80,000	80,000	79,000	78,000
	2016	100,000	100,000	99,000	98,000
	2017	79,000	68,000	67,000	36,000
	2018		6,000	11,000	16,000
Private Passenger Total		303,000	298,000	300,000	272,000
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	7,000	7,000	7,000	7,000
	2014	16,000	16,000	16,000	16,000
	2015	88,000	88,000	87,000	86,000
	2016	156,000	156,000	154,000	152,000
	2017	286,000	284,000	281,000	278,000
	2018		28,000	55,000	80,000
Non Private Passenger Total		553,000	579,000	600,000	619,000
Grand Total		856,000	877,000	900,000	891,000

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

EXHIBIT B

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	3,169,000	4,241,000	3,582,000	3,480,000
	2009	570,000	578,000	491,000	475,000
	2010	524,000	558,000	481,000	467,000
	2011	(263,000)	(195,000)	(188,000)	(191,000)
	2012	(487,000)	(477,000)	(370,000)	(365,000)
	2013	703,000	733,000	682,000	650,000
	2014	1,233,000	1,094,000	1,073,000	1,032,000
	2015	3,372,000	2,930,000	2,793,000	2,693,000
	2016	7,807,000	7,414,000	6,898,000	6,578,000
	2017	15,035,000	14,062,000	12,695,000	11,860,000
	2018		2,541,000	4,006,000	5,442,000
Private Passenger Total		31,663,000	33,479,000	32,143,000	32,121,000
Non Private Passenger	prior	466,000	651,000	639,000	551,000
	2009	48,000	48,000	46,000	31,000
	2010	361,000	361,000	352,000	302,000
	2011	(240,000)	(236,000)	(238,000)	(271,000)
	2012	805,000	765,000	759,000	761,000
	2013	315,000	176,000	176,000	87,000
	2014	4,102,000	3,589,000	3,372,000	3,227,000
	2015	5,830,000	5,584,000	5,372,000	4,998,000
	2016	12,647,000	12,253,000	11,593,000	10,981,000
	2017	26,947,000	23,937,000	22,344,000	21,126,000
	2018		4,215,000	7,505,000	10,100,000
Non Private Passenger Total		51,281,000	51,343,000	51,920,000	51,893,000
Grand Total		82,944,000	84,822,000	84,063,000	84,014,000

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

EXHIBIT C-1

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

page 1 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	31,000	32,000	32,000	32,000
	2009	63,000	61,000	60,000	59,000
	2010	109,000	107,000	104,000	102,000
	2011	101,000	80,000	80,000	79,000
	2012	280,000	243,000	165,000	163,000
	2013	202,000	194,000	190,000	185,000
	2014	234,000	233,000	230,000	226,000
	2015	334,000	320,000	316,000	312,000
	2016	437,000	441,000	436,000	432,000
	2017	481,000	456,000	348,000	345,000
	2018		49,000	93,035	140,035
Private Passenger Total		2,272,000	2,216,000	2,054,035	2,075,035
Non Private Passenger	prior	10,000	10,000	10,000	10,000
	2009	25,000	25,000	25,000	25,000
	2010	34,000	36,000	36,000	36,000
	2011	31,000	24,000	24,000	24,000
	2012	73,000	64,000	44,000	43,000
	2013	50,000	49,000	48,000	47,000
	2014	66,000	65,000	64,000	63,000
	2015	102,000	97,000	96,000	95,000
	2016	143,000	146,000	145,000	144,000
	2017	168,000	159,000	122,000	121,000
	2018		19,000	34,708	50,708
Non Private Passenger Total		702,000	694,000	648,708	658,708
Grand Total		2,974,000	2,910,000	2,702,743	2,733,743

EXHIBIT C-1

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

page 2 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	126,000	128,000	125,000	123,000
	2009	83,000	82,000	80,000	78,000
	2010	105,000	104,000	101,000	98,000
	2011	67,000	67,000	65,000	63,000
	2012	253,000	234,000	145,000	141,000
	2013	291,000	292,000	286,000	281,000
	2014	295,000	287,000	282,000	276,000
	2015	326,000	323,000	219,000	214,000
	2016	342,000	347,000	340,000	334,000
	2017	209,000	197,000	241,000	235,000
	2018		15,000	26,547	40,547
Private Passenger Total		2,097,000	2,076,000	1,910,547	1,883,547
Non Private Passenger	prior	99,000	101,000	100,000	97,000
	2009	70,000	68,000	67,000	66,000
	2010	89,000	88,000	86,000	85,000
	2011	52,000	51,000	50,000	49,000
	2012	186,000	175,000	110,000	108,000
	2013	205,000	206,000	204,000	202,000
	2014	192,000	186,000	184,000	182,000
	2015	199,000	197,000	135,000	133,000
	2016	204,000	207,000	205,000	203,000
	2017	132,000	125,000	154,000	152,000
	2018		8,000	19,007	26,007
Non Private Passenger Total		1,428,000	1,412,000	1,314,007	1,303,007
Grand Total		3,525,000	3,488,000	3,224,554	3,186,554

EXHIBIT C-1

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

page 3 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	432,000	435,000	429,000	424,000
	2009	3,000	3,000	3,000	3,000
	2010	89,000	51,000	50,000	49,000
	2011	103,000	103,000	101,000	98,000
	2012	111,000	110,000	98,000	96,000
	2013	140,000	139,000	137,000	135,000
	2014	136,000	138,000	136,000	134,000
	2015	106,000	105,000	110,000	107,000
	2016	105,000	107,000	105,000	103,000
	2017	146,000	145,000	142,000	140,000
	2018		14,000	24,052	37,052
Private Passenger Total		1,371,000	1,350,000	1,335,052	1,326,052
Non Private Passenger	prior	104,000	107,000	106,000	102,000
	2009	1,000	1,000	1,000	1,000
	2010	57,000	39,000	37,000	36,000
	2011	98,000	93,000	90,000	88,000
	2012	120,000	119,000	106,000	104,000
	2013	170,000	167,000	165,000	163,000
	2014	178,000	178,000	175,000	173,000
	2015	144,000	142,000	148,000	146,000
	2016	147,000	147,000	143,000	141,000
	2017	194,000	194,000	191,000	188,000
	2018		16,000	33,090	47,090
Non Private Passenger Total		1,213,000	1,203,000	1,195,090	1,189,090
Grand Total		2,584,000	2,553,000	2,530,142	2,515,142

EXHIBIT C-1

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 1.81%
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	201712	201801	201802	201803
<input checked="" type="checkbox"/> Private Passenger	prior	12,000	12,000	12,000	12,000
	2009	17,000	17,000	17,000	17,000
	2010	20,000	21,000	21,000	21,000
	2011	28,000	28,000	27,000	25,000
	2012	9,000	17,000	33,000	32,000
	2013	29,000	28,000	27,000	26,000
	2014	50,000	50,000	49,000	48,000
	2015	53,000	52,000	46,000	45,000
	2016	87,000	89,000	87,000	86,000
	2017	(2,000)	(1,000)	50,000	49,000
	2018		-	228	2,228
Private Passenger Total		303,000	313,000	369,228	363,228
<input checked="" type="checkbox"/> Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2009	10,000	10,000	10,000	10,000
	2010	13,000	13,000	13,000	13,000
	2011	18,000	18,000	18,000	18,000
	2012	6,000	11,000	21,000	21,000
	2013	18,000	17,000	17,000	17,000
	2014	30,000	31,000	31,000	31,000
	2015	34,000	33,000	29,000	29,000
	2016	57,000	57,000	57,000	57,000
	2017	(1,000)	-	33,000	32,000
	2018		-	(846)	154
Non Private Passenger Total		192,000	197,000	235,154	235,154
Grand Total		495,000	510,000	604,382	598,382

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

page 5 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts




		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM 			
Business Segment	Acc Year	201712	201801	201802	201803
 Private Passenger	prior	4,228,000	4,245,000	4,115,000	3,993,000
	2009	628,000	608,000	589,000	572,000
	2010	684,000	667,000	646,000	628,000
	2011	843,000	831,000	807,000	781,000
	2012	865,000	925,000	805,000	781,000
	2013	668,000	652,000	632,000	610,000
	2014	623,000	618,000	600,000	582,000
	2015	561,000	557,000	568,000	551,000
	2016	575,000	578,000	563,000	547,000
	2017	424,000	429,000	611,000	594,000
	2018		42,000	86,486	130,486
Private Passenger Total		10,099,000	10,152,000	10,022,486	9,769,486
 Non Private Passenger	prior	1,129,000	1,125,000	1,103,000	1,082,000
	2009	365,000	366,000	359,000	352,000
	2010	520,000	512,000	502,000	493,000
	2011	671,000	667,000	654,000	640,000
	2012	817,000	850,000	747,000	732,000
	2013	1,021,000	1,027,000	1,005,000	984,000
	2014	1,172,000	1,156,000	1,132,000	1,109,000
	2015	1,252,000	1,246,000	1,282,000	1,258,000
	2016	1,271,000	1,285,000	1,261,000	1,239,000
	2017	938,000	950,000	1,365,000	1,341,000
	2018		103,000	212,027	321,027
Non Private Passenger Total		9,156,000	9,287,000	9,622,027	9,551,027
Grand Total		19,255,000	19,439,000	19,644,513	19,320,513

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

page 6 of 10

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





discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	353,000	360,000	351,000	344,000
	2009	64,000	64,000	63,000	62,000
	2010	55,000	53,000	52,000	51,000
	2011	81,000	80,000	77,000	76,000
	2012	91,000	91,000	88,000	86,000
	2013	103,000	99,000	97,000	95,000
	2014	96,000	95,000	93,000	91,000
	2015	125,000	124,000	122,000	120,000
	2016	119,000	122,000	120,000	119,000
	2017	(23,000)	(22,000)	50,000	48,000
	2018		-	540	(2,460)
Private Passenger Total		1,064,000	1,066,000	1,113,540	1,089,540
Non Private Passenger	prior	787,000	830,000	822,000	816,000
	2009	224,000	217,000	215,000	213,000
	2010	189,000	181,000	179,000	177,000
	2011	268,000	264,000	260,000	257,000
	2012	330,000	322,000	319,000	315,000
	2013	400,000	394,000	389,000	385,000
	2014	411,000	409,000	404,000	400,000
	2015	585,000	577,000	573,000	568,000
	2016	641,000	648,000	644,000	641,000
	2017	(146,000)	(141,000)	320,000	317,000
	2018		(2,000)	(3,683)	(14,683)
Non Private Passenger Total		3,689,000	3,699,000	4,121,317	4,074,317
Grand Total		4,753,000	4,765,000	5,234,857	5,163,857

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

page 7 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	14,000	14,000	14,000	14,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	7,000	7,000	7,000	7,000
	2015	10,000	10,000	14,000	14,000
	2016	9,000	8,000	8,000	8,000
	2017	(4,000)	(4,000)	4,000	4,000
	2018		-	(937)	1,063
Private Passenger Total		50,000	49,000	60,063	62,063
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	9,000	9,000	9,000	9,000
	2015	13,000	13,000	19,000	19,000
	2016	19,000	18,000	18,000	18,000
	2017	(12,000)	(11,000)	14,000	14,000
	2018		1,000	(141)	(141)
Non Private Passenger Total		53,000	54,000	83,859	83,859
Grand Total		103,000	103,000	143,922	145,922

EXHIBIT C-1

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

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





discount rate: 1.81%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	19,000	19,000	19,000	19,000
	2009	13,000	14,000	14,000	14,000
	2010	18,000	18,000	18,000	18,000
	2011	21,000	21,000	21,000	21,000
	2012	25,000	25,000	25,000	25,000
	2013	31,000	31,000	27,000	27,000
	2014	42,000	43,000	43,000	43,000
	2015	50,000	49,000	27,000	27,000
	2016	10,000	10,000	10,000	10,000
	2017	18,000	18,000	37,000	37,000
	2018		(3,000)	(5,432)	(6,432)
Private Passenger Total		247,000	245,000	235,568	234,568
Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	6,000	6,000	6,000	6,000
	2011	8,000	8,000	8,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	12,000	12,000	10,000	10,000
	2014	15,000	15,000	15,000	15,000
	2015	17,000	17,000	9,000	9,000
	2016	4,000	4,000	4,000	4,000
	2017	7,000	7,000	15,000	15,000
	2018		(2,000)	(2,889)	(4,889)
Non Private Passenger Total		87,000	85,000	82,111	80,111
Grand Total		334,000	330,000	317,679	314,679

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

page 9 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(10,000)	(10,000)	(10,000)	(10,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	3,000	3,000	2,000	2,000
	2017	(8,000)	(8,000)	3,000	3,000
	2018		(1,000)	(517)	(517)
Private Passenger Total		5,000	4,000	14,483	14,483
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	(4,000)	(4,000)	(4,000)	(4,000)
	2015	6,000	6,000	6,000	6,000
	2016	5,000	5,000	5,000	5,000
	2017	(16,000)	(16,000)	9,000	9,000
	2018		(2,000)	(2,266)	(5,266)
Non Private Passenger Total		(1,000)	(3,000)	21,734	18,734
Grand Total		4,000	1,000	36,217	33,217

EXHIBIT C-1

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

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

discount rate: 1.81%

interest rate margin: 25 basis pts










			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 				
Business Segment	 Acc Year		201712	201801	201802	201803
 Private Passenger	prior		5,216,000	5,246,000	5,098,000	4,962,000
	2009		876,000	854,000	831,000	810,000
	2010		1,088,000	1,029,000	1,000,000	975,000
	2011		1,254,000	1,220,000	1,188,000	1,153,000
	2012		1,648,000	1,659,000	1,373,000	1,338,000
	2013		1,450,000	1,421,000	1,382,000	1,345,000
	2014		1,477,000	1,465,000	1,434,000	1,401,000
	2015		1,571,000	1,546,000	1,428,000	1,396,000
	2016		1,687,000	1,705,000	1,671,000	1,641,000
	2017		1,241,000	1,210,000	1,486,000	1,455,000
	2018			116,000	224,002	342,002
	Private Passenger Total			17,508,000	17,471,000	17,115,002
 Non Private Passenger	prior		2,150,000	2,194,000	2,162,000	2,128,000
	2009		703,000	695,000	685,000	675,000
	2010		915,000	882,000	866,000	853,000
	2011		1,157,000	1,136,000	1,115,000	1,095,000
	2012		1,555,000	1,564,000	1,370,000	1,346,000
	2013		1,863,000	1,859,000	1,825,000	1,795,000
	2014		2,069,000	2,045,000	2,010,000	1,978,000
	2015		2,352,000	2,328,000	2,297,000	2,263,000
	2016		2,491,000	2,517,000	2,482,000	2,452,000
	2017		1,264,000	1,267,000	2,223,000	2,189,000
	2018			141,000	289,007	420,007
	Non Private Passenger Total			16,519,000	16,628,000	17,324,007
Grand Total			34,027,000	34,099,000	34,439,009	34,012,009

EXHIBIT C-2

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

page 1 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	28,000	28,000	28,000	28,000
	2009	63,000	63,000	62,000	61,000
	2010	106,000	106,000	104,000	102,000
	2011	99,000	78,000	77,000	76,000
	2012	250,000	196,000	161,000	159,000
	2013	160,000	157,000	153,000	149,000
	2014	170,000	170,000	166,000	162,000
	2015	254,000	243,000	239,000	235,000
	2016	340,000	340,000	336,000	332,000
	2017	342,000	341,000	231,000	228,000
	2018		35,000	71,035	106,035
Private Passenger Total		1,812,000	1,757,000	1,628,035	1,638,035
Non Private Passenger	prior	9,000	9,000	9,000	9,000
	2009	23,000	23,000	23,000	23,000
	2010	33,000	33,000	33,000	33,000
	2011	29,000	23,000	23,000	23,000
	2012	64,000	50,000	41,000	40,000
	2013	40,000	39,000	38,000	37,000
	2014	47,000	47,000	46,000	45,000
	2015	76,000	73,000	72,000	71,000
	2016	112,000	112,000	111,000	110,000
	2017	119,000	119,000	81,000	80,000
	2018		13,000	25,708	38,708
Non Private Passenger Total		552,000	541,000	502,708	509,708
Grand Total		2,364,000	2,298,000	2,130,743	2,147,743

EXHIBIT C-2

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

page 2 of 10

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

discount rate: 0.00%




interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	119,000	119,000	116,000	113,000
	2009	79,000	79,000	77,000	75,000
	2010	100,000	100,000	97,000	94,000
	2011	64,000	64,000	62,000	60,000
	2012	229,000	214,000	139,000	135,000
	2013	254,000	254,000	249,000	244,000
	2014	261,000	261,000	255,000	250,000
	2015	273,000	273,000	179,000	174,000
	2016	280,000	280,000	274,000	268,000
	2017	135,000	135,000	179,000	174,000
	2018		8,000	13,547	21,547
Private Passenger Total		1,794,000	1,787,000	1,640,547	1,608,547
Non Private Passenger	prior	95,000	95,000	93,000	91,000
	2009	66,000	66,000	65,000	64,000
	2010	84,000	84,000	82,000	80,000
	2011	48,000	48,000	47,000	46,000
	2012	168,000	157,000	103,000	101,000
	2013	179,000	179,000	177,000	175,000
	2014	170,000	170,000	168,000	166,000
	2015	168,000	168,000	112,000	110,000
	2016	168,000	168,000	166,000	164,000
	2017	86,000	86,000	116,000	114,000
	2018		4,000	10,007	14,007
Non Private Passenger Total		1,232,000	1,225,000	1,139,007	1,125,007
Grand Total		3,026,000	3,012,000	2,779,554	2,733,554

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	419,000	419,000	413,000	407,000
	2009	3,000	3,000	3,000	3,000
	2010	84,000	49,000	48,000	47,000
	2011	97,000	97,000	95,000	93,000
	2012	95,000	95,000	93,000	91,000
	2013	118,000	117,000	115,000	113,000
	2014	115,000	115,000	113,000	111,000
	2015	85,000	83,000	88,000	86,000
	2016	71,000	71,000	69,000	67,000
	2017	100,000	100,000	98,000	96,000
	2018		8,000	15,052	24,052
Private Passenger Total		1,187,000	1,157,000	1,150,052	1,138,052
Non Private Passenger	prior	101,000	101,000	99,000	97,000
	2009	1,000	1,000	1,000	1,000
	2010	59,000	35,000	34,000	33,000
	2011	95,000	95,000	93,000	91,000
	2012	106,000	106,000	104,000	102,000
	2013	145,000	143,000	141,000	139,000
	2014	151,000	151,000	149,000	147,000
	2015	116,000	114,000	121,000	119,000
	2016	98,000	98,000	95,000	92,000
	2017	134,000	134,000	131,000	128,000
	2018		10,000	21,090	30,090
Non Private Passenger Total		1,006,000	988,000	989,090	979,090
Grand Total		2,193,000	2,145,000	2,139,142	2,117,142

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	15,000	15,000	15,000	15,000
	2010	19,000	19,000	19,000	19,000
	2011	26,000	26,000	25,000	24,000
	2012	9,000	12,000	31,000	30,000
	2013	27,000	27,000	26,000	25,000
	2014	45,000	45,000	44,000	43,000
	2015	42,000	42,000	36,000	35,000
	2016	71,000	71,000	70,000	69,000
	2017	(13,000)	(13,000)	39,000	38,000
	2018		(1,000)	(2,772)	(2,772)
Private Passenger Total		252,000	254,000	313,228	306,228
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2009	9,000	9,000	9,000	9,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	6,000	7,000	19,000	19,000
	2013	17,000	17,000	17,000	17,000
	2014	28,000	28,000	28,000	28,000
	2015	28,000	28,000	24,000	24,000
	2016	46,000	46,000	46,000	46,000
	2017	(9,000)	(9,000)	25,000	24,000
	2018		(1,000)	(1,846)	(2,846)
Non Private Passenger Total		159,000	159,000	200,154	198,154
Grand Total		411,000	413,000	513,382	504,382

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	4,203,000	4,180,000	4,054,000	3,933,000
	2009	626,000	617,000	598,000	580,000
	2010	676,000	665,000	645,000	626,000
	2011	827,000	821,000	796,000	772,000
	2012	846,000	878,000	790,000	766,000
	2013	613,000	613,000	593,000	573,000
	2014	543,000	543,000	526,000	509,000
	2015	478,000	475,000	488,000	473,000
	2016	467,000	467,000	453,000	439,000
	2017	311,000	311,000	497,000	482,000
	2018		30,000	60,486	91,486
Private Passenger Total		9,590,000	9,600,000	9,500,486	9,244,486
Non Private Passenger	prior	1,101,000	1,091,000	1,069,000	1,048,000
	2009	355,000	350,000	343,000	336,000
	2010	506,000	498,000	488,000	478,000
	2011	655,000	650,000	637,000	624,000
	2012	775,000	804,000	731,000	716,000
	2013	934,000	934,000	913,000	893,000
	2014	1,013,000	1,013,000	991,000	970,000
	2015	1,064,000	1,056,000	1,097,000	1,075,000
	2016	1,035,000	1,035,000	1,014,000	994,000
	2017	693,000	693,000	1,117,000	1,095,000
	2018		73,000	149,027	228,027
Non Private Passenger Total		8,131,000	8,197,000	8,549,027	8,457,027
Grand Total		17,721,000	17,797,000	18,049,513	17,701,513

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	336,000	336,000	329,000	322,000
	2009	62,000	62,000	61,000	60,000
	2010	53,000	51,000	50,000	49,000
	2011	76,000	76,000	74,000	73,000
	2012	85,000	85,000	83,000	81,000
	2013	96,000	93,000	91,000	89,000
	2014	90,000	89,000	87,000	85,000
	2015	82,000	81,000	79,000	77,000
	2016	89,000	89,000	88,000	87,000
	2017	(26,000)	(26,000)	47,000	46,000
	2018		(2,000)	(4,460)	(6,460)
Private Passenger Total		943,000	934,000	984,540	962,540
Non Private Passenger	prior	790,000	790,000	783,000	776,000
	2009	222,000	222,000	220,000	218,000
	2010	185,000	179,000	177,000	175,000
	2011	257,000	257,000	254,000	251,000
	2012	309,000	309,000	306,000	303,000
	2013	376,000	368,000	364,000	360,000
	2014	391,000	385,000	381,000	377,000
	2015	380,000	377,000	373,000	369,000
	2016	474,000	474,000	471,000	468,000
	2017	(165,000)	(165,000)	303,000	300,000
	2018		(14,000)	(28,683)	(42,683)
Non Private Passenger Total		3,219,000	3,182,000	3,603,317	3,554,317
Grand Total		4,162,000	4,116,000	4,587,857	4,516,857

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201712	201801	201802	201803
Private Passenger	prior	13,000	13,000	13,000	13,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(5,000)	(5,000)	(5,000)	(5,000)
	2014	6,000	6,000	6,000	6,000
	2015	2,000	2,000	6,000	6,000
	2016	7,000	7,000	7,000	7,000
	2017	(6,000)	(6,000)	3,000	3,000
	2018		-	(937)	63
Private Passenger Total		34,000	34,000	46,063	47,063
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	8,000	8,000	8,000	8,000
	2015	2,000	2,000	8,000	8,000
	2016	14,000	14,000	14,000	14,000
	2017	(19,000)	(19,000)	9,000	9,000
	2018		-	(1,141)	(2,141)
Non Private Passenger Total		26,000	26,000	58,859	57,859
Grand Total		60,000	60,000	104,922	104,922

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	17,000	17,000	17,000	17,000
	2009	13,000	13,000	13,000	13,000
	2010	17,000	17,000	17,000	17,000
	2011	20,000	20,000	20,000	20,000
	2012	24,000	24,000	24,000	24,000
	2013	25,000	25,000	25,000	25,000
	2014	25,000	25,000	25,000	25,000
	2015	48,000	48,000	25,000	25,000
	2016	5,000	5,000	5,000	5,000
	2017	1,000	1,000	20,000	20,000
	2018		(4,000)	(8,432)	(11,432)
Private Passenger Total		195,000	191,000	182,568	179,568
Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	5,000	5,000	5,000	5,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	9,000	9,000	9,000	9,000
	2015	16,000	16,000	8,000	8,000
	2016	2,000	2,000	2,000	2,000
	2017		-	8,000	8,000
	2018		(2,000)	(3,889)	(5,889)
Non Private Passenger Total		65,000	63,000	61,111	59,111
Grand Total		260,000	254,000	243,679	238,679

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201712	201801	201802	201803
Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	6,000	6,000	6,000	6,000
	2013	(11,000)	(11,000)	(11,000)	(11,000)
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	(9,000)	(9,000)	2,000	2,000
	2018		(1,000)	(517)	(517)
Private Passenger Total		(3,000)	(4,000)	7,483	7,483
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	(5,000)	(5,000)	(5,000)	(5,000)
	2015	5,000	5,000	5,000	5,000
	2016	2,000	2,000	2,000	2,000
	2017	(19,000)	(19,000)	5,000	5,000
	2018		(2,000)	(3,266)	(6,266)
Non Private Passenger Total		(11,000)	(13,000)	9,734	6,734
Grand Total		(14,000)	(17,000)	17,217	14,217

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
▼	Acc Year ▼	201712	201801	201802	201803
Private Passenger	prior	5,147,000	5,124,000	4,982,000	4,845,000
	2009	866,000	857,000	834,000	812,000
	2010	1,063,000	1,015,000	988,000	962,000
	2011	1,218,000	1,191,000	1,158,000	1,127,000
	2012	1,550,000	1,516,000	1,333,000	1,298,000
	2013	1,277,000	1,270,000	1,236,000	1,202,000
	2014	1,248,000	1,247,000	1,215,000	1,184,000
	2015	1,269,000	1,252,000	1,145,000	1,116,000
	2016	1,331,000	1,331,000	1,303,000	1,275,000
	2017	835,000	834,000	1,116,000	1,089,000
	2018		73,000	143,002	222,002
Private Passenger Total		15,804,000	15,710,000	15,453,002	15,132,002
Non Private Passenger	prior	2,116,000	2,106,000	2,073,000	2,041,000
	2009	684,000	679,000	669,000	659,000
	2010	891,000	853,000	838,000	823,000
	2011	1,117,000	1,106,000	1,087,000	1,068,000
	2012	1,448,000	1,453,000	1,324,000	1,301,000
	2013	1,685,000	1,674,000	1,644,000	1,615,000
	2014	1,812,000	1,806,000	1,775,000	1,745,000
	2015	1,855,000	1,839,000	1,820,000	1,789,000
	2016	1,951,000	1,951,000	1,921,000	1,892,000
	2017	820,000	820,000	1,795,000	1,763,000
	2018		81,000	167,007	251,007
Non Private Passenger Total		14,379,000	14,368,000	15,113,007	14,947,007
Grand Total		30,183,000	30,078,000	30,566,009	30,079,009

EXHIBIT D

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

Sum of MS Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Jurisdiction Desc	ShareYMM 201712	201801	201802	201803
Private Passenger	Newfoundland & Labrador	91.2%	91.2%	91.1%	91.2%
	New Brunswick	78.6%	78.6%	78.5%	78.4%
	Nova Scotia	87.8%	87.8%	87.8%	87.8%
	Prince Edward Island	58.5%	58.6%	58.4%	58.2%
	Ontario	72.9%	73.0%	72.9%	72.9%
	Alberta	67.5%	67.5%	67.4%	67.4%
	Yukon	77.6%	77.4%	77.0%	78.0%
	Northwest Territories	62.0%	61.9%	61.7%	61.6%
	Nunavut	42.6%	41.0%	42.7%	42.2%
Non Private Passenger	Newfoundland & Labrador	95.7%	95.7%	94.9%	95.0%
	New Brunswick	68.2%	68.2%	67.5%	67.5%
	Nova Scotia	76.6%	76.6%	75.9%	76.0%
	Prince Edward Island	71.4%	71.7%	71.3%	71.0%
	Ontario	73.6%	73.6%	72.8%	72.8%
	Alberta	69.2%	69.2%	68.9%	69.0%
	Yukon	68.1%	68.0%	67.4%	67.4%
	Northwest Territories	48.4%	48.1%	47.7%	48.2%
	Nunavut	54.5%	54.3%	54.2%	54.2%
Grand Total		75.4%	75.3%	75.0%	75.0%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Jurisdiction Desc	ShareYMM 201712	201801	201802	201803
Private Passenger	Newfoundland & Labrador	86.9%	86.9%	86.9%	86.9%
	New Brunswick	74.6%	74.6%	74.5%	74.4%
	Nova Scotia	83.0%	83.1%	83.0%	83.1%
	Prince Edward Island	55.4%	55.5%	55.3%	55.3%
	Ontario	68.4%	68.5%	68.5%	68.6%
	Alberta	64.6%	64.6%	64.5%	64.5%
	Yukon	73.8%	74.1%	73.2%	73.9%
	Northwest Territories	58.9%	58.9%	58.7%	58.7%
	Nunavut	40.2%	40.2%	40.6%	40.0%
Non Private Passenger	Newfoundland & Labrador	90.9%	90.9%	90.9%	91.0%
	New Brunswick	65.1%	65.1%	65.0%	65.0%
	Nova Scotia	72.5%	72.5%	72.5%	72.6%
	Prince Edward Island	67.5%	67.5%	67.5%	67.2%
	Ontario	68.9%	68.9%	68.9%	69.0%
	Alberta	66.0%	66.1%	66.0%	66.1%
	Yukon	64.9%	64.7%	64.6%	64.7%
	Northwest Territories	46.5%	46.3%	46.2%	46.5%
	Nunavut	52.2%	52.0%	52.3%	52.1%
Grand Total		71.5%	71.4%	71.4%	71.5%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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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
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
2018	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.6%
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.6%
	discount rate:			1.81%	discount rate:			1.81%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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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	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	12.5%	10.8%	5.0%	12.0%	12.5%	10.1%	5.0%	11.1%	
2016	12.5%	10.0%	5.0%	12.1%	12.4%	10.1%	5.0%	11.1%	
2017	12.4%	10.1%	5.0%	11.6%	12.3%	10.1%	5.0%	11.4%	
2018	11.8%	10.1%	5.0%	10.0%	11.9%	10.1%	5.0%	10.8%	
prem liab	11.8%	10.1%	5.0%	10.0%	11.9%	10.1%	5.0%	10.8%	
discount rate:				1.81%	discount rate:				1.81%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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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	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	12.5%	10.0%	5.0%	11.9%	12.5%	10.0%	5.0%	11.2%	
2015	12.5%	10.0%	5.0%	12.2%	12.5%	10.2%	5.0%	11.8%	
2016	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	11.5%	
2017	12.4%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.4%	
2018	11.8%	10.1%	5.0%	9.8%	11.8%	10.1%	5.0%	10.5%	
prem liab	11.8%	10.1%	5.0%	9.8%	11.8%	10.1%	5.0%	10.5%	
discount rate:				1.81%	discount rate:				1.81%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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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
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	10.1%	5.0%	12.3%	12.5%	10.1%	5.0%	11.0%
2017	12.2%	10.2%	5.0%	11.9%	12.3%	10.2%	5.0%	11.1%
2018	11.8%	10.2%	5.0%	10.9%	11.7%	10.2%	5.0%	10.0%
prem liab	11.8%	10.2%	5.0%	10.5%	11.7%	10.2%	5.0%	10.0%
	discount rate:		1.81%		discount rate:		1.81%	
	margin (basis points):		25		margin (basis points):		25	

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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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
1995	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	9.9%	10.0%	5.0%	9.9%	10.0%	10.0%	8.5%	10.0%
2014	12.5%	12.5%	5.0%	12.5%	12.5%	12.5%	12.3%	12.5%
2015	12.5%	12.5%	10.5%	12.5%	12.4%	12.5%	12.5%	12.4%
2016	14.9%	15.0%	8.5%	14.8%	14.9%	15.0%	14.3%	15.0%
2017	14.4%	15.0%	7.0%	14.4%	14.2%	15.0%	6.9%	14.3%
2018	11.1%	15.0%	5.3%	11.3%	13.0%	15.0%	5.6%	12.9%
prem liab	11.1%	15.0%	5.3%	11.3%	13.0%	15.0%	5.6%	12.9%
	discount rate:		1.81%		discount rate:		1.81%	
	margin (basis points):		25		margin (basis points):		25	

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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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
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	9.8%
2015	12.5%	12.0%	5.0%	12.5%	12.5%	11.0%	5.0%	12.5%
2016	12.5%	10.3%	5.0%	12.4%	12.4%	10.3%	5.0%	12.3%
2017	12.2%	10.2%	5.0%	11.8%	11.9%	10.6%	5.0%	11.0%
2018	11.9%	10.2%	5.0%	10.3%	11.6%	10.6%	5.0%	9.1%
prem liab	11.9%	10.2%	5.0%	10.3%	11.6%	10.6%	5.0%	9.1%
	discount rate:			1.81%	discount rate:			1.81%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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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
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.5%	10.6%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%
2016	12.4%	10.2%	5.0%	12.2%	12.3%	11.5%	5.0%	12.3%
2017	12.2%	10.8%	5.0%	11.8%	11.6%	11.2%	5.0%	10.8%
2018	12.0%	10.8%	5.0%	11.2%	11.7%	11.1%	5.0%	10.1%
prem liab	12.0%	10.8%	5.0%	11.2%	11.7%	11.1%	5.0%	10.1%
	discount rate:			1.81%	discount rate:			1.81%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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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
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.5%	12.2%	5.0%	12.5%	12.5%	10.8%	4.9%	12.1%
2016	12.4%	12.2%	5.0%	12.5%	12.2%	11.3%	5.0%	10.3%
2017	12.0%	11.2%	5.0%	11.6%	12.4%	11.5%	5.0%	12.3%
2018	11.4%	11.1%	5.0%	9.0%	12.4%	12.0%	5.0%	11.8%
prem liab	11.4%	11.1%	5.0%	9.0%	12.4%	12.0%	5.0%	11.8%
	discount rate: 1.81%				discount rate: 1.81%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

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

Amounts in

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

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	(6.3%)	(6.3%)	(12.5%)	-	6.3%
2005	6.3%	3.1%	-	(3.1%)	(5.2%)	(8.3%)	3.1%	7.3%
2006	6.4%	2.6%	-	(3.8%)	(6.4%)	(9.0%)	3.8%	7.7%
2007	4.7%	2.4%	-	(2.4%)	(4.7%)	(7.1%)	2.4%	5.3%
2008	5.9%	3.0%	-	(3.0%)	(5.9%)	(8.9%)	3.0%	6.9%
2009	3.3%	1.7%	-	(1.7%)	(2.8%)	(4.4%)	1.7%	3.9%
2010	4.2%	1.9%	-	(1.9%)	(3.8%)	(5.5%)	2.3%	5.1%
2011	3.4%	2.3%	-	(1.1%)	(2.3%)	(4.0%)	2.3%	4.5%
2012	3.3%	1.6%	-	(1.6%)	(3.2%)	(4.6%)	1.7%	4.0%
2013	2.6%	1.3%	-	(1.2%)	(2.5%)	(3.6%)	1.4%	3.2%
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.7%
2015	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	1.3%	3.0%
2016	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	1.4%	3.3%
2017	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.5%	3.5%
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	1.5%	3.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

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

Amounts in

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

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	2.0%	1.1%	-	(0.8%)	(1.7%)	(2.5%)	1.1%	2.5%
2011	1.5%	0.8%	-	(0.7%)	(1.3%)	(2.0%)	0.8%	1.8%
2012	5.3%	2.7%	-	(2.4%)	(4.4%)	(6.8%)	3.0%	6.5%
2013	2.4%	2.4%	-	-	(2.4%)	(2.4%)	2.4%	2.4%
2014	3.2%	1.6%	-	(1.2%)	(2.4%)	(3.6%)	1.6%	3.8%
2015	2.3%	1.2%	-	(1.1%)	(2.1%)	(3.2%)	1.3%	2.9%
2016	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	1.4%	3.1%
2017	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.6%)	1.3%	3.0%
Total	2.6%	1.3%	-	(1.2%)	(2.3%)	(3.5%)	1.4%	3.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

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

Amounts in

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

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	1.4%	0.7%	-	(0.6%)	(1.3%)	(1.9%)	0.7%	1.6%
2003	5.1%	2.5%	-	(2.4%)	(4.8%)	(7.0%)	2.7%	6.2%
2004	5.7%	2.8%	-	(2.6%)	(5.1%)	(7.6%)	3.1%	6.8%
2005	6.2%	3.0%	-	(3.0%)	(5.7%)	(8.4%)	3.2%	7.4%
2006	6.6%	3.3%	-	(3.1%)	(6.0%)	(8.8%)	3.5%	8.0%
2007	7.0%	3.4%	-	(3.2%)	(6.3%)	(9.2%)	3.7%	8.4%
2008	5.7%	2.7%	-	(2.6%)	(5.1%)	(7.5%)	2.9%	6.9%
2009	5.6%	2.8%	-	(2.5%)	(5.0%)	(7.4%)	3.0%	6.8%
2010	5.3%	2.5%	-	(2.4%)	(4.7%)	(6.8%)	2.8%	6.3%
2011	4.7%	2.3%	-	(2.1%)	(4.2%)	(6.1%)	2.5%	5.7%
2012	3.6%	1.8%	-	(1.7%)	(3.3%)	(4.8%)	1.9%	4.4%
2013	3.0%	1.5%	-	(1.4%)	(2.7%)	(4.0%)	1.6%	3.6%
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.7%
2015	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	1.3%	2.8%
2016	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.5%	3.5%
2017	3.3%	1.6%	-	(1.6%)	(3.1%)	(4.5%)	1.7%	3.9%
Total	3.5%	1.7%	-	(1.7%)	(3.2%)	(4.8%)	1.9%	4.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT G-1

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

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ShareDate	201801	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(7)	29	(1)	-	28	(400.0%)	21
	2009	68	(12)	9	-	(3)	(4.4%)	65
	2010	(4)	(1)	33	-	32	(800.0%)	28
	2011	56	2	48	-	50	89.3%	106
	2012	(74)	(50)	(17)	-	(67)	90.5%	(141)
	2013	99	(15)	102	-	87	87.9%	186
	2014	478	(20)	(3)	-	(23)	(4.8%)	455
	2015	972	(63)	30	-	(33)	(3.4%)	939
	2016	1,970	(79)	(168)	-	(247)	(12.5%)	1,723
	2017	5,134	(864)	643	-	(221)	(4.3%)	4,913
	2018	-	801	330	-	1,131	100.0%	1,131
Private Passenger Total		8,692	(272)	1,006	-	734	8.4%	9,426
Non Private								
Passenger	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	26	9	-	-	9	34.6%	35
	2011	25	(5)	-	-	(5)	(20.0%)	20
	2012	525	(9)	5	-	(4)	(0.8%)	521
	2013	142	(8)	2	-	(6)	(4.2%)	136
	2014	425	(3)	10	-	7	1.6%	432
	2015	563	(20)	16	-	(4)	(0.7%)	559
	2016	1,220	(84)	48	-	(36)	(3.0%)	1,184
	2017	2,758	(251)	25	-	(226)	(8.2%)	2,532
	2018	-	386	89	-	475	100.0%	475
Non Private Passenger Total		5,690	15	195	-	210	3.7%	5,900
Grand Total		14,382	(257)	1,201	-	944	6.6%	15,326

EXHIBIT G-1

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

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 ShareDate 201801
 Jurisdiction Desc New Brunswick
 AccountCode Des IBNR Provision
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	76	3	-	-	3	3.9%	79
	2009	27	(4)	1	-	(3)	(11.1%)	24
	2010	121	(4)	2	-	(2)	(1.7%)	119
	2011	35	-	1	-	1	2.9%	36
	2012	193	(23)	(7)	-	(30)	(15.5%)	163
	2013	92	(14)	(34)	-	(48)	(52.2%)	44
	2014	61	15	(70)	-	(55)	(90.2%)	6
	2015	(239)	31	(73)	-	(42)	17.6%	(281)
	2016	1,735	(103)	119	-	16	0.9%	1,751
	2017	3,466	(427)	37	-	(390)	(11.3%)	3,076
	2018	-	411	(10)	-	401	100.0%	401
Private Passenger Total		5,567	(115)	(34)	-	(149)	(2.7%)	5,418
Non Private								
Passenger	prior	17	8	1	-	9	52.9%	26
	2009	8	(7)	-	-	(7)	(87.5%)	1
	2010	33	(3)	-	-	(3)	(9.1%)	30
	2011	73	(1)	-	-	(1)	(1.4%)	72
	2012	122	(2)	(60)	-	(62)	(50.8%)	60
	2013	(398)	4	(5)	-	(1)	0.3%	(399)
	2014	401	1	34	-	35	8.7%	436
	2015	495	1	11	-	12	2.4%	507
	2016	818	(18)	(1)	-	(19)	(2.3%)	799
	2017	2,688	(178)	(85)	-	(263)	(9.8%)	2,425
	2018	-	210	86	-	296	100.0%	296
Non Private Passenger Total		4,257	15	(19)	-	(4)	(0.1%)	4,253
Grand Total		9,824	(100)	(53)	-	(153)	(1.6%)	9,671

EXHIBIT G-1

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

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 ShareDate 201801
 Jurisdiction Desc Nova Scotia
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(11)	14	(6)	-	8	(72.7%)	(3)
	2009	(32)	1	(5)	-	(4)	12.5%	(36)
	2010	11	(3)	1	-	(2)	(18.2%)	9
	2011	(87)	11	(11)	-	-	-	(87)
	2012	(34)	5	(5)	-	-	-	(34)
	2013	77	(1)	(4)	-	(5)	(6.5%)	72
	2014	131	(4)	(45)	-	(49)	(37.4%)	82
	2015	283	(19)	1	-	(18)	(6.4%)	265
	2016	1,137	(6)	(67)	-	(73)	(6.4%)	1,064
	2017	1,825	(118)	(71)	-	(189)	(10.4%)	1,636
	2018	-	257	110	-	367	100.0%	367
Private Passenger Total		3,300	137	(102)	-	35	1.1%	3,335
Non Private								
Passenger	prior	10	16	(49)	-	(33)	(330.0%)	(23)
	2009	(5)	1	-	-	1	(20.0%)	(4)
	2010	105	14	2	-	16	15.2%	121
	2011	(63)	-	2	-	2	(3.2%)	(61)
	2012	24	(4)	(9)	-	(13)	(54.2%)	11
	2013	419	(44)	1	-	(43)	(10.3%)	376
	2014	(7)	(3)	(288)	-	(291)	4,157.1%	(298)
	2015	802	(1)	(116)	-	(117)	(14.6%)	685
	2016	1,912	(8)	(114)	-	(122)	(6.4%)	1,790
	2017	1,841	(105)	(34)	-	(139)	(7.6%)	1,702
	2018	-	304	127	-	431	100.0%	431
Non Private Passenger Total		5,038	170	(478)	-	(308)	(6.1%)	4,730
Grand Total		8,338	307	(580)	-	(273)	(3.3%)	8,065

EXHIBIT G-1

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

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ShareDate	201801	<input type="button" value="v"/>
	Prince Edward	
Jurisdiction Desc	Island	<input type="button" value="v"/>
AccountCode Des	IBNR Provisio	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	28	16	1	-	17	60.7%	45
	2011	(159)	2	(1)	-	1	(0.6%)	(158)
	2012	2	-	-	-	-	-	2
	2013	11	(1)	-	-	(1)	(9.1%)	10
	2014	84	(2)	(2)	-	(4)	(4.8%)	80
	2015	282	(12)	(1)	-	(13)	(4.6%)	269
	2016	387	5	25	-	30	7.8%	417
	2017	431	(30)	(36)	-	(66)	(15.3%)	365
	2018	-	53	25	-	78	100.0%	78
Private Passenger Total		1,061	31	11	-	42	4.0%	1,103
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	5	30	1	-	31	620.0%	36
	2013	20	(1)	-	-	(1)	(5.0%)	19
	2014	73	-	2	-	2	2.7%	75
	2015	223	(7)	3	-	(4)	(1.8%)	219
	2016	140	(17)	11	-	(6)	(4.3%)	134
	2017	707	(39)	(297)	-	(336)	(47.5%)	371
	2018	-	69	(87)	-	(18)	100.0%	(18)
Non Private Passenger Total		1,168	35	(367)	-	(332)	(28.4%)	836
Grand Total		2,229	66	(356)	-	(290)	(13.0%)	1,939

EXHIBIT G-1

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

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 ShareDate 201801
 Jurisdiction Desc Ontario
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	3,867	121	1,107	-	1,228	31.8%	5,095
	2009	475	(53)	11	-	(42)	(8.8%)	433
	2010	491	(24)	5	-	(19)	(3.9%)	472
	2011	(146)	(16)	21	-	5	(3.4%)	(141)
	2012	(398)	(1)	(19)	-	(20)	5.0%	(418)
	2013	309	(37)	(32)	-	(69)	(22.3%)	240
	2014	627	(46)	(42)	-	(88)	(14.0%)	539
	2015	966	(24)	(310)	-	(334)	(34.6%)	632
	2016	1,914	(159)	124	-	(35)	(1.8%)	1,879
	2017	3,199	(323)	303	-	(20)	(0.6%)	3,179
	2018	-	495	53	-	548	100.0%	548
Private Passenger Total		11,304	(67)	1,221	-	1,154	10.2%	12,458
Non Private								
Passenger	prior	123	(4)	248	-	244	198.4%	367
	2009	83	8	4	-	12	14.5%	95
	2010	162	(5)	6	-	1	0.6%	163
	2011	326	(5)	12	-	7	2.1%	333
	2012	1	(67)	11	-	(56)	(5,600.0%)	(55)
	2013	630	40	41	-	81	12.9%	711
	2014	2,097	(118)	(280)	-	(398)	(19.0%)	1,699
	2015	2,459	13	(116)	-	(103)	(4.2%)	2,356
	2016	5,204	44	40	-	84	1.6%	5,288
	2017	11,079	(346)	(382)	-	(728)	(6.6%)	10,351
	2018	-	1,416	181	-	1,597	100.0%	1,597
Non Private Passenger Total		22,164	976	(235)	-	741	3.3%	22,905
Grand Total		33,468	909	986	-	1,895	5.7%	35,363

EXHIBIT G-1

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

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 ShareDate 201801
 Jurisdiction Desc Alberta
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(152)	(10)	6	-	(4)	2.6%	(156)
	2009	30	-	-	-	-	-	30
	2010	(31)	(4)	(7)	-	(11)	35.5%	(42)
	2011	231	(33)	4	-	(29)	(12.6%)	202
	2012	28	(1)	2	-	1	3.6%	29
	2013	460	(1)	7	-	6	1.3%	466
	2014	910	6	9	-	15	1.6%	925
	2015	1,939	(11)	(38)	-	(49)	(2.5%)	1,890
	2016	1,493	(234)	233	-	(1)	(0.1%)	1,492
	2017	2,148	(181)	115	-	(66)	(3.1%)	2,082
	2018	-	228	(41)	-	187	100.0%	187
Private Passenger Total		7,056	(241)	290	-	49	0.7%	7,105
Non Private								
Passenger	prior	403	21	(13)	-	8	2.0%	411
	2009	(6)	(6)	-	-	(6)	100.0%	(12)
	2010	67	(3)	2	-	(1)	(1.5%)	66
	2011	(451)	(10)	(5)	-	(15)	3.3%	(466)
	2012	532	(63)	5	-	(58)	(10.9%)	474
	2013	721	40	(152)	-	(112)	(15.5%)	609
	2014	2,282	(20)	67	-	47	2.1%	2,329
	2015	3,323	8	58	-	66	2.0%	3,389
	2016	5,509	(121)	16	-	(105)	(1.9%)	5,404
	2017	10,148	(1,716)	152	-	(1,564)	(15.4%)	8,584
	2018	-	1,731	(64)	-	1,667	100.0%	1,667
Non Private Passenger Total		22,528	(139)	66	-	(73)	(0.3%)	22,455
Grand Total		29,584	(380)	356	-	(24)	(0.1%)	29,560

EXHIBIT G-1

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

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 ShareDate 201801
 Jurisdiction Desc Yukon
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	-	-	-	4
	2009	6	-	-	-	-	-	6
	2010	11	(1)	-	-	(1)	(9.1%)	10
	2011	12	(1)	-	-	(1)	(8.3%)	11
	2012	21	-	-	-	-	-	21
	2013	38	-	-	-	-	-	38
	2014	71	(1)	1	-	-	-	71
	2015	190	(1)	3	-	2	1.1%	192
	2016	294	(2)	4	-	2	0.7%	296
	2017	155	-	(4)	-	(4)	(2.6%)	151
2018	-	9	3	-	12	100.0%	12	
Private Passenger Total		802	3	7	-	10	1.2%	812
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	4	-	-	-	-	-	4
	2012	17	(3)	-	-	(3)	(17.6%)	14
	2013	10	-	-	-	-	-	10
	2014	53	(1)	1	-	-	-	53
	2015	114	(1)	2	-	1	0.9%	115
	2016	31	1	(29)	-	(28)	(90.3%)	3
	2017	225	(10)	(14)	-	(24)	(10.7%)	201
2018	-	58	1	-	59	100.0%	59	
Non Private Passenger Total		456	44	(39)	-	5	1.1%	461
Grand Total		1,258	47	(32)	-	15	1.2%	1,273

EXHIBIT G-1

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

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ShareDate	201801	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2009	29	2	-	-	2	6.9%	31
	2010	4	-	-	-	-	-	4
	2011	8	-	-	-	-	-	8
	2012	28	-	22	-	22	78.6%	50
	2013	57	(1)	1	-	-	-	57
	2014	(92)	7	-	-	7	(7.6%)	(85)
	2015	250	(1)	9	-	8	3.2%	258
	2016	411	(5)	-	-	(5)	(1.2%)	406
	2017	404	(55)	22	-	(33)	(8.2%)	371
	2018	-	79	(59)	-	20	100.0%	20
Private Passenger Total		1,097	26	(5)	-	21	1.9%	1,118
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	47	2	-	-	2	4.3%	49
	2014	60	1	-	-	1	1.7%	61
	2015	68	(1)	1	-	-	-	68
	2016	256	(8)	8	-	-	-	256
	2017	192	1	198	-	199	103.6%	391
	2018	-	30	(5)	-	25	100.0%	25
Non Private Passenger Total		626	25	202	-	227	36.3%	853
Grand Total		1,723	51	197	-	248	14.4%	1,971

EXHIBIT G-1

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

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 ShareDate 201801
 Jurisdiction Desc Nunavut
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	4	-	-	-	-	-	4
	2012	18	(1)	-	-	(1)	(5.6%)	17
	2013	12	-	-	-	-	-	12
	2014	21	-	-	-	-	-	21
	2015	86	(1)	1	-	-	-	86
	2016	107	(2)	2	-	-	-	107
	2017	84	(1)	(9)	-	(10)	(11.9%)	74
	2018	-	5	2	-	7	100.0%	7
Private Passenger Total		334	-	(4)	-	(4)	(1.2%)	330
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	8	-	-	-	-	-	8
	2014	17	-	-	-	-	-	17
	2015	97	(2)	2	-	-	-	97
	2016	173	(1)	2	-	1	0.6%	174
	2017	305	(2)	1	-	(1)	(0.3%)	304
	2018	-	21	8	-	29	100.0%	29
Non Private Passenger Total		600	16	13	-	29	4.8%	629
Grand Total		934	16	9	-	25	2.7%	959

EXHIBIT G-1

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

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 ShareDate 201801
 Jurisdiction Desc (All)
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	3,769	157	1,106	-	1,263	33.5%	5,032
	2009	603	(66)	16	-	(50)	(8.3%)	553
	2010	634	(21)	35	-	14	2.2%	648
	2011	(46)	(35)	62	-	27	(58.7%)	(19)
	2012	(216)	(71)	(24)	-	(95)	44.0%	(311)
	2013	1,155	(70)	40	-	(30)	(2.6%)	1,125
	2014	2,291	(45)	(152)	-	(197)	(8.6%)	2,094
	2015	4,729	(101)	(378)	-	(479)	(10.1%)	4,250
	2016	9,448	(585)	272	-	(313)	(3.3%)	9,135
	2017	16,846	(1,999)	1,000	-	(999)	(5.9%)	15,847
	2018	-	2,338	413	-	2,751	100.0%	2,751
Private Passenger Total		39,213	(498)	2,390	-	1,892	4.8%	41,105
Non Private								
Passenger	prior	559	41	187	-	228	40.8%	787
	2009	83	(4)	4	-	-	-	83
	2010	394	12	10	-	22	5.6%	416
	2011	(85)	(21)	9	-	(12)	14.1%	(97)
	2012	1,226	(118)	(47)	-	(165)	(13.5%)	1,061
	2013	1,599	33	(113)	-	(80)	(5.0%)	1,519
	2014	5,401	(143)	(454)	-	(597)	(11.1%)	4,804
	2015	8,144	(10)	(139)	-	(149)	(1.8%)	7,995
	2016	15,263	(212)	(19)	-	(231)	(1.5%)	15,032
	2017	29,943	(2,646)	(436)	-	(3,082)	(10.3%)	26,861
	2018	-	4,225	336	-	4,561	100.0%	4,561
Non Private Passenger Total		62,527	1,157	(662)	-	495	0.8%	63,022
Grand Total		101,740	659	1,728	-	2,387	2.3%	104,127

EXHIBIT G-2

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

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ShareDate	201801	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(15)	2	(2)	-	-	-	(15)
	2009	67	(6)	7	-	1	1.5%	68
	2010	(6)	1	33	-	34	(566.7%)	28
	2011	39	(4)	50	-	46	117.9%	85
	2012	(187)	17	(17)	-	-	-	(187)
	2013	(40)	4	105	-	109	(272.5%)	69
	2014	187	(2)	(7)	-	(9)	(4.8%)	178
	2015	648	(52)	32	-	(20)	(3.1%)	628
	2016	1,472	(74)	(179)	-	(253)	(17.2%)	1,219
	2017	4,542	(863)	654	-	(209)	(4.6%)	4,333
	2018	-	733	327	-	1,060	100.0%	1,060
Private Passenger Total		6,707	(244)	1,003	-	759	11.3%	7,466
Non Private								
<div><div></div> Passenger</div>	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	18	-	-	-	-	-	18
	2011	(3)	-	-	-	-	-	(3)
	2012	450	(5)	5	-	-	-	450
	2013	78	(1)	1	-	-	-	78
	2014	354	(4)	14	-	10	2.8%	364
	2015	348	(17)	22	-	5	1.4%	353
	2016	917	(92)	46	-	(46)	(5.0%)	871
	2017	2,453	(270)	23	-	(247)	(10.1%)	2,206
	2018	-	356	92	-	448	100.0%	448
Non Private Passenger Total		4,621	(33)	203	-	170	3.7%	4,791
Grand Total		11,328	(277)	1,206	-	929	8.2%	12,257

EXHIBIT G-2

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

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ShareDate	201801	
Jurisdiction Desc	New Brunswi	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	48	-	-	-	-	-	48
	2009	15	-	-	-	-	-	15
	2010	101	(1)	1	-	-	-	101
	2011	19	-	-	-	-	-	19
	2012	133	(1)	4	-	3	2.3%	136
	2013	(14)	-	(37)	-	(37)	264.3%	(51)
	2014	(103)	5	(31)	-	(26)	25.2%	(129)
	2015	(546)	5	(37)	-	(32)	5.9%	(578)
	2016	1,365	(137)	126	-	(11)	(0.8%)	1,354
	2017	3,146	(440)	48	-	(392)	(12.5%)	2,754
	2018	-	374	(5)	-	369	100.0%	369
Private Passenger Total		4,164	(195)	69	-	(126)	(3.0%)	4,038
Non Private								
Passenger	prior	13	-	-	-	-	-	13
	2009	(4)	-	-	-	-	-	(4)
	2010	11	-	-	-	-	-	11
	2011	49	-	-	-	-	-	49
	2012	70	(1)	(56)	-	(57)	(81.4%)	13
	2013	(668)	7	(7)	-	-	-	(668)
	2014	273	(3)	45	-	42	15.4%	315
	2015	360	(14)	9	-	(5)	(1.4%)	355
	2016	736	(29)	(1)	-	(30)	(4.1%)	706
	2017	2,488	(199)	(83)	-	(282)	(11.3%)	2,206
	2018	-	194	83	-	277	100.0%	277
Non Private Passenger Total		3,328	(45)	(10)	-	(55)	(1.7%)	3,273
Grand Total		7,492	(240)	59	-	(181)	(2.4%)	7,311

EXHIBIT G-2

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

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ShareDate	201801	
Jurisdiction Desc	Nova Scotia	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(22)	5	(5)	-	-	-	(22)
	2009	(43)	5	(5)	-	-	-	(43)
	2010	2	-	-	-	-	-	2
	2011	(90)	11	(11)	-	-	-	(90)
	2012	(44)	5	(5)	-	-	-	(44)
	2013	(1)	-	(8)	-	(8)	800.0%	(9)
	2014	25	(1)	(46)	-	(47)	(188.0%)	(22)
	2015	204	(18)	-	-	(18)	(8.8%)	186
	2016	985	(10)	(70)	-	(80)	(8.1%)	905
	2017	1,612	(113)	(65)	-	(178)	(11.0%)	1,434
	2018	-	230	108	-	338	100.0%	338
Private Passenger Total		2,628	114	(107)	-	7	0.3%	2,635
Non Private								
<div><div></div> Passenger</div>	prior	11	-	(45)	-	(45)	(409.1%)	(34)
	2009	(6)	-	-	-	-	-	(6)
	2010	110	(2)	2	-	-	-	110
	2011	(63)	1	2	-	3	(4.8%)	(60)
	2012	8	-	(7)	-	(7)	(87.5%)	1
	2013	309	(6)	-	-	(6)	(1.9%)	303
	2014	(118)	13	(289)	-	(276)	233.9%	(394)
	2015	658	(7)	(117)	-	(124)	(18.8%)	534
	2016	1,702	(17)	(114)	-	(131)	(7.7%)	1,571
	2017	1,547	(108)	(33)	-	(141)	(9.1%)	1,406
	2018	-	275	124	-	399	100.0%	399
Non Private Passenger Total		4,158	149	(477)	-	(328)	(7.9%)	3,830
Grand Total		6,786	263	(584)	-	(321)	(4.7%)	6,465

EXHIBIT G-2

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

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ShareDate	201801	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	(181)	2	(2)	-	-	-	(181)
	2012	2	-	-	-	-	-	2
	2013	10	-	-	-	-	-	10
	2014	60	(1)	(2)	-	(3)	(5.0%)	57
	2015	207	(2)	2	-	-	-	207
	2016	298	(3)	24	-	21	7.0%	319
	2017	381	(30)	(33)	-	(63)	(16.5%)	318
	2018	-	46	26	-	72	100.0%	72
Private Passenger Total		771	12	15	-	27	3.5%	798
Non Private								
<div><div></div> Passenger</div>	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	1	-	1	-	1	100.0%	2
	2013	19	-	-	-	-	-	19
	2014	68	(1)	2	-	1	1.5%	69
	2015	206	(2)	2	-	-	-	206
	2016	71	(4)	10	-	6	8.5%	77
	2017	648	(32)	(298)	-	(330)	(50.9%)	318
	2018	-	63	(83)	-	(20)	100.0%	(20)
Non Private Passenger Total		1,013	24	(366)	-	(342)	(33.8%)	671
Grand Total		1,784	36	(351)	-	(315)	(17.7%)	1,469

EXHIBIT G-2

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

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ShareDate	201801	
Jurisdiction Desc	Ontario	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	3,360	(34)	1,104	-	1,070	31.8%	4,430
	2009	469	(5)	12	-	7	1.5%	476
	2010	469	(5)	5	-	-	-	469
	2011	(189)	2	20	-	22	(11.6%)	(167)
	2012	(432)	4	(19)	-	(15)	3.5%	(447)
	2013	238	(2)	(32)	-	(34)	(14.3%)	204
	2014	368	(4)	(50)	-	(54)	(14.7%)	314
	2015	757	(8)	(317)	-	(325)	(42.9%)	432
	2016	1,613	(161)	117	-	(44)	(2.7%)	1,569
	2017	2,812	(337)	308	-	(29)	(1.0%)	2,783
	2018	-	443	56	-	499	100.0%	499
Private Passenger Total		9,465	(107)	1,204	-	1,097	11.6%	10,562
Non Private								
<div><div></div> Passenger</div>	prior	56	(1)	246	-	245	437.5%	301
	2009	63	(3)	3	-	-	-	63
	2010	156	(6)	6	-	-	-	156
	2011	257	(10)	10	-	-	-	257
	2012	(119)	5	11	-	16	(13.4%)	(103)
	2013	230	(9)	40	-	31	13.5%	261
	2014	1,521	(15)	(276)	-	(291)	(19.1%)	1,230
	2015	1,559	(16)	(121)	-	(137)	(8.8%)	1,422
	2016	4,209	(42)	23	-	(19)	(0.5%)	4,190
	2017	10,012	(400)	(374)	-	(774)	(7.7%)	9,238
	2018	-	1,294	178	-	1,472	100.0%	1,472
Non Private Passenger Total		17,944	797	(254)	-	543	3.0%	18,487
Grand Total		27,409	690	950	-	1,640	6.0%	29,049

EXHIBIT G-2

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

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ShareDate	201801	
Jurisdiction Desc	Alberta	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(198)	2	-	-	2	(1.0%)	(196)
	2009	29	-	-	-	-	-	29
	2010	(54)	1	(1)	-	-	-	(54)
	2011	117	(1)	1	-	-	-	117
	2012	(11)	-	-	-	-	-	(11)
	2013	410	(4)	4	-	-	-	410
	2014	776	(8)	8	-	-	-	776
	2015	1,681	(17)	(37)	-	(54)	(3.2%)	1,627
	2016	1,318	(250)	232	-	(18)	(1.4%)	1,300
	2017	1,967	(177)	115	-	(62)	(3.2%)	1,905
	2018	-	209	(38)	-	171	100.0%	171
Private Passenger Total		6,035	(245)	284	-	39	0.6%	6,074
Non Private								
Passenger	prior	380	(3)	(12)	-	(15)	(3.9%)	365
	2009	(8)	-	-	-	-	-	(8)
	2010	65	(1)	1	-	-	-	65
	2011	(485)	5	(4)	-	1	(0.2%)	(484)
	2012	385	(4)	11	-	7	1.8%	392
	2013	314	(3)	(161)	-	(164)	(52.2%)	150
	2014	1,920	(58)	59	-	1	0.1%	1,921
	2015	2,475	(25)	40	-	15	0.6%	2,490
	2016	4,600	(138)	(8)	-	(146)	(3.2%)	4,454
	2017	9,188	(1,562)	166	-	(1,396)	(15.2%)	7,792
	2018	-	1,597	(63)	-	1,534	100.0%	1,534
Non Private Passenger Total		18,834	(192)	29	-	(163)	(0.9%)	18,671
Grand Total		24,869	(437)	313	-	(124)	(0.5%)	24,745

EXHIBIT G-2

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

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ShareDate	201801	
Jurisdiction Desc	Yukon	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	-	-	-	4
	2009	5	-	-	-	-	-	5
	2010	6	-	-	-	-	-	6
	2011	11	-	-	-	-	-	11
	2012	20	-	-	-	-	-	20
	2013	35	-	-	-	-	-	35
	2014	67	(1)	1	-	-	-	67
	2015	109	(1)	1	-	-	-	109
	2016	275	(3)	3	-	-	-	275
	2017	143	(1)	(4)	-	(5)	(3.5%)	138
	2018	-	8	3	-	11	100.0%	11
Private Passenger Total		675	2	4	-	6	0.9%	681
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	4	-	-	-	-	-	4
	2012	10	-	-	-	-	-	10
	2013	9	-	-	-	-	-	9
	2014	50	(1)	1	-	-	-	50
	2015	73	(1)	1	-	-	-	73
	2016	15	-	(28)	-	(28)	(186.7%)	(13)
	2017	200	(6)	(14)	-	(20)	(10.0%)	180
	2018	-	54	1	-	55	100.0%	55
Non Private Passenger Total		363	46	(39)	-	7	1.9%	370
Grand Total		1,038	48	(35)	-	13	1.3%	1,051

EXHIBIT G-2

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

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ShareDate	201801	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2009	28	-	-	-	-	-	28
	2010	4	-	-	-	-	-	4
	2011	7	-	-	-	-	-	7
	2012	25	-	22	-	22	88.0%	47
	2013	54	(1)	1	-	-	-	54
	2014	(167)	2	(2)	-	-	-	(167)
	2015	232	(2)	9	-	7	3.0%	239
	2016	381	(8)	-	-	(8)	(2.1%)	373
	2017	353	(46)	22	-	(24)	(6.8%)	329
	2018	-	72	(57)	-	15	100.0%	15
Private Passenger Total		915	17	(5)	-	12	1.3%	927
Non Private								
<div><div></div>Passenger</div>	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	17	-	-	-	-	-	17
	2014	18	-	-	-	-	-	18
	2015	63	(1)	1	-	-	-	63
	2016	241	(7)	7	-	-	-	241
	2017	125	(14)	196	-	182	145.6%	307
	2018	-	27	(5)	-	22	100.0%	22
Non Private Passenger Total		467	5	199	-	204	43.7%	671
Grand Total		1,382	22	194	-	216	15.6%	1,598

EXHIBIT G-2

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

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ShareDate	201801	
Jurisdiction Desc	Nunavut	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	4	-	-	-	-	-	4
	2012	7	-	-	-	-	-	7
	2013	11	-	-	-	-	-	11
	2014	20	-	-	-	-	-	20
	2015	80	(1)	1	-	-	-	80
	2016	100	(1)	1	-	-	-	100
	2017	79	(1)	(10)	-	(11)	(13.9%)	68
	2018	-	4	2	-	6	100.0%	6
Private Passenger Total		303	1	(6)	-	(5)	(1.7%)	298
Non Private								
<div><div></div> Passenger</div>	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	7	-	-	-	-	-	7
	2014	16	-	-	-	-	-	16
	2015	88	(1)	1	-	-	-	88
	2016	156	(2)	2	-	-	-	156
	2017	286	(3)	1	-	(2)	(0.7%)	284
	2018	-	20	8	-	28	100.0%	28
Non Private Passenger Total		553	14	12	-	26	4.7%	579
Grand Total		856	15	6	-	21	2.5%	877

EXHIBIT G-2

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

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ShareDate	201801	
Jurisdiction Desc	(All)	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	3,169	(25)	1,097	-	1,072	33.8%	4,241
	2009	570	(6)	14	-	8	1.4%	578
	2010	524	(4)	38	-	34	6.5%	558
	2011	(263)	10	58	-	68	(25.9%)	(195)
	2012	(487)	25	(15)	-	10	(2.1%)	(477)
	2013	703	(3)	33	-	30	4.3%	733
	2014	1,233	(10)	(129)	-	(139)	(11.3%)	1,094
	2015	3,372	(96)	(346)	-	(442)	(13.1%)	2,930
	2016	7,807	(647)	254	-	(393)	(5.0%)	7,414
	2017	15,035	(2,008)	1,035	-	(973)	(6.5%)	14,062
	2018	-	2,119	422	-	2,541	100.0%	2,541
Private Passenger Total		31,663	(645)	2,461	-	1,816	5.7%	33,479
Non Private								
<div><div></div> Passenger</div>	prior	466	(4)	189	-	185	39.7%	651
	2009	48	(3)	3	-	-	-	48
	2010	361	(9)	9	-	-	-	361
	2011	(240)	(4)	8	-	4	(1.7%)	(236)
	2012	805	(5)	(35)	-	(40)	(5.0%)	765
	2013	315	(12)	(127)	-	(139)	(44.1%)	176
	2014	4,102	(69)	(444)	-	(513)	(12.5%)	3,589
	2015	5,830	(84)	(162)	-	(246)	(4.2%)	5,584
	2016	12,647	(331)	(63)	-	(394)	(3.1%)	12,253
	2017	26,947	(2,594)	(416)	-	(3,010)	(11.2%)	23,937
	2018	-	3,880	335	-	4,215	100.0%	4,215
Non Private Passenger Total		51,281	765	(703)	-	62	0.1%	51,343
Grand Total		82,944	120	1,758	-	1,878	2.3%	84,822

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Newfoundland & Labrador

PPV & non-PPV ending 2018	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(3)	(6)	-	(9)	-	-	2	2	(7)
1999	3	2	-	5	-	-	-	-	5
2000	(2)	(1)	-	(3)	-	-	-	-	(3)
2001	(3)	-	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	1	-	-	-	-	1
2004	(6)	(4)	-	(10)	-	-	1	1	(9)
2005	2	3	23	28	-	-	3	3	31
2006	-	4	13	17	-	-	1	1	18
2007	169	(2)	-	167	-	-	17	17	184
2008	153	1	6	160	(9)	1	14	6	166
2009	100	21	75	196	(22)	3	16	(3)	193
2010	163	24	124	311	(13)	2	29	18	329
2011	861	20	90	971	(61)	8	91	38	1,009
2012	2,227	314	174	2,715	(176)	21	254	99	2,814
2013	2,331	79	147	2,557	(121)	14	285	178	2,735
2014	3,998	358	165	4,521	(189)	25	504	340	4,861
2015	5,383	398	269	6,050	(232)	32	637	437	6,487
2016	8,450	743	402	9,595	(349)	41	998	690	10,285
2017	8,750	2,792	272	11,814	(465)	62	1,234	831	12,645
PAYs (sub-total):	32,576	4,747	1,755	39,078	(1,637)	209	4,087	2,659	41,737
CAY (2018)	14,074	3,455	595	18,124	(782)	104	1,871	1,193	19,317
claims liabilities:	46,650	8,202	2,350	57,202	(2,419)	313	5,958	3,852	61,054
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	15,495	(790)		14,705	(526)	64	1,187	725	15,373
policy liabilities:				71,907	(2,945)	377	7,145	4,577	76,427

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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New Brunswick

PPV & non-PPV ending 2018	New Brunswick - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	2	8	-	10	-	-	2	2	12
1999	-	1	-	1	-	-	-	-	1
2000	-	1	-	1	-	-	-	-	1
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	(1)	(3)	(1)	(5)	-	-	2	2	(3)
2003	180	(9)	3	174	-	-	17	17	191
2004	1	7	1	9	-	-	1	1	10
2005	70	2	28	100	-	-	10	10	110
2006	90	23	47	160	(12)	1	14	3	163
2007	2	10	13	25	(1)	-	3	2	27
2008	56	6	82	144	(4)	-	15	11	155
2009	385	5	112	502	(36)	5	48	17	519
2010	512	70	140	722	(37)	4	69	36	758
2011	521	51	82	654	(27)	4	64	41	695
2012	972	92	186	1,250	(56)	7	118	69	1,319
2013	4,912	(527)	365	4,750	(139)	16	490	367	5,117
2014	2,778	71	357	3,206	(85)	8	322	245	3,451
2015	4,586	(218)	225	4,593	(142)	19	558	435	5,028
2016	3,516	1,495	372	5,383	(199)	22	658	481	5,864
2017	3,054	3,502	229	6,785	(324)	41	804	521	7,306
PAYs (sub-total):	21,636	4,586	2,241	28,463	(1,062)	127	3,195	2,260	30,723
CAY (2018)	4,416	4,784	144	9,344	(515)	66	1,137	688	10,032
claims liabilities:	26,052	9,370	2,385	37,807	(1,577)	193	4,332	2,948	40,755
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,344	(983)		9,361	(308)	40	267	(1)	9,361
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:	47,168				(1,885)	233	4,599	2,947	50,116

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nova Scotia

PPV & non-PPV ending 2018		Nova Scotia - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(1)	8	(1)	6	-	-	2	2	8
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	-	12	11	23	-	-	2	2	25
2003	1	(16)	26	11	-	-	3	3	14
2004	12	7	12	31	(2)	-	2	-	31
2005	72	(7)	73	138	(12)	2	12	2	140
2006	(13)	(14)	77	50	(7)	1	12	6	56
2007	116	(21)	118	213	(2)	-	21	19	232
2008	88	(5)	125	208	(14)	1	20	7	215
2009	197	(38)	4	163	(10)	1	16	7	170
2010	139	58	62	259	(8)	1	24	17	276
2011	163	(98)	148	213	(18)	1	21	4	217
2012	463	(34)	157	586	(37)	5	54	22	608
2013	2,470	148	217	2,835	(158)	20	298	160	2,995
2014	2,566	(312)	223	2,477	(113)	14	284	185	2,662
2015	1,778	502	172	2,452	(98)	13	313	228	2,680
2016	2,545	1,486	124	4,155	(186)	24	524	362	4,517
2017	3,988	1,760	186	5,934	(284)	36	717	469	6,403
PAYs (sub-total):	14,584	3,440	1,734	19,758	(949)	119	2,325	1,495	21,253
CAY (2018)	4,137	4,420	215	8,772	(443)	57	1,050	664	9,436
claims liabilities:	18,721	7,860	1,949	28,530	(1,392)	176	3,375	2,159	30,689
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,245	(826)		8,419	(276)	33	229	(14)	8,591
policy liabilities:				36,949	(1,668)	209	3,604	2,145	39,280

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Prince Edward Island

PPV & non-PPV ending 2018	Prince Edward Island - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	-	-	-	-	-	-	-	-	
1999	-	(1)	-	(1)	-	-	-	-	(1)	
2000	-	(1)	-	(1)	-	-	-	-	(1)	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	(2)	-	(2)	-	-	-	-	(2)	
2004	-	4	-	4	-	-	-	-	4	
2005	-	(4)	-	(4)	-	-	-	-	(4)	
2006	-	-	-	-	-	-	-	-	-	
2007	-	(1)	-	(1)	-	-	-	-	(1)	
2008	-	(1)	17	16	-	-	2	2	18	
2009	-	-	24	24	-	-	3	3	27	
2010	414	(1)	31	444	-	-	44	44	488	
2011	-	(158)	40	(118)	5	(1)	19	23	(95)	
2012	299	4	43	346	(1)	-	34	33	379	
2013	12	29	41	82	(8)	-	8	-	82	
2014	402	107	62	571	(28)	3	58	33	604	
2015	897	369	50	1,316	(66)	7	139	80	1,396	
2016	1,605	282	106	1,993	(89)	11	234	156	2,149	
2017	714	444	53	1,211	(54)	6	147	99	1,310	
PAYs (sub-total):	4,343	1,070	467	5,880	(241)	26	688	473	6,353	
CAY (2018)	894	741	(23)	1,612	(73)	11	203	141	1,753	
claims liabilities:	5,237	1,811	444	7,492	(314)	37	891	614	8,106	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,218	(213)		2,005	(48)	5	41	(2)	2,005	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				9,497	(362)	42	932	612	10,111	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

PPV & non-PPV ending 2018		Ontario - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	4,907	(39)	(4)	4,864	(17)	3	496	482	5,346
1999	-	1	-	1	-	-	-	-	1
2000	3	9	3	15	-	-	1	1	16
2001	(3)	3	46	46	-	-	6	6	52
2002	450	(4)	169	615	-	-	62	62	677
2003	1,728	445	916	3,089	(232)	30	288	86	3,175
2004	1,073	185	1,058	2,316	(178)	23	214	59	2,375
2005	572	(10)	280	842	(81)	11	76	6	848
2006	377	506	278	1,161	(118)	14	113	9	1,170
2007	2,667	1,388	536	4,591	(506)	65	407	(34)	4,557
2008	391	457	583	1,431	(165)	22	126	(17)	1,414
2009	2,464	323	721	3,508	(365)	47	315	(3)	3,505
2010	1,295	331	874	2,500	(236)	31	227	22	2,522
2011	3,954	(73)	1,107	4,988	(413)	52	458	97	5,085
2012	3,025	(308)	1,180	3,897	(314)	40	358	84	3,981
2013	6,854	174	1,145	8,173	(435)	57	847	469	8,642
2014	6,846	784	1,177	8,807	(473)	56	1,152	735	9,542
2015	8,751	1,125	1,256	11,132	(433)	50	1,417	1,034	12,166
2016	7,737	2,854	1,163	11,754	(487)	61	1,845	1,419	13,173
2017	4,945	8,530	1,280	14,755	(742)	93	2,178	1,529	16,284
PAYs (sub-total):	58,036	16,681	13,768	88,485	(5,195)	655	10,586	6,046	94,531
CAY (2018)	7,670	14,309	1,337	23,316	(1,334)	164	3,542	2,372	25,688
claims liabilities:	65,706	30,990	15,105	111,801	(6,529)	819	14,128	8,418	120,219
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	25,995	(1,574)		24,421	(873)	113	534	(226)	24,421
policy liabilities:				136,222	(7,402)	932	14,662	8,192	144,640

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Alberta

PPV & non-PPV ending 2018		Alberta - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	12	2	(2)	12	-	-	13	13	25
1999	5	4	1	10	-	-	1	1	11
2000	(5)	(6)	3	(8)	-	-	1	1	(7)
2001	14	5	11	30	-	-	3	3	33
2002	(1)	(5)	21	15	-	-	3	3	18
2003	60	(17)	35	78	-	-	8	8	86
2004	655	(13)	52	694	(63)	7	67	11	705
2005	75	8	52	135	(13)	1	14	2	137
2006	238	32	4	274	(28)	4	24	-	274
2007	61	(1)	357	417	(3)	-	42	39	456
2008	743	(54)	453	1,142	(100)	13	124	37	1,179
2009	119	10	251	380	(44)	5	34	(5)	375
2010	260	(15)	197	442	(32)	4	43	15	457
2011	1,773	5	296	2,074	(129)	15	193	79	2,153
2012	1,851	27	344	2,222	(118)	14	211	107	2,329
2013	5,346	165	402	5,913	(187)	24	573	410	6,323
2014	5,172	1,893	413	7,478	(297)	40	709	452	7,930
2015	8,964	2,428	403	11,795	(545)	70	1,544	1,069	12,864
2016	9,169	3,297	519	12,985	(642)	77	1,677	1,112	14,097
2017	5,452	6,295	310	12,057	(659)	87	1,269	697	12,754
PAYs (sub-total):	39,963	14,060	4,122	58,145	(2,860)	361	6,553	4,054	62,199
CAY (2018)	8,745	10,723	(200)	19,268	(971)	137	2,120	1,286	20,554
claims liabilities:	48,708	24,783	3,922	77,413	(3,831)	498	8,673	5,340	82,753
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	27,734	(2,398)		25,336	(672)	81	(586)	(1,177)	25,336
policy liabilities:				102,749	(4,503)	579	8,087	4,163	108,089

*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, 2018, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Yukon

PPV & non-PPV ending 2018	Yukon - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
Acc Yr										
prior	-	3	-	3	-	-	-	-		3
1999	-	1	-	1	-	-	-	-		1
2000	-	-	-	-	-	-	-	-		-
2001	-	1	-	1	-	-	-	-		1
2002	-	-	-	-	-	-	-	-		-
2003	-	1	-	1	-	-	-	-		1
2004	-	-	-	-	-	-	-	-		-
2005	-	-	-	-	-	-	-	-		-
2006	-	-	11	11	-	-	1	1		12
2007	-	-	5	5	-	-	-	-		5
2008	-	-	5	5	-	-	-	-		5
2009	-	5	6	11	-	-	1	1		12
2010	68	6	8	82	(4)	1	7	4		86
2011	-	15	10	25	(1)	-	2	1		26
2012	83	30	13	126	(6)	1	13	8		134
2013	-	44	(12)	32	(1)	-	7	6		38
2014	-	105	14	119	(4)	-	13	9		128
2015	1,263	160	14	1,437	(67)	9	186	128		1,565
2016	206	231	21	458	(22)	2	56	36		494
2017	282	167	12	461	(25)	3	52	30		491
PAYs (sub-total):	1,902	769	107	2,778	(130)	16	338	224		3,002
CAY (2018)	299	514	(7)	806	(38)	6	95	63		869
claims liabilities:	2,201	1,283	100	3,584	(168)	22	433	287		3,871
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	852	(75)		777	(25)	3	(8)	(30)		777
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,361	(193)	25	425	257		4,648

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Northwest Territories

PPV & non-PPV ending 2018	Northwest Territories - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	-	(2)
2007	-	(3)	9	6	-	-	1	1	1	7
2008	-	3	13	16	-	-	1	1	1	17
2009	-	28	17	45	-	-	4	4	4	49
2010	-	5	22	27	(1)	-	3	2	2	29
2011	-	7	27	34	(1)	-	4	3	3	37
2012	-	47	32	79	(3)	-	8	5	5	84
2013	468	66	34	568	(24)	2	56	34	34	602
2014	2,064	(129)	34	1,969	(85)	10	206	131	131	2,100
2015	147	123	33	303	(13)	1	36	24	24	327
2016	67	522	7	596	(30)	5	74	49	49	645
2017	1,106	325	28	1,459	(71)	9	184	122	122	1,581
PAYs (sub-total):	3,852	994	256	5,102	(228)	27	577	376	376	5,478
CAY (2018)	837	679	(74)	1,442	(81)	10	188	117	117	1,559
claims liabilities:	4,689	1,673	182	6,544	(309)	37	765	493	493	7,037
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,816	(181)		1,635	(40)	5	28	(7)		1,635
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				8,179	(349)	42	793	486		8,672

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nunavut

PPV & non-PPV ending 2018	Nunavut - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	2	3	-	-	-	-	3
2009	-	-	3	3	-	-	-	-	3
2010	-	3	7	10	-	-	-	-	10
2011	-	4	9	13	-	-	1	1	14
2012	144	7	11	162	(6)	1	16	11	173
2013	-	18	(19)	(1)	-	-	4	4	3
2014	-	36	(12)	24	(2)	-	6	4	28
2015	22	146	10	178	(8)	1	21	14	192
2016	94	230	3	327	(16)	3	40	27	354
2017	49	275	7	331	(17)	3	39	25	356
PAYs (sub-total):	309	718	21	1,048	(49)	8	127	86	1,134
CAY (2018)	86	260	(24)	322	(17)	2	43	28	350
claims liabilities:	395	978	(3)	1,370	(66)	10	170	114	1,484
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	574	(50)		524	(14)	1	(13)	(26)	524
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,894	(80)	11	157	88	2,008

EXHIBIT H

Projected Year-end Policy Liabilities

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

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All Jurisdictions

PPV & non-PPV ending 2018	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	4,917	(23)	(7)	4,887	(17)	3	515	501	5,388	
1999	8	9	1	18	-	-	1	1	19	
2000	(4)	2	6	4	-	-	2	2	6	
2001	8	12	51	71	-	-	10	10	81	
2002	448	1	200	649	-	-	69	69	718	
2003	1,969	402	981	3,352	(232)	30	316	114	3,466	
2004	1,735	184	1,123	3,042	(243)	30	285	72	3,114	
2005	791	(8)	456	1,239	(106)	14	115	23	1,262	
2006	692	549	430	1,671	(165)	20	165	20	1,691	
2007	3,015	1,370	1,038	5,423	(512)	65	491	44	5,467	
2008	1,431	408	1,286	3,125	(292)	37	302	47	3,172	
2009	3,265	354	1,213	4,832	(477)	61	437	21	4,853	
2010	2,851	481	1,465	4,797	(331)	43	446	158	4,955	
2011	7,272	(227)	1,809	8,854	(645)	79	853	287	9,141	
2012	9,064	179	2,140	11,383	(717)	89	1,066	438	11,821	
2013	22,393	196	2,320	24,909	(1,073)	133	2,568	1,628	26,537	
2014	23,826	2,913	2,433	29,172	(1,276)	156	3,254	2,134	31,306	
2015	31,791	5,033	2,432	39,256	(1,604)	202	4,851	3,449	42,705	
2016	33,389	11,140	2,717	47,246	(2,020)	246	6,106	4,332	51,578	
2017	28,340	24,090	2,377	54,807	(2,641)	340	6,624	4,323	59,130	
PAYs (sub-total):	177,201	47,065	24,471	248,737	(12,351)	1,548	28,476	17,673	266,410	
CAY (2018)	41,158	39,885	1,963	83,006	(4,254)	557	10,249	6,552	89,558	
claims liabilities:	218,359	86,950	26,434	331,743	(16,605)	2,105	38,725	24,225	355,968	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	94,273	(7,090)		87,183	(2,782)	345	1,679	(758)	88,023	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:	418,926				(19,387)	2,450	40,404	23,467	443,991	

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