



FACILITY ASSOCIATION RESIDUAL MARKET

JANUARY 2019 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

TABLE OF CONTENTS

1	Summary.....	2
1.1	Valuation Schedule (Fiscal Year 2019)	2
1.2	Appointed Actuary and Hybrid Actuarial Services Model.....	2
1.3	Consideration of Recent Legal Decisions and Changes in Legislation / Regulation	3
1.4	Harmonized Sales Tax - Atlantic Provinces	5
1.5	Harmonized Sales Tax Class Action – Ontario	5
1.6	Ontario FARM Bodily Injury Case Reserve summary.....	5
1.7	Current Provision Summary	8
2	Activity During the Month of January 2019	9
2.1	Recorded Premium and Claims Activity	9
2.1.a	Actual vs. Projected (AvsP): Earned Premium.....	11
2.1.b	AvsP: Recorded Indemnity	15
2.1.c	AvsP: Paid Indemnity	17
2.2	Actuarial Provisions.....	19
3	Ultimate Loss Ratio Matching Method.....	21
4	Calendar Year-to-Date Results.....	22
5	Current Participation Report – Additional Exhibits.....	22
6	EXHIBITS	23

1 Summary

1.1 Valuation Schedule (Fiscal Year 2019)

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

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

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

1.4 Harmonized Sales Tax - Atlantic Provinces

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

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

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

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

1.5 Harmonized Sales Tax Class Action – Ontario

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

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

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

1.6 Ontario FARM Bodily Injury Case Reserve summary

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

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

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

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

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

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

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

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

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

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

FARM (Amounts in \$s; ON PPV and non-PPV; as at Dec. 31, 2017)				
AY	Curr BI Case	avg yrs to Dec 2016	projected avg # yrs to settlement	projected avg duration
1990	70,806	27.5	0.1	27.6
1991	-	26.5	-	-
1992	311,340	25.5	0.1	25.6
1993	-	24.5	-	-
1994	1,713,807	23.5	0.5	24.0
1995	-	22.5	-	-
1996	-	21.5	-	-
1997	-	20.5	-	-
1998	-	19.5	-	-
1999	-	18.5	-	-

2000	-	17.5	-	-
2001	-	16.5	-	-
2002	257,024	15.5	4.6	20.1
2003	-	14.5	-	-
2004	53,953	13.5	5.5	19.0
2005	1,457,177	12.5	6.2	18.7
2006	155,313	11.5	6.6	18.1
2007	10,467	10.5	4.8	15.3
2008	447,257	9.5	3.1	12.6
2009	1,777,781	8.5	3.5	12.0

2010	734,059	7.5	3.4	10.9
2011	894,359	6.5	2.6	9.1
2012	2,618,952	5.5	1.8	7.3
2013	3,273,033	4.5	1.9	6.4
2014	5,220,131	3.5	2.1	5.6
2015	7,381,284	2.5	2.4	4.9
2016	3,418,942	1.5	2.9	4.4
2017	1,944,164	0.5	3.7	4.2
TOTAL	31,739,849	5.6	2.6	8.2

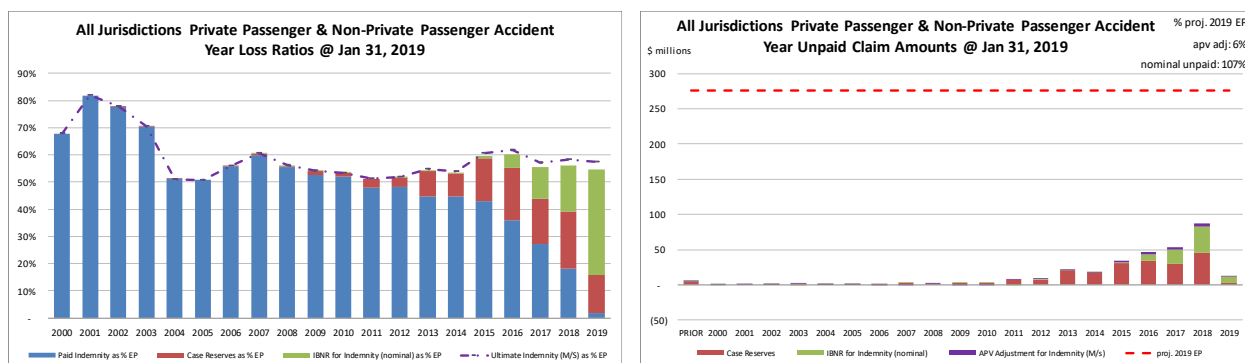
In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence⁴ to claim settlement, via summing the average number of years from claim occurrence to December 31, 2017 (3rd column) and from December 31, 2017 to settlement (4th column).

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

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

1.7 Current Provision Summary

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



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

The current actuarial present value adjustments balance associated with indemnity (\$15.7 million – see table at the top of the next page) represents 6% of the earned premium projected for the full year 2019 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table at the top of the next page, the associated \$3.5 million of actuarial present value adjustments would be released into future net operating results.

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

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

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

claim liabilities (\$000s)

	amt	%
case	215,223	69.3%
ibnr	79,894	25.7%
M/S apv adj	15,674	5.0%
M/S indemnity	310,791	100.0%
retro claims	28,805	
retro apv adj	3,493	
M/S total	343,089	

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

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

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

premium liabilities (\$000s)

	amt	%
unearned prem	130,086	108.0%
prem def/(dpac)	(10,123)	(8.4%)
M/S apv adjust.	510	0.4%
M/S total	120,473	100.0%

policy liabilities (\$000s)

	amt	%
claim	323,922	69.9%
premium	119,963	25.9%
M/S apv adjust.	19,677	4.2%
M/S total	463,562	100.0%

M/S total by juris (rounded at juris level)	
Ontario	156,273
Alberta	124,462
Newfoundland & Labrador	64,888
New Brunswick	52,876
Nova Scotia	41,864
Prince Edward Island	12,149
Yukon	3,605
Northwest Territories	5,868
Nunavut	1,578
All Jurisdictions	463,563

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

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

2 Activity During the Month of January 2019⁷

2.1 Recorded Premium and Claims Activity

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

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

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

Table 01a Jurisdiction	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	7,509	375	2,117	103	1,431	1,508	3,548	1,611
AB	7,521	494	3,126	(235)	1,598	1,843	4,724	1,608
NL	2,419	76	1,142	(208)	686	565	1,829	358
NB	2,007	70	793	(456)	326	165	1,119	(291)
NS	2,010	80	1,148	280	(10)	(293)	1,139	(12)
PE	389	8	65	(135)	1,204	1,268	1,269	1,133
YT	157	1	76	31	170	200	246	231
NT	371	10	99	(17)	(6)	(103)	93	(120)
NU	85	6	8	(3)	111	114	119	111
TOTAL	22,469	1,121	8,575	(639)	5,510	5,267	14,085	4,628

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(1)	(1)	2,785	(315)	(172)	2,288	2,612	1,972
2017	(0)	(0)	457	(423)	1,498	1,575	1,955	1,152
2018	583	583	4,963	388	1,129	1,138	6,091	1,525
2019	21,888	540	371	(288)	3,055	266	3,426	(22)
TOTAL	22,469	1,121	8,575	(639)	5,510	5,267	14,085	4,628

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

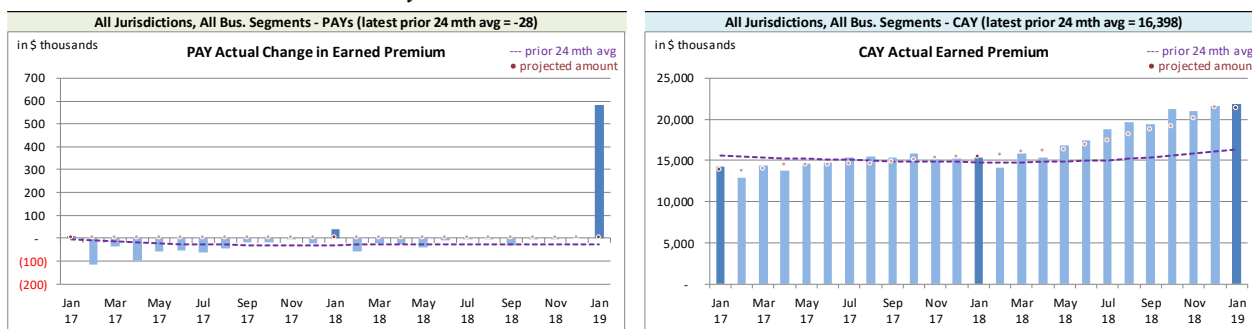
Ontario and Alberta earned premium variances are mainly driven by higher than projected written premium in commercial vehicle and interurban vehicle classes, with written premium up \$7.1 million (134%) during January 2019. This is a continuation of what the FARM has been experiencing throughout 2018 (in fact, growth in these two classes started during the latter half of 2017). This is discussed in more detail in section 2.1.a. The earned premium during the month for accident year 2018 was at an unusually high level. Management is looking into the underlying cause of the reporting delay.

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

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

The charts 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.

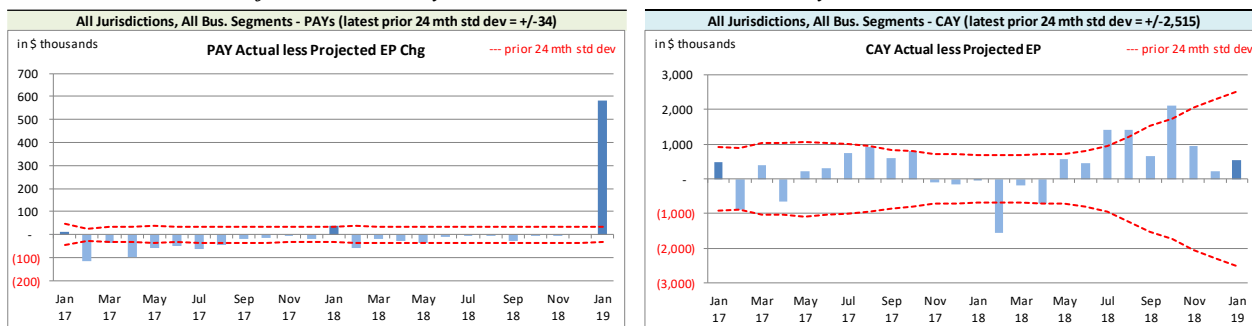
FARM Actual Earned Premium by Calendar Month



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

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

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



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

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(28)	16,398
std dev	34	2,515
A-P <> std dev	11	5
% <> std dev	44.0%	20.0%
norm <> std dev	31.7%	31.7%

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

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

As highlighted in the opening of section 2.1, earned premium variances are being driven in Ontario and Alberta by higher than projected written premium in commercial vehicle (CV) and interurban vehicle (IU) classes, with written premium up \$7.1 million (134%) during January. This is a continuation of what the FARM has been experiencing during 2018, with this growth starting during the latter half of 2017. The table below shows the premium increase at January 2019 for these two classes and Ontario and Alberta only¹⁰.

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

FA Major Rating Class Code (All)
 Rating Type (All)
 Share Month 01 ytd to January 31

Amounts
 formatted in
 \$000s

			Share Year	Values					
			2019			2018			2017
Jurisdiction	Business Segment	FA Minor Rating Class Desc	Sum of Written Premium	Change from Prior	% Change	Sum of Written Premium	Change from Prior	% Change	Sum of Written Premium
ON	non-PPV	Commercial	2,002	1,177	142.6%	825	434	110.9%	391
		Interurban	4,151	2,135	105.9%	2,016	1,591	374.5%	425
ON Total			6,153	3,312	116.6%	2,841	2,025	248.1%	816
AB	non-PPV	Commercial	1,993	859	75.8%	1,133	39	3.6%	1,094
		Interurban	4,186	2,887	222.3%	1,299	760	140.9%	535
AB Total			6,178	3,747	154.1%	2,432	799	48.9%	1,633
Grand Total			12,332	7,058	133.9%	5,273	2,824	115.3%	2,449

Of the \$7.1 million increase in written premium experienced during January 2019, \$3.9 million is fleet-rated, with the majority related to interurban vehicles as indicated in the table at the top of the next page. As fleet rates are not regulated in Ontario and Alberta, this would appear to be an opportunity for a member to write these risks at appropriate rate levels (see discussion on the next page related to average written premium) to achieve their target return.

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

¹⁰An additional \$0.4 million or 60% increase in these classes occurred during January 2019 in the other jurisdictions in total, resulting in a \$7.5 million increase in these two classes across all jurisdictions.

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

FA Major Rating Class Code (All)
 Rating Type Fleet
 Share Month 01 ytd to January 31

Amounts
 formatted in
 \$000s

Jurisdiction	Business Segment	FA Minor Rating Class Desc	Share Year Values			2018			2017
			Sum of Written Premium	Change from Prior	% Change	Sum of Written Premium	Change from Prior	% Change	Sum of Written Premium
ON	non-PPV	Commercial	453	453			(0)	#NULL!	0
		Interurban	3,018	2,275	306.3%	743	743	(90,005.3%)	(1)
ON Total			3,470	2,728	367.3%	743	743	(97,301.3%)	(1)
AB	non-PPV	Commercial	334	212	172.9%	122	(12)	(9.2%)	135
		Interurban	1,218	913	298.7%	306	218	247.1%	88
AB Total			1,552	1,124	262.7%	428	205	92.1%	223
Grand Total			5,022	3,852	329.1%	1,171	949	427.4%	222

Average written premium is presented for information in the table immediately below (likewise, on a year-to-date basis to January 31).

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

FA Major Rating Class Code (All)
 Rating Type (All)
 Share Month 01 ytd to January 31

Amounts
 formatted in
 \$s

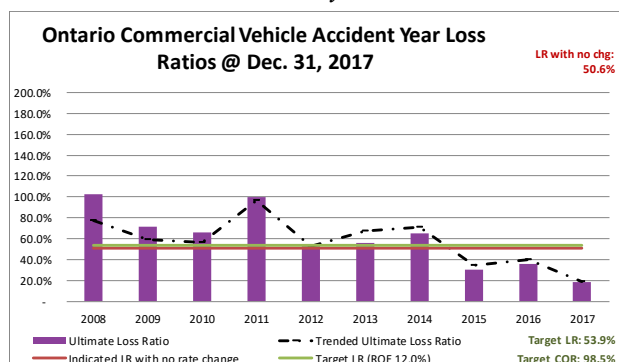
Jurisdiction	Business Segment	FA Minor Rating Class Desc	Share Year Values			2018			2017
			Sum of Avg W Prem	Change from Prior	% Change from Prior	Sum of Avg W Prem	Change from Prior	% Change from Prior	Sum of Avg W Prem
ON	non-PPV	Commercial	11,297	448	4.1%	10,849	3,733	52.5%	7,116
		Interurban	29,456	(6,016)	(17.0%)	35,472	(16,554)	(31.8%)	52,026
ON Total			19,340	(2,038)	(9.5%)	21,378	8,456	65.4%	12,922
AB	non-PPV	Commercial	4,012	604	17.7%	3,408	(92)	(2.6%)	3,500
		Interurban	10,046	1,883	23.1%	8,163	1,354	19.9%	6,809
AB Total			6,765	1,818	36.7%	4,947	778	18.7%	4,169
Grand Total			10,014	1,570	18.6%	8,444	3,060	56.8%	5,384

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

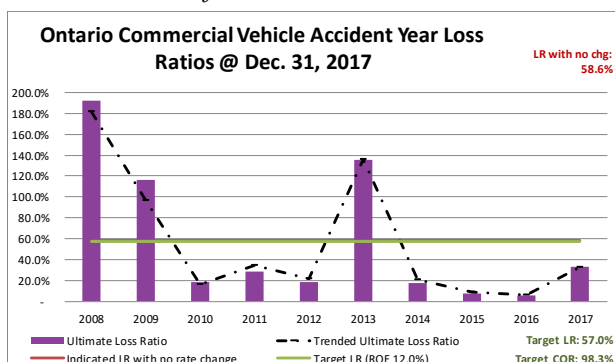
For **Ontario**, the industry commercial vehicle written premium in 2017 was \$883 million, and the FARM share of that premium was 1.2%. We anticipate that the 2018 FARM share will be over 2%. For interurban vehicles, the 2017 industry written premium was \$336 million, with the FARM share at 2.7%. We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

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

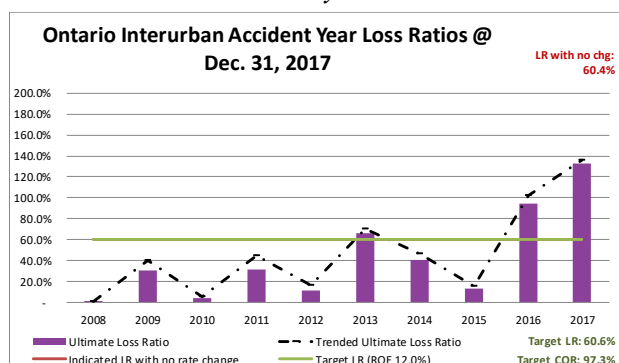
FARM ON CV – individually rated



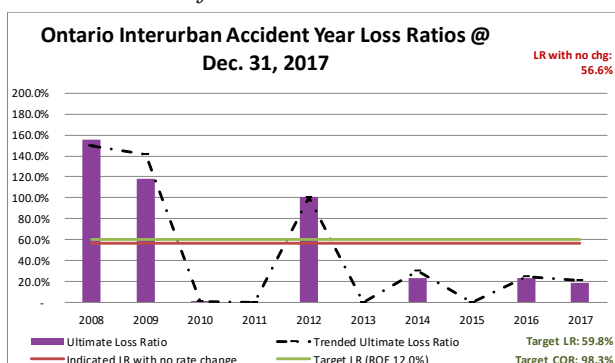
FARM ON CV – fleet rated



FARM ON IU – individually rated



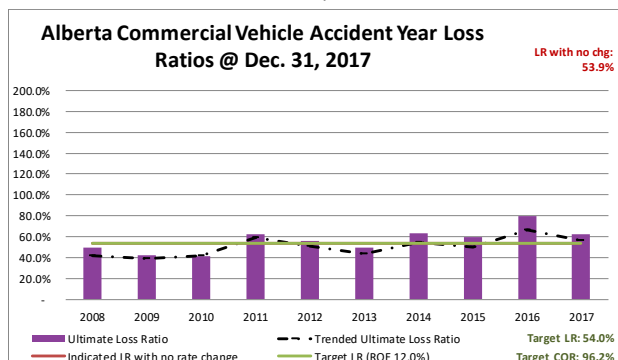
FARM ON IU – fleet rated



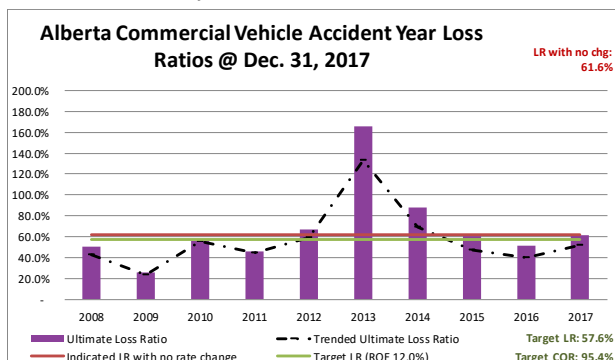
For **Alberta**, the industry commercial vehicle written premium in 2017 was \$535 million, and the FARM share of that premium was 3.6%. We anticipate that the 2018 FARM share will be over 4%. For interurban vehicles, the 2017 industry written premium was \$119 million, with the FARM share at 6.8%. We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

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

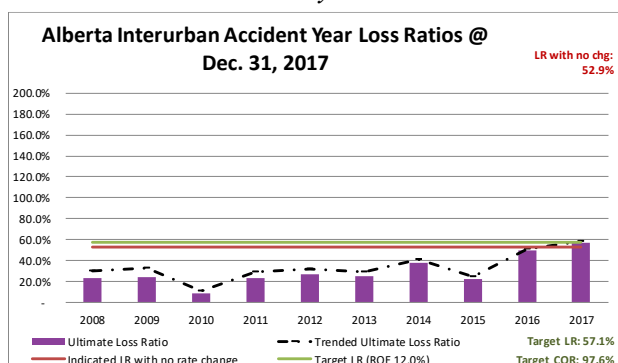
FARM AB CV – individually rated



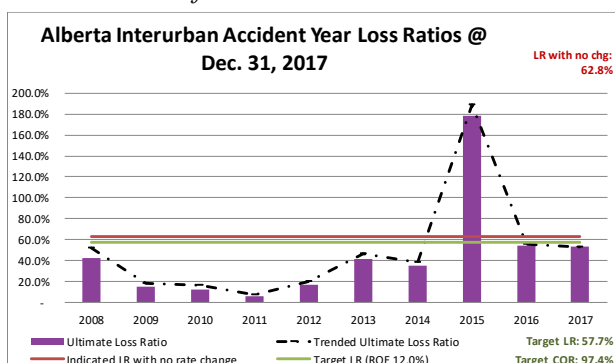
FARM AB CV – fleet rated



FARM AB IU – individually rated



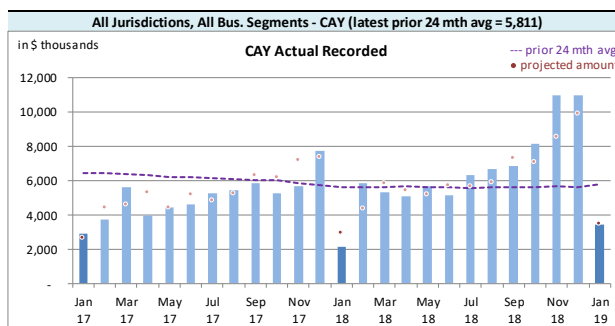
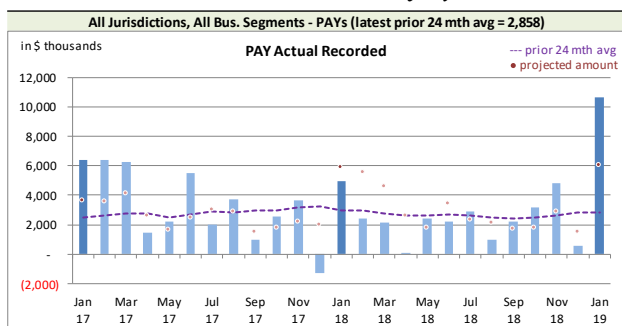
FARM AB IU – fleet rated



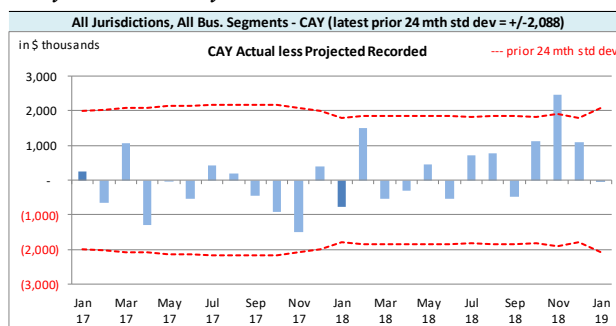
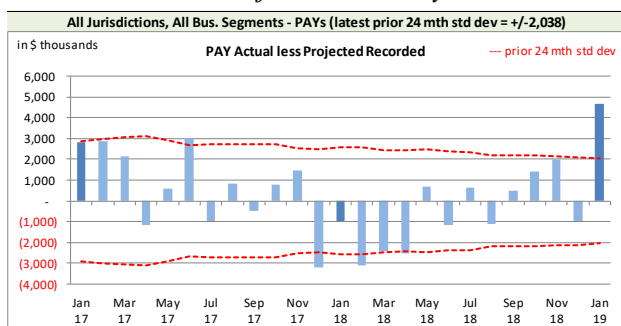
2.1.b AvsP: Recorded Indemnity

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

FARM Actual Recorded Indemnity by Calendar Month



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

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


	On Latest \$ thousands	
	Recorded	
	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	2,858	5,811
std dev	2,038	2,088
A-P <> std dev	5	1
% <> std dev	20.0%	4.0%
norm <> std dev	31.7%	31.7%

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

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

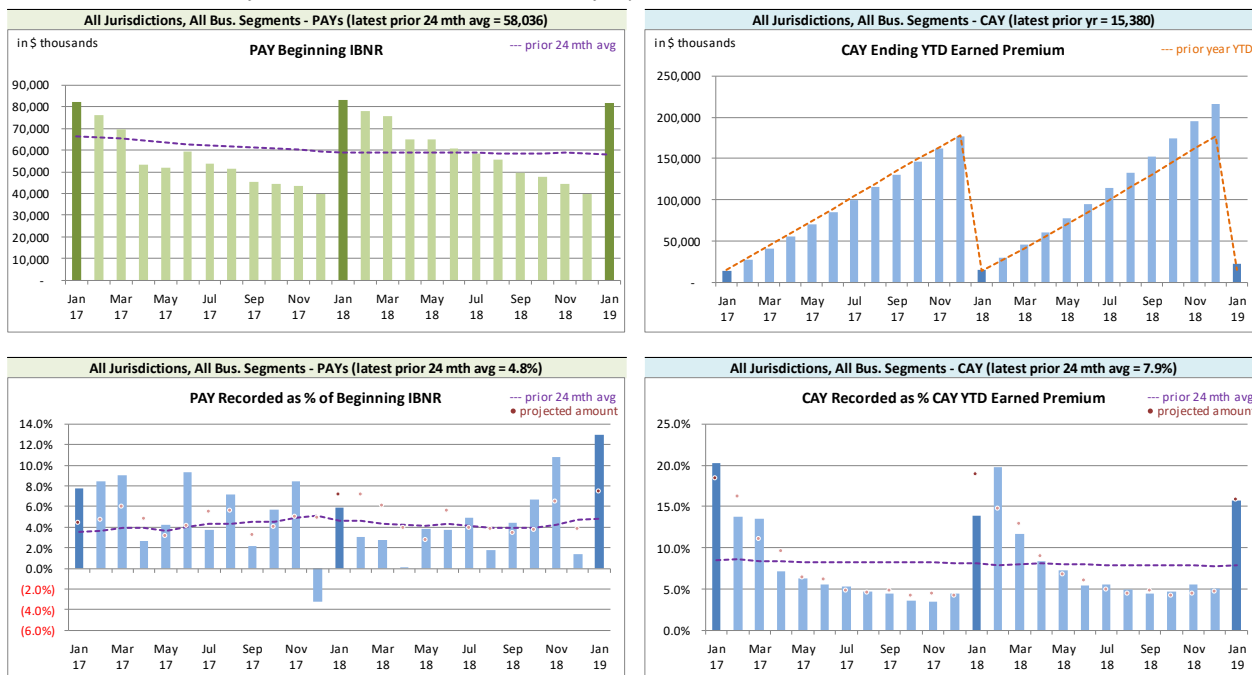
The PAY **recorded** variance was outside of one standard deviation this month. The activity was reviewed and confirmed, with the variance attributed to process variance.

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

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

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

FARM Levels that influence¹¹ 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:

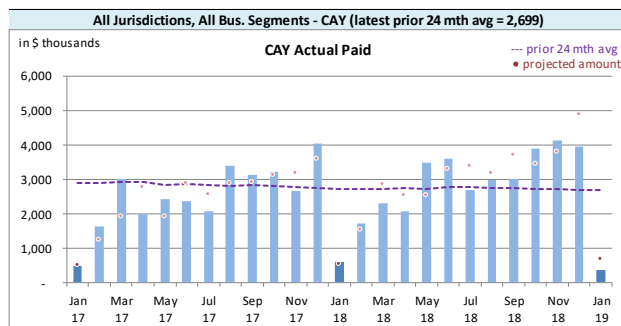
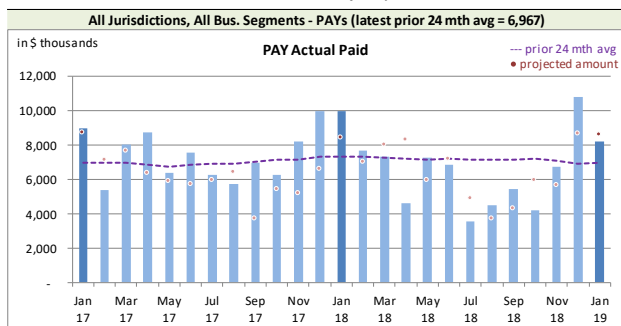
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident 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.

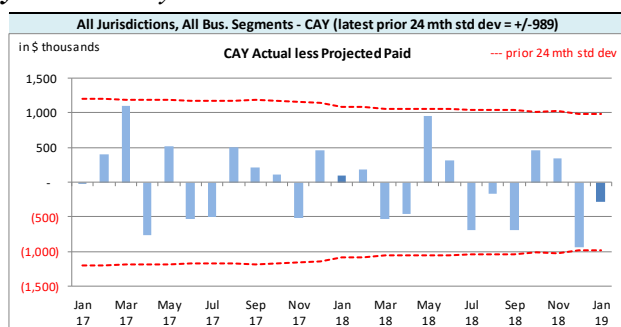
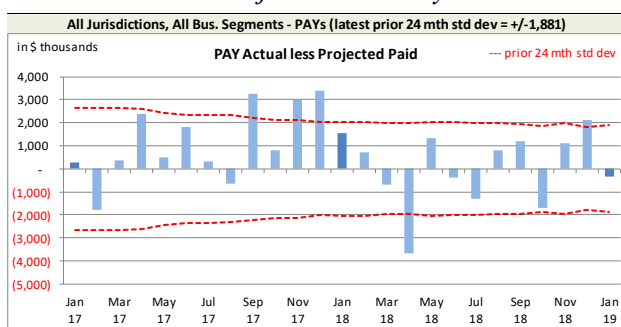
¹¹Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected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

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		6,967	2,699
std dev		1,881	989
A-P <> std dev		5	-
% <> std dev		20.0%	0.0%
norm <> std dev		31.7%	31.7%

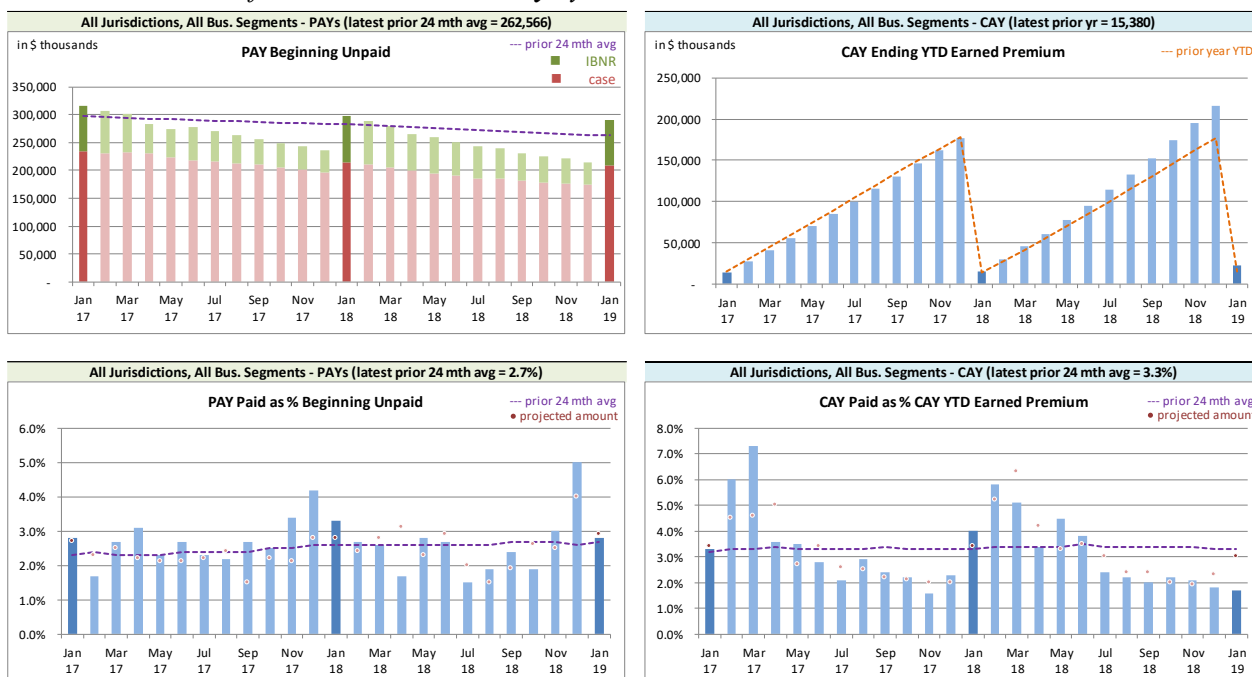
With respect to **paid indemnity**, 20% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed better than simply projecting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

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

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

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

FARM Levels that influence¹² 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 IBNR¹³ 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.

¹²Our 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.

¹³For ease of discussion, "IBNR" is used in place of "provisions for incurred but not recorded (IBNR) and development".

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

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

Table 02a		actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	14,275	(1,964)	(8,779)	(43)	15,946	34	21,442 (1,973)
2017	20,323	(1,155)	(2,586)	(17)	5,776	48	23,513 (1,124)
2018	36,776	(1,215)	(4,925)	3	9,602	(21)	41,453 (1,233)
2019	8,520	316	(716)	(35)	1,356	67	9,160 348
TOTAL	79,894	(4,018)	(17,006)	(92)	32,680	128	95,568 (3,982)

The IBNR provision is \$4.0 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees, which we refer to as "allowed claims expenses" (see footnote 5 on page 8). The table at the top of the next page summarizes the variances in these "Retro Claims Provisions" included in this month's Participation Report and the one-month projections from last month's Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed claims expenses relative to projections.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁴ and APV Amounts (\$ thousands)

Table 02b		actuarial present value adjustments					
Accident Year	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	23,645	314	(1,703)	(25)	3,432	(81)	25,374 208
2017	2,696	61	(158)	(2)	810	8	3,348 67
2018	2,235	86	(207)	(4)	1,198	13	3,226 95
2019	229	11	(26)	-	147	(3)	350 8
TOTAL	28,805	472	(2,094)	(31)	5,587	(63)	32,298 378

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(10,123)	(430)	510	40	(9,613)	(390)
balance as % unearned premium:		(7.8%)	-	0.4%	-	(7.4%)	-
actual unearned premium:		130,086					
less projected:		6,234					

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 loss¹⁵ 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

¹⁴“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.

¹⁵“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”¹⁶ 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	459	2.0%	(150)	(0.7%)	309	1.4%	#N/A	#N/A
CAY	14,609	65.0%	761	3.4%	15,370	68.4%	#N/A	#N/A
TOTAL	15,068	67.1%	611	2.7%	15,679	69.8%	#N/A	#N/A

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

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

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

¹⁶“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

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

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 2.29%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201812	201901	201902	201903
<input checked="" type="checkbox"/> Private Passenger	prior	35,000	39,000	33,000	29,000
	2010	(6,000)	(6,000)	(5,000)	(6,000)
	2011	54,000	28,000	23,000	19,000
	2012	(87,000)	(110,000)	(98,000)	(86,000)
	2013	20,000	8,000	9,000	10,000
	2014	208,000	232,000	221,000	204,000
	2015	54,000	54,000	58,000	57,000
	2016	574,000	540,000	513,000	482,000
	2017	1,704,000	1,567,000	1,476,000	1,271,000
	2018	2,924,000	2,527,000	2,269,000	2,073,000
	2019		514,000	664,000	1,062,000
Private Passenger Total		5,480,000	5,393,000	5,163,000	5,115,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	(127,000)	(127,000)	(126,000)	(125,000)
	2012	(15,000)	(17,000)	(17,000)	(17,000)
	2013	111,000	111,000	110,000	109,000
	2014		17,000	17,000	16,000
	2015	(161,000)	(145,000)	(145,000)	(145,000)
	2016	895,000	941,000	917,000	905,000
	2017	390,000	341,000	307,000	300,000
	2018	1,285,000	972,000	783,000	681,000
	2019		219,000	257,000	226,000
Non Private Passenger Total		2,386,000	2,320,000	2,111,000	1,958,000
Grand Total		7,866,000	7,713,000	7,274,000	7,073,000

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

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

page 2 of 10

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia		discount rate: 2.29%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
Business Segment	Acc Year		201812	201901	201902	201903
Private Passenger	prior		61,000	55,000	55,000	56,000
	2010		(2,000)	(15,000)	(15,000)	(14,000)
	2011		6,000	6,000	6,000	6,000
	2012		(41,000)	(43,000)	(43,000)	(44,000)
	2013		(43,000)	43,000	43,000	42,000
	2014		16,000	11,000	12,000	10,000
	2015		245,000	245,000	242,000	238,000
	2016		696,000	704,000	689,000	682,000
	2017		1,922,000	1,977,000	1,918,000	1,894,000
	2018		2,061,000	1,746,000	1,649,000	1,558,000
	2019			538,000	971,000	1,376,000
Private Passenger Total			4,921,000	5,267,000	5,527,000	5,804,000
Non Private Passenger	prior		60,000	61,000	60,000	57,000
	2010		(2,000)	(2,000)	(2,000)	(2,000)
	2011		(5,000)	(5,000)	(5,000)	(5,000)
	2012		29,000	28,000	27,000	25,000
	2013		93,000	49,000	49,000	47,000
	2014		3,000	31,000	32,000	33,000
	2015		544,000	498,000	494,000	480,000
	2016		670,000	356,000	349,000	343,000
	2017		863,000	809,000	788,000	779,000
	2018		2,633,000	2,461,000	2,362,000	2,224,000
	2019			481,000	764,000	1,076,000
Non Private Passenger Total			4,888,000	4,767,000	4,918,000	5,057,000
Grand Total			9,809,000	10,034,000	10,445,000	10,861,000

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

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

page 4 of 10

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

EXHIBIT A

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

page 5 of 10

Jurisdiction Desc	Ontario		discount rate: 2.29%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
Business Segment	Acc Year		201812	201901	201902	201903
Private Passenger	prior		1,425,000	1,515,000	1,458,000	983,000
	2010		(53,000)	(82,000)	(79,000)	(60,000)
	2011		11,000	32,000	30,000	22,000
	2012		7,000	(4,000)	(3,000)	(9,000)
	2013		316,000	281,000	270,000	174,000
	2014		(161,000)	(1,030,000)	(987,000)	(625,000)
	2015		(118,000)	13,000	13,000	13,000
	2016		785,000	787,000	712,000	647,000
	2017		2,019,000	1,983,000	1,745,000	1,725,000
	2018		4,113,000	3,762,000	3,616,000	3,446,000
	2019			687,000	1,325,000	1,905,000
Private Passenger Total			8,344,000	7,944,000	8,100,000	8,221,000
Non Private Passenger	prior		367,000	360,000	329,000	326,000
	2010		157,000	160,000	144,000	143,000
	2011		333,000	320,000	288,000	284,000
	2012		213,000	6,000	7,000	5,000
	2013		410,000	(327,000)	(262,000)	(264,000)
	2014		760,000	507,000	464,000	459,000
	2015		(507,000)	(409,000)	(381,000)	(264,000)
	2016		1,852,000	1,886,000	1,821,000	1,718,000
	2017		5,927,000	5,766,000	5,547,000	5,133,000
	2018		14,865,000	14,145,000	13,606,000	13,075,000
	2019			2,901,000	5,596,000	8,148,000
Non Private Passenger Total			24,377,000	25,315,000	27,159,000	28,763,000
Grand Total			32,721,000	33,259,000	35,259,000	36,984,000

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

EXHIBIT A

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

page 6 of 10

Jurisdiction Desc	Alberta		discount rate: 2.29%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM					
Business Segment	Acc Year		201812	201901	201902	201903
Private Passenger	prior		1,000	3,000	3,000	1,000
	2010		48,000	48,000	48,000	46,000
	2011		160,000	136,000	133,000	129,000
	2012		144,000	111,000	110,000	106,000
	2013		145,000	148,000	146,000	139,000
	2014		494,000	503,000	498,000	475,000
	2015		1,143,000	1,143,000	1,130,000	1,088,000
	2016		981,000	1,017,000	1,003,000	967,000
	2017		1,209,000	1,224,000	1,199,000	1,154,000
	2018		1,549,000	1,212,000	1,186,000	1,085,000
	2019			259,000	414,000	563,000
Private Passenger Total			5,874,000	5,804,000	5,870,000	5,753,000
Non Private Passenger	prior		(12,000)	58,000	60,000	59,000
	2010		7,000	6,000	6,000	6,000
	2011		(381,000)	(381,000)	(380,000)	(364,000)
	2012		276,000	232,000	230,000	222,000
	2013		440,000	561,000	552,000	541,000
	2014		663,000	700,000	690,000	668,000
	2015		716,000	892,000	838,000	829,000
	2016		3,495,000	3,498,000	3,455,000	3,208,000
	2017		4,556,000	3,301,000	3,207,000	3,096,000
	2018		10,485,000	8,045,000	7,278,000	6,712,000
	2019			2,706,000	4,591,000	6,010,000
Non Private Passenger Total			20,245,000	19,618,000	20,527,000	20,987,000
Grand Total			26,119,000	25,422,000	26,397,000	26,740,000

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

page 7 of 10

Jurisdiction Desc	Yukon		discount rate: 2.29%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM					
Business Segment	Acc Year		201812	201901	201902	201903
Private Passenger	prior		4,000	4,000	4,000	4,000
	2010		5,000	5,000	5,000	5,000
	2011		4,000	4,000	4,000	4,000
	2012		9,000	9,000	9,000	9,000
	2013		16,000	16,000	16,000	16,000
	2014		35,000	35,000	35,000	35,000
	2015		65,000	65,000	64,000	63,000
	2016		134,000	136,000	135,000	134,000
	2017		83,000	93,000	92,000	92,000
	2018		192,000	183,000	174,000	162,000
	2019			5,000	11,000	16,000
Private Passenger Total			547,000	555,000	549,000	540,000
Non Private Passenger	prior		2,000	2,000	2,000	2,000
	2010			-	-	-
	2011			-	-	-
	2012		1,000	1,000	1,000	1,000
	2013		4,000	4,000	4,000	4,000
	2014		16,000	16,000	16,000	16,000
	2015		60,000	60,000	59,000	58,000
	2016		87,000	88,000	87,000	85,000
	2017		214,000	216,000	214,000	212,000
	2018		(8,000)	(217,000)	(204,000)	(188,000)
	2019			48,000	84,000	125,000
Non Private Passenger Total			376,000	218,000	263,000	315,000
Grand Total			923,000	773,000	812,000	855,000

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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 2.29%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	10,000	10,000	10,000	10,000
	2013	23,000	23,000	23,000	23,000
	2014	54,000	55,000	54,000	53,000
	2015	126,000	126,000	125,000	124,000
	2016	265,000	270,000	268,000	265,000
	2017	257,000	355,000	351,000	347,000
	2018	590,000	529,000	502,000	496,000
	2019		12,000	28,000	43,000
Private Passenger Total		1,325,000	1,380,000	1,361,000	1,361,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011		-	-	-
	2012		-	-	-
	2013	41,000	40,000	39,000	39,000
	2014	16,000	16,000	16,000	16,000
	2015	45,000	45,000	45,000	45,000
	2016	188,000	188,000	186,000	184,000
	2017	319,000	322,000	318,000	315,000
	2018	317,000	306,000	303,000	299,000
	2019		42,000	78,000	98,000
Non Private Passenger Total		929,000	962,000	988,000	999,000
Grand Total		2,254,000	2,342,000	2,349,000	2,360,000

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

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

page 9 of 10

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

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

page 10 of 10

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

EXHIBIT B

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201812	201901	201902	201903
<input checked="" type="checkbox"/> Private Passenger	prior	45,000	48,000	42,000	36,000
	2010	(5,000)	(5,000)	(4,000)	(4,000)
	2011	52,000	52,000	47,000	41,000
	2012	(144,000)	(119,000)	(107,000)	(94,000)
	2013	(21,000)	(21,000)	(19,000)	(17,000)
	2014	71,000	98,000	88,000	77,000
	2015	(124,000)	(96,000)	(89,000)	(88,000)
	2016	291,000	258,000	240,000	216,000
	2017	1,382,000	1,240,000	1,153,000	957,000
	2018	2,487,000	2,079,000	1,830,000	1,647,000
	2019		463,000	570,000	930,000
Private Passenger Total		4,034,000	3,997,000	3,751,000	3,701,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	(146,000)	(146,000)	(145,000)	(144,000)
	2012	(25,000)	(25,000)	(25,000)	(25,000)
	2013	75,000	75,000	74,000	73,000
	2014	(15,000)	4,000	4,000	4,000
	2015	(272,000)	(249,000)	(247,000)	(245,000)
	2016	690,000	742,000	720,000	713,000
	2017	188,000	120,000	89,000	88,000
	2018	1,053,000	711,000	526,000	431,000
	2019		198,000	215,000	165,000
Non Private Passenger Total		1,556,000	1,438,000	1,219,000	1,068,000
Grand Total		5,590,000	5,435,000	4,970,000	4,769,000

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

EXHIBIT B

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

page 2 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	109,000	109,000	109,000	104,000
	2010	72,000	72,000	71,000	67,000
	2011	79,000	79,000	78,000	74,000
	2012	126,000	126,000	125,000	119,000
	2013	88,000	179,000	177,000	168,000
	2014	134,000	129,000	128,000	122,000
	2015	269,000	322,000	316,000	313,000
	2016	1,065,000	1,001,000	991,000	932,000
	2017	3,068,000	3,081,000	2,835,000	2,722,000
	2018	3,578,000	3,343,000	3,076,000	2,953,000
	2019		352,000	569,000	860,000
Private Passenger Total		8,588,000	8,793,000	8,475,000	8,434,000
Non Private Passenger	prior	(2,000)	(25,000)	(24,000)	(24,000)
	2010	2,000	2,000	2,000	2,000
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	(4,000)	(4,000)	(4,000)	(4,000)
	2013	16,000	16,000	15,000	15,000
	2014	374,000	374,000	352,000	348,000
	2015	397,000	398,000	370,000	314,000
	2016	601,000	578,000	538,000	533,000
	2017	750,000	553,000	509,000	499,000
	2018	829,000	702,000	653,000	640,000
	2019		178,000	178,000	282,000
Non Private Passenger Total		2,962,000	2,771,000	2,588,000	2,604,000
Grand Total		11,550,000	11,564,000	11,063,000	11,038,000

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

EXHIBIT B

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

page 3 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	58,000	58,000	58,000	58,000
	2010	(8,000)	(8,000)	(8,000)	(8,000)
	2011	5,000	5,000	5,000	5,000
	2012	(46,000)	(46,000)	(46,000)	(46,000)
	2013	(53,000)	32,000	32,000	32,000
	2014	(37,000)	(38,000)	(38,000)	(38,000)
	2015	193,000	193,000	191,000	189,000
	2016	598,000	599,000	587,000	581,000
	2017	1,771,000	1,808,000	1,754,000	1,736,000
	2018	1,809,000	1,517,000	1,426,000	1,340,000
	2019		499,000	899,000	1,273,000
Private Passenger Total		4,290,000	4,619,000	4,860,000	5,122,000
Non Private Passenger	prior	60,000	60,000	59,000	55,000
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	27,000	27,000	26,000	24,000
	2013	32,000	24,000	24,000	22,000
	2014	(85,000)	(27,000)	(26,000)	(24,000)
	2015	449,000	402,000	398,000	386,000
	2016	510,000	183,000	178,000	173,000
	2017	653,000	587,000	569,000	563,000
	2018	2,389,000	2,218,000	2,129,000	2,001,000
	2019		450,000	706,000	994,000
Non Private Passenger Total		4,028,000	3,917,000	4,056,000	4,187,000
Grand Total		8,318,000	8,536,000	8,916,000	9,309,000

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

EXHIBIT B

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

page 4 of 10

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(119,000)	(119,000)	(118,000)	(117,000)
	2015	104,000	102,000	101,000	100,000
	2016	144,000	(766,000)	(758,000)	(750,000)
	2017	341,000	342,000	339,000	302,000
	2018	356,000	386,000	363,000	348,000
	2019		50,000	63,000	112,000
Private Passenger Total		817,000	(14,000)	(19,000)	(14,000)
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(10,000)	(10,000)	(10,000)	(10,000)
	2011	1,000	1,000	1,000	1,000
	2012		-	-	-
	2013	2,000	(34,000)	(34,000)	(34,000)
	2014	36,000	36,000	36,000	36,000
	2015	(38,000)	(38,000)	(38,000)	(38,000)
	2016	137,000	57,000	56,000	55,000
	2017	742,000	742,000	735,000	728,000
	2018	662,000	457,000	443,000	434,000
	2019		93,000	180,000	259,000
Non Private Passenger Total		1,531,000	1,303,000	1,368,000	1,430,000
Grand Total		2,348,000	1,289,000	1,349,000	1,416,000

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

EXHIBIT B

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

page 5 of 10



Jurisdiction Desc	Ontario		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment		ShareYMM				
Business Segment	Acc Year	201812	201901	201902	201903	
Private Passenger	prior	1,290,000	1,407,000	1,348,000	877,000	
	2010	(57,000)	(57,000)	(55,000)	(36,000)	
	2011	29,000	29,000	28,000	18,000	
	2012	11,000	11,000	11,000	7,000	
	2013	286,000	284,000	273,000	177,000	
	2014	(227,000)	(1,082,000)	(1,039,000)	(675,000)	
	2015	(172,000)	(31,000)	(30,000)	(29,000)	
	2016	617,000	616,000	548,000	488,000	
	2017	1,828,000	1,767,000	1,537,000	1,522,000	
	2018	3,725,000	3,357,000	3,223,000	3,062,000	
	2019		630,000	1,217,000	1,752,000	
Private Passenger Total		7,330,000	6,931,000	7,061,000	7,163,000	
Non Private Passenger	prior	315,000	315,000	284,000	282,000	
	2010	156,000	156,000	140,000	139,000	
	2011	305,000	305,000	274,000	271,000	
	2012	117,000	(22,000)	(20,000)	(20,000)	
	2013	147,000	(670,000)	(603,000)	(597,000)	
	2014	599,000	414,000	373,000	369,000	
	2015	(925,000)	(835,000)	(802,000)	(682,000)	
	2016	1,377,000	1,363,000	1,308,000	1,216,000	
	2017	5,408,000	5,164,000	4,957,000	4,560,000	
	2018	13,553,000	12,785,000	12,274,000	11,783,000	
	2019		2,710,000	5,225,000	7,604,000	
Non Private Passenger Total		21,052,000	21,685,000	23,410,000	24,925,000	
Grand Total		28,382,000	28,616,000	30,471,000	32,088,000	

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

EXHIBIT B



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

page 6 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201812	201901	201902	201903
 Private Passenger	prior	(20,000)	(20,000)	(20,000)	(21,000)
	2010	46,000	46,000	46,000	44,000
	2011	73,000	73,000	72,000	68,000
	2012	86,000	86,000	85,000	81,000
	2013	113,000	113,000	112,000	106,000
	2014	386,000	386,000	382,000	363,000
	2015	1,052,000	1,052,000	1,041,000	999,000
	2016	859,000	867,000	858,000	824,000
	2017	1,114,000	1,113,000	1,091,000	1,047,000
	2018	1,421,000	1,102,000	1,080,000	983,000
	2019		245,000	387,000	526,000
Private Passenger Total		5,130,000	5,063,000	5,134,000	5,020,000
 Non Private Passenger	prior	19,000	19,000	19,000	19,000
	2010	6,000	6,000	6,000	6,000
	2011	(415,000)	(415,000)	(411,000)	(395,000)
	2012	205,000	205,000	203,000	195,000
	2013	103,000	206,000	204,000	196,000
	2014	504,000	522,000	517,000	496,000
	2015	344,000	477,000	434,000	430,000
	2016	2,729,000	2,685,000	2,658,000	2,419,000
	2017	4,014,000	2,705,000	2,624,000	2,519,000
	2018	9,390,000	7,130,000	6,417,000	5,904,000
	2019		2,537,000	4,272,000	5,565,000
Non Private Passenger Total		16,899,000	16,077,000	16,943,000	17,354,000
Grand Total		22,029,000	21,140,000	22,077,000	22,374,000

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

EXHIBIT B

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

page 7 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	1,000	1,000	1,000	1,000
	2011	4,000	4,000	4,000	4,000
	2012	8,000	8,000	8,000	8,000
	2013	15,000	15,000	15,000	15,000
	2014	34,000	34,000	34,000	34,000
	2015	62,000	62,000	61,000	60,000
	2016	115,000	115,000	114,000	113,000
	2017	35,000	30,000	30,000	30,000
	2018	184,000	176,000	167,000	155,000
	2019		4,000	9,000	14,000
Private Passenger Total		462,000	453,000	447,000	438,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010		-	-	-
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	4,000	4,000	4,000	4,000
	2014	15,000	15,000	15,000	15,000
	2015	57,000	57,000	56,000	55,000
	2016	76,000	76,000	75,000	74,000
	2017	203,000	203,000	201,000	199,000
	2018	(34,000)	(237,000)	(223,000)	(207,000)
	2019		45,000	78,000	115,000
Non Private Passenger Total		324,000	166,000	209,000	258,000
Grand Total		786,000	619,000	656,000	696,000

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

EXHIBIT B

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

page 8 of 10





Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201812	201901	201902	201903
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	9,000	9,000	9,000	9,000
	2013	22,000	22,000	22,000	22,000
	2014	52,000	52,000	51,000	50,000
	2015	120,000	120,000	119,000	118,000
	2016	245,000	245,000	243,000	241,000
	2017	214,000	298,000	295,000	292,000
	2018	549,000	501,000	476,000	471,000
	2019		7,000	18,000	30,000
Private Passenger Total		1,211,000	1,254,000	1,233,000	1,233,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011		-	-	-
	2012		-	-	-
	2013	13,000	13,000	13,000	13,000
	2014	15,000	15,000	15,000	15,000
	2015	43,000	43,000	43,000	43,000
	2016	175,000	175,000	173,000	171,000
	2017	302,000	302,000	299,000	296,000
	2018	295,000	282,000	279,000	276,000
	2019		39,000	74,000	92,000
Non Private Passenger Total		846,000	872,000	899,000	909,000
Grand Total		2,057,000	2,126,000	2,132,000	2,142,000

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

EXHIBIT B

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

page 9 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010		-	-	-
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	5,000	5,000	5,000	5,000
	2014	10,000	10,000	10,000	10,000
	2015	26,000	26,000	26,000	26,000
	2016	63,000	63,000	62,000	61,000
	2017	49,000	49,000	49,000	49,000
	2018	35,000	38,000	38,000	37,000
	2019		(3,000)	(5,000)	(7,000)
Private Passenger Total		188,000	188,000	185,000	181,000
Non Private Passenger	prior		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	(191,000)	(191,000)	(189,000)	(187,000)
	2015	44,000	(20,000)	(20,000)	(20,000)
	2016	118,000	118,000	117,000	116,000
	2017	219,000	219,000	217,000	215,000
	2018	276,000	229,000	227,000	225,000
	2019		23,000	43,000	63,000
Non Private Passenger Total		469,000	381,000	398,000	415,000
Grand Total		657,000	569,000	583,000	596,000

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	201812	201901	201902	201903
Private Passenger	prior	1,478,000	1,598,000	1,533,000	1,050,000
	2010	47,000	47,000	49,000	62,000
	2011	244,000	244,000	236,000	212,000
	2012	51,000	76,000	86,000	85,000
	2013	453,000	627,000	615,000	506,000
	2014	304,000	(530,000)	(502,000)	(174,000)
	2015	1,530,000	1,750,000	1,736,000	1,688,000
	2016	3,997,000	2,998,000	2,885,000	2,706,000
	2017	9,802,000	9,728,000	9,083,000	8,657,000
	2018	14,144,000	12,499,000	11,679,000	10,996,000
	2019		2,247,000	3,727,000	5,490,000
Private Passenger Total		32,050,000	31,284,000	31,127,000	31,278,000
Non Private Passenger	prior	401,000	378,000	347,000	341,000
	2010	155,000	155,000	139,000	138,000
	2011	(261,000)	(261,000)	(287,000)	(273,000)
	2012	321,000	182,000	181,000	171,000
	2013	395,000	(363,000)	(300,000)	(305,000)
	2014	1,252,000	1,162,000	1,097,000	1,072,000
	2015	99,000	235,000	194,000	243,000
	2016	6,413,000	5,977,000	5,823,000	5,470,000
	2017	12,479,000	10,595,000	10,200,000	9,667,000
	2018	28,413,000	24,277,000	22,725,000	21,487,000
	2019		6,273,000	10,971,000	15,139,000
Non Private Passenger Total		49,667,000	48,610,000	51,090,000	53,150,000
Grand Total		81,717,000	79,894,000	82,217,000	84,428,000

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: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	110,000	110,000	109,000	108,000
	2010	81,000	82,000	81,000	79,000
	2011	96,000	84,000	83,000	82,000
	2012	143,000	138,000	136,000	133,000
	2013	148,000	133,000	237,000	234,000
	2014	190,000	174,000	170,000	165,000
	2015	406,000	388,000	384,000	380,000
	2016	442,000	433,000	368,000	343,000
	2017	236,000	233,000	229,000	224,000
	2018	463,000	442,000	375,000	371,000
	2019		39,000	76,860	110,860
Private Passenger Total		2,315,000	2,256,000	2,248,860	2,229,860
Non Private Passenger	prior	44,000	44,000	44,000	44,000
	2010	30,000	30,000	30,000	30,000
	2011	29,000	28,000	28,000	28,000
	2012	39,000	39,000	38,000	36,000
	2013	39,000	36,000	62,000	61,000
	2014	54,000	49,000	48,000	47,000
	2015	123,000	119,000	119,000	118,000
	2016	148,000	145,000	124,000	116,000
	2017	82,000	82,000	81,000	80,000
	2018	176,000	167,000	141,000	139,000
	2019		16,000	29,917	42,917
Non Private Passenger Total		764,000	755,000	744,917	741,917
Grand Total		3,079,000	3,011,000	2,993,777	2,971,777

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: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	131,000	134,000	128,000	125,000
	2010	86,000	84,000	82,000	80,000
	2011	113,000	112,000	108,000	106,000
	2012	165,000	164,000	158,000	153,000
	2013	371,000	358,000	189,000	183,000
	2014	290,000	276,000	270,000	266,000
	2015	313,000	316,000	310,000	303,000
	2016	340,000	335,000	243,000	237,000
	2017	261,000	264,000	257,000	250,000
	2018	238,000	228,000	258,000	252,000
	2019		16,000	28,754	42,754
Private Passenger Total		2,308,000	2,287,000	2,031,754	1,997,754
Non Private Passenger	prior	105,000	103,000	100,000	97,000
	2010	73,000	68,000	67,000	66,000
	2011	85,000	84,000	82,000	80,000
	2012	120,000	120,000	118,000	116,000
	2013	261,000	252,000	134,000	129,000
	2014	187,000	178,000	176,000	174,000
	2015	193,000	193,000	191,000	189,000
	2016	203,000	202,000	147,000	145,000
	2017	165,000	168,000	165,000	161,000
	2018	170,000	162,000	186,000	183,000
	2019		12,000	21,773	33,773
Non Private Passenger Total		1,562,000	1,542,000	1,387,773	1,373,773
Grand Total		3,870,000	3,829,000	3,419,527	3,371,527

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: 2.29%

interest rate margin: 25 basis pts




		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201812	201901	201902	201903
 Private Passenger	prior	344,000	337,000	328,000	322,000
	2010	83,000	75,000	73,000	72,000
	2011	75,000	75,000	74,000	73,000
	2012	84,000	81,000	80,000	78,000
	2013	119,000	119,000	86,000	84,000
	2014	137,000	137,000	136,000	136,000
	2015	102,000	103,000	94,000	92,000
	2016	95,000	95,000	112,000	110,000
	2017	152,000	154,000	152,000	150,000
	2018	183,000	182,000	171,000	168,000
	2019		23,000	46,233	69,233
Private Passenger Total		1,374,000	1,381,000	1,352,233	1,354,233
 Non Private Passenger	prior	101,000	97,000	96,000	94,000
	2010	62,000	62,000	61,000	59,000
	2011	71,000	71,000	71,000	70,000
	2012	89,000	88,000	86,000	83,000
	2013	146,000	143,000	102,000	100,000
	2014	181,000	180,000	178,000	175,000
	2015	141,000	141,000	128,000	126,000
	2016	128,000	130,000	155,000	152,000
	2017	204,000	206,000	202,000	199,000
	2018	225,000	225,000	211,000	207,000
	2019		23,000	46,989	70,989
Non Private Passenger Total		1,348,000	1,366,000	1,336,989	1,335,989
Grand Total		2,722,000	2,747,000	2,689,222	2,690,222

EXHIBIT C-1

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

page 4 of 10

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

discount rate: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	62,000	62,000	62,000	62,000
	2010	14,000	14,000	14,000	14,000
	2011	23,000	19,000	19,000	19,000
	2012	31,000	31,000	30,000	29,000
	2013	37,000	37,000	36,000	35,000
	2014	44,000	44,000	43,000	42,000
	2015	41,000	41,000	40,000	39,000
	2016	70,000	69,000	52,000	51,000
	2017	88,000	89,000	88,000	87,000
	2018	84,000	83,000	57,000	56,000
	2019		1,000	3,174	4,174
Private Passenger Total		494,000	490,000	444,174	438,174
Non Private Passenger	prior	22,000	22,000	22,000	22,000
	2010	11,000	11,000	11,000	11,000
	2011	13,000	13,000	13,000	13,000
	2012	15,000	15,000	15,000	15,000
	2013	21,000	19,000	19,000	19,000
	2014	27,000	26,000	26,000	26,000
	2015	28,000	28,000	27,000	25,000
	2016	46,000	46,000	34,000	32,000
	2017	58,000	58,000	57,000	56,000
	2018	65,000	64,000	43,000	43,000
	2019		2,000	3,792	5,792
Non Private Passenger Total		306,000	304,000	270,792	267,792
Grand Total		800,000	794,000	714,966	705,966

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: 2.29%

interest rate margin: 25 basis pts


		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201812	201901	201902	201903
<input checked="" type="checkbox"/> Private Passenger	prior	3,188,000	3,157,000	3,062,000	2,966,000
	2010	455,000	444,000	430,000	417,000
	2011	667,000	671,000	652,000	631,000
	2012	736,000	729,000	707,000	686,000
	2013	613,000	612,000	595,000	576,000
	2014	515,000	500,000	484,000	467,000
	2015	537,000	532,000	516,000	501,000
	2016	486,000	488,000	507,000	492,000
	2017	497,000	502,000	485,000	468,000
	2018	460,000	469,000	733,000	714,000
	2019		50,000	104,669	154,669
Private Passenger Total		8,154,000	8,154,000	8,275,669	8,072,669
<input checked="" type="checkbox"/> Non Private Passenger	prior	963,000	955,000	939,000	919,000
	2010	342,000	345,000	337,000	331,000
	2011	543,000	535,000	524,000	514,000
	2012	713,000	685,000	670,000	659,000
	2013	942,000	985,000	966,000	946,000
	2014	977,000	942,000	920,000	900,000
	2015	1,201,000	1,203,000	1,180,000	1,157,000
	2016	1,076,000	1,086,000	1,142,000	1,120,000
	2017	1,106,000	1,115,000	1,090,000	1,065,000
	2018	1,440,000	1,466,000	2,319,000	2,277,000
	2019		195,000	386,408	584,408
Non Private Passenger Total		9,303,000	9,512,000	10,473,408	10,472,408
Grand Total		17,457,000	17,666,000	18,749,077	18,545,077

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: 2.29%

interest rate margin: 25 basis pts


		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	373,000	366,000	359,000	349,000
	2010	30,000	30,000	29,000	28,000
	2011	59,000	58,000	56,000	55,000
	2012	72,000	72,000	71,000	70,000
	2013	84,000	81,000	78,000	77,000
	2014	90,000	90,000	87,000	85,000
	2015	54,000	37,000	49,000	48,000
	2016	112,000	111,000	92,000	90,000
	2017	50,000	50,000	49,000	48,000
	2018	(23,000)	(22,000)	51,000	49,000
	2019		(3,000)	(3,782)	(4,782)
Private Passenger Total		901,000	870,000	917,218	894,218
Non Private Passenger	prior	971,000	1,016,000	1,007,000	998,000
	2010	112,000	100,000	99,000	98,000
	2011	191,000	191,000	189,000	187,000
	2012	263,000	253,000	250,000	248,000
	2013	335,000	320,000	317,000	314,000
	2014	391,000	394,000	390,000	385,000
	2015	251,000	179,000	235,000	232,000
	2016	596,000	586,000	486,000	483,000
	2017	315,000	317,000	313,000	310,000
	2018	(187,000)	(179,000)	400,000	396,000
	2019		(19,000)	(35,643)	(51,643)
Non Private Passenger Total		3,238,000	3,158,000	3,650,357	3,599,357
Grand Total		4,139,000	4,028,000	4,567,575	4,493,575

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

page 7 of 10

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

discount rate: 2.29%

interest rate margin: 25 basis pts

Sum of Amount		ShareYMMM <input type="button" value="v"/>	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year		201812	201901	201902	201903
Private Passenger	prior		2,000	2,000	2,000	2,000
	2010		2,000	2,000	2,000	2,000
	2011		3,000	3,000	3,000	3,000
	2012		4,000	4,000	4,000	4,000
	2013		(5,000)	(5,000)	6,000	6,000
	2014		7,000	(12,000)	(12,000)	(12,000)
	2015		(10,000)	(11,000)	(11,000)	(11,000)
	2016		9,000	9,000	6,000	6,000
	2017		21,000	21,000	21,000	21,000
	2018		1,000	1,000	5,000	5,000
	2019			-	(524)	476
Private Passenger Total			34,000	14,000	25,476	26,476
Non Private Passenger	prior		2,000	2,000	2,000	2,000
	2010		3,000	3,000	3,000	3,000
	2011		4,000	4,000	4,000	4,000
	2012		7,000	7,000	7,000	7,000
	2013		(6,000)	(6,000)	9,000	9,000
	2014		9,000	(17,000)	(17,000)	(17,000)
	2015		(16,000)	(16,000)	(16,000)	(16,000)
	2016		17,000	18,000	13,000	13,000
	2017		67,000	68,000	68,000	68,000
	2018		1,000	1,000	16,000	16,000
	2019			-	(209)	(209)
Non Private Passenger Total			88,000	64,000	88,791	88,791
Grand Total			122,000	78,000	114,267	115,267

EXHIBIT C-1

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

page 8 of 10

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

discount rate: 2.29%




interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	11,000	11,000	11,000	11,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	20,000	20,000	20,000	20,000
	2013	24,000	24,000	24,000	24,000
	2014	31,000	31,000	31,000	31,000
	2015	14,000	14,000	14,000	14,000
	2016	7,000	8,000	24,000	24,000
	2017	9,000	9,000	9,000	9,000
	2018	(33,000)	(32,000)	29,000	26,000
	2019		(2,000)	(5,159)	(6,159)
Private Passenger Total		111,000	111,000	184,841	180,841
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	10,000	10,000	10,000	10,000
	2015	5,000	5,000	5,000	5,000
	2016	3,000	3,000	9,000	9,000
	2017	3,000	4,000	4,000	4,000
	2018	(16,000)	(16,000)	13,000	12,000
	2019		(1,000)	(3,163)	(5,163)
Non Private Passenger Total		34,000	34,000	66,837	63,837
Grand Total		145,000	145,000	251,678	244,678

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: 2.29%

interest rate margin: 25 basis pts


		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM 			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(11,000)	(10,000)	7,000	7,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	1,000	1,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	(4,000)	(3,000)	2,000	2,000
	2019		-	(663)	(1,663)
Private Passenger Total		3,000	5,000	29,337	28,337
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(9,000)	(9,000)	4,000	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	2,000	2,000	6,000	6,000
	2017	6,000	6,000	6,000	6,000
	2018	(12,000)	(12,000)	9,000	9,000
	2019		(2,000)	(3,458)	(4,458)
Non Private Passenger Total		(3,000)	(5,000)	31,542	30,542
Grand Total		-	-	60,879	58,879

EXHIBIT C-1

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

page 10 of 10

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

discount rate: 2.29%





interest rate margin: 25 basis pts

Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201812	201901	201902	201903	
Private Passenger	prior	4,223,000	4,181,000	4,063,000	3,947,000	
	2010	766,000	746,000	726,000	707,000	
	2011	1,056,000	1,042,000	1,015,000	989,000	
	2012	1,261,000	1,245,000	1,212,000	1,179,000	
	2013	1,380,000	1,349,000	1,258,000	1,226,000	
	2014	1,298,000	1,234,000	1,203,000	1,174,000	
	2015	1,463,000	1,426,000	1,402,000	1,372,000	
	2016	1,562,000	1,549,000	1,408,000	1,357,000	
	2017	1,316,000	1,324,000	1,292,000	1,259,000	
	2018	1,369,000	1,348,000	1,681,000	1,643,000	
	2019		124,000	249,562	369,562	
Private Passenger Total		15,694,000	15,568,000	15,509,562	15,222,562	
Non Private Passenger	prior	2,211,000	2,242,000	2,213,000	2,179,000	
	2010	639,000	625,000	614,000	604,000	
	2011	945,000	935,000	920,000	905,000	
	2012	1,258,000	1,219,000	1,196,000	1,176,000	
	2013	1,738,000	1,749,000	1,622,000	1,591,000	
	2014	1,830,000	1,756,000	1,725,000	1,694,000	
	2015	1,932,000	1,858,000	1,875,000	1,842,000	
	2016	2,219,000	2,218,000	2,116,000	2,076,000	
	2017	2,006,000	2,024,000	1,986,000	1,949,000	
	2018	1,862,000	1,878,000	3,338,000	3,282,000	
	2019		226,000	446,406	676,406	
Non Private Passenger Total		16,640,000	16,730,000	18,051,406	17,974,406	
Grand Total		32,334,000	32,298,000	33,560,968	33,196,968	

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		ShareYMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	110,000	110,000	109,000	108,000
	2010	86,000	86,000	85,000	84,000
	2011	95,000	89,000	88,000	87,000
	2012	139,000	137,000	135,000	133,000
	2013	115,000	127,000	230,000	227,000
	2014	152,000	138,000	134,000	130,000
	2015	352,000	334,000	330,000	326,000
	2016	365,000	362,000	273,000	269,000
	2017	136,000	134,000	130,000	126,000
	2018	347,000	347,000	280,000	276,000
	2019		28,000	54,860	83,860
Private Passenger Total		1,897,000	1,892,000	1,848,860	1,849,860
Non Private Passenger	prior	40,000	40,000	40,000	40,000
	2010	27,000	27,000	27,000	27,000
	2011	27,000	26,000	26,000	26,000
	2012	36,000	36,000	35,000	34,000
	2013	29,000	32,000	58,000	57,000
	2014	41,000	38,000	37,000	36,000
	2015	106,000	101,000	100,000	99,000
	2016	121,000	120,000	91,000	90,000
	2017	47,000	46,000	45,000	44,000
	2018	131,000	131,000	105,000	103,000
	2019		11,000	20,917	30,917
Non Private Passenger Total		605,000	608,000	584,917	586,917
Grand Total		2,502,000	2,500,000	2,433,777	2,436,777

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	201812	201901	201902	201903
Private Passenger	prior	125,000	125,000	121,000	118,000
	2010	82,000	82,000	80,000	78,000
	2011	107,000	107,000	104,000	101,000
	2012	155,000	155,000	150,000	145,000
	2013	333,000	333,000	178,000	173,000
	2014	267,000	252,000	247,000	242,000
	2015	269,000	269,000	263,000	257,000
	2016	288,000	288,000	192,000	186,000
	2017	200,000	200,000	194,000	188,000
	2018	165,000	165,000	197,000	191,000
	2019		9,000	15,754	22,754
Private Passenger Total		1,991,000	1,985,000	1,741,754	1,701,754
Non Private Passenger	prior	100,000	100,000	97,000	94,000
	2010	70,000	70,000	69,000	68,000
	2011	80,000	80,000	78,000	76,000
	2012	114,000	114,000	112,000	110,000
	2013	235,000	235,000	126,000	123,000
	2014	174,000	164,000	162,000	160,000
	2015	166,000	166,000	164,000	162,000
	2016	173,000	173,000	117,000	115,000
	2017	128,000	128,000	125,000	122,000
	2018	119,000	119,000	144,000	141,000
	2019		7,000	11,773	17,773
Non Private Passenger Total		1,359,000	1,356,000	1,205,773	1,188,773
Grand Total		3,350,000	3,341,000	2,947,527	2,890,527

EXHIBIT C-2

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

page 3 of 10

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

discount rate: 0.00%





interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	334,000	334,000	327,000	320,000
	2010	79,000	79,000	77,000	75,000
	2011	72,000	72,000	71,000	70,000
	2012	79,000	79,000	77,000	75,000
	2013	107,000	107,000	81,000	79,000
	2014	119,000	119,000	118,000	117,000
	2015	83,000	83,000	81,000	79,000
	2016	66,000	66,000	93,000	91,000
	2017	116,000	116,000	114,000	112,000
	2018	130,000	130,000	119,000	117,000
	2019		16,000	32,233	48,233
Private Passenger Total		1,185,000	1,201,000	1,190,233	1,183,233
Non Private Passenger	prior	94,000	94,000	93,000	92,000
	2010	56,000	56,000	55,000	54,000
	2011	71,000	71,000	70,000	69,000
	2012	87,000	87,000	85,000	83,000
	2013	132,000	132,000	100,000	98,000
	2014	156,000	156,000	154,000	152,000
	2015	113,000	113,000	111,000	109,000
	2016	90,000	90,000	127,000	124,000
	2017	156,000	156,000	153,000	150,000
	2018	160,000	160,000	146,000	143,000
	2019		16,000	32,989	48,989
Non Private Passenger Total		1,115,000	1,131,000	1,126,989	1,122,989
Grand Total		2,300,000	2,332,000	2,317,222	2,306,222

EXHIBIT C-2

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

page 4 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	56,000	56,000	56,000	56,000
	2010	15,000	15,000	15,000	15,000
	2011	21,000	21,000	21,000	21,000
	2012	28,000	28,000	27,000	26,000
	2013	34,000	34,000	33,000	32,000
	2014	39,000	39,000	38,000	37,000
	2015	31,000	31,000	30,000	29,000
	2016	57,000	57,000	39,000	38,000
	2017	75,000	75,000	74,000	73,000
	2018	64,000	64,000	37,000	36,000
	2019		-	174	1,174
Private Passenger Total		420,000	420,000	370,174	364,174
Non Private Passenger	prior	20,000	20,000	20,000	20,000
	2010	10,000	10,000	10,000	10,000
	2011	12,000	12,000	12,000	12,000
	2012	16,000	16,000	16,000	16,000
	2013	21,000	21,000	21,000	21,000
	2014	24,000	24,000	24,000	24,000
	2015	21,000	21,000	20,000	19,000
	2016	37,000	37,000	25,000	24,000
	2017	49,000	49,000	48,000	47,000
	2018	49,000	49,000	28,000	27,000
	2019		1,000	792	1,792
Non Private Passenger Total		259,000	260,000	224,792	221,792
Grand Total		679,000	680,000	594,966	585,966

EXHIBIT C-2

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

page 5 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201812	201901	201902	201903
Private Passenger	prior	3,180,000	3,180,000	3,084,000	2,990,000
	2010	453,000	450,000	436,000	423,000
	2011	676,000	670,000	650,000	630,000
	2012	739,000	738,000	716,000	695,000
	2013	570,000	591,000	596,000	578,000
	2014	474,000	466,000	449,000	433,000
	2015	485,000	485,000	470,000	455,000
	2016	428,000	428,000	451,000	437,000
	2017	424,000	424,000	408,000	393,000
	2018	336,000	336,000	607,000	589,000
	2019		36,000	74,669	110,669
Private Passenger Total		7,765,000	7,804,000	7,941,669	7,733,669
Non Private Passenger	prior	950,000	950,000	932,000	914,000
	2010	339,000	338,000	331,000	324,000
	2011	535,000	531,000	520,000	510,000
	2012	677,000	675,000	661,000	648,000
	2013	869,000	901,000	917,000	899,000
	2014	884,000	869,000	848,000	828,000
	2015	1,080,000	1,080,000	1,058,000	1,036,000
	2016	948,000	948,000	1,010,000	990,000
	2017	944,000	944,000	921,000	898,000
	2018	1,056,000	1,060,000	1,933,000	1,894,000
	2019		138,000	280,408	422,408
Non Private Passenger Total		8,282,000	8,434,000	9,411,408	9,363,408
Grand Total		16,047,000	16,238,000	17,353,077	17,097,077

EXHIBIT C-2

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

page 6 of 10

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

discount rate: 0.00%



interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	346,000	346,000	339,000	332,000
	2010	29,000	29,000	28,000	27,000
	2011	55,000	55,000	54,000	53,000
	2012	68,000	68,000	67,000	66,000
	2013	80,000	76,000	74,000	73,000
	2014	85,000	85,000	83,000	81,000
	2015	44,000	29,000	28,000	27,000
	2016	80,000	80,000	60,000	59,000
	2017	47,000	47,000	46,000	45,000
	2018	(26,000)	(27,000)	48,000	47,000
	2019		(3,000)	(4,782)	(7,782)
Private Passenger Total		808,000	785,000	822,218	802,218
Non Private Passenger	prior	977,000	977,000	968,000	959,000
	2010	102,000	102,000	101,000	100,000
	2011	186,000	186,000	184,000	182,000
	2012	246,000	246,000	244,000	242,000
	2013	315,000	300,000	297,000	294,000
	2014	371,000	371,000	367,000	363,000
	2015	207,000	139,000	137,000	135,000
	2016	424,000	424,000	321,000	318,000
	2017	297,000	297,000	294,000	291,000
	2018	(207,000)	(209,000)	383,000	379,000
	2019		(22,000)	(46,643)	(69,643)
Non Private Passenger Total		2,918,000	2,811,000	3,249,357	3,193,357
Grand Total		3,726,000	3,596,000	4,071,575	3,995,575

EXHIBIT C-2

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

page 7 of 10

Jurisdiction Desc	Yukon	
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	201812	201901	201902	201903
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(6,000)	(6,000)	5,000	5,000
	2014	6,000	(15,000)	(15,000)	(15,000)
	2015	(13,000)	(13,000)	(13,000)	(13,000)
	2016	7,000	7,000	4,000	4,000
	2017	18,000	18,000	18,000	18,000
	2018	(1,000)	(1,000)	3,000	3,000
	2019		-	(524)	476
Private Passenger Total		22,000	1,000	12,476	13,476
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	8,000	8,000
	2014	8,000	(20,000)	(20,000)	(20,000)
	2015	(19,000)	(19,000)	(19,000)	(19,000)
	2016	14,000	14,000	9,000	9,000
	2017	58,000	58,000	58,000	58,000
	2018	(5,000)	(5,000)	10,000	10,000
	2019		(1,000)	(1,209)	(2,209)
Non Private Passenger Total		64,000	35,000	59,791	58,791
Grand Total		86,000	36,000	72,267	72,267

EXHIBIT C-2

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

page 8 of 10

Jurisdiction Desc	Northwest Territories	<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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	10,000	10,000	10,000	10,000
	2010	11,000	11,000	11,000	11,000
	2011	15,000	15,000	15,000	15,000
	2012	19,000	19,000	19,000	19,000
	2013	23,000	23,000	23,000	23,000
	2014	29,000	29,000	29,000	29,000
	2015	13,000	13,000	13,000	13,000
	2016	5,000	5,000	22,000	22,000
	2017	(2,000)	(2,000)	(2,000)	(2,000)
	2018	(43,000)	(43,000)	19,000	19,000
	2019		(3,000)	(8,159)	(11,159)
Private Passenger Total		80,000	77,000	150,841	147,841
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	7,000	7,000	7,000	7,000
	2013	8,000	8,000	8,000	8,000
	2014	9,000	9,000	9,000	9,000
	2015	4,000	4,000	4,000	4,000
	2016	2,000	2,000	8,000	8,000
	2017	(1,000)	(1,000)	(1,000)	(1,000)
	2018	(20,000)	(21,000)	9,000	9,000
	2019		(2,000)	(4,163)	(7,163)
Non Private Passenger Total		20,000	17,000	50,837	47,837
Grand Total		100,000	94,000	201,678	195,678

EXHIBIT C-2

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

page 9 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201812	201901	201902	201903
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(13,000)	(11,000)	6,000	6,000
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	(5,000)	(4,000)	1,000	1,000
	2019		-	(663)	(1,663)
Private Passenger Total		(3,000)	-	24,337	23,337
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(10,000)	(9,000)	4,000	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	5,000	5,000
	2017	5,000	5,000	5,000	5,000
	2018	(16,000)	(16,000)	5,000	5,000
	2019		(2,000)	(3,458)	(5,458)
Non Private Passenger Total		(11,000)	(12,000)	24,542	22,542
Grand Total		(14,000)	(12,000)	48,879	45,879

EXHIBIT C-2

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
▼	Acc Year ▼	201812	201901	201902	201903
Private Passenger	prior	4,165,000	4,165,000	4,050,000	3,938,000
	2010	760,000	757,000	737,000	718,000
	2011	1,048,000	1,036,000	1,010,000	984,000
	2012	1,236,000	1,233,000	1,200,000	1,168,000
	2013	1,243,000	1,274,000	1,226,000	1,196,000
	2014	1,164,000	1,106,000	1,076,000	1,047,000
	2015	1,269,000	1,236,000	1,207,000	1,178,000
	2016	1,297,000	1,294,000	1,138,000	1,110,000
	2017	1,016,000	1,014,000	984,000	955,000
	2018	967,000	967,000	1,311,000	1,279,000
	2019		83,000	163,562	246,562
Private Passenger Total		14,165,000	14,165,000	14,102,562	13,819,562
Non Private Passenger	prior	2,186,000	2,186,000	2,155,000	2,124,000
	2010	613,000	612,000	602,000	592,000
	2011	923,000	918,000	902,000	887,000
	2012	1,193,000	1,191,000	1,170,000	1,150,000
	2013	1,592,000	1,613,000	1,539,000	1,512,000
	2014	1,661,000	1,605,000	1,575,000	1,546,000
	2015	1,683,000	1,610,000	1,580,000	1,550,000
	2016	1,810,000	1,809,000	1,713,000	1,683,000
	2017	1,683,000	1,682,000	1,648,000	1,614,000
	2018	1,267,000	1,268,000	2,763,000	2,711,000
	2019		146,000	291,406	437,406
Non Private Passenger Total		14,611,000	14,640,000	15,938,406	15,806,406
Grand Total		28,776,000	28,805,000	30,040,968	29,625,968

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio		ShareYMM			
Business Segment	Jurisdiction Desc	201812	201901	201902	201903
Private Passenger	Newfoundland & Labrador	87.4%	87.4%	87.4%	87.4%
	New Brunswick	79.3%	79.3%	79.1%	79.1%
	Nova Scotia	93.6%	93.6%	93.7%	93.8%
	Prince Edward Island	61.4%	61.5%	61.5%	61.6%
	Ontario	73.0%	73.0%	72.9%	73.0%
	Alberta	62.8%	62.8%	62.8%	62.8%
	Yukon	72.0%	72.1%	71.0%	71.8%
	Northwest Territories	60.5%	60.4%	60.4%	60.4%
	Nunavut	39.9%	38.1%	38.7%	37.4%
Non Private Passenger	Newfoundland & Labrador	80.7%	80.8%	80.1%	80.1%
	New Brunswick	66.2%	66.1%	65.4%	65.4%
	Nova Scotia	79.6%	79.5%	78.9%	79.0%
	Prince Edward Island	81.0%	80.8%	80.4%	80.1%
	Ontario	68.6%	68.7%	68.0%	68.1%
	Alberta	64.3%	64.3%	64.3%	64.3%
	Yukon	64.7%	64.5%	64.0%	64.0%
	Northwest Territories	52.8%	52.7%	52.4%	52.2%
	Nunavut	50.2%	49.9%	49.8%	49.9%
Grand Total		71.1%	71.1%	70.8%	71.0%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio		ShareYMM			
Business Segment	Jurisdiction Desc	201812	201901	201902	201903
Private Passenger	Newfoundland & Labrador	84.0%	84.0%	84.0%	84.1%
	New Brunswick	76.2%	76.2%	76.0%	76.0%
	Nova Scotia	89.5%	89.5%	89.6%	89.7%
	Prince Edward Island	58.5%	58.6%	58.5%	58.7%
	Ontario	69.4%	69.4%	69.4%	69.5%
	Alberta	60.6%	60.6%	60.6%	60.6%
	Yukon	69.4%	69.5%	69.1%	69.2%
	Northwest Territories	57.9%	57.8%	57.8%	57.8%
	Nunavut	38.7%	36.8%	37.4%	37.4%
Non Private Passenger	Newfoundland & Labrador	77.5%	77.5%	77.5%	77.6%
	New Brunswick	63.7%	63.7%	63.6%	63.6%
	Nova Scotia	76.0%	76.0%	76.0%	76.1%
	Prince Edward Island	76.6%	76.4%	76.6%	76.5%
	Ontario	65.3%	65.3%	65.3%	65.4%
	Alberta	62.1%	62.1%	62.1%	62.1%
	Yukon	62.1%	61.9%	62.2%	62.0%
	Northwest Territories	50.9%	50.8%	50.9%	50.9%
	Nunavut	49.0%	48.6%	48.7%	48.7%
Grand Total		68.2%	68.1%	68.2%	68.4%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 1 of 9

NEWFOUNDLAND AND LABRADOR

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 2 of 9

NEW BRUNSWICK

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

page 3 of 9

NOVA SCOTIA

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 4 of 9

PRINCE EDWARD ISLAND

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 5 of 9

ONTARIO

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 6 of 9

ALBERTA

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 7 of 9

YUKON

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 8 of 9

NORTHWEST TERRITORIES

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

page 9 of 9

NUNAVUT

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 1 of 10

NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 2 of 10

NEW BRUNSWICK

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 3 of 10

NOVA SCOTIA

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 4 of 10

PRINCE EDWARD ISLAND

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 5 of 10

ONTARIO

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 6 of 10

ALBERTA

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

page 7 of 10

YUKON

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

page 8 of 10

NORTHWEST TERRITORIES

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

page 9 of 10

NUNAVUT

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 10 of 10

ALL JURISDICTIONS COMBINED

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT G-1

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

page 1 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	35	1	3	-	4	11.4%	39
	2010	(6)	(1)	1	-	-	-	(6)
	2011	54	(27)	1	-	(26)	(48.1%)	28
	2012	(87)	(45)	22	-	(23)	26.4%	(110)
	2013	20	(12)	-	-	(12)	(60.0%)	8
	2014	208	(7)	31	-	24	11.5%	232
	2015	54	(29)	29	-	-	-	54
	2016	574	(17)	(17)	-	(34)	(5.9%)	540
	2017	1,704	(97)	(40)	-	(137)	(8.0%)	1,567
	2018	2,924	(457)	60	-	(397)	(13.6%)	2,527
	2019	-	724	(210)	-	514	100.0%	514
Private Passenger Total		5,480	33	(120)	-	(87)	(1.6%)	5,393
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	(127)	1	(1)	-	-	-	(127)
	2012	(15)	(2)	-	-	(2)	13.3%	(17)
	2013	111	(1)	1	-	-	-	111
	2014	-	-	17	-	17	100.0%	17
	2015	(161)	20	(4)	-	16	(9.9%)	(145)
	2016	895	(13)	59	-	46	5.1%	941
	2017	390	13	(62)	-	(49)	(12.6%)	341
	2018	1,285	(205)	(108)	-	(313)	(24.4%)	972
	2019	-	302	(83)	-	219	100.0%	219
Non Private Passenger Total		2,386	115	(181)	-	(66)	(2.8%)	2,320
Grand Total		7,866	148	(301)	-	(153)	(1.9%)	7,713

EXHIBIT G-1

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

page 2 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	150	(21)	2	-	(19)	(12.7%)	131
	2010	90	(10)	3	-	(7)	(7.8%)	83
	2011	92	(4)	2	-	(2)	(2.2%)	90
	2012	153	(8)	5	-	(3)	(2.0%)	150
	2013	137	(4)	96	-	92	67.2%	229
	2014	253	(14)	3	-	(11)	(4.3%)	242
	2015	516	3	72	-	75	14.5%	591
	2016	1,351	16	(46)	-	(30)	(2.2%)	1,321
	2017	3,348	(59)	113	-	54	1.6%	3,402
	2018	3,849	(430)	225	-	(205)	(5.3%)	3,644
	2019	-	416	(35)	-	381	100.0%	381
Private Passenger Total		9,939	(115)	440	-	325	3.3%	10,264
Non Private								
Passenger	prior	1	(3)	(22)	-	(25)	(2,500.0%)	(24)
	2010	18	(26)	1	-	(25)	(138.9%)	(7)
	2011	16	(6)	1	-	(5)	(31.3%)	11
	2012	26	-	-	-	-	-	26
	2013	179	1	2	-	3	1.7%	182
	2014	414	(47)	46	-	(1)	(0.2%)	413
	2015	475	(50)	50	-	-	-	475
	2016	665	(57)	50	-	(7)	(1.1%)	658
	2017	845	(66)	(106)	-	(172)	(20.4%)	673
	2018	955	(99)	(27)	-	(126)	(13.2%)	829
	2019	-	264	(74)	-	190	100.0%	190
Non Private Passenger Total		3,594	(89)	(79)	-	(168)	(4.7%)	3,426
Grand Total		13,533	(204)	361	-	157	1.2%	13,690

EXHIBIT G-1

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

page 3 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	61	(9)	3	-	(6)	(9.8%)	55
	2010	(2)	(11)	(2)	-	(13)	650.0%	(15)
	2011	6	-	-	-	-	-	6
	2012	(41)	1	(3)	-	(2)	4.9%	(43)
	2013	(43)	6	80	-	86	(200.0%)	43
	2014	16	(1)	(4)	-	(5)	(31.3%)	11
	2015	245	(8)	8	-	-	-	245
	2016	696	(31)	39	-	8	1.1%	704
	2017	1,922	1	54	-	55	2.9%	1,977
	2018	2,061	(283)	(32)	-	(315)	(15.3%)	1,746
	2019	-	444	94	-	538	100.0%	538
Private Passenger Total		4,921	109	237	-	346	7.0%	5,267
Non Private Passenger	prior	60	-	1	-	1	1.7%	61
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	29	(2)	1	-	(1)	(3.4%)	28
	2013	93	(37)	(7)	-	(44)	(47.3%)	49
	2014	3	(29)	57	-	28	933.3%	31
	2015	544	(52)	6	-	(46)	(8.5%)	498
	2016	670	9	(323)	-	(314)	(46.9%)	356
	2017	863	5	(59)	-	(54)	(6.3%)	809
	2018	2,633	(203)	31	-	(172)	(6.5%)	2,461
	2019	-	378	103	-	481	100.0%	481
Non Private Passenger Total		4,888	69	(190)	-	(121)	(2.5%)	4,767
Grand Total		9,809	178	47	-	225	2.3%	10,034

EXHIBIT G-1

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

page 4 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	(33)	-	-	-	-	-	(33)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(106)	1	(1)	-	-	-	(106)
	2015	159	(7)	(1)	-	(8)	(5.0%)	151
	2016	174	(1)	(909)	-	(910)	(523.0%)	(736)
	2017	386	1	4	-	5	1.3%	391
	2018	407	(29)	66	-	37	9.1%	444
	2019	-	59	(4)	-	55	100.0%	55
Private Passenger Total		979	24	(845)	-	(821)	(83.9%)	158
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	(10)	-	-	-	-	-	(10)
	2011	1	-	-	-	-	-	1
	2012	(28)	-	-	-	-	-	(28)
	2013	2	(1)	(36)	-	(37)	(1,850.0%)	(35)
	2014	39	(2)	-	-	(2)	(5.1%)	37
	2015	(23)	(1)	-	-	(1)	4.3%	(24)
	2016	199	(8)	(79)	-	(87)	(43.7%)	112
	2017	801	1	8	-	9	1.1%	810
	2018	816	(59)	(176)	-	(235)	(28.8%)	581
	2019	-	91	10	-	101	100.0%	101
Non Private Passenger Total		1,796	21	(273)	-	(252)	(14.0%)	1,544
Grand Total		2,775	45	(1,118)	-	(1,073)	(38.7%)	1,702

EXHIBIT G-1

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

page 5 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	1,425	(198)	288	-	90	6.3%	1,515
	2010	(53)	(21)	(8)	-	(29)	54.7%	(82)
	2011	11	17	4	-	21	190.9%	32
	2012	7	(12)	1	-	(11)	(157.1%)	(4)
	2013	316	(70)	35	-	(35)	(11.1%)	281
	2014	(161)	15	(884)	-	(869)	539.8%	(1,030)
	2015	(118)	15	116	-	131	(111.0%)	13
	2016	785	(40)	42	-	2	0.3%	787
	2017	2,019	(85)	49	-	(36)	(1.8%)	1,983
	2018	4,113	(87)	(264)	-	(351)	(8.5%)	3,762
	2019	-	653	34	-	687	100.0%	687
Private Passenger Total		8,344	187	(587)	-	(400)	(4.8%)	7,944
Non Private Passenger	prior	367	(19)	12	-	(7)	(1.9%)	360
	2010	157	(3)	6	-	3	1.9%	160
	2011	333	(26)	13	-	(13)	(3.9%)	320
	2012	213	(73)	(134)	-	(207)	(97.2%)	6
	2013	410	68	(805)	-	(737)	(179.8%)	(327)
	2014	760	(72)	(181)	-	(253)	(33.3%)	507
	2015	(507)	15	83	-	98	(19.3%)	(409)
	2016	1,852	25	9	-	34	1.8%	1,886
	2017	5,927	(32)	(129)	-	(161)	(2.7%)	5,766
	2018	14,865	(748)	28	-	(720)	(4.8%)	14,145
	2019	-	2,640	261	-	2,901	100.0%	2,901
Non Private Passenger Total		24,377	1,775	(837)	-	938	3.8%	25,315
Grand Total		32,721	1,962	(1,424)	-	538	1.6%	33,259

EXHIBIT G-1

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

page 6 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1	-	2	-	2	200.0%	3
	2010	48	(1)	1	-	-	-	48
	2011	160	(27)	3	-	(24)	(15.0%)	136
	2012	144	(3)	(30)	-	(33)	(22.9%)	111
	2013	145	-	3	-	3	2.1%	148
	2014	494	-	9	-	9	1.8%	503
	2015	1,143	(12)	12	-	-	-	1,143
	2016	981	17	19	-	36	3.7%	1,017
	2017	1,209	(163)	178	-	15	1.2%	1,224
	2018	1,549	(111)	(226)	-	(337)	(21.8%)	1,212
	2019	-	221	38	-	259	100.0%	259
Private Passenger Total		5,874	(79)	9	-	(70)	(1.2%)	5,804
Non Private								
Passenger	prior	(12)	72	(2)	-	70	(583.3%)	58
	2010	7	(1)	-	-	(1)	(14.3%)	6
	2011	(381)	1	(1)	-	-	-	(381)
	2012	276	(46)	2	-	(44)	(15.9%)	232
	2013	440	35	86	-	121	27.5%	561
	2014	663	9	28	-	37	5.6%	700
	2015	716	45	131	-	176	24.6%	892
	2016	3,495	20	(17)	-	3	0.1%	3,498
	2017	4,556	(25)	(1,230)	-	(1,255)	(27.5%)	3,301
	2018	10,485	(1,822)	(618)	-	(2,440)	(23.3%)	8,045
	2019	-	2,428	278	-	2,706	100.0%	2,706
Non Private Passenger Total		20,245	716	(1,343)	-	(627)	(3.1%)	19,618
Grand Total		26,119	637	(1,334)	-	(697)	(2.7%)	25,422

EXHIBIT G-1

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

page 7 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	4	-	-	-	-	-	4
	2010	5	-	-	-	-	-	5
	2011	4	-	-	-	-	-	4
	2012	9	-	-	-	-	-	9
	2013	16	-	-	-	-	-	16
	2014	35	-	-	-	-	-	35
	2015	65	(1)	1	-	-	-	65
	2016	134	1	1	-	2	1.5%	136
	2017	83	14	(4)	-	10	12.0%	93
	2018	192	(3)	(6)	-	(9)	(4.7%)	183
	2019	-	13	(8)	-	5	100.0%	5
Private Passenger Total		547	24	(16)	-	8	1.5%	555
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	4	-	-	-	-	-	4
	2014	16	-	-	-	-	-	16
	2015	60	(1)	1	-	-	-	60
	2016	87	-	1	-	1	1.1%	88
	2017	214	-	2	-	2	0.9%	216
	2018	(8)	4	(213)	-	(209)	2,612.5%	(217)
	2019	-	56	(8)	-	48	100.0%	48
Non Private Passenger Total		376	59	(217)	-	(158)	(42.0%)	218
Grand Total		923	83	(233)	-	(150)	(16.3%)	773

EXHIBIT G-1

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

page 8 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	10	-	-	-	-	-	10
	2013	23	-	-	-	-	-	23
	2014	54	-	1	-	1	1.9%	55
	2015	126	(1)	1	-	-	-	126
	2016	265	3	2	-	5	1.9%	270
	2017	257	6	92	-	98	38.1%	355
	2018	590	(115)	54	-	(61)	(10.3%)	529
	2019	-	61	(49)	-	12	100.0%	12
Private Passenger Total		1,325	(46)	101	-	55	4.2%	1,380
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	41	(2)	1	-	(1)	(2.4%)	40
	2014	16	-	-	-	-	-	16
	2015	45	-	-	-	-	-	45
	2016	188	(2)	2	-	-	-	188
	2017	319	(1)	4	-	3	0.9%	322
	2018	317	(25)	14	-	(11)	(3.5%)	306
	2019	-	35	7	-	42	100.0%	42
Non Private Passenger Total		929	5	28	-	33	3.6%	962
Grand Total		2,254	(41)	129	-	88	3.9%	2,342

EXHIBIT G-1

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

page 9 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	11	1	-	-	1	9.1%	12
	2013	6	-	-	-	-	-	6
	2014	11	-	-	-	-	-	11
	2015	28	-	-	-	-	-	28
	2016	66	-	1	-	1	1.5%	67
	2017	52	-	-	-	-	-	52
	2018	37	-	3	-	3	8.1%	40
	2019	-	3	(6)	-	(3)	100.0%	(3)
Private Passenger Total		210	4	(2)	-	2	1.0%	212
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	(190)	2	(2)	-	-	-	(190)
	2015	48	(1)	(64)	-	(65)	(135.4%)	(17)
	2016	125	-	1	-	1	0.8%	126
	2017	230	(1)	2	-	1	0.4%	231
	2018	289	(1)	(44)	-	(45)	(15.6%)	244
	2019	-	24	-	-	24	100.0%	24
Non Private Passenger Total		505	23	(107)	-	(84)	(16.6%)	421
Grand Total		715	27	(109)	-	(82)	(11.5%)	633

EXHIBIT G-1

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

page 10 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private								
Passenger	prior	1,668	(227)	298	-	71	4.3%	1,739
	2010	48	(44)	(5)	-	(49)	(102.1%)	(1)
	2011	329	(41)	10	-	(31)	(9.4%)	298
	2012	206	(66)	(5)	-	(71)	(34.5%)	135
	2013	618	(80)	214	-	134	21.7%	752
	2014	804	(6)	(845)	-	(851)	(105.8%)	(47)
	2015	2,218	(40)	238	-	198	8.9%	2,416
	2016	5,026	(52)	(868)	-	(920)	(18.3%)	4,106
	2017	10,980	(382)	446	-	64	0.6%	11,044
	2018	15,722	(1,515)	(120)	-	(1,635)	(10.4%)	14,087
	2019	-	2,594	(146)	-	2,448	100.0%	2,448
Private Passenger Total		37,619	141	(783)	-	(642)	(1.7%)	36,977
Non Private								
Passenger	prior	425	50	(11)	-	39	9.2%	464
	2010	173	(30)	7	-	(23)	(13.3%)	150
	2011	(163)	(30)	12	-	(18)	11.0%	(181)
	2012	502	(123)	(131)	-	(254)	(50.6%)	248
	2013	1,283	63	(758)	-	(695)	(54.2%)	588
	2014	1,721	(139)	(35)	-	(174)	(10.1%)	1,547
	2015	1,197	(25)	203	-	178	14.9%	1,375
	2016	8,176	(26)	(297)	-	(323)	(4.0%)	7,853
	2017	14,145	(106)	(1,570)	-	(1,676)	(11.8%)	12,469
	2018	31,637	(3,158)	(1,113)	-	(4,271)	(13.5%)	27,366
	2019	-	6,218	494	-	6,712	100.0%	6,712
Non Private Passenger Total		59,096	2,694	(3,199)	-	(505)	(0.9%)	58,591
Grand Total		96,715	2,835	(3,982)	-	(1,147)	(1.2%)	95,568

EXHIBIT G-2

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

page 1 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	45	(2)	5	-	3	6.7%	48
	2010	(5)	-	-	-	-	-	(5)
	2011	52	(2)	2	-	-	-	52
	2012	(144)	4	21	-	25	(17.4%)	(119)
	2013	(21)	1	(1)	-	-	-	(21)
	2014	71	(2)	29	-	27	38.0%	98
	2015	(124)	1	27	-	28	(22.6%)	(96)
	2016	291	(15)	(18)	-	(33)	(11.3%)	258
	2017	1,382	(97)	(45)	-	(142)	(10.3%)	1,240
	2018	2,487	(473)	65	-	(408)	(16.4%)	2,079
	2019	-	675	(212)	-	463	100.0%	463
Private Passenger Total		4,034	90	(127)	-	(37)	(0.9%)	3,997
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	(146)	1	(1)	-	-	-	(146)
	2012	(25)	-	-	-	-	-	(25)
	2013	75	(1)	1	-	-	-	75
	2014	(15)	-	19	-	19	(126.7%)	4
	2015	(272)	19	4	-	23	(8.5%)	(249)
	2016	690	(7)	59	-	52	7.5%	742
	2017	188	(2)	(66)	-	(68)	(36.2%)	120
	2018	1,053	(232)	(110)	-	(342)	(32.5%)	711
	2019	-	283	(85)	-	198	100.0%	198
Non Private Passenger Total		1,556	61	(179)	-	(118)	(7.6%)	1,438
Grand Total		5,590	151	(306)	-	(155)	(2.8%)	5,435

EXHIBIT G-2

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

page 2 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	109	(2)	2	-	-	-	109
	2010	72	(2)	2	-	-	-	72
	2011	79	(2)	2	-	-	-	79
	2012	126	(4)	4	-	-	-	126
	2013	88	(3)	94	-	91	103.4%	179
	2014	134	(4)	(1)	-	(5)	(3.7%)	129
	2015	269	(13)	66	-	53	19.7%	322
	2016	1,065	(11)	(53)	-	(64)	(6.0%)	1,001
	2017	3,068	(92)	105	-	13	0.4%	3,081
	2018	3,578	(465)	230	-	(235)	(6.6%)	3,343
	2019	-	389	(37)	-	352	100.0%	352
Private Passenger Total		8,588	(209)	414	-	205	2.4%	8,793
Non Private Passenger	prior	(2)	(1)	(22)	-	(23)	1,150.0%	(25)
	2010	2	-	-	-	-	-	2
	2011	(1)	-	-	-	-	-	(1)
	2012	(4)	-	-	-	-	-	(4)
	2013	16	(2)	2	-	-	-	16
	2014	374	(45)	45	-	-	-	374
	2015	397	(48)	49	-	1	0.3%	398
	2016	601	(72)	49	-	(23)	(3.8%)	578
	2017	750	(90)	(107)	-	(197)	(26.3%)	553
	2018	829	(99)	(28)	-	(127)	(15.3%)	702
	2019	-	250	(72)	-	178	100.0%	178
Non Private Passenger Total		2,962	(107)	(84)	-	(191)	(6.4%)	2,771
Grand Total		11,550	(316)	330	-	14	0.1%	11,564

EXHIBIT G-2

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

page 3 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	58	(4)	4	-	-	-	58
	2010	(8)	1	(1)	-	-	-	(8)
	2011	5	-	-	-	-	-	5
	2012	(46)	4	(4)	-	-	-	(46)
	2013	(53)	5	80	-	85	(160.4%)	32
	2014	(37)	3	(4)	-	(1)	2.7%	(38)
	2015	193	(8)	8	-	-	-	193
	2016	598	(36)	37	-	1	0.2%	599
	2017	1,771	(18)	55	-	37	2.1%	1,808
	2018	1,809	(271)	(21)	-	(292)	(16.1%)	1,517
	2019	-	409	90	-	499	100.0%	499
Private Passenger Total		4,290	85	244	-	329	7.7%	4,619
Non Private Passenger	prior	60	(1)	1	-	-	-	60
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	27	(1)	1	-	-	-	27
	2013	32	(1)	(7)	-	(8)	(25.0%)	24
	2014	(85)	2	56	-	58	(68.2%)	(27)
	2015	449	(54)	7	-	(47)	(10.5%)	402
	2016	510	(5)	(322)	-	(327)	(64.1%)	183
	2017	653	(7)	(59)	-	(66)	(10.1%)	587
	2018	2,389	(215)	44	-	(171)	(7.2%)	2,218
	2019	-	347	103	-	450	100.0%	450
Non Private Passenger Total		4,028	65	(176)	-	(111)	(2.8%)	3,917
Grand Total		8,318	150	68	-	218	2.6%	8,536

EXHIBIT G-2

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

page 4 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(119)	1	(1)	-	-	-	(119)
	2015	104	(1)	(1)	-	(2)	(1.9%)	102
	2016	144	(1)	(909)	-	(910)	(631.9%)	(766)
	2017	341	(3)	4	-	1	0.3%	342
	2018	356	(36)	66	-	30	8.4%	386
	2019	-	56	(6)	-	50	100.0%	50
Private Passenger Total		817	16	(847)	-	(831)	(101.7%)	(14)
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	(10)	-	-	-	-	-	(10)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	2	-	(36)	-	(36)	(1,800.0%)	(34)
	2014	36	-	-	-	-	-	36
	2015	(38)	-	-	-	-	-	(38)
	2016	137	(1)	(79)	-	(80)	(58.4%)	57
	2017	742	(7)	7	-	-	-	742
	2018	662	(26)	(179)	-	(205)	(31.0%)	457
	2019	-	85	8	-	93	100.0%	93
Non Private Passenger Total		1,531	51	(279)	-	(228)	(14.9%)	1,303
Grand Total		2,348	67	(1,126)	-	(1,059)	(45.1%)	1,289

EXHIBIT G-2

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

page 5 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	1,290	(168)	285	-	117	9.1%	1,407
	2010	(57)	7	(7)	-	-	-	(57)
	2011	29	(4)	4	-	-	-	29
	2012	11	(1)	1	-	-	-	11
	2013	286	(37)	35	-	(2)	(0.7%)	284
	2014	(227)	30	(885)	-	(855)	376.7%	(1,082)
	2015	(172)	26	115	-	141	(82.0%)	(31)
	2016	617	(43)	42	-	(1)	(0.2%)	616
	2017	1,828	(110)	49	-	(61)	(3.3%)	1,767
	2018	3,725	(112)	(256)	-	(368)	(9.9%)	3,357
	2019	-	599	31	-	630	100.0%	630
Private Passenger Total		7,330	187	(586)	-	(399)	(5.4%)	6,931
Non Private Passenger	prior	315	(12)	12	-	-	-	315
	2010	156	(6)	6	-	-	-	156
	2011	305	(12)	12	-	-	-	305
	2012	117	(5)	(134)	-	(139)	(118.8%)	(22)
	2013	147	(6)	(811)	-	(817)	(555.8%)	(670)
	2014	599	(24)	(161)	-	(185)	(30.9%)	414
	2015	(925)	9	81	-	90	(9.7%)	(835)
	2016	1,377	(14)	-	-	(14)	(1.0%)	1,363
	2017	5,408	(108)	(136)	-	(244)	(4.5%)	5,164
	2018	13,553	(813)	45	-	(768)	(5.7%)	12,785
	2019	-	2,460	250	-	2,710	100.0%	2,710
Non Private Passenger Total		21,052	1,469	(836)	-	633	3.0%	21,685
Grand Total		28,382	1,656	(1,422)	-	234	0.8%	28,616

EXHIBIT G-2

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

page 6 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	(20)	-	-	-	-	-	(20)
	2010	46	-	-	-	-	-	46
	2011	73	(1)	1	-	-	-	73
	2012	86	(1)	1	-	-	-	86
	2013	113	(1)	1	-	-	-	113
	2014	386	(4)	4	-	-	-	386
	2015	1,052	(11)	11	-	-	-	1,052
	2016	859	(9)	17	-	8	0.9%	867
	2017	1,114	(178)	177	-	(1)	(0.1%)	1,113
	2018	1,421	(99)	(220)	-	(319)	(22.4%)	1,102
	2019	-	207	38	-	245	100.0%	245
Private Passenger Total		5,130	(97)	30	-	(67)	(1.3%)	5,063
Non Private Passenger	prior	19	-	-	-	-	-	19
	2010	6	-	-	-	-	-	6
	2011	(415)	4	(4)	-	-	-	(415)
	2012	205	(2)	2	-	-	-	205
	2013	103	(1)	104	-	103	100.0%	206
	2014	504	(5)	23	-	18	3.6%	522
	2015	344	(3)	136	-	133	38.7%	477
	2016	2,729	(27)	(17)	-	(44)	(1.6%)	2,685
	2017	4,014	(80)	(1,229)	-	(1,309)	(32.6%)	2,705
	2018	9,390	(1,596)	(664)	-	(2,260)	(24.1%)	7,130
	2019	-	2,264	273	-	2,537	100.0%	2,537
Non Private Passenger Total		16,899	554	(1,376)	-	(822)	(4.9%)	16,077
Grand Total		22,029	457	(1,346)	-	(889)	(4.0%)	21,140

EXHIBIT G-2

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

page 7 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	4	-	-	-	-	-	4
	2010	1	-	-	-	-	-	1
	2011	4	-	-	-	-	-	4
	2012	8	-	-	-	-	-	8
	2013	15	-	-	-	-	-	15
	2014	34	-	-	-	-	-	34
	2015	62	(1)	1	-	-	-	62
	2016	115	(1)	1	-	-	-	115
	2017	35	-	(5)	-	(5)	(14.3%)	30
	2018	184	(2)	(6)	-	(8)	(4.3%)	176
	2019	-	12	(8)	-	4	100.0%	4
Private Passenger Total		462	8	(17)	-	(9)	(1.9%)	453
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	4	-	-	-	-	-	4
	2014	15	-	-	-	-	-	15
	2015	57	(1)	1	-	-	-	57
	2016	76	(1)	1	-	-	-	76
	2017	203	(2)	2	-	-	-	203
	2018	(34)	7	(210)	-	(203)	597.1%	(237)
	2019	-	53	(8)	-	45	100.0%	45
Non Private Passenger Total		324	56	(214)	-	(158)	(48.8%)	166
Grand Total		786	64	(231)	-	(167)	(21.2%)	619

EXHIBIT G-2

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

page 8 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	9	-	-	-	-	-	9
	2013	22	-	-	-	-	-	22
	2014	52	(1)	1	-	-	-	52
	2015	120	(1)	1	-	-	-	120
	2016	245	(2)	2	-	-	-	245
	2017	214	(4)	88	-	84	39.3%	298
	2018	549	(104)	56	-	(48)	(8.7%)	501
	2019	-	56	(49)	-	7	100.0%	7
Private Passenger Total		1,211	(56)	99	-	43	3.6%	1,254
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	13	-	-	-	-	-	13
	2014	15	-	-	-	-	-	15
	2015	43	-	-	-	-	-	43
	2016	175	(2)	2	-	-	-	175
	2017	302	(3)	3	-	-	-	302
	2018	295	(27)	14	-	(13)	(4.4%)	282
	2019	-	33	6	-	39	100.0%	39
Non Private Passenger Total		846	1	25	-	26	3.1%	872
Grand Total		2,057	(55)	124	-	69	3.4%	2,126

EXHIBIT G-2

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

page 9 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	5	-	-	-	-	-	5
	2014	10	-	-	-	-	-	10
	2015	26	-	-	-	-	-	26
	2016	63	(1)	1	-	-	-	63
	2017	49	-	-	-	-	-	49
	2018	35	-	3	-	3	8.6%	38
	2019	-	3	(6)	-	(3)	100.0%	(3)
Private Passenger Total		188	2	(2)	-	-	-	188
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	(191)	2	(2)	-	-	-	(191)
	2015	44	-	(64)	-	(64)	(145.5%)	(20)
	2016	118	(1)	1	-	-	-	118
	2017	219	(2)	2	-	-	-	219
	2018	276	(3)	(44)	-	(47)	(17.0%)	229
	2019	-	23	-	-	23	100.0%	23
Non Private Passenger Total		469	19	(107)	-	(88)	(18.8%)	381
Grand Total		657	21	(109)	-	(88)	(13.4%)	569

EXHIBIT G-2

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

page 10 of 10

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

IBNR - in \$000s

		Values						
Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	1,478	(176)	296	-	120	8.1%	1,598
	2010	47	6	(6)	-	-	-	47
	2011	244	(9)	9	-	-	-	244
	2012	51	2	23	-	25	49.0%	76
	2013	453	(35)	209	-	174	38.4%	627
	2014	304	23	(857)	-	(834)	(274.3%)	(530)
	2015	1,530	(8)	228	-	220	14.4%	1,750
	2016	3,997	(119)	(880)	-	(999)	(25.0%)	2,998
	2017	9,802	(502)	428	-	(74)	(0.8%)	9,728
	2018	14,144	(1,562)	(83)	-	(1,645)	(11.6%)	12,499
	2019	-	2,406	(159)	-	2,247	100.0%	2,247
Private Passenger Total		32,050	26	(792)	-	(766)	(2.4%)	31,284
Non Private Passenger	prior	401	(14)	(9)	-	(23)	(5.7%)	378
	2010	155	(6)	6	-	-	-	155
	2011	(261)	(7)	7	-	-	-	(261)
	2012	321	(8)	(131)	-	(139)	(43.3%)	182
	2013	395	(11)	(747)	-	(758)	(191.9%)	(363)
	2014	1,252	(70)	(20)	-	(90)	(7.2%)	1,162
	2015	99	(78)	214	-	136	137.4%	235
	2016	6,413	(130)	(306)	-	(436)	(6.8%)	5,977
	2017	12,479	(301)	(1,583)	-	(1,884)	(15.1%)	10,595
	2018	28,413	(3,004)	(1,132)	-	(4,136)	(14.6%)	24,277
	2019	-	5,798	475	-	6,273	100.0%	6,273
Non Private Passenger Total		49,667	2,169	(3,226)	-	(1,057)	(2.1%)	48,610
Grand Total		81,717	2,195	(4,018)	-	(1,823)	(2.2%)	79,894

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 1 of 10

Newfoundland & Labrador

PPV & non-PPV ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(1)	(3)	-	(4)	-	-	2	2	(2)
2000	-	(3)	-	(3)	-	-	-	-	(3)
2001	(1)	(2)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(3)	(7)	12	2	-	-	2	2	4
2005	-	5	15	20	-	-	1	1	21
2006	-	4	8	12	-	-	1	1	13
2007	25	(4)	17	38	(5)	-	4	(1)	37
2008	95	25	38	158	(21)	2	14	(5)	153
2009	68	6	54	128	(15)	2	11	(2)	126
2010	25	(1)	102	126	(14)	1	12	(1)	125
2011	621	(77)	104	648	(70)	7	58	(5)	643
2012	1,642	(67)	148	1,723	(155)	14	157	16	1,739
2013	1,129	40	248	1,417	(83)	8	135	60	1,477
2014	2,472	42	121	2,635	(158)	16	297	155	2,790
2015	4,130	(272)	382	4,240	(204)	21	425	242	4,482
2016	5,192	481	314	5,987	(272)	30	652	410	6,397
2017	6,403	502	125	7,030	(320)	31	775	486	7,516
2018	8,810	1,312	332	10,454	(493)	48	1,065	620	11,074
PAYs (sub-total):	30,607	1,982	2,015	34,604	(1,810)	180	3,612	1,982	36,586
CAY (2019)	13,374	1,904	476	15,754	(832)	91	1,600	859	16,613
claims liabilities:	43,981	3,886	2,491	50,358	(2,642)	271	5,212	2,841	53,199
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,738	(1,372)		13,366	(557)	53	940	436	13,734
policy liabilities:				63,724	(3,199)	324	6,152	3,277	66,933

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 2 of 10

New Brunswick

PPV & non-PPV ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	2	9	-	11	-	-	2	2	13	
2000	-	1	-	1	-	-	-	-	1	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	12	33	(1)	44	-	-	5	5	49	
2003	174	1	3	178	-	-	18	18	196	
2004	-	1	25	26	-	-	3	3	29	
2005	2	1	10	13	-	-	3	3	16	
2006	88	(19)	(32)	37	(2)	-	13	11	48	
2007	2	9	45	56	(1)	-	5	4	60	
2008	52	(2)	48	98	(10)	-	9	(1)	97	
2009	323	18	76	417	(58)	5	36	(17)	400	
2010	578	44	119	741	(73)	7	67	1	742	
2011	390	44	143	577	(33)	3	56	26	603	
2012	714	71	202	987	(43)	3	95	55	1,042	
2013	3,019	117	237	3,373	(142)	14	324	196	3,569	
2014	1,722	324	344	2,390	(92)	9	238	155	2,545	
2015	3,944	364	358	4,666	(176)	18	478	320	4,986	
2016	2,903	1,179	238	4,320	(186)	21	556	391	4,711	
2017	2,871	2,428	247	5,546	(293)	30	682	419	5,965	
2018	3,669	2,975	262	6,906	(439)	44	803	408	7,314	
PAYs (sub-total):	20,465	7,597	2,324	30,386	(1,548)	154	3,393	1,999	32,385	
CAY (2019)	4,110	5,721	169	10,000	(694)	70	1,177	553	10,553	
claims liabilities:	24,575	13,318	2,493	40,386	(2,242)	224	4,570	2,552	42,938	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	12,393	(1,164)		11,229	(431)	43	661	273	11,229	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				51,615	(2,673)	267	5,231	2,825	54,167	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 3 of 10

Nova Scotia

PPV & non-PPV ending 2019		Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	7	(1)	6	-	-	2	2	8
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	1	11	1	13	-	-	1	1	14
2003	(1)	(13)	-	(14)	-	-	1	1	(13)
2004	11	7	31	49	(3)	-	4	1	50
2005	63	(2)	40	101	(9)	1	9	1	102
2006	2	33	39	74	(7)	-	8	1	75
2007	81	-	74	155	(7)	1	17	11	166
2008	13	41	68	122	(13)	1	11	(1)	121
2009	187	(14)	93	266	(39)	4	24	(11)	255
2010	102	(7)	110	205	(25)	2	19	(4)	201
2011	6	-	121	127	(9)	1	11	3	130
2012	184	(17)	134	301	(25)	2	29	6	307
2013	1,320	37	147	1,504	(118)	12	139	33	1,537
2014	1,880	(43)	242	2,079	(112)	10	204	102	2,181
2015	1,171	377	155	1,703	(74)	7	216	149	1,852
2016	2,550	545	179	3,274	(147)	16	399	268	3,542
2017	2,929	1,651	224	4,804	(246)	25	587	366	5,170
2018	3,740	2,524	217	6,481	(376)	40	778	442	6,923
PAYs (sub-total):	14,239	5,142	1,874	21,255	(1,210)	122	2,459	1,371	22,626
CAY (2019)	5,870	6,530	430	12,830	(774)	82	1,488	796	13,626
claims liabilities:	20,109	11,672	2,304	34,085	(1,984)	204	3,947	2,167	36,252
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,046	(685)		13,361	(540)	44	986	490	13,690
policy liabilities:				47,446	(2,524)	248	4,933	2,657	49,942

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 4 of 10

Prince Edward Island

PPV & non-PPV ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	-	(1)	-	(1)	-	-	-	-	(1)	
2000	-	(1)	-	(1)	-	-	-	-	(1)	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	(2)	-	(2)	-	-	-	-	(2)	
2004	-	4	5	9	-	-	-	-	9	
2005	-	(4)	15	11	-	-	1	1	12	
2006	-	-	23	23	-	-	3	3	26	
2007	-	(1)	8	7	-	-	1	1	8	
2008	-	(1)	9	8	-	-	1	1	9	
2009	-	-	16	16	-	-	2	2	18	
2010	424	(11)	25	438	(73)	7	37	(29)	409	
2011	-	-	33	33	(4)	-	3	(1)	32	
2012	287	-	40	327	(57)	5	28	(24)	303	
2013	47	(36)	45	56	(6)	-	5	(1)	55	
2014	402	(72)	52	382	(22)	2	41	21	403	
2015	1,161	37	39	1,237	(65)	6	131	72	1,309	
2016	2,157	(637)	53	1,573	(78)	7	164	93	1,666	
2017	1,015	633	110	1,758	(77)	6	199	128	1,886	
2018	1,759	650	51	2,460	(132)	14	302	184	2,644	
PAYs (sub-total):	7,252	558	524	8,334	(514)	47	918	451	8,785	
CAY (2019)	941	886	13	1,840	(91)	9	231	149	1,989	
claims liabilities:	8,193	1,444	537	10,174	(605)	56	1,149	600	10,774	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,319	(217)		2,102	(69)	7	134	72	2,102	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				12,276	(674)	63	1,283	672	12,876	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 5 of 10

Ontario

PPV & non-PPV ending 2019		Ontario - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	4,035	42	(4)	4,073	(165)	18	403	256	4,329
2000	8	4	3	15	-	-	1	1	16
2001	(1)	1	28	28	-	-	5	5	33
2002	404	(1)	119	522	(38)	4	49	15	537
2003	1,322	(73)	649	1,898	(162)	16	176	30	1,928
2004	768	38	568	1,374	(138)	14	123	(1)	1,373
2005	154	47	383	584	(63)	6	57	-	584
2006	404	48	267	719	(87)	10	64	(13)	706
2007	1,986	175	135	2,296	(301)	32	200	(69)	2,227
2008	416	129	409	954	(131)	14	85	(32)	922
2009	2,085	160	476	2,721	(348)	33	238	(77)	2,644
2010	1,541	8	591	2,140	(230)	23	191	(16)	2,124
2011	2,407	69	904	3,380	(321)	33	307	19	3,399
2012	2,206	-	1,070	3,276	(318)	30	294	6	3,282
2013	5,656	(25)	1,189	6,820	(394)	40	642	288	7,108
2014	3,332	(310)	971	3,993	(269)	27	447	205	4,198
2015	7,539	(463)	1,201	8,277	(385)	36	831	482	8,759
2016	6,183	925	1,157	8,265	(390)	42	1,058	710	8,975
2017	6,321	3,293	990	10,604	(567)	55	1,413	901	11,505
2018	8,582	11,663	2,026	22,271	(1,376)	133	3,131	1,888	24,159
PAYs (sub-total):	55,348	15,730	13,132	84,210	(5,683)	566	9,715	4,598	88,808
CAY (2019)	12,839	25,101	2,256	40,196	(2,702)	280	5,766	3,344	43,540
claims liabilities:	68,187	40,831	15,388	124,406	(8,385)	846	15,481	7,942	132,348
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	47,829	(2,950)		44,879	(1,847)	184	2,750	1,087	44,879
policy liabilities:				169,285	(10,232)	1,030	18,231	9,029	177,227

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 6 of 10

Alberta

PPV & non-PPV ending 2019		Alberta - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	13	10	(1)	22	-	-	14	14	36
2000	(4)	(8)	(3)	(15)	-	-	1	1	(14)
2001	12	8	5	25	-	-	2	2	27
2002	-	(7)	12	5	-	-	3	3	8
2003	17	(26)	35	26	(3)	-	4	1	27
2004	(8)	(16)	36	12	(2)	-	5	3	15
2005	79	10	-	89	(12)	1	8	(3)	86
2006	(12)	3	58	49	(4)	-	9	5	54
2007	35	7	357	399	(3)	-	40	37	436
2008	791	8	418	1,217	(81)	8	114	41	1,258
2009	45	5	251	301	(39)	4	26	(9)	292
2010	14	25	115	154	(17)	1	14	(2)	152
2011	1,972	(42)	208	2,138	(137)	14	199	76	2,214
2012	981	79	281	1,341	(86)	8	125	47	1,388
2013	4,184	95	331	4,610	(150)	19	446	315	4,925
2014	3,408	289	400	4,097	(168)	16	393	241	4,338
2015	6,452	988	135	7,575	(356)	39	765	448	8,023
2016	9,512	1,580	341	11,433	(589)	57	1,507	975	12,408
2017	6,813	2,135	300	9,248	(535)	55	1,072	592	9,840
2018	11,304	5,090	382	16,776	(1,074)	102	1,737	765	17,541
PAYs (sub-total):	45,608	10,233	3,661	59,502	(3,256)	324	6,484	3,552	63,054
CAY (2019)	16,121	11,509	(315)	27,315	(1,616)	165	2,934	1,483	28,798
claims liabilities:	61,729	21,742	3,346	86,817	(4,872)	489	9,418	5,035	91,852
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	50,010	(4,273)		45,737	(1,357)	129	2,292	1,064	45,737
policy liabilities:				132,554	(6,229)	618	11,710	6,099	137,589

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 7 of 10

Yukon

PPV & non-PPV ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	4	-	4	-	-	-	-	-	4
2000	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	4	4	-	-	-	-	-	4
2010	68	1	5	74	(4)	-	7	3	-	77
2011	-	4	7	11	-	-	-	-	-	11
2012	-	9	10	19	-	-	2	2	-	21
2013	-	19	13	32	(1)	-	4	3	-	35
2014	-	49	(35)	14	(1)	-	9	8	-	22
2015	-	100	(32)	68	(3)	-	14	11	-	79
2016	235	169	13	417	(22)	3	53	34	-	451
2017	869	205	76	1,150	(65)	6	139	80	-	1,230
2018	497	(24)	13	486	(34)	3	57	26	-	512
PAYs (sub-total):	1,669	538	74	2,281	(130)	12	285	167	-	2,448
CAY (2019)	256	486	(18)	724	(47)	4	87	44	-	768
claims liabilities:	1,925	1,024	56	3,005	(177)	16	372	211	-	3,216
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	881	(77)		804	(31)	3	46	18		804
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,809	(208)	19	418	229		4,020

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 8 of 10

Northwest Territories

PPV & non-PPV ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	3	-	3	-	-	-	-	-	3
2000	-	(1)	-	(1)	-	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	-	(2)
2007	-	(3)	1	(2)	-	-	-	-	-	(2)
2008	-	3	-	3	-	-	-	-	-	3
2009	-	-	11	11	-	-	1	1	12	12
2010	-	-	15	15	-	-	1	1	16	16
2011	-	3	20	23	(1)	-	3	2	25	25
2012	-	9	26	35	(1)	-	4	3	38	38
2013	468	35	31	534	(27)	2	51	26	560	560
2014	-	64	38	102	(4)	-	11	7	109	109
2015	-	152	17	169	(8)	1	17	10	179	179
2016	204	263	30	497	(25)	2	59	36	533	533
2017	489	534	(3)	1,020	(62)	5	135	78	1,098	1,098
2018	349	562	28	939	(65)	6	108	49	988	988
PAYs (sub-total):	1,510	1,622	214	3,346	(193)	16	390	213	3,559	3,559
CAY (2019)	664	642	(74)	1,232	(83)	9	153	79	1,311	1,311
claims liabilities:	2,174	2,264	140	4,578	(276)	25	543	292	4,870	4,870
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,742	(172)		1,570	(43)	4	74	35	1,570	1,570
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,148	(319)	29	617	327	6,440	6,440

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 9 of 10

Nunavut

PPV & non-PPV ending 2019	Nunavut - Projected Balances as at Dec. 31, 2019 (\$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	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	3	3	-	-	-	-	3
2010	-	-	5	5	-	-	-	-	5
2011	-	-	7	7	-	-	-	-	7
2012	146	1	9	156	(5)	-	16	11	167
2013	-	8	10	18	-	-	2	2	20
2014	178	(159)	(13)	6	-	-	3	3	9
2015	74	6	10	90	(3)	-	10	7	97
2016	-	159	9	168	(9)	1	19	11	179
2017	5	246	7	258	(15)	1	28	14	272
2018	34	233	6	273	(17)	2	33	18	291
PAYs (sub-total):	437	493	53	983	(49)	4	111	66	1,049
CAY (2019)	83	209	(26)	266	(18)	2	37	21	287
claims liabilities:	520	702	27	1,249	(67)	6	148	87	1,336
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	526	(45)		481	(15)	1	20	6	481
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,730	(82)	7	168	93	1,817

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 10 of 10

All Jurisdictions

PPV & non-PPV ending 2019		ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	4,049	71	(6)	4,114	(165)	18	423	276	4,390
2000	4	(7)	-	(3)	-	-	2	2	(1)
2001	10	11	27	48	-	-	8	8	56
2002	417	37	131	585	(38)	4	58	24	609
2003	1,512	(112)	688	2,088	(165)	16	199	50	2,138
2004	768	25	677	1,470	(143)	14	137	8	1,478
2005	298	57	463	818	(84)	8	79	3	821
2006	482	67	363	912	(100)	10	98	8	920
2007	2,129	183	637	2,949	(317)	33	267	(17)	2,932
2008	1,367	204	990	2,561	(256)	25	234	3	2,564
2009	2,708	175	984	3,867	(499)	48	338	(113)	3,754
2010	2,752	59	1,087	3,898	(436)	41	348	(47)	3,851
2011	5,396	1	1,547	6,944	(575)	58	637	120	7,064
2012	6,160	85	1,920	8,165	(690)	62	750	122	8,287
2013	15,823	290	2,251	18,364	(921)	95	1,748	922	19,286
2014	13,394	184	2,120	15,698	(826)	80	1,643	897	16,595
2015	24,471	1,289	2,265	28,025	(1,274)	128	2,887	1,741	29,766
2016	28,936	4,664	2,334	35,934	(1,718)	179	4,467	2,928	38,862
2017	27,715	11,627	2,076	41,418	(2,180)	214	5,030	3,064	44,482
2018	38,744	24,985	3,317	67,046	(4,006)	392	8,014	4,400	71,446
PAYs (sub-total):	177,135	43,895	23,871	244,901	(14,393)	1,425	27,367	14,399	259,300
CAY (2019)	54,258	52,988	2,911	110,157	(6,857)	712	13,473	7,328	117,485
claims liabilities:	231,393	96,883	26,782	355,058	(21,250)	2,137	40,840	21,727	376,785
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	144,484	(10,955)		133,529	(4,890)	468	7,903	3,481	134,226
policy liabilities:				488,587	(26,140)	2,605	48,743	25,208	511,011

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