



FACILITY ASSOCIATION RESIDUAL MARKET

JULY 2018 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2018)

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

FARM FISCAL YEAR 2018 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2017 (completed)	1.81% mfad: 25 bp	Oct. 2017	updated valuation (roll forward): all jurisdictions; allowed claims expense ultimates updated; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2017 (completed)	1.79% mfad: 25 bp	Mar. 2018	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2018 (completed)	1.95% mfad: 25 bp	May 2018	update valuation (roll forward): all jurisdictions; allowed claims expense ultimates updated; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Jun. 30, 2018		Aug. 2018	update valuation: includes updating claims expense (“excess legal”) assumptions
Sep. 30, 2018		Oct. 2018	update valuation (roll forward):

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

Facility Association operates under a “hybrid” model in relation to the management and provision of actuarial services. Under this model, actuarial services are performed by both Facility Association’s internal staff and its external actuarial consulting firm. The hybrid model approach maximizes the

efficiency of resource allocation while providing access to additional expertise and capacity as needed.

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

There have been no changes 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. Please note that with the **most recent** valuation (March 31, 2018), the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgement interest rate on general damages for non-pecuniary loss (further discussed in section 1.5) was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion will be provided in the "Actuarial Highlights – Quarterly Valuation" report as at March 31, 2018, which is to be posted to the FA website in October.

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 (March 31, 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 June 30, 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 1.5.

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

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

Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the **most recent** valuation (March 31, 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 June 30, 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 1.5.

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 (March 31, 2018), no adjustments have been made to our valuation estimates or views based on these amendments, but we are reviewing the impact with FA's Appointed Actuary.

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 (March 31, 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 June 30, 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, but we continue to review and consider the implications of the judgment.

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 1st, 2016** increasing the combined HST rate in the province from 13% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using NB PPV and CV Industry data as at June 30, 2017, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the **most recent** valuation (March 31, 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 1st, 2016** increasing the combined HST rate in the province from 13% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using NL PPV and CV Industry data as at June 30, 2017, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the **most recent** valuation (March 31, 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 1st, 2016** increasing the combined HST rate in the province from 14% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using PE PPV and CV Industry data as at June 30, 2017, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the **most recent** valuation (March 31, 2018).

1.5 Ontario FARM Bodily Injury Case Reserve summary

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

With the **most recent** valuation (March 31, 2018), the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion will be provided in the "Actuarial Highlights – Quarterly Valuation" report as at March 31, 2018, which is to be posted to the FA website in October.

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 June 30, 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 (March 31, 2018), the reform adjustment in relation to the application of changes to the prejudgement interest rate on general damages for non-pecuniary loss, initially introduced with the September 30, 2017 valuation, was decreased from 1.5% to 1.0%. The reform adjustment applied retroactively (using negative IBNR) against bodily injury nominal unpaid claims amounts (outstanding case reserve and selected IBNR) impacting accidents years 2014 and prior, will be reduced at each successive valuation, assuming the impact of this product reform change will be fully reflected in outstanding case reserves by the September 30, 2018 valuation (that is, as this adjustment is unwound, it is anticipated that member settlement and case adjustment activity will occur simultaneously, neutralizing the adjustment unwind).

In addition to the above, in the **Ontario Court of Appeal decisions** in El-Khodr v. Lackie (**September 19, 2017**; 2017 ONCA 716) and Cobb v. Long Estate (**September 19, 2017**; 2017 ONCA 717), the court of appeal ruled that the changes to the tort deductible and monetary threshold were implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Facility Association view, consistent with these decisions, is that the changes to the bodily injury tort threshold and deductibles are on a settlement date basis. With the **most recent** valuation (March 31, 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 table at the top of the next page 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.

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."

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.

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).

1.6 Current Provision Summary

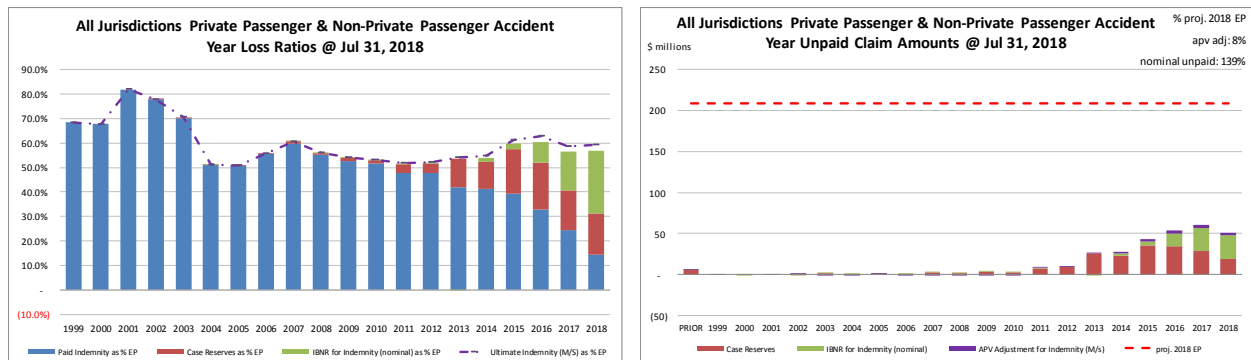
The charts at the top of the next page show the current levels of **indemnity only**⁵ claims amounts

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

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

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

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



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

The current actuarial present value adjustments balance associated with indemnity (\$17.1 million – see table below) represents 8% of the earned premium projected for the full year 2018 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table below, the associated \$3.6 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	204,009	66.7%
ibnr	84,698	27.7%
M/S apv adj	17,060	5.6%
M/S indemnity	305,767	100.0%
retro claims	28,010	
retro apv adj	3,619	
M/S total	337,396	

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

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

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

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".

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	119,286	107.9%	claim	316,717	70.7%
prem def/(dpac)	(9,383)	(8.5%)	premium	109,903	24.5%
M/S apv adjust.	693	0.6%	M/S apv adjust.	21,372	4.8%
M/S total	110,596	100.0%	M/S total	447,992	100.0%

Total policy liabilities are summarized by jurisdiction in the table to the right. Collectively, the Atlantic provinces represent the largest exposure, with \$169.3 million in policy liabilities (on an actuarial present value basis).

M/S total by juris (rounded at juris level)	
Ontario	153,096
Alberta	112,328
Newfoundland & Labrador	66,019
New Brunswick	51,932
Nova Scotia	39,751
Prince Edward Island	11,643
Yukon	4,608
Northwest Territories	6,900
Nunavut	1,715
All Jurisdictions	447,992

2 Activity During the Month of July 2018⁷

2.1 Recorded Premium and Claims Activity

The tables below and at the top of 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.

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

Table 01a Juris- diction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	5,904	429	944	(1,118)	352	668	1,296	(450)
AB	5,798	636	2,032	(403)	374	441	2,406	38
NL	2,459	86	1,152	(432)	969	1,206	2,121	773
NB	1,882	88	388	(475)	476	237	864	(238)
NS	1,787	111	836	(88)	409	373	1,246	285
PE	383	24	108	(103)	308	381	417	278
YT	169	12	24	(41)	784	738	808	697
NT	376	11	788	662	(758)	(738)	30	(76)
NU	84	4	-	(16)	39	36	39	20
TOTAL	18,840	1,399	6,273	(2,015)	2,954	3,342	9,228	1,327

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(0)	(0)	1,920	(141)	(1,844)	(228)	76	(369)
2016	-	-	893	(445)	245	829	1,138	384
2017	(2)	(2)	766	(734)	916	1,332	1,682	598
2018	18,842	1,401	2,694	(695)	3,637	1,409	6,332	714
TOTAL	18,840	1,399	6,273	(2,015)	2,954	3,342	9,228	1,327

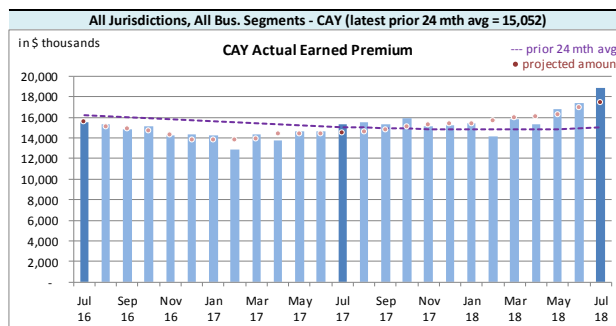
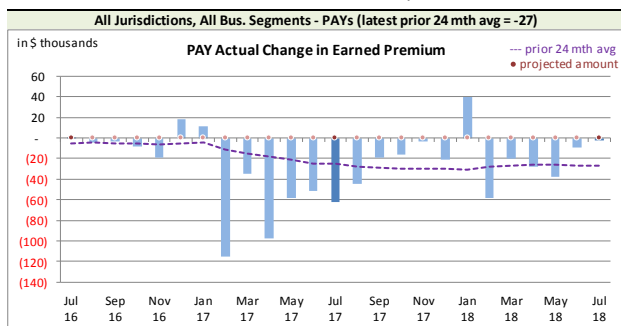
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

FARM Actual Earned Premium by Calendar Month

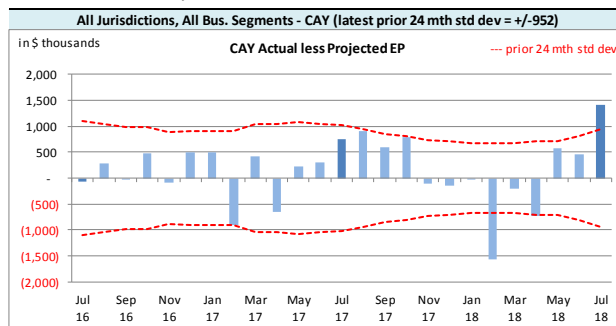
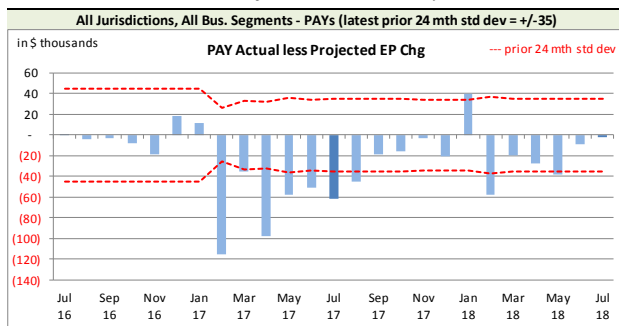


Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels.

The associated variance between the actual changes and the projections from the previous month are shown in the charts at the top of the next page. **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.

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

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



On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(27)	15,052
std dev	35	952
A-P <> std dev	10	3
% <> std dev	40.0%	12.0%
norm <> std dev	31.7%	31.7%

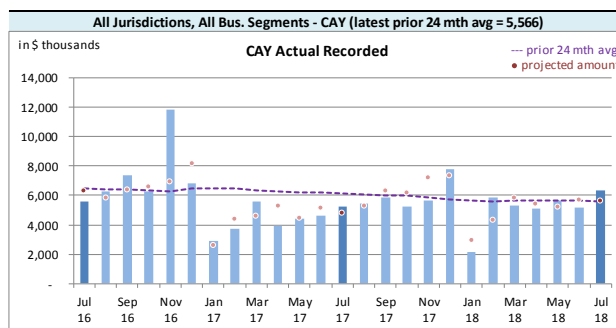
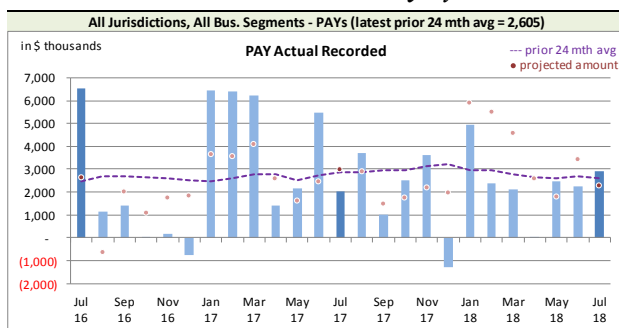
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not indicate bias⁹ on a 24-month lag basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative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

Starting with projections included in the March 2017 Participation Report, we adjusted the earned premium projection to more accurately reflect the number of days of earning per month (the previous methodology was based on the simplifying assumption of equal days in all months). Over time, we may consider other projection approaches to narrow monthly variances.

2.1.b AvsP: Recorded Indemnity

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

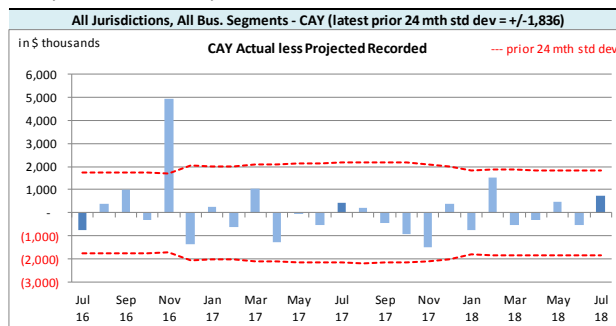
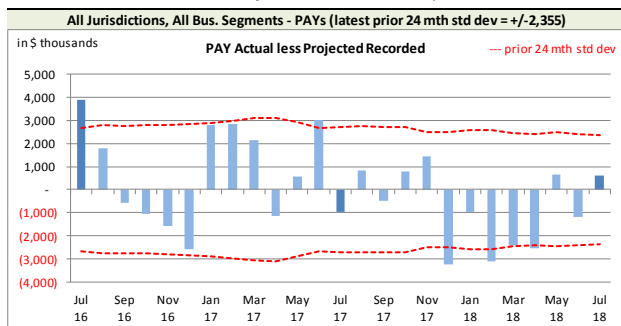
FARM Actual Recorded Indemnity by Calendar Month



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

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.

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,605	5,566
std dev		2,355	1,836
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 it follows a normal distribution). Bias has not been indicated at a 95% confidence level on a lagging 24-month basis. However, we have noted that 6 of the last 8¹⁰ PAYs had recorded activity actuals that were lower than projected, with 3 of the 6 favourable variances falling outside the one standard deviation band (see left chart above). We have made some adjustments to our projections to reflect these findings and continue to monitor.

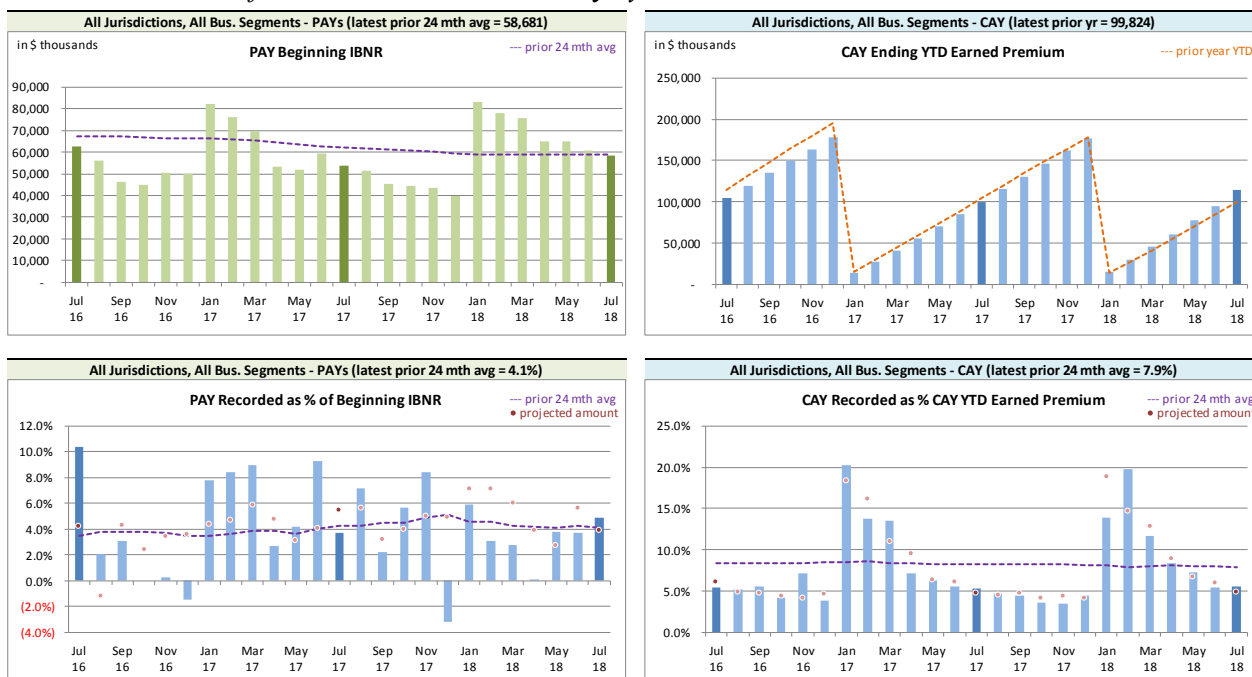
The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 4% of the time over the last 25 calendar months (see table above), suggesting the projection process performs better than simply projecting the prior 24-month average amount. No bias has been indicated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

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

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

¹⁰Again assuming a binomial distribution with a 50% probability of "success" for each trial, 6 "successes" of 8 trials has about an 11% probability of occurring randomly.

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:

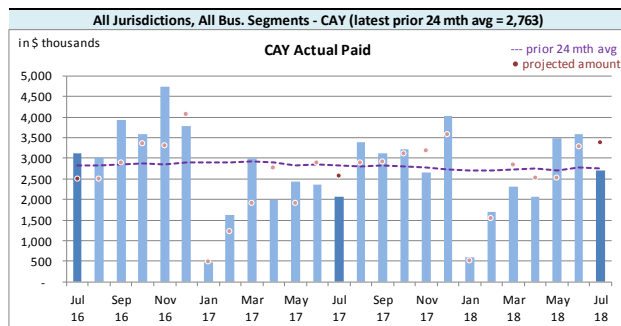
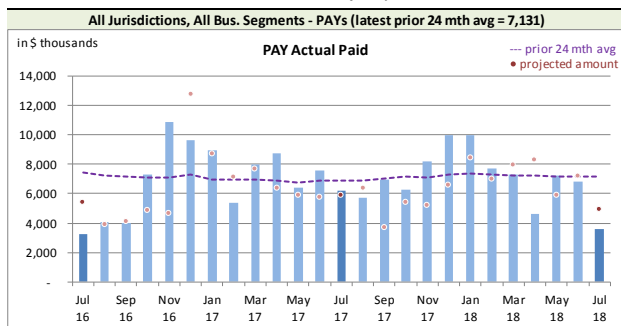
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

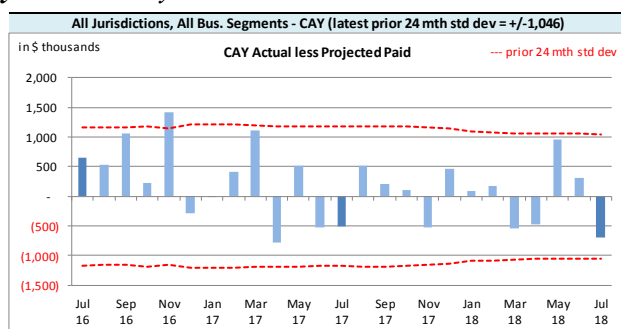
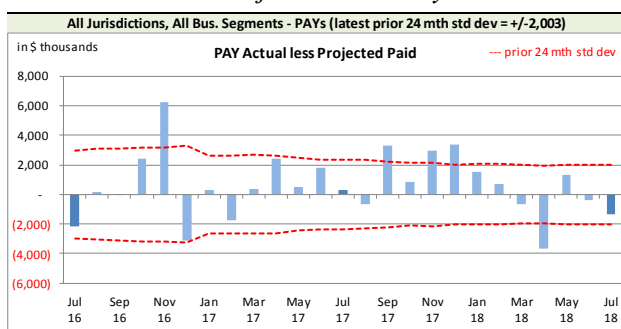
¹¹Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected 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)		7,131	2,763
std dev		2,003	1,046
A-P <> std dev		5	1
% <> std dev		20.0%	4.0%
norm <> std dev		31.7%	31.7%

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

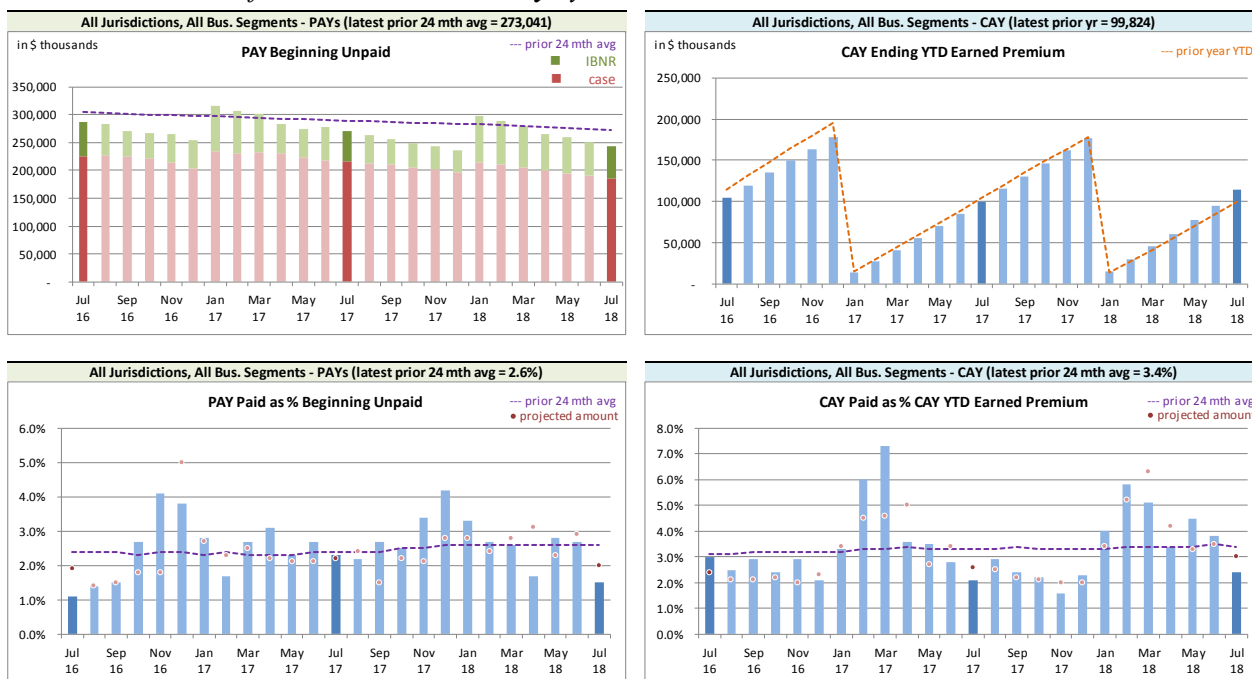
amount (assuming it follows a normal distribution). No bias has been indicated at a 95% confidence level on a lagging 24-month basis, although there was bias evident through 2017 (our process was adjusted as a result).

We have noted that 4 of the last 11 PAY **paid indemnity** variances have been outside of the one standard deviation band (and 7 out of 11 had actual above projected), and we have made some adjustments to our projections to reflect these findings and will continue to monitor.

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 4% 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 (March 31, 2018 for all jurisdictions). The table immediately below summarizes variances in provisions included in the July 2018 Participation Report and the associated one-month projections from last month's Report.

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

Table 02a			actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	12,563	386	(8,398)	(11)	14,606	12	18,771	387
2016	15,172	(385)	(2,292)	(20)	6,103	53	18,983	(352)
2017	27,907	(600)	(2,975)	(37)	6,951	94	31,883	(543)
2018	29,056	55	(2,616)	(78)	5,681	159	32,121	136
TOTAL	84,698	(544)	(16,281)	(146)	33,341	318	101,758	(372)

The IBNR provision is \$0.5 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 7). The table at the top of the next page summarizes the variances in these "Retro Claims Provisions" included in the July 2018 Participation Report and the one-month projections from last month's Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed claims expenses relative to projections.

FARM Actual vs. Projected Summary: “Retro Claims Provision”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	21,373	(100)	(1,804)	18	3,259	72	22,828 (10)
2016	3,067	54	(131)	(3)	979	9	3,915 60
2017	2,481	46	(140)	(1)	844	1	3,185 46
2018	1,089	33	(117)	-	729	(4)	1,701 29
TOTAL	28,010	33	(2,192)	14	5,811	78	31,629 125

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(9,383)	(356)	693	41	(8,690)	(315)
balance as % unearned premium:		(7.9%)	-	0.6%	-	(7.3%)	-
actual unearned premium:	119,286						
less projected:	4,705						

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	(10,543)	(9.3%)	(5,638)	(5.0%)	(16,181)	(14.2%)	(207)	2.6%
CAY	78,284	68.9%	3,677	3.2%	81,961	72.1%	13,481	(0.1%)
TOTAL	67,741	59.6%	(1,961)	(1.7%)	65,780	57.9%	13,274	2.5%

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

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: 1.95%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201806	201807	201808	201809
<input checked="" type="checkbox"/> Private Passenger	prior	(27,000)	(27,000)	(27,000)	(26,000)
	2009	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(6,000)	(6,000)	(6,000)	(6,000)
	2011	(12,000)	(11,000)	(11,000)	(10,000)
	2012	(33,000)	4,000	3,000	2,000
	2013	75,000	82,000	81,000	81,000
	2014	156,000	168,000	167,000	165,000
	2015	440,000	309,000	303,000	299,000
	2016	1,357,000	1,303,000	1,257,000	1,131,000
	2017	2,536,000	2,222,000	2,127,000	2,105,000
	2018	2,462,000	2,828,000	3,090,000	3,314,000
Private Passenger Total		6,947,000	6,871,000	6,983,000	7,054,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	2,000	2,000	2,000	2,000
	2011	(8,000)	(8,000)	(8,000)	(8,000)
	2012	253,000	253,000	251,000	248,000
	2013	29,000	39,000	40,000	39,000
	2014	83,000	94,000	92,000	81,000
	2015	(78,000)	(122,000)	(87,000)	(89,000)
	2016	1,081,000	1,011,000	994,000	982,000
	2017	1,135,000	890,000	796,000	789,000
	2018	1,372,000	1,452,000	1,696,000	1,904,000
Non Private Passenger Total		3,875,000	3,617,000	3,782,000	3,954,000
Grand Total		10,822,000	10,488,000	10,765,000	11,008,000

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

EXHIBIT A

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

page 2 of 10

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

 discount rate: 1.95%
 interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM ▼			
Business Segment ▼	Acc Year ▼	201806	201807	201808	201809
Private Passenger	prior	55,000	119,000	114,000	110,000
	2009	(36,000)	(35,000)	(32,000)	(30,000)
	2010	57,000	57,000	54,000	52,000
	2011	199,000	199,000	185,000	178,000
	2012	171,000	171,000	161,000	153,000
	2013	130,000	131,000	128,000	126,000
	2014	293,000	330,000	319,000	313,000
	2015	473,000	552,000	540,000	533,000
	2016	1,659,000	1,632,000	1,566,000	1,538,000
	2017	3,580,000	3,623,000	3,455,000	3,390,000
	2018	1,904,000	2,192,000	2,460,000	2,718,000
Private Passenger Total		8,485,000	8,971,000	8,950,000	9,081,000
Non Private Passenger	prior	7,000	7,000	7,000	6,000
	2009	(3,000)	(3,000)	(3,000)	(3,000)
	2010	24,000	24,000	24,000	23,000
	2011	30,000	30,000	30,000	30,000
	2012	66,000	129,000	126,000	125,000
	2013	493,000	477,000	468,000	464,000
	2014	210,000	130,000	127,000	124,000
	2015	373,000	375,000	366,000	360,000
	2016	827,000	781,000	760,000	736,000
	2017	1,230,000	1,053,000	1,023,000	992,000
	2018	639,000	679,000	896,000	1,065,000
Non Private Passenger Total		3,896,000	3,682,000	3,824,000	3,922,000
Grand Total		12,381,000	12,653,000	12,774,000	13,003,000

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

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

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward				
	Island				discount rate: 1.95%
AccountCode Desc	IBNR Provision				interest rate margin: 25 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201806	201807	201808	201809
<input checked="" type="checkbox"/> Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009		-	-	-
	2010	(17,000)	(17,000)	(18,000)	(17,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	39,000	23,000	23,000	23,000
	2015	207,000	192,000	190,000	189,000
	2016	359,000	343,000	339,000	336,000
	2017	597,000	591,000	570,000	564,000
	2018	394,000	440,000	459,000	473,000
Private Passenger Total		1,571,000	1,564,000	1,555,000	1,560,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	52,000	52,000	52,000	51,000
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	75,000	75,000	74,000	73,000
	2015	186,000	189,000	187,000	185,000
	2016	360,000	360,000	356,000	353,000
	2017	741,000	740,000	725,000	717,000
	2018	(35,000)	(158,000)	(53,000)	59,000
Non Private Passenger Total		1,378,000	1,257,000	1,340,000	1,437,000
Grand Total		2,949,000	2,821,000	2,895,000	2,997,000

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

EXHIBIT A

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

page 5 of 10

Jurisdiction Desc	Ontario		discount rate: 1.95%			
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		201806	201807	201808	201809
Private Passenger	prior		1,440,000	1,671,000	1,652,000	1,633,000
	2009		430,000	491,000	484,000	481,000
	2010		322,000	322,000	319,000	314,000
	2011		(448,000)	(470,000)	(464,000)	(460,000)
	2012		(215,000)	(94,000)	(93,000)	(92,000)
	2013		21,000	(332,000)	(328,000)	(326,000)
	2014		(24,000)	(78,000)	(77,000)	(70,000)
	2015		586,000	567,000	560,000	543,000
	2016		1,265,000	1,241,000	1,226,000	1,107,000
	2017		2,740,000	2,721,000	2,667,000	2,606,000
	2018		2,392,000	2,732,000	3,223,000	3,699,000
Private Passenger Total			8,509,000	8,771,000	9,169,000	9,435,000
Non Private Passenger	prior		113,000	125,000	108,000	104,000
	2009		69,000	63,000	53,000	48,000
	2010		118,000	118,000	98,000	91,000
	2011		682,000	682,000	568,000	527,000
	2012		257,000	270,000	243,000	232,000
	2013		(194,000)	(191,000)	(126,000)	(105,000)
	2014		1,700,000	2,063,000	1,973,000	1,950,000
	2015		1,923,000	1,944,000	1,880,000	1,855,000
	2016		4,354,000	4,180,000	4,031,000	3,918,000
	2017		7,491,000	7,480,000	7,330,000	7,184,000
	2018		8,075,000	9,393,000	10,965,000	12,491,000
Non Private Passenger Total			24,588,000	26,127,000	27,123,000	28,295,000
Grand Total			33,097,000	34,898,000	36,292,000	37,730,000

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

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Jurisdiction Desc	Alberta		discount rate: 1.95%			
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		201806	201807	201808	201809
Private Passenger	prior		(7,000)	(7,000)	(5,000)	(6,000)
	2009		10,000	10,000	10,000	9,000
	2010		73,000	73,000	71,000	68,000
	2011		221,000	221,000	216,000	208,000
	2012		167,000	167,000	163,000	155,000
	2013		130,000	95,000	92,000	88,000
	2014		642,000	655,000	625,000	584,000
	2015		1,249,000	1,176,000	1,159,000	1,142,000
	2016		1,340,000	1,336,000	1,318,000	1,185,000
	2017		1,844,000	1,831,000	1,795,000	1,761,000
	2018		686,000	872,000	1,099,000	1,298,000
Private Passenger Total			6,355,000	6,429,000	6,543,000	6,492,000
Non Private Passenger	prior		733,000	733,000	659,000	653,000
	2009		(60,000)	(60,000)	(54,000)	(53,000)
	2010		6,000	6,000	5,000	5,000
	2011		18,000	17,000	16,000	16,000
	2012		39,000	44,000	43,000	40,000
	2013		528,000	539,000	513,000	501,000
	2014		1,104,000	1,035,000	965,000	924,000
	2015		1,186,000	936,000	885,000	846,000
	2016		4,542,000	4,052,000	3,873,000	3,705,000
	2017		6,171,000	6,107,000	5,823,000	5,654,000
	2018		6,028,000	7,583,000	8,217,000	8,742,000
Non Private Passenger Total			20,295,000	20,992,000	20,945,000	21,033,000
Grand Total			26,650,000	27,421,000	27,488,000	27,525,000

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

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

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Jurisdiction Desc	Yukon		discount rate: 1.95%			
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		201806	201807	201808	201809
Private Passenger	prior		4,000	4,000	4,000	4,000
	2009			-	-	-
	2010		8,000	8,000	8,000	8,000
	2011		8,000	8,000	8,000	8,000
	2012		14,000	14,000	14,000	14,000
	2013		25,000	25,000	25,000	25,000
	2014		50,000	50,000	50,000	50,000
	2015		167,000	167,000	165,000	164,000
	2016		32,000	32,000	32,000	32,000
	2017		194,000	(619,000)	(613,000)	(607,000)
	2018		100,000	128,000	144,000	161,000
Private Passenger Total			602,000	(183,000)	(163,000)	(141,000)
Non Private Passenger	prior		2,000	2,000	2,000	2,000
	2009			-	-	-
	2010			-	-	-
	2011			-	-	-
	2012		9,000	9,000	9,000	9,000
	2013		2,000	2,000	2,000	2,000
	2014		31,000	31,000	31,000	31,000
	2015		100,000	100,000	99,000	98,000
	2016		217,000	217,000	215,000	213,000
	2017		287,000	287,000	283,000	280,000
	2018		67,000	134,000	168,000	207,000
Non Private Passenger Total			715,000	782,000	809,000	842,000
Grand Total			1,317,000	599,000	646,000	701,000

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EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.95%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201806	201807	201808	201809
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	18,000	18,000	18,000	18,000
	2013	41,000	41,000	41,000	41,000
	2014	108,000	115,000	113,000	112,000
	2015	175,000	175,000	173,000	171,000
	2016	272,000	262,000	260,000	258,000
	2017	297,000	301,000	297,000	295,000
	2018	235,000	335,000	386,000	412,000
Private Passenger Total		1,146,000	1,247,000	1,288,000	1,307,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011		-	-	-
	2012		-	-	-
	2013	33,000	33,000	33,000	32,000
	2014	54,000	18,000	18,000	18,000
	2015	63,000	63,000	62,000	61,000
	2016	260,000	260,000	257,000	254,000
	2017	1,119,000	1,115,000	1,104,000	1,094,000
	2018	113,000	169,000	200,000	228,000
Non Private Passenger Total		1,645,000	1,661,000	1,677,000	1,690,000
Grand Total		2,791,000	2,908,000	2,965,000	2,997,000

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

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Jurisdiction Desc	Nunavut		discount rate: 1.95%			
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		201806	201807	201808	201809
<input checked="" type="checkbox"/> Private Passenger	prior		(1,000)	(1,000)	(1,000)	(1,000)
	2009			-	-	-
	2010			-	-	-
	2011			-	-	-
	2012		14,000	14,000	14,000	13,000
	2013		9,000	9,000	9,000	9,000
	2014		13,000	13,000	13,000	13,000
	2015		50,000	50,000	50,000	50,000
	2016		84,000	84,000	83,000	82,000
	2017		71,000	71,000	70,000	69,000
	2018		20,000	(1,000)	-	2,000
Private Passenger Total			260,000	239,000	238,000	237,000
<input checked="" type="checkbox"/> Non Private Passenger	prior			-	-	-
	2009			-	-	-
	2010			-	-	-
	2011			-	-	-
	2012			-	-	-
	2013		3,000	3,000	3,000	3,000
	2014		11,000	11,000	11,000	11,000
	2015		64,000	64,000	63,000	62,000
	2016		113,000	113,000	112,000	111,000
	2017		284,000	284,000	280,000	278,000
	2018		150,000	165,000	185,000	202,000
Non Private Passenger Total			625,000	640,000	654,000	667,000
Grand Total			885,000	879,000	892,000	904,000

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

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Jurisdiction Desc	(All)		discount rate: 1.95%			
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		201806	201807	201808	201809
Private Passenger	prior		1,493,000	1,750,000	1,729,000	1,707,000
	2009		414,000	477,000	474,000	470,000
	2010		404,000	404,000	396,000	388,000
	2011		(23,000)	(44,000)	(57,000)	(67,000)
	2012		68,000	226,000	213,000	198,000
	2013		428,000	108,000	104,000	98,000
	2014		1,300,000	1,286,000	1,243,000	1,201,000
	2015		3,533,000	3,241,000	3,191,000	3,142,000
	2016		7,202,000	6,969,000	6,808,000	6,389,000
	2017		13,399,000	12,189,000	11,714,000	11,455,000
	2018		9,384,000	10,915,000	12,566,000	14,106,000
Private Passenger Total			37,602,000	37,521,000	38,381,000	39,087,000
Non Private Passenger	prior		870,000	882,000	791,000	780,000
	2009		4,000	(2,000)	(6,000)	(10,000)
	2010		149,000	149,000	128,000	120,000
	2011		806,000	805,000	689,000	642,000
	2012		718,000	799,000	766,000	744,000
	2013		909,000	917,000	945,000	952,000
	2014		3,280,000	3,462,000	3,295,000	3,216,000
	2015		4,581,000	4,311,000	4,209,000	4,124,000
	2016		12,985,000	12,014,000	11,593,000	11,241,000
	2017		20,224,000	19,694,000	19,081,000	18,602,000
	2018		17,964,000	21,206,000	24,348,000	27,093,000
Non Private Passenger Total			62,490,000	64,237,000	65,839,000	67,504,000
Grand Total			100,092,000	101,758,000	104,220,000	106,591,000

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EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	(24,000)	(24,000)	(24,000)	(24,000)
	2009	2,000	2,000	2,000	2,000
	2010	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(9,000)	(8,000)	(8,000)	(8,000)
	2012	(54,000)	(16,000)	(16,000)	(16,000)
	2013	40,000	47,000	47,000	47,000
	2014	(50,000)	(35,000)	(34,000)	(33,000)
	2015	204,000	76,000	73,000	72,000
	2016	956,000	917,000	880,000	757,000
	2017	2,110,000	1,797,000	1,707,000	1,690,000
	2018	2,181,000	2,497,000	2,719,000	2,902,000
Private Passenger Total		5,351,000	5,248,000	5,341,000	5,384,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	2,000	2,000	2,000	2,000
	2011	(2,000)	(2,000)	(2,000)	(2,000)
	2012	250,000	250,000	247,000	245,000
	2013	(3,000)	7,000	7,000	7,000
	2014	56,000	68,000	67,000	57,000
	2015	(218,000)	(257,000)	(221,000)	(219,000)
	2016	844,000	774,000	759,000	751,000
	2017	871,000	634,000	545,000	540,000
	2018	1,237,000	1,292,000	1,514,000	1,702,000
Non Private Passenger Total		3,043,000	2,774,000	2,924,000	3,089,000
Grand Total		8,394,000	8,022,000	8,265,000	8,473,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	26,000	84,000	79,000	76,000
	2009	(48,000)	(47,000)	(44,000)	(42,000)
	2010	42,000	42,000	39,000	37,000
	2011	179,000	179,000	166,000	158,000
	2012	140,000	140,000	130,000	123,000
	2013	21,000	22,000	20,000	19,000
	2014	155,000	193,000	183,000	179,000
	2015	85,000	164,000	156,000	153,000
	2016	1,263,000	1,241,000	1,179,000	1,155,000
	2017	3,245,000	3,289,000	3,125,000	3,062,000
	2018	1,746,000	2,006,000	2,250,000	2,482,000
Private Passenger Total		6,854,000	7,313,000	7,283,000	7,402,000
Non Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2009	(4,000)	(4,000)	(4,000)	(4,000)
	2010	6,000	6,000	6,000	6,000
	2011	10,000	10,000	10,000	10,000
	2012	28,000	91,000	88,000	87,000
	2013	252,000	237,000	230,000	228,000
	2014	144,000	64,000	62,000	61,000
	2015	245,000	246,000	239,000	237,000
	2016	740,000	695,000	674,000	654,000
	2017	1,096,000	919,000	891,000	864,000
	2018	568,000	594,000	798,000	953,000
Non Private Passenger Total		3,082,000	2,855,000	2,991,000	3,093,000
Grand Total		9,936,000	10,168,000	10,274,000	10,495,000

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	25,000	(13,000)	(12,000)	(11,000)
	2009	18,000	19,000	19,000	18,000
	2010	(39,000)	(39,000)	(38,000)	(37,000)
	2011	6,000	6,000	6,000	6,000
	2012	(71,000)	(71,000)	(70,000)	(68,000)
	2013	(77,000)	(13,000)	(13,000)	(13,000)
	2014	(77,000)	(77,000)	(75,000)	(74,000)
	2015	128,000	(5,000)	(5,000)	(5,000)
	2016	710,000	622,000	616,000	610,000
	2017	1,354,000	1,265,000	1,164,000	1,094,000
	2018	1,069,000	1,242,000	1,535,000	1,836,000
Private Passenger Total		3,046,000	2,936,000	3,127,000	3,356,000
Non Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	82,000	82,000	81,000	75,000
	2012	39,000	39,000	39,000	36,000
	2013	(49,000)	(49,000)	(49,000)	(45,000)
	2014	(94,000)	(101,000)	(100,000)	(99,000)
	2015	642,000	640,000	634,000	628,000
	2016	1,040,000	851,000	808,000	784,000
	2017	1,492,000	1,469,000	1,454,000	1,352,000
	2018	1,415,000	1,627,000	1,888,000	1,987,000
Non Private Passenger Total		4,570,000	4,561,000	4,758,000	4,721,000
Grand Total		7,616,000	7,497,000	7,885,000	8,077,000

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EXHIBIT B

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccidentYear	(All)				
	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009	-	-	-	-
	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	18,000	2,000	2,000	2,000
	2015	138,000	123,000	122,000	121,000
	2016	278,000	268,000	265,000	262,000
	2017	535,000	530,000	509,000	504,000
	2018	363,000	403,000	419,000	429,000
Private Passenger Total		1,323,000	1,317,000	1,308,000	1,309,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	-	-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	18,000	18,000	18,000	18,000
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	66,000	66,000	65,000	64,000
	2015	165,000	168,000	166,000	164,000
	2016	256,000	256,000	253,000	250,000
	2017	677,000	677,000	663,000	656,000
	2018	(104,000)	(243,000)	(151,000)	(53,000)
Non Private Passenger Total		1,077,000	941,000	1,013,000	1,098,000
Grand Total		2,400,000	2,258,000	2,321,000	2,407,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	1,433,000	1,668,000	1,650,000	1,632,000
	2009	512,000	566,000	560,000	554,000
	2010	358,000	359,000	355,000	351,000
	2011	(394,000)	(415,000)	(411,000)	(407,000)
	2012	(147,000)	(26,000)	(26,000)	(26,000)
	2013		(353,000)	(349,000)	(346,000)
	2014	(165,000)	(217,000)	(215,000)	(202,000)
	2015	405,000	395,000	391,000	379,000
	2016	1,025,000	1,003,000	993,000	884,000
	2017	2,385,000	2,366,000	2,319,000	2,273,000
	2018	2,164,000	2,466,000	2,917,000	3,353,000
Private Passenger Total		7,576,000	7,812,000	8,184,000	8,445,000
Non Private Passenger	prior	84,000	97,000	81,000	76,000
	2009	68,000	62,000	52,000	48,000
	2010	126,000	126,000	106,000	99,000
	2011	720,000	720,000	605,000	563,000
	2012	148,000	161,000	135,000	126,000
	2013	(422,000)	(418,000)	(351,000)	(326,000)
	2014	1,243,000	1,612,000	1,531,000	1,516,000
	2015	1,213,000	1,231,000	1,182,000	1,170,000
	2016	3,452,000	3,282,000	3,151,000	3,056,000
	2017	6,592,000	6,587,000	6,455,000	6,326,000
	2018	7,444,000	8,622,000	10,049,000	11,432,000
Non Private Passenger Total		20,668,000	22,082,000	22,996,000	24,086,000
Grand Total		28,244,000	29,894,000	31,180,000	32,531,000

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EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201806	201807	201808	201809
 Private Passenger	prior	(30,000)	(30,000)	(29,000)	(29,000)
	2009	10,000	10,000	10,000	9,000
	2010	69,000	69,000	67,000	64,000
	2011	122,000	122,000	118,000	112,000
	2012	121,000	121,000	117,000	111,000
	2013	95,000	60,000	58,000	55,000
	2014	511,000	525,000	499,000	464,000
	2015	1,071,000	998,000	988,000	978,000
	2016	1,172,000	1,168,000	1,156,000	1,029,000
	2017	1,689,000	1,677,000	1,643,000	1,610,000
	2018	615,000	788,000	1,003,000	1,188,000
Private Passenger Total		5,445,000	5,508,000	5,630,000	5,591,000
 Non Private Passenger	prior	739,000	739,000	666,000	660,000
	2009	(62,000)	(62,000)	(56,000)	(55,000)
	2010	6,000	6,000	5,000	5,000
	2011	4,000	3,000	3,000	3,000
	2012	2,000	7,000	6,000	6,000
	2013	218,000	229,000	206,000	204,000
	2014	892,000	824,000	758,000	720,000
	2015	470,000	246,000	207,000	182,000
	2016	3,690,000	3,220,000	3,059,000	2,906,000
	2017	5,457,000	5,419,000	5,148,000	4,994,000
	2018	5,471,000	6,913,000	7,456,000	7,897,000
Non Private Passenger Total		16,887,000	17,544,000	17,458,000	17,522,000
Grand Total		22,332,000	23,052,000	23,088,000	23,113,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	4,000	4,000	4,000	4,000
	2009	-	-	-	-
	2010	4,000	4,000	4,000	4,000
	2011	7,000	7,000	7,000	7,000
	2012	13,000	13,000	13,000	13,000
	2013	24,000	24,000	24,000	24,000
	2014	47,000	47,000	47,000	47,000
	2015	84,000	84,000	83,000	82,000
	2016	22,000	22,000	22,000	22,000
	2017	178,000	(634,000)	(628,000)	(622,000)
	2018	94,000	122,000	137,000	152,000
Private Passenger Total		477,000	(307,000)	(287,000)	(267,000)
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	6,000	6,000	6,000	6,000
	2013	2,000	2,000	2,000	2,000
	2014	29,000	29,000	29,000	29,000
	2015	62,000	62,000	61,000	60,000
	2016	197,000	197,000	195,000	193,000
	2017	268,000	268,000	265,000	262,000
	2018	52,000	116,000	147,000	183,000
Non Private Passenger Total		618,000	682,000	707,000	737,000
Grand Total		1,095,000	375,000	420,000	470,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201806	201807	201808	201809
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	17,000	17,000	17,000	17,000
	2013	38,000	38,000	38,000	38,000
	2014	69,000	76,000	75,000	74,000
	2015	162,000	162,000	160,000	158,000
	2016	245,000	235,000	233,000	231,000
	2017	261,000	265,000	262,000	259,000
	2018	209,000	303,000	350,000	371,000
Private Passenger Total		1,001,000	1,096,000	1,135,000	1,148,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011		-	-	-
	2012		-	-	-
	2013	8,000	8,000	8,000	8,000
	2014	17,000	17,000	17,000	17,000
	2015	59,000	59,000	58,000	57,000
	2016	243,000	243,000	241,000	239,000
	2017	1,048,000	1,046,000	1,036,000	1,026,000
	2018	101,000	155,000	182,000	209,000
Non Private Passenger Total		1,479,000	1,531,000	1,545,000	1,559,000
Grand Total		2,480,000	2,627,000	2,680,000	2,707,000

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

EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
 Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012	3,000	3,000	3,000	3,000
	2013	8,000	8,000	8,000	8,000
	2014	13,000	13,000	13,000	13,000
	2015	46,000	46,000	46,000	46,000
	2016	79,000	79,000	78,000	77,000
	2017	67,000	67,000	66,000	65,000
	2018	19,000	(3,000)	(2,000)	-
Private Passenger Total		234,000	212,000	211,000	211,000
 Non Private Passenger	prior		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	11,000	11,000	11,000	11,000
	2015	58,000	58,000	57,000	56,000
	2016	99,000	99,000	98,000	97,000
	2017	266,000	266,000	263,000	260,000
	2018	142,000	156,000	174,000	191,000
Non Private Passenger Total		579,000	593,000	606,000	618,000
Grand Total		813,000	805,000	817,000	829,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	1,426,000	1,681,000	1,660,000	1,640,000
	2009	494,000	550,000	547,000	541,000
	2010	427,000	428,000	420,000	412,000
	2011	(87,000)	(107,000)	(120,000)	(130,000)
	2012	22,000	181,000	168,000	157,000
	2013	147,000	(169,000)	(169,000)	(170,000)
	2014	521,000	527,000	495,000	470,000
	2015	2,323,000	2,043,000	2,014,000	1,984,000
	2016	5,750,000	5,555,000	5,422,000	5,027,000
	2017	11,824,000	10,622,000	10,167,000	9,935,000
	2018	8,460,000	9,824,000	11,328,000	12,713,000
Private Passenger Total		31,307,000	31,135,000	31,932,000	32,579,000
Non Private Passenger	prior	837,000	850,000	761,000	750,000
	2009	(1,000)	(7,000)	(11,000)	(14,000)
	2010	139,000	139,000	118,000	111,000
	2011	815,000	814,000	698,000	650,000
	2012	491,000	572,000	539,000	524,000
	2013	8,000	18,000	55,000	80,000
	2014	2,364,000	2,590,000	2,440,000	2,376,000
	2015	2,696,000	2,453,000	2,383,000	2,335,000
	2016	10,561,000	9,617,000	9,238,000	8,930,000
	2017	17,767,000	17,285,000	16,720,000	16,280,000
	2018	16,326,000	19,232,000	22,057,000	24,501,000
Non Private Passenger Total		52,003,000	53,563,000	54,998,000	56,523,000
Grand Total		83,310,000	84,698,000	86,930,000	89,102,000

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

EXHIBIT C-1

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

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

discount rate: 1.95%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	31,000	31,000	31,000	31,000
	2009	58,000	58,000	57,000	56,000
	2010	83,000	83,000	82,000	80,000
	2011	76,000	76,000	75,000	73,000
	2012	118,000	61,000	60,000	60,000
	2013	148,000	148,000	119,000	117,000
	2014	178,000	178,000	173,000	169,000
	2015	315,000	315,000	311,000	286,000
	2016	401,000	398,000	394,000	391,000
	2017	204,000	204,000	201,000	198,000
	2018	227,000	265,000	300,197	338,197
Private Passenger Total		1,839,000	1,817,000	1,803,197	1,799,197
Non Private Passenger	prior	10,000	10,000	10,000	10,000
	2009	24,000	24,000	24,000	24,000
	2010	30,000	30,000	30,000	30,000
	2011	21,000	21,000	21,000	21,000
	2012	30,000	16,000	16,000	16,000
	2013	38,000	38,000	31,000	30,000
	2014	49,000	49,000	48,000	47,000
	2015	95,000	95,000	95,000	88,000
	2016	133,000	132,000	131,000	130,000
	2017	71,000	71,000	70,000	69,000
	2018	84,000	99,000	111,938	126,938
Non Private Passenger Total		585,000	585,000	587,938	591,938
Grand Total		2,424,000	2,402,000	2,391,135	2,391,135

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

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

discount rate: 1.95%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	124,000	124,000	121,000	119,000
	2009	84,000	84,000	82,000	80,000
	2010	104,000	104,000	101,000	98,000
	2011	(67,000)	(67,000)	(65,000)	(63,000)
	2012	153,000	153,000	149,000	146,000
	2013	334,000	334,000	330,000	326,000
	2014	257,000	257,000	251,000	246,000
	2015	322,000	321,000	316,000	298,000
	2016	371,000	371,000	364,000	359,000
	2017	247,000	247,000	240,000	235,000
	2018	85,000	99,000	115,242	129,242
Private Passenger Total		2,014,000	2,027,000	2,004,242	1,973,242
Non Private Passenger	prior	97,000	97,000	95,000	92,000
	2009	67,000	67,000	66,000	64,000
	2010	89,000	89,000	86,000	84,000
	2011	(51,000)	(51,000)	(50,000)	(49,000)
	2012	113,000	113,000	110,000	108,000
	2013	234,000	234,000	233,000	231,000
	2014	167,000	167,000	165,000	163,000
	2015	197,000	196,000	193,000	183,000
	2016	222,000	222,000	220,000	218,000
	2017	156,000	156,000	154,000	151,000
	2018	57,000	68,000	80,244	90,244
Non Private Passenger Total		1,348,000	1,358,000	1,352,244	1,335,244
Grand Total		3,362,000	3,385,000	3,356,486	3,308,486

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

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

discount rate: 1.95%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	444,000	444,000	438,000	432,000
	2009	3,000	3,000	3,000	3,000
	2010	52,000	52,000	51,000	50,000
	2011	103,000	103,000	101,000	98,000
	2012	87,000	87,000	86,000	84,000
	2013	123,000	123,000	121,000	119,000
	2014	158,000	158,000	156,000	154,000
	2015	111,000	111,000	109,000	107,000
	2016	85,000	85,000	83,000	81,000
	2017	150,000	150,000	148,000	145,000
	2018	73,000	89,000	103,217	114,217
Private Passenger Total		1,389,000	1,405,000	1,399,217	1,387,217
Non Private Passenger	prior	104,000	104,000	102,000	100,000
	2009	1,000	1,000	1,000	1,000
	2010	39,000	39,000	37,000	36,000
	2011	96,000	96,000	94,000	92,000
	2012	94,000	94,000	92,000	90,000
	2013	147,000	147,000	145,000	143,000
	2014	205,000	205,000	203,000	202,000
	2015	150,000	150,000	148,000	146,000
	2016	115,000	115,000	112,000	110,000
	2017	201,000	201,000	198,000	196,000
	2018	96,000	114,000	130,769	147,769
Non Private Passenger Total		1,248,000	1,266,000	1,262,769	1,263,769
Grand Total		2,637,000	2,671,000	2,661,986	2,650,986

EXHIBIT C-1

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

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

discount rate: 1.95%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	12,000	12,000	12,000	12,000
	2009	17,000	17,000	17,000	17,000
	2010	18,000	18,000	18,000	18,000
	2011	29,000	29,000	28,000	26,000
	2012	35,000	35,000	34,000	33,000
	2013	29,000	29,000	28,000	27,000
	2014	47,000	47,000	46,000	45,000
	2015	40,000	40,000	39,000	38,000
	2016	92,000	92,000	90,000	86,000
	2017	84,000	84,000	83,000	82,000
	2018	32,000	37,000	43,168	48,168
Private Passenger Total		435,000	440,000	438,168	432,168
Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2009	10,000	10,000	10,000	10,000
	2010	13,000	13,000	13,000	13,000
	2011	18,000	18,000	18,000	18,000
	2012	21,000	21,000	21,000	21,000
	2013	18,000	18,000	18,000	18,000
	2014	29,000	29,000	29,000	29,000
	2015	25,000	25,000	25,000	25,000
	2016	59,000	59,000	59,000	57,000
	2017	55,000	55,000	54,000	53,000
	2018	24,000	27,000	32,364	36,364
Non Private Passenger Total		279,000	282,000	286,364	287,364
Grand Total		714,000	722,000	724,532	719,532

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

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

discount rate: 1.95%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	3,666,000	3,437,000	3,334,000	3,233,000
	2009	437,000	437,000	424,000	410,000
	2010	569,000	496,000	481,000	467,000
	2011	686,000	677,000	657,000	637,000
	2012	725,000	723,000	700,000	679,000
	2013	605,000	587,000	567,000	549,000
	2014	549,000	547,000	514,000	497,000
	2015	563,000	561,000	544,000	529,000
	2016	526,000	526,000	511,000	495,000
	2017	487,000	487,000	473,000	459,000
	2018	231,000	276,000	324,075	368,075
Private Passenger Total		9,044,000	8,754,000	8,529,075	8,323,075
Non Private Passenger	prior	952,000	893,000	875,000	856,000
	2009	256,000	256,000	251,000	246,000
	2010	421,000	367,000	359,000	353,000
	2011	550,000	545,000	534,000	522,000
	2012	733,000	729,000	714,000	699,000
	2013	936,000	911,000	891,000	871,000
	2014	1,051,000	1,049,000	994,000	973,000
	2015	1,262,000	1,258,000	1,234,000	1,211,000
	2016	1,167,000	1,167,000	1,144,000	1,122,000
	2017	1,080,000	1,080,000	1,058,000	1,038,000
	2018	613,000	750,000	897,718	1,041,718
Non Private Passenger Total		9,021,000	9,005,000	8,951,718	8,932,718
Grand Total		18,065,000	17,759,000	17,480,793	17,255,793

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

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





discount rate: 1.95%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	290,000	290,000	284,000	276,000
	2009	63,000	63,000	62,000	61,000
	2010	12,000	12,000	12,000	12,000
	2011	55,000	55,000	54,000	53,000
	2012	74,000	74,000	73,000	72,000
	2013	99,000	99,000	97,000	95,000
	2014	86,000	85,000	83,000	81,000
	2015	75,000	74,000	73,000	72,000
	2016	113,000	113,000	112,000	110,000
	2017	51,000	50,000	49,000	48,000
	2018	(8,000)	(12,000)	(13,078)	(15,078)
Private Passenger Total		910,000	903,000	885,922	864,922
Non Private Passenger	prior	702,000	702,000	695,000	688,000
	2009	220,000	220,000	218,000	217,000
	2010	43,000	43,000	43,000	43,000
	2011	177,000	177,000	174,000	172,000
	2012	263,000	263,000	260,000	257,000
	2013	385,000	385,000	381,000	377,000
	2014	373,000	365,000	361,000	358,000
	2015	354,000	348,000	345,000	342,000
	2016	597,000	597,000	593,000	590,000
	2017	326,000	317,000	313,000	310,000
	2018	(65,000)	(77,000)	(95,677)	(109,677)
Non Private Passenger Total		3,375,000	3,340,000	3,287,323	3,244,323
Grand Total		4,285,000	4,243,000	4,173,245	4,109,245

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

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

discount rate: 1.95%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	14,000	14,000	14,000	14,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	(4,000)	(4,000)	(5,000)	(5,000)
	2014	7,000	7,000	7,000	7,000
	2015	9,000	9,000	9,000	9,000
	2016	8,000	8,000	7,000	7,000
	2017	4,000	4,000	4,000	4,000
	2018	(1,000)	-	(225)	(1,225)
Private Passenger Total		55,000	56,000	53,775	52,775
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(6,000)	(6,000)	(7,000)	(7,000)
	2014	9,000	9,000	9,000	9,000
	2015	11,000	11,000	11,000	11,000
	2016	17,000	17,000	16,000	16,000
	2017	12,000	12,000	12,000	12,000
	2018	(1,000)	(2,000)	35	(965)
Non Private Passenger Total		72,000	71,000	71,035	70,035
Grand Total		127,000	127,000	124,810	122,810

EXHIBIT C-1

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 1.95%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	19,000	19,000	19,000	19,000
	2009	13,000	13,000	13,000	13,000
	2010	18,000	18,000	18,000	18,000
	2011	21,000	21,000	21,000	21,000
	2012	25,000	25,000	25,000	25,000
	2013	27,000	27,000	27,000	27,000
	2014	47,000	43,000	43,000	43,000
	2015	23,000	23,000	23,000	23,000
	2016	7,000	7,000	7,000	7,000
	2017	39,000	39,000	39,000	39,000
	2018	(12,000)	(15,000)	(18,733)	(19,733)
Private Passenger Total		227,000	220,000	216,267	215,267
Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	6,000	6,000	6,000	6,000
	2011	8,000	8,000	8,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	10,000	10,000	10,000	10,000
	2014	17,000	15,000	15,000	15,000
	2015	7,000	7,000	7,000	7,000
	2016	3,000	3,000	3,000	3,000
	2017	17,000	17,000	17,000	17,000
	2018	(6,000)	(6,000)	(6,512)	(8,512)
Non Private Passenger Total		80,000	78,000	77,488	75,488
Grand Total		307,000	298,000	293,755	290,755

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

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Jurisdiction Desc	Nunavut	<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: 1.95%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(11,000)	(11,000)	(11,000)	(11,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	1,000	1,000	1,000	1,000
	2017	3,000	3,000	3,000	3,000
	2018	(2,000)	(2,000)	(2,384)	(3,384)
Private Passenger Total		11,000	11,000	10,616	9,616
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	(4,000)	(4,000)	(4,000)	(4,000)
	2015	6,000	6,000	6,000	6,000
	2016	2,000	2,000	2,000	2,000
	2017	8,000	8,000	8,000	8,000
	2018	(7,000)	(9,000)	(9,543)	(10,543)
Non Private Passenger Total		13,000	11,000	10,457	9,457
Grand Total		24,000	22,000	21,073	19,073

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

page 10 of 10

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

discount rate: 1.95%





interest rate margin: 25 basis pts

Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201806	201807	201808	201809	
Private Passenger	prior	4,601,000	4,372,000	4,254,000	4,137,000	
	2009	680,000	680,000	663,000	645,000	
	2010	864,000	791,000	771,000	751,000	
	2011	913,000	904,000	881,000	855,000	
	2012	1,231,000	1,172,000	1,141,000	1,113,000	
	2013	1,350,000	1,332,000	1,273,000	1,244,000	
	2014	1,323,000	1,316,000	1,267,000	1,236,000	
	2015	1,464,000	1,460,000	1,430,000	1,368,000	
	2016	1,604,000	1,601,000	1,569,000	1,537,000	
	2017	1,269,000	1,268,000	1,240,000	1,213,000	
	2018	625,000	737,000	851,479	958,479	
Private Passenger Total		15,924,000	15,633,000	15,340,479	15,057,479	
Non Private Passenger	prior	1,886,000	1,827,000	1,798,000	1,767,000	
	2009	586,000	586,000	578,000	570,000	
	2010	648,000	594,000	581,000	572,000	
	2011	830,000	825,000	810,000	795,000	
	2012	1,277,000	1,259,000	1,236,000	1,214,000	
	2013	1,755,000	1,730,000	1,695,000	1,666,000	
	2014	1,896,000	1,884,000	1,820,000	1,792,000	
	2015	2,107,000	2,096,000	2,064,000	2,019,000	
	2016	2,315,000	2,314,000	2,280,000	2,248,000	
	2017	1,926,000	1,917,000	1,884,000	1,854,000	
	2018	795,000	964,000	1,141,336	1,313,336	
Non Private Passenger Total		16,021,000	15,996,000	15,887,336	15,810,336	
Grand Total		31,945,000	31,629,000	31,227,815	30,867,815	

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	28,000	28,000	28,000	28,000
	2009	60,000	60,000	59,000	58,000
	2010	86,000	86,000	85,000	84,000
	2011	76,000	76,000	75,000	74,000
	2012	117,000	61,000	60,000	59,000
	2013	117,000	117,000	113,000	110,000
	2014	138,000	138,000	134,000	130,000
	2015	239,000	239,000	235,000	231,000
	2016	303,000	300,000	296,000	293,000
	2017	106,000	106,000	103,000	100,000
	2018	158,000	184,000	214,197	241,197
Private Passenger Total		1,428,000	1,395,000	1,402,197	1,408,197
Non Private Passenger	prior	9,000	9,000	9,000	9,000
	2009	22,000	22,000	22,000	22,000
	2010	27,000	27,000	27,000	27,000
	2011	22,000	22,000	22,000	22,000
	2012	30,000	16,000	16,000	16,000
	2013	29,000	29,000	28,000	27,000
	2014	38,000	38,000	37,000	36,000
	2015	72,000	72,000	71,000	70,000
	2016	100,000	99,000	98,000	97,000
	2017	37,000	37,000	36,000	35,000
	2018	58,000	68,000	79,938	90,938
Non Private Passenger Total		444,000	439,000	445,938	451,938
Grand Total		1,872,000	1,834,000	1,848,135	1,860,135

EXHIBIT C-2

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

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

discount rate: 0.00%




interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	119,000	119,000	116,000	113,000
	2009	79,000	79,000	77,000	75,000
	2010	100,000	100,000	97,000	94,000
	2011	(79,000)	(79,000)	(77,000)	(75,000)
	2012	143,000	143,000	139,000	135,000
	2013	282,000	282,000	278,000	274,000
	2014	220,000	220,000	215,000	210,000
	2015	260,000	259,000	254,000	249,000
	2016	318,000	318,000	312,000	306,000
	2017	185,000	185,000	179,000	174,000
	2018	54,000	64,000	65,242	73,242
Private Passenger Total		1,681,000	1,690,000	1,655,242	1,628,242
Non Private Passenger	prior	95,000	95,000	93,000	91,000
	2009	66,000	66,000	65,000	64,000
	2010	84,000	84,000	82,000	80,000
	2011	(59,000)	(59,000)	(58,000)	(57,000)
	2012	105,000	105,000	103,000	101,000
	2013	199,000	199,000	197,000	195,000
	2014	144,000	144,000	142,000	140,000
	2015	160,000	159,000	157,000	155,000
	2016	191,000	191,000	189,000	187,000
	2017	118,000	118,000	116,000	114,000
	2018	37,000	44,000	45,244	51,244
Non Private Passenger Total		1,140,000	1,146,000	1,131,244	1,121,244
Grand Total		2,821,000	2,836,000	2,786,486	2,749,486

EXHIBIT C-2

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

page 3 of 10

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
<input checked="" type="checkbox"/> Private Passenger	prior	415,000	415,000	409,000	403,000
	2009	3,000	3,000	3,000	3,000
	2010	49,000	49,000	48,000	47,000
	2011	97,000	97,000	95,000	93,000
	2012	83,000	83,000	81,000	79,000
	2013	109,000	109,000	107,000	105,000
	2014	137,000	137,000	135,000	133,000
	2015	90,000	90,000	88,000	86,000
	2016	56,000	56,000	54,000	52,000
	2017	113,000	113,000	111,000	109,000
	2018	46,000	55,000	64,217	72,217
Private Passenger Total		1,198,000	1,207,000	1,195,217	1,182,217
<input checked="" type="checkbox"/> Non Private Passenger	prior	100,000	100,000	98,000	96,000
	2009	1,000	1,000	1,000	1,000
	2010	35,000	35,000	34,000	33,000
	2011	95,000	95,000	93,000	91,000
	2012	93,000	93,000	91,000	89,000
	2013	133,000	133,000	131,000	129,000
	2014	179,000	179,000	177,000	175,000
	2015	123,000	123,000	121,000	119,000
	2016	76,000	76,000	73,000	71,000
	2017	153,000	153,000	150,000	147,000
	2018	60,000	71,000	81,769	93,769
Non Private Passenger Total		1,048,000	1,059,000	1,050,769	1,044,769
Grand Total		2,246,000	2,266,000	2,245,986	2,226,986

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	15,000	15,000	15,000	15,000
	2010	19,000	19,000	19,000	19,000
	2011	26,000	26,000	25,000	24,000
	2012	32,000	32,000	31,000	30,000
	2013	27,000	27,000	26,000	25,000
	2014	42,000	42,000	41,000	40,000
	2015	29,000	29,000	28,000	27,000
	2016	71,000	71,000	70,000	69,000
	2017	68,000	68,000	67,000	66,000
	2018	22,000	25,000	30,168	34,168
Private Passenger Total		362,000	365,000	363,168	360,168
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2009	9,000	9,000	9,000	9,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	19,000	19,000	19,000	19,000
	2013	17,000	17,000	17,000	17,000
	2014	26,000	26,000	26,000	26,000
	2015	19,000	19,000	19,000	19,000
	2016	46,000	46,000	46,000	46,000
	2017	44,000	44,000	43,000	42,000
	2018	16,000	18,000	22,364	25,364
Non Private Passenger Total		230,000	232,000	235,364	237,364
Grand Total		592,000	597,000	598,532	597,532

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	3,786,000	3,547,000	3,440,000	3,337,000
	2009	451,000	451,000	437,000	424,000
	2010	582,000	507,000	492,000	477,000
	2011	706,000	698,000	677,000	657,000
	2012	759,000	756,000	733,000	711,000
	2013	547,000	530,000	511,000	493,000
	2014	485,000	483,000	467,000	451,000
	2015	486,000	484,000	469,000	455,000
	2016	429,000	429,000	415,000	401,000
	2017	391,000	391,000	378,000	365,000
	2018	164,000	196,000	225,075	256,075
Private Passenger Total		8,786,000	8,472,000	8,244,075	8,027,075
Non Private Passenger	prior	950,000	891,000	872,000	854,000
	2009	256,000	256,000	251,000	246,000
	2010	436,000	380,000	372,000	365,000
	2011	559,000	553,000	542,000	531,000
	2012	695,000	692,000	678,000	664,000
	2013	834,000	809,000	790,000	771,000
	2014	903,000	901,000	881,000	861,000
	2015	1,082,000	1,078,000	1,056,000	1,035,000
	2016	951,000	951,000	930,000	910,000
	2017	870,000	870,000	850,000	831,000
	2018	437,000	536,000	627,718	729,718
Non Private Passenger Total		7,973,000	7,917,000	7,849,718	7,797,718
Grand Total		16,759,000	16,389,000	16,093,793	15,824,793

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	268,000	268,000	263,000	258,000
	2009	62,000	62,000	61,000	60,000
	2010	12,000	12,000	12,000	12,000
	2011	52,000	52,000	51,000	50,000
	2012	70,000	70,000	69,000	68,000
	2013	93,000	93,000	91,000	89,000
	2014	82,000	80,000	78,000	76,000
	2015	52,000	51,000	50,000	49,000
	2016	80,000	80,000	79,000	78,000
	2017	48,000	47,000	46,000	45,000
	2018	(12,000)	(15,000)	(18,078)	(20,078)
Private Passenger Total		807,000	800,000	781,922	764,922
Non Private Passenger	prior	703,000	703,000	696,000	689,000
	2009	222,000	222,000	220,000	218,000
	2010	43,000	43,000	43,000	43,000
	2011	175,000	175,000	173,000	171,000
	2012	254,000	254,000	251,000	248,000
	2013	368,000	368,000	364,000	360,000
	2014	355,000	347,000	344,000	341,000
	2015	243,000	239,000	236,000	233,000
	2016	424,000	424,000	421,000	418,000
	2017	306,000	297,000	294,000	291,000
	2018	(86,000)	(104,000)	(126,677)	(142,677)
Non Private Passenger Total		3,007,000	2,968,000	2,915,323	2,869,323
Grand Total		3,814,000	3,768,000	3,697,245	3,634,245

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	13,000	13,000	13,000	13,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	6,000	6,000	6,000	6,000
	2015	1,000	1,000	1,000	1,000
	2016	5,000	5,000	5,000	5,000
	2017	2,000	2,000	2,000	2,000
	2018	(2,000)	(1,000)	(1,225)	(2,225)
Private Passenger Total		36,000	37,000	36,775	35,775
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	8,000	8,000	8,000	8,000
	2015	-	-	-	-
	2016	12,000	12,000	12,000	12,000
	2017	6,000	6,000	6,000	6,000
	2018	(5,000)	(6,000)	(5,965)	(6,965)
Non Private Passenger Total		41,000	40,000	40,035	39,035
Grand Total		77,000	77,000	76,810	74,810

EXHIBIT C-2

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

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

discount rate: 0.00%



interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	17,000	17,000	17,000	17,000
	2009	13,000	13,000	13,000	13,000
	2010	17,000	17,000	17,000	17,000
	2011	20,000	20,000	20,000	20,000
	2012	24,000	24,000	24,000	24,000
	2013	25,000	25,000	25,000	25,000
	2014	37,000	37,000	37,000	37,000
	2015	17,000	17,000	17,000	17,000
	2016	5,000	5,000	5,000	5,000
	2017	26,000	26,000	26,000	26,000
	2018	(18,000)	(22,000)	(28,733)	(31,733)
Private Passenger Total		183,000	179,000	172,267	169,267
Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	5,000	5,000	5,000	5,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	13,000	13,000	13,000	13,000
	2015	5,000	5,000	5,000	5,000
	2016	2,000	2,000	2,000	2,000
	2017	11,000	11,000	11,000	11,000
	2018	(9,000)	(10,000)	(12,512)	(14,512)
Non Private Passenger Total		60,000	59,000	56,488	54,488
Grand Total		243,000	238,000	228,755	223,755

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201806	201807	201808	201809
Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	6,000	6,000	6,000	6,000
	2013	(12,000)	(12,000)	(12,000)	(12,000)
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	2,000	2,000	2,000	2,000
	2018	(2,000)	(3,000)	(3,384)	(4,384)
Private Passenger Total		5,000	4,000	3,616	2,616
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	(5,000)	(5,000)	(5,000)	(5,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	5,000	5,000	5,000	5,000
	2018	(9,000)	(11,000)	(12,543)	(13,543)
Non Private Passenger Total		3,000	1,000	(543)	(1,543)
Grand Total		8,000	5,000	3,073	1,073

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
▼	▼	201806	201807	201808	201809
Private Passenger	prior	4,658,000	4,419,000	4,298,000	4,181,000
	2009	688,000	688,000	670,000	653,000
	2010	873,000	798,000	778,000	758,000
	2011	907,000	899,000	875,000	852,000
	2012	1,240,000	1,181,000	1,149,000	1,118,000
	2013	1,182,000	1,165,000	1,133,000	1,103,000
	2014	1,140,000	1,136,000	1,106,000	1,076,000
	2015	1,179,000	1,175,000	1,147,000	1,120,000
	2016	1,268,000	1,265,000	1,237,000	1,210,000
	2017	941,000	940,000	914,000	889,000
	2018	410,000	483,000	547,479	618,479
Private Passenger Total		14,486,000	14,149,000	13,854,479	13,578,479
Non Private Passenger	prior	1,877,000	1,818,000	1,788,000	1,759,000
	2009	584,000	584,000	576,000	568,000
	2010	649,000	593,000	582,000	572,000
	2011	825,000	819,000	805,000	791,000
	2012	1,216,000	1,199,000	1,178,000	1,157,000
	2013	1,573,000	1,548,000	1,520,000	1,492,000
	2014	1,661,000	1,651,000	1,623,000	1,595,000
	2015	1,709,000	1,700,000	1,670,000	1,641,000
	2016	1,803,000	1,802,000	1,772,000	1,744,000
	2017	1,550,000	1,541,000	1,511,000	1,482,000
	2018	499,000	606,000	699,336	813,336
Non Private Passenger Total		13,946,000	13,861,000	13,724,336	13,614,336
Grand Total		28,432,000	28,010,000	27,578,815	27,192,815

EXHIBIT D

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

Sum of MS Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
ShareYMM					
Business Segment	Jurisdiction Desc	201806	201807	201808	201809
Private Passenger	Newfoundland & Labrador	88.4%	88.5%	88.4%	88.4%
	New Brunswick	78.5%	78.1%	77.6%	77.1%
	Nova Scotia	89.8%	90.1%	90.1%	90.5%
	Prince Edward Island	62.7%	62.3%	62.9%	63.0%
	Ontario	72.4%	72.7%	72.7%	73.0%
	Alberta	69.6%	69.4%	69.0%	68.7%
	Yukon	76.9%	76.8%	78.6%	77.7%
	Northwest Territories	63.5%	63.3%	62.9%	62.9%
	Nunavut	39.5%	39.7%	38.4%	38.0%
Non Private Passenger	Newfoundland & Labrador	86.5%	86.1%	84.8%	84.2%
	New Brunswick	70.9%	70.9%	70.2%	70.2%
	Nova Scotia	77.0%	77.2%	76.4%	76.6%
	Prince Edward Island	113.4%	108.3%	103.4%	97.5%
	Ontario	68.9%	69.1%	68.5%	68.7%
	Alberta	67.3%	67.2%	67.0%	66.9%
	Yukon	66.1%	66.4%	65.5%	65.8%
	Northwest Territories	57.9%	57.6%	56.9%	56.7%
	Nunavut	52.9%	53.5%	52.9%	53.5%
Grand Total		73.3%	73.2%	72.8%	72.8%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
ShareYMM					
Business Segment	Jurisdiction Desc	201806	201807	201808	201809
Private Passenger	Newfoundland & Labrador	84.5%	84.5%	84.6%	84.6%
	New Brunswick	74.8%	74.4%	73.9%	73.4%
	Nova Scotia	85.1%	85.4%	85.5%	85.8%
	Prince Edward Island	59.1%	58.9%	59.6%	59.7%
	Ontario	68.4%	68.6%	68.8%	69.1%
	Alberta	66.9%	66.6%	66.3%	66.1%
	Yukon	73.9%	73.4%	74.0%	74.5%
	Northwest Territories	60.6%	60.6%	60.3%	60.1%
	Nunavut	37.2%	37.5%	38.4%	37.2%
Non Private Passenger	Newfoundland & Labrador	82.5%	82.2%	81.6%	81.0%
	New Brunswick	67.7%	67.7%	67.7%	67.7%
	Nova Scotia	72.9%	73.1%	73.1%	73.2%
	Prince Edward Island	106.4%	101.7%	97.7%	92.1%
	Ontario	65.0%	65.2%	65.2%	65.4%
	Alberta	64.5%	64.4%	64.3%	64.3%
	Yukon	63.1%	63.3%	63.1%	63.5%
	Northwest Territories	55.1%	55.2%	55.2%	55.1%
	Nunavut	50.8%	51.3%	51.4%	51.8%
Grand Total		69.8%	69.6%	69.6%	69.5%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	9.9%	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%	9.9%	10.0%	10.0%	5.0%	10.0%
2019	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.3%
	discount rate: 1.95%				discount rate: 1.95%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NEW BRUNSWICK

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	12.5%	10.0%	5.0%	12.1%	12.5%	10.0%	5.0%	11.2%	
2016	12.5%	10.0%	5.0%	12.2%	12.5%	10.2%	5.0%	11.4%	
2017	12.5%	10.1%	5.0%	11.9%	12.4%	10.1%	5.0%	11.8%	
2018	12.4%	10.1%	5.0%	11.6%	12.2%	10.1%	5.0%	11.1%	
2019	12.4%	10.1%	5.0%	11.6%	12.2%	10.1%	5.0%	11.1%	
prem liab	11.9%	10.0%	5.0%	9.8%	11.6%	10.1%	5.0%	10.3%	
discount rate:				1.95%	discount rate:				1.95%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NOVA SCOTIA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	12.5%	10.0%	5.0%	12.0%	12.5%	10.0%	5.0%	11.2%
2015	12.5%	10.0%	5.0%	12.3%	12.5%	10.1%	5.0%	11.9%
2016	12.5%	10.1%	5.0%	12.0%	12.5%	10.2%	5.0%	11.6%
2017	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	11.6%
2018	12.4%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.4%
2019	12.4%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.4%
prem liab	11.9%	10.0%	5.0%	10.1%	11.5%	10.1%	5.0%	10.5%
	discount rate:		1.95%		discount rate:		1.95%	
	margin (basis points):		25		margin (basis points):		25	

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	10.1%	5.0%	12.4%	12.5%	10.2%	5.0%	12.0%
2017	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	10.5%
2018	12.2%	10.2%	5.0%	12.0%	12.4%	10.2%	5.0%	12.1%
2019	12.2%	10.2%	5.0%	12.0%	12.4%	10.2%	5.0%	12.1%
prem liab	11.7%	10.0%	5.0%	10.2%	11.9%	10.2%	5.0%	10.5%
	discount rate: 1.95%				discount rate: 1.95%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.4%	10.0%
2014	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.4%	12.5%
2015	12.5%	12.5%	10.3%	12.4%	12.4%	12.5%	12.5%	12.4%
2016	15.0%	15.0%	8.6%	14.9%	15.0%	15.0%	13.9%	15.0%
2017	14.9%	15.0%	11.0%	14.9%	14.9%	15.0%	10.5%	14.9%
2018	14.3%	15.0%	6.9%	14.3%	13.6%	15.0%	7.2%	13.8%
2019	14.3%	15.0%	6.9%	14.3%	13.6%	15.0%	7.2%	13.8%
prem liab	11.0%	15.0%	5.2%	10.9%	12.8%	15.0%	5.7%	12.9%
	discount rate:			1.95%	discount rate:			1.95%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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ALBERTA

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	12.5%	11.7%	5.0%	12.5%	12.5%	10.6%	5.0%	12.5%	
2016	12.5%	10.7%	5.0%	12.5%	12.4%	10.3%	5.0%	12.3%	
2017	12.5%	10.4%	5.0%	12.3%	12.3%	10.4%	5.0%	12.3%	
2018	12.2%	10.2%	5.0%	11.7%	12.0%	10.4%	5.0%	11.1%	
2019	12.2%	10.2%	5.0%	11.7%	12.0%	10.4%	5.0%	11.1%	
prem liab	12.0%	10.1%	5.0%	10.4%	11.5%	10.2%	5.0%	9.0%	
discount rate:				1.95%	discount rate:				1.95%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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YUKON

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.5%	10.0%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%
2016	12.5%	11.4%	5.0%	12.5%	12.5%	11.7%	5.0%	12.3%
2017	12.5%	11.3%	5.0%	12.2%	12.3%	11.4%	5.0%	12.3%
2018	12.2%	10.7%	5.0%	12.1%	11.6%	11.3%	5.0%	11.1%
2019	12.2%	10.7%	5.0%	12.1%	11.6%	11.3%	5.0%	11.1%
prem liab	12.1%	10.6%	5.0%	10.9%	11.8%	10.7%	5.0%	9.6%
	discount rate:			1.95%	discount rate:			1.95%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.5%	12.5%	5.0%	12.5%	12.5%	10.5%	5.0%	12.3%
2016	12.4%	12.3%	5.0%	12.3%	12.5%	11.5%	5.0%	12.0%
2017	12.4%	11.9%	5.0%	12.4%	12.5%	11.5%	5.0%	12.4%
2018	12.0%	11.3%	5.0%	11.5%	12.3%	11.3%	5.0%	11.8%
2019	12.0%	11.3%	5.0%	11.5%	12.3%	11.3%	5.0%	11.8%
prem liab	11.8%	11.0%	5.0%	9.0%	12.1%	11.1%	5.0%	10.1%
	discount rate: 1.95%				discount rate: 1.95%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.5%	12.5%	5.0%	12.5%	12.5%	10.9%	5.0%	12.4%
2016	12.2%	11.6%	5.0%	11.3%	12.5%	11.3%	5.0%	12.4%
2017	12.3%	11.8%	5.0%	10.9%	12.3%	11.5%	5.0%	12.4%
2018	12.1%	11.2%	5.0%	11.8%	12.2%	11.3%	5.0%	11.9%
2019	12.1%	11.2%	5.0%	11.8%	12.2%	11.3%	5.0%	11.9%
prem liab	11.5%	11.3%	5.0%	9.8%	12.1%	11.0%	5.0%	10.9%
				discount rate:	1.95%			
				margin (basis points):	25			
				discount rate:	1.95%			
				margin (basis points):	25			

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	30	29	28	27	26	25	28	28
2008	204	197	190	184	178	172	192	192
2009	88	85	82	79	76	73	83	83
2010	22	21	20	19	18	18	20	20
2011	571	554	538	523	509	495	543	542
2012	1,810	1,765	1,723	1,684	1,647	1,610	1,737	1,734
2013	1,747	1,717	1,688	1,661	1,635	1,612	1,697	1,696
2014	3,627	3,581	3,537	3,495	3,455	3,416	3,550	3,549
2015	6,065	6,000	5,938	5,878	5,820	5,764	5,957	5,954
2016	9,141	9,044	8,949	8,858	8,769	8,684	8,979	8,975
2017	10,767	10,648	10,534	10,421	10,314	10,208	10,570	10,566
2018	16,614	16,411	16,215	16,024	15,840	15,658	16,277	16,268
Total	50,686	50,052	49,442	48,853	48,287	47,735	49,633	49,607
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
Total	1,244	610	-	(589)	(1,155)	(1,707)	191	165
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	7.1%	3.6%	-	(3.6%)	(7.1%)	(10.7%)	-	-
2008	7.4%	3.7%	-	(3.2%)	(6.3%)	(9.5%)	1.1%	1.1%
2009	7.3%	3.7%	-	(3.7%)	(7.3%)	(11.0%)	1.2%	1.2%
2010	10.0%	5.0%	-	(5.0%)	(10.0%)	(10.0%)	-	-
2011	6.1%	3.0%	-	(2.8%)	(5.4%)	(8.0%)	0.9%	0.7%
2012	5.0%	2.4%	-	(2.3%)	(4.4%)	(6.6%)	0.8%	0.6%
2013	3.5%	1.7%	-	(1.6%)	(3.1%)	(4.5%)	0.5%	0.5%
2014	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.3%
2015	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	0.3%	0.3%
2016	2.1%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	0.3%	0.3%
2017	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	0.3%	0.3%
2018	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.3%
Total	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.5%)	0.4%	0.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	1	1	1	1	1	1	1	1
2006	83	82	82	81	80	80	82	82
2007	3	3	3	3	3	3	3	3
2008	44	42	41	41	39	38	42	42
2009	286	282	278	273	269	265	279	279
2010	466	459	453	446	441	435	455	455
2011	524	518	513	508	504	498	515	515
2012	732	724	718	711	704	698	720	720
2013	3,278	3,249	3,223	3,195	3,169	3,143	3,231	3,230
2014	2,382	2,364	2,346	2,328	2,310	2,293	2,351	2,351
2015	5,613	5,563	5,515	5,467	5,420	5,375	5,530	5,528
2016	5,934	5,867	5,801	5,737	5,675	5,614	5,822	5,820
2017	7,226	7,125	7,026	6,930	6,836	6,743	7,058	7,053
2018	9,087	8,948	8,814	8,681	8,554	8,428	8,855	8,850
Total	35,659	35,227	34,814	34,402	34,005	33,614	34,944	34,929
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
Total	845	413	-	(412)	(809)	(1,200)	130	115
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	1.2%	-	-	(1.2%)	(2.4%)	(2.4%)	-	-
2007	-	-	-	-	-	-	-	-
2008	7.3%	2.4%	-	-	(4.9%)	(7.3%)	2.4%	2.4%
2009	2.9%	1.4%	-	(1.8%)	(3.2%)	(4.7%)	0.4%	0.4%
2010	2.9%	1.3%	-	(1.5%)	(2.6%)	(4.0%)	0.4%	0.4%
2011	2.1%	1.0%	-	(1.0%)	(1.8%)	(2.9%)	0.4%	0.4%
2012	1.9%	0.8%	-	(1.0%)	(1.9%)	(2.8%)	0.3%	0.3%
2013	1.7%	0.8%	-	(0.9%)	(1.7%)	(2.5%)	0.2%	0.2%
2014	1.5%	0.8%	-	(0.8%)	(1.5%)	(2.3%)	0.2%	0.2%
2015	1.8%	0.9%	-	(0.9%)	(1.7%)	(2.5%)	0.3%	0.2%
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	0.4%	0.3%
2017	2.8%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.5%	0.4%
2018	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.4%)	0.5%	0.4%
Total	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	15	15	15	14	14	14	15	15
2005	85	83	81	79	77	75	82	81
2006	-	-	-	-	-	-	-	-
2007	79	78	78	77	76	75	78	78
2008	55	53	51	49	48	46	52	51
2009	74	71	69	66	64	62	69	69
2010	76	75	74	74	73	72	75	75
2011	163	160	157	154	152	150	158	157
2012	325	318	311	305	299	294	314	313
2013	2,310	2,277	2,245	2,214	2,185	2,157	2,256	2,254
2014	2,464	2,435	2,407	2,380	2,354	2,328	2,416	2,415
2015	2,158	2,133	2,109	2,086	2,063	2,042	2,116	2,116
2016	4,009	3,962	3,916	3,872	3,829	3,787	3,931	3,929
2017	6,518	6,430	6,347	6,265	6,186	6,109	6,373	6,370
2018	8,310	8,194	8,082	7,972	7,866	7,763	8,117	8,113
Total	26,641	26,284	25,942	25,607	25,286	24,974	26,052	26,036
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
Total	699	342	-	(335)	(656)	(968)	110	94
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	(6.7%)	(6.7%)	(6.7%)	-	-
2005	4.9%	2.5%	-	(2.5%)	(4.9%)	(7.4%)	1.2%	-
2006	-	-	-	-	-	-	-	-
2007	1.3%	-	-	(1.3%)	(2.6%)	(3.8%)	-	-
2008	7.8%	3.9%	-	(3.9%)	(5.9%)	(9.8%)	2.0%	-
2009	7.2%	2.9%	-	(4.3%)	(7.2%)	(10.1%)	-	-
2010	2.7%	1.4%	-	-	(1.4%)	(2.7%)	1.4%	1.4%
2011	3.8%	1.9%	-	(1.9%)	(3.2%)	(4.5%)	0.6%	-
2012	4.5%	2.3%	-	(1.9%)	(3.9%)	(5.5%)	1.0%	0.6%
2013	2.9%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	0.5%	0.4%
2014	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	0.4%	0.3%
2015	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	0.3%	0.3%
2016	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	0.4%	0.3%
2017	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	0.4%	0.4%
2018	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	0.4%	0.4%
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	0.4%	0.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	267	257	248	239	231	223	251	250
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	4	4	4	4	4	4	4	4
2014	400	396	392	389	385	381	394	393
2015	1,025	1,015	1,007	998	991	982	1,010	1,009
2016	1,780	1,764	1,748	1,732	1,717	1,702	1,752	1,752
2017	1,503	1,485	1,468	1,450	1,433	1,417	1,473	1,472
2018	2,651	2,626	2,601	2,576	2,552	2,529	2,608	2,608
Total	7,630	7,547	7,468	7,388	7,313	7,238	7,492	7,488
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
Total	162	79	-	(80)	(155)	(230)	24	20
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	7.7%	3.6%	-	(3.6%)	(6.9%)	(10.1%)	1.2%	0.8%
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	2.0%	1.0%	-	(0.8%)	(1.8%)	(2.8%)	0.5%	0.3%
2015	1.8%	0.8%	-	(0.9%)	(1.6%)	(2.5%)	0.3%	0.2%
2016	1.8%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	0.2%	0.2%
2017	2.4%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	0.3%	0.3%
2018	1.9%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	0.3%	0.3%
Total	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	0.3%	0.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	6,017	5,885	5,758	5,635	5,518	5,406	5,798	5,792
2004	1,278	1,231	1,188	1,145	1,106	1,068	1,201	1,200
2005	748	727	708	689	670	653	714	713
2006	561	539	517	497	477	459	524	523
2007	3,339	3,192	3,056	2,925	2,805	2,690	3,097	3,092
2008	724	693	664	636	611	586	673	672
2009	3,065	2,962	2,865	2,772	2,688	2,606	2,894	2,891
2010	1,571	1,518	1,470	1,423	1,380	1,339	1,485	1,482
2011	3,498	3,382	3,273	3,172	3,079	2,991	3,307	3,303
2012	2,476	2,412	2,351	2,295	2,243	2,193	2,370	2,368
2013	6,158	6,044	5,940	5,840	5,747	5,659	5,972	5,968
2014	6,105	6,025	5,950	5,876	5,808	5,742	5,973	5,970
2015	9,801	9,694	9,590	9,490	9,394	9,301	9,622	9,617
2016	11,628	11,488	11,351	11,220	11,094	10,971	11,394	11,389
2017	13,954	13,752	13,558	13,368	13,188	13,009	13,619	13,612
2018	21,874	21,530	21,201	20,878	20,569	20,268	21,304	21,291
Total	92,797	91,074	89,440	87,861	86,377	84,941	89,947	89,883
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
Total	3,357	1,634	-	(1,579)	(3,063)	(4,499)	507	443
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	4.5%	2.2%	-	(2.1%)	(4.2%)	(6.1%)	0.7%	0.6%
2004	7.6%	3.6%	-	(3.6%)	(6.9%)	(10.1%)	1.1%	1.0%
2005	5.6%	2.7%	-	(2.7%)	(5.4%)	(7.8%)	0.8%	0.7%
2006	8.5%	4.3%	-	(3.9%)	(7.7%)	(11.2%)	1.4%	1.2%
2007	9.3%	4.5%	-	(4.3%)	(8.2%)	(12.0%)	1.3%	1.2%
2008	9.0%	4.4%	-	(4.2%)	(8.0%)	(11.7%)	1.4%	1.2%
2009	7.0%	3.4%	-	(3.2%)	(6.2%)	(9.0%)	1.0%	0.9%
2010	6.9%	3.3%	-	(3.2%)	(6.1%)	(8.9%)	1.0%	0.8%
2011	6.9%	3.3%	-	(3.1%)	(5.9%)	(8.6%)	1.0%	0.9%
2012	5.3%	2.6%	-	(2.4%)	(4.6%)	(6.7%)	0.8%	0.7%
2013	3.7%	1.8%	-	(1.7%)	(3.2%)	(4.7%)	0.5%	0.5%
2014	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	0.4%	0.3%
2015	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	0.3%	0.3%
2016	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.3%)	0.4%	0.3%
2017	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.4%	0.4%
2018	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	0.5%	0.4%
Total	3.8%	1.8%	-	(1.8%)	(3.4%)	(5.0%)	0.6%	0.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	89	87	85	83	81	80	86	86
2004	897	874	853	832	812	792	859	859
2005	108	105	102	99	96	94	103	103
2006	4	4	4	4	4	4	4	4
2007	95	93	90	88	86	84	91	91
2008	1,026	992	959	928	899	871	970	968
2009	127	124	120	117	114	111	121	121
2010	53	51	51	50	50	49	51	51
2011	1,986	1,953	1,923	1,895	1,867	1,840	1,933	1,932
2012	1,313	1,294	1,276	1,260	1,243	1,228	1,282	1,282
2013	4,753	4,691	4,631	4,572	4,518	4,464	4,649	4,647
2014	6,344	6,266	6,191	6,117	6,048	5,980	6,214	6,211
2015	11,554	11,412	11,274	11,139	11,010	10,885	11,316	11,311
2016	13,371	13,189	13,013	12,841	12,677	12,516	13,068	13,061
2017	12,221	12,034	11,854	11,679	11,511	11,346	11,912	11,904
2018	20,860	20,565	20,280	20,003	19,737	19,477	20,370	20,359
Total	74,801	73,734	72,706	71,707	70,753	69,821	73,029	72,990
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
Total	2,095	1,028	-	(999)	(1,953)	(2,885)	323	284
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	4.7%	2.4%	-	(2.4%)	(4.7%)	(5.9%)	1.2%	1.2%
2004	5.2%	2.5%	-	(2.5%)	(4.8%)	(7.2%)	0.7%	0.7%
2005	5.9%	2.9%	-	(2.9%)	(5.9%)	(7.8%)	1.0%	1.0%
2006	-	-	-	-	-	-	-	-
2007	5.6%	3.3%	-	(2.2%)	(4.4%)	(6.7%)	1.1%	1.1%
2008	7.0%	3.4%	-	(3.2%)	(6.3%)	(9.2%)	1.1%	0.9%
2009	5.8%	3.3%	-	(2.5%)	(5.0%)	(7.5%)	0.8%	0.8%
2010	3.9%	-	-	(2.0%)	(2.0%)	(3.9%)	-	-
2011	3.3%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	0.5%	0.5%
2012	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.5%	0.5%
2013	2.6%	1.3%	-	(1.3%)	(2.4%)	(3.6%)	0.4%	0.3%
2014	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.3%
2015	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.5%)	0.4%	0.3%
2016	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.4%	0.4%
2017	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	0.5%	0.4%
2018	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.4%	0.4%
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.4%	0.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	57	56	56	55	55	54	56	56
2011	4	4	4	4	4	4	4	4
2012	78	77	76	75	74	73	76	76
2013	23	23	23	22	22	22	23	23
2014	62	61	60	60	58	58	60	60
2015	1,393	1,376	1,361	1,345	1,330	1,315	1,365	1,365
2016	429	423	417	411	407	401	419	419
2017	493	486	478	471	463	457	480	480
2018	681	671	662	652	644	635	665	664
Total	3,220	3,177	3,137	3,095	3,057	3,019	3,148	3,147
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
Total	83	40	-	(42)	(80)	(118)	11	10
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	1.8%	-	-	(1.8%)	(1.8%)	(3.6%)	-	-
2011	-	-	-	-	-	-	-	-
2012	2.6%	1.3%	-	(1.3%)	(2.6%)	(3.9%)	-	-
2013	-	-	-	(4.3%)	(4.3%)	(4.3%)	-	-
2014	3.3%	1.7%	-	-	(3.3%)	(3.3%)	-	-
2015	2.4%	1.1%	-	(1.2%)	(2.3%)	(3.4%)	0.3%	0.3%
2016	2.9%	1.4%	-	(1.4%)	(2.4%)	(3.8%)	0.5%	0.5%
2017	3.1%	1.7%	-	(1.5%)	(3.1%)	(4.4%)	0.4%	0.4%
2018	2.9%	1.4%	-	(1.5%)	(2.7%)	(4.1%)	0.5%	0.3%
Total	2.6%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	0.4%	0.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	1	1	1	1	1	1	1	1
2010	1	1	1	1	1	1	1	1
2011	4	4	4	4	4	4	4	4
2012	13	13	13	13	13	13	13	13
2013	456	449	443	438	432	427	445	445
2014	1,134	1,120	1,105	1,092	1,080	1,068	1,110	1,109
2015	206	203	201	199	196	194	202	202
2016	550	542	534	528	521	514	537	537
2017	1,596	1,571	1,547	1,523	1,501	1,479	1,555	1,554
2018	1,288	1,268	1,249	1,229	1,212	1,194	1,254	1,254
Total	5,249	5,172	5,098	5,028	4,961	4,895	5,122	5,120
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
Total	151	74	-	(70)	(137)	(203)	24	22
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	2.9%	1.4%	-	(1.1%)	(2.5%)	(3.6%)	0.5%	0.5%
2014	2.6%	1.4%	-	(1.2%)	(2.3%)	(3.3%)	0.5%	0.4%
2015	2.5%	1.0%	-	(1.0%)	(2.5%)	(3.5%)	0.5%	0.5%
2016	3.0%	1.5%	-	(1.1%)	(2.4%)	(3.7%)	0.6%	0.6%
2017	3.2%	1.6%	-	(1.6%)	(3.0%)	(4.4%)	0.5%	0.5%
2018	3.1%	1.5%	-	(1.6%)	(3.0%)	(4.4%)	0.4%	0.4%
Total	3.0%	1.5%	-	(1.4%)	(2.7%)	(4.0%)	0.5%	0.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	127	126	125	124	123	122	125	125
2013	9	9	9	9	9	9	9	9
2014	19	19	18	18	18	18	18	18
2015	114	113	111	111	109	108	112	112
2016	248	245	241	238	236	233	242	242
2017	282	278	273	269	265	261	275	274
2018	352	346	340	335	329	324	342	342
Total	1,151	1,136	1,117	1,104	1,089	1,075	1,123	1,122
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
Total	34	19	-	(13)	(28)	(42)	6	5
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.6%	0.8%	-	(0.8%)	(1.6%)	(2.4%)	-	-
2013	-	-	-	-	-	-	-	-
2014	5.6%	5.6%	-	-	-	-	-	-
2015	2.7%	1.8%	-	-	(1.8%)	(2.7%)	0.9%	0.9%
2016	2.9%	1.7%	-	(1.2%)	(2.1%)	(3.3%)	0.4%	0.4%
2017	3.3%	1.8%	-	(1.5%)	(2.9%)	(4.4%)	0.7%	0.4%
2018	3.5%	1.8%	-	(1.5%)	(3.2%)	(4.7%)	0.6%	0.6%
Total	3.0%	1.7%	-	(1.2%)	(2.5%)	(3.8%)	0.5%	0.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	6,106	5,972	5,843	5,718	5,599	5,486	5,884	5,878
2004	2,190	2,120	2,056	1,991	1,932	1,874	2,075	2,074
2005	942	916	892	868	844	823	900	898
2006	648	625	603	582	561	543	610	609
2007	3,546	3,395	3,255	3,120	2,996	2,877	3,297	3,292
2008	2,053	1,977	1,905	1,838	1,775	1,713	1,929	1,925
2009	3,641	3,525	3,415	3,308	3,212	3,118	3,447	3,444
2010	2,513	2,438	2,373	2,307	2,249	2,191	2,394	2,390
2011	6,750	6,575	6,412	6,260	6,119	5,982	6,464	6,457
2012	6,874	6,729	6,593	6,467	6,346	6,231	6,637	6,631
2013	18,738	18,463	18,206	17,955	17,721	17,497	18,286	18,276
2014	22,537	22,267	22,006	21,755	21,516	21,284	22,086	22,076
2015	37,929	37,509	37,106	36,713	36,333	35,966	37,230	37,214
2016	47,090	46,524	45,970	45,437	44,925	44,422	46,144	46,124
2017	54,560	53,809	53,085	52,376	51,697	51,029	53,315	53,285
2018	81,717	80,559	79,444	78,350	77,303	76,276	79,792	79,749
Total	297,834	293,403	289,164	285,045	281,128	277,312	290,490	290,322
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
Total	8,670	4,239	-	(4,119)	(8,036)	(11,852)	1,326	1,158
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	1.79%	1.81%
2003 & prior	4.5%	2.2%	-	(2.1%)	(4.2%)	(6.1%)	0.7%	0.6%
2004	6.5%	3.1%	-	(3.2%)	(6.0%)	(8.9%)	0.9%	0.9%
2005	5.6%	2.7%	-	(2.7%)	(5.4%)	(7.7%)	0.9%	0.7%
2006	7.5%	3.6%	-	(3.5%)	(7.0%)	(10.0%)	1.2%	1.0%
2007	8.9%	4.3%	-	(4.1%)	(8.0%)	(11.6%)	1.3%	1.1%
2008	7.8%	3.8%	-	(3.5%)	(6.8%)	(10.1%)	1.3%	1.0%
2009	6.6%	3.2%	-	(3.1%)	(5.9%)	(8.7%)	0.9%	0.8%
2010	5.9%	2.7%	-	(2.8%)	(5.2%)	(7.7%)	0.9%	0.7%
2011	5.3%	2.5%	-	(2.4%)	(4.6%)	(6.7%)	0.8%	0.7%
2012	4.3%	2.1%	-	(1.9%)	(3.7%)	(5.5%)	0.7%	0.6%
2013	2.9%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	0.4%	0.4%
2014	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	0.4%	0.3%
2015	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	0.3%	0.3%
2016	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.4%	0.3%
2017	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	0.4%	0.4%
2018	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.4%	0.4%
Total	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	0.5%	0.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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ShareDate	201807	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(27)	-	-	-	-	-	(27)
	2009	(1)	-	-	-	-	-	(1)
	2010	(6)	-	-	-	-	-	(6)
	2011	(12)	-	1	-	1	(8.3%)	(11)
	2012	(33)	1	36	-	37	(112.1%)	4
	2013	75	(1)	8	-	7	9.3%	82
	2014	156	(3)	15	-	12	7.7%	168
	2015	440	(28)	(103)	-	(131)	(29.8%)	309
	2016	1,357	(70)	16	-	(54)	(4.0%)	1,303
	2017	2,536	(50)	(264)	-	(314)	(12.4%)	2,222
	2018	2,462	408	(42)	-	366	14.9%	2,828
Private Passenger Total		6,947	257	(333)	-	(76)	(1.1%)	6,871
Non Private								
<div><div></div> Passenger</div>	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	(8)	-	-	-	-	-	(8)
	2012	253	(2)	2	-	-	-	253
	2013	29	1	9	-	10	34.5%	39
	2014	83	(2)	13	-	11	13.3%	94
	2015	(78)	(4)	(40)	-	(44)	56.4%	(122)
	2016	1,081	(51)	(19)	-	(70)	(6.5%)	1,011
	2017	1,135	(64)	(181)	-	(245)	(21.6%)	890
	2018	1,372	209	(129)	-	80	5.8%	1,452
Non Private Passenger Total		3,875	87	(345)	-	(258)	(6.7%)	3,617
Grand Total		10,822	344	(678)	-	(334)	(3.1%)	10,488

EXHIBIT G-1

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

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 ShareDate 201807
 Jurisdiction Desc New Brunswick
 AccountCode Des IBNR Provision
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	55	-	64	-	64	116.4%	119
	2009	(36)	1	-	-	1	(2.8%)	(35)
	2010	57	(1)	1	-	-	-	57
	2011	199	(5)	5	-	-	-	199
	2012	171	(3)	3	-	-	-	171
	2013	130	(1)	2	-	1	0.8%	131
	2014	293	(7)	44	-	37	12.6%	330
	2015	473	(11)	90	-	79	16.7%	552
	2016	1,659	(56)	29	-	(27)	(1.6%)	1,632
	2017	3,580	(168)	211	-	43	1.2%	3,623
2018	1,904	227	61	-	288	15.1%	2,192	
Private Passenger Total		8,485	(24)	510	-	486	5.7%	8,971
Non Private								
Passenger	prior	7	-	-	-	-	-	7
	2009	(3)	-	-	-	-	-	(3)
	2010	24	-	-	-	-	-	24
	2011	30	-	-	-	-	-	30
	2012	66	-	63	-	63	95.5%	129
	2013	493	(5)	(11)	-	(16)	(3.2%)	477
	2014	210	(7)	(73)	-	(80)	(38.1%)	130
	2015	373	(10)	12	-	2	0.5%	375
	2016	827	(39)	(7)	-	(46)	(5.6%)	781
	2017	1,230	(59)	(118)	-	(177)	(14.4%)	1,053
2018	639	91	(51)	-	40	6.3%	679	
Non Private Passenger Total		3,896	(29)	(185)	-	(214)	(5.5%)	3,682
Grand Total		12,381	(53)	325	-	272	2.2%	12,653

EXHIBIT G-1

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

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 ShareDate 201807
 Jurisdiction Desc Nova Scotia
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	36	-	(38)	-	(38)	(105.6%)	(2)
	2009	11	-	1	-	1	9.1%	12
	2010	(32)	1	(1)	-	-	-	(32)
	2011	7	-	-	-	-	-	7
	2012	(68)	1	(1)	-	-	-	(68)
	2013	(1)	-	60	-	60	(6,000.0%)	59
	2014	23	(2)	(11)	-	(13)	(56.5%)	10
	2015	186	(3)	(130)	-	(133)	(71.5%)	53
	2016	834	(23)	(75)	-	(98)	(11.8%)	736
	2017	1,540	(18)	(74)	-	(92)	(6.0%)	1,448
	2018	1,191	195	3	-	198	16.6%	1,389
Private Passenger Total		3,727	151	(266)	-	(115)	(3.1%)	3,612
Non Private								
Passenger	prior	11	-	-	-	-	-	11
	2009	(5)	-	-	-	-	-	(5)
	2010	(2)	-	-	-	-	-	(2)
	2011	83	(1)	1	-	-	-	83
	2012	42	-	-	-	-	-	42
	2013	16	(2)	2	-	-	-	16
	2014	12	(2)	(5)	-	(7)	(58.3%)	5
	2015	764	(8)	6	-	(2)	(0.3%)	762
	2016	1,231	(12)	(179)	-	(191)	(15.5%)	1,040
	2017	1,766	(52)	24	-	(28)	(1.6%)	1,738
	2018	1,555	27	207	-	234	15.0%	1,789
Non Private Passenger Total		5,473	(50)	56	-	6	0.1%	5,479
Grand Total		9,200	101	(210)	-	(109)	(1.2%)	9,091

EXHIBIT G-1

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

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ShareDate	201807	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(17)	(1)	1	-	-	-	(17)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	39	-	(16)	-	(16)	(41.0%)	23
	2015	207	(3)	(12)	-	(15)	(7.2%)	192
	2016	359	(6)	(10)	-	(16)	(4.5%)	343
	2017	597	(17)	11	-	(6)	(1.0%)	591
	2018	394	37	9	-	46	11.7%	440
Private Passenger Total		1,571	10	(17)	-	(7)	(0.4%)	1,564
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	52	-	-	-	-	-	52
	2013	(1)	-	-	-	-	-	(1)
	2014	75	(1)	1	-	-	-	75
	2015	186	(3)	6	-	3	1.6%	189
	2016	360	(6)	6	-	-	-	360
	2017	741	(10)	9	-	(1)	(0.1%)	740
	2018	(35)	137	(260)	-	(123)	351.4%	(158)
Non Private Passenger Total		1,378	117	(238)	-	(121)	(8.8%)	1,257
Grand Total		2,949	127	(255)	-	(128)	(4.3%)	2,821

EXHIBIT G-1

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

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 ShareDate 201807
 Jurisdiction Desc Ontario
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,440	(112)	343	-	231	16.0%	1,671
	2009	430	(39)	100	-	61	14.2%	491
	2010	322	(30)	30	-	-	-	322
	2011	(448)	33	(55)	-	(22)	4.9%	(470)
	2012	(215)	11	110	-	121	(56.3%)	(94)
	2013	21	-	(353)	-	(353)	(1,681.0%)	(332)
	2014	(24)	(1)	(53)	-	(54)	225.0%	(78)
	2015	586	(12)	(7)	-	(19)	(3.2%)	567
	2016	1,265	(55)	31	-	(24)	(1.9%)	1,241
	2017	2,740	(36)	17	-	(19)	(0.7%)	2,721
	2018	2,392	432	(92)	-	340	14.2%	2,732
Private Passenger Total		8,509	191	71	-	262	3.1%	8,771
Non Private								
Passenger	prior	113	(2)	14	-	12	10.6%	125
	2009	69	-	(6)	-	(6)	(8.7%)	63
	2010	118	(1)	1	-	-	-	118
	2011	682	(6)	6	-	-	-	682
	2012	257	(2)	15	-	13	5.1%	270
	2013	(194)	2	1	-	3	(1.5%)	(191)
	2014	1,700	(96)	459	-	363	21.4%	2,063
	2015	1,923	(50)	71	-	21	1.1%	1,944
	2016	4,354	(166)	(8)	-	(174)	(4.0%)	4,180
	2017	7,491	(423)	412	-	(11)	(0.1%)	7,480
	2018	8,075	1,584	(266)	-	1,318	16.3%	9,393
Non Private Passenger Total		24,588	840	699	-	1,539	6.3%	26,127
Grand Total		33,097	1,031	770	-	1,801	5.4%	34,898

EXHIBIT G-1

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

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 ShareDate 201807
 Jurisdiction Desc Alberta
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(7)	1	(1)	-	-	-	(7)
	2009	10	-	-	-	-	-	10
	2010	73	(1)	1	-	-	-	73
	2011	221	(2)	2	-	-	-	221
	2012	167	(1)	1	-	-	-	167
	2013	130	(2)	(33)	-	(35)	(26.9%)	95
	2014	642	(7)	20	-	13	2.0%	655
	2015	1,249	(16)	(57)	-	(73)	(5.8%)	1,176
	2016	1,340	(38)	34	-	(4)	(0.3%)	1,336
	2017	1,844	(39)	26	-	(13)	(0.7%)	1,831
	2018	686	195	(9)	-	186	27.1%	872
Private Passenger Total		6,355	90	(16)	-	74	1.2%	6,429
Non Private								
Passenger	prior	733	(23)	23	-	-	-	733
	2009	(60)	2	(2)	-	-	-	(60)
	2010	6	-	-	-	-	-	6
	2011	18	(1)	-	-	(1)	(5.6%)	17
	2012	39	-	5	-	5	12.8%	44
	2013	528	(10)	21	-	11	2.1%	539
	2014	1,104	(13)	(56)	-	(69)	(6.3%)	1,035
	2015	1,186	(52)	(198)	-	(250)	(21.1%)	936
	2016	4,542	(321)	(169)	-	(490)	(10.8%)	4,052
	2017	6,171	(130)	66	-	(64)	(1.0%)	6,107
	2018	6,028	891	664	-	1,555	25.8%	7,583
Non Private Passenger Total		20,295	343	354	-	697	3.4%	20,992
Grand Total		26,650	433	338	-	771	2.9%	27,421

EXHIBIT G-1

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

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 ShareDate 201807
 Jurisdiction Desc Yukon
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	8	-	-	-	-	-	8
	2011	8	-	-	-	-	-	8
	2012	14	-	-	-	-	-	14
	2013	25	-	-	-	-	-	25
	2014	50	-	-	-	-	-	50
	2015	167	(2)	2	-	-	-	167
	2016	32	-	-	-	-	-	32
	2017	194	(22)	(791)	-	(813)	(419.1%)	(619)
	2018	100	11	17	-	28	28.0%	128
Private Passenger Total		602	(13)	(772)	-	(785)	(130.4%)	(183)
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	9	-	-	-	-	-	9
	2013	2	-	-	-	-	-	2
	2014	31	-	-	-	-	-	31
	2015	100	(1)	1	-	-	-	100
	2016	217	(2)	2	-	-	-	217
	2017	287	(52)	52	-	-	-	287
	2018	67	41	26	-	67	100.0%	134
Non Private Passenger Total		715	(14)	81	-	67	9.4%	782
Grand Total		1,317	(27)	(691)	-	(718)	(54.5%)	599

EXHIBIT G-1

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

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ShareDate	201807	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	18	-	-	-	-	-	18
	2013	41	-	-	-	-	-	41
	2014	108	(2)	9	-	7	6.5%	115
	2015	175	(2)	2	-	-	-	175
	2016	272	(2)	(8)	-	(10)	(3.7%)	262
	2017	297	(9)	13	-	4	1.3%	301
	2018	235	110	(10)	-	100	42.6%	335
Private Passenger Total		1,146	95	6	-	101	8.8%	1,247
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	33	-	-	-	-	-	33
	2014	54	-	(36)	-	(36)	(66.7%)	18
	2015	63	(1)	1	-	-	-	63
	2016	260	(3)	3	-	-	-	260
	2017	1,119	(43)	39	-	(4)	(0.4%)	1,115
	2018	113	23	33	-	56	49.6%	169
Non Private Passenger Total		1,645	(24)	40	-	16	1.0%	1,661
Grand Total		2,791	71	46	-	117	4.2%	2,908

EXHIBIT G-1

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

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ShareDate 201807
Jurisdiction Desc Nunavut
AccountCode Des IBNR Provisio
AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	14	-	-	-	-	-	14
	2013	9	-	-	-	-	-	9
	2014	13	-	-	-	-	-	13
	2015	50	-	-	-	-	-	50
	2016	84	(1)	1	-	-	-	84
	2017	71	(1)	1	-	-	-	71
	2018	20	2	(23)	-	(21)	(105.0%)	(1)
Private Passenger Total		260	-	(21)	-	(21)	(8.1%)	239
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	11	-	-	-	-	-	11
	2015	64	(1)	1	-	-	-	64
	2016	113	(1)	1	-	-	-	113
	2017	284	(4)	4	-	-	-	284
	2018	150	17	(2)	-	15	10.0%	165
Non Private Passenger Total		625	11	4	-	15	2.4%	640
Grand Total		885	11	(17)	-	(6)	(0.7%)	879

EXHIBIT G-1

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

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 ShareDate 201807
 Jurisdiction Desc (All)
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,493	(111)	368	-	257	17.2%	1,750
	2009	414	(38)	101	-	63	15.2%	477
	2010	404	(32)	32	-	-	-	404
	2011	(23)	26	(47)	-	(21)	91.3%	(44)
	2012	68	9	149	-	158	232.4%	226
	2013	428	(4)	(316)	-	(320)	(74.8%)	108
	2014	1,300	(22)	8	-	(14)	(1.1%)	1,286
	2015	3,533	(77)	(215)	-	(292)	(8.3%)	3,241
	2016	7,202	(251)	18	-	(233)	(3.2%)	6,969
	2017	13,399	(360)	(850)	-	(1,210)	(9.0%)	12,189
	2018	9,384	1,617	(86)	-	1,531	16.3%	10,915
Private Passenger Total		37,602	757	(838)	-	(81)	(0.2%)	37,521
Non Private								
Passenger	prior	870	(25)	37	-	12	1.4%	882
	2009	4	2	(8)	-	(6)	(150.0%)	(2)
	2010	149	(1)	1	-	-	-	149
	2011	806	(8)	7	-	(1)	(0.1%)	805
	2012	718	(4)	85	-	81	11.3%	799
	2013	909	(14)	22	-	8	0.9%	917
	2014	3,280	(121)	303	-	182	5.5%	3,462
	2015	4,581	(130)	(140)	-	(270)	(5.9%)	4,311
	2016	12,985	(601)	(370)	-	(971)	(7.5%)	12,014
	2017	20,224	(837)	307	-	(530)	(2.6%)	19,694
	2018	17,964	3,020	222	-	3,242	18.0%	21,206
Non Private Passenger Total		62,490	1,281	466	-	1,747	2.8%	64,237
Grand Total		100,092	2,038	(372)	-	1,666	1.7%	101,758

EXHIBIT G-2

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

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ShareDate	201807	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(24)	-	-	-	-	-	(24)
	2009	2	-	-	-	-	-	2
	2010	(5)	-	-	-	-	-	(5)
	2011	(9)	-	1	-	1	(11.1%)	(8)
	2012	(54)	1	37	-	38	(70.4%)	(16)
	2013	40	-	7	-	7	17.5%	47
	2014	(50)	1	14	-	15	(30.0%)	(35)
	2015	204	(24)	(104)	-	(128)	(62.7%)	76
	2016	956	(57)	18	-	(39)	(4.1%)	917
	2017	2,110	(42)	(271)	-	(313)	(14.8%)	1,797
	2018	2,181	370	(54)	-	316	14.5%	2,497
Private Passenger Total		5,351	249	(352)	-	(103)	(1.9%)	5,248
Non Private								
<div><div></div> Passenger</div>	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	(2)	-	-	-	-	-	(2)
	2012	250	(3)	3	-	-	-	250
	2013	(3)	-	10	-	10	(333.3%)	7
	2014	56	(1)	13	-	12	21.4%	68
	2015	(218)	2	(41)	-	(39)	17.9%	(257)
	2016	844	(42)	(28)	-	(70)	(8.3%)	774
	2017	871	(52)	(185)	-	(237)	(27.2%)	634
	2018	1,237	189	(134)	-	55	4.4%	1,292
Non Private Passenger Total		3,043	93	(362)	-	(269)	(8.8%)	2,774
Grand Total		8,394	342	(714)	-	(372)	(4.4%)	8,022

EXHIBIT G-2

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

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ShareDate	201807	
Jurisdiction Desc	New Brunswi	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	26	-	58	-	58	223.1%	84
	2009	(48)	1	-	-	1	(2.1%)	(47)
	2010	42	(1)	1	-	-	-	42
	2011	179	(4)	4	-	-	-	179
	2012	140	(3)	3	-	-	-	140
	2013	21	-	1	-	1	4.8%	22
	2014	155	(6)	44	-	38	24.5%	193
	2015	85	(3)	82	-	79	92.9%	164
	2016	1,263	(51)	29	-	(22)	(1.7%)	1,241
	2017	3,245	(162)	206	-	44	1.4%	3,289
	2018	1,746	205	55	-	260	14.9%	2,006
Private Passenger Total		6,854	(24)	483	-	459	6.7%	7,313
Non Private								
<div><div></div> Passenger</div>	prior	(3)	-	-	-	-	-	(3)
	2009	(4)	-	-	-	-	-	(4)
	2010	6	-	-	-	-	-	6
	2011	10	-	-	-	-	-	10
	2012	28	-	63	-	63	225.0%	91
	2013	252	(3)	(12)	-	(15)	(6.0%)	237
	2014	144	(6)	(74)	-	(80)	(55.6%)	64
	2015	245	(10)	11	-	1	0.4%	246
	2016	740	(37)	(8)	-	(45)	(6.1%)	695
	2017	1,096	(55)	(122)	-	(177)	(16.1%)	919
	2018	568	79	(53)	-	26	4.6%	594
Non Private Passenger Total		3,082	(32)	(195)	-	(227)	(7.4%)	2,855
Grand Total		9,936	(56)	288	-	232	2.3%	10,168

EXHIBIT G-2

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

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ShareDate	201807	
Jurisdiction Desc	Nova Scotia	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	25	-	(38)	-	(38)	(152.0%)	(13)
	2009	18	-	1	-	1	5.6%	19
	2010	(39)	1	(1)	-	-	-	(39)
	2011	6	-	-	-	-	-	6
	2012	(71)	1	(1)	-	-	-	(71)
	2013	(77)	2	62	-	64	(83.1%)	(13)
	2014	(77)	1	(1)	-	-	-	(77)
	2015	128	(1)	(132)	-	(133)	(103.9%)	(5)
	2016	710	(21)	(67)	-	(88)	(12.4%)	622
	2017	1,354	(14)	(75)	-	(89)	(6.6%)	1,265
	2018	1,069	178	(5)	-	173	16.2%	1,242
Private Passenger Total		3,046	147	(257)	-	(110)	(3.6%)	2,936
Non Private								
<div><div></div> Passenger</div>	prior	11	-	-	-	-	-	11
	2009	(6)	-	-	-	-	-	(6)
	2010	(2)	-	-	-	-	-	(2)
	2011	82	(1)	1	-	-	-	82
	2012	39	-	-	-	-	-	39
	2013	(49)	-	-	-	-	-	(49)
	2014	(94)	-	(7)	-	(7)	7.4%	(101)
	2015	642	(6)	4	-	(2)	(0.3%)	640
	2016	1,040	(10)	(179)	-	(189)	(18.2%)	851
	2017	1,492	(45)	22	-	(23)	(1.5%)	1,469
	2018	1,415	10	202	-	212	15.0%	1,627
Non Private Passenger Total		4,570	(52)	43	-	(9)	(0.2%)	4,561
Grand Total		7,616	95	(214)	-	(119)	(1.6%)	7,497

EXHIBIT G-2

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

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ShareDate	201807	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	18	-	(16)	-	(16)	(88.9%)	2
	2015	138	(3)	(12)	-	(15)	(10.9%)	123
	2016	278	(6)	(4)	-	(10)	(3.6%)	268
	2017	535	(16)	11	-	(5)	(0.9%)	530
	2018	363	32	8	-	40	11.0%	403
Private Passenger Total		1,323	7	(13)	-	(6)	(0.5%)	1,317
Non Private								
<div><div></div>Passenger</div>	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	18	-	-	-	-	-	18
	2013	(1)	-	-	-	-	-	(1)
	2014	66	(1)	1	-	-	-	66
	2015	165	(2)	5	-	3	1.8%	168
	2016	256	(3)	3	-	-	-	256
	2017	677	(7)	7	-	-	-	677
	2018	(104)	124	(263)	-	(139)	133.7%	(243)
Non Private Passenger Total		1,077	111	(247)	-	(136)	(12.6%)	941
Grand Total		2,400	118	(260)	-	(142)	(5.9%)	2,258

EXHIBIT G-2

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

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ShareDate	201807	
Jurisdiction Desc	Ontario	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	1,433	(115)	350	-	235	16.4%	1,668
	2009	512	(41)	95	-	54	10.5%	566
	2010	358	(29)	30	-	1	0.3%	359
	2011	(394)	32	(53)	-	(21)	5.3%	(415)
	2012	(147)	12	109	-	121	(82.3%)	(26)
	2013	-	-	(353)	-	(353)	100.0%	(353)
	2014	(165)	2	(54)	-	(52)	31.5%	(217)
	2015	405	(8)	(2)	-	(10)	(2.5%)	395
	2016	1,025	(51)	29	-	(22)	(2.1%)	1,003
	2017	2,385	(24)	5	-	(19)	(0.8%)	2,366
	2018	2,164	394	(92)	-	302	14.0%	2,466
Private Passenger Total		7,576	172	64	-	236	3.1%	7,812
Non Private								
<div><div></div> Passenger</div>	prior	84	-	13	-	13	15.5%	97
	2009	68	(1)	(5)	-	(6)	(8.8%)	62
	2010	126	(1)	1	-	-	-	126
	2011	720	(7)	7	-	-	-	720
	2012	148	(1)	14	-	13	8.8%	161
	2013	(422)	4	-	-	4	(0.9%)	(418)
	2014	1,243	(87)	456	-	369	29.7%	1,612
	2015	1,213	(36)	54	-	18	1.5%	1,231
	2016	3,452	(138)	(32)	-	(170)	(4.9%)	3,282
	2017	6,592	(396)	391	-	(5)	(0.1%)	6,587
	2018	7,444	1,460	(282)	-	1,178	15.8%	8,622
Non Private Passenger Total		20,668	797	617	-	1,414	6.8%	22,082
Grand Total		28,244	969	681	-	1,650	5.8%	29,894

EXHIBIT G-2

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

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ShareDate	201807	
Jurisdiction Desc	Alberta	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(30)	-	-	-	-	-	(30)
	2009	10	-	-	-	-	-	10
	2010	69	(1)	1	-	-	-	69
	2011	122	(1)	1	-	-	-	122
	2012	121	(1)	1	-	-	-	121
	2013	95	(1)	(34)	-	(35)	(36.8%)	60
	2014	511	(5)	19	-	14	2.7%	525
	2015	1,071	(11)	(62)	-	(73)	(6.8%)	998
	2016	1,172	(35)	31	-	(4)	(0.3%)	1,168
	2017	1,689	(34)	22	-	(12)	(0.7%)	1,677
	2018	615	181	(8)	-	173	28.1%	788
Private Passenger Total		5,445	92	(29)	-	63	1.2%	5,508
Non Private								
Passenger	prior	739	(22)	22	-	-	-	739
	2009	(62)	2	(2)	-	-	-	(62)
	2010	6	-	-	-	-	-	6
	2011	4	-	(1)	-	(1)	(25.0%)	3
	2012	2	-	5	-	5	250.0%	7
	2013	218	(7)	18	-	11	5.0%	229
	2014	892	(9)	(59)	-	(68)	(7.6%)	824
	2015	470	(38)	(186)	-	(224)	(47.7%)	246
	2016	3,690	(295)	(175)	-	(470)	(12.7%)	3,220
	2017	5,457	(109)	71	-	(38)	(0.7%)	5,419
	2018	5,471	802	640	-	1,442	26.4%	6,913
Non Private Passenger Total		16,887	324	333	-	657	3.9%	17,544
Grand Total		22,332	416	304	-	720	3.2%	23,052

EXHIBIT G-2

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

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ShareDate	201807	
Jurisdiction Desc	Yukon	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div>Passenger</div>	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	4	-	-	-	-	-	4
	2011	7	-	-	-	-	-	7
	2012	13	-	-	-	-	-	13
	2013	24	-	-	-	-	-	24
	2014	47	-	-	-	-	-	47
	2015	84	(1)	1	-	-	-	84
	2016	22	-	-	-	-	-	22
	2017	178	(21)	(791)	-	(812)	(456.2%)	(634)
	2018	94	10	18	-	28	29.8%	122
Private Passenger Total		477	(12)	(772)	-	(784)	(164.4%)	(307)
Non Private								
<div>Passenger</div>	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	6	-	-	-	-	-	6
	2013	2	-	-	-	-	-	2
	2014	29	-	-	-	-	-	29
	2015	62	(1)	1	-	-	-	62
	2016	197	(2)	2	-	-	-	197
	2017	268	(51)	51	-	-	-	268
	2018	52	37	27	-	64	123.1%	116
Non Private Passenger Total		618	(17)	81	-	64	10.4%	682
Grand Total		1,095	(29)	(691)	-	(720)	(65.8%)	375

EXHIBIT G-2

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

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ShareDate	201807	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Desc	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	17	-	-	-	-	-	17
	2013	38	-	-	-	-	-	38
	2014	69	(1)	8	-	7	10.1%	76
	2015	162	(2)	2	-	-	-	162
	2016	245	(2)	(8)	-	(10)	(4.1%)	235
	2017	261	(10)	14	-	4	1.5%	265
	2018	209	106	(12)	-	94	45.0%	303
Private Passenger Total		1,001	91	4	-	95	9.5%	1,096
Non Private								
<div><div></div>Passenger</div>	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	8	-	-	-	-	-	8
	2014	17	-	-	-	-	-	17
	2015	59	(1)	1	-	-	-	59
	2016	243	(2)	2	-	-	-	243
	2017	1,048	(42)	40	-	(2)	(0.2%)	1,046
	2018	101	20	34	-	54	53.5%	155
Non Private Passenger Total		1,479	(25)	77	-	52	3.5%	1,531
Grand Total		2,480	66	81	-	147	5.9%	2,627

EXHIBIT G-2

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

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ShareDate	201807	
Jurisdiction Desc	Nunavut	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	3	-	-	-	-	-	3
	2013	8	-	-	-	-	-	8
	2014	13	-	-	-	-	-	13
	2015	46	-	-	-	-	-	46
	2016	79	(1)	1	-	-	-	79
	2017	67	(1)	1	-	-	-	67
	2018	19	2	(24)	-	(22)	(115.8%)	(3)
Private Passenger Total		234	-	(22)	-	(22)	(9.4%)	212
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	11	-	-	-	-	-	11
	2015	58	(1)	1	-	-	-	58
	2016	99	(1)	1	-	-	-	99
	2017	266	(3)	3	-	-	-	266
	2018	142	16	(2)	-	14	9.9%	156
Non Private Passenger Total		579	11	3	-	14	2.4%	593
Grand Total		813	11	(19)	-	(8)	(1.0%)	805

EXHIBIT G-2

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

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ShareDate	201807	
Jurisdiction Desc	(All)	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,426	(115)	370	-	255	17.9%	1,681
	2009	494	(40)	96	-	56	11.3%	550
	2010	427	(30)	31	-	1	0.2%	428
	2011	(87)	27	(47)	-	(20)	23.0%	(107)
	2012	22	10	149	-	159	722.7%	181
	2013	147	1	(317)	-	(316)	(215.0%)	(169)
	2014	521	(8)	14	-	6	1.2%	527
	2015	2,323	(53)	(227)	-	(280)	(12.1%)	2,043
	2016	5,750	(224)	29	-	(195)	(3.4%)	5,555
	2017	11,824	(324)	(878)	-	(1,202)	(10.2%)	10,622
	2018	8,460	1,478	(114)	-	1,364	16.1%	9,824
Private Passenger Total		31,307	722	(894)	-	(172)	(0.5%)	31,135
Non Private								
Passenger	prior	837	(22)	35	-	13	1.6%	850
	2009	(1)	1	(7)	-	(6)	600.0%	(7)
	2010	139	(1)	1	-	-	-	139
	2011	815	(8)	7	-	(1)	(0.1%)	814
	2012	491	(4)	85	-	81	16.5%	572
	2013	8	(6)	16	-	10	125.0%	18
	2014	2,364	(104)	330	-	226	9.6%	2,590
	2015	2,696	(93)	(150)	-	(243)	(9.0%)	2,453
	2016	10,561	(530)	(414)	-	(944)	(8.9%)	9,617
	2017	17,767	(760)	278	-	(482)	(2.7%)	17,285
	2018	16,326	2,737	169	-	2,906	17.8%	19,232
Non Private Passenger Total		52,003	1,210	350	-	1,560	3.0%	53,563
Grand Total		83,310	1,932	(544)	-	1,388	1.7%	84,698

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Newfoundland & Labrador

PPV & non-PPV ending 2018	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
prior	-	(9)	-	(9)	-	-	2	2	(7)	
1999	-	5	-	5	-	-	-	-	5	
2000	-	(3)	-	(3)	-	-	-	-	(3)	
2001	-	(3)	(6)	(9)	-	-	1	1	(8)	
2002	-	1	-	1	-	-	-	-	1	
2003	-	-	1	1	-	-	-	-	1	
2004	(1)	(10)	-	(11)	-	-	1	1	(10)	
2005	-	5	23	28	-	-	3	3	31	
2006	-	4	13	17	-	-	1	1	18	
2007	28	(4)	-	24	(3)	-	2	(1)	23	
2008	182	(4)	6	184	(24)	3	16	(5)	179	
2009	79	5	77	161	(18)	2	14	(2)	159	
2010	29	(2)	108	135	(16)	1	12	(3)	132	
2011	647	(9)	93	731	(84)	9	65	(10)	721	
2012	1,968	204	72	2,244	(208)	25	204	21	2,265	
2013	1,584	46	125	1,755	(122)	14	177	69	1,824	
2014	3,861	21	151	4,033	(202)	23	429	250	4,283	
2015	5,478	(110)	289	5,657	(232)	26	594	388	6,045	
2016	7,452	1,175	378	9,005	(366)	41	940	615	9,620	
2017	8,406	1,893	123	10,422	(446)	52	1,123	729	11,151	
PAYs (sub-total):	29,713	3,205	1,453	34,371	(1,721)	196	3,584	2,059	36,430	
CAY (2018)	10,533	4,358	448	15,339	(716)	93	1,610	987	16,326	
claims liabilities:	40,246	7,563	1,901	49,710	(2,437)	289	5,194	3,046	52,756	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	14,684	(1,369)		13,315	(490)	55	944	509	13,725	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:	63,025				(2,927)	344	6,138	3,555	66,481	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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New Brunswick

PPV & non-PPV ending 2018	New Brunswick - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	10	-	10	-	-	-	2	2	12
1999	-	1	-	1	-	-	-	-	-	1
2000	-	1	-	1	-	-	-	-	-	1
2001	-	(1)	-	(1)	-	-	-	-	-	(1)
2002	(1)	(3)	(1)	(5)	-	-	-	2	2	(3)
2003	201	1	3	205	-	-	20	20	225	
2004	6	53	1	60	-	-	6	6	66	
2005	1	2	28	31	-	-	5	5	36	
2006	82	(3)	53	132	(4)	-	15	11	143	
2007	1	11	13	25	-	-	3	3	28	
2008	58	(4)	95	149	(17)	2	14	(1)	148	
2009	365	(43)	130	452	(30)	4	42	16	468	
2010	605	41	159	805	(44)	5	75	36	841	
2011	468	155	(123)	500	(20)	3	71	54	554	
2012	787	196	218	1,201	(45)	5	117	77	1,278	
2013	4,526	233	451	5,210	(164)	20	529	385	5,595	
2014	2,284	199	332	2,815	(84)	9	284	209	3,024	
2015	5,125	366	383	5,874	(201)	23	716	538	6,412	
2016	3,853	1,622	472	5,947	(249)	31	721	503	6,450	
2017	2,760	3,599	267	6,626	(358)	45	824	511	7,137	
PAYs (sub-total):	21,121	6,436	2,481	30,038	(1,216)	147	3,446	2,377	32,415	
CAY (2018)	3,726	4,669	167	8,562	(504)	61	1,040	597	9,159	
claims liabilities:	24,847	11,105	2,648	38,600	(1,720)	208	4,486	2,974	41,574	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,909	(1,038)		9,871	(331)	40	611	320	9,871	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	48,471				(2,051)	248	5,097	3,294	51,445	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nova Scotia

PPV & non-PPV ending 2018		Nova Scotia - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(1)	9	(1)	7	-	-	2	2	9
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	-	13	11	24	-	-	2	2	26
2003	-	(15)	26	11	-	-	3	3	14
2004	14	7	12	33	(3)	-	3	-	33
2005	76	(2)	74	148	(13)	2	12	1	149
2006	-	10	83	93	-	-	10	10	103
2007	102	(38)	130	194	(8)	1	20	13	207
2008	46	16	143	205	(11)	1	19	9	214
2009	220	12	4	236	(30)	4	22	(4)	232
2010	120	(33)	74	161	(6)	-	16	10	171
2011	35	59	172	266	(20)	2	25	7	273
2012	270	(32)	156	394	(28)	3	36	11	405
2013	2,607	(45)	222	2,784	(154)	20	277	143	2,927
2014	2,539	(107)	296	2,728	(122)	15	323	216	2,944
2015	1,559	574	193	2,326	(104)	14	298	208	2,534
2016	2,376	1,291	111	3,778	(174)	21	468	315	4,093
2017	3,688	2,203	243	6,134	(314)	43	751	480	6,614
PAYs (sub-total):	13,651	3,926	1,949	19,526	(987)	126	2,287	1,426	20,952
CAY (2018)	3,916	4,790	245	8,951	(478)	58	1,071	651	9,602
claims liabilities:	17,567	8,716	2,194	28,477	(1,465)	184	3,358	2,077	30,554
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,033	(816)		9,217	(328)	36	675	383	9,443
policy liabilities:				37,694	(1,793)	220	4,033	2,460	39,997

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Prince Edward Island

PPV & non-PPV ending 2018	Prince Edward Island - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	-	(4)	-	-	-	-	(4)
2006	-	-	-	-	-	-	-	-	-
2007	-	(1)	-	(1)	-	-	-	-	(1)
2008	-	(1)	17	16	-	-	2	2	18
2009	-	-	24	24	-	-	3	3	27
2010	438	(1)	31	468	(63)	7	41	(15)	453
2011	-	-	40	40	-	-	4	4	44
2012	305	18	46	369	-	-	37	37	406
2013	14	(3)	41	52	(3)	-	5	2	54
2014	415	63	63	541	(21)	2	51	32	573
2015	1,027	268	43	1,338	(46)	5	144	103	1,441
2016	1,528	458	112	2,098	(74)	9	263	198	2,296
2017	764	1,031	105	1,900	(87)	10	221	144	2,044
PAYs (sub-total):	4,491	1,828	522	6,841	(294)	33	771	510	7,351
CAY (2018)	1,824	676	84	2,584	(97)	13	323	239	2,823
claims liabilities:	6,315	2,504	606	9,425	(391)	46	1,094	749	10,174
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,144	(206)		1,938	(45)	5	107	67	1,938
policy liabilities:				11,363	(436)	51	1,201	816	12,112

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

PPV & non-PPV ending 2018	Ontario - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid		discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,326	48	(4)	5,370		(214)	26	529	341	5,711
1999	-	1	-	1		-	-	-	-	1
2000	3	9	3	15		-	-	1	1	16
2001	(1)	1	52	52		-	-	7	7	59
2002	478	(2)	201	677		(62)	8	61	7	684
2003	1,671	133	941	2,745		(343)	42	242	(59)	2,686
2004	883	49	1,142	2,074		(280)	34	179	(67)	2,007
2005	349	(14)	280	615		(64)	9	60	5	620
2006	409	51	288	748		(112)	13	64	(35)	713
2007	2,439	598	289	3,326		(532)	59	279	(194)	3,132
2008	350	355	662	1,367		(209)	24	116	(69)	1,298
2009	2,385	432	618	3,435		(428)	50	301	(77)	3,358
2010	1,354	319	780	2,453		(311)	36	214	(61)	2,392
2011	3,575	77	1,099	4,751		(592)	68	415	(109)	4,642
2012	3,078	64	1,274	4,416		(411)	47	402	38	4,454
2013	7,415	(465)	1,158	8,108		(591)	69	833	311	8,419
2014	6,276	1,073	1,212	8,561		(444)	52	1,081	689	9,250
2015	7,752	1,275	1,389	10,416		(439)	52	1,326	939	11,355
2016	7,221	2,801	1,215	11,237		(534)	68	1,782	1,316	12,553
2017	4,337	8,052	1,103	13,492		(750)	96	2,094	1,440	14,932
PAYs (sub-total):	55,300	14,857	13,702	83,859		(6,316)	753	9,986	4,423	88,282
CAY (2018)	6,514	18,871	1,419	26,804		(1,607)	188	4,005	2,586	29,390
claims liabilities:	61,814	33,728	15,121	110,663		(7,923)	941	13,991	7,009	117,672
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	36,382	(2,216)		34,166		(1,267)	144	2,140	1,017	34,166
						*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:	144,829					(9,190)	1,085	16,131	8,026	151,838

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

EXHIBIT H
Projected Year-end Policy Liabilities

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

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Alberta

PPV & non-PPV ending 2018		Alberta - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	7	8	(2)	13	-	-	15	15	28
1999	3	7	1	11	-	-	1	1	12
2000	(4)	(11)	3	(12)	-	-	2	2	(10)
2001	10	12	11	33	-	-	3	3	36
2002	(1)	(9)	21	11	-	-	3	3	14
2003	56	(16)	35	75	(7)	-	7	-	75
2004	359	209	58	626	(58)	7	61	10	636
2005	94	13	(53)	54	(9)	1	16	8	62
2006	(8)	(1)	4	(5)	(1)	-	5	4	(1)
2007	45	5	387	437	(30)	3	41	14	451
2008	906	14	449	1,369	(171)	20	121	(30)	1,339
2009	12	(15)	269	266	(29)	4	26	1	267
2010	19	48	55	122	(9)	-	12	3	125
2011	2,445	81	212	2,738	(175)	21	256	102	2,840
2012	1,396	82	307	1,785	(95)	12	170	87	1,872
2013	5,975	117	431	6,523	(336)	38	619	321	6,844
2014	4,607	1,078	404	6,089	(291)	35	579	323	6,412
2015	8,913	1,100	270	10,283	(490)	53	1,335	898	11,181
2016	9,494	3,374	484	13,352	(690)	79	1,726	1,115	14,467
2017	5,978	6,116	324	12,418	(727)	86	1,438	797	13,215
PAYs (sub-total):	40,306	12,212	3,670	56,188	(3,118)	359	6,436	3,677	59,865
CAY (2018)	10,615	10,284	(226)	20,673	(1,120)	143	2,253	1,276	21,949
claims liabilities:	50,921	22,496	3,444	76,861	(4,238)	502	8,689	4,953	81,814
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	31,165	(2,688)		28,477	(728)	73	1,450	795	28,477
policy liabilities:				105,338	(4,966)	575	10,139	5,748	110,291

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Yukon

PPV & non-PPV ending 2018	Yukon - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	-	3	-	-	-	-	-	3
1999	-	1	-	1	-	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	11	11	-	-	1	1	-	12
2007	-	-	5	5	-	-	-	-	-	5
2008	-	-	5	5	-	-	-	-	-	5
2009	-	-	6	6	-	-	-	-	-	6
2010	74	4	8	86	(4)	-	8	4	-	90
2011	-	7	10	17	-	-	2	2	-	19
2012	89	19	13	121	(6)	1	12	7	-	128
2013	-	26	(14)	12	(1)	-	4	3	-	15
2014	-	76	14	90	(3)	-	10	7	-	97
2015	1,312	136	1	1,449	(66)	9	192	135	-	1,584
2016	198	209	17	424	(21)	3	53	35	-	459
2017	861	(351)	8	518	(32)	4	67	39	-	557
PAYs (sub-total):	2,534	132	84	2,750	(133)	17	349	233	-	2,983
CAY (2018)	185	525	(11)	699	(37)	5	85	53	-	752
claims liabilities:	2,719	657	73	3,449	(170)	22	434	286	-	3,735
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	884	(77)		807	(25)	3	45	23		807
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,256	(195)	25	479	309		4,542

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Northwest Territories

PPV & non-PPV ending 2018	Northwest Territories - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
prior	-	1	-	1	-	-	-	-	1	
1999	-	2	-	2	-	-	-	-	2	
2000	-	(1)	-	(1)	-	-	-	-	(1)	
2001	-	1	-	1	-	-	-	-	1	
2002	-	1	-	1	-	-	-	-	1	
2003	-	-	-	-	-	-	-	-	-	
2004	-	(2)	-	(2)	-	-	-	-	(2)	
2005	-	-	-	-	-	-	-	-	-	
2006	-	(2)	-	(2)	-	-	-	-	(2)	
2007	-	(3)	9	6	-	-	1	1	7	
2008	-	3	13	16	-	-	1	1	17	
2009	-	-	17	17	(1)	-	1	-	17	
2010	-	-	22	22	(1)	-	3	2	24	
2011	-	3	27	30	(1)	-	3	2	32	
2012	-	17	32	49	(2)	-	5	3	52	
2013	498	46	34	578	(29)	3	56	30	608	
2014	571	88	50	709	(30)	3	72	45	754	
2015	-	206	22	228	(11)	1	34	24	252	
2016	132	458	7	597	(32)	3	72	43	640	
2017	307	1,236	37	1,580	(93)	12	200	119	1,699	
PAYs (sub-total):	1,508	2,054	270	3,832	(200)	22	448	270	4,102	
CAY (2018)	651	714	(60)	1,305	(78)	10	169	101	1,406	
claims liabilities:	2,159	2,768	210	5,137	(278)	32	617	371	5,508	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,837	(183)		1,654	(42)	5	79	42	1,654	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,791	(320)	37	696	413	7,162	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nunavut

PPV & non-PPV ending 2018	Nunavut - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	2	3	-	-	-	-	3
2009	-	-	3	3	-	-	-	-	3
2010	-	-	7	7	-	-	-	-	7
2011	-	-	9	9	-	-	1	1	10
2012	156	3	11	170	(6)	1	17	12	182
2013	-	11	(20)	(9)	-	-	3	3	(6)
2014	-	24	(12)	12	(2)	-	4	2	14
2015	22	99	10	131	(6)	-	17	11	142
2016	100	168	2	270	(14)	1	32	19	289
2017	19	313	7	339	(20)	2	40	22	361
PAYs (sub-total):	297	617	19	933	(48)	4	114	70	1,003
CAY (2018)	63	246	(24)	285	(19)	2	39	22	307
claims liabilities:	360	863	(5)	1,218	(67)	6	153	92	1,310
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	510	(45)		465	(13)	1	20	8	465
policy liabilities:				1,683	(80)	7	173	100	1,775

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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All Jurisdictions

PPV & non-PPV ending 2018	ALL JURISDICTIONS - 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	5,332	70	(7)	5,395	(214)	26	550	362	5,757	
1999	3	15	1	19	-	-	1	1	20	
2000	(1)	(5)	6	-	-	-	3	3	3	
2001	9	14	57	80	-	-	11	11	91	
2002	476	-	232	708	(62)	8	68	14	722	
2003	1,928	102	1,006	3,036	(350)	42	272	(36)	3,000	
2004	1,261	310	1,213	2,784	(341)	41	250	(50)	2,734	
2005	520	-	352	872	(86)	12	96	22	894	
2006	483	59	452	994	(117)	13	96	(8)	986	
2007	2,615	568	833	4,016	(573)	63	346	(164)	3,852	
2008	1,542	380	1,392	3,314	(432)	50	289	(93)	3,221	
2009	3,061	391	1,148	4,600	(536)	64	409	(63)	4,537	
2010	2,639	376	1,244	4,259	(454)	49	381	(24)	4,235	
2011	7,170	373	1,539	9,082	(892)	103	842	53	9,135	
2012	8,049	571	2,129	10,749	(801)	94	1,000	293	11,042	
2013	22,619	(34)	2,428	25,013	(1,400)	164	2,503	1,267	26,280	
2014	20,553	2,515	2,510	25,578	(1,199)	139	2,833	1,773	27,351	
2015	31,188	3,914	2,600	37,702	(1,595)	183	4,656	3,244	40,946	
2016	32,354	11,556	2,798	46,708	(2,154)	256	6,057	4,159	50,867	
2017	27,120	24,092	2,217	53,429	(2,827)	350	6,758	4,281	57,710	
PAYs (sub-total):	168,921	45,267	24,150	238,338	(14,033)	1,657	27,421	15,045	253,383	
CAY (2018)	38,027	45,133	2,042	85,202	(4,656)	573	10,595	6,512	91,714	
claims liabilities:	206,948	90,400	26,192	323,540	(18,689)	2,230	38,016	21,557	345,097	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	108,548	(8,638)		99,910	(3,269)	362	6,071	3,164	100,546	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				423,450	(21,958)	2,592	44,087	24,721	445,643	

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