



FACILITY ASSOCIATION RESIDUAL MARKET

JULY 2019 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

TABLE OF CONTENTS

1	Summary.....	2
1.1	Valuation Schedule (Fiscal Year 2019).....	2
1.2	Appointed Actuary and Hybrid Actuarial Services Model.....	2
1.3	Consideration of Recent Legal Decisions and Changes in Legislation / Regulation	3
1.4	Harmonized Sales Tax - Atlantic Provinces	4
1.5	Harmonized Sales Tax Class Action – Ontario	5
1.6	Current Provision Summary	5
2	Activity During the Month of July 2019	7
2.1	Recorded Premium and Claims Activity	7
2.1.a	Actual vs. Projected (AvsP): Earned Premium.....	8
2.1.b	AvsP: Recorded Indemnity	9
2.1.c	AvsP: Paid Indemnity	11
2.2	Actuarial Provisions.....	13
3	Ultimate Loss Ratio Matching Method.....	15
4	Calendar Year-to-Date Results.....	16
5	Current Participation Report – Additional Exhibits.....	16
6	EXHIBITS	17

1 Summary

1.1 Valuation Schedule (Fiscal Year 2019)

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

FARM FISCAL YEAR 2019 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2018 (completed)	2.29% mfad: 25 bp	Oct. 2018	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2018 (completed)	1.95% mfad: 25 bp	Mar. 2019	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, 2019 (completed)	1.48% mfad: 25 bp	May 2019	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Jun. 30, 2019		Aug. 2019	update valuation:
Sep. 30, 2019		Oct. 2019	update valuation (roll forward)

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

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

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

Ontario Bill 15 (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and **received Royal Assent on November 20, 2014**. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions.

Ontario Bill 91 (Building Ontario Up Act (Budget Measures), 2015) was introduced into the Legislature by the Minister of Finance on April 23, 2015, and **received Royal Assent on June 4, 2015**. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the **most recent** valuation (March 31, 2019), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to 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, 2018) and nominal valuation estimates, impacting the selection of ultimates.

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, 2019), reform adjustments related to changes in the definition of minor injuries under the MIR, were included with the updated industry trend analyses (completed using industry data as at June 30, 2018), impacting the selection of ultimates.

The **Minister of Treasury Board and Finance issued Ministerial Order 14/2018**, on **October 31, 2018**, which states unless otherwise directed by the Minister, the AIRB may not approve filings from insurers for cumulative rate increases on private passenger vehicles greater than +5.0% during the period between December 1, 2018 and August 31, 2019. At the current time, no explicit

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

adjustments have been made to our valuation estimates or views based on this order.

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, 2019), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2017), impacting the selection of ultimates.

The **Nova Scotia Court of Appeal** confirmed, in a unanimous decision released on **January 18, 2019** in relation to **Sparks v Holland (2019 NSCA 3)**, that future Canada Pension Plan (CPP) disability benefits are deductible from future income loss awards in motor-vehicle accident claims in that province. Sparks sustained injuries as a result of a motor vehicle accident in Nova Scotia and sought damages for personal injuries and loss of income. The decision supported an earlier decision (*Tibbets v Murphy*, 2017 NSCA 35) that both past and future CPP disability benefits are deductible under section 133A of the Insurance Act. At the current time, no adjustments have been made to our valuation estimates as a result of this decision.

1.4 Harmonized Sales Tax - Atlantic Provinces

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

In the **New Brunswick** fiscal 2016-17 provincial budget released February 2, 2016, the New Brunswick Finance Minister announced a 2 percentage point increase in the provincial component of the harmonized sales tax (“HST”) **effective July 1, 2016** increasing the combined HST rate in the province from 13% to 15%. No explicit additional adjustments have been made to the valuation assumptions from the **most recent** valuation (March 31, 2019), on the basis that current estimates have implicitly incorporated the impact.

In the **Newfoundland and Labrador** fiscal 2016-17 provincial budget released April 4, 2016, the Newfoundland and Labrador Finance Minister announced a 2 percentage point increase in the provincial component of the HST **effective July 1, 2016** increasing the combined HST rate in the province from 13% to 15%. No explicit additional adjustments have been made to the valuation assumptions from the **most recent** valuation (March 31, 2019), on the basis that current estimates have implicitly incorporated the impact.

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

most recent valuation (March 31, 2019).

1.5 Harmonized Sales Tax Class Action – Ontario

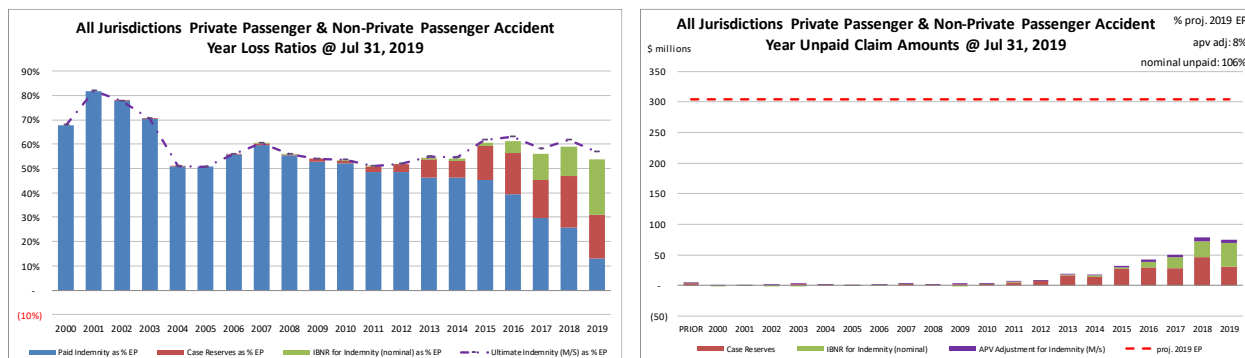
There have been no changes in these descriptions since last month's Highlights.

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

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

1.6 Current Provision Summary

The charts immediately below show the current levels of **indemnity only**² claims amounts booked by accident year³. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2019 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$24.8 million – see table on the next page) represents 8% of the earned premium projected for the full year 2019 (see

²Servicing Carriers for the Residual Market are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association's "Claims Guide" manual under the "Legal & Professional Fees" section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

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

³The 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".

the upper right corner of the right chart at the bottom of the previous page). 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 immediately below, the associated \$5.1 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)		
	amt	%
case	221,660	64.0%
ibnr	100,056	28.9%
M/S apv adj	24,842	7.2%
M/S indemnity	346,558	100.0%
retro claims	31,006	
retro apv adj	5,086	
M/S total	382,650	

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 2 on page 5) and the actuarial present value adjustment associated with

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

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

premium liabilities (\$000s)		
	amt	%
unearned prem	165,169	108.1%
prem def/(dpac)	(12,792)	(8.4%)
M/S apv adjust.	438	0.3%
M/S total	152,815	100.0%

policy liabilities (\$000s)		
	amt	%
claim	352,722	65.9%
premium	152,377	28.5%
M/S apv adjust.	30,366	5.7%
M/S total	535,465	100.0%

M/S total by juris (rounded at juris level)	
Ontario	191,883
Alberta	142,766
Newfoundland & Labrador	70,561
New Brunswick	54,239
Nova Scotia	50,742
Prince Edward Island	13,381
Yukon	4,279
Northwest Territories	5,745
Nunavut	1,871
All Jurisdictions	535,467

Total policy liabilities (on an actuarial present value basis) are summarized by jurisdiction in the table to the left.

Ontario has the largest share of any single jurisdiction (accounting for approximately 36% of the total policy liabilities). Collectively, the Atlantic provinces are second largest, accounting for approximately 35% (189 million) whereas last month and for some time now, the Atlantic provinces collectively were the largest.

2 Activity During the Month of July 2019⁴

2.1 Recorded Premium and Claims Activity

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

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

Table 01a	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	10,540	652	2,314	(459)	3,007	2,711	5,321	2,252
AB	9,218	854	3,022	4	1,264	318	4,286	323
NL	2,735	228	1,771	130	1,480	1,204	3,251	1,334
NB	2,205	96	1,091	(43)	(457)	(509)	634	(552)
NS	2,523	172	1,005	52	286	(251)	1,291	(199)
PE	454	54	387	190	(370)	(426)	17	(236)
YT	175	24	33	(48)	(2)	(24)	32	(72)
NT	352	(5)	84	(12)	(52)	(62)	31	(74)
NU	80	0	8	(3)	(4)	(21)	4	(23)
TOTAL	28,284	2,077	9,715	(188)	5,151	2,939	14,865	2,751

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	2,967	357	(2,622)	(737)	345	(380)
2017	-	-	590	(653)	(2)	186	587	(468)
2018	(36)	(36)	1,829	(98)	849	1,238	2,678	1,140
2019	28,320	2,113	4,328	206	6,926	2,252	11,255	2,458
TOTAL	28,284	2,077	9,715	(188)	5,151	2,939	14,865	2,751

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

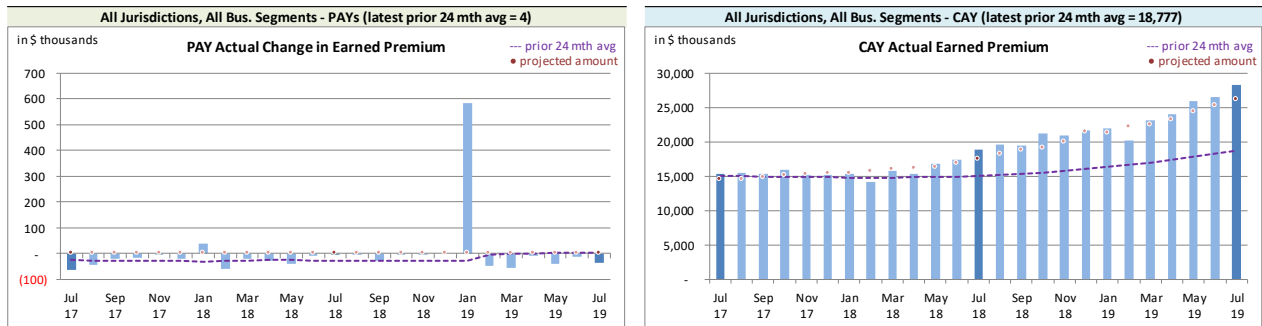
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.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

⁴There 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.

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

The charts immediately below show actual **earned premium**⁵ 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

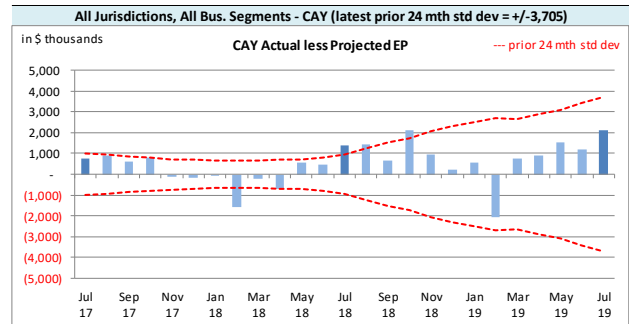
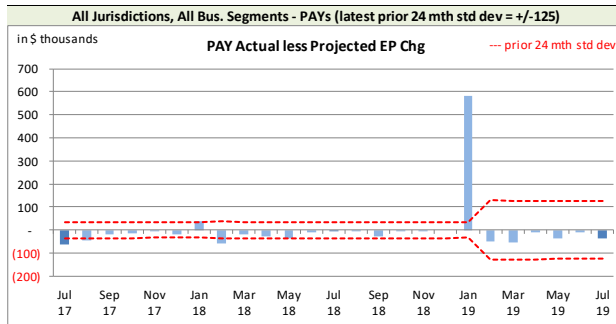


Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels (the January 2019 prior accident years (PAYs) change was unusually high due to late recorded new business commercial (CV) and interurban (IU) policies). Current accident year (CAY) earned premium growth in recent months is related to significant increases in CV and IU vehicles, with 2018 written premium for these two classes increasing by \$61 million (accounting for the bulk of the \$65 million or 57% increase in total FARM non-PPV written premium during 2018). This issue was discussed in the January Highlights. Year-to-date to July 2019, written premium for these two classes (CV and IU) are up \$44.7 million or 75.9% from the same period in 2018, and at \$103.3 million, the 2019 year-to-date written premium for those 2 classes is 3.4 times the amount written during the same period in 2017 (\$30.4 million).

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.

⁵Premium 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)	4	18,777
std dev	125	3,705
A-P <> std dev	6	5
% <> std dev	24.0%	20.0%
norm <> std dev	31.7%	31.7%

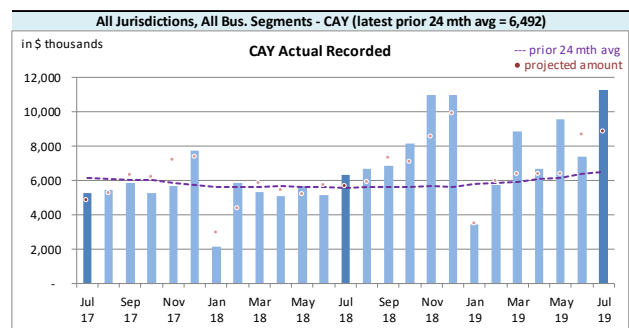
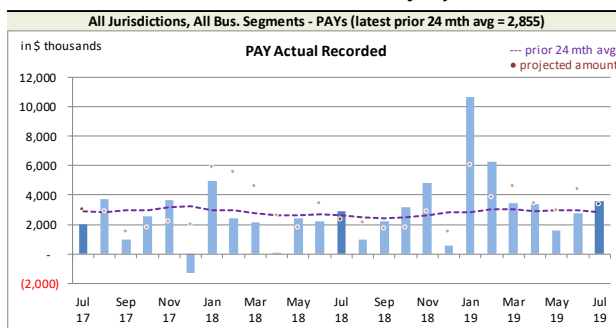
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias⁶ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as

18 of the latest 25 have been higher than projected. We are in the process of considering modifications to our written premium projection process with a goal of narrowing monthly variances and addressing the bias issue.

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.

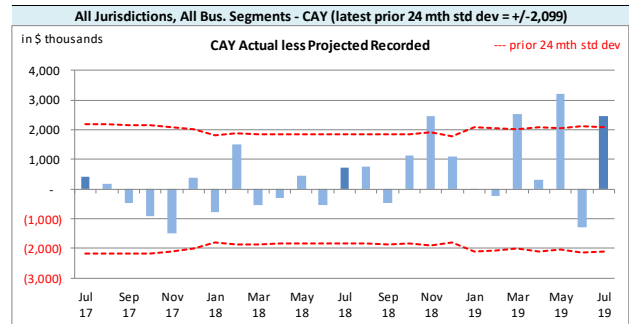
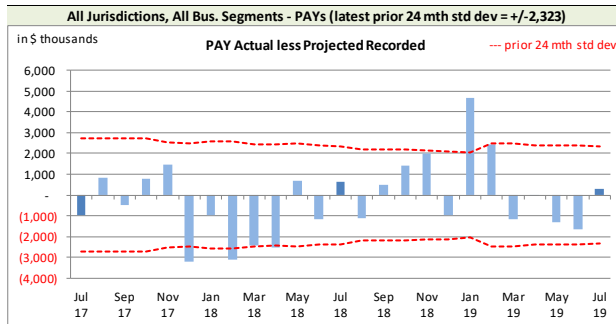
FARM Actual **Recorded Indemnity** by Calendar Month



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.

⁶For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 “successes”. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 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)	2,855	6,492
std dev	2,323	2,099
A-P <> std dev	4	4
% <> std dev	16.0%	16.0%
norm <> std dev	31.7%	31.7%

With respect to **recorded indemnity**, 16% 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 the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount

(assuming a normal distribution). Bias has not been indicated at a 95% confidence level on a running 25-month basis (11 of 25 variances were positive).

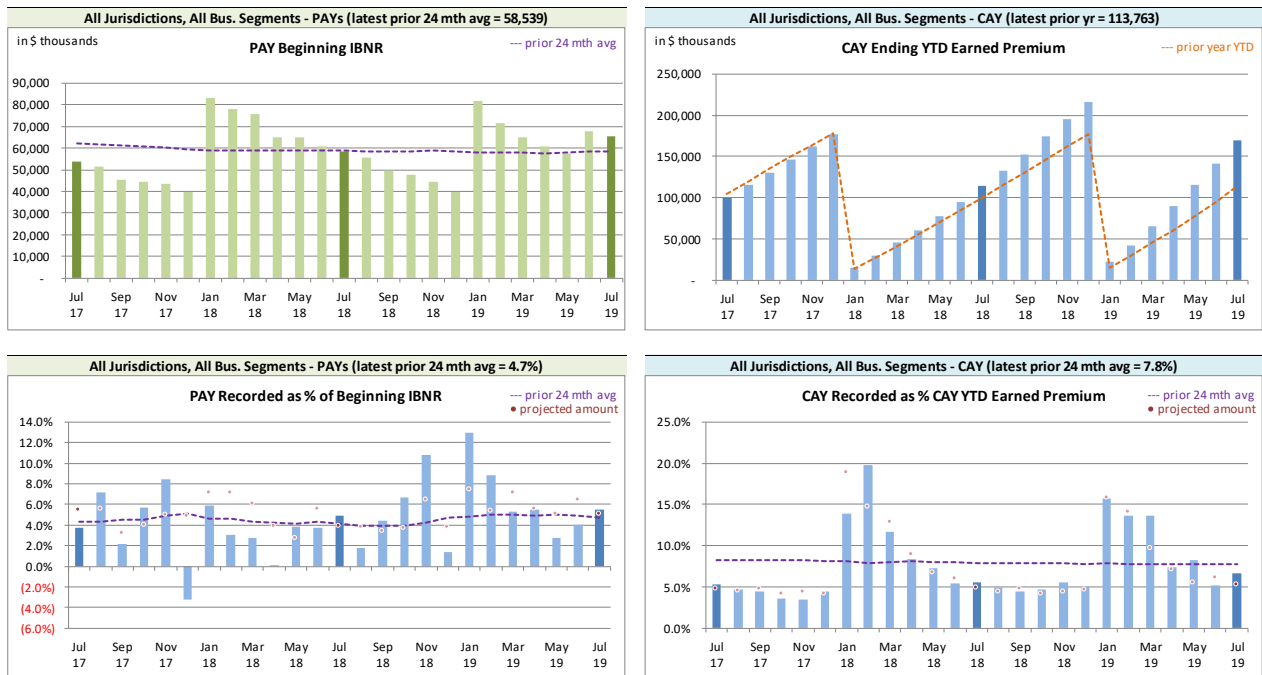
The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 16% of the time over the last 25 calendar months (see table above), suggesting the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (14 of 25 variances were positive).

The CAY **recorded indemnity** variance was outside of the 1-standard deviation band this month. The variance was reviewed and confirmed (driven by variances for recorded **indemnity activity** NL PPV due to a BI claim reserved at its \$1m policy limit, and ON non-PPV due to a CV US-BI claim reserved at its \$2m policy limit), and determined to be process variance related.

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

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

FARM Levels that influence⁷ 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:

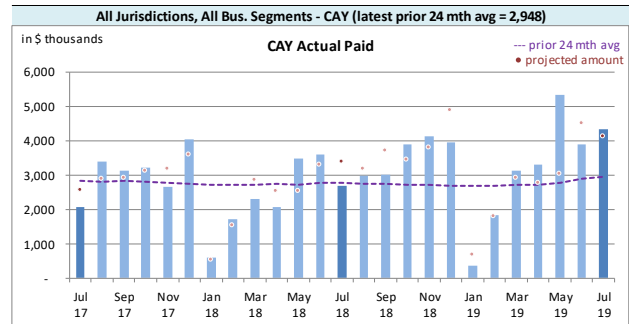
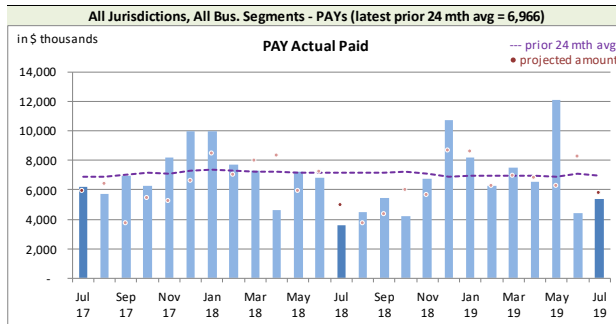
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

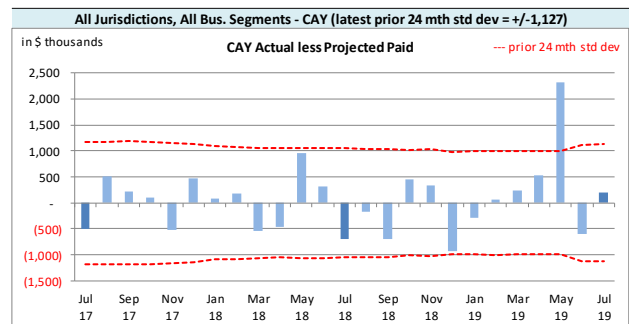
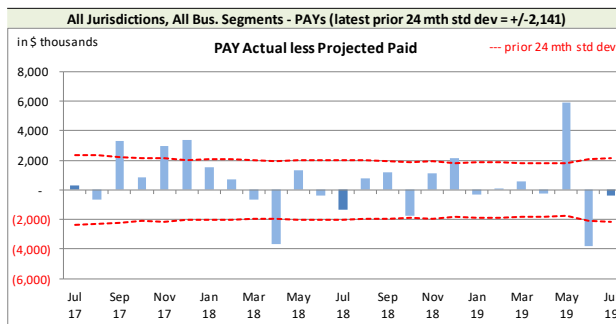
⁷Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYS	CAY
Mthly Avg Paid (prior 24 mths)	6,966	6,966	2,948
std dev	2,141	2,141	1,127
A-P <> std dev	7	7	1
% <> std dev	28.0%	28.0%	4.0%
norm <> std dev	31.7%	31.7%	31.7%

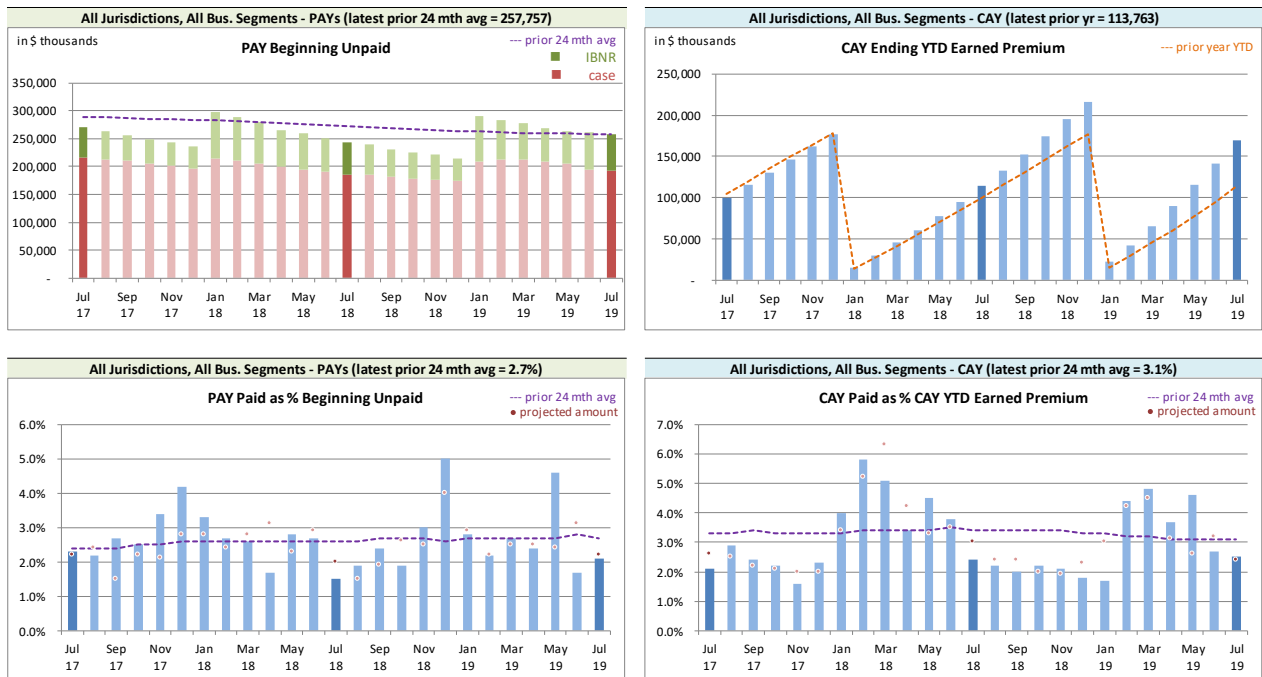
With respect to **paid indemnity**, 28% of the prior accident years’ (PAYS) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed no better than simply projecting the prior 24-month average

amount (assuming it follows a normal distribution). Bias has not been indicated at a 95% confidence level on a running 25-month basis (15 of 25 variances are positive).

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. Bias has not been indicated at a 95% confidence level on a running 25-month basis (15 of 25 variances are positive).

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

FARM Levels that influence⁸ 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 IBNR⁹ 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.

⁸Our 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.

⁹For 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, 2019 for all jurisdictions). The table immediately below summarizes variances in provisions included in this month's Participation Report and the associated one-month projections from last month's Report.

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

Table 02a			actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	16,257	392	(5,285)	35	14,440	(26)	25,412	401
2017	18,666	468	(1,603)	(22)	5,563	79	22,626	525
2018	26,620	(1,157)	(2,879)	(2)	9,110	16	32,851	(1,143)
2019	38,513	(1,304)	(2,853)	(43)	8,349	112	44,009	(1,235)
TOTAL	100,056	(1,601)	(12,620)	(32)	37,462	181	124,898	(1,452)

The IBNR provision is \$1.6 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 2 on page 5). The next table summarizes the variances in these "Retro Claims Provisions" included in this month's Participation Report and the one-month projections from last month's Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed claims expenses relative to projections.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁰ 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	22,441	(47)	(1,051)	5	3,258	22	24,648	(20)
2017	2,597	40	(105)	(2)	795	47	3,287	85
2018	4,356	85	(167)	(4)	1,404	31	5,593	112
2019	1,612	27	(145)	(2)	1,097	48	2,564	73
TOTAL	31,006	105	(1,468)	(3)	6,554	148	36,092	250

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(12,792)	(24)	438	(2)	(12,354)	(26)
balance as % unearned premium:		(7.7%)	-	0.3%	-	(7.5%)	-
actual unearned premium:		165,169					
less projected:		124					

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 loss¹¹ 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

¹⁰“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.

¹¹“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 years¹² 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	12,390	7.3%	4,924	2.9%	17,314	10.2%	(433)	(2.3%)
CAY	111,937	65.7%	6,448	3.8%	118,385	69.5%	19,646	-
TOTAL	124,327	73.0%	11,372	6.7%	135,699	79.7%	19,213	(2.3%)

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

¹²Prior 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: 1.48%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	(6,000)	(5,000)	(5,000)	(5,000)
	2010	26,000	26,000	26,000	26,000
	2011	(5,000)	(5,000)	(4,000)	(5,000)
	2012	82,000	82,000	80,000	79,000
	2013	57,000	64,000	65,000	64,000
	2014	134,000	106,000	105,000	104,000
	2015	(44,000)	(82,000)	(58,000)	(51,000)
	2016	382,000	35,000	53,000	50,000
	2017	1,426,000	1,165,000	1,071,000	1,024,000
	2018	589,000	493,000	226,000	(46,000)
	2019	1,406,000	564,000	670,000	797,000
Private Passenger Total		4,047,000	2,443,000	2,229,000	2,037,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	4,000	4,000	4,000	4,000
	2012	24,000	24,000	24,000	23,000
	2013	245,000	245,000	243,000	241,000
	2014	3,000	(11,000)	(11,000)	(11,000)
	2015	349,000	411,000	404,000	377,000
	2016	350,000	313,000	295,000	289,000
	2017	711,000	668,000	658,000	646,000
	2018	1,156,000	1,076,000	993,000	977,000
	2019	803,000	1,086,000	1,162,000	1,226,000
Non Private Passenger Total		3,653,000	3,824,000	3,780,000	3,780,000
Grand Total		7,700,000	6,267,000	6,009,000	5,817,000

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

EXHIBIT A

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 1.48%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201906	201907	201908	201909
Private Passenger	prior	41,000	41,000	41,000	41,000
	2010	55,000	55,000	53,000	50,000
	2011	92,000	145,000	139,000	126,000
	2012	138,000	138,000	134,000	122,000
	2013	253,000	253,000	244,000	225,000
	2014	597,000	545,000	527,000	479,000
	2015	407,000	296,000	290,000	285,000
	2016	1,188,000	995,000	982,000	968,000
	2017	3,168,000	3,145,000	3,110,000	3,076,000
	2018	4,207,000	4,098,000	3,908,000	3,830,000
	2019	2,381,000	2,849,000	3,265,000	3,682,000
Private Passenger Total		12,527,000	12,560,000	12,693,000	12,884,000
Non Private Passenger	prior	22,000	22,000	19,000	18,000
	2010	17,000	18,000	18,000	17,000
	2011	170,000	171,000	161,000	155,000
	2012	31,000	73,000	70,000	68,000
	2013	(150,000)	167,000	163,000	161,000
	2014	44,000	258,000	244,000	234,000
	2015	73,000	73,000	72,000	72,000
	2016	511,000	511,000	482,000	463,000
	2017	850,000	838,000	790,000	741,000
	2018	872,000	789,000	747,000	719,000
	2019	857,000	1,169,000	1,404,000	1,663,000
Non Private Passenger Total		3,297,000	4,089,000	4,170,000	4,311,000
Grand Total		15,824,000	16,649,000	16,863,000	17,195,000

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 1.48%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	20,000	99,000	97,000	95,000
	2010	9,000	9,000	9,000	9,000
	2011	6,000	6,000	6,000	6,000
	2012	(20,000)	(20,000)	(20,000)	(20,000)
	2013	17,000	17,000	17,000	17,000
	2014	38,000	(56,000)	(56,000)	(54,000)
	2015	73,000	73,000	71,000	71,000
	2016	569,000	567,000	560,000	554,000
	2017	1,544,000	1,527,000	1,512,000	1,468,000
	2018	2,543,000	2,386,000	2,323,000	2,256,000
	2019	2,129,000	2,599,000	3,029,000	3,463,000
Private Passenger Total		6,928,000	7,207,000	7,548,000	7,865,000
Non Private Passenger	prior	-	-	-	-
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	-	-	-	-
	2013	91,000	91,000	90,000	89,000
	2014	134,000	440,000	436,000	418,000
	2015	384,000	438,000	434,000	408,000
	2016	872,000	565,000	557,000	548,000
	2017	1,301,000	1,262,000	1,212,000	1,179,000
	2018	2,278,000	2,326,000	2,262,000	2,178,000
	2019	1,877,000	2,016,000	2,271,000	2,516,000
Non Private Passenger Total		6,930,000	7,131,000	7,255,000	7,329,000
Grand Total		13,858,000	14,338,000	14,803,000	15,194,000

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

EXHIBIT A

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island	discount rate: 1.48%			
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	201906	201907	201908	201909
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(2,000)	(2,000)	(3,000)	(2,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	163,000	163,000	154,000	150,000
	2015	94,000	94,000	92,000	91,000
	2016	330,000	369,000	352,000	343,000
	2017	214,000	220,000	212,000	207,000
	2018	544,000	546,000	521,000	506,000
	2019	330,000	411,000	423,000	430,000
Private Passenger Total		1,665,000	1,793,000	1,743,000	1,717,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	6,000	6,000	6,000	6,000
	2011	1,000	1,000	1,000	1,000
	2012	(4,000)	(4,000)	(4,000)	(5,000)
	2013	3,000	3,000	3,000	3,000
	2014	7,000	7,000	7,000	7,000
	2015	84,000	84,000	83,000	82,000
	2016	298,000	298,000	294,000	292,000
	2017	676,000	676,000	669,000	662,000
	2018	729,000	744,000	735,000	728,000
	2019	421,000	524,000	594,000	662,000
Non Private Passenger Total		2,220,000	2,338,000	2,387,000	2,437,000
Grand Total		3,885,000	4,131,000	4,130,000	4,154,000

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: 1.48%			
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	201906	201907	201908	201909
Private Passenger	prior	1,201,000	455,000	449,000	439,000
	2010	641,000	646,000	639,000	631,000
	2011	138,000	139,000	137,000	135,000
	2012	26,000	26,000	25,000	25,000
	2013	23,000	45,000	44,000	44,000
	2014	(57,000)	(57,000)	(59,000)	(60,000)
	2015	101,000	(377,000)	(359,000)	(340,000)
	2016	826,000	858,000	829,000	793,000
	2017	2,233,000	2,223,000	2,136,000	2,036,000
	2018	3,120,000	2,985,000	2,869,000	2,738,000
	2019	2,461,000	3,276,000	3,901,000	4,541,000
Private Passenger Total		10,713,000	10,219,000	10,611,000	10,982,000
Non Private Passenger	prior	127,000	135,000	134,000	135,000
	2010	42,000	42,000	41,000	41,000
	2011	185,000	185,000	183,000	182,000
	2012	248,000	419,000	415,000	411,000
	2013	507,000	509,000	505,000	499,000
	2014	453,000	453,000	447,000	443,000
	2015	1,135,000	1,166,000	1,126,000	1,104,000
	2016	2,379,000	2,397,000	2,313,000	2,251,000
	2017	4,333,000	4,039,000	3,890,000	3,786,000
	2018	10,465,000	10,203,000	9,998,000	9,699,000
	2019	14,671,000	15,408,000	17,600,000	19,700,000
Non Private Passenger Total		34,545,000	34,956,000	36,652,000	38,251,000
Grand Total		45,258,000	45,175,000	47,263,000	49,233,000

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

EXHIBIT A

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

page 6 of 10

Jurisdiction Desc	Alberta	discount rate: 1.48%			
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	201906	201907	201908	201909
Private Passenger	prior	(11,000)	(11,000)	(9,000)	(6,000)
	2010	32,000	32,000	32,000	28,000
	2011	130,000	130,000	129,000	123,000
	2012	277,000	277,000	274,000	243,000
	2013	180,000	180,000	178,000	159,000
	2014	453,000	453,000	447,000	406,000
	2015	442,000	443,000	419,000	415,000
	2016	620,000	635,000	614,000	609,000
	2017	1,353,000	1,344,000	1,289,000	1,166,000
	2018	1,263,000	1,064,000	1,009,000	983,000
	2019	640,000	895,000	976,000	1,051,000
Private Passenger Total		5,379,000	5,442,000	5,358,000	5,177,000
Non Private Passenger	prior	199,000	774,000	721,000	685,000
	2010	7,000	7,000	7,000	7,000
	2011	(44,000)	(46,000)	(41,000)	(36,000)
	2012	(597,000)	(594,000)	(550,000)	(520,000)
	2013	736,000	739,000	706,000	681,000
	2014	457,000	460,000	435,000	418,000
	2015	1,994,000	1,973,000	1,874,000	1,778,000
	2016	3,572,000	3,484,000	3,295,000	2,989,000
	2017	4,369,000	4,437,000	4,087,000	3,776,000
	2018	6,622,000	4,847,000	4,509,000	4,199,000
	2019	10,650,000	12,373,000	13,879,000	15,262,000
Non Private Passenger Total		27,965,000	28,454,000	28,922,000	29,239,000
Grand Total		33,344,000	33,896,000	34,280,000	34,416,000

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

EXHIBIT A

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

page 7 of 10

Jurisdiction Desc	Yukon	discount rate: 1.48%			
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	201906	201907	201908	201909
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	1,000	(16,000)	(16,000)	(16,000)
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	14,000	14,000	14,000	14,000
	2014	30,000	30,000	30,000	30,000
	2015	56,000	56,000	55,000	55,000
	2016	159,000	159,000	158,000	157,000
	2017	163,000	163,000	160,000	159,000
	2018	189,000	183,000	181,000	178,000
	2019	108,000	133,000	143,000	152,000
Private Passenger Total		735,000	737,000	740,000	744,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	7,000	7,000	7,000	7,000
	2015	33,000	33,000	33,000	33,000
	2016	76,000	76,000	75,000	73,000
	2017	160,000	160,000	159,000	158,000
	2018	127,000	117,000	116,000	114,000
	2019	219,000	284,000	299,000	310,000
Non Private Passenger Total		627,000	682,000	694,000	700,000
Grand Total		1,362,000	1,419,000	1,434,000	1,444,000

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

EXHIBIT A

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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.48%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	10,000	10,000	10,000	10,000
	2013	11,000	11,000	11,000	11,000
	2014	39,000	39,000	39,000	39,000
	2015	84,000	84,000	83,000	82,000
	2016	247,000	247,000	245,000	243,000
	2017	280,000	280,000	276,000	273,000
	2018	494,000	488,000	484,000	479,000
	2019	224,000	291,000	326,000	364,000
Private Passenger Total		1,389,000	1,450,000	1,474,000	1,501,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	43,000	43,000	43,000	43,000
	2014	10,000	10,000	10,000	10,000
	2015	32,000	32,000	32,000	32,000
	2016	138,000	138,000	137,000	136,000
	2017	260,000	260,000	257,000	256,000
	2018	214,000	217,000	215,000	205,000
	2019	(80,000)	(9,000)	2,000	20,000
Non Private Passenger Total		620,000	694,000	699,000	705,000
Grand Total		2,009,000	2,144,000	2,173,000	2,206,000

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

EXHIBIT A

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 1.48%			
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	201906	201907	201908	201909
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	-	-	-	-
	2011	-	-	-	-
	2012	15,000	15,000	13,000	13,000
	2013	2,000	2,000	2,000	2,000
	2014	8,000	8,000	8,000	8,000
	2015	13,000	13,000	13,000	13,000
	2016	40,000	40,000	40,000	40,000
	2017	32,000	32,000	31,000	30,000
	2018	35,000	36,000	34,000	32,000
	2019	24,000	28,000	25,000	23,000
Private Passenger Total		168,000	173,000	165,000	160,000
Non Private Passenger	prior	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	12,000	12,000	12,000	12,000
	2014	24,000	24,000	23,000	23,000
	2015	25,000	25,000	25,000	25,000
	2016	93,000	93,000	90,000	89,000
	2017	187,000	187,000	185,000	183,000
	2018	253,000	253,000	251,000	245,000
	2019	92,000	112,000	130,000	149,000
Non Private Passenger Total		686,000	706,000	716,000	726,000
Grand Total		854,000	879,000	881,000	886,000

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

EXHIBIT A

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

page 10 of 10

Jurisdiction Desc	(All)	discount rate: 1.48%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201906	201907	201908	201909
Private Passenger	prior	1,241,000	575,000	569,000	560,000
	2010	761,000	749,000	739,000	725,000
	2011	367,000	421,000	413,000	391,000
	2012	535,000	535,000	523,000	479,000
	2013	555,000	584,000	573,000	534,000
	2014	1,405,000	1,231,000	1,195,000	1,102,000
	2015	1,226,000	600,000	606,000	621,000
	2016	4,361,000	3,905,000	3,833,000	3,757,000
	2017	10,413,000	10,099,000	9,797,000	9,439,000
	2018	12,984,000	12,279,000	11,555,000	10,956,000
	2019	9,703,000	11,046,000	12,758,000	14,503,000
Private Passenger Total		43,551,000	42,024,000	42,561,000	43,067,000
Non Private Passenger	prior	357,000	940,000	883,000	847,000
	2010	73,000	74,000	73,000	72,000
	2011	311,000	310,000	303,000	301,000
	2012	(297,000)	(81,000)	(44,000)	(22,000)
	2013	1,489,000	1,811,000	1,767,000	1,731,000
	2014	1,139,000	1,648,000	1,598,000	1,549,000
	2015	4,109,000	4,235,000	4,083,000	3,911,000
	2016	8,289,000	7,875,000	7,538,000	7,130,000
	2017	12,847,000	12,527,000	11,907,000	11,387,000
	2018	22,716,000	20,572,000	19,826,000	19,064,000
	2019	29,510,000	32,963,000	37,341,000	41,508,000
Non Private Passenger Total		80,543,000	82,874,000	85,275,000	87,478,000
Grand Total		124,094,000	124,898,000	127,836,000	130,545,000

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

EXHIBIT B

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	(11,000)	(10,000)	(10,000)	(10,000)
	2010	26,000	26,000	26,000	26,000
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	(10,000)	(10,000)	(10,000)	(10,000)
	2013	11,000	18,000	18,000	18,000
	2014	(61,000)	(89,000)	(88,000)	(87,000)
	2015	(295,000)	(325,000)	(292,000)	(283,000)
	2016	5,000	(337,000)	(303,000)	(300,000)
	2017	1,048,000	799,000	719,000	683,000
	2018	(11,000)	(97,000)	(340,000)	(595,000)
	2019	1,066,000	156,000	204,000	275,000
Private Passenger Total		1,763,000	126,000	(81,000)	(288,000)
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	11,000	11,000	11,000	11,000
	2013	227,000	227,000	225,000	223,000
	2014	(7,000)	(19,000)	(19,000)	(19,000)
	2015	226,000	300,000	297,000	270,000
	2016	182,000	189,000	176,000	174,000
	2017	447,000	410,000	406,000	402,000
	2018	839,000	763,000	687,000	680,000
	2019	664,000	920,000	972,000	1,009,000
Non Private Passenger Total		2,599,000	2,811,000	2,765,000	2,760,000
Grand Total		4,362,000	2,937,000	2,684,000	2,472,000

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

EXHIBIT B

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201906	201907	201908	201909
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	29,000	29,000	28,000	25,000
	2011	78,000	132,000	127,000	114,000
	2012	112,000	112,000	108,000	97,000
	2013	198,000	198,000	190,000	171,000
	2014	539,000	487,000	468,000	421,000
	2015	157,000	48,000	47,000	47,000
	2016	859,000	669,000	662,000	655,000
	2017	2,782,000	2,765,000	2,737,000	2,710,000
	2018	3,747,000	3,641,000	3,459,000	3,390,000
	2019	2,155,000	2,575,000	2,952,000	3,333,000
Private Passenger Total		10,655,000	10,655,000	10,777,000	10,962,000
Non Private Passenger	prior	16,000	16,000	14,000	13,000
	2010	2,000	2,000	2,000	2,000
	2011	158,000	158,000	149,000	143,000
	2012	1,000	43,000	40,000	38,000
	2013	(322,000)	33,000	31,000	30,000
	2014	21,000	238,000	224,000	215,000
	2015	-	-	-	-
	2016	428,000	428,000	402,000	386,000
	2017	706,000	695,000	653,000	607,000
	2018	661,000	577,000	542,000	520,000
	2019	694,000	973,000	1,182,000	1,415,000
Non Private Passenger Total		2,365,000	3,163,000	3,239,000	3,369,000
Grand Total		13,020,000	13,818,000	14,016,000	14,331,000

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

EXHIBIT B

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201906	201907	201908	201909
Private Passenger	prior	-	79,000	78,000	76,000
	2010	8,000	8,000	8,000	8,000
	2011	5,000	5,000	5,000	5,000
	2012	(28,000)	(28,000)	(28,000)	(27,000)
	2013	9,000	9,000	9,000	9,000
	2014	(10,000)	(104,000)	(103,000)	(100,000)
	2015	29,000	29,000	28,000	28,000
	2016	460,000	459,000	454,000	449,000
	2017	1,364,000	1,352,000	1,338,000	1,298,000
	2018	2,171,000	2,016,000	1,956,000	1,897,000
	2019	1,854,000	2,277,000	2,654,000	3,034,000
Private Passenger Total		5,862,000	6,102,000	6,399,000	6,677,000
Non Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	(4,000)	(4,000)	(4,000)	(4,000)
	2013	-	-	-	-
	2014	28,000	347,000	344,000	327,000
	2015	285,000	339,000	336,000	312,000
	2016	682,000	375,000	371,000	367,000
	2017	995,000	958,000	910,000	883,000
	2018	1,943,000	1,996,000	1,936,000	1,859,000
	2019	1,663,000	1,764,000	1,983,000	2,192,000
Non Private Passenger Total		5,582,000	5,765,000	5,866,000	5,926,000
Grand Total		11,444,000	11,867,000	12,265,000	12,603,000

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

EXHIBIT B

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201906	201907	201908	201909
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	153,000	153,000	145,000	141,000
	2015	29,000	29,000	28,000	27,000
	2016	287,000	328,000	312,000	303,000
	2017	137,000	143,000	136,000	132,000
	2018	471,000	474,000	450,000	436,000
	2019	294,000	368,000	375,000	377,000
Private Passenger Total		1,362,000	1,486,000	1,437,000	1,407,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	6,000	6,000	6,000	6,000
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	1,000	1,000	1,000	1,000
	2014	6,000	6,000	6,000	6,000
	2015	81,000	81,000	80,000	79,000
	2016	226,000	226,000	224,000	222,000
	2017	605,000	605,000	599,000	593,000
	2018	565,000	590,000	584,000	578,000
	2019	368,000	472,000	533,000	592,000
Non Private Passenger Total		1,858,000	1,987,000	2,033,000	2,077,000
Grand Total		3,220,000	3,473,000	3,470,000	3,484,000

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

EXHIBIT B

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201906	201907	201908	201909
Private Passenger	prior	656,000	(85,000)	(84,000)	(83,000)
	2010	579,000	584,000	578,000	572,000
	2011	116,000	116,000	115,000	114,000
	2012	10,000	10,000	10,000	10,000
	2013	(18,000)	5,000	5,000	5,000
	2014	(244,000)	(244,000)	(242,000)	(240,000)
	2015	37,000	(441,000)	(423,000)	(402,000)
	2016	664,000	696,000	668,000	635,000
	2017	2,003,000	1,994,000	1,914,000	1,818,000
	2018	2,691,000	2,548,000	2,446,000	2,324,000
	2019	2,081,000	2,808,000	3,357,000	3,924,000
Private Passenger Total		8,575,000	7,991,000	8,344,000	8,677,000
Non Private Passenger	prior	62,000	69,000	69,000	69,000
	2010	37,000	37,000	37,000	37,000
	2011	127,000	143,000	142,000	141,000
	2012	151,000	324,000	321,000	318,000
	2013	168,000	171,000	169,000	167,000
	2014	276,000	276,000	273,000	270,000
	2015	535,000	568,000	540,000	524,000
	2016	1,731,000	1,755,000	1,685,000	1,634,000
	2017	3,678,000	3,393,000	3,257,000	3,159,000
	2018	8,883,000	8,657,000	8,484,000	8,229,000
	2019	13,224,000	13,685,000	15,606,000	17,441,000
Non Private Passenger Total		28,872,000	29,078,000	30,583,000	31,989,000
Grand Total		37,447,000	37,069,000	38,927,000	40,666,000

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

EXHIBIT B

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

page 6 of 10

Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201906	201907	201908	201909
Private Passenger	prior	(41,000)	(41,000)	(40,000)	(35,000)
	2010	30,000	30,000	30,000	26,000
	2011	49,000	49,000	49,000	43,000
	2012	253,000	253,000	250,000	220,000
	2013	157,000	157,000	155,000	136,000
	2014	308,000	308,000	305,000	268,000
	2015	390,000	391,000	368,000	364,000
	2016	448,000	463,000	444,000	440,000
	2017	1,224,000	1,215,000	1,166,000	1,049,000
	2018	1,067,000	870,000	826,000	809,000
	2019	545,000	772,000	839,000	898,000
Private Passenger Total		4,430,000	4,467,000	4,392,000	4,218,000
Non Private Passenger	prior	170,000	745,000	692,000	656,000
	2010	6,000	6,000	6,000	6,000
	2011	(84,000)	(83,000)	(77,000)	(73,000)
	2012	(642,000)	(639,000)	(594,000)	(564,000)
	2013	426,000	429,000	399,000	379,000
	2014	326,000	329,000	306,000	291,000
	2015	1,464,000	1,444,000	1,357,000	1,276,000
	2016	2,544,000	2,465,000	2,317,000	2,039,000
	2017	3,383,000	3,456,000	3,145,000	2,862,000
	2018	5,152,000	3,458,000	3,147,000	2,864,000
	2019	9,469,000	11,002,000	12,324,000	13,534,000
Non Private Passenger Total		22,214,000	22,612,000	23,022,000	23,270,000
Grand Total		26,644,000	27,079,000	27,414,000	27,488,000

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

EXHIBIT B

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

page 7 of 10

Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201906	201907	201908	201909
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	1,000	(16,000)	(16,000)	(16,000)
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	13,000	13,000	13,000	13,000
	2014	28,000	28,000	28,000	28,000
	2015	53,000	53,000	52,000	51,000
	2016	146,000	146,000	145,000	144,000
	2017	81,000	81,000	80,000	79,000
	2018	174,000	170,000	168,000	166,000
	2019	100,000	124,000	133,000	141,000
Private Passenger Total		610,000	613,000	617,000	620,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	6,000	6,000	6,000	6,000
	2015	31,000	31,000	31,000	31,000
	2016	69,000	69,000	68,000	67,000
	2017	147,000	147,000	146,000	145,000
	2018	64,000	56,000	55,000	54,000
	2019	198,000	259,000	271,000	278,000
Non Private Passenger Total		520,000	573,000	582,000	586,000
Grand Total		1,130,000	1,186,000	1,199,000	1,206,000

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

EXHIBIT B

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

page 8 of 10

Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201906	201907	201908	201909
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	9,000	9,000	9,000	9,000
	2013	10,000	10,000	10,000	10,000
	2014	36,000	36,000	36,000	36,000
	2015	78,000	78,000	77,000	76,000
	2016	227,000	227,000	225,000	223,000
	2017	211,000	211,000	209,000	207,000
	2018	446,000	444,000	440,000	436,000
	2019	200,000	260,000	293,000	326,000
Private Passenger Total		1,217,000	1,275,000	1,299,000	1,323,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	11,000	11,000	11,000	11,000
	2014	9,000	9,000	9,000	9,000
	2015	30,000	30,000	30,000	30,000
	2016	126,000	126,000	125,000	124,000
	2017	240,000	240,000	238,000	236,000
	2018	190,000	193,000	191,000	181,000
	2019	(96,000)	(29,000)	(19,000)	(5,000)
Non Private Passenger Total		513,000	583,000	588,000	589,000
Grand Total		1,730,000	1,858,000	1,887,000	1,912,000

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

EXHIBIT B

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201906	201907	201908	201909
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	7,000	7,000	7,000	7,000
	2015	12,000	12,000	12,000	12,000
	2016	37,000	37,000	37,000	37,000
	2017	29,000	29,000	28,000	27,000
	2018	32,000	34,000	32,000	30,000
	2019	22,000	26,000	23,000	20,000
Private Passenger Total		141,000	147,000	141,000	135,000
Non Private Passenger	prior	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	11,000	11,000	11,000	11,000
	2014	5,000	5,000	5,000	5,000
	2015	18,000	18,000	18,000	18,000
	2016	84,000	84,000	83,000	82,000
	2017	173,000	173,000	171,000	169,000
	2018	230,000	230,000	228,000	223,000
	2019	82,000	101,000	117,000	133,000
Non Private Passenger Total		603,000	622,000	633,000	641,000
Grand Total		744,000	769,000	774,000	776,000

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

EXHIBIT B

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

page 10 of 10

Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201906	201907	201908	201909
Private Passenger	prior	599,000	(62,000)	(61,000)	(57,000)
	2010	671,000	659,000	652,000	639,000
	2011	249,000	303,000	297,000	277,000
	2012	353,000	353,000	346,000	306,000
	2013	380,000	410,000	400,000	362,000
	2014	756,000	582,000	556,000	474,000
	2015	490,000	(126,000)	(103,000)	(80,000)
	2016	3,133,000	2,688,000	2,644,000	2,586,000
	2017	8,879,000	8,589,000	8,327,000	8,003,000
	2018	10,788,000	10,100,000	9,437,000	8,893,000
	2019	8,317,000	9,366,000	10,830,000	12,328,000
Private Passenger Total		34,615,000	32,862,000	33,325,000	33,731,000
Non Private Passenger	prior	254,000	836,000	781,000	744,000
	2010	52,000	52,000	52,000	52,000
	2011	199,000	216,000	212,000	209,000
	2012	(482,000)	(264,000)	(225,000)	(200,000)
	2013	524,000	885,000	849,000	824,000
	2014	670,000	1,197,000	1,154,000	1,110,000
	2015	2,670,000	2,811,000	2,689,000	2,540,000
	2016	6,072,000	5,717,000	5,451,000	5,095,000
	2017	10,374,000	10,077,000	9,525,000	9,056,000
	2018	18,527,000	16,520,000	15,854,000	15,188,000
	2019	26,266,000	29,147,000	32,969,000	36,589,000
Non Private Passenger Total		65,126,000	67,194,000	69,311,000	71,207,000
Grand Total		99,741,000	100,056,000	102,636,000	104,938,000

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

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 1.48%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	117,000	117,000	116,000	115,000
	2010	86,000	86,000	86,000	84,000
	2011	90,000	90,000	88,000	87,000
	2012	143,000	143,000	141,000	138,000
	2013	245,000	245,000	241,000	238,000
	2014	176,000	176,000	171,000	167,000
	2015	400,000	400,000	396,000	392,000
	2016	372,000	366,000	361,000	357,000
	2017	256,000	256,000	252,000	247,000
	2018	427,000	427,000	423,000	419,000
	2019	193,000	230,000	264,396	300,396
Private Passenger Total		2,505,000	2,536,000	2,539,396	2,544,396
Non Private Passenger	prior	44,000	44,000	44,000	44,000
	2010	30,000	30,000	30,000	30,000
	2011	26,000	26,000	26,000	26,000
	2012	39,000	38,000	36,000	35,000
	2013	64,000	64,000	63,000	62,000
	2014	49,000	49,000	48,000	46,000
	2015	121,000	121,000	120,000	119,000
	2016	124,000	123,000	122,000	121,000
	2017	90,000	90,000	89,000	88,000
	2018	162,000	162,000	160,000	157,000
	2019	74,000	88,000	103,476	116,476
Non Private Passenger Total		823,000	835,000	841,476	844,476
Grand Total		3,328,000	3,371,000	3,380,872	3,388,872

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

page 2 of 10

Jurisdiction Desc	New Brunswick				
AccountCode Desc	Retro Claims Expense				
AccountCode	(All)				
AccidentYear	(All)				
					discount rate: 1.48%
					interest rate margin: 25 basis pts
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		201906	201907	201908	201909
Private Passenger	prior	120,000	120,000	116,000	114,000
	2010	86,000	86,000	84,000	82,000
	2011	102,000	102,000	98,000	95,000
	2012	134,000	133,000	129,000	125,000
	2013	159,000	153,000	150,000	145,000
	2014	252,000	248,000	241,000	236,000
	2015	288,000	288,000	269,000	263,000
	2016	241,000	240,000	233,000	227,000
	2017	254,000	254,000	247,000	242,000
	2018	295,000	295,000	276,000	270,000
	2019	150,000	176,000	199,984	225,984
Private Passenger Total		2,081,000	2,095,000	2,042,984	2,024,984
Non Private Passenger	prior	91,000	91,000	89,000	86,000
	2010	71,000	71,000	70,000	69,000
	2011	75,000	75,000	74,000	73,000
	2012	99,000	98,000	96,000	94,000
	2013	111,000	107,000	105,000	103,000
	2014	162,000	160,000	158,000	156,000
	2015	177,000	177,000	167,000	165,000
	2016	144,000	143,000	141,000	138,000
	2017	162,000	162,000	159,000	156,000
	2018	211,000	211,000	199,000	196,000
	2019	115,000	136,000	154,815	173,815
Non Private Passenger Total		1,418,000	1,431,000	1,412,815	1,409,815
Grand Total		3,499,000	3,526,000	3,455,799	3,434,799

EXHIBIT C-1

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

page 3 of 10

Jurisdiction Desc	Nova Scotia				
AccountCode Desc	Retro Claims Expense				
AccountCode	(All)				
AccidentYear	(All)				
					discount rate: 1.48%
					interest rate margin: 25 basis pts
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		201906	201907	201908	201909
Private Passenger	prior	354,000	354,000	344,000	337,000
	2010	79,000	79,000	77,000	76,000
	2011	79,000	65,000	64,000	63,000
	2012	78,000	78,000	77,000	76,000
	2013	65,000	65,000	64,000	64,000
	2014	140,000	132,000	131,000	130,000
	2015	83,000	83,000	81,000	79,000
	2016	145,000	145,000	142,000	140,000
	2017	164,000	164,000	163,000	161,000
	2018	239,000	239,000	237,000	236,000
	2019	150,000	181,000	206,204	235,204
Private Passenger Total		1,576,000	1,585,000	1,586,204	1,597,204
Non Private Passenger	prior	105,000	105,000	103,000	102,000
	2010	62,000	62,000	61,000	59,000
	2011	75,000	61,000	60,000	58,000
	2012	84,000	84,000	82,000	81,000
	2013	82,000	82,000	79,000	78,000
	2014	184,000	174,000	172,000	170,000
	2015	115,000	115,000	112,000	110,000
	2016	199,000	199,000	195,000	193,000
	2017	219,000	219,000	216,000	213,000
	2018	295,000	295,000	293,000	290,000
	2019	145,000	172,000	193,778	218,778
Non Private Passenger Total		1,565,000	1,568,000	1,566,778	1,572,778
Grand Total		3,141,000	3,153,000	3,152,982	3,169,982

EXHIBIT C-1

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 1.48%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	62,000	62,000	62,000	62,000
	2010	15,000	15,000	15,000	15,000
	2011	23,000	23,000	23,000	23,000
	2012	31,000	31,000	30,000	29,000
	2013	37,000	37,000	36,000	35,000
	2014	48,000	48,000	47,000	45,000
	2015	42,000	42,000	41,000	40,000
	2016	111,000	111,000	110,000	109,000
	2017	95,000	95,000	94,000	93,000
	2018	70,000	70,000	68,000	67,000
	2019	15,000	16,000	21,538	23,538
Private Passenger Total		549,000	550,000	547,538	541,538
Non Private Passenger	prior	22,000	22,000	22,000	22,000
	2010	10,000	10,000	10,000	10,000
	2011	13,000	13,000	13,000	13,000
	2012	16,000	16,000	16,000	16,000
	2013	22,000	22,000	22,000	22,000
	2014	28,000	28,000	28,000	28,000
	2015	27,000	27,000	26,000	24,000
	2016	73,000	73,000	72,000	70,000
	2017	62,000	62,000	61,000	60,000
	2018	53,000	53,000	52,000	51,000
	2019	13,000	15,000	19,312	21,312
Non Private Passenger Total		339,000	341,000	341,312	337,312
Grand Total		888,000	891,000	888,850	878,850

EXHIBIT C-1

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 1.48%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	3,267,000	3,250,000	3,152,000	3,055,000
	2010	460,000	414,000	401,000	389,000
	2011	585,000	538,000	523,000	508,000
	2012	737,000	641,000	622,000	604,000
	2013	640,000	640,000	621,000	602,000
	2014	595,000	584,000	567,000	550,000
	2015	583,000	566,000	552,000	536,000
	2016	534,000	534,000	519,000	505,000
	2017	471,000	462,000	446,000	417,000
	2018	691,000	691,000	670,000	649,000
	2019	327,000	405,000	468,179	539,179
Private Passenger Total		8,890,000	8,725,000	8,541,179	8,354,179
Non Private Passenger	prior	991,000	989,000	971,000	953,000
	2010	349,000	314,000	308,000	302,000
	2011	475,000	437,000	428,000	421,000
	2012	717,000	624,000	612,000	600,000
	2013	981,000	981,000	961,000	942,000
	2014	1,124,000	1,103,000	1,082,000	1,060,000
	2015	1,302,000	1,267,000	1,244,000	1,222,000
	2016	1,186,000	1,186,000	1,164,000	1,142,000
	2017	1,049,000	1,031,000	1,006,000	952,000
	2018	2,180,000	2,179,000	2,137,000	2,092,000
	2019	1,151,000	1,384,000	1,576,233	1,798,233
Non Private Passenger Total		11,505,000	11,495,000	11,489,233	11,484,233
Grand Total		20,395,000	20,220,000	20,030,412	19,838,412

EXHIBIT C-1

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

page 6 of 10

Jurisdiction Desc	Alberta				
AccountCode Desc	Retro Claims Expense				discount rate: 1.48%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		201906	201907	201908	201909
Private Passenger	prior	337,000	325,000	318,000	311,000
	2010	31,000	31,000	30,000	29,000
	2011	59,000	59,000	57,000	56,000
	2012	56,000	56,000	55,000	54,000
	2013	71,000	71,000	69,000	68,000
	2014	89,000	89,000	87,000	85,000
	2015	45,000	45,000	44,000	43,000
	2016	72,000	72,000	71,000	70,000
	2017	55,000	55,000	54,000	53,000
	2018	99,000	99,000	98,000	97,000
	2019	(15,000)	(18,000)	(18,337)	(21,337)
Private Passenger Total		899,000	884,000	864,663	844,663
Non Private Passenger	prior	997,000	961,000	954,000	946,000
	2010	112,000	112,000	111,000	110,000
	2011	192,000	192,000	189,000	187,000
	2012	204,000	204,000	202,000	200,000
	2013	275,000	275,000	272,000	268,000
	2014	385,000	385,000	381,000	376,000
	2015	212,000	212,000	210,000	207,000
	2016	386,000	386,000	383,000	380,000
	2017	348,000	348,000	344,000	342,000
	2018	772,000	772,000	767,000	763,000
	2019	(158,000)	(184,000)	(199,134)	(220,134)
Non Private Passenger Total		3,725,000	3,663,000	3,613,866	3,558,866
Grand Total		4,624,000	4,547,000	4,478,529	4,403,529

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

page 7 of 10

Jurisdiction Desc	Yukon	discount rate: 1.48%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201906	201907	201908	201909
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	6,000	6,000	6,000	6,000
	2014	(13,000)	(13,000)	(13,000)	(13,000)
	2015	(14,000)	(14,000)	(14,000)	(14,000)
	2016	4,000	4,000	4,000	4,000
	2017	21,000	21,000	21,000	21,000
	2018	13,000	13,000	13,000	13,000
	2019	(1,000)	(1,000)	(115)	(115)
Private Passenger Total		27,000	27,000	27,885	27,885
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	9,000	9,000	9,000	9,000
	2014	(17,000)	(17,000)	(17,000)	(17,000)
	2015	(20,000)	(20,000)	(20,000)	(20,000)
	2016	7,000	7,000	7,000	7,000
	2017	69,000	69,000	69,000	69,000
	2018	49,000	49,000	49,000	49,000
	2019	(2,000)	(3,000)	(2,863)	(2,863)
Non Private Passenger Total		111,000	110,000	110,137	110,137
Grand Total		138,000	137,000	138,022	138,022

EXHIBIT C-1

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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 1.48%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	11,000	11,000	11,000	11,000
	2010	12,000	12,000	12,000	12,000
	2011	17,000	17,000	17,000	17,000
	2012	21,000	21,000	21,000	21,000
	2013	24,000	24,000	24,000	24,000
	2014	27,000	27,000	27,000	27,000
	2015	10,000	10,000	10,000	10,000
	2016	24,000	24,000	24,000	24,000
	2017	(6,000)	(6,000)	(6,000)	(6,000)
	2018	20,000	20,000	20,000	20,000
	2019	(12,000)	(14,000)	(24,126)	(26,126)
Private Passenger Total		148,000	146,000	135,874	133,874
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	9,000	9,000	9,000	9,000
	2015	4,000	4,000	4,000	4,000
	2016	9,000	9,000	9,000	9,000
	2017	(3,000)	(3,000)	(3,000)	(3,000)
	2018	10,000	10,000	10,000	10,000
	2019	(6,000)	(7,000)	(12,771)	(14,771)
Non Private Passenger Total		52,000	51,000	45,229	43,229
Grand Total		200,000	197,000	181,103	177,103

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 1.48%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201906	201907	201908	201909
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	2,000	2,000	2,000	2,000
	2019	(2,000)	(2,000)	(1,117)	(1,117)
Private Passenger Total		28,000	28,000	28,883	28,883
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	4,000	4,000	4,000	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	6,000	6,000	6,000	6,000
	2017	6,000	6,000	6,000	6,000
	2018	7,000	6,000	6,000	6,000
	2019	(9,000)	(10,000)	(9,912)	(10,912)
Non Private Passenger Total		24,000	22,000	22,088	21,088
Grand Total		52,000	50,000	50,971	49,971

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

page 10 of 10

Jurisdiction Desc	(All)	discount rate: 1.48%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	4,272,000	4,243,000	4,123,000	4,009,000
	2010	774,000	728,000	710,000	692,000
	2011	962,000	901,000	877,000	856,000
	2012	1,210,000	1,113,000	1,085,000	1,057,000
	2013	1,254,000	1,248,000	1,218,000	1,189,000
	2014	1,308,000	1,285,000	1,252,000	1,221,000
	2015	1,443,000	1,426,000	1,385,000	1,355,000
	2016	1,507,000	1,500,000	1,468,000	1,440,000
	2017	1,312,000	1,303,000	1,273,000	1,230,000
	2018	1,856,000	1,856,000	1,807,000	1,773,000
	2019	805,000	973,000	1,116,606	1,275,606
Private Passenger Total		16,703,000	16,576,000	16,314,606	16,097,606
Non Private Passenger	prior	2,255,000	2,217,000	2,188,000	2,158,000
	2010	643,000	608,000	599,000	589,000
	2011	869,000	817,000	803,000	791,000
	2012	1,178,000	1,083,000	1,063,000	1,045,000
	2013	1,557,000	1,553,000	1,524,000	1,497,000
	2014	1,918,000	1,885,000	1,855,000	1,822,000
	2015	1,944,000	1,909,000	1,869,000	1,837,000
	2016	2,134,000	2,132,000	2,099,000	2,066,000
	2017	2,002,000	1,984,000	1,947,000	1,883,000
	2018	3,739,000	3,737,000	3,673,000	3,614,000
	2019	1,323,000	1,591,000	1,822,934	2,079,934
Non Private Passenger Total		19,562,000	19,516,000	19,442,934	19,381,934
Grand Total		36,265,000	36,092,000	35,757,540	35,479,540

EXHIBIT C-2

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	110,000	110,000	109,000	108,000
	2010	86,000	86,000	85,000	84,000
	2011	89,000	89,000	88,000	87,000
	2012	137,000	137,000	135,000	133,000
	2013	234,000	234,000	230,000	227,000
	2014	134,000	134,000	130,000	126,000
	2015	341,000	341,000	337,000	333,000
	2016	313,000	307,000	303,000	299,000
	2017	173,000	173,000	169,000	165,000
	2018	326,000	326,000	322,000	318,000
	2019	132,000	157,000	184,396	208,396
Private Passenger Total		2,075,000	2,094,000	2,092,396	2,088,396
Non Private Passenger	prior	40,000	40,000	40,000	40,000
	2010	27,000	27,000	27,000	27,000
	2011	26,000	26,000	26,000	26,000
	2012	36,000	35,000	34,000	33,000
	2013	59,000	59,000	58,000	57,000
	2014	37,000	37,000	36,000	35,000
	2015	102,000	102,000	101,000	100,000
	2016	103,000	102,000	101,000	100,000
	2017	60,000	60,000	59,000	58,000
	2018	123,000	123,000	121,000	119,000
	2019	51,000	60,000	71,476	80,476
Non Private Passenger Total		664,000	671,000	674,476	675,476
Grand Total		2,739,000	2,765,000	2,766,872	2,763,872

EXHIBIT C-2

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	108,000	108,000	105,000	103,000
	2010	80,000	80,000	78,000	76,000
	2011	95,000	95,000	92,000	89,000
	2012	126,000	125,000	121,000	117,000
	2013	147,000	142,000	138,000	134,000
	2014	224,000	220,000	215,000	210,000
	2015	248,000	248,000	242,000	237,000
	2016	185,000	184,000	178,000	172,000
	2017	187,000	187,000	181,000	175,000
	2018	216,000	216,000	210,000	204,000
	2019	101,000	119,000	136,984	154,984
Private Passenger Total		1,717,000	1,724,000	1,696,984	1,671,984
Non Private Passenger	prior	85,000	85,000	82,000	79,000
	2010	67,000	67,000	66,000	65,000
	2011	71,000	71,000	70,000	69,000
	2012	93,000	92,000	90,000	88,000
	2013	104,000	100,000	98,000	96,000
	2014	146,000	144,000	142,000	140,000
	2015	153,000	153,000	151,000	149,000
	2016	111,000	110,000	108,000	106,000
	2017	120,000	120,000	117,000	114,000
	2018	156,000	156,000	153,000	150,000
	2019	78,000	93,000	106,815	119,815
Non Private Passenger Total		1,184,000	1,191,000	1,183,815	1,175,815
Grand Total		2,901,000	2,915,000	2,880,799	2,847,799

EXHIBIT C-2

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	334,000	334,000	327,000	320,000
	2010	79,000	79,000	77,000	75,000
	2011	72,000	59,000	58,000	57,000
	2012	74,000	74,000	73,000	72,000
	2013	62,000	62,000	61,000	60,000
	2014	120,000	120,000	119,000	118,000
	2015	69,000	69,000	67,000	65,000
	2016	116,000	116,000	114,000	112,000
	2017	132,000	132,000	130,000	128,000
	2018	186,000	186,000	184,000	182,000
	2019	103,000	125,000	146,204	177,204
Private Passenger Total		1,347,000	1,356,000	1,356,204	1,366,204
Non Private Passenger	prior	94,000	94,000	93,000	92,000
	2010	56,000	56,000	55,000	54,000
	2011	71,000	57,000	56,000	55,000
	2012	82,000	82,000	80,000	78,000
	2013	76,000	76,000	74,000	73,000
	2014	157,000	157,000	155,000	153,000
	2015	94,000	94,000	92,000	90,000
	2016	159,000	159,000	156,000	153,000
	2017	176,000	176,000	173,000	170,000
	2018	229,000	229,000	226,000	223,000
	2019	101,000	119,000	137,778	165,778
Non Private Passenger Total		1,295,000	1,299,000	1,297,778	1,306,778
Grand Total		2,642,000	2,655,000	2,653,982	2,672,982

EXHIBIT C-2

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	56,000	56,000	56,000	56,000
	2010	15,000	15,000	15,000	15,000
	2011	21,000	21,000	21,000	21,000
	2012	28,000	28,000	27,000	26,000
	2013	34,000	34,000	33,000	32,000
	2014	42,000	42,000	41,000	40,000
	2015	34,000	34,000	33,000	32,000
	2016	99,000	99,000	98,000	97,000
	2017	80,000	80,000	79,000	78,000
	2018	48,000	48,000	47,000	46,000
	2019	7,000	8,000	11,538	11,538
Private Passenger Total		464,000	465,000	461,538	454,538
Non Private Passenger	prior	20,000	20,000	20,000	20,000
	2010	10,000	10,000	10,000	10,000
	2011	12,000	12,000	12,000	12,000
	2012	16,000	16,000	16,000	16,000
	2013	21,000	21,000	21,000	21,000
	2014	26,000	26,000	26,000	26,000
	2015	22,000	22,000	21,000	20,000
	2016	65,000	65,000	64,000	63,000
	2017	53,000	53,000	52,000	51,000
	2018	37,000	37,000	36,000	35,000
	2019	6,000	7,000	11,312	11,312
Non Private Passenger Total		288,000	289,000	289,312	285,312
Grand Total		752,000	754,000	750,850	739,850

EXHIBIT C-2

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	3,160,000	3,144,000	3,049,000	2,956,000
	2010	442,000	396,000	384,000	372,000
	2011	575,000	530,000	514,000	499,000
	2012	727,000	633,000	614,000	596,000
	2013	609,000	609,000	591,000	573,000
	2014	529,000	518,000	502,000	486,000
	2015	523,000	508,000	494,000	480,000
	2016	455,000	455,000	441,000	428,000
	2017	384,000	376,000	361,000	346,000
	2018	561,000	561,000	542,000	524,000
	2019	220,000	272,000	319,179	367,179
Private Passenger Total		8,185,000	8,002,000	7,811,179	7,627,179
Non Private Passenger	prior	946,000	944,000	926,000	908,000
	2010	331,000	297,000	291,000	285,000
	2011	455,000	420,000	412,000	404,000
	2012	666,000	580,000	568,000	557,000
	2013	928,000	928,000	909,000	891,000
	2014	986,000	966,000	946,000	926,000
	2015	1,166,000	1,133,000	1,112,000	1,091,000
	2016	1,009,000	1,009,000	989,000	969,000
	2017	854,000	838,000	815,000	793,000
	2018	1,767,000	1,767,000	1,728,000	1,689,000
	2019	777,000	934,000	1,080,233	1,233,233
Non Private Passenger Total		9,885,000	9,816,000	9,776,233	9,746,233
Grand Total		18,070,000	17,818,000	17,587,412	17,373,412

EXHIBIT C-2

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

page 6 of 10

Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	305,000	294,000	288,000	282,000
	2010	29,000	29,000	28,000	27,000
	2011	55,000	55,000	54,000	53,000
	2012	53,000	53,000	52,000	51,000
	2013	65,000	65,000	64,000	63,000
	2014	83,000	83,000	81,000	79,000
	2015	29,000	29,000	28,000	27,000
	2016	49,000	49,000	48,000	47,000
	2017	47,000	47,000	46,000	45,000
	2018	72,000	72,000	71,000	70,000
	2019	(17,000)	(20,000)	(23,337)	(26,337)
Private Passenger Total		770,000	756,000	736,663	717,663
Non Private Passenger	prior	960,000	924,000	916,000	908,000
	2010	102,000	102,000	101,000	100,000
	2011	186,000	186,000	184,000	182,000
	2012	194,000	194,000	192,000	190,000
	2013	258,000	258,000	255,000	252,000
	2014	359,000	359,000	355,000	351,000
	2015	139,000	139,000	137,000	135,000
	2016	259,000	259,000	256,000	253,000
	2017	297,000	297,000	294,000	291,000
	2018	566,000	566,000	562,000	558,000
	2019	(176,000)	(206,000)	(243,134)	(271,134)
Non Private Passenger Total		3,144,000	3,078,000	3,008,866	2,948,866
Grand Total		3,914,000	3,834,000	3,745,529	3,666,529

EXHIBIT C-2

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

page 7 of 10

Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	5,000	5,000	5,000	5,000
	2014	(15,000)	(15,000)	(15,000)	(15,000)
	2015	(15,000)	(15,000)	(15,000)	(15,000)
	2016	2,000	2,000	2,000	2,000
	2017	18,000	18,000	18,000	18,000
	2018	11,000	11,000	11,000	11,000
	2019	(2,000)	(2,000)	(1,115)	(1,115)
Private Passenger Total		15,000	15,000	15,885	15,885
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	8,000	8,000	8,000	8,000
	2014	(20,000)	(20,000)	(20,000)	(20,000)
	2015	(21,000)	(21,000)	(21,000)	(21,000)
	2016	5,000	5,000	5,000	5,000
	2017	58,000	58,000	58,000	58,000
	2018	39,000	39,000	39,000	39,000
	2019	(7,000)	(8,000)	(8,863)	(9,863)
Non Private Passenger Total		77,000	76,000	75,137	74,137
Grand Total		92,000	91,000	91,022	90,022

EXHIBIT C-2

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

page 8 of 10

Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201906	201907	201908	201909
Private Passenger	prior	10,000	10,000	10,000	10,000
	2010	11,000	11,000	11,000	11,000
	2011	15,000	15,000	15,000	15,000
	2012	19,000	19,000	19,000	19,000
	2013	23,000	23,000	23,000	23,000
	2014	25,000	25,000	25,000	25,000
	2015	9,000	9,000	9,000	9,000
	2016	22,000	22,000	22,000	22,000
	2017	(17,000)	(17,000)	(17,000)	(17,000)
	2018	10,000	10,000	10,000	10,000
	2019	(18,000)	(21,000)	(32,126)	(34,126)
Private Passenger Total		109,000	106,000	94,874	92,874
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	7,000	7,000	7,000	7,000
	2013	8,000	8,000	8,000	8,000
	2014	8,000	8,000	8,000	8,000
	2015	3,000	3,000	3,000	3,000
	2016	8,000	8,000	8,000	8,000
	2017	(8,000)	(8,000)	(8,000)	(8,000)
	2018	5,000	5,000	5,000	5,000
	2019	(10,000)	(12,000)	(17,771)	(19,771)
Non Private Passenger Total		32,000	30,000	24,229	22,229
Grand Total		141,000	136,000	119,103	115,103

EXHIBIT C-2

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

page 9 of 10

Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201906	201907	201908	201909
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	1,000	1,000	1,000	1,000
	2019	(2,000)	(2,000)	(1,117)	(1,117)
Private Passenger Total		23,000	23,000	23,883	23,883
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	4,000	4,000	4,000	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	5,000	5,000	5,000	5,000
	2016	5,000	5,000	5,000	5,000
	2017	5,000	5,000	5,000	5,000
	2018	3,000	3,000	3,000	3,000
	2019	(10,000)	(11,000)	(12,912)	(13,912)
Non Private Passenger Total		16,000	15,000	13,088	12,088
Grand Total		39,000	38,000	36,971	35,971

EXHIBIT C-2

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

page 10 of 10

Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM 201906	201907	201908	201909
Private Passenger	prior	4,087,000	4,060,000	3,948,000	3,839,000
	2010	747,000	701,000	683,000	665,000
	2011	929,000	871,000	849,000	828,000
	2012	1,173,000	1,078,000	1,050,000	1,023,000
	2013	1,185,000	1,180,000	1,151,000	1,123,000
	2014	1,135,000	1,120,000	1,091,000	1,062,000
	2015	1,243,000	1,228,000	1,200,000	1,173,000
	2016	1,245,000	1,238,000	1,210,000	1,183,000
	2017	1,006,000	998,000	969,000	940,000
	2018	1,431,000	1,431,000	1,398,000	1,366,000
	2019	524,000	636,000	740,606	856,606
Private Passenger Total		14,705,000	14,541,000	14,289,606	14,058,606
Non Private Passenger	prior	2,150,000	2,112,000	2,082,000	2,052,000
	2010	602,000	568,000	559,000	550,000
	2011	833,000	784,000	772,000	760,000
	2012	1,104,000	1,016,000	997,000	979,000
	2013	1,466,000	1,462,000	1,435,000	1,410,000
	2014	1,693,000	1,671,000	1,642,000	1,613,000
	2015	1,663,000	1,630,000	1,601,000	1,572,000
	2016	1,724,000	1,722,000	1,692,000	1,662,000
	2017	1,615,000	1,599,000	1,565,000	1,532,000
	2018	2,925,000	2,925,000	2,873,000	2,821,000
	2019	810,000	976,000	1,124,934	1,295,934
Non Private Passenger Total		16,585,000	16,465,000	16,342,934	16,246,934
Grand Total		31,290,000	31,006,000	30,632,540	30,305,540

EXHIBIT D

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	201906	201907	201908	201909
Private Passenger	Newfoundland & Labrador	84.9%	84.7%	84.4%	84.2%
	New Brunswick	86.1%	85.7%	85.6%	85.2%
	Nova Scotia	92.2%	91.7%	91.0%	90.4%
	Prince Edward Island	63.0%	62.9%	63.3%	62.9%
	Ontario	71.4%	71.5%	71.2%	71.3%
	Alberta	64.3%	64.4%	64.3%	64.4%
	Yukon	82.1%	82.1%	80.5%	81.0%
	Northwest Territories	65.5%	65.4%	65.1%	64.7%
	Nunavut	41.6%	40.6%	41.9%	41.5%
Non Private Passenger	Newfoundland & Labrador	79.9%	79.9%	79.1%	79.0%
	New Brunswick	78.5%	77.6%	75.9%	74.7%
	Nova Scotia	82.3%	82.3%	81.6%	81.8%
	Prince Edward Island	89.2%	87.6%	85.9%	84.0%
	Ontario	66.2%	66.5%	65.9%	66.2%
	Alberta	65.8%	65.9%	66.0%	66.1%
	Yukon	63.1%	63.2%	62.6%	62.6%
	Northwest Territories	52.8%	52.7%	51.9%	51.9%
	Nunavut	52.4%	51.5%	51.0%	51.1%
Grand Total		71.5%	71.5%	71.3%	71.5%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	201906	201907	201908	201909
Private Passenger	Newfoundland & Labrador	80.3%	80.1%	79.9%	79.7%
	New Brunswick	81.1%	80.8%	80.7%	80.4%
	Nova Scotia	86.5%	86.0%	85.5%	84.9%
	Prince Edward Island	59.2%	59.1%	59.5%	59.3%
	Ontario	66.9%	67.1%	67.0%	67.1%
	Alberta	61.2%	61.3%	61.3%	61.4%
	Yukon	76.7%	76.6%	76.4%	76.7%
	Northwest Territories	61.8%	61.8%	61.8%	61.5%
	Nunavut	38.8%	39.3%	38.9%	38.6%
Non Private Passenger	Newfoundland & Labrador	75.4%	75.3%	75.3%	75.1%
	New Brunswick	74.1%	73.3%	72.5%	71.3%
	Nova Scotia	77.2%	77.2%	77.4%	77.5%
	Prince Edward Island	83.3%	82.1%	81.1%	79.3%
	Ontario	61.6%	61.8%	62.0%	62.3%
	Alberta	62.6%	62.8%	62.9%	63.0%
	Yukon	59.7%	59.9%	59.9%	59.8%
	Northwest Territories	49.7%	49.6%	49.7%	49.7%
	Nunavut	49.0%	48.7%	48.8%	48.5%
Grand Total		67.3%	67.3%	67.4%	67.6%

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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 1 of 9

NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2018	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2019	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
2020	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
prem liab	10.0%	10.0%	5.0%	8.8%	10.0%	10.0%	5.0%	9.4%
	discount rate:			1.48%	discount rate:			1.48%
	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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 2 of 9

NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.8%
2017	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	11.9%
2018	12.5%	10.0%	5.0%	12.0%	12.5%	10.1%	5.0%	11.9%
2019	12.5%	10.2%	5.0%	11.7%	12.4%	10.1%	5.0%	11.5%
2020	12.4%	10.0%	5.0%	11.7%	12.2%	10.1%	5.0%	11.5%
prem liab	12.0%	10.0%	5.0%	9.9%	11.6%	10.1%	5.0%	9.8%
	discount rate:			1.48%	discount rate:			1.48%
	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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 3 of 9

NOVA SCOTIA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%	12.4%	10.0%	10.0%	5.0%	12.1%
2016	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.3%
2017	12.5%	10.0%	5.0%	12.3%	12.5%	10.1%	5.0%	11.7%
2018	12.5%	10.1%	5.0%	11.9%	12.5%	10.1%	5.0%	11.7%
2019	12.5%	10.1%	5.0%	11.7%	12.5%	10.1%	5.0%	11.4%
2020	12.3%	10.1%	5.0%	11.7%	12.2%	10.2%	5.0%	11.4%
prem liab	12.0%	10.1%	5.0%	10.0%	11.6%	10.1%	5.0%	10.0%
	discount rate:			1.48%	discount rate:			1.48%
	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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 4 of 9

PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	11.6%	10.0%	10.0%	5.0%	11.1%
2018	10.0%	10.0%	5.0%	12.1%	10.0%	10.0%	5.0%	11.7%
2019	12.5%	10.0%	5.0%	11.9%	12.4%	10.1%	5.0%	11.7%
2020	12.2%	10.1%	5.0%	11.9%	12.4%	10.2%	5.0%	11.7%
prem liab	11.5%	10.1%	5.0%	10.9%	12.4%	10.2%	5.0%	10.5%
	discount rate: 1.48%				discount rate: 1.48%			
	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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 5 of 9

ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
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%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	9.9%
2016	10.0%	10.0%	10.0%	12.5%	10.0%	10.0%	9.9%	12.5%
2017	10.0%	10.0%	8.2%	12.4%	9.8%	10.0%	10.0%	12.5%
2018	12.5%	12.5%	7.3%	14.7%	12.5%	12.5%	12.5%	14.6%
2019	12.5%	12.5%	12.5%	14.0%	12.4%	12.5%	9.2%	13.4%
2020	14.1%	15.0%	6.7%	14.0%	13.3%	15.0%	6.3%	13.4%
prem liab	11.6%	15.0%	5.2%	9.9%	12.5%	15.0%	5.4%	12.0%
	discount rate:		1.48%		discount rate:		1.48%	
	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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 6 of 9

ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.4%
2017	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.3%
2018	12.5%	10.5%	5.0%	12.4%	12.4%	10.2%	5.0%	12.4%
2019	12.5%	10.6%	5.0%	11.4%	12.3%	10.3%	5.0%	11.0%
2020	12.2%	10.1%	5.0%	11.4%	11.9%	10.3%	5.0%	11.0%
prem liab	11.6%	10.1%	5.0%	9.7%	11.5%	10.2%	5.0%	9.6%
	discount rate:			1.48%	discount rate:			1.48%
	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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 7 of 9

YUKON

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.5%
2017	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	5.0%	12.2%
2018	12.5%	12.5%	5.0%	12.3%	12.5%	12.5%	5.0%	12.3%
2019	12.5%	11.1%	5.0%	12.1%	12.3%	11.5%	5.0%	10.8%
2020	12.3%	10.7%	5.0%	12.1%	11.9%	11.0%	5.0%	10.8%
prem liab	12.2%	10.8%	5.0%	10.5%	11.7%	11.4%	5.0%	8.8%
	discount rate:			1.48%	discount rate:			1.48%
	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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 8 of 9

NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.3%
2017	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	11.9%
2018	12.5%	12.1%	5.0%	12.3%	12.5%	10.3%	5.0%	12.5%
2019	12.5%	12.2%	5.0%	11.2%	12.4%	11.4%	5.0%	11.8%
2020	12.0%	11.4%	5.0%	11.2%	12.3%	11.3%	5.0%	11.8%
prem liab	11.4%	11.3%	5.0%	9.3%	12.1%	11.3%	5.0%	10.1%
	discount rate: 1.48%				discount rate: 1.48%			
	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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 9 of 9

NUNAVUT

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	12.5%	
2017	10.0%	10.0%	5.0%	11.5%	10.0%	10.0%	5.0%	11.8%	
2018	12.0%	11.5%	5.0%	12.0%	12.5%	11.2%	5.0%	12.4%	
2019	12.2%	11.6%	5.0%	11.7%	12.4%	11.2%	5.0%	11.9%	
2020	12.1%	11.3%	5.0%	11.7%	12.3%	11.1%	5.0%	11.9%	
prem liab	11.7%	11.3%	5.0%	10.2%	12.3%	11.2%	5.0%	10.6%	
discount rate:				1.48%	discount rate:				1.48%
margin (basis points):				25	margin (basis points):				25

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

page 1 of 10

NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	30	30	29	28	27	26	28	27
2008	102	99	96	93	90	88	93	92
2009	91	88	85	82	80	77	82	81
2010	29	28	27	26	25	25	26	26
2011	298	287	277	267	258	249	267	262
2012	1,750	1,714	1,682	1,649	1,619	1,591	1,651	1,630
2013	948	933	919	906	893	881	907	898
2014	2,289	2,261	2,234	2,207	2,183	2,159	2,209	2,193
2015	3,946	3,908	3,870	3,834	3,799	3,766	3,836	3,812
2016	6,169	6,108	6,049	5,991	5,937	5,882	5,995	5,957
2017	7,912	7,835	7,759	7,686	7,614	7,545	7,691	7,641
2018	11,439	11,317	11,199	11,083	10,972	10,861	11,090	11,014
2019	15,056	14,878	14,704	14,533	14,369	14,208	14,545	14,432
Total	50,059	49,486	48,930	48,385	47,866	47,358	48,420	48,065
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	1,129	556	-	(545)	(1,064)	(1,572)	(510)	(865)
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	3.4%	3.4%	-	(3.4%)	(6.9%)	(10.3%)	(3.4%)	(6.9%)
2008	6.3%	3.1%	-	(3.1%)	(6.3%)	(8.3%)	(3.1%)	(4.2%)
2009	7.1%	3.5%	-	(3.5%)	(5.9%)	(9.4%)	(3.5%)	(4.7%)
2010	7.4%	3.7%	-	(3.7%)	(7.4%)	(7.4%)	(3.7%)	(3.7%)
2011	7.6%	3.6%	-	(3.6%)	(6.9%)	(10.1%)	(3.6%)	(5.4%)
2012	4.0%	1.9%	-	(2.0%)	(3.7%)	(5.4%)	(1.8%)	(3.1%)
2013	3.2%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(1.3%)	(2.3%)
2014	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(1.1%)	(1.8%)
2015	2.0%	1.0%	-	(0.9%)	(1.8%)	(2.7%)	(0.9%)	(1.5%)
2016	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.9%)	(1.5%)
2017	2.0%	1.0%	-	(0.9%)	(1.9%)	(2.8%)	(0.9%)	(1.5%)
2018	2.1%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(1.0%)	(1.7%)
2019	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(1.1%)	(1.8%)
Total	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.0%)	(1.8%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

page 2 of 10

NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	24	24	24	24	24	24	24	24
2007	-	-	-	-	-	-	-	-
2008	55	53	51	49	47	46	49	49
2009	324	317	312	306	301	296	306	304
2010	468	460	453	446	440	433	446	442
2011	347	343	339	335	332	328	335	332
2012	651	641	633	624	616	608	625	619
2013	2,638	2,608	2,578	2,550	2,523	2,495	2,552	2,533
2014	1,176	1,166	1,158	1,149	1,140	1,132	1,149	1,144
2015	4,110	4,076	4,044	4,012	3,982	3,951	4,015	3,993
2016	4,761	4,714	4,668	4,624	4,580	4,539	4,627	4,597
2017	6,232	6,152	6,076	6,001	5,929	5,858	6,006	5,957
2018	8,351	8,227	8,107	7,989	7,875	7,763	7,996	7,918
2019	11,490	11,300	11,117	10,938	10,765	10,598	10,950	10,831
Total	40,627	40,081	39,560	39,047	38,554	38,071	39,080	38,743
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	1,067	521	-	(513)	(1,006)	(1,489)	(480)	(817)
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	7.8%	3.9%	-	(3.9%)	(7.8%)	(9.8%)	(3.9%)	(3.9%)
2009	3.8%	1.6%	-	(1.9%)	(3.5%)	(5.1%)	(1.9%)	(2.6%)
2010	3.3%	1.5%	-	(1.5%)	(2.9%)	(4.4%)	(1.5%)	(2.4%)
2011	2.4%	1.2%	-	(1.2%)	(2.1%)	(3.2%)	(1.2%)	(2.1%)
2012	2.8%	1.3%	-	(1.4%)	(2.7%)	(3.9%)	(1.3%)	(2.2%)
2013	2.3%	1.2%	-	(1.1%)	(2.1%)	(3.2%)	(1.0%)	(1.7%)
2014	1.6%	0.7%	-	(0.8%)	(1.6%)	(2.2%)	(0.8%)	(1.2%)
2015	1.6%	0.8%	-	(0.8%)	(1.5%)	(2.3%)	(0.7%)	(1.3%)
2016	2.0%	1.0%	-	(0.9%)	(1.9%)	(2.8%)	(0.9%)	(1.5%)
2017	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(1.2%)	(2.0%)
2018	3.0%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(1.4%)	(2.3%)
2019	3.4%	1.6%	-	(1.6%)	(3.2%)	(4.7%)	(1.5%)	(2.6%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.8%)	(1.2%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

page 3 of 10

NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	16	15	15	15	14	14	15	15
2005	88	86	84	82	80	78	82	81
2006	-	-	-	-	-	-	-	-
2007	101	100	100	99	98	97	99	98
2008	-	-	-	-	-	-	-	-
2009	247	238	230	223	216	209	223	218
2010	76	73	71	69	66	64	69	67
2011	7	7	7	6	6	6	6	6
2012	156	153	151	148	146	143	149	147
2013	1,122	1,105	1,087	1,072	1,057	1,041	1,073	1,062
2014	1,844	1,822	1,802	1,782	1,763	1,744	1,783	1,770
2015	1,110	1,098	1,086	1,075	1,065	1,054	1,075	1,068
2016	3,282	3,248	3,215	3,183	3,151	3,121	3,185	3,164
2017	4,986	4,929	4,872	4,819	4,766	4,715	4,822	4,786
2018	7,843	7,741	7,642	7,546	7,452	7,362	7,552	7,487
2019	12,512	12,337	12,165	12,000	11,839	11,683	12,010	11,900
Total	33,390	32,952	32,527	32,119	31,719	31,331	32,143	31,869
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	863	425	-	(408)	(808)	(1,196)	(384)	(658)
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	6.7%	-	-	-	(6.7%)	(6.7%)	-	-
2005	4.8%	2.4%	-	(2.4%)	(4.8%)	(7.1%)	(2.4%)	(3.6%)
2006	-	-	-	-	-	-	-	-
2007	1.0%	-	-	(1.0%)	(2.0%)	(3.0%)	(1.0%)	(2.0%)
2008	-	-	-	-	-	-	-	-
2009	7.4%	3.5%	-	(3.0%)	(6.1%)	(9.1%)	(3.0%)	(5.2%)
2010	7.0%	2.8%	-	(2.8%)	(7.0%)	(9.9%)	(2.8%)	(5.6%)
2011	-	-	-	(14.3%)	(14.3%)	(14.3%)	(14.3%)	(14.3%)
2012	3.3%	1.3%	-	(2.0%)	(3.3%)	(5.3%)	(1.3%)	(2.6%)
2013	3.2%	1.7%	-	(1.4%)	(2.8%)	(4.2%)	(1.3%)	(2.3%)
2014	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.1%)	(1.8%)
2015	2.2%	1.1%	-	(1.0%)	(1.9%)	(2.9%)	(1.0%)	(1.7%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.9%)	(1.6%)
2017	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(1.0%)	(1.8%)
2018	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(1.2%)	(2.0%)
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(1.3%)	(2.2%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(1.2%)	(2.0%)
	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, 2019.

page 4 of 10

PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	485	467	450	433	417	403	434	423
2011	-	-	-	-	-	-	-	-
2012	331	317	304	291	280	268	292	284
2013	48	47	46	45	44	43	45	45
2014	342	337	332	328	323	319	328	325
2015	762	753	743	734	725	717	735	729
2016	2,152	2,122	2,094	2,068	2,042	2,017	2,069	2,051
2017	1,440	1,423	1,406	1,390	1,374	1,359	1,391	1,380
2018	2,325	2,294	2,265	2,237	2,210	2,184	2,239	2,220
2019	1,889	1,865	1,842	1,819	1,797	1,776	1,820	1,806
Total	9,774	9,625	9,482	9,345	9,212	9,086	9,353	9,263
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	292	143	-	(137)	(270)	(396)	(129)	(219)
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	7.8%	3.8%	-	(3.8%)	(7.3%)	(10.4%)	(3.6%)	(6.0%)
2011	-	-	-	-	-	-	-	-
2012	8.9%	4.3%	-	(4.3%)	(7.9%)	(11.8%)	(3.9%)	(6.6%)
2013	4.3%	2.2%	-	(2.2%)	(4.3%)	(6.5%)	(2.2%)	(2.2%)
2014	3.0%	1.5%	-	(1.2%)	(2.7%)	(3.9%)	(1.2%)	(2.1%)
2015	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	(1.1%)	(1.9%)
2016	2.8%	1.3%	-	(1.2%)	(2.5%)	(3.7%)	(1.2%)	(2.1%)
2017	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.3%)	(1.1%)	(1.8%)
2018	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(1.1%)	(2.0%)
2019	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.6%)	(1.2%)	(2.0%)
Total	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(1.4%)	(2.3%)
	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, 2019.

page 5 of 10

ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	5,988	5,900	5,814	5,732	5,650	5,573	5,737	5,681
2005	9	8	8	8	8	8	8	8
2006	602	586	570	555	541	526	556	546
2007	2,562	2,486	2,413	2,343	2,277	2,213	2,348	2,302
2008	629	608	590	571	553	537	572	561
2009	1,986	1,925	1,867	1,813	1,761	1,711	1,816	1,780
2010	1,498	1,466	1,437	1,409	1,382	1,357	1,410	1,393
2011	2,321	2,260	2,203	2,147	2,096	2,045	2,151	2,115
2012	1,422	1,393	1,365	1,339	1,314	1,290	1,341	1,324
2013	5,840	5,747	5,659	5,574	5,494	5,416	5,580	5,524
2014	4,420	4,362	4,307	4,254	4,202	4,154	4,257	4,222
2015	7,126	7,044	6,964	6,887	6,814	6,742	6,891	6,841
2016	7,946	7,862	7,782	7,704	7,629	7,556	7,708	7,657
2017	9,454	9,340	9,230	9,123	9,019	8,919	9,130	9,058
2018	19,306	19,035	18,774	18,520	18,274	18,035	18,537	18,369
2019	33,529	33,022	32,537	32,064	31,605	31,163	32,092	31,778
Total	104,638	103,044	101,520	100,043	98,619	97,245	100,134	99,159
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	3,118	1,524	-	(1,477)	(2,901)	(4,275)	(1,386)	(2,361)
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(1.3%)	(2.3%)
2005	12.5%	-	-	-	-	-	-	-
2006	5.6%	2.8%	-	(2.6%)	(5.1%)	(7.7%)	(2.5%)	(4.2%)
2007	6.2%	3.0%	-	(2.9%)	(5.6%)	(8.3%)	(2.7%)	(4.6%)
2008	6.6%	3.1%	-	(3.2%)	(6.3%)	(9.0%)	(3.1%)	(4.9%)
2009	6.4%	3.1%	-	(2.9%)	(5.7%)	(8.4%)	(2.7%)	(4.7%)
2010	4.2%	2.0%	-	(1.9%)	(3.8%)	(5.6%)	(1.9%)	(3.1%)
2011	5.4%	2.6%	-	(2.5%)	(4.9%)	(7.2%)	(2.4%)	(4.0%)
2012	4.2%	2.1%	-	(1.9%)	(3.7%)	(5.5%)	(1.8%)	(3.0%)
2013	3.2%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(1.4%)	(2.4%)
2014	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(1.2%)	(2.0%)
2015	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.0%)	(1.8%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(1.0%)	(1.6%)
2017	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(1.1%)	(1.9%)
2018	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(1.3%)	(2.2%)
2019	3.0%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(1.4%)	(2.3%)
Total	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(1.4%)	(2.3%)
	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, 2019.

page 6 of 10

ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	54	53	53	51	50	49	51	50
2005	108	105	103	100	98	95	100	99
2006	4	4	4	4	4	4	4	4
2007	28	28	28	28	27	27	28	27
2008	1,044	1,012	981	952	924	897	954	934
2009	45	44	42	41	40	38	41	40
2010	11	11	11	11	11	10	11	11
2011	1,676	1,643	1,612	1,583	1,555	1,528	1,584	1,565
2012	442	435	430	424	419	413	424	420
2013	2,772	2,736	2,701	2,670	2,638	2,608	2,671	2,650
2014	3,059	3,029	3,000	2,971	2,944	2,917	2,973	2,954
2015	8,412	8,329	8,248	8,171	8,096	8,023	8,176	8,124
2016	11,593	11,458	11,328	11,201	11,079	10,960	11,209	11,126
2017	11,747	11,599	11,456	11,317	11,182	11,050	11,325	11,233
2018	20,868	20,548	20,240	19,938	19,646	19,363	19,958	19,756
2019	30,603	30,189	29,788	29,400	29,024	28,661	29,426	29,168
Total	92,466	91,223	90,025	88,862	87,737	86,643	88,935	88,161
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	2,441	1,198	-	(1,163)	(2,288)	(3,382)	(1,090)	(1,864)
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	1.9%	-	-	(3.8%)	(5.7%)	(7.5%)	(3.8%)	(5.7%)
2005	4.9%	1.9%	-	(2.9%)	(4.9%)	(7.8%)	(2.9%)	(3.9%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	(3.6%)	(3.6%)	-	(3.6%)
2008	6.4%	3.2%	-	(3.0%)	(5.8%)	(8.6%)	(2.8%)	(4.8%)
2009	7.1%	4.8%	-	(2.4%)	(4.8%)	(9.5%)	(2.4%)	(4.8%)
2010	-	-	-	-	-	(9.1%)	-	-
2011	4.0%	1.9%	-	(1.8%)	(3.5%)	(5.2%)	(1.7%)	(2.9%)
2012	2.8%	1.2%	-	(1.4%)	(2.6%)	(4.0%)	(1.4%)	(2.3%)
2013	2.6%	1.3%	-	(1.1%)	(2.3%)	(3.4%)	(1.1%)	(1.9%)
2014	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.9%)	(1.5%)
2015	2.0%	1.0%	-	(0.9%)	(1.8%)	(2.7%)	(0.9%)	(1.5%)
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.1%)	(1.8%)
2017	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(1.1%)	(1.9%)
2018	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(1.4%)	(2.4%)
2019	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(1.2%)	(2.1%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.8%)	(1.2%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

page 7 of 10

YUKON

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	23	22	21	21	20	19	21	20
2011	2	2	2	2	2	2	2	2
2012	4	4	3	3	3	3	3	3
2013	13	12	12	12	12	12	12	12
2014	26	26	26	26	25	25	26	25
2015	72	72	71	71	69	69	71	70
2016	390	385	381	377	372	368	377	374
2017	1,147	1,131	1,115	1,101	1,086	1,072	1,102	1,092
2018	933	919	907	893	880	869	894	885
2019	630	622	614	607	599	592	607	602
Total	3,240	3,195	3,152	3,113	3,068	3,031	3,115	3,085
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	88	43	-	(39)	(84)	(121)	(37)	(67)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	9.5%	4.8%	-	-	(4.8%)	(9.5%)	-	(4.8%)
2011	-	-	-	-	-	-	-	-
2012	33.3%	33.3%	-	-	-	-	-	-
2013	8.3%	-	-	-	-	-	-	-
2014	-	-	-	-	(3.8%)	(3.8%)	-	(3.8%)
2015	1.4%	1.4%	-	-	(2.8%)	(2.8%)	-	(1.4%)
2016	2.4%	1.0%	-	(1.0%)	(2.4%)	(3.4%)	(1.0%)	(1.8%)
2017	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(1.2%)	(2.1%)
2018	2.9%	1.3%	-	(1.5%)	(3.0%)	(4.2%)	(1.4%)	(2.4%)
2019	2.6%	1.3%	-	(1.1%)	(2.4%)	(3.6%)	(1.1%)	(2.0%)
Total	2.8%	1.4%	-	(1.2%)	(2.7%)	(3.8%)	(1.2%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

page 8 of 10

NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	2	2	2	2	2	2	2	2
2012	5	5	5	5	5	5	5	5
2013	357	352	347	343	339	334	343	340
2014	36	36	35	35	35	35	35	35
2015	92	90	89	89	88	87	89	88
2016	398	393	389	385	381	376	385	382
2017	995	981	968	955	943	931	956	947
2018	938	923	909	896	883	870	897	888
2019	1,240	1,221	1,204	1,186	1,168	1,153	1,187	1,176
Total	4,063	4,003	3,948	3,896	3,844	3,793	3,899	3,863
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	115	55	-	(52)	(104)	(155)	(49)	(85)
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	2.9%	1.4%	-	(1.2%)	(2.3%)	(3.7%)	(1.2%)	(2.0%)
2014	2.9%	2.9%	-	-	-	-	-	-
2015	3.4%	1.1%	-	-	(1.1%)	(2.2%)	-	(1.1%)
2016	2.3%	1.0%	-	(1.0%)	(2.1%)	(3.3%)	(1.0%)	(1.8%)
2017	2.8%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(1.2%)	(2.2%)
2018	3.2%	1.5%	-	(1.4%)	(2.9%)	(4.3%)	(1.3%)	(2.3%)
2019	3.0%	1.4%	-	(1.5%)	(3.0%)	(4.2%)	(1.4%)	(2.3%)
Total	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(1.2%)	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

page 9 of 10

NUNAVUT

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	110	109	108	107	106	106	107	107
2013	10	10	10	9	9	9	9	9
2014	135	135	135	134	134	134	134	134
2015	102	101	100	99	99	98	99	99
2016	107	106	105	104	103	101	104	103
2017	195	192	190	187	186	183	187	186
2018	258	255	251	248	245	241	248	246
2019	284	280	275	271	267	263	272	268
Total	1,201	1,188	1,174	1,159	1,149	1,135	1,160	1,152
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	27	14	-	(15)	(25)	(39)	(14)	(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

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.9%	0.9%	-	(0.9%)	(1.9%)	(1.9%)	(0.9%)	(0.9%)
2013	-	-	-	(10.0%)	(10.0%)	(10.0%)	(10.0%)	(10.0%)
2014	-	-	-	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)
2015	2.0%	1.0%	-	(1.0%)	(1.0%)	(2.0%)	(1.0%)	(1.0%)
2016	1.9%	1.0%	-	(1.0%)	(1.9%)	(3.8%)	(1.0%)	(1.9%)
2017	2.6%	1.1%	-	(1.6%)	(2.1%)	(3.7%)	(1.6%)	(2.1%)
2018	2.8%	1.6%	-	(1.2%)	(2.4%)	(4.0%)	(1.2%)	(2.0%)
2019	3.3%	1.8%	-	(1.5%)	(2.9%)	(4.4%)	(1.1%)	(2.5%)
Total	2.3%	1.2%	-	(1.3%)	(2.1%)	(3.3%)	(1.2%)	(1.9%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

page 10 of 10

ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	6,058	5,968	5,882	5,798	5,714	5,636	5,803	5,746
2005	205	199	195	190	186	181	190	188
2006	630	614	598	583	569	554	584	574
2007	2,721	2,644	2,570	2,498	2,429	2,363	2,503	2,454
2008	1,830	1,772	1,718	1,665	1,614	1,568	1,668	1,636
2009	2,693	2,612	2,536	2,465	2,398	2,331	2,468	2,423
2010	2,590	2,527	2,470	2,415	2,361	2,311	2,417	2,382
2011	4,653	4,544	4,442	4,342	4,251	4,160	4,347	4,284
2012	4,871	4,771	4,681	4,590	4,508	4,427	4,597	4,539
2013	13,748	13,550	13,359	13,181	13,009	12,839	13,192	13,073
2014	13,327	13,174	13,029	12,886	12,749	12,619	12,894	12,802
2015	25,732	25,471	25,215	24,972	24,737	24,507	24,987	24,824
2016	36,798	36,396	36,011	35,637	35,274	34,920	35,659	35,411
2017	44,108	43,582	43,072	42,579	42,099	41,632	42,610	42,280
2018	72,261	71,259	70,294	69,350	68,437	67,548	69,411	68,783
2019	107,233	105,714	104,246	102,818	101,433	100,097	102,909	101,961
Total	339,458	334,797	330,318	325,969	321,768	317,693	326,239	323,360
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	9,140	4,479	-	(4,349)	(8,550)	(12,625)	(4,079)	(6,958)
	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							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	3.0%	1.5%	-	(1.4%)	(2.9%)	(4.2%)	(1.3%)	(2.3%)
2005	5.1%	2.1%	-	(2.6%)	(4.6%)	(7.2%)	(2.6%)	(3.6%)
2006	5.4%	2.7%	-	(2.5%)	(4.8%)	(7.4%)	(2.3%)	(4.0%)
2007	5.9%	2.9%	-	(2.8%)	(5.5%)	(8.1%)	(2.6%)	(4.5%)
2008	6.5%	3.1%	-	(3.1%)	(6.1%)	(8.7%)	(2.9%)	(4.8%)
2009	6.2%	3.0%	-	(2.8%)	(5.4%)	(8.1%)	(2.7%)	(4.5%)
2010	4.9%	2.3%	-	(2.2%)	(4.4%)	(6.4%)	(2.1%)	(3.6%)
2011	4.8%	2.3%	-	(2.3%)	(4.3%)	(6.3%)	(2.1%)	(3.6%)
2012	4.1%	1.9%	-	(1.9%)	(3.7%)	(5.4%)	(1.8%)	(3.0%)
2013	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(1.3%)	(2.1%)
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(1.0%)	(1.7%)
2015	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.9%)	(1.6%)
2016	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(1.0%)	(1.7%)
2017	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.3%)	(1.1%)	(1.8%)
2018	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(1.3%)	(2.1%)
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(1.3%)	(2.2%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(1.2%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

page 1 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(6)	1	-	-	1	(16.7%)	(5)
	2010	26	(1)	1	-	-	-	26
	2011	(5)	-	-	-	-	-	(5)
	2012	82	(2)	2	-	-	-	82
	2013	57	(1)	8	-	7	12.3%	64
	2014	134	-	(28)	-	(28)	(20.9%)	106
	2015	(44)	(1)	(37)	-	(38)	86.4%	(82)
	2016	382	(15)	(332)	-	(347)	(90.8%)	35
	2017	1,426	(164)	(97)	-	(261)	(18.3%)	1,165
	2018	589	(12)	(84)	-	(96)	(16.3%)	493
	2019	1,406	142	(984)	-	(842)	(59.9%)	564
Private Passenger Total		4,047	(53)	(1,551)	-	(1,604)	(39.6%)	2,443
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	4	1	(1)	-	-	-	4
	2012	24	(1)	1	-	-	-	24
	2013	245	(2)	2	-	-	-	245
	2014	3	-	(14)	-	(14)	(466.7%)	(11)
	2015	349	(7)	69	-	62	17.8%	411
	2016	350	(14)	(23)	-	(37)	(10.6%)	313
	2017	711	(53)	10	-	(43)	(6.0%)	668
	2018	1,156	(136)	56	-	(80)	(6.9%)	1,076
	2019	803	25	258	-	283	35.2%	1,086
Non Private Passenger Total		3,653	(187)	358	-	171	4.7%	3,824
Grand Total		7,700	(240)	(1,193)	-	(1,433)	(18.6%)	6,267

EXHIBIT G-1

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

page 2 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	41	-	-	-	-	-	41
	2010	55	(1)	1	-	-	-	55
	2011	92	(2)	55	-	53	57.6%	145
	2012	138	(2)	2	-	-	-	138
	2013	253	(4)	4	-	-	-	253
	2014	597	(5)	(47)	-	(52)	(8.7%)	545
	2015	407	(9)	(102)	-	(111)	(27.3%)	296
	2016	1,188	(18)	(175)	-	(193)	(16.2%)	995
	2017	3,168	(37)	14	-	(23)	(0.7%)	3,145
	2018	4,207	(75)	(34)	-	(109)	(2.6%)	4,098
	2019	2,381	355	113	-	468	19.7%	2,849
Private Passenger Total		12,527	202	(169)	-	33	0.3%	12,560
Non Private Passenger	prior	22	(1)	1	-	-	-	22
	2010	17	1	-	-	1	5.9%	18
	2011	170	(1)	2	-	1	0.6%	171
	2012	31	-	42	-	42	135.5%	73
	2013	(150)	1	316	-	317	(211.3%)	167
	2014	44	(1)	215	-	214	486.4%	258
	2015	73	(1)	1	-	-	-	73
	2016	511	(38)	38	-	-	-	511
	2017	850	(64)	52	-	(12)	(1.4%)	838
	2018	872	(62)	(21)	-	(83)	(9.5%)	789
	2019	857	155	157	-	312	36.4%	1,169
Non Private Passenger Total		3,297	(11)	803	-	792	24.0%	4,089
Grand Total		15,824	191	634	-	825	5.2%	16,649

EXHIBIT G-1

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

page 3 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	20	(1)	80	-	79	395.0%	99
	2010	9	1	(1)	-	-	-	9
	2011	6	-	-	-	-	-	6
	2012	(20)	-	-	-	-	-	(20)
	2013	17	-	-	-	-	-	17
	2014	38	(2)	(92)	-	(94)	(247.4%)	(56)
	2015	73	(1)	1	-	-	-	73
	2016	569	(25)	23	-	(2)	(0.4%)	567
	2017	1,544	(17)	-	-	(17)	(1.1%)	1,527
	2018	2,543	(50)	(107)	-	(157)	(6.2%)	2,386
	2019	2,129	407	63	-	470	22.1%	2,599
Private Passenger Total		6,928	312	(33)	-	279	4.0%	7,207
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	-	-	-	-	-	-	-
	2013	91	(1)	1	-	-	-	91
	2014	134	(2)	308	-	306	228.4%	440
	2015	384	(16)	70	-	54	14.1%	438
	2016	872	(36)	(271)	-	(307)	(35.2%)	565
	2017	1,301	(54)	15	-	(39)	(3.0%)	1,262
	2018	2,278	(103)	151	-	48	2.1%	2,326
	2019	1,877	53	86	-	139	7.4%	2,016
Non Private Passenger Total		6,930	(159)	360	-	201	2.9%	7,131
Grand Total		13,858	153	327	-	480	3.5%	14,338

EXHIBIT G-1

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

page 4 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	(2)	-	-	-	-	-	(2)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	163	(14)	14	-	-	-	163
	2015	94	(7)	7	-	-	-	94
	2016	330	(26)	65	-	39	11.8%	369
	2017	214	(13)	19	-	6	2.8%	220
	2018	544	(43)	45	-	2	0.4%	546
	2019	330	31	50	-	81	24.5%	411
Private Passenger Total		1,665	(72)	200	-	128	7.7%	1,793
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	6	-	-	-	-	-	6
	2011	1	-	-	-	-	-	1
	2012	(4)	-	-	-	-	-	(4)
	2013	3	-	-	-	-	-	3
	2014	7	-	-	-	-	-	7
	2015	84	(1)	1	-	-	-	84
	2016	298	(4)	4	-	-	-	298
	2017	676	(6)	6	-	-	-	676
	2018	729	(7)	22	-	15	2.1%	744
	2019	421	77	26	-	103	24.5%	524
Non Private Passenger Total		2,220	59	59	-	118	5.3%	2,338
Grand Total		3,885	(13)	259	-	246	6.3%	4,131

EXHIBIT G-1

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

page 5 of 10

Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount						
Private Passenger								
	prior	1,201	(12)	(734)	-	(746)	(62.1%)	455
	2010	641	(6)	11	-	5	0.8%	646
	2011	138	(1)	2	-	1	0.7%	139
	2012	26	-	-	-	-	-	26
	2013	23	1	21	-	22	95.7%	45
	2014	(57)	-	-	-	-	-	(57)
	2015	101	(2)	(476)	-	(478)	(473.3%)	(377)
	2016	826	(40)	72	-	32	3.9%	858
	2017	2,233	(131)	121	-	(10)	(0.4%)	2,223
	2018	3,120	(159)	24	-	(135)	(4.3%)	2,985
	2019	2,461	465	350	-	815	33.1%	3,276
Private Passenger Total		10,713	115	(609)	-	(494)	(4.6%)	10,219
Non Private Passenger								
	prior	127	(6)	14	-	8	6.3%	135
	2010	42	(4)	4	-	-	-	42
	2011	185	(10)	10	-	-	-	185
	2012	248	(13)	184	-	171	69.0%	419
	2013	507	(15)	17	-	2	0.4%	509
	2014	453	(25)	25	-	-	-	453
	2015	1,135	(33)	64	-	31	2.7%	1,166
	2016	2,379	(96)	114	-	18	0.8%	2,397
	2017	4,333	(186)	(108)	-	(294)	(6.8%)	4,039
	2018	10,465	(448)	186	-	(262)	(2.5%)	10,203
	2019	14,671	2,451	(1,714)	-	737	5.0%	15,408
Non Private Passenger Total		34,545	1,615	(1,204)	-	411	1.2%	34,956
Grand Total		45,258	1,730	(1,813)	-	(83)	(0.2%)	45,175

EXHIBIT G-1

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

page 6 of 10

Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount						
Private Passenger								
	prior	(11)	2	(2)	-	-	-	(11)
	2010	32	-	-	-	-	-	32
	2011	130	-	-	-	-	-	130
	2012	277	(3)	3	-	-	-	277
	2013	180	(2)	2	-	-	-	180
	2014	453	(4)	4	-	-	-	453
	2015	442	(5)	6	-	1	0.2%	443
	2016	620	(6)	21	-	15	2.4%	635
	2017	1,353	(68)	59	-	(9)	(0.7%)	1,344
	2018	1,263	(14)	(185)	-	(199)	(15.8%)	1,064
	2019	640	105	150	-	255	39.8%	895
Private Passenger Total		5,379	5	58	-	63	1.2%	5,442
Non Private Passenger								
	prior	199	(2)	577	-	575	288.9%	774
	2010	7	-	-	-	-	-	7
	2011	(44)	2	(4)	-	(2)	4.5%	(46)
	2012	(597)	13	(10)	-	3	(0.5%)	(594)
	2013	736	(12)	15	-	3	0.4%	739
	2014	457	(9)	12	-	3	0.7%	460
	2015	1,994	(60)	39	-	(21)	(1.1%)	1,973
	2016	3,572	(284)	196	-	(88)	(2.5%)	3,484
	2017	4,369	(334)	402	-	68	1.6%	4,437
	2018	6,622	(544)	(1,231)	-	(1,775)	(26.8%)	4,847
	2019	10,650	1,631	92	-	1,723	16.2%	12,373
Non Private Passenger Total		27,965	401	88	-	489	1.7%	28,454
Grand Total		33,344	406	146	-	552	1.7%	33,896

EXHIBIT G-1

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

page 7 of 10

Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	4	-	-	-	-	-	4
	2010	1	-	(17)	-	(17)	(1,700.0%)	(16)
	2011	4	-	-	-	-	-	4
	2012	7	-	-	-	-	-	7
	2013	14	-	-	-	-	-	14
	2014	30	-	-	-	-	-	30
	2015	56	(1)	1	-	-	-	56
	2016	159	(1)	1	-	-	-	159
	2017	163	(3)	3	-	-	-	163
	2018	189	(25)	19	-	(6)	(3.2%)	183
	2019	108	4	21	-	25	23.1%	133
Private Passenger Total		735	(26)	28	-	2	0.3%	737
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	7	-	-	-	-	-	7
	2015	33	-	-	-	-	-	33
	2016	76	(8)	8	-	-	-	76
	2017	160	(19)	19	-	-	-	160
	2018	127	(11)	1	-	(10)	(7.9%)	117
	2019	219	31	34	-	65	29.7%	284
Non Private Passenger Total		627	(7)	62	-	55	8.8%	682
Grand Total		1,362	(33)	90	-	57	4.2%	1,419

EXHIBIT G-1

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

page 8 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	10	-	-	-	-	-	10
	2013	11	-	-	-	-	-	11
	2014	39	-	-	-	-	-	39
	2015	84	(1)	1	-	-	-	84
	2016	247	(2)	2	-	-	-	247
	2017	280	(4)	4	-	-	-	280
	2018	494	(9)	3	-	(6)	(1.2%)	488
	2019	224	55	12	-	67	29.9%	291
Private Passenger Total		1,389	39	22	-	61	4.4%	1,450
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	43	-	-	-	-	-	43
	2014	10	-	-	-	-	-	10
	2015	32	-	-	-	-	-	32
	2016	138	(1)	1	-	-	-	138
	2017	260	(3)	3	-	-	-	260
	2018	214	(4)	7	-	3	1.4%	217
	2019	(80)	31	40	-	71	(88.8%)	(9)
Non Private Passenger Total		620	23	51	-	74	11.9%	694
Grand Total		2,009	62	73	-	135	6.7%	2,144

EXHIBIT G-1

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

page 9 of 10

Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	15	(2)	2	-	-	-	15
	2013	2	-	-	-	-	-	2
	2014	8	-	-	-	-	-	8
	2015	13	-	-	-	-	-	13
	2016	40	(2)	2	-	-	-	40
	2017	32	(1)	1	-	-	-	32
	2018	35	(2)	3	-	1	2.9%	36
	2019	24	(2)	6	-	4	16.7%	28
Private Passenger Total		168	(9)	14	-	5	3.0%	173
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	12	-	-	-	-	-	12
	2014	24	(1)	1	-	-	-	24
	2015	25	-	-	-	-	-	25
	2016	93	(1)	1	-	-	-	93
	2017	187	(2)	2	-	-	-	187
	2018	253	(2)	2	-	-	-	253
	2019	92	15	5	-	20	21.7%	112
Non Private Passenger Total		686	9	11	-	20	2.9%	706
Grand Total		854	-	25	-	25	2.9%	879

EXHIBIT G-1

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

page 10 of 10

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	1,241	(10)	(656)	-	(666)	(53.7%)	575
	2010	761	(7)	(5)	-	(12)	(1.6%)	749
	2011	367	(3)	57	-	54	14.7%	421
	2012	535	(9)	9	-	-	-	535
	2013	555	(6)	35	-	29	5.2%	584
	2014	1,405	(25)	(149)	-	(174)	(12.4%)	1,231
	2015	1,226	(27)	(599)	-	(626)	(51.1%)	600
	2016	4,361	(135)	(321)	-	(456)	(10.5%)	3,905
	2017	10,413	(438)	124	-	(314)	(3.0%)	10,099
	2018	12,984	(389)	(316)	-	(705)	(5.4%)	12,279
	2019	9,703	1,562	(219)	-	1,343	13.8%	11,046
Private Passenger Total		43,551	513	(2,040)	-	(1,527)	(3.5%)	42,024
Non Private Passenger	prior	357	(9)	592	-	583	163.3%	940
	2010	73	(3)	4	-	1	1.4%	74
	2011	311	(8)	7	-	(1)	(0.3%)	310
	2012	(297)	(1)	217	-	216	(72.7%)	(81)
	2013	1,489	(29)	351	-	322	21.6%	1,811
	2014	1,139	(38)	547	-	509	44.7%	1,648
	2015	4,109	(118)	244	-	126	3.1%	4,235
	2016	8,289	(482)	68	-	(414)	(5.0%)	7,875
	2017	12,847	(721)	401	-	(320)	(2.5%)	12,527
	2018	22,716	(1,317)	(827)	-	(2,144)	(9.4%)	20,572
	2019	29,510	4,469	(1,016)	-	3,453	11.7%	32,963
Non Private Passenger Total		80,543	1,743	588	-	2,331	2.9%	82,874
Grand Total		124,094	2,256	(1,452)	-	804	0.6%	124,898

EXHIBIT G-2

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

page 1 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(11)	1	-	-	1	(9.1%)	(10)
	2010	26	(2)	2	-	-	-	26
	2011	(5)	-	-	-	-	-	(5)
	2012	(10)	1	(1)	-	-	-	(10)
	2013	11	(1)	8	-	7	63.6%	18
	2014	(61)	4	(32)	-	(28)	45.9%	(89)
	2015	(295)	3	(33)	-	(30)	10.2%	(325)
	2016	5	(3)	(339)	-	(342)	(6,840.0%)	(337)
	2017	1,048	(157)	(92)	-	(249)	(23.8%)	799
	2018	(11)	6	(92)	-	(86)	781.8%	(97)
	2019	1,066	88	(998)	-	(910)	(85.4%)	156
Private Passenger Total		1,763	(60)	(1,577)	-	(1,637)	(92.9%)	126
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	2	-	-	-	-	-	2
	2012	11	-	-	-	-	-	11
	2013	227	(2)	2	-	-	-	227
	2014	(7)	-	(12)	-	(12)	171.4%	(19)
	2015	226	(2)	76	-	74	32.7%	300
	2016	182	(9)	16	-	7	3.8%	189
	2017	447	(45)	8	-	(37)	(8.3%)	410
	2018	839	(126)	50	-	(76)	(9.1%)	763
	2019	664	1	255	-	256	38.6%	920
Non Private Passenger Total		2,599	(183)	395	-	212	8.2%	2,811
Grand Total		4,362	(243)	(1,182)	-	(1,425)	(32.7%)	2,937

EXHIBIT G-2

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

page 2 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	29	-	-	-	-	-	29
	2011	78	(1)	55	-	54	69.2%	132
	2012	112	(1)	1	-	-	-	112
	2013	198	(2)	2	-	-	-	198
	2014	539	(5)	(47)	-	(52)	(9.6%)	487
	2015	157	(2)	(107)	-	(109)	(69.4%)	48
	2016	859	(9)	(181)	-	(190)	(22.1%)	669
	2017	2,782	(28)	11	-	(17)	(0.6%)	2,765
	2018	3,747	(64)	(42)	-	(106)	(2.8%)	3,641
	2019	2,155	318	102	-	420	19.5%	2,575
Private Passenger Total		10,655	206	(206)	-	-	-	10,655
Non Private Passenger	prior	16	-	-	-	-	-	16
	2010	2	-	-	-	-	-	2
	2011	158	(2)	2	-	-	-	158
	2012	1	-	42	-	42	4,200.0%	43
	2013	(322)	3	352	-	355	(110.2%)	33
	2014	21	-	217	-	217	1,033.3%	238
	2015	-	-	-	-	-	-	-
	2016	428	(36)	36	-	-	-	428
	2017	706	(60)	49	-	(11)	(1.6%)	695
	2018	661	(56)	(28)	-	(84)	(12.7%)	577
	2019	694	127	152	-	279	40.2%	973
Non Private Passenger Total		2,365	(24)	822	-	798	33.7%	3,163
Grand Total		13,020	182	616	-	798	6.1%	13,818

EXHIBIT G-2

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

page 3 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	-	-	79	-	79	100.0%	79
	2010	8	-	-	-	-	-	8
	2011	5	-	-	-	-	-	5
	2012	(28)	1	(1)	-	-	-	(28)
	2013	9	-	-	-	-	-	9
	2014	(10)	-	(94)	-	(94)	940.0%	(104)
	2015	29	-	-	-	-	-	29
	2016	460	(23)	22	-	(1)	(0.2%)	459
	2017	1,364	(14)	2	-	(12)	(0.9%)	1,352
	2018	2,171	(43)	(112)	-	(155)	(7.1%)	2,016
	2019	1,854	359	64	-	423	22.8%	2,277
Private Passenger Total		5,862	280	(40)	-	240	4.1%	6,102
Non Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	(4)	-	-	-	-	-	(4)
	2013	-	-	-	-	-	-	-
	2014	28	-	319	-	319	1,139.3%	347
	2015	285	(14)	68	-	54	18.9%	339
	2016	682	(34)	(273)	-	(307)	(45.0%)	375
	2017	995	(50)	13	-	(37)	(3.7%)	958
	2018	1,943	(97)	150	-	53	2.7%	1,996
	2019	1,663	20	81	-	101	6.1%	1,764
Non Private Passenger Total		5,582	(175)	358	-	183	3.3%	5,765
Grand Total		11,444	105	318	-	423	3.7%	11,867

EXHIBIT G-2

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

page 4 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	153	(14)	14	-	-	-	153
	2015	29	(3)	3	-	-	-	29
	2016	287	(26)	67	-	41	14.3%	328
	2017	137	(12)	18	-	6	4.4%	143
	2018	471	(42)	45	-	3	0.6%	474
	2019	294	26	48	-	74	25.2%	368
Private Passenger Total		1,362	(71)	195	-	124	9.1%	1,486
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	6	-	-	-	-	-	6
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	6	-	-	-	-	-	6
	2015	81	(1)	1	-	-	-	81
	2016	226	(2)	2	-	-	-	226
	2017	605	(6)	6	-	-	-	605
	2018	565	(6)	31	-	25	4.4%	590
	2019	368	66	38	-	104	28.3%	472
Non Private Passenger Total		1,858	51	78	-	129	6.9%	1,987
Grand Total		3,220	(20)	273	-	253	7.9%	3,473

EXHIBIT G-2

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

page 5 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	656	(6)	(735)	-	(741)	(113.0%)	(85)
	2010	579	(6)	11	-	5	0.9%	584
	2011	116	(1)	1	-	-	-	116
	2012	10	-	-	-	-	-	10
	2013	(18)	-	23	-	23	(127.8%)	5
	2014	(244)	2	(2)	-	-	-	(244)
	2015	37	(2)	(476)	-	(478)	(1,291.9%)	(441)
	2016	664	(33)	65	-	32	4.8%	696
	2017	2,003	(120)	111	-	(9)	(0.4%)	1,994
	2018	2,691	(135)	(8)	-	(143)	(5.3%)	2,548
	2019	2,081	389	338	-	727	34.9%	2,808
Private Passenger Total		8,575	88	(672)	-	(584)	(6.8%)	7,991
Non Private Passenger	prior	62	(6)	13	-	7	11.3%	69
	2010	37	(3)	3	-	-	-	37
	2011	127	(10)	26	-	16	12.6%	143
	2012	151	(12)	185	-	173	114.6%	324
	2013	168	(13)	16	-	3	1.8%	171
	2014	276	(22)	22	-	-	-	276
	2015	535	(21)	54	-	33	6.2%	568
	2016	1,731	(78)	102	-	24	1.4%	1,755
	2017	3,678	(166)	(119)	-	(285)	(7.7%)	3,393
	2018	8,883	(400)	174	-	(226)	(2.5%)	8,657
	2019	13,224	2,186	(1,725)	-	461	3.5%	13,685
Non Private Passenger Total		28,872	1,455	(1,249)	-	206	0.7%	29,078
Grand Total		37,447	1,543	(1,921)	-	(378)	(1.0%)	37,069

EXHIBIT G-2

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

page 6 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	(41)	1	(1)	-	-	-	(41)
	2010	30	-	-	-	-	-	30
	2011	49	-	-	-	-	-	49
	2012	253	(3)	3	-	-	-	253
	2013	157	(2)	2	-	-	-	157
	2014	308	(3)	3	-	-	-	308
	2015	390	(4)	5	-	1	0.3%	391
	2016	448	(4)	19	-	15	3.3%	463
	2017	1,224	(67)	58	-	(9)	(0.7%)	1,215
	2018	1,067	(11)	(186)	-	(197)	(18.5%)	870
	2019	545	90	137	-	227	41.7%	772
Private Passenger Total		4,430	(3)	40	-	37	0.8%	4,467
Non Private Passenger	prior	170	(2)	577	-	575	338.2%	745
	2010	6	-	-	-	-	-	6
	2011	(84)	2	(1)	-	1	(1.2%)	(83)
	2012	(642)	13	(10)	-	3	(0.5%)	(639)
	2013	426	(9)	12	-	3	0.7%	429
	2014	326	(7)	10	-	3	0.9%	329
	2015	1,464	(44)	24	-	(20)	(1.4%)	1,444
	2016	2,544	(254)	175	-	(79)	(3.1%)	2,465
	2017	3,383	(304)	377	-	73	2.2%	3,456
	2018	5,152	(515)	(1,179)	-	(1,694)	(32.9%)	3,458
	2019	9,469	1,442	91	-	1,533	16.2%	11,002
Non Private Passenger Total		22,214	322	76	-	398	1.8%	22,612
Grand Total		26,644	319	116	-	435	1.6%	27,079

EXHIBIT G-2

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

page 7 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	4	-	-	-	-	-	4
	2010	1	-	(17)	-	(17)	(1,700.0%)	(16)
	2011	4	-	-	-	-	-	4
	2012	6	-	-	-	-	-	6
	2013	13	-	-	-	-	-	13
	2014	28	-	-	-	-	-	28
	2015	53	(1)	1	-	-	-	53
	2016	146	(1)	1	-	-	-	146
	2017	81	(1)	1	-	-	-	81
	2018	174	(24)	20	-	(4)	(2.3%)	170
	2019	100	4	20	-	24	24.0%	124
Private Passenger Total		610	(23)	26	-	3	0.5%	613
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	6	-	-	-	-	-	6
	2015	31	-	-	-	-	-	31
	2016	69	(8)	8	-	-	-	69
	2017	147	(18)	18	-	-	-	147
	2018	64	(8)	-	-	(8)	(12.5%)	56
	2019	198	28	33	-	61	30.8%	259
Non Private Passenger Total		520	(6)	59	-	53	10.2%	573
Grand Total		1,130	(29)	85	-	56	5.0%	1,186

EXHIBIT G-2

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

page 8 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	9	-	-	-	-	-	9
	2013	10	-	-	-	-	-	10
	2014	36	-	-	-	-	-	36
	2015	78	(1)	1	-	-	-	78
	2016	227	(2)	2	-	-	-	227
	2017	211	(2)	2	-	-	-	211
	2018	446	(9)	7	-	(2)	(0.4%)	444
	2019	200	49	11	-	60	30.0%	260
Private Passenger Total		1,217	35	23	-	58	4.8%	1,275
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	-	-	-	11
	2014	9	-	-	-	-	-	9
	2015	30	-	-	-	-	-	30
	2016	126	(1)	1	-	-	-	126
	2017	240	(2)	2	-	-	-	240
	2018	190	(4)	7	-	3	1.6%	193
	2019	(96)	29	38	-	67	(69.8%)	(29)
Non Private Passenger Total		513	22	48	-	70	13.6%	583
Grand Total		1,730	57	71	-	128	7.4%	1,858

EXHIBIT G-2

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

page 9 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	7	-	-	-	-	-	7
	2015	12	-	-	-	-	-	12
	2016	37	(2)	2	-	-	-	37
	2017	29	(1)	1	-	-	-	29
	2018	32	(2)	4	-	2	6.3%	34
	2019	22	(2)	6	-	4	18.2%	26
Private Passenger Total		141	(7)	13	-	6	4.3%	147
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	-	-	-	11
	2014	5	-	-	-	-	-	5
	2015	18	-	-	-	-	-	18
	2016	84	(1)	1	-	-	-	84
	2017	173	(2)	2	-	-	-	173
	2018	230	(2)	2	-	-	-	230
	2019	82	14	5	-	19	23.2%	101
Non Private Passenger Total		603	9	10	-	19	3.2%	622
Grand Total		744	2	23	-	25	3.4%	769

EXHIBIT G-2

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

page 10 of 10

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	599	(4)	(657)	-	(661)	(110.4%)	(62)
	2010	671	(8)	(4)	-	(12)	(1.8%)	659
	2011	249	(2)	56	-	54	21.7%	303
	2012	353	(2)	2	-	-	-	353
	2013	380	(5)	35	-	30	7.9%	410
	2014	756	(16)	(158)	-	(174)	(23.0%)	582
	2015	490	(10)	(606)	-	(616)	(125.7%)	(126)
	2016	3,133	(103)	(342)	-	(445)	(14.2%)	2,688
	2017	8,879	(402)	112	-	(290)	(3.3%)	8,589
	2018	10,788	(324)	(364)	-	(688)	(6.4%)	10,100
	2019	8,317	1,321	(272)	-	1,049	12.6%	9,366
Private Passenger Total		34,615	445	(2,198)	-	(1,753)	(5.1%)	32,862
Non Private Passenger	prior	254	(8)	590	-	582	229.1%	836
	2010	52	(3)	3	-	-	-	52
	2011	199	(10)	27	-	17	8.5%	216
	2012	(482)	1	217	-	218	(45.2%)	(264)
	2013	524	(21)	382	-	361	68.9%	885
	2014	670	(29)	556	-	527	78.7%	1,197
	2015	2,670	(82)	223	-	141	5.3%	2,811
	2016	6,072	(423)	68	-	(355)	(5.8%)	5,717
	2017	10,374	(653)	356	-	(297)	(2.9%)	10,077
	2018	18,527	(1,214)	(793)	-	(2,007)	(10.8%)	16,520
	2019	26,266	3,913	(1,032)	-	2,881	11.0%	29,147
Non Private Passenger Total		65,126	1,471	597	-	2,068	3.2%	67,194
Grand Total		99,741	1,916	(1,601)	-	315	0.3%	100,056

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 1 of 10

Newfoundland & Labrador

PPV & non-PPV ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
prior	-	(4)	-	(4)	-	-	-	2	2	(2)
2000	-	(3)	-	(3)	-	-	-	-	-	(3)
2001	-	(3)	(6)	(9)	-	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	-	1
2004	(1)	(11)	12	-	-	-	-	2	2	2
2005	-	5	15	20	-	-	1	1	1	21
2006	-	4	8	12	-	-	1	1	1	13
2007	28	(4)	17	41	(3)	-	4	1	1	42
2008	91	3	38	132	(10)	1	12	3	3	135
2009	81	8	60	149	(12)	2	14	4	4	153
2010	2	24	108	134	(10)	1	12	3	3	137
2011	678	(2)	110	786	(81)	12	71	2	2	788
2012	2,038	(1)	160	2,197	(124)	19	208	103	103	2,300
2013	944	176	272	1,392	(69)	11	133	75	75	1,467
2014	2,901	(90)	146	2,957	(110)	15	333	238	238	3,195
2015	4,309	32	418	4,759	(133)	20	479	366	366	5,125
2016	5,698	(67)	384	6,015	(174)	27	634	487	487	6,502
2017	6,130	833	208	7,171	(209)	33	796	620	620	7,791
2018	11,738	(824)	420	11,334	(352)	61	1,205	914	914	12,248
PAYs (sub-total):	34,637	77	2,371	37,085	(1,287)	202	3,908	2,823	2,823	39,908
CAY (2019)	13,053	1,666	392	15,111	(527)	92	1,592	1,157	1,157	16,268
claims liabilities:	47,690	1,743	2,763	52,196	(1,814)	294	5,500	3,980	3,980	56,176
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	15,169	(1,434)	13,735		(343)	52	903	612	13,735	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	65,931			(2,157)	346	6,403	4,592	69,911		

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 2 of 10

New Brunswick

PPV & non-PPV ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	2	9	-	11	-	-	2	2	13
2000	-	1	-	1	-	-	-	-	1
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	(2)	(4)	(1)	(7)	-	-	2	2	(5)
2003	216	(8)	3	211	-	-	21	21	232
2004	-	1	25	26	-	-	3	3	29
2005	2	2	10	14	-	-	3	3	17
2006	5	13	(32)	(14)	-	-	8	8	(6)
2007	(1)	(4)	51	46	-	-	6	6	52
2008	57	(2)	54	109	(11)	1	11	1	110
2009	305	1	59	365	(18)	2	35	19	384
2010	645	24	132	801	(35)	5	77	47	848
2011	129	216	147	492	(17)	2	48	33	525
2012	725	116	189	1,030	(40)	7	99	66	1,096
2013	2,372	176	212	2,760	(89)	12	267	190	2,950
2014	387	547	330	1,264	(29)	5	136	112	1,376
2015	3,623	41	365	4,029	(94)	13	404	323	4,352
2016	2,991	851	256	4,098	(119)	19	528	428	4,526
2017	2,503	2,920	267	5,690	(208)	36	740	568	6,258
2018	3,878	3,687	328	7,893	(338)	53	987	702	8,595
PAYs (sub-total):	17,837	8,586	2,395	28,818	(998)	155	3,377	2,534	31,352
CAY (2019)	4,362	6,726	371	11,459	(550)	92	1,388	930	12,389
claims liabilities:	22,199	15,312	2,766	40,277	(1,548)	247	4,765	3,464	43,741
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	12,437	(1,164)		11,273	(306)	46	729	469	11,273
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				51,550	(1,854)	293	5,494	3,933	55,014

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 3 of 10

Nova Scotia

Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)									
PPV & non-PPV ending 2019	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	7	(1)	6	-	-	2	2	8
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	1	12	1	14	-	-	1	1	15
2003	(1)	(13)	-	(14)	-	-	2	2	(12)
2004	14	8	37	59	(3)	-	7	4	63
2005	7	61	46	114	(8)	1	12	5	119
2006	-	(5)	45	40	-	-	5	5	45
2007	101	(4)	80	177	(5)	-	18	13	190
2008	-	7	74	81	-	-	9	9	90
2009	212	(19)	106	299	(26)	4	29	7	306
2010	125	4	122	251	(20)	3	23	6	257
2011	7	-	106	113	(3)	-	11	8	121
2012	216	(27)	142	331	(19)	3	32	16	347
2013	1,554	7	127	1,688	(76)	11	162	97	1,785
2014	1,610	207	262	2,079	(66)	11	207	152	2,231
2015	1,079	331	143	1,553	(48)	8	203	163	1,716
2016	2,289	736	253	3,278	(101)	16	398	313	3,591
2017	2,855	1,961	284	5,100	(169)	31	634	496	5,596
2018	4,199	3,375	390	7,964	(295)	47	969	721	8,685
PAYs (sub-total):	14,268	6,653	2,217	23,138	(839)	135	2,724	2,020	25,158
CAY (2019)	6,331	7,013	473	13,817	(566)	95	1,653	1,182	14,999
claims liabilities:	20,599	13,666	2,690	36,955	(1,405)	230	4,377	3,202	40,157
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,626	(1,363)		13,263	(339)	49	975	685	13,490
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				50,218	(1,744)	279	5,352	3,887	53,647

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 4 of 10

Prince Edward Island

PPV & non-PPV ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	-	4	5	9	-	-	-	-	9
2005	-	-	(4)	15	11	-	-	1	1	12
2006	-	-	-	23	23	-	-	3	3	26
2007	-	-	(1)	8	7	-	-	1	1	8
2008	-	-	(1)	9	8	-	-	1	1	9
2009	-	-	-	16	16	-	-	2	2	18
2010	438	-	5	25	468	(51)	7	43	(1)	467
2011	-	-	-	33	33	-	-	3	3	36
2012	305	-	-	40	345	(39)	6	31	(2)	343
2013	48	-	(1)	50	97	(4)	-	10	6	103
2014	53	144	63	260	260	(12)	2	29	19	279
2015	877	103	49	1,029	1,029	(40)	6	108	74	1,103
2016	1,296	505	157	1,958	1,958	(83)	13	196	126	2,084
2017	1,086	687	125	1,898	1,898	(64)	10	219	165	2,063
2018	1,663	935	75	2,673	2,673	(100)	17	334	251	2,924
PAYs (sub-total):	5,766	2,372	693	8,831	8,831	(393)	61	981	649	9,480
CAY (2019)	798	1,100	31	1,929	1,929	(72)	12	245	185	2,114
claims liabilities:	6,564	3,472	724	10,760	10,760	(465)	73	1,226	834	11,594
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,289	(214)		2,075		(51)	7	128	84	2,075
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				12,835		(516)	80	1,354	918	13,669

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 5 of 10

Ontario

Ontario - Projected Balances as at Dec. 31, 2019 (\$000s)									
PPV & non-PPV ending 2019	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	3,585	99	(4)	3,680	(64)	11	375	322	4,002
2000	1	11	3	15	-	-	1	1	16
2001	(1)	1	34	34	-	-	6	6	40
2002	419	(1)	142	560	(27)	4	53	30	590
2003	2,050	(768)	774	2,056	(116)	18	196	98	2,154
2004	581	98	639	1,318	(84)	13	123	52	1,370
2005	8	(34)	452	426	(22)	4	46	28	454
2006	354	137	315	806	(62)	10	74	22	828
2007	1,894	334	159	2,387	(203)	33	219	49	2,436
2008	331	172	481	984	(88)	14	91	17	1,001
2009	2,048	(64)	559	2,543	(218)	35	233	50	2,593
2010	774	531	607	1,912	(110)	17	181	88	2,000
2011	1,785	216	835	2,836	(218)	35	263	80	2,916
2012	1,785	273	1,068	3,126	(180)	29	293	142	3,268
2013	5,658	144	1,362	7,164	(331)	53	682	404	7,568
2014	4,994	14	1,312	6,320	(245)	43	662	460	6,780
2015	8,578	119	1,470	10,167	(341)	53	1,055	767	10,934
2016	5,340	1,982	1,303	8,625	(258)	36	1,163	941	9,566
2017	4,236	4,441	1,033	9,710	(355)	61	1,307	1,013	10,723
2018	6,999	9,708	2,050	18,757	(766)	132	2,932	2,298	21,055
PAYs (sub-total):	51,419	17,413	14,594	83,426	(3,688)	601	9,955	6,868	90,294
CAY (2019)	13,351	28,115	2,204	43,670	(1,897)	306	6,458	4,867	48,537
claims liabilities:	64,770	45,528	16,798	127,096	(5,585)	907	16,413	11,735	138,831
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	56,166	(3,459)		52,707	(1,240)	202	3,012	1,974	52,707
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				179,803	(6,825)	1,109	19,425	13,709	191,538

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 6 of 10

Alberta

Alberta - Projected Balances as at Dec. 31, 2019 (\$000s)									
PPV & non-PPV ending 2019	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	6	21	(1)	26	-	-	16	16	42
2000	(3)	(11)	(3)	(17)	-	-	1	1	(16)
2001	6	17	5	28	-	-	2	2	30
2002	(2)	(7)	12	3	-	-	3	3	6
2003	32	(41)	35	26	(1)	-	4	3	29
2004	24	(54)	(18)	(48)	-	-	5	5	(43)
2005	95	11	-	106	(8)	1	10	3	109
2006	5	(13)	58	50	-	-	11	11	61
2007	36	17	387	440	(9)	1	43	35	475
2008	102	594	407	1,103	(89)	14	102	27	1,130
2009	41	(1)	269	309	(26)	4	31	9	318
2010	4	27	121	152	(2)	-	16	14	166
2011	2,158	(27)	226	2,357	(132)	21	223	112	2,469
2012	1,318	(305)	232	1,245	(54)	7	119	72	1,317
2013	4,107	435	305	4,847	(184)	33	466	315	5,162
2014	2,808	467	414	3,689	(105)	17	357	269	3,958
2015	5,692	1,268	153	7,113	(207)	35	769	597	7,710
2016	9,595	1,912	288	11,795	(395)	61	1,537	1,203	12,998
2017	7,873	2,880	324	11,077	(405)	66	1,316	977	12,054
2018	14,379	2,734	613	17,726	(776)	124	2,277	1,625	19,351
PAYs (sub-total):	48,276	9,924	3,827	62,027	(2,393)	384	7,308	5,299	67,326
CAY (2019)	14,512	17,554	(383)	31,683	(1,249)	221	3,463	2,435	34,118
claims liabilities:	62,788	27,478	3,444	93,710	(3,642)	605	10,771	7,734	101,444
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	50,642	(4,309)		46,333	(1,060)	159	2,440	1,539	46,333
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				140,043	(4,702)	764	13,211	9,273	147,777

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 7 of 10

Yukon

PPV & non-PPV ending 2019		Yukon - Projected Balances as at Dec. 31, 2019 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	4	-	4	-	-	-	-	4	
2000	-	-	-	-	-	-	-	-	-	
2001	-	1	-	1	-	-	-	-	1	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	-	1	-	-	-	-	1	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	-	-	-	-	-	-	-	-	
2009	-	-	4	4	-	-	-	-	4	
2010	91	(16)	5	80	(7)	1	6	-	80	
2011	-	4	7	11	-	-	-	-	11	
2012	-	7	10	17	-	-	2	2	19	
2013	-	15	13	28	-	-	3	3	31	
2014	-	34	(35)	(1)	-	-	8	8	7	
2015	-	80	(36)	44	(2)	-	10	8	52	
2016	-	205	7	212	(7)	1	29	23	235	
2017	834	218	76	1,128	(42)	7	136	101	1,229	
2018	665	207	50	922	(36)	5	114	83	1,005	
PAYs (sub-total):	1,590	760	101	2,451	(94)	14	308	228	2,679	
CAY (2019)	265	442	(16)	691	(26)	5	84	63	754	
claims liabilities:	1,855	1,202	85	3,142	(120)	19	392	291	3,433	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	841	(73)	768		(15)	3	39	27	768	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	3,910				(135)	22	431	318	4,201	

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 8 of 10

Northwest Territories

PPV & non-PPV ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	3	-	3	-	-	-	-	3
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	(2)
2007	-	(3)	1	(2)	-	-	-	-	(2)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	11	11	-	-	1	1	12
2010	-	-	15	15	-	-	1	1	16
2011	-	3	20	23	-	-	3	3	26
2012	-	9	26	35	-	-	4	4	39
2013	498	21	31	550	(22)	3	53	34	584
2014	-	45	33	78	(2)	-	9	7	85
2015	-	103	12	115	(4)	-	13	9	124
2016	19	333	30	382	(12)	2	46	36	418
2017	548	431	(25)	954	(40)	6	133	99	1,053
2018	190	590	15	795	(36)	6	105	75	870
PAYs (sub-total):	1,255	1,535	169	2,959	(116)	17	368	269	3,228
CAY (2019)	564	481	(67)	978	(43)	8	131	96	1,074
claims liabilities:	1,819	2,016	102	3,937	(159)	25	499	365	4,302
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,721	(169)		1,552	(30)	5	75	50	1,552
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				5,489	(189)	30	574	415	5,854

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 9 of 10

Nunavut

PPV & non-PPV ending 2019	Nunavut - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	3	3	-	-	-	-	3
2010	-	-	5	5	-	-	-	-	5
2011	-	-	7	7	-	-	-	-	7
2012	156	1	9	166	(3)	-	17	14	180
2013	-	13	10	23	-	-	2	2	25
2014	190	12	(13)	189	(2)	-	22	20	209
2015	80	30	10	120	(3)	-	13	10	130
2016	-	116	9	125	(4)	-	15	11	136
2017	7	189	7	203	(7)	1	23	17	220
2018	41	244	4	289	(12)	2	38	28	317
PAYs (sub-total):	474	604	51	1,129	(31)	3	130	102	1,231
CAY (2019)	94	195	(21)	268	(12)	2	37	27	295
claims liabilities:	568	799	30	1,397	(43)	5	167	129	1,526
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	486	(42)		444	(9)	1	17	9	444
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,841	(52)	6	184	138	1,970

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 10 of 10

All Jurisdictions

Private Passenger ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,284	114	(4)	3,394	(64)	11	358	305	3,699
2000	(2)	(1)	-	(3)	-	-	2	2	(1)
2001	2	13	23	38	-	-	6	6	44
2002	415	(16)	120	519	(27)	4	53	30	549
2003	2,298	(805)	704	2,197	(117)	18	209	110	2,307
2004	493	53	595	1,141	(73)	11	116	54	1,195
2005	112	47	406	565	(38)	6	60	28	593
2006	272	118	278	668	(48)	8	70	30	698
2007	2,024	330	304	2,658	(206)	32	248	74	2,732
2008	424	182	527	1,133	(89)	14	107	32	1,165
2009	2,067	(84)	582	2,565	(209)	33	238	62	2,627
2010	1,713	553	616	2,882	(194)	28	268	102	2,984
2011	2,300	241	767	3,308	(215)	33	309	127	3,435
2012	3,549	257	947	4,753	(298)	47	447	196	4,949
2013	2,361	312	1,043	3,716	(161)	26	356	221	3,937
2014	8,331	431	980	9,742	(355)	56	1,014	715	10,457
2015	8,878	16	1,094	9,988	(295)	43	1,058	806	10,794
2016	10,338	2,338	1,106	13,782	(429)	66	1,668	1,305	15,087
2017	8,712	7,029	858	16,599	(579)	94	2,073	1,588	18,187
2018	15,735	7,434	1,273	24,442	(933)	155	3,057	2,279	26,721
PAYs (sub-total):	73,306	18,562	12,219	104,087	(4,330)	685	11,717	8,072	112,159
CAY (2019)	20,226	17,004	1,191	38,421	(1,594)	258	4,784	3,448	41,869
claims liabilities:	93,532	35,566	13,410	142,508	(5,924)	943	16,501	11,520	154,028
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	46,418	(4,261)		42,157	(1,024)	159	2,775	1,910	42,384
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				184,665	(6,948)	1,102	19,276	13,430	196,412