



# **FACILITY ASSOCIATION RESIDUAL MARKET**

## **JUNE 2018 PARTICIPATION REPORT**

### **ACTUARIAL HIGHLIGHTS**

Related Bulletin: [F18-059 FARM June 2018 Participation Report](#)

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

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## 1 Summary

### 1.1 Valuation Schedule (Fiscal Year 2018)

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

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

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

### 1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

### **1.3 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation<sup>1</sup>**

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

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below. Please note that with the **most recent** valuation (March 31, 2018), the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgement interest rate on general damages for non-pecuniary loss (further discussed in section 1.5) was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion will be provided in the "Actuarial Highlights – Quarterly Valuation" report as at March 31, 2018, which is to be posted to the FA website in August.

**Ontario Bill 15** (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and **received Royal Assent on November 20, 2014**. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the **most recent** valuation (March 31, 2018), reform adjustments (originally introduced with the June 30, 2015 valuation) specifically related to changes in the non-pecuniary prejudgment interest provision calculation impacting the bodily injury coverage and the applicable interest rate applied to overdue payments in the SABS impacting the accident benefits coverage, were included with the updated industry trend analysis (completed using industry data as at June 30, 2017) and nominal valuation selections, impacting the selection of ultimates. Additional discussion in relation to the application of changes to the prejudgement interest rate on general damages for non-pecuniary loss can be found in section 1.5.

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

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

Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the **most recent** valuation (March 31, 2018), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes in the tort threshold and deductibles impacting the bodily injury coverage and changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at June 30, 2017) and nominal valuation estimates, impacting the selection of ultimates. Additional discussion in relation to the application of changes in the tort threshold and deductibles can be found in section 1.5.

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **May 17, 2018**, the Alberta Superintendent of Insurance advised that clarifying amendments have been made to the definition of minor injuries under the Minor Injury Regulation (MIR). With the **most recent** valuation (March 31, 2018), no adjustments have been made to our valuation estimates or views based on these amendments, but we are reviewing the impact with FA's Appointed Actuary.

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

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

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

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

#### **1.4 Harmonized Sales Tax - Atlantic Provinces**

There have been no changes in these descriptions since last month's Highlights, other than updated most recent valuation date references.

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

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

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

#### **1.5 Ontario FARM Bodily Injury Case Reserve summary**

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

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

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, were included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at June 30, 2017).



In the **Ontario Court of Appeal decisions** in *El-Khodr v. Lackie* (**September 19, 2017**; 2017 ONCA 716) and *Cobb v. Long Estate* (**September 19, 2017**; 2017 ONCA 717), the court of appeal ruled that the change to prejudgment interest for non-pecuniary<sup>2</sup> losses from a set level of 5% to the level that applies to pecuniary losses was implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Ontario Court of Appeal ruling in **El-Khodr v. Lackie** was appealed to the **Supreme Court of Canada**; on June 7, 2018, the Supreme Court of Canada dismissed the application for leave to appeal from the judgment of the Court of Appeal for Ontario.

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

**In addition to the above**, in the **Ontario Court of Appeal decisions** in *El-Khodr v. Lackie* (**September 19, 2017**; 2017 ONCA 716) and *Cobb v. Long Estate* (**September 19, 2017**; 2017 ONCA 717), the court of appeal ruled that the changes to the tort deductible and monetary threshold were implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Facility Association view, consistent with these decisions, is that the changes to the bodily injury tort threshold and deductibles are on a settlement date basis. With the **most recent valuation** (March 31, 2018), no additional reform adjustment was included as we have assumed the retroactive impact of this product reform change has been fully reflected in outstanding case reserves.

Recognizing that individual members may interpret these results differently, we have included a table at the top of the next page displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (December 31, 2017<sup>3</sup>) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2017 valuation paid emergence projection model. No attempt has been made to distinguish case reserves held for pecuniary versus non-pecuniary losses, nor in estimating the amount of prejudgment interest, if any, is included in the case reserve estimates.

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

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

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

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

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

## 1.6 Current Provision Summary

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

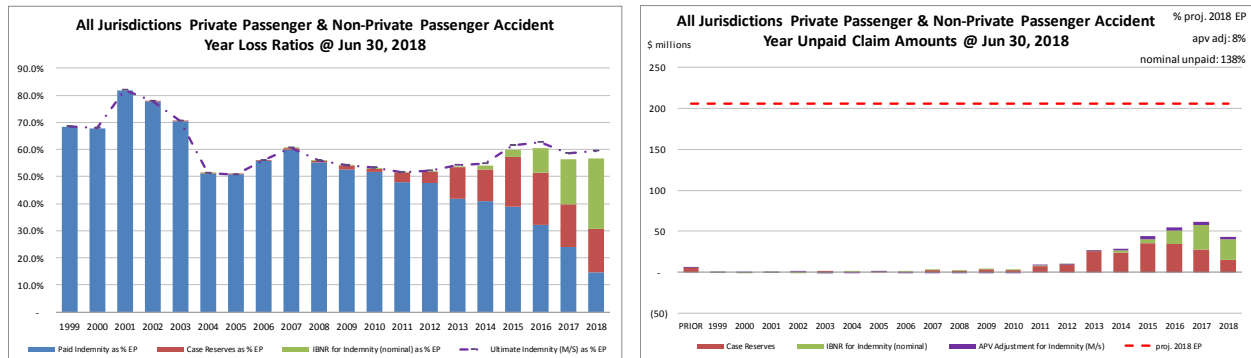
<sup>4</sup>Prejudgment interest in Ontario applies to the period from the date the claim is reported, not from the time of occurrence. We have provided the latter to allow actuarial judgment to be applied in estimating the lag between occurrence and reporting.

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

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



booked by accident year<sup>6</sup>. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2018 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$16.8 million – see table below) represents 8% of the earned premium projected for the full year 2018 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table below, the associated \$3.5 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)	amt	%
case	201,055	66.8%
ibnr	83,310	27.7%
M/S apv adj	16,782	5.6%
M/S indemnity	301,147	100.0%
retro claims	28,432	
retro apv adj	3,513	
M/S total	333,092	

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

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

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

Report. The collective provision for the claims fees and allowed claims expenses is referred to as the "Retro Claims" provision and is presented in Table 02b in section 2.2.

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

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	112,358	107.8%	claim	312,797	71.5%
prem def/(dpac)	(8,818)	(8.5%)	premium	103,540	23.7%
M/S apv adjust.	664	0.6%	M/S apv adjust.	20,959	4.8%
M/S total	104,204	100.0%	M/S total	437,296	100.0%

## 2 Activity During the Month of June 2018<sup>7</sup>

### 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  Juris- diction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	5,237	28	1,434	(1,585)	777	1,775	2,211	190
AB	5,342	433	2,990	(252)	(933)	(1,017)	2,057	(1,268)
NL	2,371	(38)	3,729	1,628	(2,326)	(1,751)	1,403	(123)
NB	1,780	(21)	995	56	383	429	1,377	485
NS	1,679	45	1,106	356	(141)	(340)	965	17
PE	364	7	29	(137)	(1)	34	27	(103)
YT	158	1	7	(57)	30	4	37	(53)
NT	363	2	120	(32)	(825)	(811)	(706)	(844)
NU	83	(0)	8	(31)	3	26	11	(6)
TOTAL	17,377	457	10,418	(55)	(3,034)	(1,651)	7,383	(1,706)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b  Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	5,306	567	(2,780)	1,197	2,527	1,765
2016	(0)	(0)	537	(484)	(588)	(770)	(51)	(1,254)
2017	(9)	(9)	985	(445)	(1,226)	(1,240)	(241)	(1,685)
2018	17,386	466	3,590	307	1,559	(838)	5,149	(531)
TOTAL	17,377	457	10,418	(55)	(3,034)	(1,651)	7,383	(1,706)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

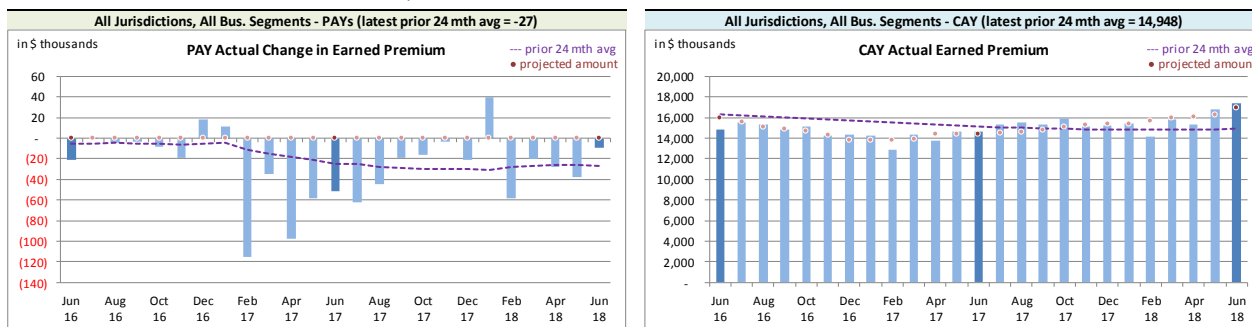
<sup>7</sup>There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

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

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

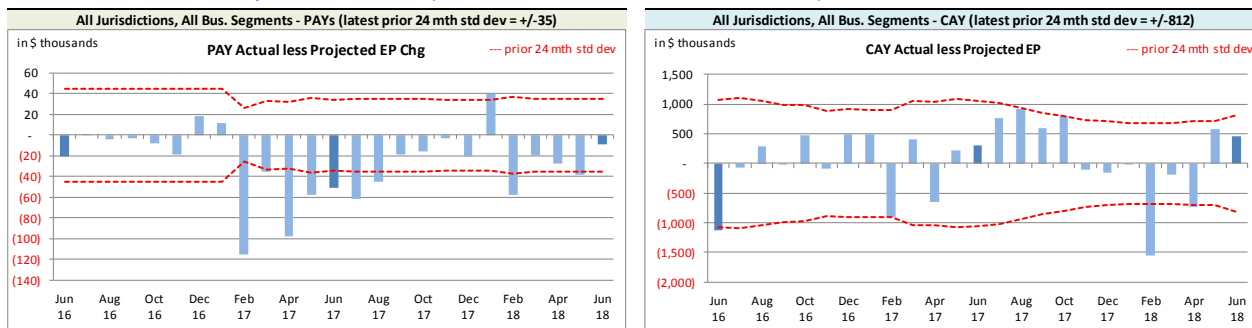
*FARM Actual Earned Premium by Calendar Month*



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

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

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



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

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(27)	14,948
std dev	35	812
A-P <> std dev	10	3
% <> std dev	40.0%	12.0%
norm <> std dev	31.7%	31.7%

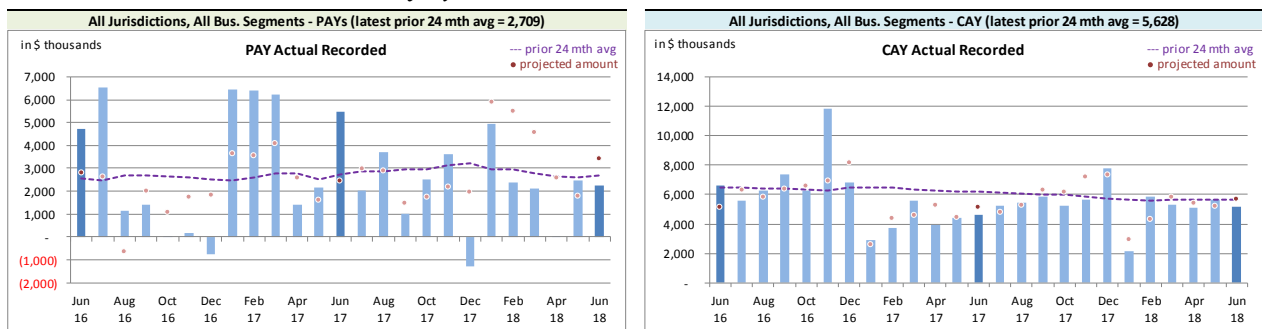
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not indicate bias<sup>9</sup> on a 24-month lag basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall).

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

### 2.1.b AvsP: Recorded Indemnity

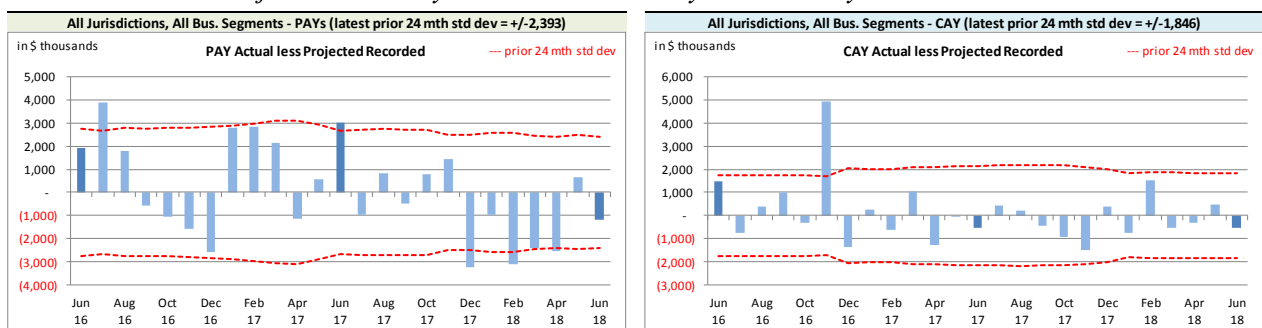
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

*FARM Actual Recorded Indemnity by Calendar Month*



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

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



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

On Latest \$ thousands		
	<b>Recorded</b>	
	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	2,709	5,628
std dev	2,393	1,846
A-P <> std dev	5	1
% <> std dev	20.0%	4.0%
norm <> std dev	31.7%	31.7%

The prior accident years (PAYs) **recorded indemnity** variances (see left chart at the bottom of the prior page) over the entire period have fallen outside of the period's standard deviation 20% of the time (see left table), suggesting the projection process performs better than simply projecting based on the previous 24-month

average. No bias has been indicated at a 95% confidence level on a lagging 24-month basis. However, we have noted that 6 of the last 7<sup>10</sup> PAYs had recorded activity actuals that were lower than projected, with 3 of the 6 favourable variances falling outside the 1-standard deviation band (see left chart at the bottom of the previous page). We have made some adjustments to our projections to reflect these findings and continue to monitor.

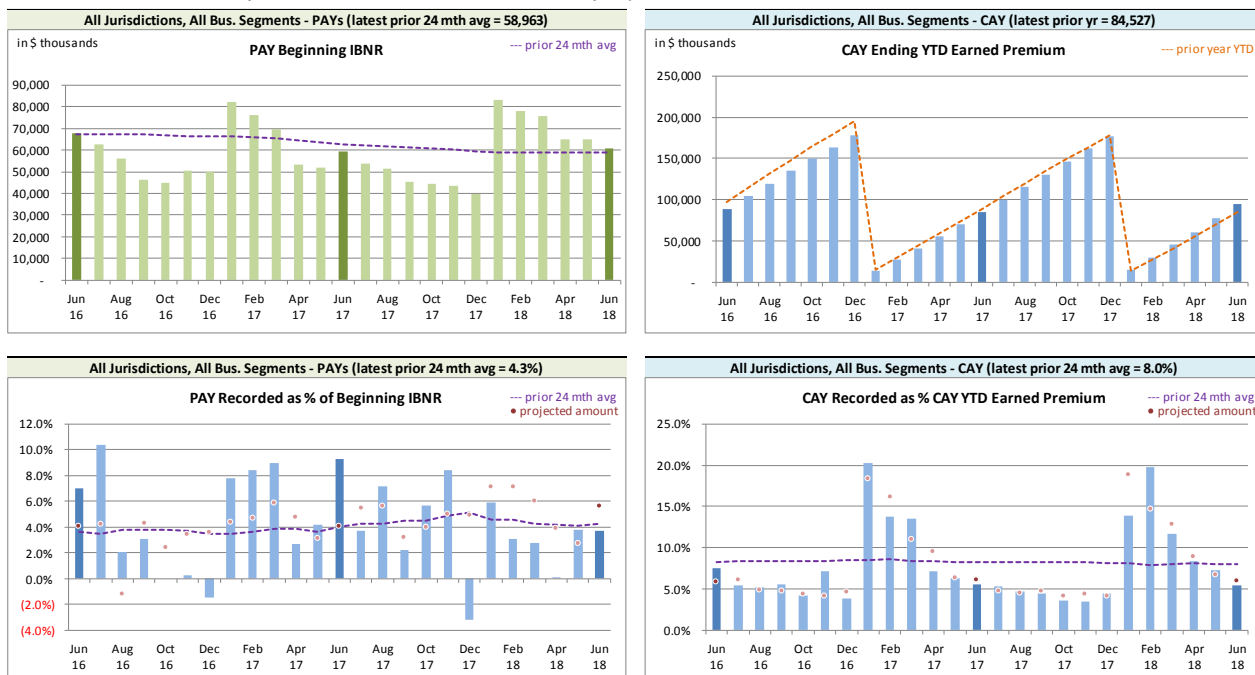
The current accident year (CAY) **recorded indemnity** variances (see right chart at the bottom of the previous page) over the entire period have fallen outside of the period standard deviation only 4% of the time, suggesting the projection process performs better than simply projecting based on the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

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

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

<sup>10</sup>Again assuming a binomial distribution with a 50% probability of "success", 6 of 7 trials has about a 5% probability of occurring randomly.

### *FARM Levels that influence<sup>11</sup> 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:

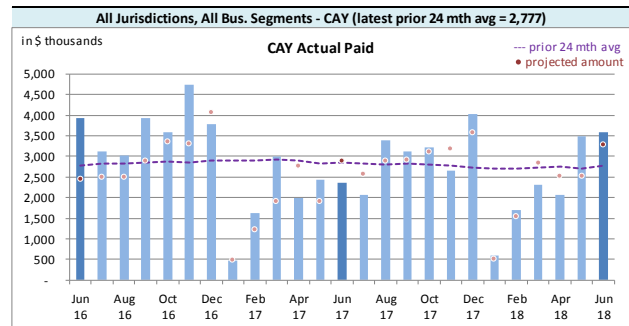
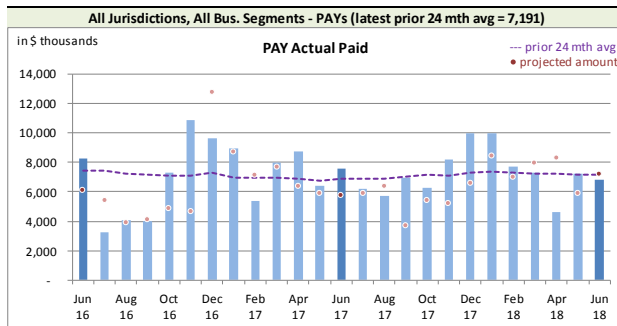
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

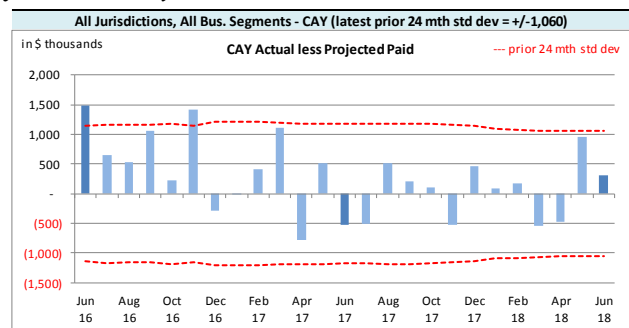
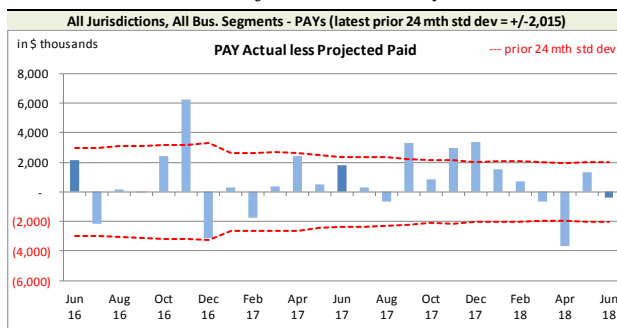
<sup>11</sup>Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. 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			
	<b>Paid</b>	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,191	2,777
std dev		2,015	1,060
A-P <> std dev		5	2
% <> std dev		20.0%	8.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **paid indemnity** variances (left chart above) over the entire period have fallen outside of the period’s standard deviation 20% of the time (see table on left) and as this is fewer than indicated by the normal distribution, it suggests the projection process performs better than simply projecting based on

the previous 24-month average. No bias has been indicated at a 95% confidence level on a lagging 24-month basis, although there was bias evident through 2017 (our process was adjusted as a result).

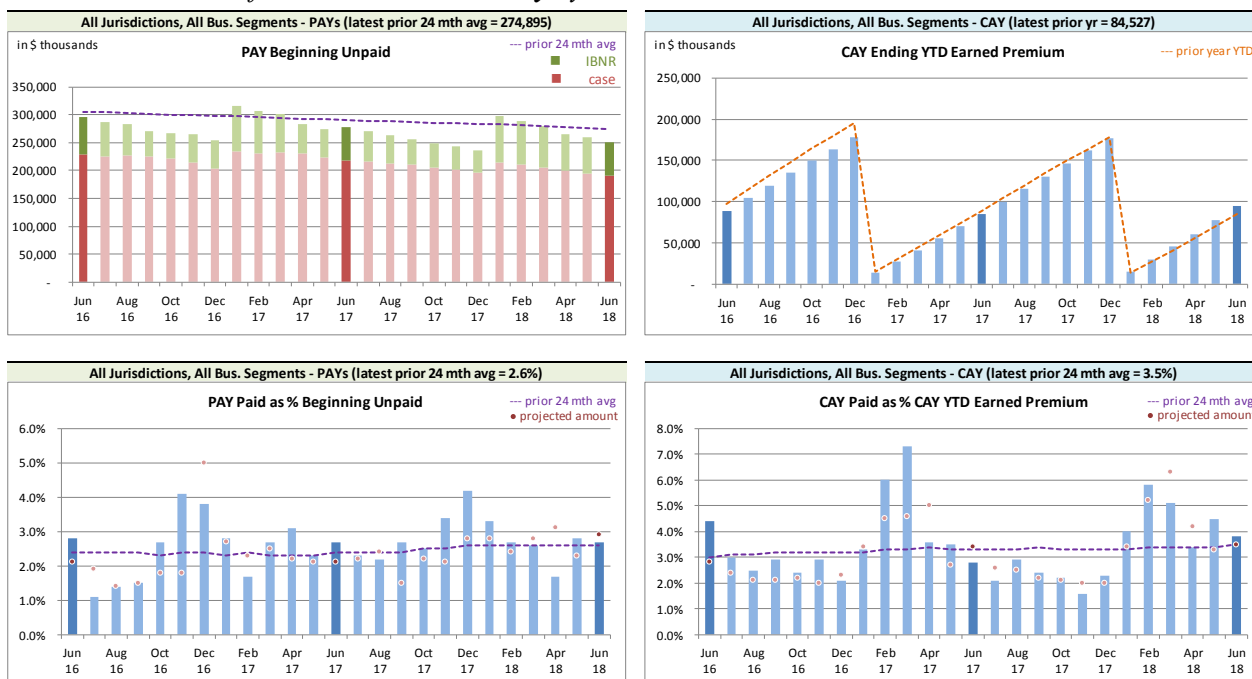
We have noted that 4 of the last 10 **PAY paid** variances have been outside of the 1-standard deviation band (and 7 out of 10 had actual above projected), and we have made some adjustments to our projections to reflect these findings and will continue to monitor.

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

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



### *FARM Levels that influence<sup>12</sup> 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 IBNR<sup>13</sup> 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.

<sup>12</sup>Our 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.

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

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (March 31, 2018 for all jurisdictions). The table immediately below summarizes variances in provisions included in the June 2018 Participation Report and the associated one-month projections from last month's Report.

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

Table 02a		actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	12,622	(1,758)	(8,501)	(9)	14,813	(58)	18,934 (1,825)
2016	16,311	1,254	(2,334)	(22)	6,210	62	20,187 1,294
2017	29,591	1,681	(3,016)	(23)	7,048	63	33,623 1,721
2018	24,786	785	(2,185)	7	4,747	(4)	27,348 788
TOTAL	83,310	1,962	(16,036)	(47)	32,818	63	100,092 1,978

The IBNR provision is \$2.0 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

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

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

Table 02b			actuarial present value adjustments					
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	21,961	(661)	(1,873)	65	3,323	56	23,411	(540)
2016	3,071	43	(131)	(3)	979	8	3,919	48
2017	2,491	(159)	(141)	9	845	(22)	3,195	(172)
2018	909	30	(98)	(1)	609	(18)	1,420	11
TOTAL	28,432	(747)	(2,243)	70	5,756	24	31,945	(653)

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(8,818)	(227)	664	19	(8,154)	(208)
balance as % unearned premium:		(7.8%)	0.1%	0.6%	(0.1%)	(7.3%)	-
actual unearned premium:		112,358					
less projected:		3,172					

### 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 loss<sup>15</sup> 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

<sup>14</sup>“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.

<sup>15</sup>“Loss” here refers to indemnity only unless otherwise noted.

recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”<sup>16</sup> during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

#### 4 Calendar Year-to-Date Results

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	(10,556)	(11.1%)	(5,418)	(5.7%)	(15,974)	(16.8%)	(347)	3.4%
CAY	65,403	69.0%	3,073	3.2%	68,476	72.2%	12,421	(0.2%)
TOTAL	54,847	57.8%	(2,345)	(2.5%)	52,502	55.4%	12,074	3.2%

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

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

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

#### 5 Current Participation Report – Additional Exhibits

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

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

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

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

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

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

## **6 EXHIBITS**

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

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

**EXHIBIT A**

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.95%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201805	201806	201807	201808
<input checked="" type="checkbox"/> Private Passenger	prior	(27,000)	(27,000)	(27,000)	(26,000)
	2009	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(6,000)	(6,000)	(6,000)	(6,000)
	2011	1,000	(12,000)	(12,000)	(11,000)
	2012	(44,000)	(33,000)	(32,000)	(31,000)
	2013	58,000	75,000	74,000	74,000
	2014	220,000	156,000	153,000	153,000
	2015	502,000	440,000	412,000	404,000
	2016	1,337,000	1,357,000	1,287,000	1,243,000
	2017	2,630,000	2,536,000	2,486,000	2,375,000
	2018	2,202,000	2,462,000	2,870,000	3,150,000
<b>Private Passenger Total</b>		<b>6,872,000</b>	<b>6,947,000</b>	<b>7,204,000</b>	<b>7,324,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	2,000	2,000	2,000	2,000
	2011	(8,000)	(8,000)	(8,000)	(8,000)
	2012	253,000	253,000	251,000	248,000
	2013	35,000	29,000	30,000	29,000
	2014	70,000	83,000	81,000	80,000
	2015	28,000	(78,000)	(82,000)	(53,000)
	2016	1,075,000	1,081,000	1,030,000	1,011,000
	2017	1,215,000	1,135,000	1,071,000	952,000
	2018	1,078,000	1,372,000	1,581,000	1,802,000
<b>Non Private Passenger Total</b>		<b>3,754,000</b>	<b>3,875,000</b>	<b>3,962,000</b>	<b>4,069,000</b>
<b>Grand Total</b>		<b>10,626,000</b>	<b>10,822,000</b>	<b>11,166,000</b>	<b>11,393,000</b>

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

**EXHIBIT A**

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

page 2 of 10

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

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201805	201806	201807	201808
Private Passenger	prior	55,000	55,000	55,000	54,000
	2009	27,000	(36,000)	(35,000)	(32,000)
	2010	56,000	57,000	56,000	53,000
	2011	188,000	199,000	194,000	183,000
	2012	171,000	171,000	168,000	157,000
	2013	130,000	130,000	129,000	127,000
	2014	311,000	293,000	286,000	281,000
	2015	690,000	473,000	462,000	456,000
	2016	1,518,000	1,659,000	1,603,000	1,510,000
	2017	3,538,000	3,580,000	3,412,000	3,158,000
	2018	1,604,000	1,904,000	2,131,000	2,339,000
Private Passenger Total		8,288,000	8,485,000	8,461,000	8,286,000
Non Private Passenger	prior	6,000	7,000	7,000	6,000
	2009	(3,000)	(3,000)	(3,000)	(3,000)
	2010	24,000	24,000	24,000	23,000
	2011	43,000	30,000	30,000	30,000
	2012	66,000	66,000	66,000	65,000
	2013	495,000	493,000	488,000	478,000
	2014	210,000	210,000	203,000	198,000
	2015	393,000	373,000	363,000	355,000
	2016	816,000	827,000	788,000	759,000
	2017	1,474,000	1,230,000	1,171,000	1,138,000
	2018	904,000	639,000	730,000	886,000
Non Private Passenger Total		4,428,000	3,896,000	3,867,000	3,935,000
Grand Total		12,716,000	12,381,000	12,328,000	12,221,000

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



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

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

EXHIBIT A

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.95%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201805	201806	201807	201808
<input checked="" type="checkbox"/> Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009		-	-	-
	2010	(17,000)	(17,000)	(18,000)	(17,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	39,000	39,000	39,000	39,000
	2015	225,000	207,000	204,000	202,000
	2016	356,000	359,000	353,000	349,000
	2017	588,000	597,000	580,000	559,000
	2018	322,000	394,000	431,000	460,000
<b>Private Passenger Total</b>		<b>1,505,000</b>	<b>1,571,000</b>	<b>1,581,000</b>	<b>1,584,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	52,000	52,000	52,000	51,000
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	75,000	75,000	74,000	73,000
	2015	186,000	186,000	183,000	181,000
	2016	359,000	360,000	354,000	346,000
	2017	742,000	741,000	731,000	702,000
	2018	(227,000)	(35,000)	102,000	200,000
<b>Non Private Passenger Total</b>		<b>1,186,000</b>	<b>1,378,000</b>	<b>1,495,000</b>	<b>1,552,000</b>
<b>Grand Total</b>		<b>2,691,000</b>	<b>2,949,000</b>	<b>3,076,000</b>	<b>3,136,000</b>

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

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

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

**EXHIBIT A**

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

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Jurisdiction Desc	Alberta		discount rate: 1.95%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
Business Segment	Acc Year	201805	201806	201807	201808	
<input checked="" type="checkbox"/> Private Passenger	prior	(7,000)	(7,000)	(6,000)	(6,000)	
	2009	10,000	10,000	10,000	10,000	
	2010	73,000	73,000	72,000	70,000	
	2011	221,000	221,000	219,000	213,000	
	2012	167,000	167,000	166,000	160,000	
	2013	205,000	130,000	128,000	124,000	
	2014	657,000	642,000	635,000	606,000	
	2015	1,243,000	1,249,000	1,233,000	1,217,000	
	2016	1,343,000	1,340,000	1,302,000	1,285,000	
	2017	1,773,000	1,844,000	1,805,000	1,768,000	
	2018	428,000	686,000	881,000	1,072,000	
<b>Private Passenger Total</b>		<b>6,113,000</b>	<b>6,355,000</b>	<b>6,445,000</b>	<b>6,519,000</b>	
<input checked="" type="checkbox"/> Non Private Passenger	prior	37,000	733,000	710,000	638,000	
	2009	(60,000)	(60,000)	(58,000)	(52,000)	
	2010	6,000	6,000	6,000	5,000	
	2011	18,000	18,000	17,000	16,000	
	2012	226,000	39,000	39,000	38,000	
	2013	471,000	528,000	518,000	494,000	
	2014	1,183,000	1,104,000	1,091,000	1,018,000	
	2015	2,394,000	1,186,000	1,134,000	1,058,000	
	2016	4,581,000	4,542,000	4,221,000	4,070,000	
	2017	6,131,000	6,171,000	6,041,000	5,705,000	
	2018	4,715,000	6,028,000	6,919,000	7,333,000	
<b>Non Private Passenger Total</b>		<b>19,702,000</b>	<b>20,295,000</b>	<b>20,638,000</b>	<b>20,323,000</b>	
<b>Grand Total</b>		<b>25,815,000</b>	<b>26,650,000</b>	<b>27,083,000</b>	<b>26,842,000</b>	

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

**EXHIBIT A**

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

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Jurisdiction Desc	<b>Yukon</b>		discount rate: 1.95%			
AccountCode Desc	<b>IBNR Provision</b>		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	201805	201806	201807	201808	
<input checked="" type="checkbox"/> Private Passenger	prior	4,000	4,000	4,000	4,000	
	2009		-	-	-	
	2010	8,000	8,000	8,000	8,000	
	2011	8,000	8,000	8,000	8,000	
	2012	14,000	14,000	14,000	14,000	
	2013	25,000	25,000	25,000	25,000	
	2014	50,000	50,000	50,000	50,000	
	2015	167,000	167,000	165,000	164,000	
	2016	32,000	32,000	32,000	32,000	
	2017	195,000	194,000	172,000	170,000	
	2018	79,000	100,000	111,000	121,000	
<b>Private Passenger Total</b>		<b>582,000</b>	<b>602,000</b>	<b>589,000</b>	<b>596,000</b>	
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000	
	2009		-	-	-	
	2010		-	-	-	
	2011		-	-	-	
	2012	9,000	9,000	9,000	9,000	
	2013	2,000	2,000	2,000	2,000	
	2014	31,000	31,000	31,000	31,000	
	2015	100,000	100,000	99,000	98,000	
	2016	217,000	217,000	215,000	213,000	
	2017	290,000	287,000	235,000	233,000	
	2018	33,000	67,000	108,000	129,000	
<b>Non Private Passenger Total</b>		<b>684,000</b>	<b>715,000</b>	<b>701,000</b>	<b>717,000</b>	
<b>Grand Total</b>		<b>1,266,000</b>	<b>1,317,000</b>	<b>1,290,000</b>	<b>1,313,000</b>	

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

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

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

**EXHIBIT A**

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

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Jurisdiction Desc	Nunavut		discount rate: 1.95%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
Business Segment	Acc Year	201805	201806	201807	201808	
<input checked="" type="checkbox"/> Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)	
	2009		-	-	-	
	2010		-	-	-	
	2011		-	-	-	
	2012	14,000	14,000	14,000	13,000	
	2013	9,000	9,000	9,000	9,000	
	2014	13,000	13,000	13,000	13,000	
	2015	50,000	50,000	50,000	50,000	
	2016	84,000	84,000	83,000	82,000	
	2017	80,000	71,000	70,000	69,000	
	2018	20,000	20,000	22,000	25,000	
<b>Private Passenger Total</b>		<b>269,000</b>	<b>260,000</b>	<b>260,000</b>	<b>260,000</b>	
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-	
	2009		-	-	-	
	2010		-	-	-	
	2011		-	-	-	
	2012		-	-	-	
	2013	3,000	3,000	3,000	3,000	
	2014	11,000	11,000	11,000	11,000	
	2015	64,000	64,000	63,000	62,000	
	2016	113,000	113,000	112,000	111,000	
	2017	284,000	284,000	280,000	278,000	
	2018	121,000	150,000	167,000	182,000	
<b>Non Private Passenger Total</b>		<b>596,000</b>	<b>625,000</b>	<b>636,000</b>	<b>647,000</b>	
<b>Grand Total</b>		<b>865,000</b>	<b>885,000</b>	<b>896,000</b>	<b>907,000</b>	

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



**EXHIBIT A**

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

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Jurisdiction Desc	(All)		discount rate: 1.95%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYYMM					
Business Segment	Acc Year	201805	201806	201807	201808	
Private Passenger	prior	1,582,000	1,493,000	1,382,000	1,369,000	
	2009	473,000	414,000	376,000	374,000	
	2010	397,000	404,000	372,000	366,000	
	2011	(92,000)	(23,000)	3,000	(9,000)	
	2012	51,000	68,000	77,000	64,000	
	2013	508,000	428,000	424,000	418,000	
	2014	1,514,000	1,300,000	1,278,000	1,270,000	
	2015	3,910,000	3,533,000	3,456,000	3,412,000	
	2016	7,160,000	7,202,000	6,951,000	6,765,000	
	2017	13,636,000	13,399,000	13,039,000	12,447,000	
	2018	7,764,000	9,384,000	11,001,000	12,339,000	
Private Passenger Total		36,903,000	37,602,000	38,359,000	38,815,000	
Non Private Passenger	prior	129,000	870,000	845,000	759,000	
	2009	3,000	4,000	6,000	-	
	2010	149,000	149,000	148,000	126,000	
	2011	819,000	806,000	798,000	681,000	
	2012	899,000	718,000	714,000	683,000	
	2013	1,860,000	909,000	895,000	921,000	
	2014	3,583,000	3,280,000	3,159,000	3,010,000	
	2015	5,931,000	4,581,000	4,451,000	4,321,000	
	2016	13,009,000	12,985,000	12,384,000	11,882,000	
	2017	19,811,000	20,224,000	19,387,000	18,686,000	
	2018	14,510,000	17,964,000	20,978,000	23,314,000	
Non Private Passenger Total		60,703,000	62,490,000	63,765,000	64,383,000	
Grand Total		97,606,000	100,092,000	102,124,000	103,198,000	

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

**EXHIBIT B**

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201805	201806	201807	201808
<input checked="" type="checkbox"/> Private Passenger	prior	(24,000)	(24,000)	(24,000)	(24,000)
	2009	2,000	2,000	2,000	2,000
	2010	(5,000)	(5,000)	(5,000)	(5,000)
	2011	4,000	(9,000)	(9,000)	(9,000)
	2012	(64,000)	(54,000)	(53,000)	(52,000)
	2013		40,000	40,000	40,000
	2014		(50,000)	(49,000)	(47,000)
	2015	230,000	204,000	180,000	175,000
	2016	923,000	956,000	899,000	863,000
	2017	2,196,000	2,110,000	2,068,000	1,965,000
	2018	1,960,000	2,181,000	2,551,000	2,795,000
<b>Private Passenger Total</b>		<b>5,222,000</b>	<b>5,351,000</b>	<b>5,600,000</b>	<b>5,703,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	2,000	2,000	2,000	2,000
	2011	(2,000)	(2,000)	(2,000)	(2,000)
	2012	250,000	250,000	247,000	245,000
	2013	(3,000)	(3,000)	(3,000)	(3,000)
	2014	41,000	56,000	55,000	54,000
	2015	(150,000)	(218,000)	(216,000)	(186,000)
	2016	830,000	844,000	802,000	786,000
	2017	946,000	871,000	819,000	704,000
	2018	966,000	1,237,000	1,426,000	1,626,000
<b>Non Private Passenger Total</b>		<b>2,886,000</b>	<b>3,043,000</b>	<b>3,136,000</b>	<b>3,232,000</b>
<b>Grand Total</b>		<b>8,108,000</b>	<b>8,394,000</b>	<b>8,736,000</b>	<b>8,935,000</b>

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Acc Year	201805	201806	201807	201808
Private Passenger	prior	26,000	26,000	26,000	25,000
	2009	15,000	(48,000)	(47,000)	(44,000)
	2010	42,000	42,000	41,000	38,000
	2011	168,000	179,000	175,000	163,000
	2012	140,000	140,000	137,000	127,000
	2013	21,000	21,000	21,000	20,000
	2014	169,000	155,000	149,000	145,000
	2015	302,000	85,000	82,000	79,000
	2016	1,121,000	1,263,000	1,212,000	1,127,000
	2017	3,199,000	3,245,000	3,083,000	2,836,000
	2018	1,474,000	1,746,000	1,951,000	2,137,000
Private Passenger Total		6,677,000	6,854,000	6,830,000	6,653,000
Non Private Passenger	prior	(4,000)	(3,000)	(3,000)	(3,000)
	2009	(4,000)	(4,000)	(4,000)	(4,000)
	2010	6,000	6,000	6,000	6,000
	2011	22,000	10,000	10,000	10,000
	2012	28,000	28,000	28,000	27,000
	2013	252,000	252,000	249,000	242,000
	2014	144,000	144,000	138,000	134,000
	2015	263,000	245,000	235,000	228,000
	2016	729,000	740,000	703,000	675,000
	2017	1,336,000	1,096,000	1,041,000	1,010,000
	2018	827,000	568,000	647,000	791,000
Non Private Passenger Total		3,599,000	3,082,000	3,050,000	3,116,000
Grand Total		10,276,000	9,936,000	9,880,000	9,769,000

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
▼	▼	201805	201806	201807	201808
Private Passenger	prior	24,000	25,000	25,000	25,000
	2009	18,000	18,000	18,000	18,000
	2010	(45,000)	(39,000)	(38,000)	(37,000)
	2011	(12,000)	6,000	6,000	6,000
	2012	(71,000)	(71,000)	(70,000)	(69,000)
	2013	(53,000)	(77,000)	(75,000)	(73,000)
	2014	(11,000)	(77,000)	(76,000)	(49,000)
	2015	194,000	128,000	127,000	126,000
	2016	792,000	710,000	689,000	682,000
	2017	1,478,000	1,354,000	1,340,000	1,233,000
	2018	907,000	1,069,000	1,247,000	1,418,000
Private Passenger Total		3,221,000	3,046,000	3,193,000	3,280,000
Non Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	82,000	82,000	81,000	80,000
	2012	33,000	39,000	39,000	39,000
	2013	(49,000)	(49,000)	(49,000)	(49,000)
	2014	(133,000)	(94,000)	(94,000)	(93,000)
	2015	619,000	642,000	636,000	630,000
	2016	1,040,000	1,040,000	1,030,000	896,000
	2017	1,522,000	1,492,000	1,447,000	1,433,000
	2018	1,182,000	1,415,000	1,425,000	1,530,000
Non Private Passenger Total		4,299,000	4,570,000	4,518,000	4,469,000
Grand Total		7,520,000	7,616,000	7,711,000	7,749,000

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

**EXHIBIT B**

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

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

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts





Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
▼	▼	201805	201806	201807	201808
Private Passenger	prior	1,521,000	1,433,000	1,318,000	1,304,000
	2009	509,000	512,000	471,000	466,000
	2010	358,000	358,000	329,000	326,000
	2011	(454,000)	(394,000)	(362,000)	(358,000)
	2012	(151,000)	(147,000)	(135,000)	(134,000)
	2013	(2,000)	-	-	-
	2014	(132,000)	(165,000)	(163,000)	(161,000)
	2015	422,000	405,000	397,000	393,000
	2016	1,062,000	1,025,000	974,000	964,000
	2017	2,526,000	2,385,000	2,361,000	2,314,000
	2018	1,798,000	2,164,000	2,558,000	2,942,000
Private Passenger Total		7,457,000	7,576,000	7,748,000	8,056,000
Non Private Passenger	prior	40,000	84,000	84,000	70,000
	2009	68,000	68,000	67,000	56,000
	2010	126,000	126,000	125,000	105,000
	2011	720,000	720,000	713,000	599,000
	2012	148,000	148,000	147,000	123,000
	2013	574,000	(422,000)	(418,000)	(351,000)
	2014	1,506,000	1,243,000	1,156,000	1,098,000
	2015	1,224,000	1,213,000	1,177,000	1,130,000
	2016	3,450,000	3,452,000	3,314,000	3,181,000
	2017	6,598,000	6,592,000	6,196,000	6,072,000
	2018	5,940,000	7,444,000	8,904,000	10,046,000
Non Private Passenger Total		20,394,000	20,668,000	21,465,000	22,129,000
Grand Total		27,851,000	28,244,000	29,213,000	30,185,000

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

**EXHIBIT B**



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

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Jurisdiction Desc	<b>Alberta</b>	
AccountCode Desc	<b>Undiscounted</b>	
	<b>IBNR Provision</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Acc Year	201805	201806	201807	201808
 Private Passenger	prior	(30,000)	(30,000)	(30,000)	(29,000)
	2009	10,000	10,000	10,000	10,000
	2010	69,000	69,000	68,000	66,000
	2011	122,000	122,000	121,000	117,000
	2012	121,000	121,000	120,000	116,000
	2013	159,000	95,000	94,000	91,000
	2014	526,000	511,000	506,000	481,000
	2015	1,060,000	1,071,000	1,060,000	1,049,000
	2016	1,173,000	1,172,000	1,137,000	1,126,000
	2017	1,618,000	1,689,000	1,655,000	1,622,000
	2018	371,000	615,000	796,000	975,000
<b>Private Passenger Total</b>		<b>5,199,000</b>	<b>5,445,000</b>	<b>5,537,000</b>	<b>5,624,000</b>
 Non Private Passenger	prior	42,000	739,000	717,000	646,000
	2009	(62,000)	(62,000)	(60,000)	(54,000)
	2010	6,000	6,000	6,000	5,000
	2011	4,000	4,000	4,000	4,000
	2012	166,000	2,000	2,000	2,000
	2013	161,000	218,000	211,000	190,000
	2014	953,000	892,000	883,000	812,000
	2015	1,671,000	470,000	432,000	363,000
	2016	3,725,000	3,690,000	3,395,000	3,259,000
	2017	5,399,000	5,457,000	5,348,000	5,027,000
	2018	4,245,000	5,471,000	6,273,000	6,605,000
<b>Non Private Passenger Total</b>		<b>16,310,000</b>	<b>16,887,000</b>	<b>17,211,000</b>	<b>16,859,000</b>
<b>Grand Total</b>		<b>21,509,000</b>	<b>22,332,000</b>	<b>22,748,000</b>	<b>22,483,000</b>





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



**EXHIBIT B**

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

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Jurisdiction Desc	<b>Yukon</b>	
AccountCode Desc	<b>Undiscounted</b>	
	<b>IBNR Provision</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Acc Year	201805	201806	201807	201808
<input checked="" type="checkbox"/> Private Passenger	prior	4,000	4,000	4,000	4,000
	2009		-	-	-
	2010	4,000	4,000	4,000	4,000
	2011	7,000	7,000	7,000	7,000
	2012	13,000	13,000	13,000	13,000
	2013	24,000	24,000	24,000	24,000
	2014	47,000	47,000	47,000	47,000
	2015	84,000	84,000	83,000	82,000
	2016	22,000	22,000	22,000	22,000
	2017	179,000	178,000	157,000	155,000
	2018	74,000	94,000	104,000	114,000
<b>Private Passenger Total</b>		<b>458,000</b>	<b>477,000</b>	<b>465,000</b>	<b>472,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012	6,000	6,000	6,000	6,000
	2013	2,000	2,000	2,000	2,000
	2014	29,000	29,000	29,000	29,000
	2015	62,000	62,000	61,000	60,000
	2016	197,000	197,000	195,000	193,000
	2017	271,000	268,000	217,000	215,000
	2018	22,000	52,000	89,000	109,000
<b>Non Private Passenger Total</b>		<b>591,000</b>	<b>618,000</b>	<b>601,000</b>	<b>616,000</b>
<b>Grand Total</b>		<b>1,049,000</b>	<b>1,095,000</b>	<b>1,066,000</b>	<b>1,088,000</b>

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

**EXHIBIT B**

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201805	201806	201807	201808
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	17,000	17,000	17,000	17,000
	2013	38,000	38,000	38,000	38,000
	2014	69,000	69,000	68,000	67,000
	2015	162,000	162,000	160,000	158,000
	2016	244,000	245,000	243,000	241,000
	2017	240,000	261,000	251,000	248,000
	2018	80,000	209,000	315,000	318,000
<b>Private Passenger Total</b>		<b>850,000</b>	<b>1,001,000</b>	<b>1,092,000</b>	<b>1,087,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011		-	-	-
	2012		-	-	-
	2013	8,000	8,000	8,000	8,000
	2014	17,000	17,000	17,000	17,000
	2015	59,000	59,000	58,000	57,000
	2016	243,000	243,000	241,000	239,000
	2017	300,000	1,048,000	1,006,000	996,000
	2018	124,000	101,000	121,000	143,000
<b>Non Private Passenger Total</b>		<b>754,000</b>	<b>1,479,000</b>	<b>1,454,000</b>	<b>1,463,000</b>
<b>Grand Total</b>		<b>1,604,000</b>	<b>2,480,000</b>	<b>2,546,000</b>	<b>2,550,000</b>

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201805	201806	201807	201808
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012	3,000	3,000	3,000	3,000
	2013	8,000	8,000	8,000	8,000
	2014	13,000	13,000	13,000	13,000
	2015	46,000	46,000	46,000	46,000
	2016	79,000	79,000	78,000	77,000
	2017	75,000	67,000	66,000	65,000
	2018	18,000	19,000	21,000	23,000
	Private Passenger Total		241,000	234,000	234,000
Non Private Passenger	prior		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	11,000	11,000	11,000	11,000
	2015	58,000	58,000	57,000	56,000
	2016	99,000	99,000	98,000	97,000
	2017	266,000	266,000	263,000	260,000
	2018	115,000	142,000	158,000	172,000
	Non Private Passenger Total		552,000	579,000	590,000
Grand Total		793,000	813,000	824,000	833,000

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

**EXHIBIT B**

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
▼	▼	201805	201806	201807	201808
Private Passenger	prior	1,513,000	1,426,000	1,311,000	1,297,000
	2009	554,000	494,000	454,000	452,000
	2010	421,000	427,000	397,000	390,000
	2011	(163,000)	(87,000)	(60,000)	(72,000)
	2012	8,000	22,000	32,000	21,000
	2013	193,000	147,000	148,000	146,000
	2014	699,000	521,000	513,000	514,000
	2015	2,656,000	2,323,000	2,270,000	2,242,000
	2016	5,691,000	5,750,000	5,526,000	5,371,000
	2017	12,037,000	11,824,000	11,500,000	10,936,000
	2018	6,976,000	8,460,000	9,938,000	11,142,000
Private Passenger Total		30,585,000	31,307,000	32,029,000	32,439,000
Non Private Passenger	prior	95,000	837,000	815,000	730,000
	2009	(1,000)	(1,000)	-	(5,000)
	2010	139,000	139,000	138,000	117,000
	2011	827,000	815,000	807,000	692,000
	2012	649,000	491,000	487,000	460,000
	2013	947,000	8,000	2,000	41,000
	2014	2,634,000	2,364,000	2,260,000	2,126,000
	2015	3,971,000	2,696,000	2,603,000	2,499,000
	2016	10,569,000	10,561,000	10,031,000	9,576,000
	2017	17,317,000	17,767,000	17,007,000	16,360,000
	2018	13,140,000	16,326,000	19,058,000	21,114,000
Non Private Passenger Total		50,287,000	52,003,000	53,208,000	53,710,000
Grand Total		80,872,000	83,310,000	85,237,000	86,149,000

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: 1.95%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				

Sum of Amount	Share	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201805	201806	201807	201808
<input checked="" type="checkbox"/> Private Passenger	prior	31,000	31,000	31,000	31,000
	2009	58,000	58,000	57,000	56,000
	2010	96,000	83,000	82,000	80,000
	2011	77,000	76,000	75,000	73,000
	2012	118,000	118,000	116,000	114,000
	2013	150,000	148,000	119,000	117,000
	2014	181,000	178,000	173,000	169,000
	2015	315,000	315,000	311,000	307,000
	2016	412,000	401,000	397,000	393,000
	2017	204,000	204,000	201,000	198,000
	2018	190,000	227,000	260,618	298,618
<b>Private Passenger Total</b>		<b>1,832,000</b>	<b>1,839,000</b>	<b>1,822,618</b>	<b>1,836,618</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	10,000	10,000	10,000	10,000
	2009	24,000	24,000	24,000	24,000
	2010	35,000	30,000	30,000	30,000
	2011	22,000	21,000	21,000	21,000
	2012	30,000	30,000	30,000	30,000
	2013	39,000	38,000	31,000	30,000
	2014	50,000	49,000	48,000	47,000
	2015	95,000	95,000	95,000	94,000
	2016	137,000	133,000	132,000	131,000
	2017	71,000	71,000	70,000	69,000
	2018	69,000	84,000	98,294	111,294
<b>Non Private Passenger Total</b>		<b>582,000</b>	<b>585,000</b>	<b>589,294</b>	<b>597,294</b>
<b>Grand Total</b>		<b>2,414,000</b>	<b>2,424,000</b>	<b>2,411,912</b>	<b>2,433,912</b>

**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: 1.95%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201805	201806	201807	201808
Private Passenger	prior	124,000	124,000	121,000	119,000
	2009	84,000	84,000	82,000	80,000
	2010	104,000	104,000	101,000	98,000
	2011	17,000	(67,000)	(65,000)	(63,000)
	2012	153,000	153,000	149,000	146,000
	2013	334,000	334,000	330,000	326,000
	2014	271,000	257,000	251,000	246,000
	2015	323,000	322,000	316,000	310,000
	2016	371,000	371,000	364,000	359,000
	2017	247,000	247,000	240,000	235,000
	2018	70,000	85,000	99,957	113,957
Private Passenger Total		2,098,000	2,014,000	1,988,957	1,969,957
Non Private Passenger	prior	97,000	97,000	95,000	92,000
	2009	67,000	67,000	66,000	64,000
	2010	89,000	89,000	86,000	84,000
	2011	13,000	(51,000)	(50,000)	(49,000)
	2012	113,000	113,000	110,000	108,000
	2013	234,000	234,000	233,000	231,000
	2014	175,000	167,000	165,000	163,000
	2015	198,000	197,000	194,000	192,000
	2016	222,000	222,000	220,000	218,000
	2017	156,000	156,000	154,000	151,000
	2018	48,000	57,000	68,408	78,408
Non Private Passenger Total		1,412,000	1,348,000	1,341,408	1,332,408
Grand Total		3,510,000	3,362,000	3,330,365	3,302,365

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: 1.95%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201805	201806	201807	201808
Private Passenger	prior	444,000	444,000	438,000	432,000
	2009	3,000	3,000	3,000	3,000
	2010	52,000	52,000	51,000	50,000
	2011	103,000	103,000	101,000	98,000
	2012	102,000	87,000	86,000	84,000
	2013	123,000	123,000	121,000	119,000
	2014	158,000	158,000	156,000	154,000
	2015	111,000	111,000	109,000	107,000
	2016	85,000	85,000	83,000	81,000
	2017	152,000	150,000	148,000	145,000
	2018	60,000	73,000	82,032	97,032
Private Passenger Total		1,393,000	1,389,000	1,378,032	1,370,032
Non Private Passenger	prior	104,000	104,000	102,000	100,000
	2009	1,000	1,000	1,000	1,000
	2010	39,000	39,000	37,000	36,000
	2011	96,000	96,000	94,000	92,000
	2012	108,000	94,000	92,000	90,000
	2013	147,000	147,000	145,000	143,000
	2014	205,000	205,000	203,000	202,000
	2015	150,000	150,000	148,000	146,000
	2016	115,000	115,000	112,000	110,000
	2017	204,000	201,000	198,000	196,000
	2018	80,000	96,000	106,195	122,195
Non Private Passenger Total		1,249,000	1,248,000	1,238,195	1,238,195
Grand Total		2,642,000	2,637,000	2,616,227	2,608,227

**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: 1.95%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				





  

Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201805	201806	201807	201808
<input checked="" type="checkbox"/> Private Passenger	prior	12,000	12,000	12,000	12,000
	2009	17,000	17,000	17,000	17,000
	2010	18,000	18,000	18,000	18,000
	2011	29,000	29,000	28,000	26,000
	2012	35,000	35,000	34,000	33,000
	2013	29,000	29,000	28,000	27,000
	2014	47,000	47,000	46,000	45,000
	2015	40,000	40,000	39,000	38,000
	2016	92,000	92,000	90,000	86,000
	2017	84,000	84,000	83,000	82,000
	2018	27,000	32,000	37,942	42,942
<b>Private Passenger Total</b>		<b>430,000</b>	<b>435,000</b>	<b>432,942</b>	<b>426,942</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2009	10,000	10,000	10,000	10,000
	2010	13,000	13,000	13,000	13,000
	2011	18,000	18,000	18,000	18,000
	2012	21,000	21,000	21,000	21,000
	2013	18,000	18,000	18,000	18,000
	2014	29,000	29,000	29,000	29,000
	2015	25,000	25,000	25,000	25,000
	2016	59,000	59,000	59,000	57,000
	2017	55,000	55,000	54,000	53,000
	2018	19,000	24,000	28,455	31,455
<b>Non Private Passenger Total</b>		<b>274,000</b>	<b>279,000</b>	<b>282,455</b>	<b>282,455</b>
<b>Grand Total</b>		<b>704,000</b>	<b>714,000</b>	<b>715,397</b>	<b>709,397</b>



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

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Jurisdiction Desc	<b>Ontario</b>	
AccountCode Desc	<b>Retro Claims</b>	
	<b>Expense</b>	
AccountCode	(All)	
AccidentYear	(All)	





discount rate: 1.95%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201805	201806	201807	201808
<input checked="" type="checkbox"/> Private Passenger	prior	3,858,000	3,666,000	3,559,000	3,451,000
	2009	544,000	437,000	424,000	410,000
	2010	608,000	569,000	553,000	536,000
	2011	745,000	686,000	665,000	643,000
	2012	752,000	725,000	704,000	682,000
	2013	647,000	605,000	586,000	565,000
	2014	563,000	549,000	516,000	499,000
	2015	577,000	563,000	546,000	532,000
	2016	526,000	526,000	511,000	495,000
	2017	561,000	487,000	473,000	459,000
	2018	188,000	231,000	274,797	320,797
<b>Private Passenger Total</b>		<b>9,569,000</b>	<b>9,044,000</b>	<b>8,811,797</b>	<b>8,592,797</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,011,000	952,000	932,000	912,000
	2009	319,000	256,000	251,000	246,000
	2010	450,000	421,000	413,000	404,000
	2011	599,000	550,000	540,000	530,000
	2012	759,000	733,000	717,000	703,000
	2013	1,003,000	936,000	917,000	897,000
	2014	1,077,000	1,051,000	997,000	975,000
	2015	1,294,000	1,262,000	1,238,000	1,215,000
	2016	1,168,000	1,167,000	1,144,000	1,122,000
	2017	1,242,000	1,080,000	1,058,000	1,038,000
	2018	490,000	613,000	743,557	879,557
<b>Non Private Passenger Total</b>		<b>9,412,000</b>	<b>9,021,000</b>	<b>8,950,557</b>	<b>8,921,557</b>
<b>Grand Total</b>		<b>18,981,000</b>	<b>18,065,000</b>	<b>17,762,354</b>	<b>17,514,354</b>


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

page 6 of 10

Jurisdiction Desc	<b>Alberta</b>	
AccountCode Desc	<b>Retro Claims</b>	
	<b>Expense</b>	
AccountCode	(All)	
AccidentYear	(All)	





discount rate: 1.95%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201805	201806	201807	201808
Private Passenger	prior	290,000	290,000	284,000	276,000
	2009	63,000	63,000	62,000	61,000
	2010	12,000	12,000	12,000	12,000
	2011	72,000	55,000	54,000	53,000
	2012	74,000	74,000	73,000	72,000
	2013	99,000	99,000	97,000	95,000
	2014	86,000	86,000	85,000	83,000
	2015	75,000	75,000	74,000	73,000
	2016	113,000	113,000	112,000	110,000
	2017	51,000	51,000	50,000	49,000
	2018	(8,000)	(8,000)	(12,189)	(13,189)
Private Passenger Total		927,000	910,000	890,811	870,811
Non Private Passenger	prior	702,000	702,000	695,000	688,000
	2009	220,000	220,000	218,000	217,000
	2010	43,000	43,000	43,000	43,000
	2011	232,000	177,000	174,000	172,000
	2012	263,000	263,000	260,000	257,000
	2013	385,000	385,000	381,000	377,000
	2014	373,000	373,000	368,000	365,000
	2015	356,000	354,000	349,000	346,000
	2016	597,000	597,000	593,000	590,000
	2017	326,000	326,000	322,000	320,000
	2018	(53,000)	(65,000)	(85,154)	(97,154)
Non Private Passenger Total		3,444,000	3,375,000	3,317,846	3,277,846
Grand Total		4,371,000	4,285,000	4,208,657	4,148,657

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

page 7 of 10

Jurisdiction Desc	<b>Yukon</b>	
AccountCode Desc	<b>Retro Claims</b>	
	<b>Expense</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 1.95%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201805	201806	201807	201808
Private Passenger	prior	14,000	14,000	14,000	14,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	(4,000)	(4,000)	(5,000)	(5,000)
	2014	7,000	7,000	7,000	7,000
	2015	9,000	9,000	9,000	9,000
	2016	8,000	8,000	8,000	7,000
	2017	4,000	4,000	4,000	4,000
	2018		(1,000)	156	(844)
Private Passenger Total		56,000	55,000	55,156	53,156
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(6,000)	(6,000)	(7,000)	(7,000)
	2014	9,000	9,000	9,000	9,000
	2015	11,000	11,000	11,000	11,000
	2016	17,000	17,000	17,000	16,000
	2017	12,000	12,000	12,000	12,000
	2018	(2,000)	(1,000)	(681)	(681)
Non Private Passenger Total		71,000	72,000	71,319	70,319
Grand Total		127,000	127,000	126,475	123,475

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: 1.95%
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	201805	201806	201807	201808
<input checked="" type="checkbox"/> Private Passenger	prior	19,000	19,000	19,000	19,000
	2009	13,000	13,000	13,000	13,000
	2010	18,000	18,000	18,000	18,000
	2011	21,000	21,000	21,000	21,000
	2012	25,000	25,000	25,000	25,000
	2013	27,000	27,000	27,000	27,000
	2014	47,000	47,000	47,000	47,000
	2015	23,000	23,000	23,000	23,000
	2016	7,000	7,000	7,000	7,000
	2017	39,000	39,000	43,000	43,000
	2018	(10,000)	(12,000)	(14,019)	(15,019)
Private Passenger Total		229,000	227,000	228,981	227,981
<input checked="" type="checkbox"/> Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	6,000	6,000	6,000	6,000
	2011	8,000	8,000	8,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	10,000	10,000	10,000	10,000
	2014	17,000	17,000	17,000	17,000
	2015	7,000	7,000	7,000	7,000
	2016	3,000	3,000	3,000	3,000
	2017	17,000	17,000	18,000	18,000
	2018	(5,000)	(6,000)	(5,806)	(5,806)
Non Private Passenger Total		81,000	80,000	81,194	81,194
Grand Total		310,000	307,000	310,175	309,175

**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: 1.95%
AccountCode Desc	Retro Claims				
	Expense				interest rate margin: 25 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201805	201806	201807	201808
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(11,000)	(11,000)	(11,000)	(11,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	1,000	1,000	1,000	1,000
	2017	3,000	3,000	3,000	3,000
	2018	(2,000)	(2,000)	(2,304)	(3,304)
Private Passenger Total		11,000	11,000	10,696	9,696
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	(4,000)	(4,000)	(4,000)	(4,000)
	2015	6,000	6,000	6,000	6,000
	2016	2,000	2,000	2,000	2,000
	2017	8,000	8,000	8,000	8,000
	2018	(7,000)	(7,000)	(8,649)	(10,649)
Non Private Passenger Total		13,000	13,000	11,351	9,351
Grand Total		24,000	24,000	22,047	19,047

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

page 10 of 10

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

discount rate: 1.95%




interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
▼	▼	201805	201806	201807	201808
Private Passenger	prior	4,793,000	4,601,000	4,479,000	4,355,000
	2009	787,000	680,000	663,000	645,000
	2010	916,000	864,000	843,000	820,000
	2011	1,074,000	913,000	889,000	861,000
	2012	1,273,000	1,231,000	1,201,000	1,170,000
	2013	1,394,000	1,350,000	1,292,000	1,260,000
	2014	1,354,000	1,323,000	1,275,000	1,244,000
	2015	1,479,000	1,464,000	1,433,000	1,405,000
	2016	1,615,000	1,604,000	1,573,000	1,539,000
	2017	1,345,000	1,269,000	1,245,000	1,218,000
	2018	515,000	625,000	726,990	840,990
Private Passenger Total		16,545,000	15,924,000	15,619,990	15,357,990
Non Private Passenger	prior	1,945,000	1,886,000	1,855,000	1,823,000
	2009	649,000	586,000	578,000	570,000
	2010	682,000	648,000	635,000	623,000
	2011	999,000	830,000	816,000	803,000
	2012	1,317,000	1,277,000	1,253,000	1,232,000
	2013	1,823,000	1,755,000	1,721,000	1,692,000
	2014	1,931,000	1,896,000	1,832,000	1,803,000
	2015	2,142,000	2,107,000	2,073,000	2,042,000
	2016	2,320,000	2,315,000	2,282,000	2,249,000
	2017	2,091,000	1,926,000	1,894,000	1,865,000
	2018	639,000	795,000	944,619	1,108,619
Non Private Passenger Total		16,538,000	16,021,000	15,883,619	15,810,619
Grand Total		33,083,000	31,945,000	31,503,609	31,168,609

## EXHIBIT C-2

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

page 1 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201805	201806	201807	201808
Private Passenger	prior	28,000	28,000	28,000	28,000
	2009	60,000	60,000	59,000	58,000
	2010	99,000	86,000	85,000	84,000
	2011	78,000	76,000	75,000	74,000
	2012	117,000	117,000	115,000	113,000
	2013	119,000	117,000	113,000	110,000
	2014	141,000	138,000	134,000	130,000
	2015	239,000	239,000	235,000	231,000
	2016	313,000	303,000	299,000	295,000
	2017	106,000	106,000	103,000	100,000
	2018	132,000	158,000	185,618	212,618
Private Passenger Total		1,432,000	1,428,000	1,431,618	1,435,618
Non Private Passenger	prior	9,000	9,000	9,000	9,000
	2009	22,000	22,000	22,000	22,000
	2010	32,000	27,000	27,000	27,000
	2011	23,000	22,000	22,000	22,000
	2012	30,000	30,000	30,000	30,000
	2013	30,000	29,000	28,000	27,000
	2014	39,000	38,000	37,000	36,000
	2015	72,000	72,000	71,000	70,000
	2016	104,000	100,000	99,000	98,000
	2017	37,000	37,000	36,000	35,000
	2018	48,000	58,000	69,294	79,294
Non Private Passenger Total		446,000	444,000	450,294	455,294
Grand Total		1,878,000	1,872,000	1,881,912	1,890,912

**EXHIBIT C-2**

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

page 2 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201806	201807	201808
Business Segment	Acc Year	201805	201806	201807	201808
Private Passenger	prior	119,000	119,000	116,000	113,000
	2009	79,000	79,000	77,000	75,000
	2010	100,000	100,000	97,000	94,000
	2011	16,000	(79,000)	(77,000)	(75,000)
	2012	143,000	143,000	139,000	135,000
	2013	282,000	282,000	278,000	274,000
	2014	233,000	220,000	215,000	210,000
	2015	261,000	260,000	254,000	249,000
	2016	318,000	318,000	312,000	306,000
	2017	185,000	185,000	179,000	174,000
	2018	45,000	54,000	56,957	64,957
Private Passenger Total		1,781,000	1,681,000	1,646,957	1,619,957
Non Private Passenger	prior	95,000	95,000	93,000	91,000
	2009	66,000	66,000	65,000	64,000
	2010	84,000	84,000	82,000	80,000
	2011	12,000	(59,000)	(58,000)	(57,000)
	2012	105,000	105,000	103,000	101,000
	2013	199,000	199,000	197,000	195,000
	2014	152,000	144,000	142,000	140,000
	2015	161,000	160,000	158,000	156,000
	2016	191,000	191,000	189,000	187,000
	2017	118,000	118,000	116,000	114,000
	2018	31,000	37,000	39,408	44,408
Non Private Passenger Total		1,214,000	1,140,000	1,126,408	1,115,408
Grand Total		2,995,000	2,821,000	2,773,365	2,735,365



**EXHIBIT C-2**

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201806	201807	201808
Business Segment	Acc Year	201805	201806	201807	201808
Private Passenger	prior	415,000	415,000	409,000	403,000
	2009	3,000	3,000	3,000	3,000
	2010	49,000	49,000	48,000	47,000
	2011	97,000	97,000	95,000	93,000
	2012	95,000	83,000	81,000	79,000
	2013	109,000	109,000	107,000	105,000
	2014	137,000	137,000	135,000	133,000
	2015	90,000	90,000	88,000	86,000
	2016	56,000	56,000	54,000	52,000
	2017	115,000	113,000	111,000	109,000
	2018	37,000	46,000	54,032	63,032
Private Passenger Total		1,203,000	1,198,000	1,185,032	1,173,032
Non Private Passenger	prior	100,000	100,000	98,000	96,000
	2009	1,000	1,000	1,000	1,000
	2010	35,000	35,000	34,000	33,000
	2011	95,000	95,000	93,000	91,000
	2012	106,000	93,000	91,000	89,000
	2013	133,000	133,000	131,000	129,000
	2014	179,000	179,000	177,000	175,000
	2015	123,000	123,000	121,000	119,000
	2016	76,000	76,000	73,000	71,000
	2017	155,000	153,000	150,000	147,000
	2018	50,000	60,000	71,195	81,195
Non Private Passenger Total		1,053,000	1,048,000	1,040,195	1,032,195
Grand Total		2,256,000	2,246,000	2,225,227	2,205,227

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201805	201806	201807	201808
Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	15,000	15,000	15,000	15,000
	2010	19,000	19,000	19,000	19,000
	2011	26,000	26,000	25,000	24,000
	2012	32,000	32,000	31,000	30,000
	2013	27,000	27,000	26,000	25,000
	2014	42,000	42,000	41,000	40,000
	2015	29,000	29,000	28,000	27,000
	2016	71,000	71,000	70,000	69,000
	2017	68,000	68,000	67,000	66,000
	2018	18,000	22,000	26,942	29,942
Private Passenger Total		358,000	362,000	359,942	355,942
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2009	9,000	9,000	9,000	9,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	19,000	19,000	19,000	19,000
	2013	17,000	17,000	17,000	17,000
	2014	26,000	26,000	26,000	26,000
	2015	19,000	19,000	19,000	19,000
	2016	46,000	46,000	46,000	46,000
	2017	44,000	44,000	43,000	42,000
	2018	13,000	16,000	19,455	22,455
Non Private Passenger Total		227,000	230,000	232,455	234,455
Grand Total		585,000	592,000	592,397	590,397

**EXHIBIT C-2**


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

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Jurisdiction Desc	<b>Ontario</b>	
AccountCode Desc	<b>Undiscounted</b>	
	<b>Retro Claims</b>	
	<b>Expense</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
ShareYYMM 					
Business Segment	Acc Year	201805	201806	201807	201808
Private Passenger	prior	3,987,000	3,786,000	3,673,000	3,564,000
	2009	561,000	451,000	437,000	424,000
	2010	622,000	582,000	565,000	548,000
	2011	767,000	706,000	685,000	664,000
	2012	787,000	759,000	736,000	714,000
	2013	590,000	547,000	528,000	509,000
	2014	498,000	485,000	469,000	453,000
	2015	499,000	486,000	471,000	457,000
	2016	429,000	429,000	415,000	401,000
	2017	458,000	391,000	378,000	365,000
	2018	133,000	164,000	191,797	222,797
Private Passenger Total		<b>9,331,000</b>	<b>8,786,000</b>	<b>8,548,797</b>	<b>8,321,797</b>
Non Private Passenger	prior	1,014,000	950,000	930,000	911,000
	2009	318,000	256,000	251,000	246,000
	2010	466,000	436,000	427,000	418,000
	2011	608,000	559,000	548,000	537,000
	2012	721,000	695,000	681,000	667,000
	2013	899,000	834,000	815,000	796,000
	2014	928,000	903,000	883,000	863,000
	2015	1,112,000	1,082,000	1,060,000	1,039,000
	2016	952,000	951,000	930,000	910,000
	2017	1,019,000	870,000	850,000	831,000
	2018	350,000	437,000	522,557	615,557
Non Private Passenger Total		<b>8,387,000</b>	<b>7,973,000</b>	<b>7,897,557</b>	<b>7,833,557</b>
Grand Total		<b>17,718,000</b>	<b>16,759,000</b>	<b>16,446,354</b>	<b>16,155,354</b>

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Alberta</b>	
AccountCode Desc	<b>Undiscounted</b>	
	<b>Retro Claims</b>	
	<b>Expense</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%




interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201806	201807	201808
Business Segment	Acc Year	201805	201806	201807	201808
Private Passenger	prior	268,000	268,000	263,000	258,000
	2009	62,000	62,000	61,000	60,000
	2010	12,000	12,000	12,000	12,000
	2011	68,000	52,000	51,000	50,000
	2012	70,000	70,000	69,000	68,000
	2013	93,000	93,000	91,000	89,000
	2014	82,000	82,000	80,000	78,000
	2015	52,000	52,000	51,000	50,000
	2016	80,000	80,000	79,000	78,000
	2017	48,000	48,000	47,000	46,000
	2018	(10,000)	(12,000)	(16,189)	(18,189)
Private Passenger Total		825,000	807,000	787,811	770,811
Non Private Passenger	prior	703,000	703,000	696,000	689,000
	2009	222,000	222,000	220,000	218,000
	2010	43,000	43,000	43,000	43,000
	2011	229,000	175,000	173,000	171,000
	2012	254,000	254,000	251,000	248,000
	2013	368,000	368,000	364,000	360,000
	2014	355,000	355,000	351,000	347,000
	2015	246,000	243,000	240,000	237,000
	2016	424,000	424,000	421,000	418,000
	2017	306,000	306,000	303,000	300,000
	2018	(70,000)	(86,000)	(110,154)	(126,154)
Non Private Passenger Total		3,080,000	3,007,000	2,951,846	2,904,846
Grand Total		3,905,000	3,814,000	3,739,657	3,675,657

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Yukon</b>	
AccountCode Desc	<b>Undiscounted</b>	
	<b>Retro Claims</b>	
	<b>Expense</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201806	201807	201808
Business Segment	Acc Year	201805	201806	201807	201808
Private Passenger	prior	13,000	13,000	13,000	13,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	6,000	6,000	6,000	6,000
	2015	1,000	1,000	1,000	1,000
	2016	5,000	5,000	5,000	5,000
	2017	2,000	2,000	2,000	2,000
	2018	(1,000)	(2,000)	(844)	(1,844)
Private Passenger Total		37,000	36,000	37,156	36,156
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	8,000	8,000	8,000	8,000
	2015	-	-	-	-
	2016	12,000	12,000	12,000	12,000
	2017	6,000	6,000	6,000	6,000
	2018	(4,000)	(5,000)	(5,681)	(6,681)
Non Private Passenger Total		42,000	41,000	40,319	39,319
Grand Total		79,000	77,000	77,475	75,475

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201805	201806	201807	201808
Private Passenger	prior	17,000	17,000	17,000	17,000
	2009	13,000	13,000	13,000	13,000
	2010	17,000	17,000	17,000	17,000
	2011	20,000	20,000	20,000	20,000
	2012	24,000	24,000	24,000	24,000
	2013	25,000	25,000	25,000	25,000
	2014	37,000	37,000	37,000	37,000
	2015	17,000	17,000	17,000	17,000
	2016	5,000	5,000	5,000	5,000
	2017	26,000	26,000	26,000	26,000
	2018	(16,000)	(18,000)	(23,019)	(25,019)
Private Passenger Total		185,000	183,000	177,981	175,981
Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	5,000	5,000	5,000	5,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	13,000	13,000	13,000	13,000
	2015	5,000	5,000	5,000	5,000
	2016	2,000	2,000	2,000	2,000
	2017	11,000	11,000	11,000	11,000
	2018	(7,000)	(9,000)	(10,806)	(11,806)
Non Private Passenger Total		62,000	60,000	58,194	57,194
Grand Total		247,000	243,000	236,175	233,175

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Nunavut</b>	
AccountCode Desc	<b>Undiscounted</b>	
	<b>Retro Claims</b>	
	<b>Expense</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201806	201807	201808
Business Segment	Acc Year	201805	201806	201807	201808
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	6,000	6,000	6,000	6,000
	2013	(12,000)	(12,000)	(12,000)	(12,000)
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	2,000	2,000	2,000	2,000
	2018	(2,000)	(2,000)	(3,304)	(4,304)
Private Passenger Total		5,000	5,000	3,696	2,696
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	(5,000)	(5,000)	(5,000)	(5,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	5,000	5,000	5,000	5,000
	2018	(8,000)	(9,000)	(11,649)	(13,649)
Non Private Passenger Total		4,000	3,000	351	(1,649)
Grand Total		9,000	8,000	4,047	1,047

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201806	201807	201808
▼	Acc Year	▼			
Private Passenger	prior		4,859,000	4,658,000	4,531,000
	2009		798,000	688,000	670,000
	2010		926,000	873,000	851,000
	2011		1,081,000	907,000	883,000
	2012		1,280,000	1,240,000	1,207,000
	2013		1,227,000	1,182,000	1,150,000
	2014		1,169,000	1,140,000	1,110,000
	2015		1,193,000	1,179,000	1,150,000
	2016		1,278,000	1,268,000	1,240,000
	2017		1,010,000	941,000	915,000
	2018		336,000	410,000	471,990
Private Passenger Total			15,157,000	14,486,000	14,178,990
Non Private Passenger	prior		1,941,000	1,877,000	1,846,000
	2009		646,000	584,000	576,000
	2010		684,000	649,000	637,000
	2011		1,000,000	825,000	811,000
	2012		1,255,000	1,216,000	1,195,000
	2013		1,639,000	1,573,000	1,545,000
	2014		1,695,000	1,661,000	1,632,000
	2015		1,743,000	1,709,000	1,679,000
	2016		1,808,000	1,803,000	1,773,000
	2017		1,701,000	1,550,000	1,520,000
	2018		403,000	499,000	583,619
Non Private Passenger Total			14,515,000	13,946,000	13,797,619
Grand Total			29,672,000	28,432,000	27,976,609



## 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	201805	201806	201807	201808
Private Passenger	Newfoundland & Labrador	88.4%	88.4%	88.3%	88.3%
	New Brunswick	78.9%	78.5%	78.0%	77.6%
	Nova Scotia	89.5%	89.8%	89.8%	90.1%
	Prince Edward Island	62.4%	62.7%	63.0%	63.0%
	Ontario	72.1%	72.4%	72.4%	72.7%
	Alberta	69.8%	69.6%	69.3%	69.0%
	Yukon	77.1%	76.9%	77.5%	78.4%
	Northwest Territories	63.7%	63.5%	62.9%	62.8%
	Nunavut	40.4%	39.5%	39.7%	39.4%
Non Private Passenger	Newfoundland & Labrador	87.0%	86.5%	85.3%	84.8%
	New Brunswick	70.9%	70.9%	70.1%	70.2%
	Nova Scotia	76.8%	77.0%	76.2%	76.4%
	Prince Edward Island	118.6%	113.4%	108.3%	103.7%
	Ontario	68.8%	68.9%	68.3%	68.4%
	Alberta	67.4%	67.3%	67.1%	67.0%
	Yukon	66.0%	66.1%	65.5%	65.3%
	Northwest Territories	58.0%	57.9%	57.0%	56.5%
	Nunavut	53.5%	52.9%	53.3%	53.5%
Grand Total		73.5%	73.3%	72.9%	72.9%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Jurisdiction Desc	ShareYMM			
		201805	201806	201807	201808
Private Passenger	Newfoundland & Labrador	84.4%	84.5%	84.5%	84.5%
	New Brunswick	75.2%	74.8%	74.4%	73.9%
	Nova Scotia	84.8%	85.1%	85.2%	85.5%
	Prince Edward Island	59.2%	59.1%	59.6%	59.6%
	Ontario	68.2%	68.4%	68.5%	68.8%
	Alberta	67.0%	66.9%	66.6%	66.3%
	Yukon	73.5%	73.9%	74.0%	73.9%
	Northwest Territories	60.8%	60.6%	60.5%	60.2%
	Nunavut	39.4%	37.2%	37.7%	38.5%
Non Private Passenger	Newfoundland & Labrador	83.0%	82.5%	82.1%	81.6%
	New Brunswick	67.7%	67.7%	67.6%	67.7%
	Nova Scotia	72.7%	72.9%	72.9%	73.1%
	Prince Edward Island	111.2%	106.4%	102.4%	97.8%
	Ontario	64.8%	65.0%	65.0%	65.1%
	Alberta	64.5%	64.5%	64.4%	64.3%
	Yukon	63.1%	63.1%	63.1%	63.2%
	Northwest Territories	55.4%	55.1%	55.1%	55.0%
	Nunavut	51.3%	50.8%	51.4%	51.5%
Grand Total		69.9%	69.8%	69.7%	69.7%

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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

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**NEWFOUNDLAND AND LABRADOR**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	9.9%
2018	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
2019	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.3%
	discount rate:			1.95%	discount rate:			1.95%
	margin (basis points):			25	margin (basis points):			25

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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

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**NEW BRUNSWICK**

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

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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

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**NOVA SCOTIA**

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

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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

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**PRINCE EDWARD ISLAND**

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

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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

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**ONTARIO**

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

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### ALBERTA

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

**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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

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**YUKON**

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



**EXHIBIT E**
**Discount Rate & Margins for Adverse Deviations**

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

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**NORTHWEST TERRITORIES**

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

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### NUNAVUT

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

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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

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**NEWFOUNDLAND AND LABRADOR**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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

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**NEW BRUNSWICK**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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

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**NOVA SCOTIA**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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

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**PRINCE EDWARD ISLAND**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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

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**ONTARIO**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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

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**ALBERTA**

Amounts in \$000s

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

Amounts in

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

Amounts in

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



## EXHIBIT F

### Interest Rate Sensitivity (\$000s)

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

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### YUKON

Amounts in \$000s

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

Amounts in

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

Amounts in

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

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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

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**NORTHWEST TERRITORIES**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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

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**NUNAVUT**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

**EXHIBIT F**
**Interest Rate Sensitivity (\$000s)**

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

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**ALL JURISDICTIONS COMBINED**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

**EXHIBIT G-1**

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

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ShareDate	201806	
	<b>Newfoundland</b>	
Jurisdiction Desc	& Labrador	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(27)	3	(3)	-	-	-	(27)
	2009	(1)	-	-	-	-	-	(1)
	2010	(6)	-	-	-	-	-	(6)
	2011	1	-	(13)	-	(13)	(1,300.0%)	(12)
	2012	(44)	8	3	-	11	(25.0%)	(33)
	2013	58	(2)	19	-	17	29.3%	75
	2014	220	(10)	(54)	-	(64)	(29.1%)	156
	2015	502	(15)	(47)	-	(62)	(12.4%)	440
	2016	1,337	(182)	202	-	20	1.5%	1,357
	2017	2,630	(167)	73	-	(94)	(3.6%)	2,536
	2018	2,202	448	(188)	-	260	11.8%	2,462
Private Passenger Total		6,872	83	(8)	-	75	1.1%	6,947
Non Private								
<div><div></div> Passenger</div>	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	(8)	-	-	-	-	-	(8)
	2012	253	(3)	3	-	-	-	253
	2013	35	(3)	(3)	-	(6)	(17.1%)	29
	2014	70	(1)	14	-	13	18.6%	83
	2015	28	(17)	(89)	-	(106)	(378.6%)	(78)
	2016	1,075	(18)	24	-	6	0.6%	1,081
	2017	1,215	(92)	12	-	(80)	(6.6%)	1,135
	2018	1,078	225	69	-	294	27.3%	1,372
Non Private Passenger Total		3,754	91	30	-	121	3.2%	3,875
Grand Total		10,626	174	22	-	196	1.8%	10,822

**EXHIBIT G-1**

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

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 ShareDate 201806  
 Jurisdiction Desc New Brunswick  
 AccountCode Des IBNR Provision  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	55	(1)	1	-	-	-	55
	2009	27	(1)	(62)	-	(63)	(233.3%)	(36)
	2010	56	(2)	3	-	1	1.8%	57
	2011	188	(12)	23	-	11	5.9%	199
	2012	171	(10)	10	-	-	-	171
	2013	130	(3)	3	-	-	-	130
	2014	311	(20)	2	-	(18)	(5.8%)	293
	2015	690	(10)	(207)	-	(217)	(31.4%)	473
	2016	1,518	(20)	161	-	141	9.3%	1,659
	2017	3,538	(71)	113	-	42	1.2%	3,580
	2018	1,604	334	(34)	-	300	18.7%	1,904
Private Passenger Total		8,288	184	13	-	197	2.4%	8,485
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	6	-	1	-	1	16.7%	7
	2009	(3)	-	-	-	-	-	(3)
	2010	24	-	-	-	-	-	24
	2011	43	(2)	(11)	-	(13)	(30.2%)	30
	2012	66	(1)	1	-	-	-	66
	2013	495	(16)	14	-	(2)	(0.4%)	493
	2014	210	(25)	25	-	-	-	210
	2015	393	2	(22)	-	(20)	(5.1%)	373
	2016	816	(37)	48	-	11	1.3%	827
	2017	1,474	(85)	(159)	-	(244)	(16.6%)	1,230
	2018	904	138	(403)	-	(265)	(29.3%)	639
Non Private Passenger Total		4,428	(26)	(506)	-	(532)	(12.0%)	3,896
Grand Total		12,716	158	(493)	-	(335)	(2.6%)	12,381

**EXHIBIT G-1**

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

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 ShareDate 201806  
 Jurisdiction Desc Nova Scotia  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	35	-	1	-	1	2.9%	36
	2009	11	1	(1)	-	-	-	11
	2010	(38)	-	6	-	6	(15.8%)	(32)
	2011	(4)	-	11	-	11	(275.0%)	7
	2012	(68)	1	(1)	-	-	-	(68)
	2013	23	1	(25)	-	(24)	(104.3%)	(1)
	2014	104	(5)	(76)	-	(81)	(77.9%)	23
	2015	253	(6)	(61)	-	(67)	(26.5%)	186
	2016	916	(53)	(29)	-	(82)	(9.0%)	834
	2017	1,664	(33)	(91)	-	(124)	(7.5%)	1,540
	2018	1,014	165	12	-	177	17.5%	1,191
Private Passenger Total		3,910	71	(254)	-	(183)	(4.7%)	3,727
Non Private								
Passenger	prior	11	-	-	-	-	-	11
	2009	(5)	-	-	-	-	-	(5)
	2010	(2)	-	-	-	-	-	(2)
	2011	83	(1)	1	-	-	-	83
	2012	36	-	6	-	6	16.7%	42
	2013	16	(1)	1	-	-	-	16
	2014	(15)	4	23	-	27	(180.0%)	12
	2015	747	(32)	49	-	17	2.3%	764
	2016	1,233	(64)	62	-	(2)	(0.2%)	1,231
	2017	1,802	(50)	14	-	(36)	(2.0%)	1,766
	2018	1,299	167	89	-	256	19.7%	1,555
Non Private Passenger Total		5,205	23	245	-	268	5.1%	5,473
Grand Total		9,115	94	(9)	-	85	0.9%	9,200

**EXHIBIT G-1**

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

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ShareDate	201806	<input type="button" value="v"/>
	Prince Edward	
Jurisdiction Desc	Island	<input type="button" value="v"/>
AccountCode Des	IBNR Provisio	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(17)	(1)	1	-	-	-	(17)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	39	-	-	-	-	-	39
	2015	225	(2)	(16)	-	(18)	(8.0%)	207
	2016	356	(3)	6	-	3	0.8%	359
	2017	588	(6)	15	-	9	1.5%	597
	2018	322	28	44	-	72	22.4%	394
Private Passenger Total		1,505	16	50	-	66	4.4%	1,571
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	52	-	-	-	-	-	52
	2013	(1)	-	-	-	-	-	(1)
	2014	75	(1)	1	-	-	-	75
	2015	186	(2)	2	-	-	-	186
	2016	359	(3)	4	-	1	0.3%	360
	2017	742	(8)	7	-	(1)	(0.1%)	741
	2018	(227)	131	61	-	192	(84.6%)	(35)
Non Private Passenger Total		1,186	117	75	-	192	16.2%	1,378
Grand Total		2,691	133	125	-	258	9.6%	2,949



## EXHIBIT G-1

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

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ShareDate 201806  
Jurisdiction Desc Ontario  
AccountCode Des IBNR Provisio  
AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	1,530	(379)	289	-	(90)	(5.9%)	1,440
	2009	426	(124)	128	-	4	0.9%	430
	2010	322	(89)	89	-	-	-	322
	2011	(508)	115	(55)	-	60	(11.8%)	(448)
	2012	(221)	38	(32)	-	6	(2.7%)	(215)
	2013	19	-	2	-	2	10.5%	21
	2014	12	(4)	(32)	-	(36)	(300.0%)	(24)
	2015	605	(15)	(4)	-	(19)	(3.1%)	586
	2016	1,304	(62)	23	-	(39)	(3.0%)	1,265
	2017	2,891	(192)	41	-	(151)	(5.2%)	2,740
	2018	1,992	366	34	-	400	20.1%	2,392
Private Passenger Total		8,372	(346)	483	-	137	1.6%	8,509
Non Private								
<div><div></div>Passenger</div>	prior	69	-	44	-	44	63.8%	113
	2009	68	(1)	2	-	1	1.5%	69
	2010	118	(1)	1	-	-	-	118
	2011	682	(3)	3	-	-	-	682
	2012	257	(8)	8	-	-	-	257
	2013	806	(23)	(977)	-	(1,000)	(124.1%)	(194)
	2014	1,964	(29)	(235)	-	(264)	(13.4%)	1,700
	2015	1,956	(18)	(15)	-	(33)	(1.7%)	1,923
	2016	4,355	(154)	153	-	(1)	-	4,354
	2017	7,501	(348)	338	-	(10)	(0.1%)	7,491
	2018	6,453	1,545	77	-	1,622	25.1%	8,075
Non Private Passenger Total		24,229	960	(601)	-	359	1.5%	24,588
Grand Total		32,601	614	(118)	-	496	1.5%	33,097

**EXHIBIT G-1**

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

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 ShareDate 201806  
 Jurisdiction Desc Alberta  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(7)	3	(3)	-	-	-	(7)
	2009	10	(1)	1	-	-	-	10
	2010	73	(8)	8	-	-	-	73
	2011	221	(19)	19	-	-	-	221
	2012	167	(17)	17	-	-	-	167
	2013	205	(20)	(55)	-	(75)	(36.6%)	130
	2014	657	(15)	-	-	(15)	(2.3%)	642
	2015	1,243	(16)	22	-	6	0.5%	1,249
	2016	1,343	(215)	212	-	(3)	(0.2%)	1,340
	2017	1,773	(37)	108	-	71	4.0%	1,844
	2018	428	172	86	-	258	60.3%	686
Private Passenger Total		6,113	(173)	415	-	242	4.0%	6,355
Non Private								
Passenger	prior	37	(3)	699	-	696	1,881.1%	733
	2009	(60)	6	(6)	-	-	-	(60)
	2010	6	(1)	1	-	-	-	6
	2011	18	(2)	2	-	-	-	18
	2012	226	(19)	(168)	-	(187)	(82.7%)	39
	2013	471	(31)	88	-	57	12.1%	528
	2014	1,183	(47)	(32)	-	(79)	(6.7%)	1,104
	2015	2,394	(32)	(1,176)	-	(1,208)	(50.5%)	1,186
	2016	4,581	(457)	418	-	(39)	(0.9%)	4,542
	2017	6,131	(339)	379	-	40	0.7%	6,171
	2018	4,715	394	919	-	1,313	27.8%	6,028
Non Private Passenger Total		19,702	(531)	1,124	-	593	3.0%	20,295
Grand Total		25,815	(704)	1,539	-	835	3.2%	26,650

**EXHIBIT G-1**

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

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 ShareDate 201806  
 Jurisdiction Desc Yukon  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	8	-	-	-	-	-	8
	2011	8	-	-	-	-	-	8
	2012	14	-	-	-	-	-	14
	2013	25	-	-	-	-	-	25
	2014	50	-	-	-	-	-	50
	2015	167	(2)	2	-	-	-	167
	2016	32	-	-	-	-	-	32
	2017	195	(2)	1	-	(1)	(0.5%)	194
	2018	79	14	7	-	21	26.6%	100
Private Passenger Total		582	10	10	-	20	3.4%	602
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	9	-	-	-	-	-	9
	2013	2	-	-	-	-	-	2
	2014	31	-	-	-	-	-	31
	2015	100	(1)	1	-	-	-	100
	2016	217	(2)	2	-	-	-	217
	2017	290	(44)	41	-	(3)	(1.0%)	287
	2018	33	31	3	-	34	103.0%	67
Non Private Passenger Total		684	(16)	47	-	31	4.5%	715
Grand Total		1,266	(6)	57	-	51	4.0%	1,317

**EXHIBIT G-1**

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

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ShareDate	201806	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	18	-	-	-	-	-	18
	2013	41	-	-	-	-	-	41
	2014	108	(2)	2	-	-	-	108
	2015	175	(2)	2	-	-	-	175
	2016	270	(1)	3	-	2	0.7%	272
	2017	277	(58)	78	-	20	7.2%	297
	2018	103	85	47	-	132	128.2%	235
Private Passenger Total		992	22	132	-	154	15.5%	1,146
Non Private								
<div><div></div> Passenger</div>	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	33	-	-	-	-	-	33
	2014	54	-	-	-	-	-	54
	2015	63	(1)	1	-	-	-	63
	2016	260	(3)	3	-	-	-	260
	2017	372	(7)	754	-	747	200.8%	1,119
	2018	134	21	(42)	-	(21)	(15.7%)	113
Non Private Passenger Total		919	10	716	-	726	79.0%	1,645
Grand Total		1,911	32	848	-	880	46.0%	2,791

**EXHIBIT G-1**

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

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 ShareDate 201806  
 Jurisdiction Desc Nunavut  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	14	-	-	-	-	-	14
	2013	9	-	-	-	-	-	9
	2014	13	-	-	-	-	-	13
	2015	50	-	-	-	-	-	50
	2016	84	(1)	1	-	-	-	84
	2017	80	(1)	(8)	-	(9)	(11.3%)	71
	2018	20	2	(2)	-	-	-	20
Private Passenger Total		269	-	(9)	-	(9)	(3.3%)	260
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	11	-	-	-	-	-	11
	2015	64	(1)	1	-	-	-	64
	2016	113	(1)	1	-	-	-	113
	2017	284	(5)	5	-	-	-	284
	2018	121	20	9	-	29	24.0%	150
Non Private Passenger Total		596	13	16	-	29	4.9%	625
Grand Total		865	13	7	-	20	2.3%	885

**EXHIBIT G-1**

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

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 ShareDate 201806  
 Jurisdiction Desc (All)  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,582	(374)	285	-	(89)	(5.6%)	1,493
	2009	473	(125)	66	-	(59)	(12.5%)	414
	2010	397	(100)	107	-	7	1.8%	404
	2011	(92)	84	(15)	-	69	(75.0%)	(23)
	2012	51	20	(3)	-	17	33.3%	68
	2013	508	(24)	(56)	-	(80)	(15.7%)	428
	2014	1,514	(56)	(158)	-	(214)	(14.1%)	1,300
	2015	3,910	(68)	(309)	-	(377)	(9.6%)	3,533
	2016	7,160	(537)	579	-	42	0.6%	7,202
	2017	13,636	(567)	330	-	(237)	(1.7%)	13,399
	2018	7,764	1,614	6	-	1,620	20.9%	9,384
Private Passenger Total		36,903	(133)	832	-	699	1.9%	37,602
Non Private								
Passenger	prior	129	(3)	744	-	741	574.4%	870
	2009	3	5	(4)	-	1	33.3%	4
	2010	149	(2)	2	-	-	-	149
	2011	819	(8)	(5)	-	(13)	(1.6%)	806
	2012	899	(31)	(150)	-	(181)	(20.1%)	718
	2013	1,860	(74)	(877)	-	(951)	(51.1%)	909
	2014	3,583	(99)	(204)	-	(303)	(8.5%)	3,280
	2015	5,931	(102)	(1,248)	-	(1,350)	(22.8%)	4,581
	2016	13,009	(739)	715	-	(24)	(0.2%)	12,985
	2017	19,811	(978)	1,391	-	413	2.1%	20,224
	2018	14,510	2,672	782	-	3,454	23.8%	17,964
Non Private Passenger Total		60,703	641	1,146	-	1,787	2.9%	62,490
Grand Total		97,606	508	1,978	-	2,486	2.5%	100,092

**EXHIBIT G-2**

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

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ShareDate	201806
	Newfoundland
Jurisdiction Desc	& Labrador
AccountCode Des	Undiscounted
	IBNR Provisio
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(24)	2	(2)	-	-	-	(24)
	2009	2	-	-	-	-	-	2
	2010	(5)	1	(1)	-	-	-	(5)
	2011	4	-	(13)	-	(13)	(325.0%)	(9)
	2012	(64)	8	2	-	10	(15.6%)	(54)
	2013	-	-	40	-	40	100.0%	40
	2014	-	-	(50)	-	(50)	100.0%	(50)
	2015	230	(2)	(24)	-	(26)	(11.3%)	204
	2016	923	(175)	208	-	33	3.6%	956
	2017	2,196	(154)	68	-	(86)	(3.9%)	2,110
	2018	1,960	401	(180)	-	221	11.3%	2,181
Private Passenger Total		5,222	81	48	-	129	2.5%	5,351
Non Private								
Passenger	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	(2)	-	-	-	-	-	(2)
	2012	250	(3)	3	-	-	-	250
	2013	(3)	-	-	-	-	-	(3)
	2014	41	-	15	-	15	36.6%	56
	2015	(150)	2	(70)	-	(68)	45.3%	(218)
	2016	830	(8)	22	-	14	1.7%	844
	2017	946	(85)	10	-	(75)	(7.9%)	871
	2018	966	203	68	-	271	28.1%	1,237
Non Private Passenger Total		2,886	109	48	-	157	5.4%	3,043
Grand Total		8,108	190	96	-	286	3.5%	8,394

**EXHIBIT G-2**

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

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ShareDate	201806	
Jurisdiction Desc	New Brunswi	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	26	(1)	1	-	-	-	26
	2009	15	(1)	(62)	-	(63)	(420.0%)	(48)
	2010	42	(3)	3	-	-	-	42
	2011	168	(12)	23	-	11	6.5%	179
	2012	140	(10)	10	-	-	-	140
	2013	21	(1)	1	-	-	-	21
	2014	169	(19)	5	-	(14)	(8.3%)	155
	2015	302	(3)	(214)	-	(217)	(71.9%)	85
	2016	1,121	(11)	153	-	142	12.7%	1,263
	2017	3,199	(64)	110	-	46	1.4%	3,245
	2018	1,474	308	(36)	-	272	18.5%	1,746
Private Passenger Total		6,677	183	(6)	-	177	2.7%	6,854
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(4)	-	1	-	1	(25.0%)	(3)
	2009	(4)	-	-	-	-	-	(4)
	2010	6	-	-	-	-	-	6
	2011	22	(1)	(11)	-	(12)	(54.5%)	10
	2012	28	(1)	1	-	-	-	28
	2013	252	(13)	13	-	-	-	252
	2014	144	(23)	23	-	-	-	144
	2015	263	5	(23)	-	(18)	(6.8%)	245
	2016	729	(36)	47	-	11	1.5%	740
	2017	1,336	(80)	(160)	-	(240)	(18.0%)	1,096
	2018	827	124	(383)	-	(259)	(31.3%)	568
Non Private Passenger Total		3,599	(25)	(492)	-	(517)	(14.4%)	3,082
Grand Total		10,276	158	(498)	-	(340)	(3.3%)	9,936



**EXHIBIT G-2**

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

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ShareDate	201806	
Jurisdiction Desc	Nova Scotia	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	24	-	1	-	1	4.2%	25
	2009	18	-	-	-	-	-	18
	2010	(45)	-	6	-	6	(13.3%)	(39)
	2011	(12)	-	18	-	18	(150.0%)	6
	2012	(71)	1	(1)	-	-	-	(71)
	2013	(53)	1	(25)	-	(24)	45.3%	(77)
	2014	(11)	-	(66)	-	(66)	600.0%	(77)
	2015	194	(2)	(64)	-	(66)	(34.0%)	128
	2016	792	(48)	(34)	-	(82)	(10.4%)	710
	2017	1,478	(30)	(94)	-	(124)	(8.4%)	1,354
	2018	907	147	15	-	162	17.9%	1,069
Private Passenger Total		3,221	69	(244)	-	(175)	(5.4%)	3,046
Non Private								
Passenger	prior	11	-	-	-	-	-	11
	2009	(6)	-	-	-	-	-	(6)
	2010	(2)	-	-	-	-	-	(2)
	2011	82	(1)	1	-	-	-	82
	2012	33	-	6	-	6	18.2%	39
	2013	(49)	-	-	-	-	-	(49)
	2014	(133)	5	34	-	39	(29.3%)	(94)
	2015	619	(31)	54	-	23	3.7%	642
	2016	1,040	(62)	62	-	-	-	1,040
	2017	1,522	(46)	16	-	(30)	(2.0%)	1,492
	2018	1,182	147	86	-	233	19.7%	1,415
Non Private Passenger Total		4,299	12	259	-	271	6.3%	4,570
Grand Total		7,520	81	15	-	96	1.3%	7,616

**EXHIBIT G-2**

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

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ShareDate	201806	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	18	-	-	-	-	-	18
	2015	156	(2)	(16)	-	(18)	(11.5%)	138
	2016	275	(3)	6	-	3	1.1%	278
	2017	526	(5)	14	-	9	1.7%	535
	2018	294	26	43	-	69	23.5%	363
Private Passenger Total		1,260	16	47	-	63	5.0%	1,323
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	18	-	-	-	-	-	18
	2013	(1)	-	-	-	-	-	(1)
	2014	66	(1)	1	-	-	-	66
	2015	165	(2)	2	-	-	-	165
	2016	256	(3)	3	-	-	-	256
	2017	679	(7)	5	-	(2)	(0.3%)	677
	2018	(281)	121	56	-	177	(63.0%)	(104)
Non Private Passenger Total		902	108	67	-	175	19.4%	1,077
Grand Total		2,162	124	114	-	238	11.0%	2,400

**EXHIBIT G-2**

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

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ShareDate	201806	<input type="button" value="v"/>
Jurisdiction Desc	Ontario	<input type="button" value="v"/>
AccountCode Des	Undiscounted	
	IBNR Provisio	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	1,521	(381)	293	-	(88)	(5.8%)	1,433
	2009	509	(127)	130	-	3	0.6%	512
	2010	358	(90)	90	-	-	-	358
	2011	(454)	114	(54)	-	60	(13.2%)	(394)
	2012	(151)	38	(34)	-	4	(2.6%)	(147)
	2013	(2)	1	1	-	2	(100.0%)	-
	2014	(132)	1	(34)	-	(33)	25.0%	(165)
	2015	422	(4)	(13)	-	(17)	(4.0%)	405
	2016	1,062	(53)	16	-	(37)	(3.5%)	1,025
	2017	2,526	(177)	36	-	(141)	(5.6%)	2,385
	2018	1,798	325	41	-	366	20.4%	2,164
Private Passenger Total		7,457	(353)	472	-	119	1.6%	7,576
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	40	1	43	-	44	110.0%	84
	2009	68	(1)	1	-	-	-	68
	2010	126	(1)	1	-	-	-	126
	2011	720	(7)	7	-	-	-	720
	2012	148	(1)	1	-	-	-	148
	2013	574	(6)	(990)	-	(996)	(173.5%)	(422)
	2014	1,506	(15)	(248)	-	(263)	(17.5%)	1,243
	2015	1,224	(12)	1	-	(11)	(0.9%)	1,213
	2016	3,450	(138)	140	-	2	0.1%	3,452
	2017	6,598	(330)	324	-	(6)	(0.1%)	6,592
	2018	5,940	1,427	77	-	1,504	25.3%	7,444
Non Private Passenger Total		20,394	917	(643)	-	274	1.3%	20,668
Grand Total		27,851	564	(171)	-	393	1.4%	28,244

**EXHIBIT G-2**

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

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ShareDate	201806	<input type="button" value="v"/>
Jurisdiction Desc	Alberta	<input type="button" value="v"/>
AccountCode Des	Undiscounted	
	IBNR Provisio	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(30)	4	(4)	-	-	-	(30)
	2009	10	(1)	1	-	-	-	10
	2010	69	(8)	8	-	-	-	69
	2011	122	(15)	15	-	-	-	122
	2012	121	(15)	15	-	-	-	121
	2013	159	(19)	(45)	-	(64)	(40.3%)	95
	2014	526	(11)	(4)	-	(15)	(2.9%)	511
	2015	1,060	(11)	22	-	11	1.0%	1,071
	2016	1,173	(211)	210	-	(1)	(0.1%)	1,172
	2017	1,618	(32)	103	-	71	4.4%	1,689
	2018	371	165	79	-	244	65.8%	615
Private Passenger Total		5,199	(154)	400	-	246	4.7%	5,445
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	42	(3)	700	-	697	1,659.5%	739
	2009	(62)	6	(6)	-	-	-	(62)
	2010	6	(1)	1	-	-	-	6
	2011	4	-	-	-	-	-	4
	2012	166	(15)	(149)	-	(164)	(98.8%)	2
	2013	161	(14)	71	-	57	35.4%	218
	2014	953	(38)	(23)	-	(61)	(6.4%)	892
	2015	1,671	(17)	(1,184)	-	(1,201)	(71.9%)	470
	2016	3,725	(447)	412	-	(35)	(0.9%)	3,690
	2017	5,399	(324)	382	-	58	1.1%	5,457
	2018	4,245	329	897	-	1,226	28.9%	5,471
Non Private Passenger Total		16,310	(524)	1,101	-	577	3.5%	16,887
Grand Total		21,509	(678)	1,501	-	823	3.8%	22,332

**EXHIBIT G-2**

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

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ShareDate	201806	
Jurisdiction Desc	Yukon	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	4	-	-	-	-	-	4
	2011	7	-	-	-	-	-	7
	2012	13	-	-	-	-	-	13
	2013	24	-	-	-	-	-	24
	2014	47	-	-	-	-	-	47
	2015	84	(1)	1	-	-	-	84
	2016	22	-	-	-	-	-	22
	2017	179	(2)	1	-	(1)	(0.6%)	178
	2018	74	13	7	-	20	27.0%	94
Private Passenger Total		458	10	9	-	19	4.1%	477
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	6	-	-	-	-	-	6
	2013	2	-	-	-	-	-	2
	2014	29	-	-	-	-	-	29
	2015	62	(1)	1	-	-	-	62
	2016	197	(2)	2	-	-	-	197
	2017	271	(43)	40	-	(3)	(1.1%)	268
	2018	22	28	2	-	30	136.4%	52
Non Private Passenger Total		591	(18)	45	-	27	4.6%	618
Grand Total		1,049	(8)	54	-	46	4.4%	1,095

**EXHIBIT G-2**

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

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ShareDate	201806
	<b>Northwest</b>
Jurisdiction Desc	<b>Territories</b>
AccountCode Des	<b>Undiscounted</b>
	<b>IBNR Provisio</b>
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	17	-	-	-	-	-	17
	2013	38	-	-	-	-	-	38
	2014	69	(1)	1	-	-	-	69
	2015	162	(2)	2	-	-	-	162
	2016	244	(2)	3	-	1	0.4%	245
	2017	240	(58)	79	-	21	8.8%	261
	2018	80	80	49	-	129	161.3%	209
Private Passenger Total		850	17	134	-	151	17.8%	1,001
Non Private								
<div><div></div>Passenger</div>	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	8	-	-	-	-	-	8
	2014	17	-	-	-	-	-	17
	2015	59	(1)	1	-	-	-	59
	2016	243	(2)	2	-	-	-	243
	2017	300	(3)	751	-	748	249.3%	1,048
	2018	124	20	(43)	-	(23)	(18.5%)	101
Non Private Passenger Total		754	14	711	-	725	96.2%	1,479
Grand Total		1,604	31	845	-	876	54.6%	2,480

**EXHIBIT G-2**

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

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ShareDate	201806	
Jurisdiction Desc	Nunavut	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	3	-	-	-	-	-	3
	2013	8	-	-	-	-	-	8
	2014	13	-	-	-	-	-	13
	2015	46	-	-	-	-	-	46
	2016	79	(1)	1	-	-	-	79
	2017	75	(1)	(7)	-	(8)	(10.7%)	67
	2018	18	3	(2)	-	1	5.6%	19
Private Passenger Total		241	1	(8)	-	(7)	(2.9%)	234
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	11	-	-	-	-	-	11
	2015	58	(1)	1	-	-	-	58
	2016	99	(1)	1	-	-	-	99
	2017	266	(3)	3	-	-	-	266
	2018	115	18	9	-	27	23.5%	142
Non Private Passenger Total		552	13	14	-	27	4.9%	579
Grand Total		793	14	6	-	20	2.5%	813

**EXHIBIT G-2**

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

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ShareDate	201806	
Jurisdiction Desc	(All)	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	1,513	(376)	289	-	(87)	(5.8%)	1,426
	2009	554	(129)	69	-	(60)	(10.8%)	494
	2010	421	(100)	106	-	6	1.4%	427
	2011	(163)	87	(11)	-	76	(46.6%)	(87)
	2012	8	22	(8)	-	14	175.0%	22
	2013	193	(18)	(28)	-	(46)	(23.8%)	147
	2014	699	(30)	(148)	-	(178)	(25.5%)	521
	2015	2,656	(27)	(306)	-	(333)	(12.5%)	2,323
	2016	5,691	(504)	563	-	59	1.0%	5,750
	2017	12,037	(523)	310	-	(213)	(1.8%)	11,824
	2018	6,976	1,468	16	-	1,484	21.3%	8,460
Private Passenger Total		30,585	(130)	852	-	722	2.4%	31,307
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	95	(2)	744	-	742	781.1%	837
	2009	(1)	5	(5)	-	-	-	(1)
	2010	139	(2)	2	-	-	-	139
	2011	827	(9)	(3)	-	(12)	(1.5%)	815
	2012	649	(20)	(138)	-	(158)	(24.3%)	491
	2013	947	(33)	(906)	-	(939)	(99.2%)	8
	2014	2,634	(72)	(198)	-	(270)	(10.3%)	2,364
	2015	3,971	(58)	(1,217)	-	(1,275)	(32.1%)	2,696
	2016	10,569	(699)	691	-	(8)	(0.1%)	10,561
	2017	17,317	(921)	1,371	-	450	2.6%	17,767
	2018	13,140	2,417	769	-	3,186	24.2%	16,326
Non Private Passenger Total		50,287	606	1,110	-	1,716	3.4%	52,003
Grand Total		80,872	476	1,962	-	2,438	3.0%	83,310



## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Newfoundland & Labrador

PPV & non-PPV ending 2018	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
prior	-	(9)	-	(9)	-	-	2	2	(7)	
1999	-	5	-	5	-	-	-	-	5	
2000	-	(3)	-	(3)	-	-	-	-	(3)	
2001	-	(3)	(6)	(9)	-	-	1	1	(8)	
2002	-	1	-	1	-	-	-	-	1	
2003	-	-	1	1	-	-	-	-	1	
2004	(1)	(10)	-	(11)	-	-	1	1	(10)	
2005	-	5	23	28	-	-	3	3	31	
2006	-	4	13	17	-	-	1	1	18	
2007	28	(4)	-	24	(3)	-	2	(1)	23	
2008	180	(4)	6	182	(24)	3	16	(5)	177	
2009	78	5	76	159	(18)	2	13	(3)	156	
2010	29	(2)	107	134	(15)	1	12	(2)	132	
2011	648	(9)	92	731	(84)	9	65	(10)	721	
2012	2,102	172	135	2,409	(224)	26	220	22	2,431	
2013	1,584	31	121	1,736	(121)	14	175	68	1,804	
2014	3,875	(1)	146	4,020	(201)	23	426	248	4,268	
2015	5,341	5	285	5,631	(232)	26	592	386	6,017	
2016	7,380	1,179	377	8,936	(364)	41	933	610	9,546	
2017	7,859	2,225	119	10,203	(436)	51	1,101	716	10,919	
PAYs (sub-total):	29,103	3,587	1,495	34,185	(1,722)	196	3,563	2,037	36,222	
CAY (2018)	9,944	4,506	449	14,899	(696)	90	1,539	933	15,832	
claims liabilities:	39,047	8,093	1,944	49,084	(2,418)	286	5,102	2,970	52,054	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	14,738	(1,375)		13,363	(491)	56	947	512	13,776	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				62,447	(2,909)	342	6,049	3,482	65,830	

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### New Brunswick

PPV & non-PPV ending 2018	New Brunswick - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	10	-	10	-	-	2	2	12	
1999	-	1	-	1	-	-	-	-	1	
2000	-	1	-	1	-	-	-	-	1	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	(1)	(3)	(1)	(5)	-	-	2	2	(3)	
2003	199	1	3	203	-	-	20	20	223	
2004	1	7	1	9	-	-	1	1	10	
2005	1	2	28	31	-	-	5	5	36	
2006	82	(3)	52	131	(4)	-	15	11	142	
2007	1	11	13	25	-	-	3	3	28	
2008	58	(4)	92	146	(17)	2	14	(1)	145	
2009	364	(43)	127	448	(30)	4	42	16	464	
2010	601	40	155	796	(44)	5	75	36	832	
2011	465	152	(120)	497	(20)	3	71	54	551	
2012	836	138	212	1,186	(45)	5	115	75	1,261	
2013	4,476	244	445	5,165	(163)	19	524	380	5,545	
2014	2,274	205	326	2,805	(84)	8	283	207	3,012	
2015	5,118	285	377	5,780	(199)	22	707	530	6,310	
2016	3,906	1,461	465	5,832	(244)	30	708	494	6,326	
2017	2,883	3,277	260	6,420	(347)	43	800	496	6,916	
PAYs (sub-total):	21,264	5,781	2,435	29,480	(1,197)	141	3,387	2,331	31,811	
CAY (2018)	3,684	4,278	167	8,129	(478)	60	990	572	8,701	
claims liabilities:	24,948	10,059	2,602	37,609	(1,675)	201	4,377	2,903	40,512	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	10,546	(1,000)		9,546	(319)	39	590	310	9,546	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				47,155	(1,994)	240	4,967	3,213	50,058	

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Nova Scotia

PPV & non-PPV ending 2018		Nova Scotia - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(1)	9	(1)	7	-	-	2	2	9
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	-	13	11	24	-	-	2	2	26
2003	-	(15)	26	11	-	-	3	3	14
2004	13	7	12	32	(2)	-	3	1	33
2005	75	(2)	73	146	(13)	2	12	1	147
2006	-	10	82	92	-	-	10	10	102
2007	71	(8)	128	191	(8)	1	19	12	203
2008	45	16	140	201	(10)	1	19	10	211
2009	212	11	4	227	(29)	3	21	(5)	222
2010	116	(32)	72	156	(5)	-	16	11	167
2011	33	58	168	259	(19)	2	24	7	266
2012	264	(31)	153	386	(28)	3	35	10	396
2013	2,659	(93)	218	2,784	(152)	19	278	145	2,929
2014	2,586	(83)	292	2,795	(125)	15	331	221	3,016
2015	1,375	694	189	2,258	(101)	14	275	188	2,446
2016	2,350	1,355	107	3,812	(176)	21	471	316	4,128
2017	3,619	2,242	239	6,100	(311)	43	747	479	6,579
PAYs (sub-total):	13,417	4,155	1,913	19,485	(979)	124	2,268	1,413	20,898
CAY (2018)	4,365	3,896	221	8,482	(455)	55	1,020	620	9,102
claims liabilities:	17,782	8,051	2,134	27,967	(1,434)	179	3,288	2,033	30,000
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,576	(779)		8,797	(313)	35	640	362	9,003
policy liabilities:				36,764	(1,747)	214	3,928	2,395	39,003

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Prince Edward Island

PPV & non-PPV ending 2018	Prince Edward Island - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	-	(4)	-	-	-	-	(4)
2006	-	-	-	-	-	-	-	-	-
2007	-	(1)	-	(1)	-	-	-	-	(1)
2008	-	(1)	17	16	-	-	2	2	18
2009	-	-	24	24	-	-	3	3	27
2010	434	(1)	31	464	(63)	7	40	(16)	448
2011	-	-	40	40	-	-	4	4	44
2012	302	18	45	365	-	-	37	37	402
2013	14	(3)	41	52	(3)	-	5	2	54
2014	396	78	62	536	(21)	2	51	32	568
2015	1,001	277	42	1,320	(46)	5	142	101	1,421
2016	1,415	418	111	1,944	(67)	8	245	186	2,130
2017	608	1,022	104	1,734	(78)	9	199	130	1,864
PAYs (sub-total):	4,170	1,803	517	6,490	(278)	31	728	481	6,971
CAY (2018)	1,436	928	84	2,448	(92)	11	306	225	2,673
claims liabilities:	5,606	2,731	601	8,938	(370)	42	1,034	706	9,644
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,139	(205)		1,934	(45)	5	107	67	1,934
policy liabilities:				10,872	(415)	47	1,141	773	11,578

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Ontario

PPV & non-PPV ending 2018		Ontario - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,295	42	(4)	5,333	(213)	26	526	339	5,672
1999	-	1	-	1	-	-	-	-	1
2000	3	9	3	15	-	-	1	1	16
2001	(1)	1	51	51	-	-	7	7	58
2002	477	(1)	195	671	(61)	8	61	8	679
2003	1,618	(26)	1,060	2,652	(330)	41	234	(55)	2,597
2004	877	48	1,110	2,035	(273)	33	175	(65)	1,970
2005	341	(11)	273	603	(62)	8	59	5	608
2006	422	34	298	754	(113)	13	64	(36)	718
2007	2,456	553	366	3,375	(540)	60	284	(196)	3,179
2008	367	330	646	1,343	(206)	24	114	(68)	1,275
2009	2,579	371	601	3,551	(445)	52	311	(82)	3,469
2010	1,358	304	872	2,534	(322)	37	223	(62)	2,472
2011	3,457	150	1,083	4,690	(584)	68	411	(105)	4,585
2012	3,133	(13)	1,247	4,367	(407)	46	397	36	4,403
2013	7,132	(237)	1,164	8,059	(588)	69	827	308	8,367
2014	6,489	765	1,184	8,438	(437)	51	1,066	680	9,118
2015	7,676	1,235	1,362	10,273	(433)	52	1,309	928	11,201
2016	6,998	2,799	1,184	10,981	(521)	66	1,746	1,291	12,272
2017	4,281	7,700	1,074	13,055	(727)	93	2,033	1,399	14,454
PAYs (sub-total):	54,958	14,054	13,769	82,781	(6,262)	747	9,848	4,333	87,114
CAY (2018)	6,860	17,963	1,397	26,220	(1,573)	184	3,919	2,530	28,750
claims liabilities:	61,818	32,017	15,166	109,001	(7,835)	931	13,767	6,863	115,864
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	34,320	(2,087)		32,233	(1,192)	136	2,020	964	32,233
policy liabilities:				141,234	(9,027)	1,067	15,787	7,827	148,097

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Alberta

PPV & non-PPV ending 2018	Alberta - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	8	8	(2)	14	-	-	15	15	29
1999	3	7	1	11	-	-	1	1	12
2000	(4)	(11)	3	(12)	-	-	2	2	(10)
2001	10	12	11	33	-	-	3	3	36
2002	(1)	(9)	21	11	-	-	3	3	14
2003	57	(17)	35	75	(7)	-	7	-	75
2004	362	202	57	621	(57)	6	61	10	631
2005	92	13	(52)	53	(9)	1	15	7	60
2006	(8)	(1)	4	(5)	(1)	-	5	4	(1)
2007	45	5	382	432	(30)	3	41	14	446
2008	896	14	443	1,353	(169)	20	120	(29)	1,324
2009	11	(14)	266	263	(29)	4	26	1	264
2010	19	47	55	121	(9)	-	12	3	124
2011	2,407	81	209	2,697	(172)	21	252	101	2,798
2012	1,375	80	304	1,759	(94)	12	166	84	1,843
2013	5,900	134	426	6,460	(333)	37	612	316	6,776
2014	4,548	1,110	407	6,065	(289)	34	577	322	6,387
2015	8,979	1,276	271	10,526	(502)	54	1,365	917	11,443
2016	9,276	3,506	480	13,262	(685)	78	1,715	1,108	14,370
2017	5,908	5,988	330	12,226	(716)	85	1,416	785	13,011
PAYs (sub-total):	39,883	12,431	3,651	55,965	(3,102)	355	6,414	3,667	59,632
CAY (2018)	11,672	8,259	(223)	19,708	(1,068)	137	2,150	1,219	20,927
claims liabilities:	51,555	20,690	3,428	75,673	(4,170)	492	8,564	4,886	80,559
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	30,123	(2,597)		27,526	(703)	72	1,402	771	27,526
policy liabilities:				103,199	(4,873)	564	9,966	5,657	108,085

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Yukon

PPV & non-PPV ending 2018	Yukon - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	3	-	3	-	-	-	-	-	3
1999	-	1	-	1	-	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	11	11	-	-	-	1	1	12
2007	-	-	5	5	-	-	-	-	-	5
2008	-	-	5	5	-	-	-	-	-	5
2009	-	-	6	6	-	-	-	-	-	6
2010	73	4	8	85	(4)	-	8	4	89	
2011	-	7	10	17	-	-	2	2	19	
2012	88	19	13	120	(6)	1	11	6	126	
2013	-	26	(14)	12	(1)	-	4	3	15	
2014	-	76	14	90	(3)	-	10	7	97	
2015	1,299	134	1	1,434	(65)	9	190	134	1,568	
2016	196	207	17	420	(21)	3	53	35	455	
2017	186	318	8	512	(32)	4	67	39	551	
PAYs (sub-total):	1,842	797	84	2,723	(132)	17	346	231	2,954	
CAY (2018)	286	362	(13)	635	(34)	5	76	47	682	
claims liabilities:	2,128	1,159	71	3,358	(166)	22	422	278	3,636	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	870	(76)		794	(25)	3	44	22	794	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,152	(191)	25	466	300	4,430	

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Northwest Territories

PPV & non-PPV ending 2018	Northwest Territories - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	1	-	1	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	(2)
2007	-	(3)	9	6	-	-	1	1	7
2008	-	3	13	16	-	-	1	1	17
2009	-	-	17	17	(1)	-	1	-	17
2010	-	-	22	22	(1)	-	3	2	24
2011	-	3	27	30	(1)	-	3	2	32
2012	-	17	32	49	(2)	-	5	3	52
2013	493	46	34	573	(29)	3	55	29	602
2014	1,278	80	50	1,408	(66)	8	144	86	1,494
2015	145	58	22	225	(11)	1	34	24	249
2016	121	464	7	592	(31)	3	72	44	636
2017	464	1,079	37	1,580	(93)	12	205	124	1,704
PAYs (sub-total):	2,501	1,747	270	4,518	(235)	27	524	316	4,834
CAY (2018)	686	535	(57)	1,164	(70)	9	149	88	1,252
claims liabilities:	3,187	2,282	213	5,682	(305)	36	673	404	6,086
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,817	(181)		1,636	(42)	5	79	42	1,636
policy liabilities:				7,318	(347)	41	752	446	7,722

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



## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Nunavut

PPV & non-PPV ending 2018	Nunavut - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid		discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-		-	-	-	-	-
1999	-	-	-	-		-	-	-	-	-
2000	-	-	-	-		-	-	-	-	-
2001	-	(1)	-	(1)		-	-	-	-	(1)
2002	-	(1)	-	(1)		-	-	-	-	(1)
2003	-	-	-	-		-	-	-	-	-
2004	-	-	-	-		-	-	-	-	-
2005	-	-	-	-		-	-	-	-	-
2006	-	-	-	-		-	-	-	-	-
2007	-	-	-	-		-	-	-	-	-
2008	-	1	2	3		-	-	-	-	3
2009	-	-	3	3		-	-	-	-	3
2010	-	-	7	7		-	-	-	-	7
2011	-	-	9	9		-	-	1	1	10
2012	154	3	11	168		(5)	1	17	13	181
2013	-	11	(20)	(9)		-	-	3	3	(6)
2014	-	24	(12)	12		(2)	-	4	2	14
2015	22	98	10	130		(6)	-	17	11	141
2016	99	166	2	267		(14)	1	32	19	286
2017	19	309	7	335		(20)	2	40	22	357
PAYs (sub-total):	294	610	19	923		(47)	4	114	71	994
CAY (2018)	55	246	(26)	275		(18)	2	38	22	297
claims liabilities:	349	856	(7)	1,198		(65)	6	152	93	1,291
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	541	(47)		494		(14)	1	22	9	494
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,692		(79)	7	174	102	1,785

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### All Jurisdictions

PPV & non-PPV ending 2018	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	5,302	64	(7)	5,359	(213)	26	547	360	5,719	
1999	3	15	1	19	-	-	1	1	20	
2000	(1)	(5)	6	-	-	-	3	3	3	
2001	9	14	56	79	-	-	11	11	90	
2002	475	1	226	702	(61)	8	68	15	717	
2003	1,874	(58)	1,125	2,941	(337)	41	264	(32)	2,909	
2004	1,252	256	1,180	2,688	(332)	39	241	(52)	2,636	
2005	509	3	345	857	(84)	11	94	21	878	
2006	496	42	460	998	(118)	13	96	(9)	989	
2007	2,601	553	903	4,057	(581)	64	350	(167)	3,890	
2008	1,546	355	1,364	3,265	(426)	50	286	(90)	3,175	
2009	3,244	330	1,124	4,698	(552)	65	417	(70)	4,628	
2010	2,630	360	1,329	4,319	(463)	50	389	(24)	4,295	
2011	7,010	442	1,518	8,970	(880)	103	833	56	9,026	
2012	8,254	403	2,152	10,809	(811)	94	1,003	286	11,095	
2013	22,258	159	2,415	24,832	(1,390)	161	2,483	1,254	26,086	
2014	21,446	2,254	2,469	26,169	(1,228)	141	2,892	1,805	27,974	
2015	30,956	4,062	2,559	37,577	(1,595)	183	4,631	3,219	40,796	
2016	31,741	11,555	2,750	46,046	(2,123)	251	5,975	4,103	50,149	
2017	25,827	24,160	2,178	52,165	(2,760)	342	6,608	4,190	56,355	
PAYs (sub-total):	167,432	44,965	24,153	236,550	(13,954)	1,642	27,192	14,880	251,430	
CAY (2018)	38,934	40,935	2,000	81,869	(4,479)	552	10,176	6,249	88,118	
claims liabilities:	206,366	85,900	26,153	318,419	(18,433)	2,194	37,368	21,129	339,548	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	104,391	(8,323)		96,068	(3,137)	351	5,839	3,053	96,687	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	414,487				(21,570)	2,545	43,207	24,182	436,235	

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