



FACILITY ASSOCIATION RESIDUAL MARKET

MARCH 2019 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2019)

The March 2019 Participation Report incorporates the results of an updated valuation (as at December 31, 2018) – the impact of the implementation of the valuation is discussed in section 1.2. The table immediately below summarizes the implemented valuations for fiscal year 2019.

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

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

1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at December 31, 2018 has been completed for Private Passenger and non-Private Passenger business segments and all jurisdictions since last month’s Participation Report. The valuation was completed by the Facility Association’s internal actuarial group in conjunction with, and approved by, the Appointed Actuary, under the hybrid model for actuarial services. Additional detail will be provided in an “Actuarial Highlights – Quarterly Valuation” report as at December 31, 2018, which is expected to be posted to the FA website in June 2019.

The valuation implementation impact on the month’s results is summarized in the tables at the top of the next page. As indicated in the “TOTAL” row, column [6] of the table on the left, the incorporation of the new valuation had an estimated **\$1.6 million unfavourable impact** on the month’s net result

from operations, adding an estimated 2.4 points (column [6] of table on right) from the **year-to-date Combined Operating Ratio** to end at **92.0%**.

Summary of Impact of Implementing Result of Valuation as at December 31, 2018¹

Grand Total	unfav / (fav)						ytd EP 65,658 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns		dsct rate		margins		ultimates & payout patterns		dsct rate		margins	
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	(859)	457	(402)	2,740	-	2,338	(1.3%)	0.7%	(0.6%)	4.2%	-	3.6%
CAY	(585)	(54)	(639)	323	-	(316)	(0.9%)	(0.1%)	(1.0%)	0.5%	-	(0.5%)
Prem Def	(184)	(274)	(458)	42	-	(416)	(0.3%)	(0.4%)	(0.7%)	0.1%	-	(0.6%)
TOTAL	(1,628)	129	(1,499)	3,105	-	1,606	(2.5%)	0.2%	(2.3%)	4.7%	-	2.4%

The valuation results and associated implementation impacts are discussed in more detail in the next two sections.

1.2.a Valuation Results

The key results of the valuation by jurisdiction and business segment are summarized in the table at the top of the next page (**for nominal indemnity only**), indicating an overall **unfavourable prior accident year** change of **\$1.3 million** (0.6% of the associated unpaid claims liabilities selected at September 30, 2018), and changes in the selected accident year **2018 nominal indemnity ratios** projected to have an aggregate **favourable change of \$2.0 million at December 31, 2018** (i.e. this latter estimate is in relation to estimated full year earned premium and represents a 0.9 point improvement in the overall 2018 accident year nominal indemnity loss ratio as projected at year-end across all jurisdictions and both business segments).

¹In these tables, “PAYs” refers to prior accident years, “CAY” refers to the current accident year, and “Prem Def” refers to the provision for premium deficiency or the deferred policy acquisition asset (as applicable). “Nominal” refers to changes excluding any actuarial present value adjustments, whereas “apv adj.” refers to actuarial present value adjustments.

The columns under the heading “ults & payout patterns” reflect the impact of changes in the valuation selected ultimates and claims payment patterns (i.e. based on unchanged selection of discount rates and margins for adverse deviation). The column “dsct rate” reflects the impact of the change in the selected discount rate and the column “margins” reflects the impact of any changes in selected margins for adverse deviations.

December 31, 2018 Valuation Summary (Indemnity Only, Nominal Basis)

Valuation Summary (Nominal Basis)							unfavourable / (favourable)		
Jurisdiction	2017 & Prior Beginning Indemnity Unpaid (000s)	2017 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2018 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2018 Earned Prem (000s)	2019 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2019 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	73,919	(343)	(0.5%)	42.2%	(4.9%)	(3,290)	47.7%	(2.7%)	(2,589)
PPV	31,771	(181)	(0.6%)	50.9%	(1.3%)	(209)	50.5%	(3.1%)	(628)
Non-PPV	42,148	(162)	(0.4%)	39.5%	(6.1%)	(3,081)	47.0%	(2.6%)	(1,962)
Alberta	55,460	1,850	3.3%	53.2%	(0.5%)	(341)	51.2%	0.4%	386
PPV	11,685	(888)	(7.6%)	58.3%	0.2%	15	49.0%	(0.5%)	(47)
Non-PPV	43,775	2,738	6.3%	52.6%	(0.6%)	(356)	51.5%	0.5%	433
Newfoundland & Labrador	35,436	691	1.9%	70.7%	0.7%	209	66.2%	(3.1%)	(918)
PPV	24,497	450	1.8%	71.2%	0.4%	83	67.5%	(3.5%)	(759)
Non-PPV	10,939	241	2.2%	69.6%	1.6%	125	62.5%	(2.0%)	(159)
New Brunswick	30,148	(1,057)	(3.5%)	64.6%	2.3%	512	59.8%	3.1%	776
PPV	19,281	(211)	(1.1%)	68.9%	3.0%	383	66.0%	4.0%	571
Non-PPV	10,867	(846)	(7.8%)	58.7%	1.4%	129	51.5%	1.9%	205
Nova Scotia	19,665	238	1.2%	69.2%	3.5%	726	67.2%	(0.5%)	(118)
PPV	7,823	(536)	(6.9%)	77.7%	5.0%	463	72.0%	(2.5%)	(314)
Non-PPV	11,842	774	6.5%	62.2%	2.3%	262	62.5%	1.5%	196
Prince Edward Island	6,201	90	1.5%	79.1%	1.0%	43	53.9%	0.5%	22
PPV	3,145	(50)	(1.6%)	53.6%	3.6%	93	45.0%	0.0%	-
Non-PPV	3,056	140	4.6%	112.3%	(2.5%)	(49)	64.0%	1.0%	22
Yukon Territory	1,958	(71)	(3.6%)	71.0%	14.2%	261	50.6%	(0.4%)	(7)
PPV	1,493	36	2.4%	59.2%	2.2%	8	63.5%	6.5%	24
Non-PPV	465	(107)	(23.0%)	74.0%	17.3%	253	47.5%	(2.0%)	(31)
Northwest Territories	2,598	(192)	(7.4%)	42.5%	(2.1%)	(92)	44.0%	0.3%	12
PPV	1,496	(66)	(4.4%)	44.3%	(2.3%)	(68)	47.5%	1.4%	41
Non-PPV	1,102	(126)	(11.4%)	38.6%	(1.7%)	(24)	37.0%	(2.0%)	(30)
Nunavut	752	50	6.6%	36.0%	(2.9%)	(28)	35.0%	(1.1%)	(10)
PPV	331	(52)	(15.7%)	48.0%	1.6%	3	28.0%	1.0%	2
Non-PPV	421	102	24.2%	32.9%	(4.0%)	(32)	36.5%	(1.5%)	(12)
Total	226,137	1,256	0.6%	55.2%	(0.9%)	(2,000)	53.7%	(0.9%)	(2,446)

In the above table, the columns [1] through [3] highlight the changes in prior accident years' results. Changes to the 2018 accident year indemnity loss ratios are summarized in columns [4] through [6]. Finally, columns [7] through [9] summarize the changes in the 2019 indemnity loss ratios.

The valuation process continues to rely on three main actuarial methodologies – the expected loss ratio method, the loss development method², and the Bornhuetter-Ferguson method³. The valuation triangles are split by business segment (i.e. private passenger⁴ and non-private passenger), following Member Sharing as per the Plan of Operation. The valuation triangles are directly reconcilable to accident year / calendar year results for the FARM.

In general, the valuation data triangles are used directly in striking development factor selections by coverage for each jurisdiction and each business segment. However, where the data is not deemed credible or is deemed too volatile or for other considerations, development factors may be struck using

²Also referred to as the chain ladder method or link ratio method.

³Three additional methodologies (Mack, Murphy, and ICRFS Cape Cod) are included as part of the valuation process but are currently only considered for references purposes only.

⁴As per the Plan of Operation, the residual market business (i.e. not part of a Risk Sharing Pool or Uninsured Automobile Fund) is segmented into "private passenger non-fleet" and "all other". For convenience, the former is referred to as "private passenger".

data from another jurisdiction (for example, using Alberta factors for the northern territories), or from industry data (via the loss development triangle data available from the General Insurance Statistical Agency (“GISA”) through the Insurance Bureau of Canada (“IBC”)).

Final selection of IBNR was made at the coverage/accident-half year level, after consideration of the results of the three methods identified above. This is consistent with the process followed for the prior FARM valuation.

1.2.b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in Table A below (**total impact is unfavourable by \$1.6 million**, or 0.3% of the \$463.8 million total member statement policy liabilities as posted in the previous month’s Participation Reports). The valuation focused separately on nominal results for indemnity (see column [1]) and the allowed claims adjustment expenses for excess legal and for specific professional fees ratios (see column [3]). As the retroactive adjustments for Servicing Carrier claims fees are derived directly from accident year indemnity ratios to earned premium, these adjustments were updated to reflect the valuation results as well (see column [2]). Changes in nominal values will generate changes in actuarial present value adjustments, even if the discount rate and/or margins for adverse deviation are not changed. This valuation also saw **changes to the selected discount rate** (but **no change to the selected investment rate margin**), but **no changes to the claims development margins** at the jurisdiction / business segment / coverage / accident half-year level. The total changes in actuarial present value adjustments with the valuation implementation are shown in column [5].

Implementation Summary Table A (\$000s)

Implementation Impact - relative to projection for month of March 2019				(negative values are favourable)		
\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2018)	(710)	(149)	-	(859)	3,197	2,338
current accident year claims incurred	(523)	(62)	-	(585)	269	(316)
premium deficiency / (DPAC)	(184)			(184)	(232)	(416)
TOTAL	(1,417)	(211)	-	(1,628)	3,234	1,606

The “nominal” impacts (total in column [4] of the table above) reflect changes in the selected ultimate loss ratio (i.e. for each accident year, it is the product of life-to-date earned premium for the accident year and the change in the selected ultimate loss ratio for indemnity and for the allowed claims expenses for the claims liabilities; ultimate loss ratios are also taken into account in determining the premium liabilities). Changes in selected nominal ultimate indemnity for the most recent five prior accident years will generate changes to the retroactive claims fees adjustments to Servicing Carriers (see column [2] of the table above). The selected ultimate ratio levels for allowed claims expenses (“excess legal”) are reviewed annually with the June 30 valuation and were therefore not updated with this valuation.

In addition to the changes in the actuarial present value adjustments directly related to the changes in selected nominal values, indemnity payment emergence patterns were updated and cash flows were

reviewed against the selected risk-free yield curve. The selected risk-free yield curve was derived from Government of Canada benchmark bond yields monthly series using values for December 2018 (the selected yield curve is anchored with the valuation date).

“Implementation Summary Table B” below summarizes, by jurisdiction, the information shown in Table A (previous page). In relating the two tables, the total for Table A column [4] matches the total for Table B column [17], the total for Table A column [5] matches the sum of the total for Table B columns [18] and [19] and [20], and the total for Table A column [6] matches the total for Table B column [21].

Implementation Summary Table B⁵ (\$000s) (negative values are favourable)

Estimated Implementation Impact (amounts in \$000s) => Month of March 2019

Jurisdiction / Business Segment	Total				TOTAL [21]
	updated LRs, retros, exp [17]	APVs @ 2018 Q3 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	(4,502)	(21)	1,134	-	(3,389)
PPV	(626)	74	506	-	(46)
Non-PPV	(3,876)	(95)	628	-	(3,343)
Alberta	1,643	160	751	-	2,554
PPV	(889)	17	108	-	(764)
Non-PPV	2,532	143	643	-	3,318
Newfoundland & Labrador	722	(155)	405	-	972
PPV	389	(121)	312	-	580
Non-PPV	333	(34)	93	-	392
New Brunswick	(425)	36	340	-	(49)
PPV	254	106	201	-	561
Non-PPV	(679)	(70)	139	-	(610)
Nova Scotia	849	127	306	-	1,282
PPV	(279)	(7)	163	-	(123)
Non-PPV	1,128	134	143	-	1,405
Prince Edward Island	157	(35)	102	-	224
PPV	54	17	44	-	115
Non-PPV	103	(52)	58	-	109
Yukon Territory	208	13	32	-	253
PPV	54	(4)	21	-	71
Non-PPV	154	17	11	-	182
Northwest Territories	(298)	(8)	36	-	(270)
PPV	(136)	4	21	-	(111)
Non-PPV	(162)	(12)	15	-	(159)
Nunavut	18	12	(1)	-	29
PPV	(49)	(5)	4	-	(50)
Non-PPV	67	17	(5)	-	79
Total	(1,628)	129	3,105	-	1,606

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments), is presented in Table A column [4] and Table B column [17], indicating a **total favourable** impact of

⁵Column [17] reflects the impact of changes in the valuation selected ultimates and column [18] reflects the impact of changes in claims payment patterns (i.e. updated valuation selected ultimates with APVs based on unchanged selection of discount rates and margins for adverse deviation). Column [19] reflects the impact of the change in the selected discount rate and column [20] reflects the impact of any changes in selected margins for adverse deviations.

\$1.6 million.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at December 31, 2018 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **unfavourable impact of \$0.1 million** (see Table B, column [18]).

Based on updated risk-free yield rates and the updated projected cash flows, the **selected discount rate was decreased by 34 basis points** from 2.29% to **1.95%**, resulting in an estimated **unfavourable impact of \$3.1 million** (see Table B, column [19]). The \$2.1 million **claims liability** indemnity only impact (not shown in the previous tables) associated with the discount rate change is in line with the \$2.6 million change one would estimate through interpolation using last month's sensitivity table (see section 6, Exhibit "F" for examples of sensitivity to discount rate selection).

Finally, the **selected margin for investment return was left unchanged** at 25 basis points, and the **margins selected for claims development** at the coverage / accident half-year level were also **left unchanged** with this valuation, hence generating **no impact** (see Table B, column [20]).

"Implementation Summary Table C" (immediately below) summarizes the valuation impact relative to year-to-date earned premium.

Implementation Summary Table C (\$000s)

Grand Total	unfav / (fav)						(negative values are favourable)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns		dsct rate		margins		ultimates & payout patterns		dsct rate		margins	
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	(859)	457	(402)	2,740	-	2,338	(1.3%)	0.7%	(0.6%)	4.2%	-	3.6%
CAY	(585)	(54)	(639)	323	-	(316)	(0.9%)	(0.1%)	(1.0%)	0.5%	-	(0.5%)
Prem Def	(184)	(274)	(458)	42	-	(416)	(0.3%)	(0.4%)	(0.7%)	0.1%	-	(0.6%)
TOTAL	(1,628)	129	(1,499)	3,105	-	1,606	(2.5%)	0.2%	(2.3%)	4.7%	-	2.4%

Finally, an updated projection to year-end with the new valuation assumptions is presented in "Implementation Summary Table D" (immediately below), allowing comparison to the full year projection included with the 2019 Final Outlook that was posted on November 30, 2018.

Implementation Summary Table D (\$000s)

\$000s	Outlook Posted November 30, 2018			Updated Year-end Projection			Operating Result Change due to Valuation	
	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of March	Year-end 2019
Ontario	83,379	9,719	88.6%	98,751	18,803	81.3%	3,389	5,480
Alberta	71,083	11,405	84.2%	91,988	12,371	86.8%	(2,554)	(2,852)
Newfoundland & Labrador	28,625	(1,408)	105.2%	29,800	(1,458)	105.2%	(972)	(65)
New Brunswick	22,596	1,035	95.5%	24,576	524	98.1%	49	(720)
Nova Scotia	21,915	(1,986)	109.2%	26,274	(3,676)	114.2%	(1,282)	(575)
Prince Edward Island	4,484	322	93.0%	4,598	(4)	100.5%	(224)	(240)
Yukon	1,869	257	86.7%	1,889	(12)	100.8%	(253)	(252)
Northwest Territories	4,546	915	80.1%	4,234	1,201	71.9%	270	242
Nunavut	913	269	71.0%	974	284	71.1%	(29)	(24)
TOTAL	239,409	20,528	91.7%	283,084	28,032	90.4%	(1,606)	994

In total, the operating result projection to year-end has increased by \$7.5 million from the Outlook posted November 30, 2018 (to \$28.0 million as shown in the table at the bottom of the prior page). This amount is \$1.0 million higher than it would have been, if not for the implementation of the December 31, 2018 valuation. (The changes before the impact of the December 31, 2018 valuation are attributable to mix of business and other projection assumptions outside of the valuation process, as well as the previous valuations (2018 Q3) implemented since the 2018 Q2 valuation was used as the basis for the 2019 Final Outlook.)

One important change relative to the 2019 Final Outlook has been the increase in the discount rate (the interest rate margin for adverse deviation remained consistent at 25 basis points), favourably impacting the projection. Had the 2019 Final Outlook discount rate of 1.88% still been applicable, the operating result would have been *lower* by \$0.4 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$20.1 million (COR of 91.6%) had the discount rate remained at the 2018 final Outlook level.

1.3 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.

1.4 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation⁶

The descriptions in this section have been updated to reflect the most recent valuation (December 2018) and updates arising from the most recent industry trend analyses (June 2018). Discussion related to the Supreme Court of Canada Saadati v Moorhead decision (2017 SCC 28, rendered on June 2, 2017) was removed as at this point we do not believe this judgment will have a further impact on our valuation results.

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

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

⁶This link is to a helpful guide on how bills become laws: <http://www.ontla.on.ca/lao/en/media/laointernet/pdf/bills-and-lawmaking-background-documents/how-bills-become-law-en.pdf>.

the rate as set out in the Courts of Justice Act to rates linked to market conditions.

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

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **May 17, 2018**, the Alberta Superintendent of Insurance advised that clarifying amendments have been made to the definition of minor injuries under the Minor Injury Regulation (MIR). With the **most recent** valuation (December 31, 2018), reform adjustments related to changes in the definition of minor injuries under the MIR, were included with the updated industry trend analyses (completed using industry data as at June 30, 2018), impacting the selection of ultimates.

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

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

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

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

1.5 Harmonized Sales Tax - Atlantic Provinces

There have been changes in these descriptions since last month's Highlights, other than to reflect updates to references related to the date of the most recent valuations and in how the estimated impacts have been accounted for.

In the **New Brunswick** fiscal 2016-17 provincial budget released February 2, 2016, the New Brunswick Finance Minister announced a 2 percentage point increase in the provincial component of the harmonized sales tax ("HST") **effective July 1, 2016** increasing the combined HST rate in the province from 13% to 15%. No explicit additional adjustments have been made to the valuation assumptions from the **most recent** valuation (December 31, 2018), on the basis that current estimates have implicitly incorporated the impact.

In the **Newfoundland and Labrador** fiscal 2016-17 provincial budget released April 4, 2016, the Newfoundland and Labrador Finance Minister announced a 2 percentage point increase in the provincial component of the HST **effective July 1, 2016** increasing the combined HST rate in the province from 13% to 15%. No explicit additional adjustments have been made to the valuation assumptions from the **most recent** valuation (December 31, 2018), on the basis that current estimates have implicitly incorporated the impact.

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

1.6 Harmonized Sales Tax Class Action – Ontario

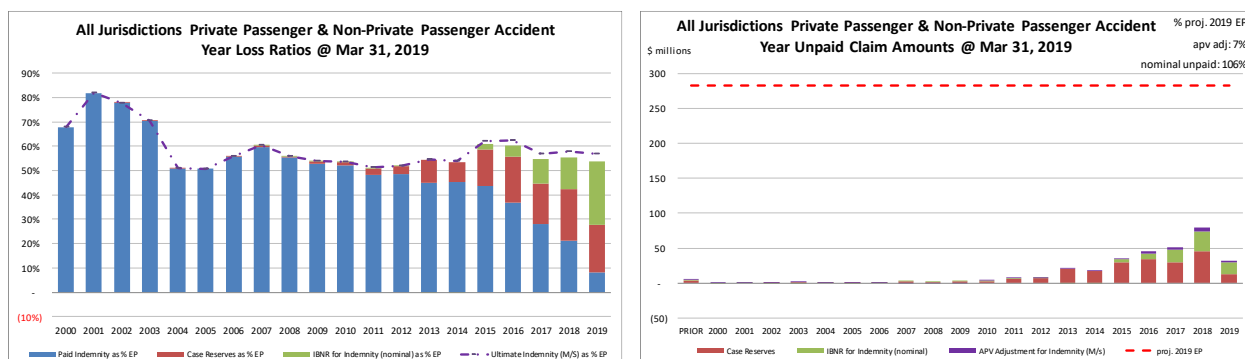
There have been no changes in these descriptions since last month's Highlights.

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

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

1.7 Current Provision Summary

The charts immediately below show the current levels of **indemnity only**⁷ claims amounts booked by accident year⁸. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2019 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$19.0 million – see table above and to the right) represents 7% of the earned premium projected for the full year 2019 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table at the top of the next page, the associated \$4.0 million of actuarial present value adjustments would be released into future net operating results.

⁷Servicing Carriers for the Residual Market are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association's "Claims Guide" manual under the "Legal & Professional Fees" section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

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

⁸The loss ratio chart has been limited to show the most recent 20 accident years; the unpaid provision chart has been limited to show the most recent 20 accident years, and show all accident years older than 20 years collectively as "PRIOR".

claim liabilities (\$000s)		
	amt	%
case	220,796	69.5%
ibnr	77,989	24.5%
M/S apv adj	19,049	6.0%
M/S indemnity	317,834	100.0%
retro claims	30,060	
retro apv adj	3,999	
M/S total	351,893	

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 7 on page 11) and the actuarial present value adjustment associated with this latter provision is presented in the “retro apv

adj” row.

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

premium liabilities (\$000s)		
	amt	%
unearned prem	127,137	108.3%
prem def/(dpac)	(10,011)	(8.5%)
M/S apv adjust.	285	0.2%
M/S total	117,411	100.0%

policy liabilities (\$000s)		
	amt	%
claim	328,845	70.1%
premium	117,126	25.0%
M/S apv adjust.	23,333	5.0%
M/S total	469,304	100.0%

M/S total by juris (rounded at juris level)	
Ontario	158,500
Alberta	124,905
Newfoundland & Labrador	66,819
New Brunswick	51,989
Nova Scotia	43,908
Prince Edward Island	11,982
Yukon	3,848
Northwest Territories	5,689
Nunavut	1,664
All Jurisdictions	469,304

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

While Ontario has the largest share of any single jurisdiction (accounting for approximately 34% of the total policy liabilities), collectively, the Atlantic provinces account for a larger overall share at approximately 37% (175 million).

2 Activity During the Month of March 2019⁹

2.1 Recorded Premium and Claims Activity

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

⁹There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

Table 01a Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	7,830	191	2,288	(365)	635	1,165	2,923	800
AB	7,779	441	4,080	1,168	137	(1,222)	4,216	(54)
NL	2,429	0	1,284	(552)	1,068	957	2,352	404
NB	2,007	10	1,196	156	252	187	1,448	343
NS	2,082	32	1,235	206	(281)	(336)	954	(131)
PE	378	(7)	416	291	(70)	(70)	346	221
YT	155	(3)	33	(16)	(12)	3	21	(13)
NT	354	4	68	(105)	(85)	(116)	(17)	(221)
NU	85	4	2	(10)	4	(3)	7	(13)
TOTAL	23,101	674	10,603	773	1,648	565	12,251	1,338

(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	(3)	(3)	3,479	614	(2,411)	(459)	1,068	155
2017	(3)	(3)	1,053	(42)	(297)	(521)	756	(563)
2018	(50)	(50)	2,937	(32)	(1,345)	(733)	1,592	(765)
2019	23,158	731	3,133	232	5,701	2,278	8,834	2,510
TOTAL	23,101	674	10,603	773	1,648	565	12,251	1,338

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

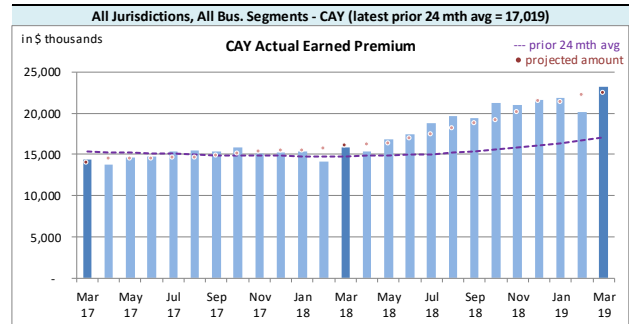
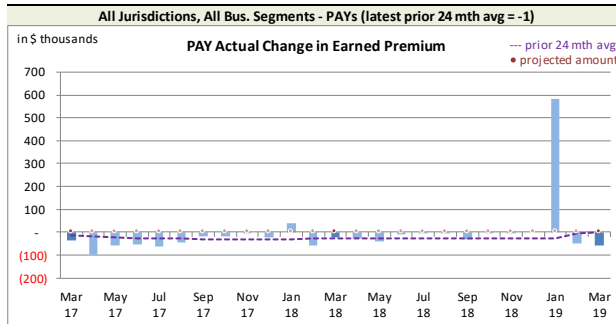
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.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

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

The charts at the top of the next page show actual **earned premium**¹⁰ 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.

¹⁰Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

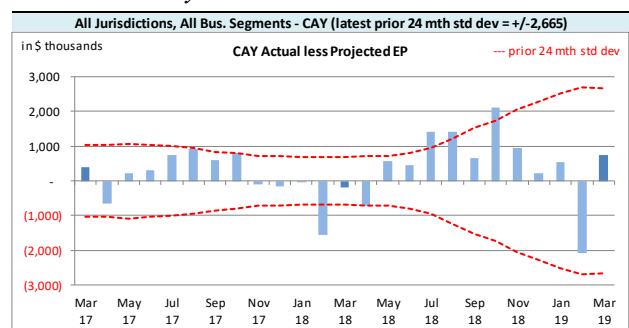
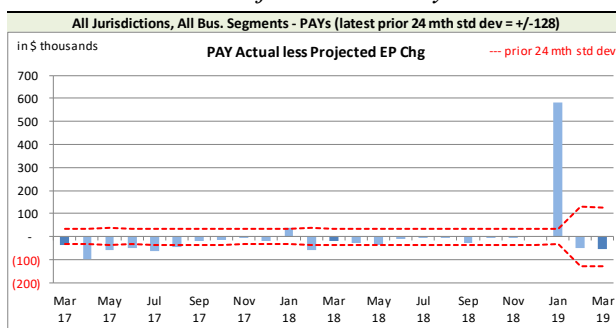
FARM Actual Earned Premium by Calendar Month



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

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



On Latest \$ thousands			
	Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(1)	17,019	
std dev	128	2,665	
A-P <> std dev	10	5	
% <> std dev	40.0%	20.0%	
norm <> std dev	31.7%	31.7%	

Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not indicate bias¹¹ on a 24-month lag basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall). We

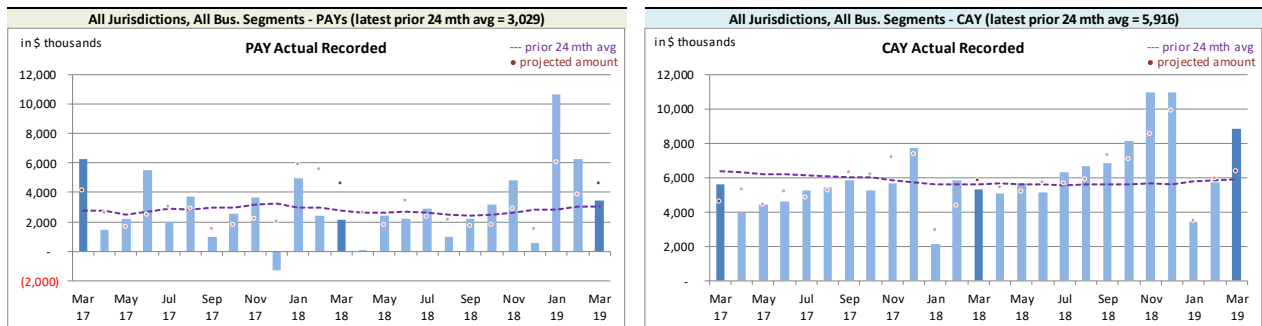
¹¹For the binomial distribution with 24 trials and an assumed 50% success probability, the 95% confidence range is 7 to 17 "successes". That is, favourable or unfavourable counts of 0 to 6 or 18 to 24 out of 24 outcomes would suggest bias.

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

2.1.b AvsP: Recorded Indemnity

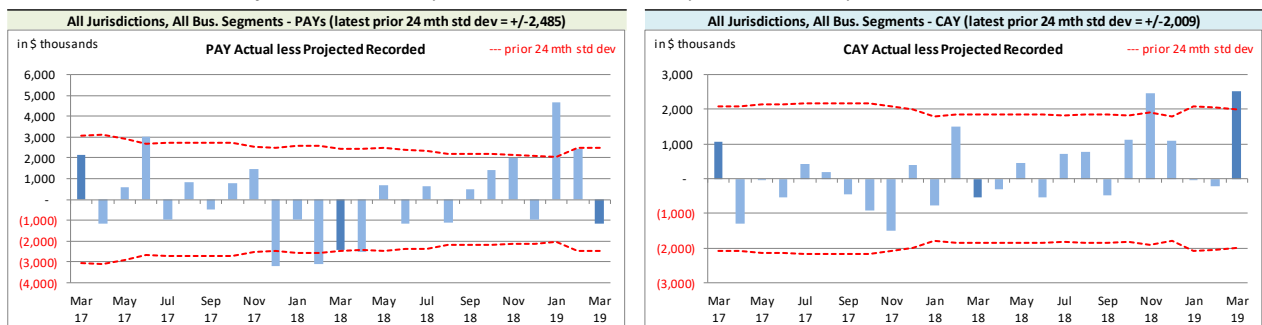
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

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



On Latest \$ thousands		
	Recorded	
Mthly Avg Recorded (prior 24 mths)	PAYs 3,029	CAY 5,916
std dev	2,485	2,009
A-P <> std dev	5	2
% <> std dev	20.0%	8.0%
norm <> std dev	31.7%	31.7%

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

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

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 8% of the time over the last 25 calendar months (see table above), suggesting the projection process

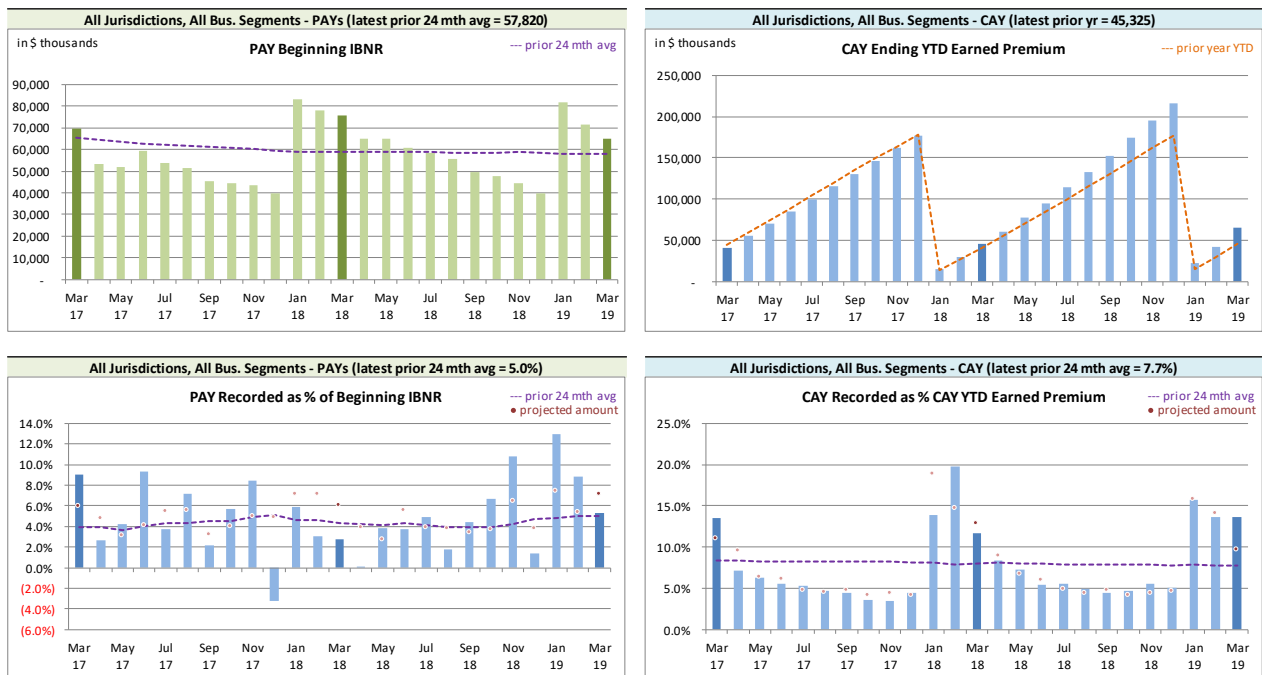
performs better than simply projecting the prior 24-month average amount. No bias has been indicated at a 95% confidence level on a lagging 24-month basis.

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

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 immediately below related to levels influencing **recorded indemnity** activity.

FARM Levels that influence¹² 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

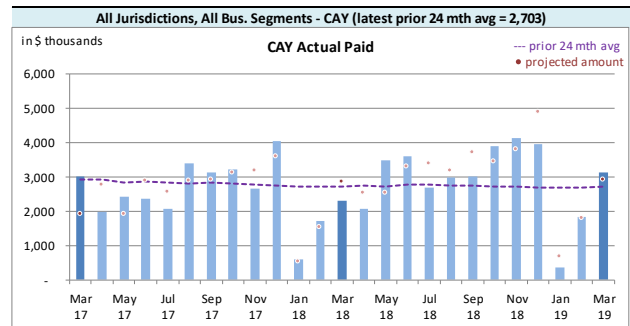
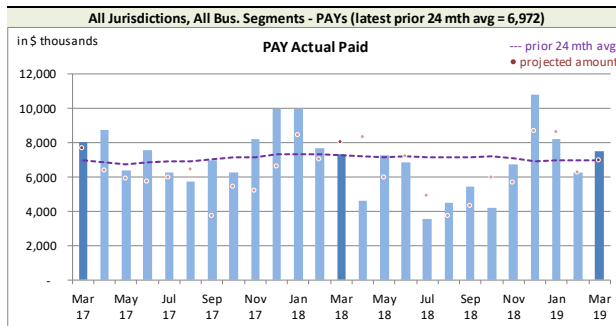
¹²Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected 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.

the valuation is implemented, i.e. the change will generally show in April, June, September, and November).

2.1.c AvsP: Paid Indemnity

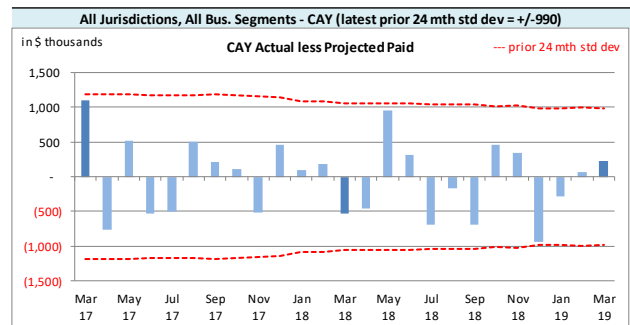
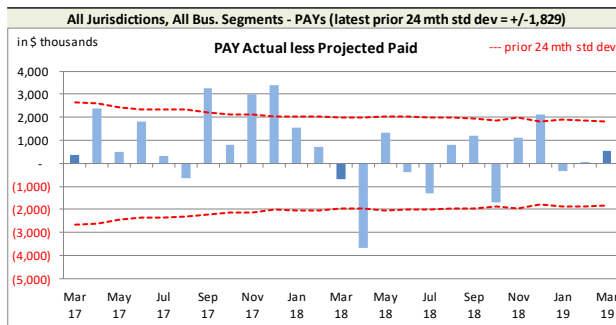
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands		
	Paid	
	PAYs	CAY
Mthly Avg Paid (prior 24 mths)	6,972	2,703
std dev	1,829	990
A-P <> std dev	5	-
% <> std dev	20.0%	0.0%
norm <> std dev	31.7%	31.7%

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

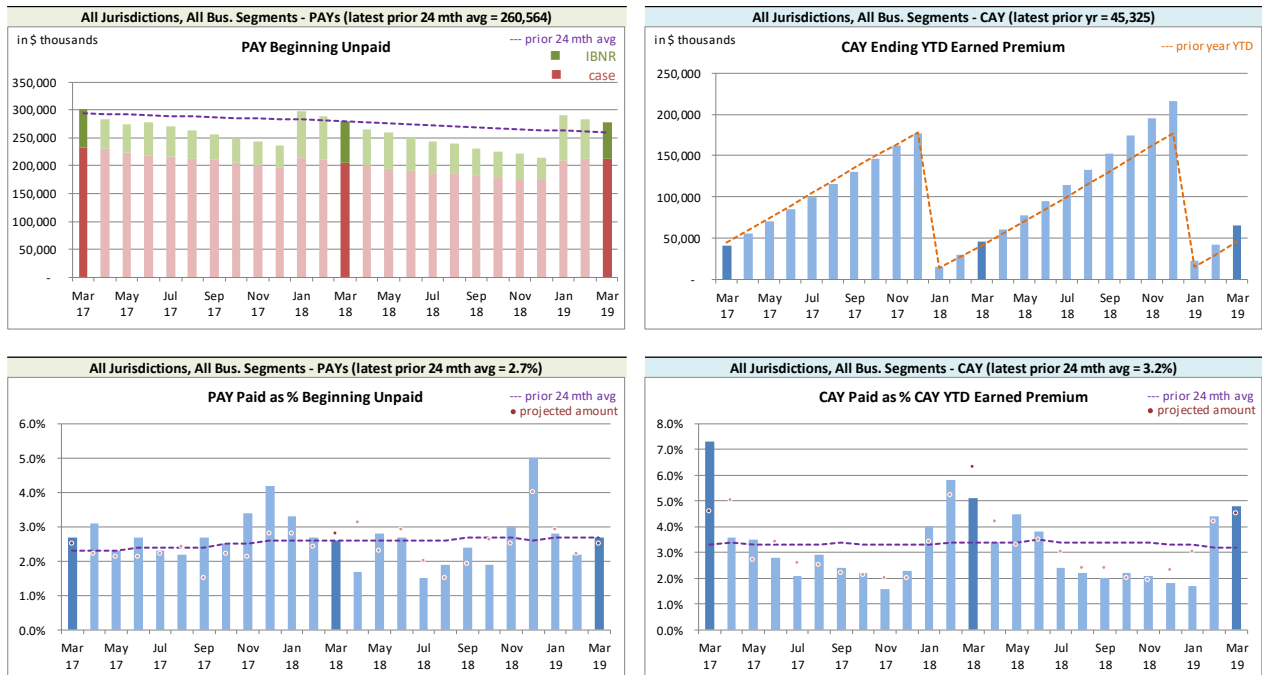
amount (assuming it follows a normal distribution). No bias has been indicated at a 95% confidence level on a lagging 24-month basis.

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 0% of the time over the last 25 calendar months (see table above), suggesting that the projection process

performs better than simply projecting the prior 24-month average amount. No bias has been indicated at a 95% confidence level on a lagging 24-month basis.

We have included, for reference, additional charts immediately below related to levels influencing **paid indemnity** activity.

FARM Levels that influence¹³ 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

¹³Our 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.

IBNR¹⁴ 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.

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

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

Table 02a		actuarial present value adjustments						
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	14,945	2,055	(7,503)	976	15,765	325	23,207	3,356
2017	17,958	(342)	(2,116)	395	5,570	(36)	21,412	17
2018	28,024	(1,273)	(3,788)	722	9,158	339	33,394	(212)
2019	17,062	(2,648)	(1,579)	284	3,542	(5)	19,025	(2,369)
TOTAL	77,989	(2,208)	(14,986)	2,377	34,035	623	97,038	792

The IBNR provision is \$2.2 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1, and due to the valuation implementation.

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 7 on page 11). The table at the top of the next page summarizes the variances in these “Retro Claims Provisions” included in this month’s Participation Report and the one-month projections from last month’s Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed claims expenses relative to projections, and due to the valuation implementation. In addition, the annual retroactive settlement with Servicing Carriers occurred during the month, with the retrospective claims

¹⁴For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

provision adjusted accordingly.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁵ and APV Amounts (\$ thousands)

Table 02b		actuarial present value adjustments					
Accident Year	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	22,968	335	(1,362)	274	3,351	59	24,957 668
2017	2,573	(59)	(138)	18	794	(8)	3,229 (49)
2018	3,896	(178)	(208)	38	1,221	97	4,909 (43)
2019	623	(56)	(71)	10	412	(10)	964 (56)
TOTAL	30,060	42	(1,779)	340	5,778	138	34,059 520

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(10,011)	(480)	285	(207)	(9,726)	(687)
balance as % unearned premium:		(7.9%)	(0.1%)	0.2%	(0.2%)	(7.7%)	(0.3%)
actual unearned premium:	127,137						
less projected:	4,400						

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 loss¹⁶ ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

¹⁵“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.

¹⁶“Loss” here refers to indemnity only unless otherwise noted.

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 recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”¹⁷ 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	(1,877)	(2.9%)	2,188	3.3%	311	0.5%	1,781	4.0%
CAY	42,951	65.4%	2,304	3.5%	45,255	68.9%	15,780	(0.4%)
TOTAL	41,073	62.6%	4,492	6.8%	45,565	69.4%	17,561	3.6%

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

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

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, and due to the valuation implementation.

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.

¹⁷“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

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 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

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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	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	39,000	(11,000)	(12,000)	(11,000)
	2010	(6,000)	(5,000)	(5,000)	(5,000)
	2011	40,000	7,000	6,000	5,000
	2012	(110,000)	87,000	81,000	78,000
	2013	8,000	32,000	30,000	29,000
	2014	232,000	86,000	85,000	88,000
	2015	(42,000)	184,000	183,000	177,000
	2016	499,000	771,000	728,000	686,000
	2017	1,401,000	1,314,000	1,228,000	1,152,000
	2018	2,191,000	2,212,000	2,061,000	1,931,000
	2019	883,000	960,000	1,269,000	1,561,000
Private Passenger Total		5,135,000	5,637,000	5,654,000	5,691,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	(127,000)	(10,000)	(9,000)	(11,000)
	2012	(17,000)	7,000	7,000	7,000
	2013	111,000	32,000	31,000	31,000
	2014	17,000	26,000	26,000	26,000
	2015	(214,000)	88,000	86,000	81,000
	2016	954,000	467,000	437,000	390,000
	2017	389,000	589,000	507,000	430,000
	2018	707,000	799,000	678,000	566,000
	2019	518,000	421,000	409,000	481,000
Non Private Passenger Total		2,346,000	2,427,000	2,180,000	2,009,000
Grand Total		7,481,000	8,064,000	7,834,000	7,700,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick	discount rate: 1.95%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201902	201903	201904	201905
Private Passenger	prior	131,000	90,000	90,000	85,000
	2010	44,000	69,000	68,000	64,000
	2011	102,000	77,000	76,000	71,000
	2012	150,000	149,000	147,000	138,000
	2013	229,000	291,000	288,000	271,000
	2014	282,000	314,000	308,000	292,000
	2015	589,000	768,000	749,000	742,000
	2016	1,221,000	884,000	868,000	861,000
	2017	3,382,000	3,271,000	3,026,000	2,942,000
	2018	3,499,000	4,100,000	4,052,000	3,938,000
	2019	633,000	1,161,000	1,650,000	2,188,000
Private Passenger Total		10,262,000	11,174,000	11,322,000	11,592,000
Non Private Passenger	prior	(28,000)	(23,000)	(23,000)	(23,000)
	2010	(7,000)	12,000	12,000	12,000
	2011	11,000	13,000	13,000	13,000
	2012	(9,000)	(14,000)	(14,000)	(14,000)
	2013	182,000	197,000	197,000	193,000
	2014	413,000	49,000	49,000	48,000
	2015	479,000	238,000	235,000	226,000
	2016	657,000	514,000	480,000	458,000
	2017	581,000	432,000	407,000	382,000
	2018	787,000	1,013,000	949,000	883,000
	2019	295,000	(357,000)	(222,000)	(64,000)
Non Private Passenger Total		3,361,000	2,074,000	2,083,000	2,114,000
Grand Total		13,623,000	13,248,000	13,405,000	13,706,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nova Scotia	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	ShareYMMM				
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	53,000	13,000	12,000	12,000
	2010	(15,000)	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	(43,000)	(22,000)	(22,000)	(22,000)
	2013	43,000	76,000	72,000	71,000
	2014	(70,000)	(56,000)	(51,000)	(50,000)
	2015	236,000	93,000	91,000	89,000
	2016	668,000	592,000	565,000	522,000
	2017	1,974,000	1,561,000	1,516,000	1,500,000
	2018	1,682,000	2,261,000	2,196,000	2,152,000
	2019	604,000	920,000	1,327,000	1,736,000
Private Passenger Total		5,138,000	5,448,000	5,716,000	6,020,000
Non Private Passenger	prior	61,000	-	-	-
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	28,000	(3,000)	(3,000)	(3,000)
	2013	25,000	37,000	33,000	32,000
	2014	48,000	169,000	164,000	161,000
	2015	498,000	389,000	384,000	379,000
	2016	251,000	566,000	559,000	546,000
	2017	808,000	1,405,000	1,372,000	1,334,000
	2018	2,198,000	2,469,000	2,410,000	2,350,000
	2019	737,000	1,064,000	1,382,000	1,738,000
Non Private Passenger Total		4,647,000	6,089,000	6,294,000	6,530,000
Grand Total		9,785,000	11,537,000	12,010,000	12,550,000

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward Island				
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	ShareYMMM			
		201902	201903	201904	201905
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(33,000)	(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	(106,000)	23,000	23,000	22,000
	2015	151,000	91,000	91,000	91,000
	2016	(736,000)	(788,000)	(780,000)	(772,000)
	2017	398,000	80,000	78,000	78,000
	2018	456,000	595,000	590,000	584,000
	2019	108,000	161,000	221,000	278,000
Private Passenger Total		230,000	137,000	197,000	256,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(10,000)	-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	(28,000)	(16,000)	(16,000)	(16,000)
	2013	(35,000)	(36,000)	(36,000)	(36,000)
	2014	37,000	9,000	8,000	8,000
	2015	(24,000)	98,000	96,000	95,000
	2016	112,000	219,000	217,000	213,000
	2017	808,000	711,000	697,000	691,000
	2018	573,000	534,000	529,000	521,000
	2019	(16,000)	38,000	102,000	143,000
Non Private Passenger Total		1,417,000	1,557,000	1,597,000	1,619,000
Grand Total		1,647,000	1,694,000	1,794,000	1,875,000

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

EXHIBIT A

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

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Jurisdiction Desc	Ontario	discount rate: 1.95%			
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	201902	201903	201904	201905
Private Passenger	prior	2,227,000	2,294,000	2,168,000	1,925,000
	2010	(82,000)	442,000	415,000	366,000
	2011	82,000	153,000	143,000	124,000
	2012	(4,000)	(35,000)	(33,000)	(30,000)
	2013	136,000	(153,000)	(143,000)	(122,000)
	2014	(1,705,000)	(1,497,000)	(1,405,000)	(1,214,000)
	2015	7,000	110,000	104,000	103,000
	2016	648,000	473,000	461,000	446,000
	2017	1,966,000	1,623,000	1,592,000	1,407,000
	2018	3,082,000	2,689,000	2,543,000	2,449,000
	2019	1,166,000	874,000	1,437,000	1,991,000
Private Passenger Total		7,523,000	6,973,000	7,282,000	7,445,000
Non Private Passenger	prior	359,000	82,000	80,000	77,000
	2010	160,000	41,000	40,000	38,000
	2011	501,000	283,000	280,000	267,000
	2012	48,000	26,000	23,000	21,000
	2013	(431,000)	(542,000)	(542,000)	(516,000)
	2014	462,000	(369,000)	(368,000)	(349,000)
	2015	(251,000)	1,437,000	1,396,000	1,338,000
	2016	1,990,000	2,456,000	2,376,000	2,276,000
	2017	5,752,000	4,644,000	4,475,000	4,269,000
	2018	13,320,000	10,060,000	9,700,000	9,255,000
	2019	5,408,000	7,599,000	10,109,000	12,781,000
Non Private Passenger Total		27,318,000	25,717,000	27,569,000	29,457,000
Grand Total		34,841,000	32,690,000	34,851,000	36,902,000

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

EXHIBIT A

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

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Jurisdiction Desc	Alberta	discount rate: 1.95%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201902	201903	201904	201905
Private Passenger	prior	3,000	(10,000)	(10,000)	(7,000)
	2010	48,000	30,000	28,000	27,000
	2011	344,000	348,000	330,000	316,000
	2012	111,000	131,000	125,000	120,000
	2013	11,000	32,000	32,000	30,000
	2014	501,000	417,000	396,000	380,000
	2015	1,224,000	620,000	611,000	589,000
	2016	891,000	729,000	718,000	684,000
	2017	1,229,000	1,224,000	1,153,000	1,109,000
	2018	1,200,000	1,103,000	1,049,000	1,010,000
	2019	138,000	248,000	295,000	383,000
Private Passenger Total		5,700,000	4,872,000	4,727,000	4,641,000
Non Private Passenger	prior	58,000	18,000	17,000	17,000
	2010	6,000	7,000	7,000	7,000
	2011	(381,000)	26,000	26,000	24,000
	2012	232,000	61,000	61,000	59,000
	2013	558,000	580,000	572,000	554,000
	2014	814,000	1,151,000	1,138,000	1,087,000
	2015	828,000	2,186,000	2,150,000	2,059,000
	2016	3,286,000	3,672,000	3,472,000	3,363,000
	2017	2,864,000	3,363,000	3,084,000	2,826,000
	2018	5,369,000	4,254,000	3,421,000	3,151,000
	2019	4,291,000	5,606,000	7,358,000	9,452,000
Non Private Passenger Total		17,925,000	20,924,000	21,306,000	22,599,000
Grand Total		23,625,000	25,796,000	26,033,000	27,240,000

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon	discount rate: 1.95%			
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	ShareYMMM				
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	5,000	(1,000)	(1,000)	(1,000)
	2011	4,000	4,000	4,000	4,000
	2012	9,000	9,000	9,000	9,000
	2013	16,000	17,000	17,000	17,000
	2014	35,000	35,000	35,000	35,000
	2015	65,000	65,000	64,000	63,000
	2016	136,000	132,000	130,000	129,000
	2017	73,000	127,000	125,000	124,000
	2018	183,000	192,000	189,000	187,000
	2019	25,000	54,000	67,000	77,000
Private Passenger Total		555,000	638,000	643,000	648,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	4,000	4,000	4,000	4,000
	2014	16,000	9,000	9,000	9,000
	2015	60,000	36,000	36,000	36,000
	2016	88,000	65,000	64,000	63,000
	2017	216,000	165,000	162,000	160,000
	2018	(209,000)	73,000	70,000	70,000
	2019	103,000	129,000	160,000	190,000
Non Private Passenger Total		281,000	484,000	508,000	535,000
Grand Total		836,000	1,122,000	1,151,000	1,183,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.95%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	10,000	10,000	10,000	10,000
	2013	23,000	15,000	15,000	15,000
	2014	55,000	46,000	46,000	46,000
	2015	126,000	95,000	94,000	93,000
	2016	270,000	243,000	240,000	238,000
	2017	346,000	412,000	406,000	402,000
	2018	511,000	515,000	489,000	470,000
	2019	(45,000)	23,000	48,000	88,000
Private Passenger Total		1,296,000	1,359,000	1,348,000	1,362,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	40,000	36,000	36,000	35,000
	2014	16,000	12,000	12,000	12,000
	2015	45,000	39,000	39,000	39,000
	2016	188,000	139,000	137,000	136,000
	2017	322,000	275,000	272,000	268,000
	2018	301,000	278,000	274,000	260,000
	2019	58,000	57,000	77,000	100,000
Non Private Passenger Total		973,000	839,000	850,000	853,000
Grand Total		2,269,000	2,198,000	2,198,000	2,215,000

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

EXHIBIT A

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

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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	ShareYYMM				
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	-	-	-	-
	2011	-	-	-	-
	2012	12,000	14,000	14,000	13,000
	2013	6,000	2,000	2,000	2,000
	2014	11,000	10,000	10,000	10,000
	2015	28,000	13,000	13,000	13,000
	2016	67,000	41,000	41,000	41,000
	2017	52,000	43,000	43,000	43,000
	2018	32,000	36,000	29,000	28,000
	2019	5,000	11,000	14,000	16,000
Private Passenger Total		212,000	169,000	165,000	165,000
Non Private Passenger	prior	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	3,000	14,000	14,000	14,000
	2014	(190,000)	25,000	25,000	24,000
	2015	(17,000)	(39,000)	(39,000)	(39,000)
	2016	116,000	80,000	79,000	78,000
	2017	224,000	173,000	170,000	168,000
	2018	244,000	211,000	209,000	207,000
	2019	39,000	56,000	74,000	95,000
Non Private Passenger Total		419,000	520,000	532,000	547,000
Grand Total		631,000	689,000	697,000	712,000

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

EXHIBIT A

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

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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)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201902	201903	201904	201905
Private Passenger	prior	2,449,000	2,372,000	2,244,000	2,000,000
	2010	(40,000)	521,000	490,000	437,000
	2011	580,000	597,000	567,000	528,000
	2012	135,000	343,000	331,000	316,000
	2013	470,000	310,000	311,000	311,000
	2014	(765,000)	(622,000)	(553,000)	(391,000)
	2015	2,384,000	2,039,000	2,000,000	1,960,000
	2016	3,664,000	3,077,000	2,971,000	2,835,000
	2017	10,821,000	9,655,000	9,167,000	8,757,000
	2018	12,836,000	13,703,000	13,198,000	12,749,000
	2019	3,517,000	4,412,000	6,328,000	8,318,000
Private Passenger Total		36,051,000	36,407,000	37,054,000	37,820,000
Non Private Passenger	prior	459,000	86,000	83,000	80,000
	2010	150,000	61,000	60,000	58,000
	2011	-	308,000	306,000	289,000
	2012	255,000	62,000	59,000	55,000
	2013	457,000	322,000	309,000	311,000
	2014	1,633,000	1,081,000	1,063,000	1,026,000
	2015	1,404,000	4,472,000	4,383,000	4,214,000
	2016	7,642,000	8,178,000	7,821,000	7,523,000
	2017	11,964,000	11,757,000	11,146,000	10,528,000
	2018	23,290,000	19,691,000	18,240,000	17,263,000
	2019	11,433,000	14,613,000	19,449,000	24,916,000
Non Private Passenger Total		58,687,000	60,631,000	62,919,000	66,263,000
Grand Total		94,738,000	97,038,000	99,973,000	104,083,000

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 IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	48,000	(11,000)	(11,000)	(10,000)
	2010	(5,000)	(5,000)	(4,000)	(4,000)
	2011	63,000	14,000	13,000	12,000
	2012	(119,000)	33,000	30,000	28,000
	2013	(21,000)	3,000	3,000	3,000
	2014	98,000	(77,000)	(69,000)	(65,000)
	2015	(192,000)	(32,000)	(31,000)	(29,000)
	2016	224,000	418,000	385,000	358,000
	2017	1,075,000	936,000	861,000	801,000
	2018	1,759,000	1,686,000	1,551,000	1,442,000
	2019	794,000	813,000	1,076,000	1,324,000
Private Passenger Total		3,724,000	3,778,000	3,804,000	3,860,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	(146,000)	2,000	2,000	2,000
	2012	(25,000)	(3,000)	(3,000)	(3,000)
	2013	75,000	(2,000)	(2,000)	(2,000)
	2014	4,000	10,000	10,000	10,000
	2015	(317,000)	(41,000)	(41,000)	(41,000)
	2016	761,000	289,000	260,000	221,000
	2017	169,000	342,000	267,000	200,000
	2018	452,000	521,000	406,000	304,000
	2019	478,000	355,000	325,000	375,000
Non Private Passenger Total		1,459,000	1,481,000	1,232,000	1,074,000
Grand Total		5,183,000	5,259,000	5,036,000	4,934,000

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

EXHIBIT B

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201902	201903	201904	201905
Private Passenger	prior	109,000	49,000	49,000	47,000
	2010	33,000	44,000	44,000	41,000
	2011	91,000	63,000	62,000	58,000
	2012	126,000	126,000	125,000	117,000
	2013	179,000	233,000	231,000	217,000
	2014	170,000	209,000	207,000	195,000
	2015	322,000	470,000	461,000	456,000
	2016	907,000	550,000	544,000	539,000
	2017	3,063,000	2,922,000	2,688,000	2,607,000
	2018	3,206,000	3,714,000	3,677,000	3,567,000
	2019	585,000	1,066,000	1,524,000	2,030,000
Private Passenger Total		8,791,000	9,446,000	9,612,000	9,874,000
Non Private Passenger	prior	(25,000)	(25,000)	(25,000)	(25,000)
	2010	2,000	2,000	2,000	2,000
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	(39,000)	(39,000)	(39,000)	(38,000)
	2013	15,000	37,000	37,000	36,000
	2014	374,000	30,000	30,000	29,000
	2015	404,000	170,000	168,000	160,000
	2016	577,000	441,000	410,000	389,000
	2017	461,000	310,000	288,000	265,000
	2018	665,000	843,000	784,000	721,000
	2019	273,000	(404,000)	(285,000)	(143,000)
Non Private Passenger Total		2,706,000	1,364,000	1,369,000	1,395,000
Grand Total		11,497,000	10,810,000	10,981,000	11,269,000

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	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201902	201903	201904	201905
Private Passenger	prior	55,000	4,000	3,000	3,000
	2010	(8,000)	8,000	8,000	8,000
	2011	5,000	5,000	5,000	5,000
	2012	(46,000)	(28,000)	(27,000)	(27,000)
	2013	32,000	65,000	62,000	61,000
	2014	(119,000)	(112,000)	(106,000)	(105,000)
	2015	184,000	50,000	49,000	49,000
	2016	567,000	491,000	466,000	424,000
	2017	1,807,000	1,404,000	1,362,000	1,348,000
	2018	1,463,000	1,954,000	1,895,000	1,857,000
	2019	541,000	815,000	1,185,000	1,556,000
Private Passenger Total		4,481,000	4,656,000	4,902,000	5,179,000
Non Private Passenger	prior	60,000	(3,000)	(3,000)	(3,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	27,000	(4,000)	(4,000)	(4,000)
	2013		(30,000)	(30,000)	(29,000)
	2014	(10,000)	76,000	75,000	73,000
	2015	402,000	297,000	294,000	291,000
	2016	93,000	389,000	385,000	375,000
	2017	588,000	1,135,000	1,107,000	1,074,000
	2018	1,962,000	2,172,000	2,118,000	2,065,000
	2019	685,000	973,000	1,260,000	1,586,000
Non Private Passenger Total		3,800,000	4,998,000	5,195,000	5,421,000
Grand Total		8,281,000	9,654,000	10,097,000	10,600,000

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	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(119,000)	1,000	1,000	1,000
	2015	102,000	37,000	37,000	37,000
	2016	(766,000)	(817,000)	(809,000)	(801,000)
	2017	351,000	30,000	29,000	29,000
	2018	399,000	525,000	520,000	515,000
	2019	99,000	145,000	202,000	255,000
Private Passenger Total		57,000	(88,000)	(29,000)	27,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(10,000)	-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	(34,000)	(36,000)	(36,000)	(36,000)
	2014	36,000	9,000	9,000	9,000
	2015	(38,000)	95,000	94,000	93,000
	2016	57,000	170,000	168,000	166,000
	2017	740,000	653,000	640,000	634,000
	2018	449,000	400,000	396,000	392,000
	2019	(31,000)	17,000	74,000	108,000
Non Private Passenger Total		1,169,000	1,308,000	1,345,000	1,366,000
Grand Total		1,226,000	1,220,000	1,316,000	1,393,000

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

EXHIBIT B

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201902	201903	201904	201905
Private Passenger	prior	2,120,000	1,936,000	1,820,000	1,582,000
	2010	(57,000)	409,000	384,000	334,000
	2011	79,000	163,000	153,000	133,000
	2012	11,000	(21,000)	(20,000)	(17,000)
	2013	139,000	(176,000)	(165,000)	(144,000)
	2014	(1,757,000)	(1,573,000)	(1,479,000)	(1,287,000)
	2015	(37,000)	55,000	51,000	49,000
	2016	478,000	298,000	289,000	277,000
	2017	1,753,000	1,417,000	1,389,000	1,208,000
	2018	2,699,000	2,278,000	2,141,000	2,055,000
	2019	1,062,000	724,000	1,235,000	1,735,000
Private Passenger Total		6,490,000	5,510,000	5,798,000	5,925,000
Non Private Passenger	prior	315,000	36,000	36,000	35,000
	2010	156,000	37,000	37,000	35,000
	2011	487,000	248,000	246,000	234,000
	2012	29,000	(49,000)	(49,000)	(47,000)
	2013	(774,000)	(812,000)	(804,000)	(764,000)
	2014	373,000	(494,000)	(489,000)	(465,000)
	2015	(676,000)	898,000	862,000	819,000
	2016	1,468,000	1,851,000	1,777,000	1,688,000
	2017	5,152,000	4,056,000	3,894,000	3,699,000
	2018	12,006,000	8,669,000	8,322,000	7,906,000
	2019	5,041,000	6,974,000	9,271,000	11,735,000
Non Private Passenger Total		23,577,000	21,414,000	23,103,000	24,875,000
Grand Total		30,067,000	26,924,000	28,901,000	30,800,000

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

EXHIBIT B

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201902	201903	201904	201905
Private Passenger	prior	(20,000)	(38,000)	(36,000)	(33,000)
	2010	46,000	29,000	27,000	26,000
	2011	281,000	264,000	248,000	238,000
	2012	86,000	105,000	99,000	95,000
	2013	(24,000)	20,000	19,000	18,000
	2014	386,000	287,000	270,000	259,000
	2015	1,142,000	560,000	554,000	532,000
	2016	741,000	583,000	577,000	548,000
	2017	1,117,000	1,101,000	1,035,000	994,000
	2018	1,096,000	948,000	901,000	865,000
	2019	112,000	202,000	239,000	316,000
Private Passenger Total		4,963,000	4,061,000	3,933,000	3,858,000
Non Private Passenger	prior	19,000	19,000	19,000	19,000
	2010	6,000	6,000	6,000	6,000
	2011	(415,000)	16,000	16,000	15,000
	2012	205,000	28,000	28,000	27,000
	2013	206,000	312,000	309,000	294,000
	2014	636,000	980,000	970,000	921,000
	2015	413,000	1,616,000	1,584,000	1,505,000
	2016	2,487,000	2,720,000	2,530,000	2,429,000
	2017	2,276,000	2,642,000	2,378,000	2,140,000
	2018	4,529,000	3,148,000	2,392,000	2,153,000
	2019	3,985,000	5,085,000	6,672,000	8,593,000
Non Private Passenger Total		14,347,000	16,572,000	16,904,000	18,102,000
Grand Total		19,310,000	20,633,000	20,837,000	21,960,000

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

EXHIBIT B

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201902	201903	201904	201905
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	1,000	1,000	1,000	1,000
	2011	4,000	4,000	4,000	4,000
	2012	8,000	8,000	8,000	8,000
	2013	15,000	15,000	15,000	15,000
	2014	34,000	33,000	33,000	33,000
	2015	62,000	61,000	60,000	59,000
	2016	115,000	109,000	108,000	107,000
	2017	11,000	55,000	54,000	53,000
	2018	176,000	180,000	178,000	176,000
	2019	23,000	51,000	63,000	73,000
Private Passenger Total		453,000	521,000	528,000	533,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	4,000	4,000	4,000	4,000
	2014	15,000	8,000	8,000	8,000
	2015	57,000	34,000	34,000	34,000
	2016	76,000	53,000	52,000	51,000
	2017	203,000	153,000	151,000	149,000
	2018	(228,000)	30,000	29,000	29,000
	2019	96,000	118,000	146,000	173,000
Non Private Passenger Total		226,000	403,000	427,000	451,000
Grand Total		679,000	924,000	955,000	984,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	9,000	9,000	9,000	9,000
	2013	22,000	14,000	14,000	14,000
	2014	52,000	44,000	44,000	44,000
	2015	120,000	89,000	88,000	87,000
	2016	245,000	218,000	216,000	214,000
	2017	290,000	345,000	342,000	339,000
	2018	485,000	473,000	449,000	431,000
	2019	(49,000)	14,000	36,000	73,000
Private Passenger Total		1,174,000	1,206,000	1,198,000	1,211,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	13,000	11,000	11,000	11,000
	2014	15,000	11,000	11,000	11,000
	2015	43,000	36,000	36,000	36,000
	2016	175,000	127,000	126,000	125,000
	2017	302,000	255,000	252,000	249,000
	2018	277,000	253,000	250,000	235,000
	2019	54,000	51,000	70,000	91,000
Non Private Passenger Total		882,000	747,000	759,000	761,000
Grand Total		2,056,000	1,953,000	1,957,000	1,972,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201902	201903	201904	201905
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	5,000	2,000	2,000	2,000
	2014	10,000	9,000	9,000	9,000
	2015	26,000	13,000	13,000	13,000
	2016	63,000	38,000	38,000	38,000
	2017	49,000	40,000	40,000	40,000
	2018	30,000	33,000	26,000	25,000
	2019	4,000	11,000	13,000	15,000
Private Passenger Total		187,000	146,000	141,000	142,000
Non Private Passenger	prior	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	3,000	14,000	14,000	14,000
	2014	(191,000)	7,000	7,000	7,000
	2015	(20,000)	(41,000)	(41,000)	(41,000)
	2016	109,000	75,000	74,000	73,000
	2017	212,000	162,000	160,000	158,000
	2018	229,000	197,000	195,000	193,000
	2019	37,000	52,000	69,000	89,000
Non Private Passenger Total		379,000	466,000	478,000	493,000
Grand Total		566,000	612,000	619,000	635,000

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

EXHIBIT B

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201902	201903	201904	201905
Private Passenger	prior	2,308,000	1,936,000	1,821,000	1,585,000
	2010	8,000	484,000	458,000	404,000
	2011	525,000	515,000	487,000	452,000
	2012	76,000	233,000	225,000	214,000
	2013	345,000	174,000	179,000	184,000
	2014	(1,245,000)	(1,179,000)	(1,090,000)	(916,000)
	2015	1,729,000	1,303,000	1,282,000	1,253,000
	2016	2,574,000	1,888,000	1,814,000	1,704,000
	2017	9,516,000	8,250,000	7,800,000	7,419,000
	2018	11,313,000	11,791,000	11,338,000	10,933,000
	2019	3,171,000	3,841,000	5,573,000	7,377,000
Private Passenger Total		30,320,000	29,236,000	29,887,000	30,609,000
Non Private Passenger	prior	378,000	36,000	36,000	35,000
	2010	155,000	46,000	46,000	44,000
	2011	(79,000)	261,000	259,000	246,000
	2012	198,000	(66,000)	(66,000)	(64,000)
	2013	(492,000)	(502,000)	(497,000)	(472,000)
	2014	1,252,000	637,000	631,000	603,000
	2015	268,000	3,064,000	2,990,000	2,856,000
	2016	5,803,000	6,115,000	5,782,000	5,517,000
	2017	10,103,000	9,708,000	9,137,000	8,568,000
	2018	20,341,000	16,233,000	14,892,000	13,998,000
	2019	10,618,000	13,221,000	17,602,000	22,607,000
Non Private Passenger Total		48,545,000	48,753,000	50,812,000	53,938,000
Grand Total		78,865,000	77,989,000	80,699,000	84,547,000

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

EXHIBIT C-1

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				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	201902	201903	201904	201905
Private Passenger	prior	110,000	113,000	112,000	111,000
	2010	82,000	84,000	83,000	81,000
	2011	84,000	87,000	86,000	85,000
	2012	138,000	141,000	139,000	136,000
	2013	133,000	240,000	236,000	234,000
	2014	174,000	178,000	197,000	192,000
	2015	386,000	390,000	385,000	381,000
	2016	433,000	355,000	350,000	346,000
	2017	233,000	256,000	253,000	227,000
	2018	442,000	402,000	398,000	394,000
	2019	77,000	93,000	125,273	159,273
Private Passenger Total		2,292,000	2,339,000	2,364,273	2,346,273
Non Private Passenger	prior	44,000	44,000	44,000	44,000
	2010	30,000	30,000	30,000	30,000
	2011	28,000	26,000	26,000	26,000
	2012	39,000	39,000	38,000	36,000
	2013	36,000	63,000	62,000	61,000
	2014	49,000	50,000	56,000	55,000
	2015	119,000	119,000	118,000	117,000
	2016	145,000	118,000	117,000	116,000
	2017	82,000	90,000	89,000	81,000
	2018	167,000	152,000	150,000	147,000
	2019	30,000	36,000	49,630	59,630
Non Private Passenger Total		769,000	767,000	779,630	772,630
Grand Total		3,061,000	3,106,000	3,143,903	3,118,903

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

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Jurisdiction Desc	New Brunswick				
AccountCode Desc	Retro Claims Expense				
AccountCode	(All)				
AccidentYear	(All)				
					discount rate: 1.95%
					interest rate margin: 25 basis pts
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		201902	201903	201904	201905
Private Passenger	prior	134,000	135,000	130,000	127,000
	2010	84,000	87,000	86,000	84,000
	2011	112,000	110,000	107,000	105,000
	2012	164,000	133,000	128,000	124,000
	2013	320,000	158,000	153,000	150,000
	2014	276,000	254,000	249,000	244,000
	2015	316,000	305,000	288,000	281,000
	2016	335,000	227,000	221,000	214,000
	2017	264,000	240,000	233,000	228,000
	2018	228,000	292,000	287,000	267,000
	2019	27,000	55,000	71,105	88,105
Private Passenger Total		2,260,000	1,996,000	1,953,105	1,912,105
Non Private Passenger	prior	103,000	106,000	103,000	100,000
	2010	68,000	72,000	71,000	70,000
	2011	84,000	83,000	81,000	78,000
	2012	120,000	98,000	96,000	94,000
	2013	226,000	110,000	108,000	106,000
	2014	178,000	163,000	161,000	159,000
	2015	193,000	188,000	179,000	177,000
	2016	202,000	136,000	134,000	132,000
	2017	168,000	152,000	149,000	146,000
	2018	162,000	209,000	206,000	194,000
	2019	21,000	41,000	52,640	69,640
Non Private Passenger Total		1,525,000	1,358,000	1,340,640	1,325,640
Grand Total		3,785,000	3,354,000	3,293,745	3,237,745

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

discount rate: 1.95%

interest rate margin: 25 basis pts

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EXHIBIT C-1

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				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	201902	201903	201904	201905
Private Passenger	prior	62,000	62,000	62,000	62,000
	2010	14,000	15,000	15,000	15,000
	2011	19,000	23,000	23,000	23,000
	2012	31,000	31,000	30,000	29,000
	2013	37,000	37,000	36,000	35,000
	2014	44,000	50,000	49,000	48,000
	2015	41,000	44,000	43,000	42,000
	2016	69,000	53,000	52,000	51,000
	2017	89,000	80,000	79,000	79,000
	2018	83,000	64,000	63,000	61,000
	2019	4,000	6,000	7,469	10,469
Private Passenger Total		493,000	465,000	459,469	455,469
Non Private Passenger	prior	22,000	22,000	22,000	22,000
	2010	11,000	10,000	10,000	10,000
	2011	13,000	13,000	13,000	13,000
	2012	15,000	16,000	16,000	16,000
	2013	19,000	21,000	21,000	21,000
	2014	26,000	29,000	29,000	29,000
	2015	28,000	28,000	27,000	25,000
	2016	46,000	34,000	33,000	32,000
	2017	58,000	53,000	52,000	51,000
	2018	64,000	49,000	48,000	47,000
	2019	3,000	5,000	5,591	7,591
Non Private Passenger Total		305,000	280,000	276,591	273,591
Grand Total		798,000	745,000	736,060	729,060

EXHIBIT C-1

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

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Jurisdiction Desc	Ontario	discount rate: 1.95%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	3,153,000	3,230,000	3,133,000	3,039,000
	2010	436,000	449,000	436,000	423,000
	2011	591,000	572,000	555,000	538,000
	2012	718,000	718,000	697,000	675,000
	2013	635,000	630,000	611,000	593,000
	2014	499,000	500,000	483,000	466,000
	2015	532,000	588,000	573,000	558,000
	2016	488,000	529,000	513,000	500,000
	2017	502,000	465,000	448,000	419,000
	2018	470,000	653,000	632,000	613,000
	2019	102,000	147,000	199,713	252,713
Private Passenger Total		8,126,000	8,481,000	8,280,713	8,076,713
Non Private Passenger	prior	954,000	976,000	959,000	939,000
	2010	338,000	343,000	336,000	330,000
	2011	471,000	466,000	457,000	449,000
	2012	676,000	711,000	696,000	683,000
	2013	1,020,000	967,000	947,000	928,000
	2014	939,000	953,000	932,000	911,000
	2015	1,203,000	1,321,000	1,298,000	1,275,000
	2016	1,086,000	1,175,000	1,153,000	1,131,000
	2017	1,115,000	1,036,000	1,011,000	956,000
	2018	1,466,000	2,056,000	2,013,000	1,970,000
	2019	374,000	535,000	715,537	910,537
Non Private Passenger Total		9,642,000	10,539,000	10,517,537	10,482,537
Grand Total		17,768,000	19,020,000	18,798,250	18,559,250

EXHIBIT C-1

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

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Jurisdiction Desc	Alberta	discount rate: 1.95%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201902	201903	201904	201905
Private Passenger	prior	366,000	337,000	331,000	322,000
	2010	30,000	30,000	29,000	28,000
	2011	58,000	59,000	57,000	56,000
	2012	72,000	73,000	72,000	71,000
	2013	81,000	82,000	79,000	78,000
	2014	90,000	91,000	88,000	86,000
	2015	37,000	56,000	55,000	54,000
	2016	111,000	75,000	74,000	72,000
	2017	50,000	51,000	50,000	49,000
	2018	(22,000)	52,000	51,000	50,000
	2019	(4,000)	(7,000)	(8,739)	(11,739)
Private Passenger Total		869,000	899,000	877,261	854,261
Non Private Passenger	prior	1,016,000	978,000	968,000	960,000
	2010	100,000	112,000	111,000	110,000
	2011	191,000	187,000	184,000	183,000
	2012	253,000	256,000	254,000	252,000
	2013	320,000	315,000	312,000	309,000
	2014	394,000	394,000	390,000	385,000
	2015	179,000	269,000	267,000	264,000
	2016	586,000	398,000	395,000	391,000
	2017	317,000	319,000	316,000	313,000
	2018	(179,000)	413,000	409,000	405,000
	2019	(41,000)	(61,000)	(94,452)	(113,452)
Non Private Passenger Total		3,136,000	3,580,000	3,511,548	3,458,548
Grand Total		4,005,000	4,479,000	4,388,809	4,312,809

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

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Jurisdiction Desc	Yukon	discount rate: 1.95%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201902	201903	201904	201905
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(5,000)	6,000	6,000	6,000
	2014	(12,000)	(12,000)	(12,000)	(12,000)
	2015	(11,000)	(12,000)	(12,000)	(12,000)
	2016	9,000	5,000	5,000	5,000
	2017	21,000	22,000	22,000	22,000
	2018	1,000	10,000	10,000	10,000
	2019	(1,000)	-	515	515
Private Passenger Total		13,000	30,000	30,515	30,515
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	(6,000)	9,000	9,000	9,000
	2014	(17,000)	(17,000)	(17,000)	(17,000)
	2015	(16,000)	(17,000)	(17,000)	(17,000)
	2016	18,000	10,000	10,000	10,000
	2017	68,000	69,000	69,000	69,000
	2018	1,000	35,000	35,000	35,000
	2019	(1,000)	(1,000)	(2,020)	(2,020)
Non Private Passenger Total		63,000	104,000	102,980	102,980
Grand Total		76,000	134,000	133,495	133,495

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

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Jurisdiction Desc	Northwest Territories	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	Share	YYMM			
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	11,000	11,000	11,000	11,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	20,000	20,000	20,000	20,000
	2013	24,000	24,000	24,000	24,000
	2014	31,000	27,000	27,000	27,000
	2015	14,000	10,000	10,000	10,000
	2016	8,000	24,000	24,000	24,000
	2017	9,000	6,000	6,000	6,000
	2018	(32,000)	17,000	17,000	17,000
	2019	(6,000)	(9,000)	(11,449)	(14,449)
Private Passenger Total		107,000	158,000	155,551	152,551
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	10,000	9,000	9,000	9,000
	2015	5,000	4,000	4,000	4,000
	2016	3,000	9,000	9,000	9,000
	2017	4,000	3,000	3,000	3,000
	2018	(16,000)	9,000	9,000	9,000
	2019	(2,000)	(5,000)	(7,153)	(7,153)
Non Private Passenger Total		33,000	58,000	55,847	55,847
Grand Total		140,000	216,000	211,398	208,398

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

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Jurisdiction Desc	Nunavut	discount rate: 1.95%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201902	201903	201904	201905
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(10,000)	7,000	7,000	7,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	1,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	(4,000)	1,000	1,000	1,000
	2019	(1,000)	(1,000)	(1,607)	(2,607)
Private Passenger Total		3,000	28,000	27,393	26,393
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(9,000)	4,000	4,000	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	2,000	6,000	6,000	6,000
	2017	6,000	6,000	6,000	6,000
	2018	(12,000)	4,000	4,000	4,000
	2019	(3,000)	(5,000)	(3,307)	(5,307)
Non Private Passenger Total		(6,000)	25,000	26,693	24,693
Grand Total		(3,000)	53,000	54,086	51,086

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

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Jurisdiction Desc	(All)				
AccountCode Desc	Retro Claims Expense				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	201902	201903	201904	201905
Private Passenger	prior	4,177,000	4,240,000	4,123,000	4,009,000
	2010	738,000	759,000	741,000	721,000
	2011	962,000	953,000	929,000	907,000
	2012	1,234,000	1,209,000	1,177,000	1,144,000
	2013	1,334,000	1,271,000	1,237,000	1,210,000
	2014	1,233,000	1,227,000	1,219,000	1,188,000
	2015	1,422,000	1,470,000	1,429,000	1,399,000
	2016	1,541,000	1,401,000	1,369,000	1,340,000
	2017	1,324,000	1,284,000	1,253,000	1,190,000
	2018	1,348,000	1,711,000	1,676,000	1,628,000
	2019	242,000	351,000	471,820	595,820
Private Passenger Total		15,555,000	15,876,000	15,624,820	15,331,820
Non Private Passenger	prior	2,241,000	2,235,000	2,203,000	2,171,000
	2010	618,000	638,000	628,000	618,000
	2011	871,000	862,000	847,000	834,000
	2012	1,210,000	1,227,000	1,205,000	1,184,000
	2013	1,758,000	1,604,000	1,576,000	1,549,000
	2014	1,753,000	1,766,000	1,743,000	1,711,000
	2015	1,855,000	2,031,000	1,992,000	1,959,000
	2016	2,208,000	2,064,000	2,033,000	1,999,000
	2017	2,024,000	1,945,000	1,909,000	1,836,000
	2018	1,878,000	3,198,000	3,142,000	3,076,000
	2019	425,000	613,000	807,019	1,035,019
Non Private Passenger Total		16,841,000	18,183,000	18,085,019	17,972,019
Grand Total		32,396,000	34,059,000	33,709,839	33,303,839

EXHIBIT C-2

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted Retro Claims Expense				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	201902	201903	201904	201905
Private Passenger	prior	110,000	110,000	109,000	108,000
	2010	86,000	86,000	85,000	84,000
	2011	89,000	89,000	88,000	87,000
	2012	137,000	137,000	135,000	133,000
	2013	127,000	234,000	230,000	227,000
	2014	138,000	138,000	134,000	130,000
	2015	332,000	354,000	350,000	346,000
	2016	362,000	277,000	273,000	269,000
	2017	134,000	155,000	151,000	147,000
	2018	347,000	284,000	280,000	276,000
	2019	55,000	64,000	88,273	111,273
Private Passenger Total		1,917,000	1,928,000	1,923,273	1,918,273
Non Private Passenger	prior	40,000	40,000	40,000	40,000
	2010	27,000	27,000	27,000	27,000
	2011	26,000	26,000	26,000	26,000
	2012	36,000	36,000	35,000	34,000
	2013	32,000	59,000	58,000	57,000
	2014	38,000	38,000	37,000	36,000
	2015	100,000	106,000	105,000	104,000
	2016	120,000	92,000	91,000	90,000
	2017	46,000	54,000	53,000	52,000
	2018	131,000	107,000	105,000	103,000
	2019	21,000	24,000	34,630	42,630
Non Private Passenger Total		617,000	609,000	611,630	611,630
Grand Total		2,534,000	2,537,000	2,534,903	2,529,903

EXHIBIT C-2

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	125,000	125,000	121,000	118,000
	2010	82,000	82,000	80,000	78,000
	2011	107,000	104,000	101,000	98,000
	2012	155,000	126,000	122,000	118,000
	2013	297,000	147,000	143,000	139,000
	2014	252,000	227,000	222,000	217,000
	2015	269,000	256,000	250,000	244,000
	2016	288,000	172,000	166,000	160,000
	2017	200,000	187,000	181,000	175,000
	2018	165,000	216,000	210,000	204,000
	2019	17,000	32,000	44,105	55,105
Private Passenger Total		1,957,000	1,674,000	1,640,105	1,606,105
Non Private Passenger	prior	100,000	100,000	97,000	94,000
	2010	70,000	70,000	69,000	68,000
	2011	80,000	78,000	76,000	74,000
	2012	114,000	93,000	91,000	89,000
	2013	210,000	104,000	102,000	100,000
	2014	164,000	148,000	146,000	144,000
	2015	166,000	158,000	156,000	154,000
	2016	173,000	104,000	102,000	100,000
	2017	128,000	120,000	117,000	114,000
	2018	119,000	156,000	153,000	150,000
	2019	13,000	25,000	32,640	42,640
Non Private Passenger Total		1,337,000	1,156,000	1,141,640	1,129,640
Grand Total		3,294,000	2,830,000	2,781,745	2,735,745

EXHIBIT C-2

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	334,000	334,000	327,000	320,000
	2010	79,000	79,000	77,000	75,000
	2011	72,000	72,000	71,000	70,000
	2012	79,000	79,000	77,000	75,000
	2013	107,000	83,000	81,000	79,000
	2014	119,000	126,000	125,000	124,000
	2015	81,000	69,000	67,000	65,000
	2016	66,000	109,000	107,000	105,000
	2017	116,000	124,000	122,000	120,000
	2018	130,000	167,000	165,000	163,000
	2019	31,000	47,000	64,540	81,540
Private Passenger Total		1,214,000	1,289,000	1,283,540	1,277,540
Non Private Passenger	prior	94,000	94,000	93,000	92,000
	2010	56,000	56,000	55,000	54,000
	2011	71,000	71,000	70,000	69,000
	2012	87,000	87,000	85,000	83,000
	2013	132,000	102,000	100,000	98,000
	2014	156,000	165,000	163,000	161,000
	2015	111,000	94,000	92,000	90,000
	2016	90,000	150,000	147,000	144,000
	2017	156,000	166,000	163,000	160,000
	2018	160,000	206,000	203,000	200,000
	2019	31,000	48,000	65,553	83,553
Non Private Passenger Total		1,144,000	1,239,000	1,236,553	1,234,553
Grand Total		2,358,000	2,528,000	2,520,093	2,512,093

EXHIBIT C-2

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201902	201903	201904	201905
Private Passenger	prior	56,000	56,000	56,000	56,000
	2010	15,000	15,000	15,000	15,000
	2011	21,000	21,000	21,000	21,000
	2012	28,000	28,000	27,000	26,000
	2013	34,000	34,000	33,000	32,000
	2014	39,000	45,000	44,000	43,000
	2015	31,000	34,000	33,000	32,000
	2016	57,000	40,000	39,000	38,000
	2017	75,000	66,000	65,000	64,000
	2018	64,000	43,000	42,000	41,000
	2019	1,000	1,000	2,469	3,469
Private Passenger Total		421,000	383,000	377,469	371,469
Non Private Passenger	prior	20,000	20,000	20,000	20,000
	2010	10,000	10,000	10,000	10,000
	2011	12,000	12,000	12,000	12,000
	2012	16,000	16,000	16,000	16,000
	2013	21,000	21,000	21,000	21,000
	2014	24,000	28,000	28,000	28,000
	2015	21,000	22,000	21,000	20,000
	2016	37,000	26,000	25,000	24,000
	2017	49,000	44,000	43,000	42,000
	2018	49,000	33,000	32,000	31,000
	2019		1,000	1,591	2,591
Non Private Passenger Total		259,000	233,000	229,591	226,591
Grand Total		680,000	616,000	607,060	598,060

EXHIBIT C-2

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	3,176,000	3,160,000	3,064,000	2,971,000
	2010	443,000	442,000	429,000	416,000
	2011	590,000	576,000	559,000	542,000
	2012	727,000	727,000	705,000	684,000
	2013	591,000	609,000	591,000	573,000
	2014	464,000	459,000	443,000	427,000
	2015	485,000	537,000	522,000	508,000
	2016	428,000	455,000	441,000	428,000
	2017	424,000	384,000	368,000	353,000
	2018	337,000	529,000	510,000	492,000
	2019	72,000	104,000	141,713	180,713
Private Passenger Total		7,737,000	7,982,000	7,773,713	7,574,713
Non Private Passenger	prior	949,000	946,000	928,000	910,000
	2010	332,000	331,000	324,000	318,000
	2011	467,000	456,000	447,000	438,000
	2012	666,000	666,000	653,000	640,000
	2013	901,000	928,000	909,000	891,000
	2014	866,000	856,000	836,000	816,000
	2015	1,080,000	1,197,000	1,175,000	1,153,000
	2016	948,000	1,009,000	989,000	969,000
	2017	944,000	854,000	831,000	808,000
	2018	1,060,000	1,667,000	1,628,000	1,589,000
	2019	267,000	378,000	512,537	652,537
Non Private Passenger Total		8,480,000	9,288,000	9,232,537	9,184,537
Grand Total		16,217,000	17,270,000	17,006,250	16,759,250

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	346,000	305,000	299,000	293,000
	2010	29,000	29,000	28,000	27,000
	2011	55,000	55,000	54,000	53,000
	2012	68,000	68,000	67,000	66,000
	2013	76,000	76,000	74,000	73,000
	2014	85,000	85,000	83,000	81,000
	2015	29,000	29,000	28,000	27,000
	2016	80,000	52,000	51,000	50,000
	2017	47,000	47,000	46,000	45,000
	2018	(27,000)	49,000	48,000	47,000
	2019	(4,000)	(7,000)	(11,739)	(15,739)
Private Passenger Total		784,000	788,000	766,261	746,261
Non Private Passenger	prior	977,000	960,000	951,000	942,000
	2010	102,000	102,000	101,000	100,000
	2011	186,000	186,000	184,000	182,000
	2012	246,000	246,000	244,000	242,000
	2013	300,000	300,000	297,000	294,000
	2014	371,000	371,000	367,000	363,000
	2015	139,000	139,000	137,000	135,000
	2016	424,000	274,000	271,000	268,000
	2017	297,000	297,000	294,000	291,000
	2018	(209,000)	387,000	383,000	379,000
	2019	(44,000)	(68,000)	(117,452)	(142,452)
Non Private Passenger Total		2,789,000	3,194,000	3,111,548	3,053,548
Grand Total		3,573,000	3,982,000	3,877,809	3,799,809

EXHIBIT C-2

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(6,000)	5,000	5,000	5,000
	2014	(15,000)	(15,000)	(15,000)	(15,000)
	2015	(13,000)	(14,000)	(14,000)	(14,000)
	2016	7,000	2,000	2,000	2,000
	2017	18,000	18,000	18,000	18,000
	2018	(1,000)	8,000	8,000	8,000
	2019	(1,000)	-	(485)	(485)
Private Passenger Total		-	15,000	14,515	14,515
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	8,000	8,000	8,000
	2014	(20,000)	(20,000)	(20,000)	(20,000)
	2015	(19,000)	(20,000)	(20,000)	(20,000)
	2016	14,000	5,000	5,000	5,000
	2017	58,000	57,000	57,000	57,000
	2018	(5,000)	28,000	28,000	28,000
	2019	(2,000)	(3,000)	(4,020)	(5,020)
Non Private Passenger Total		34,000	70,000	68,980	67,980
Grand Total		34,000	85,000	83,495	82,495

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				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	201902	201903	201904	201905
Private Passenger	prior	10,000	10,000	10,000	10,000
	2010	11,000	11,000	11,000	11,000
	2011	15,000	15,000	15,000	15,000
	2012	19,000	19,000	19,000	19,000
	2013	23,000	23,000	23,000	23,000
	2014	29,000	25,000	25,000	25,000
	2015	13,000	9,000	9,000	9,000
	2016	5,000	22,000	22,000	22,000
	2017	(2,000)	(5,000)	(5,000)	(5,000)
	2018	(43,000)	10,000	10,000	10,000
	2019	(7,000)	(11,000)	(16,449)	(19,449)
Private Passenger Total		73,000	128,000	122,551	119,551
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	7,000	7,000	7,000	7,000
	2013	8,000	8,000	8,000	8,000
	2014	9,000	8,000	8,000	8,000
	2015	4,000	3,000	3,000	3,000
	2016	2,000	8,000	8,000	8,000
	2017	(1,000)	(2,000)	(2,000)	(2,000)
	2018	(21,000)	5,000	5,000	5,000
	2019	(3,000)	(6,000)	(9,153)	(10,153)
Non Private Passenger Total		16,000	42,000	38,847	37,847
Grand Total		89,000	170,000	161,398	157,398

EXHIBIT C-2

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201902	201903	201904	201905
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(11,000)	6,000	6,000	6,000
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	(5,000)	-	-	-
	2019	(1,000)	(1,000)	(1,607)	(2,607)
Private Passenger Total		(2,000)	23,000	22,393	21,393
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(9,000)	4,000	4,000	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	5,000	5,000	5,000
	2017	5,000	5,000	5,000	5,000
	2018	(16,000)	1,000	1,000	1,000
	2019	(3,000)	(5,000)	(5,307)	(7,307)
Non Private Passenger Total		(13,000)	19,000	18,693	16,693
Grand Total		(15,000)	42,000	41,086	38,086

EXHIBIT C-2

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201902	201903	201904	201905
Private Passenger	prior	4,161,000	4,104,000	3,990,000	3,880,000
	2010	750,000	749,000	730,000	711,000
	2011	956,000	939,000	916,000	893,000
	2012	1,222,000	1,193,000	1,161,000	1,130,000
	2013	1,238,000	1,217,000	1,186,000	1,157,000
	2014	1,104,000	1,083,000	1,054,000	1,025,000
	2015	1,232,000	1,279,000	1,250,000	1,222,000
	2016	1,294,000	1,133,000	1,105,000	1,078,000
	2017	1,014,000	978,000	948,000	919,000
	2018	967,000	1,306,000	1,273,000	1,241,000
	2019	163,000	229,000	310,820	393,820
Private Passenger Total		14,101,000	14,210,000	13,923,820	13,649,820
Non Private Passenger	prior	2,185,000	2,165,000	2,134,000	2,103,000
	2010	606,000	605,000	595,000	586,000
	2011	854,000	841,000	827,000	813,000
	2012	1,182,000	1,161,000	1,141,000	1,121,000
	2013	1,588,000	1,534,000	1,507,000	1,481,000
	2014	1,602,000	1,588,000	1,559,000	1,530,000
	2015	1,607,000	1,704,000	1,674,000	1,644,000
	2016	1,809,000	1,673,000	1,643,000	1,613,000
	2017	1,682,000	1,595,000	1,561,000	1,527,000
	2018	1,268,000	2,590,000	2,538,000	2,486,000
	2019	280,000	394,000	511,019	659,019
Non Private Passenger Total		14,663,000	15,850,000	15,690,019	15,563,019
Grand Total		28,764,000	30,060,000	29,613,839	29,212,839

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	201902	201903	201904	201905
Private Passenger	Newfoundland & Labrador	87.4%	83.9%	83.8%	83.7%
	New Brunswick	79.2%	84.3%	84.1%	84.0%
	Nova Scotia	93.7%	91.4%	91.1%	90.6%
	Prince Edward Island	61.3%	61.8%	61.9%	61.7%
	Ontario	73.1%	70.3%	70.1%	70.2%
	Alberta	62.8%	62.8%	62.8%	62.9%
	Yukon	70.3%	81.4%	79.1%	78.8%
	Northwest Territories	60.4%	62.7%	62.2%	62.5%
	Nunavut	37.6%	38.7%	41.2%	39.1%
Non Private Passenger	Newfoundland & Labrador	80.8%	78.8%	78.1%	78.1%
	New Brunswick	66.1%	69.0%	68.3%	68.4%
	Nova Scotia	79.6%	82.0%	81.1%	81.1%
	Prince Edward Island	80.7%	81.6%	81.0%	80.6%
	Ontario	68.7%	66.6%	65.9%	66.0%
	Alberta	64.3%	65.3%	65.3%	65.4%
	Yukon	64.7%	62.3%	62.4%	62.6%
	Northwest Territories	53.1%	51.2%	50.3%	50.5%
	Nunavut	50.5%	48.8%	48.6%	48.6%
Grand Total		71.3%	70.9%	70.6%	70.6%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	201902	201903	201904	201905
Private Passenger	Newfoundland & Labrador	84.0%	80.1%	80.0%	79.9%
	New Brunswick	76.1%	80.3%	80.2%	80.1%
	Nova Scotia	89.6%	86.7%	86.6%	86.2%
	Prince Edward Island	58.3%	58.6%	58.7%	58.5%
	Ontario	69.5%	66.3%	66.3%	66.5%
	Alberta	60.6%	60.2%	60.3%	60.3%
	Yukon	68.4%	77.0%	76.3%	75.2%
	Northwest Territories	57.8%	59.6%	59.4%	59.6%
	Nunavut	37.6%	37.3%	39.8%	37.9%
Non Private Passenger	Newfoundland & Labrador	77.5%	75.2%	75.1%	75.1%
	New Brunswick	63.7%	66.1%	66.1%	66.1%
	Nova Scotia	76.1%	77.5%	77.5%	77.5%
	Prince Edward Island	76.4%	77.3%	77.3%	76.9%
	Ontario	65.3%	62.7%	62.8%	62.9%
	Alberta	62.1%	62.6%	62.6%	62.7%
	Yukon	62.2%	59.7%	60.0%	60.2%
	Northwest Territories	50.9%	49.0%	48.7%	48.8%
	Nunavut	49.2%	47.4%	47.2%	47.5%
Grand Total		68.3%	67.4%	67.5%	67.5%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2019 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%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	9.9%
2018	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2019	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.4%
	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, 2019 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%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.8%
2017	12.5%	10.0%	5.0%	12.0%	12.5%	10.1%	5.0%	11.8%
2018	12.5%	10.2%	5.0%	12.0%	12.4%	10.1%	5.0%	11.9%
2019	12.4%	10.0%	5.0%	11.7%	12.2%	10.1%	5.0%	11.2%
prem liab	12.0%	10.0%	5.0%	10.1%	11.6%	10.1%	5.0%	9.8%
	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, 2019 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%
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%	12.5%	10.0%	10.0%	5.0%	12.0%
2016	12.5%	10.0%	5.0%	12.3%	12.5%	10.1%	5.0%	11.3%
2017	12.5%	10.1%	5.0%	12.2%	12.5%	10.1%	5.0%	11.5%
2018	12.5%	10.1%	5.0%	12.0%	12.5%	10.1%	5.0%	11.7%
2019	12.3%	10.1%	5.0%	11.7%	12.2%	10.2%	5.0%	11.4%
prem liab	12.0%	10.1%	5.0%	9.5%	11.6%	10.1%	5.0%	10.6%
	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, 2019 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%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	10.8%
2018	12.5%	10.0%	5.0%	12.3%	12.4%	10.1%	5.0%	12.0%
2019	12.2%	10.1%	5.0%	11.9%	12.4%	10.2%	5.0%	11.7%
prem liab	11.5%	10.1%	5.0%	10.2%	12.4%	10.2%	5.0%	11.3%
	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, 2019 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%
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%	10.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.9%	9.9%
2016	10.0%	10.0%	8.2%	12.5%	9.8%	10.0%	10.0%	12.5%
2017	12.5%	12.5%	7.3%	12.5%	12.5%	12.5%	12.5%	12.5%
2018	12.5%	12.5%	12.5%	14.9%	12.4%	12.5%	9.2%	14.7%
2019	14.1%	15.0%	6.7%	14.1%	13.3%	15.0%	6.3%	13.5%
prem liab	11.6%	15.0%	5.2%	10.8%	12.5%	15.0%	5.4%	12.0%
	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, 2019 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%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.4%
2017	12.5%	10.5%	5.0%	12.5%	12.4%	10.2%	5.0%	12.2%
2018	12.5%	10.6%	5.0%	12.4%	12.3%	10.3%	5.0%	12.4%
2019	12.2%	10.1%	5.0%	11.5%	11.9%	10.3%	5.0%	11.1%
prem liab	11.6%	10.1%	5.0%	9.8%	11.5%	10.2%	5.0%	9.5%
	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, 2019 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%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.5%
2017	12.5%	12.5%	5.0%	12.4%	12.5%	12.5%	5.0%	12.2%
2018	12.5%	11.1%	5.0%	12.5%	12.3%	11.5%	5.0%	12.3%
2019	12.3%	10.7%	5.0%	12.1%	11.9%	11.0%	5.0%	10.8%
prem liab	12.2%	10.8%	5.0%	11.4%	11.7%	11.4%	5.0%	10.9%
	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, 2019 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%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.3%
2017	12.5%	12.1%	5.0%	12.5%	12.5%	10.3%	5.0%	11.9%
2018	12.5%	12.2%	5.0%	12.4%	12.4%	11.4%	5.0%	12.3%
2019	12.0%	11.4%	5.0%	11.4%	12.3%	11.3%	5.0%	11.7%
prem liab	11.4%	11.3%	5.0%	9.3%	12.1%	11.3%	5.0%	10.6%
	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, 2019 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%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	12.5%
2017	12.0%	11.5%	5.0%	11.6%	12.5%	11.2%	5.0%	11.8%
2018	12.2%	11.6%	5.0%	12.3%	12.4%	11.2%	5.0%	12.4%
2019	12.1%	11.3%	5.0%	11.7%	12.3%	11.1%	5.0%	11.9%
prem liab	11.7%	11.3%	5.0%	7.1%	12.3%	11.2%	5.0%	11.1%
	discount rate: 1.95%				discount rate: 1.95%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	78	76	73	71	68	66	71	71
2012	72	72	71	70	70	69	71	71
2013	254	252	250	248	247	245	249	249
2014	112	111	110	110	109	108	110	110
2015	1,112	1,105	1,097	1,090	1,083	1,076	1,092	1,092
2016	1,516	1,505	1,495	1,484	1,474	1,464	1,488	1,488
2017	2,661	2,641	2,621	2,601	2,582	2,563	2,608	2,608
2018	3,388	3,356	3,326	3,296	3,267	3,238	3,306	3,306
2019	4,217	4,172	4,128	4,084	4,042	4,000	4,098	4,098
Total	13,410	13,290	13,171	13,054	12,942	12,829	13,093	13,093
	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%	2.29%	2.29%
Total	239	119	-	(117)	(229)	(342)	(78)	(78)
	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%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	6.8%	4.1%	-	(2.7%)	(6.8%)	(9.6%)	(2.7%)	(2.7%)
2012	1.4%	1.4%	-	(1.4%)	(1.4%)	(2.8%)	-	-
2013	1.6%	0.8%	-	(0.8%)	(1.2%)	(2.0%)	(0.4%)	(0.4%)
2014	1.8%	0.9%	-	-	(0.9%)	(1.8%)	-	-
2015	1.4%	0.7%	-	(0.6%)	(1.3%)	(1.9%)	(0.5%)	(0.5%)
2016	1.4%	0.7%	-	(0.7%)	(1.4%)	(2.1%)	(0.5%)	(0.5%)
2017	1.5%	0.8%	-	(0.8%)	(1.5%)	(2.2%)	(0.5%)	(0.5%)
2018	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	(0.6%)	(0.6%)
2019	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(0.7%)	(0.7%)
Total	1.8%	0.9%	-	(0.9%)	(1.7%)	(2.6%)	(0.6%)	(0.6%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	69	68	68	67	67	67	68	68
2007	-	-	-	-	-	-	-	-
2008	47	46	45	43	42	40	44	44
2009	323	317	312	306	300	296	308	308
2010	427	420	414	409	403	397	410	410
2011	335	331	328	324	321	317	325	325
2012	521	515	508	502	495	489	503	503
2013	2,287	2,262	2,237	2,212	2,188	2,165	2,219	2,219
2014	1,390	1,379	1,370	1,359	1,350	1,341	1,363	1,363
2015	4,111	4,078	4,045	4,014	3,984	3,953	4,024	4,024
2016	4,379	4,336	4,295	4,253	4,213	4,174	4,266	4,266
2017	5,888	5,815	5,744	5,675	5,608	5,541	5,698	5,698
2018	8,231	8,110	7,992	7,877	7,765	7,656	7,914	7,914
2019	10,053	9,894	9,740	9,588	9,442	9,299	9,636	9,636
Total	38,061	37,571	37,098	36,629	36,178	35,735	36,778	36,778
	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%	2.29%	2.29%
Total	963	473	-	(469)	(920)	(1,363)	(320)	(320)
	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%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	1.5%	-	-	(1.5%)	(1.5%)	(1.5%)	-	-
2007	-	-	-	-	-	-	-	-
2008	4.4%	2.2%	-	(4.4%)	(6.7%)	(11.1%)	(2.2%)	(2.2%)
2009	3.5%	1.6%	-	(1.9%)	(3.8%)	(5.1%)	(1.3%)	(1.3%)
2010	3.1%	1.4%	-	(1.2%)	(2.7%)	(4.1%)	(1.0%)	(1.0%)
2011	2.1%	0.9%	-	(1.2%)	(2.1%)	(3.4%)	(0.9%)	(0.9%)
2012	2.6%	1.4%	-	(1.2%)	(2.6%)	(3.7%)	(1.0%)	(1.0%)
2013	2.2%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(0.8%)	(0.8%)
2014	1.5%	0.7%	-	(0.8%)	(1.5%)	(2.1%)	(0.5%)	(0.5%)
2015	1.6%	0.8%	-	(0.8%)	(1.5%)	(2.3%)	(0.5%)	(0.5%)
2016	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.7%)	(0.7%)
2017	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.8%)	(0.8%)
2018	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(1.0%)	(1.0%)
2019	3.2%	1.6%	-	(1.6%)	(3.1%)	(4.5%)	(1.1%)	(1.1%)
Total	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(0.9%)	(0.9%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	15	15	14	14	14	13	14	14
2005	84	82	80	78	76	75	79	79
2006	-	-	-	-	-	-	-	-
2007	96	95	95	94	93	92	94	94
2008	-	-	-	-	-	-	-	-
2009	250	242	234	226	219	212	229	229
2010	63	61	59	57	55	54	58	58
2011	7	6	6	6	6	6	6	6
2012	129	127	125	122	120	118	123	123
2013	1,050	1,034	1,019	1,004	990	976	1,008	1,008
2014	1,522	1,505	1,488	1,473	1,458	1,442	1,478	1,478
2015	1,070	1,059	1,048	1,038	1,028	1,017	1,041	1,041
2016	3,208	3,176	3,145	3,115	3,086	3,057	3,124	3,124
2017	5,130	5,073	5,018	4,964	4,911	4,860	4,981	4,981
2018	7,427	7,331	7,240	7,149	7,062	6,977	7,178	7,178
2019	11,232	11,077	10,927	10,779	10,637	10,498	10,826	10,826
Total	31,283	30,883	30,498	30,119	29,755	29,397	30,239	30,239
	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%	2.29%	2.29%
Total	785	385	-	(379)	(743)	(1,101)	(259)	(259)
	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%	2.29%	2.29%
2004 & prior	7.1%	7.1%	-	-	-	(7.1%)	-	-
2005	5.0%	2.5%	-	(2.5%)	(5.0%)	(6.3%)	(1.3%)	(1.3%)
2006	-	-	-	-	-	-	-	-
2007	1.1%	-	-	(1.1%)	(2.1%)	(3.2%)	(1.1%)	(1.1%)
2008	-	-	-	-	-	-	-	-
2009	6.8%	3.4%	-	(3.4%)	(6.4%)	(9.4%)	(2.1%)	(2.1%)
2010	6.8%	3.4%	-	(3.4%)	(6.8%)	(8.5%)	(1.7%)	(1.7%)
2011	16.7%	-	-	-	-	-	-	-
2012	3.2%	1.6%	-	(2.4%)	(4.0%)	(5.6%)	(1.6%)	(1.6%)
2013	3.0%	1.5%	-	(1.5%)	(2.8%)	(4.2%)	(1.1%)	(1.1%)
2014	2.3%	1.1%	-	(1.0%)	(2.0%)	(3.1%)	(0.7%)	(0.7%)
2015	2.1%	1.0%	-	(1.0%)	(1.9%)	(3.0%)	(0.7%)	(0.7%)
2016	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.7%)	(0.7%)
2017	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(0.7%)	(0.7%)
2018	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.6%)	(0.9%)	(0.9%)
2019	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(0.9%)	(0.9%)
Total	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(0.8%)	(0.8%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	461	444	428	413	397	384	417	417
2011	-	-	-	-	-	-	-	-
2012	314	301	288	277	266	255	280	280
2013	11	11	10	10	10	10	10	10
2014	304	300	296	292	289	285	294	294
2015	899	886	874	862	851	841	866	866
2016	1,183	1,165	1,149	1,133	1,119	1,105	1,138	1,138
2017	1,261	1,246	1,232	1,216	1,204	1,190	1,221	1,221
2018	2,066	2,039	2,014	1,989	1,966	1,943	1,997	1,997
2019	1,867	1,843	1,821	1,800	1,778	1,758	1,806	1,806
Total	8,366	8,235	8,112	7,992	7,880	7,771	8,029	8,029
	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%	2.29%	2.29%
Total	254	123	-	(120)	(232)	(341)	(83)	(83)
	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%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	7.7%	3.7%	-	(3.5%)	(7.2%)	(10.3%)	(2.6%)	(2.6%)
2011	-	-	-	-	-	-	-	-
2012	9.0%	4.5%	-	(3.8%)	(7.6%)	(11.5%)	(2.8%)	(2.8%)
2013	10.0%	10.0%	-	-	-	-	-	-
2014	2.7%	1.4%	-	(1.4%)	(2.4%)	(3.7%)	(0.7%)	(0.7%)
2015	2.9%	1.4%	-	(1.4%)	(2.6%)	(3.8%)	(0.9%)	(0.9%)
2016	3.0%	1.4%	-	(1.4%)	(2.6%)	(3.8%)	(1.0%)	(1.0%)
2017	2.4%	1.1%	-	(1.3%)	(2.3%)	(3.4%)	(0.9%)	(0.9%)
2018	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.8%)	(0.8%)
2019	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.8%)	(0.8%)
Total	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(1.0%)	(1.0%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	6,684	6,588	6,496	6,406	6,319	6,232	6,435	6,435
2005	-	-	-	-	-	-	-	-
2006	580	564	549	534	521	507	539	539
2007	2,599	2,523	2,449	2,380	2,313	2,250	2,402	2,402
2008	592	574	556	539	523	507	544	544
2009	1,855	1,799	1,747	1,697	1,649	1,603	1,712	1,712
2010	1,693	1,655	1,621	1,586	1,554	1,523	1,597	1,597
2011	2,123	2,070	2,020	1,973	1,927	1,885	1,987	1,987
2012	1,427	1,401	1,376	1,352	1,330	1,309	1,361	1,361
2013	4,485	4,415	4,348	4,283	4,222	4,163	4,304	4,304
2014	3,076	3,040	3,007	2,973	2,942	2,910	2,984	2,984
2015	6,783	6,707	6,634	6,562	6,493	6,427	6,585	6,585
2016	7,395	7,318	7,245	7,171	7,102	7,034	7,195	7,195
2017	9,041	8,934	8,832	8,732	8,636	8,540	8,764	8,764
2018	18,497	18,246	18,002	17,764	17,534	17,308	17,840	17,840
2019	31,256	30,796	30,350	29,911	29,494	29,082	30,052	30,052
Total	98,086	96,630	95,232	93,863	92,559	91,280	94,301	94,301
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption							
AY	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%
Total	2,854	1,398	-	(1,369)	(2,673)	(3,952)	(931)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption

Amounts in

Percentage Impact Relative to Valuation Assumption							
AY	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%
2004 & prior	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	(0.9%)
2005	-	-	-	-	-	-	-
2006	5.6%	2.7%	-	(2.7%)	(5.1%)	(7.7%)	(1.8%)
2007	6.1%	3.0%	-	(2.8%)	(5.6%)	(8.1%)	(1.9%)
2008	6.5%	3.2%	-	(3.1%)	(5.9%)	(8.8%)	(2.2%)
2009	6.2%	3.0%	-	(2.9%)	(5.6%)	(8.2%)	(2.0%)
2010	4.4%	2.1%	-	(2.2%)	(4.1%)	(6.0%)	(1.5%)
2011	5.1%	2.5%	-	(2.3%)	(4.6%)	(6.7%)	(1.6%)
2012	3.7%	1.8%	-	(1.7%)	(3.3%)	(4.9%)	(1.1%)
2013	3.2%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(1.0%)
2014	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(0.8%)
2015	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(0.7%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.7%)
2017	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(0.8%)
2018	2.7%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(0.9%)
2019	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(1.0%)
Total	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(1.0%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	43	42	41	40	39	39	40	40
2005	104	101	99	96	94	92	97	97
2006	4	4	4	4	4	4	4	4
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	13	13	13	13	12	12	13	13
2011	641	635	628	622	616	610	624	624
2012	489	485	481	477	474	470	479	479
2013	472	468	465	462	459	456	463	463
2014	1,427	1,414	1,401	1,389	1,377	1,365	1,393	1,393
2015	991	981	972	962	953	944	965	965
2016	1,654	1,635	1,616	1,597	1,579	1,562	1,603	1,603
2017	1,599	1,577	1,556	1,535	1,515	1,495	1,542	1,542
2018	2,177	2,144	2,111	2,078	2,048	2,017	2,089	2,089
2019	3,065	3,019	2,974	2,930	2,888	2,846	2,944	2,944
Total	12,679	12,518	12,361	12,205	12,058	11,912	12,256	12,256
	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%	2.29%	2.29%
Total	318	157	-	(156)	(303)	(449)	(105)	(105)
	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%	2.29%	2.29%
2004 & prior	4.9%	2.4%	-	(2.4%)	(4.9%)	(4.9%)	(2.4%)	(2.4%)
2005	5.1%	2.0%	-	(3.0%)	(5.1%)	(7.1%)	(2.0%)	(2.0%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	(7.7%)	(7.7%)	-	-
2011	2.1%	1.1%	-	(1.0%)	(1.9%)	(2.9%)	(0.6%)	(0.6%)
2012	1.7%	0.8%	-	(0.8%)	(1.5%)	(2.3%)	(0.4%)	(0.4%)
2013	1.5%	0.6%	-	(0.6%)	(1.3%)	(1.9%)	(0.4%)	(0.4%)
2014	1.9%	0.9%	-	(0.9%)	(1.7%)	(2.6%)	(0.6%)	(0.6%)
2015	2.0%	0.9%	-	(1.0%)	(2.0%)	(2.9%)	(0.7%)	(0.7%)
2016	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.3%)	(0.8%)	(0.8%)
2017	2.8%	1.3%	-	(1.3%)	(2.6%)	(3.9%)	(0.9%)	(0.9%)
2018	3.1%	1.6%	-	(1.6%)	(3.0%)	(4.5%)	(1.0%)	(1.0%)
2019	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(1.0%)	(1.0%)
Total	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.6%)	(0.8%)	(0.8%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	18	17	16	16	15	15	16	16
2011	2	2	2	2	2	2	2	2
2012	4	4	4	4	4	4	4	4
2013	13	13	13	13	13	13	13	13
2014	28	28	27	27	27	27	27	27
2015	75	75	73	73	73	72	73	73
2016	370	366	362	358	354	350	359	359
2017	1,133	1,117	1,101	1,087	1,072	1,059	1,091	1,091
2018	767	755	745	734	724	714	738	738
2019	632	624	616	608	601	593	611	611
Total	3,042	3,001	2,959	2,922	2,885	2,849	2,934	2,934
	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%	2.29%	2.29%
Total	83	42	-	(37)	(74)	(110)	(25)	(25)
	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%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	12.5%	6.3%	-	-	(6.3%)	(6.3%)	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	3.7%	3.7%	-	-	-	-	-	-
2015	2.7%	2.7%	-	-	-	(1.4%)	-	-
2016	2.2%	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(0.8%)	(0.8%)
2017	2.9%	1.5%	-	(1.3%)	(2.6%)	(3.8%)	(0.9%)	(0.9%)
2018	3.0%	1.3%	-	(1.5%)	(2.8%)	(4.2%)	(0.9%)	(0.9%)
2019	2.6%	1.3%	-	(1.3%)	(2.4%)	(3.7%)	(0.8%)	(0.8%)
Total	2.8%	1.4%	-	(1.3%)	(2.5%)	(3.7%)	(0.8%)	(0.8%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	2	2	2	1	1	1	1	1
2012	5	5	5	5	5	5	5	5
2013	302	298	294	290	286	283	291	291
2014	39	39	39	38	38	37	39	39
2015	99	97	96	96	95	93	96	96
2016	385	380	376	372	368	365	373	373
2017	1,045	1,031	1,018	1,004	991	978	1,008	1,008
2018	918	904	890	877	864	852	882	882
2019	1,293	1,273	1,255	1,237	1,220	1,202	1,243	1,243
Total	4,088	4,029	3,975	3,920	3,868	3,816	3,938	3,938
	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%	2.29%	2.29%
Total	113	54	-	(55)	(107)	(159)	(37)	(37)
	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%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	(50.0%)	(50.0%)	(50.0%)	(50.0%)	(50.0%)
2012	-	-	-	-	-	-	-	-
2013	2.7%	1.4%	-	(1.4%)	(2.7%)	(3.7%)	(1.0%)	(1.0%)
2014	-	-	-	(2.6%)	(2.6%)	(5.1%)	-	-
2015	3.1%	1.0%	-	-	(1.0%)	(3.1%)	-	-
2016	2.4%	1.1%	-	(1.1%)	(2.1%)	(2.9%)	(0.8%)	(0.8%)
2017	2.7%	1.3%	-	(1.4%)	(2.7%)	(3.9%)	(1.0%)	(1.0%)
2018	3.1%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(0.9%)	(0.9%)
2019	3.0%	1.4%	-	(1.4%)	(2.8%)	(4.2%)	(1.0%)	(1.0%)
Total	2.8%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.9%)	(0.9%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	100	99	98	98	97	96	98	98
2013	1	1	1	1	1	1	1	1
2014	6	6	6	6	5	5	6	6
2015	10	10	10	10	10	10	10	10
2016	34	33	33	33	32	32	33	33
2017	36	36	36	35	35	34	35	35
2018	30	29	29	28	28	27	28	28
2019	35	34	34	33	33	32	33	33
Total	252	248	247	244	241	237	244	244
	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%	2.29%	2.29%
Total	5	1	-	(3)	(6)	(10)	(3)	(3)
	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%	2.29%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2.0%	1.0%	-	-	(1.0%)	(2.0%)	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	(16.7%)	(16.7%)	-	-
2015	-	-	-	-	-	-	-	-
2016	3.0%	-	-	-	(3.0%)	(3.0%)	-	-
2017	-	-	-	(2.8%)	(2.8%)	(5.6%)	(2.8%)	(2.8%)
2018	3.4%	-	-	(3.4%)	(3.4%)	(6.9%)	(3.4%)	(3.4%)
2019	2.9%	-	-	(2.9%)	(2.9%)	(5.9%)	(2.9%)	(2.9%)
Total	2.0%	0.4%	-	(1.2%)	(2.4%)	(4.0%)	(1.2%)	(1.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.95%	1.45%	1.95%	2.45%	2.95%	3.45%	2.29%	2.29%
2004 & prior	6,742	6,645	6,551	6,460	6,372	6,284	6,489	6,489
2005	188	183	179	174	170	167	176	176
2006	653	636	621	605	592	578	611	611
2007	2,695	2,618	2,544	2,474	2,406	2,342	2,496	2,496
2008	639	620	601	582	565	547	588	588
2009	2,428	2,358	2,293	2,229	2,168	2,111	2,249	2,249
2010	2,675	2,610	2,551	2,494	2,436	2,385	2,511	2,511
2011	3,188	3,122	3,059	2,999	2,941	2,887	3,016	3,016
2012	3,061	3,009	2,956	2,907	2,861	2,815	2,924	2,924
2013	8,875	8,754	8,637	8,523	8,416	8,312	8,558	8,558
2014	7,904	7,822	7,744	7,667	7,595	7,520	7,694	7,694
2015	15,150	14,998	14,849	14,707	14,570	14,433	14,752	14,752
2016	20,124	19,914	19,716	19,516	19,327	19,143	19,579	19,579
2017	27,794	27,470	27,158	26,849	26,554	26,260	26,948	26,948
2018	43,501	42,914	42,349	41,792	41,258	40,732	41,972	41,972
2019	63,650	62,732	61,845	60,970	60,135	59,310	61,249	61,249
Total	209,267	206,405	203,653	200,948	198,366	195,826	201,812	201,812
	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%	2.29%	2.29%
Total	5,614	2,752	-	(2,705)	(5,287)	(7,827)	(1,841)	(1,841)
	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%	2.29%	2.29%
2004 & prior	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	(0.9%)	(0.9%)
2005	5.0%	2.2%	-	(2.8%)	(5.0%)	(6.7%)	(1.7%)	(1.7%)
2006	5.2%	2.4%	-	(2.6%)	(4.7%)	(6.9%)	(1.6%)	(1.6%)
2007	5.9%	2.9%	-	(2.8%)	(5.4%)	(7.9%)	(1.9%)	(1.9%)
2008	6.3%	3.2%	-	(3.2%)	(6.0%)	(9.0%)	(2.2%)	(2.2%)
2009	5.9%	2.8%	-	(2.8%)	(5.5%)	(7.9%)	(1.9%)	(1.9%)
2010	4.9%	2.3%	-	(2.2%)	(4.5%)	(6.5%)	(1.6%)	(1.6%)
2011	4.2%	2.1%	-	(2.0%)	(3.9%)	(5.6%)	(1.4%)	(1.4%)
2012	3.6%	1.8%	-	(1.7%)	(3.2%)	(4.8%)	(1.1%)	(1.1%)
2013	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.9%)	(0.9%)
2014	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(0.6%)	(0.6%)
2015	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.7%)	(0.7%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.7%)	(0.7%)
2017	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(0.8%)	(0.8%)
2018	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(0.9%)	(0.9%)
2019	2.9%	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(1.0%)	(1.0%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.9%)	(0.9%)
	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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Jurisdiction Desc	Newfoundland & Labrador
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	39	(4)	4	(50)	(50)	(128.2%)	(11)
	2010	(6)	-	-	1	1	(16.7%)	(5)
	2011	40	(6)	16	(43)	(33)	(82.5%)	7
	2012	(110)	13	(13)	197	197	(179.1%)	87
	2013	8	1	(1)	24	24	300.0%	32
	2014	232	(18)	(89)	(39)	(146)	(62.9%)	86
	2015	(42)	(1)	(16)	243	226	(538.1%)	184
	2016	499	(31)	(161)	464	272	54.5%	771
	2017	1,401	(193)	88	18	(87)	(6.2%)	1,314
	2018	2,191	(189)	26	184	21	1.0%	2,212
	2019	883	344	(108)	(159)	77	8.7%	960
Private Passenger Total		5,135	(84)	(254)	840	502	9.8%	5,637
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	(127)	1	1	115	117	(92.1%)	(10)
	2012	(17)	-	-	24	24	(141.2%)	7
	2013	111	(1)	1	(79)	(79)	(71.2%)	32
	2014	17	(1)	1	9	9	52.9%	26
	2015	(214)	19	(22)	305	302	(141.1%)	88
	2016	954	(59)	(27)	(401)	(487)	(51.0%)	467
	2017	389	(20)	(85)	305	200	51.4%	589
	2018	707	(168)	105	155	92	13.0%	799
	2019	518	36	(100)	(33)	(97)	(18.7%)	421
Non Private Passenger Total		2,346	(193)	(126)	400	81	3.5%	2,427
Grand Total		7,481	(277)	(380)	1,240	583	7.8%	8,064

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	131	(4)	46	(83)	(41)	(31.3%)	90
	2010	44	(2)	40	(13)	25	56.8%	69
	2011	102	(5)	5	(25)	(25)	(24.5%)	77
	2012	150	(6)	6	(1)	(1)	(0.7%)	149
	2013	229	(10)	10	62	62	27.1%	291
	2014	282	(10)	(20)	62	32	11.3%	314
	2015	589	(5)	55	129	179	30.4%	768
	2016	1,221	(56)	(187)	(94)	(337)	(27.6%)	884
	2017	3,382	(129)	125	(107)	(111)	(3.3%)	3,271
	2018	3,499	(135)	254	482	601	17.2%	4,100
	2019	633	331	43	154	528	83.4%	1,161
Private Passenger Total		10,262	(31)	377	566	912	8.9%	11,174
Non Private Passenger								
	prior	(28)	-	-	5	5	(17.9%)	(23)
	2010	(7)	(1)	-	20	19	(271.4%)	12
	2011	11	(1)	-	3	2	18.2%	13
	2012	(9)	-	-	(5)	(5)	55.6%	(14)
	2013	182	(2)	14	3	15	8.2%	197
	2014	413	(5)	5	(364)	(364)	(88.1%)	49
	2015	479	(63)	63	(241)	(241)	(50.3%)	238
	2016	657	(8)	11	(146)	(143)	(21.8%)	514
	2017	581	(26)	11	(134)	(149)	(25.6%)	432
	2018	787	(36)	84	178	226	28.7%	1,013
	2019	295	195	(913)	66	(652)	(221.0%)	(357)
Non Private Passenger Total		3,361	53	(725)	(615)	(1,287)	(38.3%)	2,074
Grand Total		13,623	22	(348)	(49)	(375)	(2.8%)	13,248

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	53	1	(1)	(40)	(40)	(75.5%)	13
	2010	(15)	-	-	19	19	(126.7%)	4
	2011	6	-	-	-	-	-	6
	2012	(43)	-	-	21	21	(48.8%)	(22)
	2013	43	-	1	32	33	76.7%	76
	2014	(70)	1	(7)	20	14	(20.0%)	(56)
	2015	236	(2)	(3)	(138)	(143)	(60.6%)	93
	2016	668	(7)	5	(74)	(76)	(11.4%)	592
	2017	1,974	(25)	(16)	(372)	(413)	(20.9%)	1,561
	2018	1,682	(97)	121	555	579	34.4%	2,261
	2019	604	337	40	(61)	316	52.3%	920
Private Passenger Total		5,138	208	140	(38)	310	6.0%	5,448
Non Private Passenger	prior	61	(4)	5	(62)	(61)	(100.0%)	-
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	28	(2)	2	(31)	(31)	(110.7%)	(3)
	2013	25	-	-	12	12	48.0%	37
	2014	48	-	(22)	143	121	252.1%	169
	2015	498	(13)	10	(106)	(109)	(21.9%)	389
	2016	251	(52)	75	292	315	125.5%	566
	2017	808	(8)	(91)	696	597	73.9%	1,405
	2018	2,198	(127)	70	328	271	12.3%	2,469
	2019	737	321	(54)	60	327	44.4%	1,064
Non Private Passenger Total		4,647	115	(5)	1,332	1,442	31.0%	6,089
Grand Total		9,785	323	135	1,294	1,752	17.9%	11,537

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	(5)	-	-	-	-	-	(5)
	2010	(33)	-	-	16	16	(48.5%)	(17)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(106)	1	(1)	129	129	(121.7%)	23
	2015	151	(1)	1	(60)	(60)	(39.7%)	91
	2016	(736)	8	(8)	(52)	(52)	7.1%	(788)
	2017	398	(4)	(264)	(50)	(318)	(79.9%)	80
	2018	456	(5)	38	106	139	30.5%	595
	2019	108	60	(12)	5	53	49.1%	161
Private Passenger Total		230	59	(246)	94	(93)	(40.4%)	137
Non Private Passenger								
	prior	(1)	-	-	-	-	-	(1)
	2010	(10)	-	-	10	10	(100.0%)	-
	2011	1	-	-	-	-	-	1
	2012	(28)	-	-	12	12	(42.9%)	(16)
	2013	(35)	-	(1)	-	(1)	2.9%	(36)
	2014	37	-	-	(28)	(28)	(75.7%)	9
	2015	(24)	-	(8)	130	122	(508.3%)	98
	2016	112	(1)	1	107	107	95.5%	219
	2017	808	(7)	6	(96)	(97)	(12.0%)	711
	2018	573	(11)	10	(38)	(39)	(6.8%)	534
	2019	(16)	48	3	3	54	(337.5%)	38
Non Private Passenger Total		1,417	29	11	100	140	9.9%	1,557
Grand Total		1,647	88	(235)	194	47	2.9%	1,694

EXHIBIT G-1

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

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Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	2,227	(745)	715	97	67	3.0%	2,294
	2010	(82)	20	134	370	524	(639.0%)	442
	2011	82	(28)	36	63	71	86.6%	153
	2012	(4)	(5)	5	(31)	(31)	775.0%	(35)
	2013	136	(50)	34	(273)	(289)	(212.5%)	(153)
	2014	(1,705)	613	(602)	197	208	(12.2%)	(1,497)
	2015	7	-	(158)	261	103	1,471.4%	110
	2016	648	(58)	49	(166)	(175)	(27.0%)	473
	2017	1,966	(26)	35	(352)	(343)	(17.4%)	1,623
	2018	3,082	(147)	(91)	(155)	(393)	(12.8%)	2,689
	2019	1,166	563	(724)	(131)	(292)	(25.0%)	874
Private Passenger Total		7,523	137	(567)	(120)	(550)	(7.3%)	6,973
Non Private Passenger	prior	359	(1)	1	(277)	(277)	(77.2%)	82
	2010	160	(2)	2	(119)	(119)	(74.4%)	41
	2011	501	(5)	5	(218)	(218)	(43.5%)	283
	2012	48	(1)	(19)	(2)	(22)	(45.8%)	26
	2013	(431)	-	64	(175)	(111)	25.8%	(542)
	2014	462	(5)	(604)	(222)	(831)	(179.9%)	(369)
	2015	(251)	96	(93)	1,685	1,688	(672.5%)	1,437
	2016	1,990	(114)	24	556	466	23.4%	2,456
	2017	5,752	(429)	427	(1,106)	(1,108)	(19.3%)	4,644
	2018	13,320	(519)	246	(2,987)	(3,260)	(24.5%)	10,060
	2019	5,408	2,689	(147)	(351)	2,191	40.5%	7,599
Non Private Passenger Total		27,318	1,709	(94)	(3,216)	(1,601)	(5.9%)	25,717
Grand Total		34,841	1,846	(661)	(3,336)	(2,151)	(6.2%)	32,690

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	3	(3)	3	(13)	(13)	(433.3%)	(10)
	2010	48	(2)	2	(18)	(18)	(37.5%)	30
	2011	344	(16)	16	4	4	1.2%	348
	2012	111	(4)	40	(16)	20	18.0%	131
	2013	11	-	(46)	67	21	190.9%	32
	2014	501	(22)	22	(84)	(84)	(16.8%)	417
	2015	1,224	(46)	(11)	(547)	(604)	(49.3%)	620
	2016	891	(33)	33	(162)	(162)	(18.2%)	729
	2017	1,229	(47)	140	(98)	(5)	(0.4%)	1,224
	2018	1,200	(103)	(62)	68	(97)	(8.1%)	1,103
	2019	138	56	53	1	110	79.7%	248
Private Passenger Total		5,700	(220)	190	(798)	(828)	(14.5%)	4,872
Non Private Passenger								
	prior	58	2	(2)	(40)	(40)	(69.0%)	18
	2010	6	-	-	1	1	16.7%	7
	2011	(381)	16	18	373	407	(106.8%)	26
	2012	232	(7)	7	(171)	(171)	(73.7%)	61
	2013	558	(11)	(1)	34	22	3.9%	580
	2014	814	(28)	365	-	337	41.4%	1,151
	2015	828	(8)	(147)	1,513	1,358	164.0%	2,186
	2016	3,286	(232)	116	502	386	11.7%	3,672
	2017	2,864	(461)	110	850	499	17.4%	3,363
	2018	5,369	(957)	(140)	(18)	(1,115)	(20.8%)	4,254
	2019	4,291	1,409	(281)	187	1,315	30.6%	5,606
Non Private Passenger Total		17,925	(277)	45	3,231	2,999	16.7%	20,924
Grand Total		23,625	(497)	235	2,433	2,171	9.2%	25,796

EXHIBIT G-1

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2010	5	-	-	(6)	(6)	(120.0%)	(1)
	2011	4	-	-	-	-	-	4
	2012	9	-	-	-	-	-	9
	2013	16	-	-	1	1	6.3%	17
	2014	35	-	-	-	-	-	35
	2015	65	(1)	1	-	-	-	65
	2016	136	(1)	1	(4)	(4)	(2.9%)	132
	2017	73	(1)	1	54	54	74.0%	127
	2018	183	(12)	8	13	9	4.9%	192
	2019	25	10	12	7	29	116.0%	54
Private Passenger Total		555	(5)	23	65	83	15.0%	638
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	4	-	-	-	-	-	4
	2014	16	-	-	(7)	(7)	(43.8%)	9
	2015	60	(1)	1	(24)	(24)	(40.0%)	36
	2016	88	(1)	1	(23)	(23)	(26.1%)	65
	2017	216	(2)	7	(56)	(51)	(23.6%)	165
	2018	(209)	9	(4)	277	282	(134.9%)	73
	2019	103	46	(15)	(5)	26	25.2%	129
Non Private Passenger Total		281	51	(10)	162	203	72.2%	484
Grand Total		836	46	13	227	286	34.2%	1,122

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	10	-	-	-	-	-	10
	2013	23	-	-	(8)	(8)	(34.8%)	15
	2014	55	(1)	1	(9)	(9)	(16.4%)	46
	2015	126	(1)	1	(31)	(31)	(24.6%)	95
	2016	270	(2)	2	(27)	(27)	(10.0%)	243
	2017	346	(6)	49	23	66	19.1%	412
	2018	511	(11)	68	(53)	4	0.8%	515
	2019	(45)	(34)	88	14	68	(151.1%)	23
Private Passenger Total		1,296	(55)	209	(91)	63	4.9%	1,359
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	40	(1)	1	(4)	(4)	(10.0%)	36
	2014	16	-	-	(4)	(4)	(25.0%)	12
	2015	45	-	-	(6)	(6)	(13.3%)	39
	2016	188	(2)	2	(49)	(49)	(26.1%)	139
	2017	322	(4)	21	(64)	(47)	(14.6%)	275
	2018	301	(4)	1	(20)	(23)	(7.6%)	278
	2019	58	13	(8)	(6)	(1)	(1.7%)	57
Non Private Passenger Total		973	2	17	(153)	(134)	(13.8%)	839
Grand Total		2,269	(53)	226	(244)	(71)	(3.1%)	2,198

EXHIBIT G-1

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	12	-	-	2	2	16.7%	14
	2013	6	-	-	(4)	(4)	(66.7%)	2
	2014	11	-	-	(1)	(1)	(9.1%)	10
	2015	28	-	-	(15)	(15)	(53.6%)	13
	2016	67	(1)	1	(26)	(26)	(38.8%)	41
	2017	52	-	-	(9)	(9)	(17.3%)	43
	2018	32	(5)	5	4	4	12.5%	36
	2019	5	(1)	7	-	6	120.0%	11
Private Passenger Total		212	(7)	13	(49)	(43)	(20.3%)	169
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	11	11	366.7%	14
	2014	(190)	2	(2)	215	215	(113.2%)	25
	2015	(17)	-	-	(22)	(22)	129.4%	(39)
	2016	116	(1)	1	(36)	(36)	(31.0%)	80
	2017	224	(2)	2	(51)	(51)	(22.8%)	173
	2018	244	(3)	3	(33)	(33)	(13.5%)	211
	2019	39	21	(2)	(2)	17	43.6%	56
Non Private Passenger Total		419	17	2	82	101	24.1%	520
Grand Total		631	10	15	33	58	9.2%	689

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	2,449	(755)	767	(89)	(77)	(3.1%)	2,372
	2010	(40)	16	176	369	561	(1,402.5%)	521
	2011	580	(55)	73	(1)	17	2.9%	597
	2012	135	(2)	38	172	208	154.1%	343
	2013	470	(59)	(2)	(99)	(160)	(34.0%)	310
	2014	(765)	564	(696)	275	143	(18.7%)	(622)
	2015	2,384	(57)	(130)	(158)	(345)	(14.5%)	2,039
	2016	3,664	(181)	(265)	(141)	(587)	(16.0%)	3,077
	2017	10,821	(431)	158	(893)	(1,166)	(10.8%)	9,655
	2018	12,836	(704)	367	1,204	867	6.8%	13,703
	2019	3,517	1,666	(601)	(170)	895	25.4%	4,412
Private Passenger Total		36,051	2	(115)	469	356	1.0%	36,407
Non Private Passenger	prior	459	(3)	4	(374)	(373)	(81.3%)	86
	2010	150	(3)	2	(88)	(89)	(59.3%)	61
	2011	-	11	24	273	308	100.0%	308
	2012	255	(10)	(10)	(173)	(193)	(75.7%)	62
	2013	457	(15)	78	(198)	(135)	(29.5%)	322
	2014	1,633	(37)	(257)	(258)	(552)	(33.8%)	1,081
	2015	1,404	30	(196)	3,234	3,068	218.5%	4,472
	2016	7,642	(470)	204	802	536	7.0%	8,178
	2017	11,964	(959)	408	344	(207)	(1.7%)	11,757
	2018	23,290	(1,816)	375	(2,158)	(3,599)	(15.5%)	19,691
	2019	11,433	4,778	(1,517)	(81)	3,180	27.8%	14,613
Non Private Passenger Total		58,687	1,506	(885)	1,323	1,944	3.3%	60,631
Grand Total		94,738	1,508	(1,000)	1,792	2,300	2.4%	97,038

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	48	(7)	7	(59)	(59)	(122.9%)	(11)
	2010	(5)	1	(1)	-	-	-	(5)
	2011	63	(8)	16	(57)	(49)	(77.8%)	14
	2012	(119)	14	(14)	152	152	(127.7%)	33
	2013	(21)	3	(3)	24	24	(114.3%)	3
	2014	98	(12)	(92)	(71)	(175)	(178.6%)	(77)
	2015	(192)	2	(17)	175	160	(83.3%)	(32)
	2016	224	(22)	(164)	380	194	86.6%	418
	2017	1,075	(183)	86	(42)	(139)	(12.9%)	936
	2018	1,759	(176)	20	83	(73)	(4.2%)	1,686
	2019	794	304	(108)	(177)	19	2.4%	813
Private Passenger Total		3,724	(84)	(270)	408	54	1.5%	3,778
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	(146)	1	1	146	148	(101.4%)	2
	2012	(25)	-	-	22	22	(88.0%)	(3)
	2013	75	(1)	1	(77)	(77)	(102.7%)	(2)
	2014	4	-	-	6	6	150.0%	10
	2015	(317)	22	(22)	276	276	(87.1%)	(41)
	2016	761	(53)	(28)	(391)	(472)	(62.0%)	289
	2017	169	(12)	(87)	272	173	102.4%	342
	2018	452	(158)	101	126	69	15.3%	521
	2019	478	17	(101)	(39)	(123)	(25.7%)	355
Non Private Passenger Total		1,459	(184)	(135)	341	22	1.5%	1,481
Grand Total		5,183	(268)	(405)	749	76	1.5%	5,259

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	109	(5)	46	(101)	(60)	(55.0%)	49
	2010	33	(2)	40	(27)	11	33.3%	44
	2011	91	(5)	5	(28)	(28)	(30.8%)	63
	2012	126	(6)	6	-	-	-	126
	2013	179	(9)	9	54	54	30.2%	233
	2014	170	(9)	9	39	39	22.9%	209
	2015	322	(3)	62	89	148	46.0%	470
	2016	907	(54)	(188)	(115)	(357)	(39.4%)	550
	2017	3,063	(123)	121	(139)	(141)	(4.6%)	2,922
	2018	3,206	(128)	252	384	508	15.8%	3,714
	2019	585	311	40	130	481	82.2%	1,066
Private Passenger Total		8,791	(33)	402	286	655	7.5%	9,446
Non Private Passenger	prior	(25)	-	-	-	-	-	(25)
	2010	2	-	-	-	-	-	2
	2011	(1)	-	-	-	-	-	(1)
	2012	(39)	-	-	-	-	-	(39)
	2013	15	-	13	9	22	146.7%	37
	2014	374	(4)	4	(344)	(344)	(92.0%)	30
	2015	404	(61)	61	(234)	(234)	(57.9%)	170
	2016	577	(6)	9	(139)	(136)	(23.6%)	441
	2017	461	(23)	9	(137)	(151)	(32.8%)	310
	2018	665	(33)	82	129	178	26.8%	843
	2019	273	184	(914)	53	(677)	(248.0%)	(404)
Non Private Passenger Total		2,706	57	(736)	(663)	(1,342)	(49.6%)	1,364
Grand Total		11,497	24	(334)	(377)	(687)	(6.0%)	10,810

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	55	-	-	(51)	(51)	(92.7%)	4
	2010	(8)	-	-	16	16	(200.0%)	8
	2011	5	-	-	-	-	-	5
	2012	(46)	-	-	18	18	(39.1%)	(28)
	2013	32	-	1	32	33	103.1%	65
	2014	(119)	1	(8)	14	7	(5.9%)	(112)
	2015	184	(2)	-	(132)	(134)	(72.8%)	50
	2016	567	(6)	3	(73)	(76)	(13.4%)	491
	2017	1,807	(18)	(22)	(363)	(403)	(22.3%)	1,404
	2018	1,463	(88)	114	465	491	33.6%	1,954
	2019	541	307	40	(73)	274	50.6%	815
Private Passenger Total		4,481	194	128	(147)	175	3.9%	4,656
Non Private Passenger	prior	60	(4)	5	(64)	(63)	(105.0%)	(3)
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	27	(2)	2	(31)	(31)	(114.8%)	(4)
	2013	-	-	-	(30)	(30)	100.0%	(30)
	2014	(10)	1	(22)	107	86	(860.0%)	76
	2015	402	(12)	11	(104)	(105)	(26.1%)	297
	2016	93	(47)	85	258	296	318.3%	389
	2017	588	(6)	(67)	620	547	93.0%	1,135
	2018	1,962	(118)	66	262	210	10.7%	2,172
	2019	685	297	(54)	45	288	42.0%	973
Non Private Passenger Total		3,800	109	26	1,063	1,198	31.5%	4,998
Grand Total		8,281	303	154	916	1,373	16.6%	9,654

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(119)	1	(1)	120	120	(100.8%)	1
	2015	102	(1)	1	(65)	(65)	(63.7%)	37
	2016	(766)	8	(8)	(51)	(51)	6.7%	(817)
	2017	351	(4)	(264)	(53)	(321)	(91.5%)	30
	2018	399	(4)	38	92	126	31.6%	525
	2019	99	56	(10)	-	46	46.5%	145
Private Passenger Total		57	56	(244)	43	(145)	(254.4%)	(88)
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	(10)	-	-	10	10	(100.0%)	-
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	(34)	-	(1)	(1)	(2)	5.9%	(36)
	2014	36	-	-	(27)	(27)	(75.0%)	9
	2015	(38)	-	2	131	133	(350.0%)	95
	2016	57	(1)	1	113	113	198.2%	170
	2017	740	(7)	7	(87)	(87)	(11.8%)	653
	2018	449	(9)	9	(49)	(49)	(10.9%)	400
	2019	(31)	43	-	5	48	(154.8%)	17
Non Private Passenger Total		1,169	26	18	95	139	11.9%	1,308
Grand Total		1,226	82	(226)	138	(6)	(0.5%)	1,220

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	2,120	(743)	712	(153)	(184)	(8.7%)	1,936
	2010	(57)	20	131	315	466	(817.5%)	409
	2011	79	(28)	36	76	84	106.3%	163
	2012	11	(4)	4	(32)	(32)	(290.9%)	(21)
	2013	139	(49)	32	(298)	(315)	(226.6%)	(176)
	2014	(1,757)	615	(604)	173	184	(10.5%)	(1,573)
	2015	(37)	1	(149)	240	92	(248.6%)	55
	2016	478	(53)	47	(174)	(180)	(37.7%)	298
	2017	1,753	(18)	30	(348)	(336)	(19.2%)	1,417
	2018	2,699	(135)	(77)	(209)	(421)	(15.6%)	2,278
	2019	1,062	517	(713)	(142)	(338)	(31.8%)	724
Private Passenger Total		6,490	123	(551)	(552)	(980)	(15.1%)	5,510
Non Private Passenger	prior	315	(2)	2	(279)	(279)	(88.6%)	36
	2010	156	(2)	2	(119)	(119)	(76.3%)	37
	2011	487	(5)	5	(239)	(239)	(49.1%)	248
	2012	29	-	(20)	(58)	(78)	(269.0%)	(49)
	2013	(774)	8	59	(105)	(38)	4.9%	(812)
	2014	373	(4)	(604)	(259)	(867)	(232.4%)	(494)
	2015	(676)	101	(97)	1,570	1,574	(232.8%)	898
	2016	1,468	(103)	16	470	383	26.1%	1,851
	2017	5,152	(412)	416	(1,100)	(1,096)	(21.3%)	4,056
	2018	12,006	(480)	233	(3,090)	(3,337)	(27.8%)	8,669
	2019	5,041	2,503	(155)	(415)	1,933	38.3%	6,974
Non Private Passenger Total		23,577	1,604	(143)	(3,624)	(2,163)	(9.2%)	21,414
Grand Total		30,067	1,727	(694)	(4,176)	(3,143)	(10.5%)	26,924

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(20)	(1)	1	(18)	(18)	90.0%	(38)
	2010	46	(2)	2	(17)	(17)	(37.0%)	29
	2011	281	(14)	14	(17)	(17)	(6.0%)	264
	2012	86	(4)	40	(17)	19	22.1%	105
	2013	(24)	1	(18)	61	44	(183.3%)	20
	2014	386	(19)	19	(99)	(99)	(25.6%)	287
	2015	1,142	(46)	(5)	(531)	(582)	(51.0%)	560
	2016	741	(30)	30	(158)	(158)	(21.3%)	583
	2017	1,117	(45)	140	(111)	(16)	(1.4%)	1,101
	2018	1,096	(99)	(65)	16	(148)	(13.5%)	948
	2019	112	48	50	(8)	90	80.4%	202
Private Passenger Total		4,963	(211)	208	(899)	(902)	(18.2%)	4,061
Non Private Passenger	prior	19	-	-	-	-	-	19
	2010	6	-	-	-	-	-	6
	2011	(415)	17	21	393	431	(103.9%)	16
	2012	205	(8)	8	(177)	(177)	(86.3%)	28
	2013	206	(8)	(6)	120	106	51.5%	312
	2014	636	(25)	369	-	344	54.1%	980
	2015	413	(4)	(145)	1,352	1,203	291.3%	1,616
	2016	2,487	(224)	108	349	233	9.4%	2,720
	2017	2,276	(455)	116	705	366	16.1%	2,642
	2018	4,529	(906)	(117)	(358)	(1,381)	(30.5%)	3,148
	2019	3,985	1,285	(283)	98	1,100	27.6%	5,085
Non Private Passenger Total		14,347	(328)	71	2,482	2,225	15.5%	16,572
Grand Total		19,310	(539)	279	1,583	1,323	6.9%	20,633

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2010	1	-	-	-	-	-	1
	2011	4	-	-	-	-	-	4
	2012	8	-	-	-	-	-	8
	2013	15	-	-	-	-	-	15
	2014	34	-	-	(1)	(1)	(2.9%)	33
	2015	62	(1)	1	(1)	(1)	(1.6%)	61
	2016	115	(1)	1	(6)	(6)	(5.2%)	109
	2017	11	-	-	44	44	400.0%	55
	2018	176	(12)	8	8	4	2.3%	180
	2019	23	10	12	6	28	121.7%	51
Private Passenger Total		453	(4)	22	50	68	15.0%	521
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	4	-	-	-	-	-	4
	2014	15	-	-	(7)	(7)	(46.7%)	8
	2015	57	(1)	1	(23)	(23)	(40.4%)	34
	2016	76	(1)	1	(23)	(23)	(30.3%)	53
	2017	203	(2)	7	(55)	(50)	(24.6%)	153
	2018	(228)	9	(4)	253	258	(113.2%)	30
	2019	96	44	(15)	(7)	22	22.9%	118
Non Private Passenger Total		226	49	(10)	138	177	78.3%	403
Grand Total		679	45	12	188	245	36.1%	924

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	9	-	-	-	-	-	9
	2013	22	-	-	(8)	(8)	(36.4%)	14
	2014	52	(1)	1	(8)	(8)	(15.4%)	44
	2015	120	(1)	1	(31)	(31)	(25.8%)	89
	2016	245	(2)	2	(27)	(27)	(11.0%)	218
	2017	290	(6)	49	12	55	19.0%	345
	2018	485	(10)	66	(68)	(12)	(2.5%)	473
	2019	(49)	(36)	88	11	63	(128.6%)	14
Private Passenger Total		1,174	(56)	207	(119)	32	2.7%	1,206
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	13	-	-	(2)	(2)	(15.4%)	11
	2014	15	-	-	(4)	(4)	(26.7%)	11
	2015	43	-	-	(7)	(7)	(16.3%)	36
	2016	175	(2)	2	(48)	(48)	(27.4%)	127
	2017	302	(3)	20	(64)	(47)	(15.6%)	255
	2018	277	(3)	3	(24)	(24)	(8.7%)	253
	2019	54	12	(8)	(7)	(3)	(5.6%)	51
Non Private Passenger Total		882	4	17	(156)	(135)	(15.3%)	747
Grand Total		2,056	(52)	224	(275)	(103)	(5.0%)	1,953

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	5	-	-	(3)	(3)	(60.0%)	2
	2014	10	-	-	(1)	(1)	(10.0%)	9
	2015	26	-	-	(13)	(13)	(50.0%)	13
	2016	63	(1)	1	(25)	(25)	(39.7%)	38
	2017	49	-	-	(9)	(9)	(18.4%)	40
	2018	30	(5)	5	3	3	10.0%	33
	2019	4	-	7	-	7	175.0%	11
Private Passenger Total		187	(6)	13	(48)	(41)	(21.9%)	146
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	11	11	366.7%	14
	2014	(191)	2	(2)	198	198	(103.7%)	7
	2015	(20)	-	-	(21)	(21)	105.0%	(41)
	2016	109	(1)	1	(34)	(34)	(31.2%)	75
	2017	212	(2)	2	(50)	(50)	(23.6%)	162
	2018	229	(2)	2	(32)	(32)	(14.0%)	197
	2019	37	19	(1)	(3)	15	40.5%	52
Non Private Passenger Total		379	16	2	69	87	23.0%	466
Grand Total		566	10	15	21	46	8.1%	612

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	2,308	(756)	766	(382)	(372)	(16.1%)	1,936
	2010	8	17	172	287	476	5,950.0%	484
	2011	525	(55)	71	(26)	(10)	(1.9%)	515
	2012	76	-	36	121	157	206.6%	233
	2013	345	(54)	21	(138)	(171)	(49.6%)	174
	2014	(1,245)	576	(676)	166	66	(5.3%)	(1,179)
	2015	1,729	(51)	(106)	(269)	(426)	(24.6%)	1,303
	2016	2,574	(161)	(276)	(249)	(686)	(26.7%)	1,888
	2017	9,516	(397)	140	(1,009)	(1,266)	(13.3%)	8,250
	2018	11,313	(657)	361	774	478	4.2%	11,791
	2019	3,171	1,517	(594)	(253)	670	21.1%	3,841
Private Passenger Total		30,320	(21)	(85)	(978)	(1,084)	(3.6%)	29,236
Non Private Passenger	prior	378	(6)	7	(343)	(342)	(90.5%)	36
	2010	155	(2)	2	(109)	(109)	(70.3%)	46
	2011	(79)	13	27	300	340	(430.4%)	261
	2012	198	(10)	(10)	(244)	(264)	(133.3%)	(66)
	2013	(492)	(1)	66	(75)	(10)	2.0%	(502)
	2014	1,252	(30)	(255)	(330)	(615)	(49.1%)	637
	2015	268	45	(189)	2,940	2,796	1,043.3%	3,064
	2016	5,803	(438)	195	555	312	5.4%	6,115
	2017	10,103	(922)	423	104	(395)	(3.9%)	9,708
	2018	20,341	(1,700)	375	(2,783)	(4,108)	(20.2%)	16,233
	2019	10,618	4,404	(1,531)	(270)	2,603	24.5%	13,221
Non Private Passenger Total		48,545	1,353	(890)	(255)	208	0.4%	48,753
Grand Total		78,865	1,332	(975)	(1,233)	(876)	(1.1%)	77,989

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Newfoundland & Labrador

PPV & non-PPV ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(4)	-	(4)	-	-	2	2	(2)
2000	-	(3)	-	(3)	-	-	-	-	(3)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(1)	(9)	12	2	-	-	2	2	4
2005	-	5	15	20	-	-	1	1	21
2006	1	3	8	12	-	-	1	1	13
2007	26	(4)	17	39	(3)	-	4	1	40
2008	76	2	38	116	(12)	1	11	-	116
2009	70	7	56	133	(14)	2	12	-	133
2010	26	(2)	104	128	(13)	1	12	-	128
2011	592	10	106	708	(90)	10	62	(18)	690
2012	1,772	20	152	1,944	(141)	17	180	56	2,000
2013	1,178	1	256	1,435	(84)	9	134	59	1,494
2014	2,568	(41)	131	2,658	(128)	16	302	190	2,848
2015	4,335	(53)	415	4,697	(167)	19	470	322	5,019
2016	5,455	309	324	6,088	(224)	28	667	471	6,559
2017	6,406	612	164	7,182	(274)	34	792	552	7,734
2018	9,015	1,138	342	10,495	(424)	48	1,118	742	11,237
PAYs (sub-total):	31,519	1,989	2,135	35,643	(1,574)	185	3,771	2,382	38,025
CAY (2019)	12,809	1,823	388	15,020	(671)	75	1,564	968	15,988
claims liabilities:	44,328	3,812	2,523	50,663	(2,245)	260	5,335	3,350	54,013
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,831	(1,405)		13,426	(448)	57	880	489	13,426
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				64,089	(2,693)	317	6,215	3,839	67,439

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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New Brunswick

PPV & non-PPV ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$000s)										
	nominal values					actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	3	8	-	11	-	-	2	2		13	
2000	-	1	-	1	-	-	-	-		1	
2001	-	(1)	-	(1)	-	-	-	-		(1)	
2002	(2)	(3)	(1)	(6)	-	-	2	2		(4)	
2003	176	1	3	180	-	-	18	18		198	
2004	-	1	25	26	-	-	3	3		29	
2005	2	1	10	13	-	-	3	3		16	
2006	20	(17)	(32)	(29)	-	-	6	6		(23)	
2007	(2)	(2)	47	43	-	-	5	5		48	
2008	52	(2)	50	100	(13)	-	10	(3)		97	
2009	285	30	80	395	(27)	2	38	13		408	
2010	582	31	125	738	(39)	5	71	37		775	
2011	378	39	146	563	(26)	3	55	32		595	
2012	751	53	171	975	(50)	6	93	49		1,024	
2013	3,110	169	198	3,477	(149)	16	334	201		3,678	
2014	1,272	150	315	1,737	(50)	7	182	139		1,876	
2015	3,938	426	349	4,713	(143)	14	490	361		5,074	
2016	3,322	690	210	4,222	(157)	19	559	421		4,643	
2017	2,957	2,393	239	5,589	(266)	34	699	467		6,056	
2018	3,546	3,597	297	7,440	(418)	52	923	557		7,997	
PAYs (sub-total):	20,390	7,565	2,232	30,187	(1,338)	158	3,493	2,313		32,500	
CAY (2019)	4,509	5,859	240	10,608	(646)	78	1,278	710		11,318	
claims liabilities:	24,899	13,424	2,472	40,795	(1,984)	236	4,771	3,023		43,818	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*	
premium liabilities:	12,404	(1,163)		11,241	(409)	46	722	359		11,241	
					*Total may not be sum of parts, as apvs apply to future costs within UPR						
policy liabilities:				52,036	(2,393)	282	5,493	3,382		55,059	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nova Scotia

PPV & non-PPV ending 2019		Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	2	6	(1)	7	-	-	2	2	9
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	3	11	1	15	-	-	1	1	16
2003	(4)	(12)	-	(16)	-	-	2	2	(14)
2004	14	7	33	54	(3)	-	7	4	58
2005	72	(2)	42	112	(9)	1	10	2	114
2006	-	(5)	41	36	-	-	4	4	40
2007	93	2	76	171	(6)	-	18	12	183
2008	1	7	70	78	-	-	8	8	86
2009	197	(17)	97	277	(32)	4	27	(1)	276
2010	120	4	114	238	(25)	3	22	-	238
2011	6	1	125	132	(4)	-	13	9	141
2012	200	(24)	138	314	(21)	3	30	12	326
2013	1,479	22	153	1,654	(98)	11	157	70	1,724
2014	2,174	(26)	264	2,412	(98)	11	238	151	2,563
2015	1,105	275	131	1,511	(62)	7	198	143	1,654
2016	2,372	656	221	3,249	(128)	15	392	279	3,528
2017	3,020	1,742	250	5,012	(211)	24	630	443	5,455
2018	4,060	3,154	328	7,542	(370)	45	918	593	8,135
PAYs (sub-total):	14,914	5,806	2,083	22,803	(1,067)	124	2,677	1,734	24,537
CAY (2019)	5,309	7,059	425	12,793	(677)	82	1,541	946	13,739
claims liabilities:	20,223	12,865	2,508	35,596	(1,744)	206	4,218	2,680	38,276
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,275	(1,321)		12,954	(441)	52	936	547	13,083
policy liabilities:				48,550	(2,185)	258	5,154	3,227	51,359

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Prince Edward Island

PPV & non-PPV ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	(1)	-	(1)		-	-	-	-	(1)
2000	-	(1)	-	(1)		-	-	-	-	(1)
2001	-	-	-	-		-	-	-	-	-
2002	-	-	-	-		-	-	-	-	-
2003	-	(2)	-	(2)		-	-	-	-	(2)
2004	-	4	5	9		-	-	-	-	9
2005	-	(4)	15	11		-	-	1	1	12
2006	-	-	23	23		-	-	3	3	26
2007	-	(1)	8	7		-	-	1	1	8
2008	-	(1)	9	8		-	-	1	1	9
2009	-	-	16	16		-	-	2	2	18
2010	432	(1)	25	456		(62)	7	40	(15)	441
2011	-	-	33	33		-	-	3	3	36
2012	293	-	40	333		(47)	5	29	(13)	320
2013	47	(37)	46	56		(3)	-	6	3	59
2014	413	10	64	487		(27)	3	49	25	512
2015	849	120	45	1,014		(49)	6	106	63	1,077
2016	2,196	(596)	55	1,655		(91)	10	174	93	1,748
2017	920	604	98	1,622		(75)	10	188	123	1,745
2018	1,809	750	62	2,621		(128)	13	328	213	2,834
PAYs (sub-total):	6,959	844	544	8,347		(482)	54	931	503	8,850
CAY (2019)	946	894	12	1,852		(88)	10	235	157	2,009
claims liabilities:	7,905	1,738	556	10,199		(570)	64	1,166	660	10,859
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,326	(217)		2,109		(63)	7	130	74	2,109
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				12,308		(633)	71	1,296	734	12,968

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

PPV & non-PPV ending 2019		Ontario - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,633	469	(4)	4,098	(101)	12	413	324	4,422
2000	4	8	3	15	-	-	1	1	16
2001	(1)	1	30	30	-	-	5	5	35
2002	410	(2)	126	534	(34)	5	50	21	555
2003	1,420	(141)	688	1,967	(145)	19	184	58	2,025
2004	595	69	583	1,247	(103)	13	115	25	1,272
2005	(1)	(27)	405	377	-	-	44	44	421
2006	379	87	283	749	(76)	9	67	-	749
2007	1,914	318	143	2,375	(261)	31	211	(19)	2,356
2008	341	215	432	988	(113)	13	89	(11)	977
2009	2,009	284	502	2,795	(309)	35	249	(25)	2,770
2010	1,337	289	613	2,239	(180)	21	206	47	2,286
2011	2,151	261	818	3,230	(305)	35	292	22	3,252
2012	1,847	(46)	1,107	2,908	(220)	26	269	75	2,983
2013	5,994	(618)	1,237	6,613	(399)	47	620	268	6,881
2014	4,322	(1,332)	1,015	4,005	(197)	23	407	233	4,238
2015	7,837	601	1,431	9,869	(424)	50	968	594	10,463
2016	5,965	1,538	1,187	8,690	(346)	37	1,158	849	9,539
2017	4,948	3,475	921	9,344	(442)	58	1,253	869	10,213
2018	8,694	7,733	1,717	18,144	(960)	110	2,853	2,003	20,147
PAYs (sub-total):	53,798	13,182	13,237	80,217	(4,615)	544	9,454	5,383	85,600
CAY (2019)	13,088	24,871	2,154	40,113	(2,253)	281	5,836	3,864	43,977
claims liabilities:	66,886	38,053	15,391	120,330	(6,868)	825	15,290	9,247	129,577
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	48,637	(2,999)		45,638	(1,459)	175	2,594	1,310	45,638
policy liabilities:				165,968	(8,327)	1,000	17,884	10,557	175,215

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Alberta

PPV & non-PPV ending 2019		Alberta - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	4	19	(1)	22	-	-	14	14	36
2000	(2)	(10)	(3)	(15)	-	-	1	1	(14)
2001	4	16	5	25	-	-	2	2	27
2002	(2)	(5)	12	5	-	-	3	3	8
2003	25	(34)	35	26	(2)	-	4	2	28
2004	1	(25)	(18)	(42)	-	-	4	4	(38)
2005	86	8	-	94	(9)	1	9	1	95
2006	2	(11)	58	49	-	-	9	9	58
2007	29	14	367	410	(11)	1	40	30	440
2008	799	23	428	1,250	(132)	16	113	(3)	1,247
2009	37	(2)	257	292	(31)	4	26	(1)	291
2010	6	22	117	145	(3)	-	14	11	156
2011	2,018	168	214	2,400	(170)	21	224	75	2,475
2012	861	82	287	1,230	(66)	8	118	60	1,290
2013	3,979	211	339	4,529	(222)	26	432	236	4,765
2014	2,868	792	408	4,068	(155)	19	392	256	4,324
2015	6,537	1,483	141	8,161	(306)	41	863	598	8,759
2016	9,511	1,939	290	11,740	(518)	69	1,515	1,066	12,806
2017	7,257	2,060	308	9,625	(461)	59	1,123	721	10,346
2018	12,672	2,344	391	15,407	(869)	107	1,804	1,042	16,449
PAYs (sub-total):	46,692	9,094	3,635	59,421	(2,955)	372	6,710	4,127	63,548
CAY (2019)	14,924	13,516	(352)	28,088	(1,452)	196	3,068	1,812	29,900
claims liabilities:	61,616	22,610	3,283	87,509	(4,407)	568	9,778	5,939	93,448
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	50,215	(4,287)		45,928	(1,207)	132	2,384	1,309	45,928
policy liabilities:				133,437	(5,614)	700	12,162	7,248	139,376

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Yukon

PPV & non-PPV ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	4	-	4	-	-	-	-	-	4
2000	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	4	4	-	-	-	-	-	4
2010	70	1	5	76	(9)	1	6	(2)	74	
2011	-	4	7	11	-	-	-	-	11	
2012	-	9	10	19	-	-	2	2	21	
2013	-	19	13	32	-	-	4	4	36	
2014	-	41	(35)	6	1	-	8	9	15	
2015	-	86	(34)	52	(2)	-	12	10	62	
2016	243	149	7	399	(17)	2	55	40	439	
2017	877	191	75	1,143	(56)	7	139	90	1,233	
2018	552	164	36	752	(42)	5	94	57	809	
PAYs (sub-total):	1,742	670	88	2,500	(125)	15	320	210	2,710	
CAY (2019)	253	476	(14)	715	(35)	5	85	55	770	
claims liabilities:	1,995	1,146	74	3,215	(160)	20	405	265	3,480	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	867	(75)		792	(29)	4	46	21	792	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,007	(189)	24	451	286	4,272	

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Northwest Territories

PPV & non-PPV ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	3	-	3	-	-	-	-	3
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	(2)
2007	-	(3)	1	(2)	-	-	-	-	(2)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	11	11	-	-	1	1	12
2010	-	-	15	15	-	-	1	1	16
2011	-	3	20	23	(1)	-	3	2	25
2012	-	9	26	35	(1)	-	4	3	38
2013	478	25	31	534	(27)	3	50	26	560
2014	-	55	33	88	(3)	-	9	6	94
2015	-	116	12	128	(5)	-	15	10	138
2016	100	310	30	440	(19)	3	52	36	476
2017	520	553	(7)	1,066	(56)	6	142	92	1,158
2018	331	548	15	894	(52)	6	115	69	963
PAYs (sub-total):	1,429	1,619	187	3,235	(164)	18	392	246	3,481
CAY (2019)	649	608	(67)	1,190	(68)	9	155	96	1,286
claims liabilities:	2,078	2,227	120	4,425	(232)	27	547	342	4,767
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,740	(172)		1,568	(38)	5	75	42	1,568
policy liabilities:				5,993	(270)	32	622	384	6,335

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nunavut

PPV & non-PPV ending 2019	Nunavut - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	3	3	-	-	-	-	3
2010	-	-	5	5	-	-	-	-	5
2011	-	-	7	7	-	-	-	-	7
2012	150	1	9	160	(4)	1	16	13	173
2013	-	16	10	26	(1)	-	2	1	27
2014	182	16	(13)	185	(2)	-	21	19	204
2015	85	(28)	10	67	(3)	-	7	4	71
2016	-	104	9	113	(5)	-	14	9	122
2017	7	186	7	200	(10)	1	23	14	214
2018	44	201	1	246	(16)	1	32	17	263
PAYs (sub-total):	468	495	48	1,011	(41)	3	115	77	1,088
CAY (2019)	70	221	(23)	268	(18)	2	36	20	288
claims liabilities:	538	716	25	1,279	(59)	5	151	97	1,376
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	530	(46)		484	(15)	1	19	5	484
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,763	(74)	6	170	102	1,860

EXHIBIT H

Projected Year-end Policy Liabilities

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

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All Jurisdictions

PPV & non-PPV ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,642	504	(6)	4,140	(101)	12	433	344	4,484
2000	2	(5)	-	(3)	-	-	2	2	(1)
2001	3	18	29	50	-	-	8	8	58
2002	409	2	138	549	(34)	5	56	27	576
2003	1,617	(187)	727	2,157	(147)	19	208	80	2,237
2004	609	45	640	1,294	(106)	13	131	38	1,332
2005	159	(19)	487	627	(18)	2	68	52	679
2006	402	55	381	838	(76)	9	90	23	861
2007	2,060	324	659	3,043	(281)	32	279	30	3,073
2008	1,269	248	1,027	2,544	(270)	30	232	(8)	2,536
2009	2,598	302	1,026	3,926	(413)	47	355	(11)	3,915
2010	2,573	344	1,123	4,040	(331)	38	372	79	4,119
2011	5,145	486	1,476	7,107	(596)	69	652	125	7,232
2012	5,874	104	1,940	7,918	(550)	66	741	257	8,175
2013	16,265	(192)	2,283	18,356	(983)	112	1,739	868	19,224
2014	13,799	(335)	2,182	15,646	(659)	79	1,608	1,028	16,674
2015	24,686	3,026	2,500	30,212	(1,161)	137	3,129	2,105	32,317
2016	29,164	5,099	2,333	36,596	(1,505)	183	4,586	3,264	39,860
2017	26,912	11,816	2,055	40,783	(1,851)	233	4,989	3,371	44,154
2018	40,723	19,629	3,189	63,541	(3,279)	387	8,185	5,293	68,834
PAYs (sub-total):	177,911	41,264	24,189	243,364	(12,361)	1,473	27,863	16,975	260,339
CAY (2019)	52,557	55,327	2,763	110,647	(5,908)	738	13,798	8,628	119,275
claims liabilities:	230,468	96,591	26,952	354,011	(18,269)	2,211	41,661	25,603	379,614
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	145,825	(11,685)		134,140	(4,109)	479	7,786	4,156	134,269
policy liabilities:				488,151	(22,378)	2,690	49,447	29,759	513,883

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