



FACILITY ASSOCIATION RESIDUAL MARKET

NOVEMBER 2018 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2019)

The November 2018 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). The table immediately below summarizes the implemented valuations for fiscal year 2019.

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

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

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

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

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

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

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

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

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

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

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

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

1.4 Harmonized Sales Tax - Atlantic Provinces

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

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

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

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

1.5 Harmonized Sales Tax Class Action – Ontario

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

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

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

1.6 Ontario FARM Bodily Injury Case Reserve summary

There have been no changes in these descriptions since last month’s Highlights, other than updated references related to the posting date for the Actuarial Highlights – Quarterly Valuation report.

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

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary

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

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

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

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

Recognizing that individual members may interpret these results differently, we have included a table below displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (December 31, 2017³) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2017 valuation paid emergence projection model. No attempt has been made to distinguish case reserves held for pecuniary versus non-pecuniary

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

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

losses, nor in estimating the amount of prejudgment interest, if any, is included in the case reserve estimates.

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

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

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

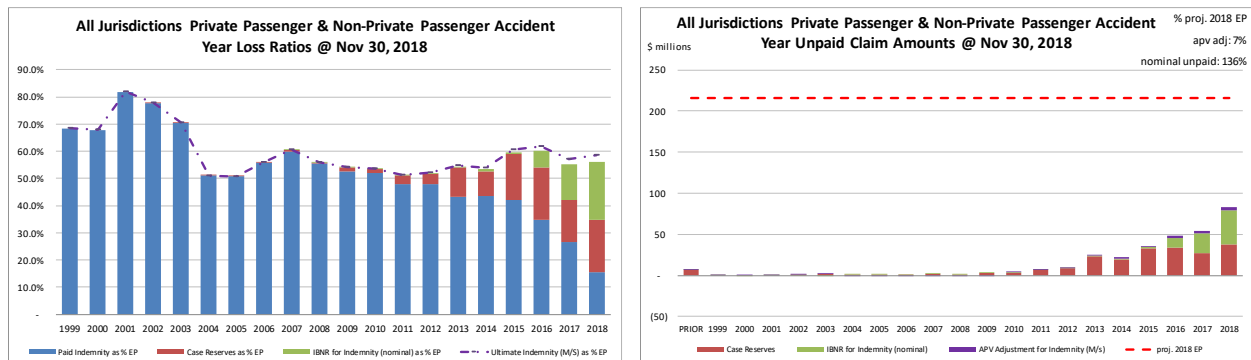
1.7 Current Provision Summary

The charts on the next page show the current levels of **indemnity only**⁵ claims amounts booked by

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

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

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



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

The current actuarial present value adjustments balance associated with indemnity (\$15.1 million – see table below) represents 7% of the earned premium projected for the full year 2018 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table below, the associated \$3.6 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)	amt	%
case	212,874	68.8%
ibnr	81,283	26.3%
M/S apv adj	15,100	4.9%
M/S indemnity	309,257	100.0%
retro claims	28,599	
retro apv adj	3,616	
M/S total	341,472	

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

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

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

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

The tables 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)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	133,742	108.0%	claim	322,756	69.4%
prem def/(dpac)	(10,467)	(8.5%)	premium	123,275	26.5%
M/S apv adjust.	562	0.5%	M/S apv adjust.	19,278	4.1%
M/S total	123,837	100.0%	M/S total	465,308	100.0%

M/S total by juris (rounded at juris level)		
	Ontario	157,481
	Alberta	121,880
	Newfoundland & Labrador	66,055
	New Brunswick	54,041
	Nova Scotia	42,509
	Prince Edward Island	12,047
	Yukon	3,811
	Northwest Territories	5,877
	Nunavut	1,608
	All Jurisdictions	465,309

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

While Ontario has the largest share of any single jurisdiction (accounting for approximately 34% of the total policy liabilities), collectively, the Atlantic provinces account for a larger overall share at approximately 38% (175 million).

2 Activity During the Month of November 2018⁷

2.1 Recorded Premium and Claims Activity

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

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

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

Table 01a	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Jurisdiction	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	6,977	266	3,195	1,211	2,037	528	5,232	1,739
AB	6,836	630	2,757	161	2,362	1,406	5,120	1,567
NL	2,359	(19)	2,078	(201)	960	1,387	3,038	1,186
NB	1,935	32	1,092	(46)	(353)	(223)	739	(269)
NS	1,890	34	1,489	480	(250)	(171)	1,239	309
PE	389	7	178	(26)	(101)	(161)	77	(187)
YT	154	3	15	(48)	173	101	188	54
NT	354	(4)	42	(68)	(66)	(83)	(23)	(151)
NU	80	0	8	(15)	200	206	208	191
TOTAL	20,973	948	10,855	1,447	4,963	2,990	15,818	4,437

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	4,638	1,833	(595)	1,493	4,044	3,327
2016	-	-	1,072	(334)	(561)	(251)	510	(586)
2017	(3)	(3)	1,025	(392)	(749)	(374)	276	(766)
2018	20,976	951	4,119	340	6,868	2,122	10,987	2,462
TOTAL	20,973	948	10,855	1,447	4,963	2,990	15,818	4,437

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

Ontario and Alberta earned premium variances are mainly driven by higher than projected written premium in commercial vehicle and interurban vehicle classes, with written premium up \$7.1 million (219%) during November. This is a continuation of what the FARM has been experiencing throughout 2018 (in fact, growth in these two classes started during the latter half of 2017). This is discussed in more detail in section 2.1.a.

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.

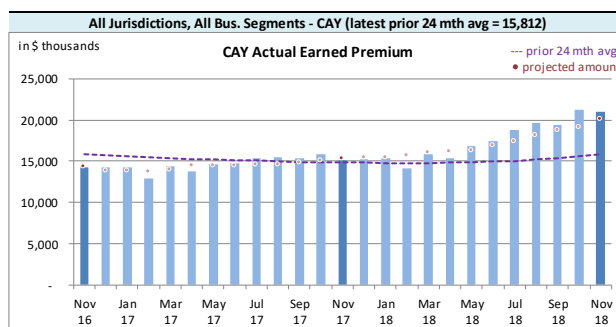
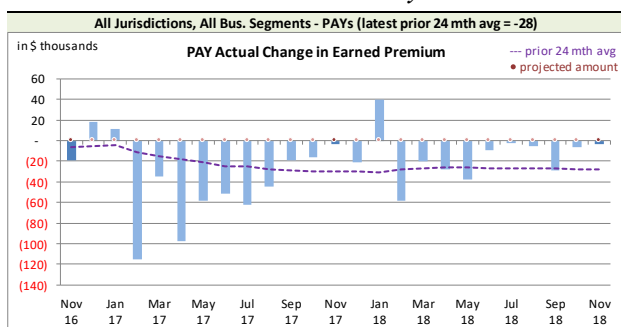
2.1.a Actual vs. Projected (AvsP): Earned Premium

The charts at the top of the next page show actual **earned premium**⁸ in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compare

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

with the average amount of the preceding 24 calendar months.

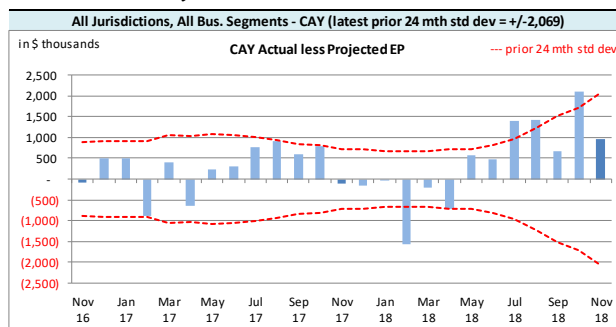
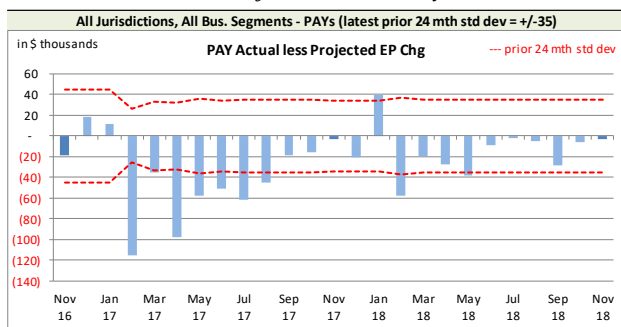
FARM Actual Earned Premium by Calendar Month



Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels. Current accident year (CAY) earned premium growth in recent months is related to significant increases in commercial and interurban vehicles, with written premium increasing approximately \$15 million in each of the latest 2 quarters (Q2 and Q3), and up \$54 million year-to-date (100.5%). This issue is discussed in more detail later in this section.

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

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



On Latest \$ thousands			
Earned Premium	PAYs	CAY	
Mthly Avg EP Chg (prior 24 mths)	(28)	15,812	
std dev	35	2,069	
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 bias⁹ on a 24-month lag basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to

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

monthly premium overall). Starting with projections included in the March 2017 Participation Report, we adjusted the earned premium projection to more accurately reflect the number of days of earning per month (the previous methodology was based on the simplifying assumption of equal days in all months). Over time, we may consider other projection approaches to narrow monthly variances. Notwithstanding the projection misses, readers will also note the recent volume increases and the impact as those increases are earned.

As highlighted in the opening of section 2.1, earned premium variances are being driven in Ontario and Alberta by higher than projected written premium in commercial vehicle (CV) and interurban vehicle (IU) classes, with written premium up \$7.1 million (219%) during November. This is a continuation of what the FARM has been experiencing during 2018, with this growth starting during the latter half of 2017. The table below shows the year-to-date premium increase at November 30.

FARM CV and IU Written Premium (\$000s) year-to-date to Nov 30 (ON and AB only)

FA Major Rating Class Code	(All)		Amounts formatted in \$000s						
Rating Type	(All)								
Share Month	(Multiple Items)	ytd to November 30							
Share Year			Values						
Jurisdiction	Business Segment	FA Minor Rating Class Desc	2018			2017			2016
			Sum of Written Premium	Change from Prior	% Change	Sum of Written Premium	Change from Prior	% Change	Sum of Written Premium
ON	non-PPV	Commercial	18,915	9,120	93.1%	9,795	1,117	12.9%	8,678
		Interurban	27,389	18,463	206.9%	8,926	6,407	254.4%	2,518
	non-PPV Total	46,304	27,584	147.3%	18,720	7,524	67.2%	11,196	
ON Total			46,304	27,584	147.3%	18,720	7,524	67.2%	11,196
AB	non-PPV	Commercial	22,262	3,823	20.7%	18,439	672	3.8%	17,766
		Interurban	26,813	19,100	247.6%	7,713	1,024	15.3%	6,688
	non-PPV Total	49,075	22,923	87.7%	26,152	1,697	6.9%	24,455	
AB Total			49,075	22,923	87.7%	26,152	1,697	6.9%	24,455
Grand Total			95,379	50,507	112.6%	44,872	9,221	25.9%	35,651

Of the \$51 million increase in written premium experienced during the year so far, \$25 million is fleet-rated, with the majority related to Ontario and Alberta interurban vehicles. As fleet rates are not regulated in Ontario and Alberta, this would appear to be an opportunity for a member to write these risks at appropriate rate levels (see discussion below related to average written premium) to achieve their target return.

FLEET-RATED FARM CV and IU Written Premium year-to-date to Nov 30 (ON and AB only)

FA Major Rating Class Code	(All)				Amounts				
Rating Type	Fleet				formatted in				
Entry Month	(Multiple Items)	ytd to November 30			\$000s				
			Entry Year	Values					
			2018			2017			2016
Jurisdiction	Business Segment	FA Minor Rating Class Desc	Sum of Written Premium	Change from Prior	% Change from Prior	Sum of Written Premium	Change from Prior	% Change from Prior	Sum of Written Premium
ON	non-PPV	Commercial Interurban	3,452	3,152	1,051.0%	300	62	26.2%	238
			18,361	12,724	225.7%	5,638	4,951	721.0%	687
ON Total			21,813	15,876	267.4%	5,937	5,013	542.4%	924
AB	non-PPV	Commercial Interurban	3,329	607	22.3%	2,723	655	31.7%	2,068
			9,893	8,300	520.8%	1,594	389	32.3%	1,205
AB Total			13,222	8,906	206.3%	4,316	1,043	31.9%	3,273
Grand Total			35,036	24,782	241.7%	10,254	6,057	144.3%	4,197

Written premium growth has outpaced written count growth, driven by increases in average written premium as indicated in the table at the top of the next page (likewise, on a year-to-date basis to November 30).

FARM CV and IU Average Written Premium (\$s) year-to-date to Nov 30 (ON and AB only)

FA Major Rating Class Code (All)
 Rating Type (All)
 Share Month (Multiple Items) ytd to November 30

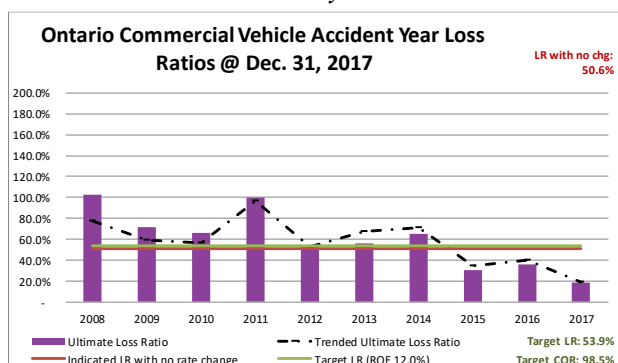
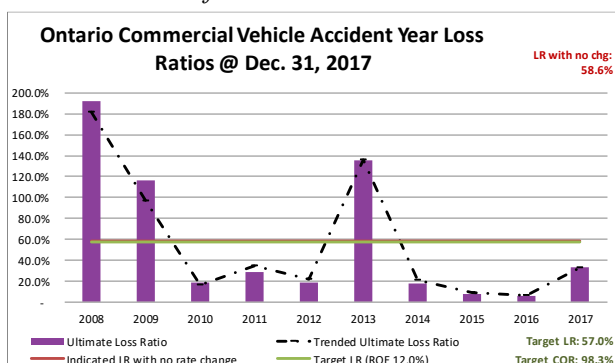
Amounts
 formatted in
 \$s

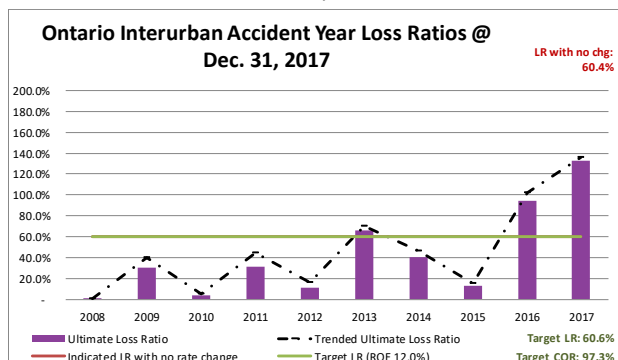
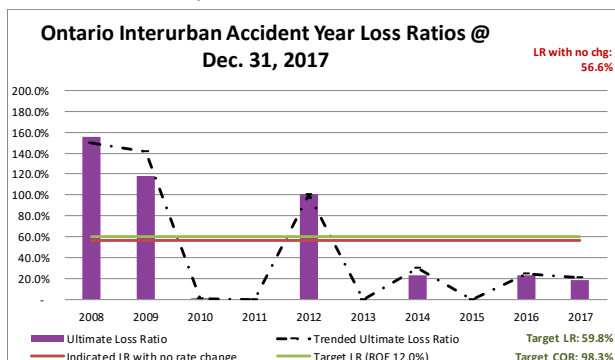
Jurisdiction	Business Segment	FA Minor Rating Class Desc	Share Year	Values								
			Sum of Avg W Prem	Change from Prior	% Change from Prior	2018			2017			2016
						Sum of Avg W Prem	Change from Prior	% Change from Prior	Sum of Avg W Prem	Change from Prior	% Change from Prior	Sum of Avg W Prem
ON	non-PPV	Commercial	9,282	1,260	15.7%	8,022	441	5.8%	7,581			
		Interurban	25,055	1,275	5.4%	23,780	4,858	25.7%	18,922			
	non-PPV Total	14,789	3,062	26.1%	11,727	2,965	33.8%	8,762				
ON Total			14,789	3,062	26.1%	11,727	2,965	33.8%	8,762			
AB	non-PPV	Commercial	4,471	438	10.9%	4,033	296	7.9%	3,737			
		Interurban	9,878	2,280	30.0%	7,598	525	7.4%	7,073			
	non-PPV Total	6,379	1,699	36.3%	4,680	389	9.1%	4,291				
AB Total			6,379	1,699	36.3%	4,680	389	9.1%	4,291			
Grand Total			8,811	2,565	41.1%	6,246	1,137	22.3%	5,109			

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

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

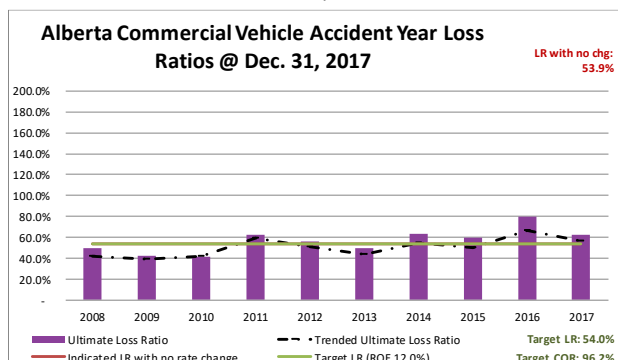
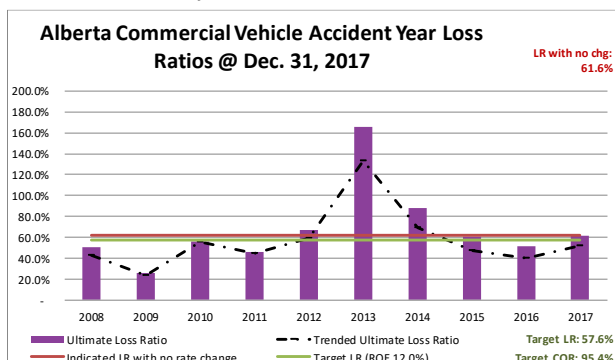
An obvious concern with this growth is rate adequacy. The charts below (commercial vehicles) and on the top of the next page (interurban vehicles) are taken from our rate analysis performed in August 2018, showing indemnity-only estimate ultimate loss ratios (for consistency, we've put all four charts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

FARM ON CV – individually rated

FARM ON CV – fleet rated


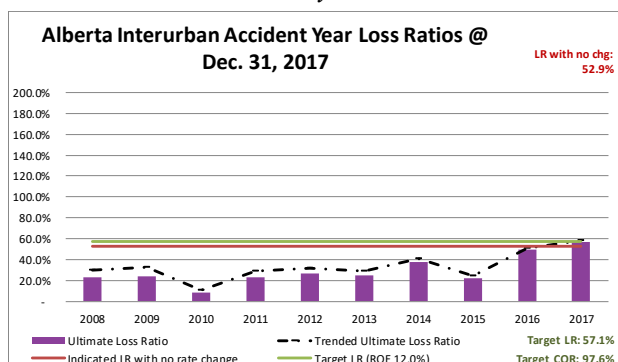
FARM ON IU – individually rated

FARM ON IU – fleet rated


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

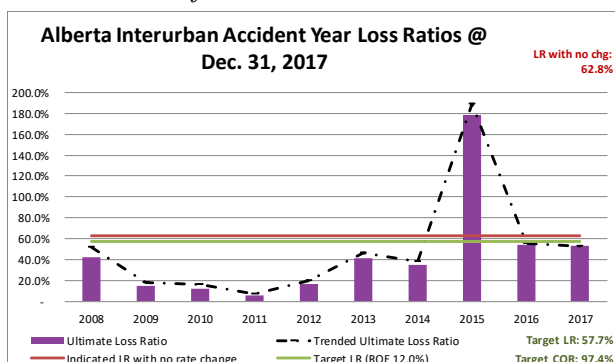
As per Ontario, an obvious concern with the Alberta commercial vehicle and interurban vehicle growth is rate adequacy. The charts below (commercial vehicles) and on the top of the next page (interurban vehicles) are taken from our rate analysis performed in July 2018, showing indemnity-only estimate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

FARM AB CV – individually rated

FARM AB CV – fleet rated


FARM AB IU – individually rated



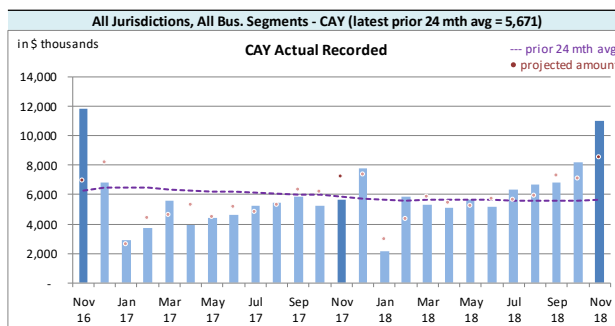
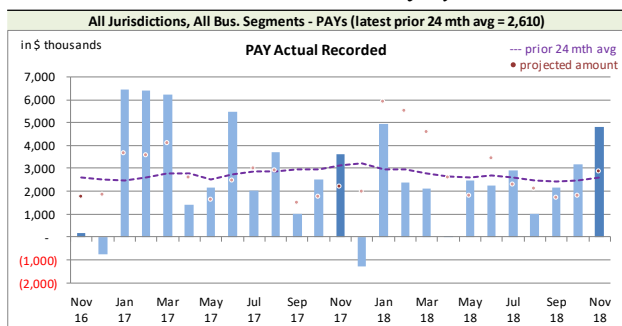
FARM AB IU – fleet rated



2.1.b AvsP: Recorded Indemnity

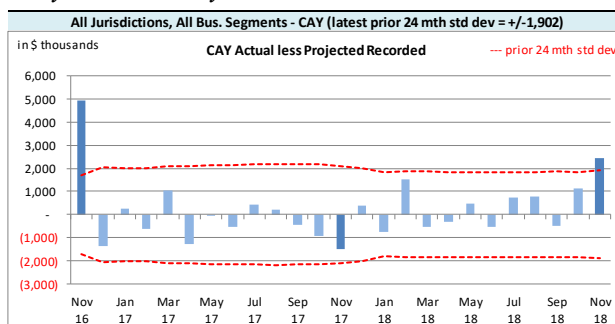
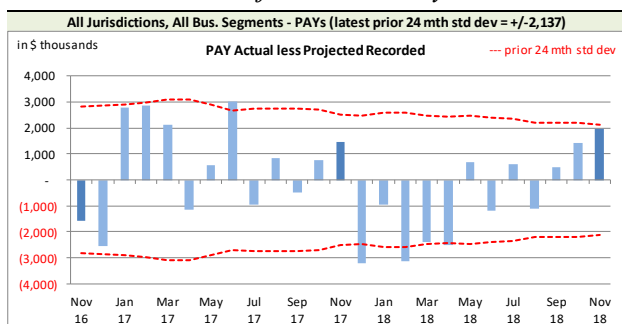
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



Recorded indemnity activity variances from the previous month’s projections are shown in the charts 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	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	2,610	5,671
std dev	2,137	1,902
A-P <> std dev	4	2
% <> std dev	16.0%	8.0%
norm <> std dev	31.7%	31.7%

With respect to **recorded indemnity**, 16% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **recorded indemnity** (see table on left), suggesting the projection process performs better than simply projecting the prior 24-month average amount

(assuming it follows a normal distribution). Bias has not been indicated at a 95% confidence level on a lagging 24-month basis. However, we have noted that 7 of the last 12¹⁰ PAYs had recorded activity actuals that were lower than projected, with 3 of the 7 favourable variances falling outside the one standard deviation band (see left chart at the bottom of the previous page). We have made some adjustments to our projections to reflect these findings and these adjustments appear to be having the desired effect.

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.

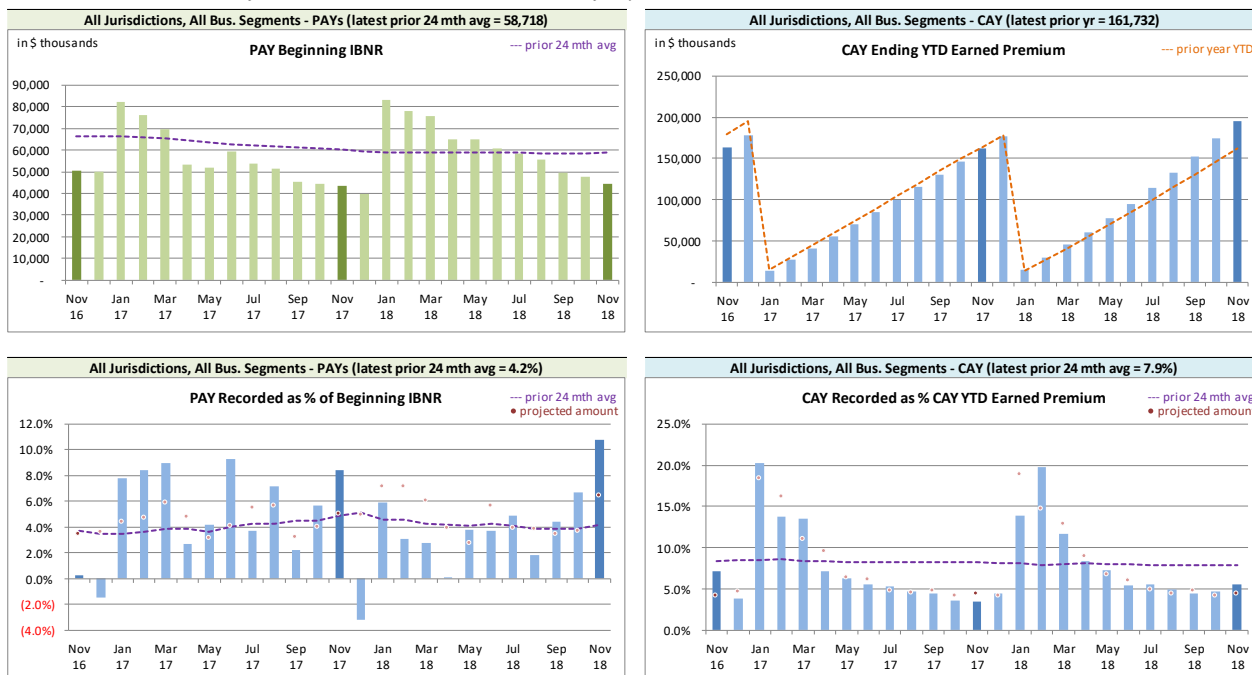
The CAY **recorded** variance was outside of one standard deviation this month. The activity was reviewed and confirmed, with the variance attributed to process variance.

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 at the top of the next page related to levels influencing **recorded indemnity** activity.

¹⁰Again assuming a binomial distribution with a 50% probability of “success” for each trial, 7 “successes” of 12 trials has about a 19% probability of occurring randomly.

FARM Levels that influence¹¹ Recorded Indemnity by Calendar Month



We track beginning prior accident years' IBNR as **recorded indemnity** activity “comes out of” IBNR. Changes in the prior accident years' beginning IBNR (see upper left chart within the group of charts immediately above) occur for several possible reasons:

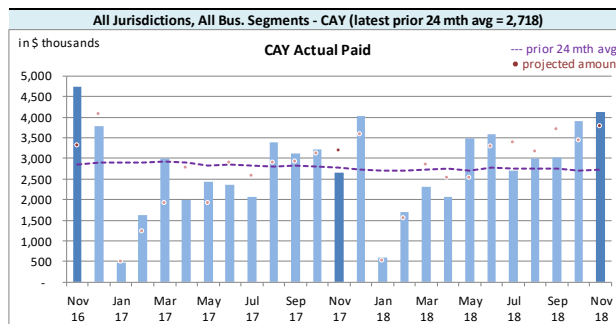
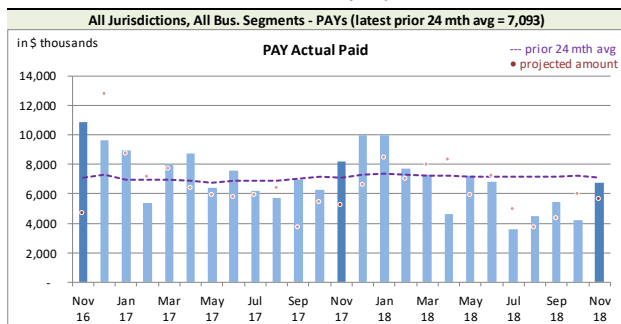
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as a beginning IBNR change one month after the valuation is implemented, i.e. the change will generally show in April, June, September, and November).

2.1.c AvsP: Paid Indemnity

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

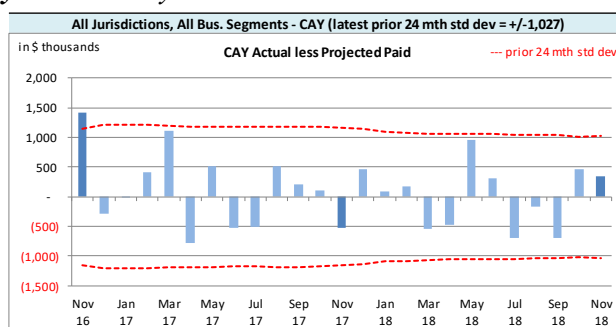
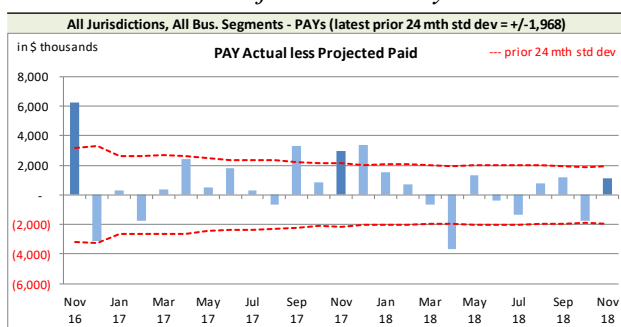
¹¹Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected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

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,093	2,718
std dev		1,968	1,027
A-P <> std dev		5	1
% <> std dev		20.0%	4.0%
norm <> std dev		31.7%	31.7%

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

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

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

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

FARM Levels that influence¹² Paid Indemnity by Calendar Month



We track beginning prior accident years' unpaid balance (case and IBNR) as **paid indemnity** activity "comes out of" the unpaid balance. Changes in the prior accident years' beginning unpaid balance (see upper left chart within the group of charts immediately above) occur for several possible reasons:

- to offset actual **paid indemnity** activity (may reduce case or IBNR or both);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as a beginning unpaid balance change one month after the valuation is implemented, i.e. the change will generally show in April, June, September, and November).

2.2 Actuarial Provisions

An "ultimate loss ratio matching method" (described in section 3) is used to determine the month's IBNR¹³ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

Factors are applied to the nominal unpaid claims liability (case plus IBNR – for indemnity only) to determine the discount amount (shown as a negative value to indicate its impact of reducing the liability) and the Provisions for Adverse Deviations.

¹²Our projections for the prior accident years are based on selected ratios of paid indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date paid indemnity to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium). In both cases, ratio selection is based on consideration of recent paid indemnity levels and AvsP analyses.

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

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

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

Table 02a		actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	5,512	(3,313)	(7,045)	80	12,012	(184)	10,479 (3,417)
2016	10,937	584	(2,355)	(16)	5,264	36	13,846 604
2017	23,248	763	(3,013)	(23)	5,889	47	26,124 787
2018	41,586	(1,964)	(4,868)	(12)	9,216	12	45,934 (1,964)
TOTAL	81,283	(3,930)	(17,281)	29	32,381	(89)	96,383 (3,990)

The IBNR provision is \$3.9 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

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

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

Table 02b		actuarial present value adjustments					
Accident Year	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	20,770	350	(1,432)	(26)	2,785	73	22,123 397
2016	3,117	58	(151)	(2)	887	(20)	3,853 36
2017	2,701	64	(176)	(3)	799	7	3,324 68
2018	2,011	0	(241)	(1)	1,145	(50)	2,915 (51)
TOTAL	28,599	472	(2,000)	(32)	5,616	10	32,215 450

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(10,467)	(437)	562	4	(9,905)	(433)
balance as % unearned premium:		(7.8%)	-	0.4%	-	(7.4%)	-
actual unearned premium:	133,742						
less projected:	5,648						

3 Ultimate Loss Ratio Matching Method

An “ultimate loss ratio matching” method continues to be applied to the current month and two projected months shown in the Participation Reports, with IBNR determined by accident year (for accident years 1994 and on) as follows:

- Earned premium to date
- Ultimate loss¹⁵ ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and

¹⁴“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association. Non-\$0 actuarial present value adjustments for these provisions were added for the first time with the October 2016 Participation Report. Please see the associated Actuarial Highlights for more information.

¹⁵“Loss” here refers to indemnity only unless otherwise noted.

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

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

4 Calendar Year-to-Date Results

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	(14,691)	(7.5%)	(9,176)	(4.7%)	(23,867)	(12.3%)	(388)	1.2%
CAY	133,372	68.5%	5,252	2.7%	138,624	71.2%	14,678	(0.1%)
TOTAL	118,682	60.9%	(3,924)	(2.0%)	114,758	58.9%	14,290	1.1%

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

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

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

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 2.29%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201810	201811	201812	201901
<input checked="" type="checkbox"/> Private Passenger	prior	(32,000)	35,000	30,000	34,000
	2010	(6,000)	(6,000)	(6,000)	(6,000)
	2011	(3,000)	32,000	29,000	3,000
	2012	59,000	(87,000)	(74,000)	(117,000)
	2013	(12,000)	20,000	21,000	9,000
	2014	135,000	133,000	124,000	119,000
	2015	324,000	166,000	156,000	126,000
	2016	651,000	579,000	559,000	542,000
	2017	1,701,000	1,700,000	1,649,000	1,556,000
	2018	3,553,000	3,083,000	2,803,000	2,370,000
	2019				733,000
Private Passenger Total		6,370,000	5,655,000	5,291,000	5,369,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	17,000	(194,000)	(173,000)	(160,000)
	2012	11,000	(15,000)	(12,000)	(14,000)
	2013	41,000	41,000	41,000	40,000
	2014	22,000	9,000	9,000	7,000
	2015	308,000	(51,000)	(45,000)	(34,000)
	2016	793,000	813,000	722,000	711,000
	2017	532,000	582,000	526,000	537,000
	2018	1,532,000	1,376,000	1,183,000	999,000
	2019				307,000
Non Private Passenger Total		3,264,000	2,569,000	2,259,000	2,401,000
Grand Total		9,634,000	8,224,000	7,550,000	7,770,000

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

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

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Jurisdiction Desc	Nova Scotia		discount rate: 2.29%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM					
Business Segment	Acc Year		201810	201811	201812	201901
Private Passenger	prior		60,000	61,000	58,000	91,000
	2010		(2,000)	(2,000)	(1,000)	(13,000)
	2011		6,000	6,000	6,000	6,000
	2012		(39,000)	(41,000)	(41,000)	(39,000)
	2013		12,000	(17,000)	(17,000)	(10,000)
	2014		86,000	66,000	58,000	54,000
	2015		169,000	172,000	162,000	157,000
	2016		732,000	693,000	674,000	644,000
	2017		1,609,000	1,831,000	1,693,000	1,693,000
	2018		1,880,000	1,768,000	1,737,000	1,560,000
	2019					459,000
Private Passenger Total			4,513,000	4,537,000	4,329,000	4,602,000
Non Private Passenger	prior		5,000	60,000	53,000	59,000
	2010		(2,000)	(2,000)	(2,000)	(2,000)
	2011		(5,000)	(5,000)	(4,000)	(4,000)
	2012			29,000	26,000	25,000
	2013		62,000	83,000	73,000	38,000
	2014		115,000	11,000	8,000	(23,000)
	2015		580,000	557,000	519,000	470,000
	2016		1,018,000	994,000	928,000	934,000
	2017		1,633,000	1,525,000	1,452,000	1,454,000
	2018		2,558,000	2,679,000	2,842,000	2,621,000
	2019					371,000
Non Private Passenger Total			5,964,000	5,931,000	5,895,000	5,943,000
Grand Total			10,477,000	10,468,000	10,224,000	10,545,000

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Jurisdiction Desc	Ontario		discount rate: 2.29%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
Business Segment	Acc Year		201810	201811	201812	201901
Private Passenger	prior		1,494,000	1,494,000	1,345,000	1,491,000
	2010		353,000	(53,000)	(47,000)	(66,000)
	2011		11,000	11,000	8,000	26,000
	2012		(119,000)	(128,000)	(113,000)	(112,000)
	2013		66,000	66,000	61,000	9,000
	2014		28,000	(251,000)	(249,000)	(224,000)
	2015		216,000	(113,000)	(73,000)	(65,000)
	2016		688,000	710,000	700,000	666,000
	2017		2,133,000	2,032,000	2,012,000	1,928,000
	2018		3,403,000	3,886,000	4,254,000	4,164,000
	2019					670,000
Private Passenger Total			8,273,000	7,654,000	7,898,000	8,487,000
Non Private Passenger	prior		154,000	73,000	63,000	70,000
	2010		116,000	116,000	87,000	88,000
	2011		184,000	184,000	143,000	125,000
	2012		218,000	208,000	175,000	108,000
	2013		515,000	429,000	376,000	447,000
	2014		915,000	1,037,000	1,009,000	916,000
	2015		1,663,000	(572,000)	(560,000)	(545,000)
	2016		2,413,000	2,053,000	1,968,000	1,997,000
	2017		5,987,000	5,945,000	5,881,000	5,849,000
	2018		13,525,000	14,951,000	16,647,000	15,788,000
	2019					2,609,000
Non Private Passenger Total			25,690,000	24,424,000	25,789,000	27,452,000
Grand Total			33,963,000	32,078,000	33,687,000	35,939,000

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Jurisdiction Desc	Alberta		discount rate: 2.29%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
Business Segment	Acc Year		201810	201811	201812	201901
Private Passenger	prior		1,000	1,000	-	18,000
	2010		48,000	48,000	44,000	43,000
	2011		160,000	160,000	149,000	124,000
	2012		144,000	144,000	135,000	131,000
	2013		196,000	158,000	146,000	149,000
	2014		464,000	464,000	453,000	455,000
	2015		876,000	870,000	859,000	850,000
	2016		981,000	981,000	961,000	978,000
	2017		1,198,000	1,212,000	1,188,000	1,027,000
	2018		1,280,000	1,465,000	1,546,000	1,434,000
	2019					257,000
Private Passenger Total			5,348,000	5,503,000	5,481,000	5,466,000
Non Private Passenger	prior		(27,000)	(12,000)	(12,000)	55,000
	2010		7,000	7,000	6,000	5,000
	2011		38,000	38,000	34,000	116,000
	2012		302,000	277,000	231,000	188,000
	2013		410,000	396,000	362,000	394,000
	2014		784,000	802,000	787,000	800,000
	2015		907,000	930,000	887,000	930,000
	2016		3,694,000	3,557,000	3,497,000	3,514,000
	2017		4,752,000	4,673,000	4,609,000	4,583,000
	2018		11,026,000	9,656,000	9,878,000	8,161,000
	2019					2,649,000
Non Private Passenger Total			21,893,000	20,324,000	20,279,000	21,395,000
Grand Total			27,241,000	25,827,000	25,760,000	26,861,000

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

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Jurisdiction Desc	Yukon		discount rate: 2.29%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
Business Segment	Acc Year		201810	201811	201812	201901
Private Passenger	prior		4,000	4,000	4,000	4,000
	2010		5,000	5,000	5,000	9,000
	2011		4,000	4,000	4,000	4,000
	2012		9,000	9,000	9,000	9,000
	2013		16,000	16,000	16,000	16,000
	2014		35,000	35,000	35,000	35,000
	2015		65,000	65,000	64,000	63,000
	2016		134,000	134,000	133,000	134,000
	2017		161,000	87,000	86,000	101,000
	2018		157,000	174,000	161,000	158,000
	2019					13,000
Private Passenger Total			590,000	533,000	517,000	546,000
Non Private Passenger	prior		2,000	2,000	2,000	2,000
	2010			-	-	-
	2011			-	-	-
	2012		1,000	1,000	1,000	1,000
	2013		4,000	4,000	4,000	4,000
	2014		16,000	16,000	16,000	16,000
	2015		60,000	60,000	59,000	58,000
	2016		87,000	87,000	86,000	85,000
	2017		225,000	214,000	211,000	211,000
	2018		70,000	37,000	49,000	42,000
	2019					56,000
Non Private Passenger Total			465,000	421,000	428,000	475,000
Grand Total			1,055,000	954,000	945,000	1,021,000

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

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

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Jurisdiction Desc	Nunavut		discount rate: 2.29%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
Business Segment	Acc Year		201810	201811	201812	201901
<input checked="" type="checkbox"/> Private Passenger	prior		(1,000)	(1,000)	(1,000)	(1,000)
	2010			-	-	-
	2011			-	-	-
	2012		11,000	11,000	11,000	17,000
	2013		6,000	6,000	6,000	6,000
	2014		11,000	11,000	11,000	11,000
	2015		28,000	28,000	28,000	28,000
	2016		66,000	66,000	66,000	65,000
	2017		61,000	52,000	52,000	51,000
	2018		27,000	32,000	31,000	32,000
	2019					3,000
Private Passenger Total			209,000	205,000	204,000	212,000
<input checked="" type="checkbox"/> Non Private Passenger	prior			-	-	-
	2010			-	-	-
	2011			-	-	-
	2012			-	-	-
	2013		3,000	3,000	3,000	3,000
	2014		10,000	(190,000)	(188,000)	(186,000)
	2015		48,000	48,000	47,000	47,000
	2016		125,000	125,000	124,000	124,000
	2017		230,000	230,000	228,000	227,000
	2018		236,000	262,000	277,000	275,000
	2019					24,000
Non Private Passenger Total			652,000	478,000	491,000	514,000
Grand Total			861,000	683,000	695,000	726,000

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Jurisdiction Desc	(All)		discount rate: 2.29%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
Business Segment	Acc Year		201810	201811	201812	201901
Private Passenger	prior		1,607,000	1,737,000	1,570,000	1,752,000
	2010		456,000	50,000	48,000	87,000
	2011		274,000	309,000	286,000	248,000
	2012		228,000	71,000	80,000	34,000
	2013		508,000	493,000	465,000	403,000
	2014		923,000	684,000	651,000	670,000
	2015		2,565,000	2,090,000	2,077,000	2,029,000
	2016		5,082,000	4,980,000	4,833,000	4,788,000
	2017		11,091,000	10,931,000	10,642,000	10,266,000
	2018		13,901,000	15,125,000	15,116,000	13,809,000
	2019					2,689,000
Private Passenger Total			36,635,000	36,470,000	35,768,000	36,775,000
Non Private Passenger	prior		142,000	131,000	113,000	199,000
	2010		142,000	132,000	102,000	78,000
	2011		251,000	40,000	16,000	88,000
	2012		530,000	498,000	418,000	364,000
	2013		1,335,000	1,224,000	1,116,000	1,177,000
	2014		2,051,000	1,889,000	1,827,000	1,696,000
	2015		3,725,000	1,131,000	1,057,000	1,076,000
	2016		9,342,000	8,866,000	8,400,000	8,346,000
	2017		15,365,000	15,193,000	14,792,000	14,590,000
	2018		30,975,000	30,809,000	33,207,000	30,004,000
	2019					6,422,000
Non Private Passenger Total			63,858,000	59,913,000	61,048,000	64,040,000
Grand Total			100,493,000	96,383,000	96,816,000	100,815,000

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EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201810	201811	201812	201901
<input checked="" type="checkbox"/> Private Passenger	prior	(20,000)	45,000	40,000	38,000
	2010	(5,000)	(5,000)	(4,000)	(4,000)
	2011	(5,000)	30,000	27,000	26,000
	2012	1,000	(144,000)	(130,000)	(126,000)
	2013	(53,000)	(21,000)	(19,000)	(18,000)
	2014	(9,000)	(9,000)	(9,000)	(9,000)
	2015	131,000	(24,000)	(24,000)	(24,000)
	2016	333,000	288,000	285,000	271,000
	2017	1,362,000	1,372,000	1,331,000	1,238,000
	2018	3,174,000	2,676,000	2,365,000	1,916,000
	2019				683,000
Private Passenger Total		4,909,000	4,208,000	3,862,000	3,991,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	(2,000)	(213,000)	(192,000)	(190,000)
	2012	(2,000)	(25,000)	(22,000)	(22,000)
	2013	1,000	1,000	1,000	1,000
	2014	(2,000)	(15,000)	(15,000)	(15,000)
	2015	173,000	(176,000)	(164,000)	(153,000)
	2016	571,000	592,000	515,000	510,000
	2017	316,000	377,000	328,000	325,000
	2018	1,336,000	1,163,000	960,000	749,000
	2019				286,000
Non Private Passenger Total		2,399,000	1,712,000	1,419,000	1,499,000
Grand Total		7,308,000	5,920,000	5,281,000	5,490,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	52,000	109,000	103,000	101,000
	2010	72,000	72,000	67,000	65,000
	2011	79,000	79,000	73,000	71,000
	2012	126,000	126,000	117,000	113,000
	2013	113,000	133,000	124,000	120,000
	2014	148,000	157,000	155,000	150,000
	2015	345,000	363,000	359,000	341,000
	2016	1,110,000	1,101,000	1,046,000	1,036,000
	2017	3,258,000	3,088,000	3,057,000	2,965,000
	2018	2,478,000	3,441,000	3,372,000	2,934,000
	2019				402,000
Private Passenger Total		7,781,000	8,669,000	8,473,000	8,298,000
Non Private Passenger	prior	(2,000)	(2,000)	(3,000)	(2,000)
	2010	2,000	2,000	2,000	2,000
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	(4,000)	(4,000)	(4,000)	(4,000)
	2013	66,000	45,000	40,000	35,000
	2014	90,000	105,000	89,000	78,000
	2015	44,000	45,000	38,000	33,000
	2016	601,000	627,000	533,000	469,000
	2017	787,000	807,000	686,000	604,000
	2018	1,238,000	772,000	1,057,000	930,000
	2019				258,000
Non Private Passenger Total		2,821,000	2,396,000	2,437,000	2,402,000
Grand Total		10,602,000	11,065,000	10,910,000	10,700,000

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	57,000	58,000	57,000	53,000
	2010	(8,000)	(8,000)	(8,000)	(7,000)
	2011	5,000	5,000	5,000	5,000
	2012	(44,000)	(46,000)	(45,000)	(41,000)
	2013	(53,000)	(53,000)	(51,000)	(46,000)
	2014	33,000	13,000	13,000	12,000
	2015	111,000	115,000	114,000	109,000
	2016	632,000	595,000	589,000	554,000
	2017	1,452,000	1,676,000	1,559,000	1,543,000
	2018	1,668,000	1,536,000	1,483,000	1,320,000
	2019				423,000
Private Passenger Total		3,853,000	3,891,000	3,716,000	3,925,000
Non Private Passenger	prior	5,000	60,000	55,000	54,000
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(4,000)	(4,000)
	2012	(2,000)	27,000	24,000	24,000
	2013	(3,000)	17,000	15,000	15,000
	2014	19,000	(84,000)	(83,000)	(81,000)
	2015	474,000	462,000	425,000	374,000
	2016	853,000	832,000	774,000	766,000
	2017	1,412,000	1,312,000	1,246,000	1,234,000
	2018	2,346,000	2,449,000	2,594,000	2,361,000
	2019				341,000
Non Private Passenger Total		5,097,000	5,068,000	5,044,000	5,082,000
Grand Total		8,950,000	8,959,000	8,760,000	9,007,000

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

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





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201810	201811	201812	201901
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	(185,000)	(119,000)	(118,000)	(117,000)
	2015	104,000	104,000	103,000	102,000
	2016	138,000	144,000	137,000	136,000
	2017	384,000	343,000	340,000	337,000
	2018	394,000	421,000	347,000	312,000
	2019				56,000
Private Passenger Total		826,000	884,000	800,000	817,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010		(10,000)	(10,000)	(8,000)
	2011	1,000	1,000	1,000	1,000
	2012		-	-	-
	2013	2,000	2,000	2,000	2,000
	2014	36,000	36,000	35,000	30,000
	2015	(38,000)	(38,000)	(37,000)	(31,000)
	2016	297,000	297,000	235,000	200,000
	2017	743,000	742,000	735,000	625,000
	2018	351,000	536,000	681,000	654,000
	2019				87,000
Non Private Passenger Total		1,391,000	1,565,000	1,641,000	1,559,000
Grand Total		2,217,000	2,449,000	2,441,000	2,376,000

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts




		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	1,288,000	1,289,000	1,148,000	999,000
	2010	349,000	(57,000)	(51,000)	(44,000)
	2011	29,000	29,000	26,000	23,000
	2012	(115,000)	(124,000)	(110,000)	(96,000)
	2013	17,000	17,000	15,000	13,000
	2014	(78,000)	(338,000)	(335,000)	(291,000)
	2015	122,000	(167,000)	(127,000)	(108,000)
	2016	518,000	542,000	537,000	499,000
	2017	1,941,000	1,841,000	1,823,000	1,714,000
	2018	3,074,000	3,527,000	3,865,000	3,749,000
	2019				615,000
Private Passenger Total		7,145,000	6,559,000	6,791,000	7,073,000
Non Private Passenger	prior	109,000	22,000	17,000	16,000
	2010	114,000	114,000	85,000	82,000
	2011	156,000	156,000	117,000	112,000
	2012	117,000	112,000	84,000	81,000
	2013	227,000	147,000	110,000	106,000
	2014	692,000	827,000	802,000	770,000
	2015	1,238,000	(991,000)	(971,000)	(961,000)
	2016	1,850,000	1,504,000	1,429,000	1,415,000
	2017	5,462,000	5,423,000	5,369,000	5,262,000
	2018	12,491,000	13,788,000	15,351,000	14,430,000
	2019				2,431,000
Non Private Passenger Total		22,456,000	21,102,000	22,393,000	23,744,000
Grand Total		29,601,000	27,661,000	29,184,000	30,817,000

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
 Private Passenger	prior	(20,000)	(20,000)	(19,000)	(19,000)
	2010	46,000	46,000	42,000	42,000
	2011	73,000	73,000	67,000	66,000
	2012	86,000	86,000	79,000	78,000
	2013	163,000	125,000	115,000	114,000
	2014	356,000	356,000	349,000	346,000
	2015	777,000	771,000	763,000	755,000
	2016	859,000	859,000	842,000	834,000
	2017	1,098,000	1,117,000	1,095,000	920,000
	2018	1,173,000	1,347,000	1,416,000	1,317,000
	2019				240,000
Private Passenger Total		4,611,000	4,760,000	4,749,000	4,693,000
 Non Private Passenger	prior	4,000	19,000	16,000	16,000
	2010	6,000	6,000	5,000	5,000
	2011	4,000	4,000	3,000	3,000
	2012	230,000	205,000	164,000	162,000
	2013	20,000	59,000	47,000	47,000
	2014	596,000	620,000	614,000	608,000
	2015	512,000	539,000	512,000	507,000
	2016	2,920,000	2,789,000	2,761,000	2,733,000
	2017	4,194,000	4,122,000	4,081,000	3,999,000
	2018	10,156,000	8,682,000	8,821,000	7,321,000
	2019				2,471,000
Non Private Passenger Total		18,642,000	17,045,000	17,024,000	17,872,000
Grand Total		23,253,000	21,805,000	21,773,000	22,565,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	1,000	1,000	1,000	1,000
	2011	4,000	4,000	4,000	4,000
	2012	8,000	8,000	8,000	8,000
	2013	15,000	15,000	15,000	15,000
	2014	34,000	34,000	34,000	34,000
	2015	62,000	62,000	61,000	60,000
	2016	115,000	115,000	114,000	113,000
	2017	113,000	39,000	39,000	39,000
	2018	150,000	167,000	153,000	151,000
	2019				12,000
Private Passenger Total		506,000	449,000	433,000	441,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010		-	-	-
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	4,000	4,000	4,000	4,000
	2014	15,000	15,000	15,000	15,000
	2015	57,000	57,000	56,000	55,000
	2016	76,000	76,000	75,000	74,000
	2017	212,000	203,000	201,000	199,000
	2018	43,000	8,000	17,000	13,000
	2019				53,000
Non Private Passenger Total		410,000	366,000	371,000	416,000
Grand Total		916,000	815,000	804,000	857,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories					
AccountCode Desc	Undiscounted					discount rate: 0.00%
	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		201810	201811	201812	201901
<div>Private Passenger</div>	prior		(2,000)	(2,000)	(2,000)	(2,000)
	2010		(1,000)	(1,000)	(1,000)	(1,000)
	2011		3,000	3,000	3,000	3,000
	2012		9,000	9,000	9,000	9,000
	2013		22,000	22,000	22,000	22,000
	2014		52,000	52,000	51,000	50,000
	2015		120,000	120,000	114,000	113,000
	2016		222,000	222,000	220,000	218,000
	2017		214,000	216,000	207,000	203,000
	2018		426,000	529,000	512,000	461,000
	2019					57,000
Private Passenger Total			1,065,000	1,170,000	1,135,000	1,133,000
<div>Non Private Passenger</div>	prior		2,000	2,000	2,000	2,000
	2010		1,000	1,000	1,000	1,000
	2011			-	-	-
	2012			-	-	-
	2013		13,000	13,000	13,000	13,000
	2014		15,000	15,000	15,000	15,000
	2015		43,000	43,000	43,000	43,000
	2016		173,000	173,000	171,000	169,000
	2017		302,000	302,000	299,000	296,000
	2018		188,000	263,000	284,000	258,000
	2019					36,000
Non Private Passenger Total			737,000	812,000	828,000	833,000
Grand Total			1,802,000	1,982,000	1,963,000	1,966,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010		-	-	-
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	5,000	5,000	5,000	5,000
	2014	10,000	10,000	10,000	10,000
	2015	26,000	26,000	26,000	26,000
	2016	63,000	63,000	62,000	61,000
	2017	58,000	49,000	49,000	49,000
	2018	25,000	31,000	29,000	29,000
	2019				3,000
Private Passenger Total		187,000	184,000	181,000	183,000
Non Private Passenger	prior		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	9,000	(191,000)	(189,000)	(187,000)
	2015	44,000	44,000	44,000	44,000
	2016	118,000	118,000	117,000	116,000
	2017	219,000	219,000	217,000	215,000
	2018	225,000	250,000	264,000	261,000
	2019				23,000
Non Private Passenger Total		618,000	443,000	456,000	475,000
Grand Total		805,000	627,000	637,000	658,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	1,353,000	1,477,000	1,325,000	1,168,000
	2010	453,000	47,000	45,000	51,000
	2011	187,000	222,000	204,000	197,000
	2012	72,000	(84,000)	(71,000)	(54,000)
	2013	227,000	241,000	224,000	223,000
	2014	361,000	156,000	150,000	185,000
	2015	1,798,000	1,370,000	1,389,000	1,374,000
	2016	3,990,000	3,929,000	3,832,000	3,722,000
	2017	9,880,000	9,741,000	9,500,000	9,008,000
	2018	12,562,000	13,675,000	13,542,000	12,189,000
	2019				2,491,000
Private Passenger Total		30,883,000	30,774,000	30,140,000	30,554,000
Non Private Passenger	prior	125,000	108,000	94,000	93,000
	2010	123,000	113,000	83,000	82,000
	2011	153,000	(58,000)	(76,000)	(79,000)
	2012	340,000	316,000	247,000	242,000
	2013	333,000	291,000	235,000	226,000
	2014	1,470,000	1,328,000	1,283,000	1,233,000
	2015	2,547,000	(15,000)	(54,000)	(89,000)
	2016	7,459,000	7,008,000	6,610,000	6,452,000
	2017	13,647,000	13,507,000	13,162,000	12,759,000
	2018	28,374,000	27,911,000	30,029,000	26,977,000
	2019				5,986,000
Non Private Passenger Total		54,571,000	50,509,000	51,613,000	53,882,000
Grand Total		85,454,000	81,283,000	81,753,000	84,436,000

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

EXHIBIT C-1

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

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

discount rate: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	110,000	110,000	109,000	110,000
	2010	81,000	81,000	80,000	79,000
	2011	96,000	96,000	94,000	87,000
	2012	143,000	143,000	141,000	136,000
	2013	153,000	153,000	148,000	142,000
	2014	190,000	190,000	187,000	180,000
	2015	408,000	406,000	402,000	398,000
	2016	442,000	442,000	460,000	448,000
	2017	238,000	238,000	234,000	229,000
	2018	386,000	425,000	463,514	446,514
	2019				37,000
Private Passenger Total		2,247,000	2,284,000	2,318,514	2,292,514
Non Private Passenger	prior	44,000	44,000	44,000	44,000
	2010	30,000	30,000	30,000	30,000
	2011	29,000	29,000	29,000	30,000
	2012	39,000	39,000	38,000	36,000
	2013	40,000	40,000	39,000	38,000
	2014	54,000	54,000	53,000	50,000
	2015	124,000	123,000	122,000	122,000
	2016	148,000	148,000	154,000	151,000
	2017	82,000	82,000	81,000	81,000
	2018	147,000	161,000	176,899	167,899
	2019				16,000
Non Private Passenger Total		737,000	750,000	766,899	765,899
Grand Total		2,984,000	3,034,000	3,085,413	3,058,413

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: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	131,000	131,000	126,000	125,000
	2010	86,000	86,000	84,000	80,000
	2011	125,000	113,000	109,000	106,000
	2012	165,000	165,000	159,000	153,000
	2013	371,000	371,000	366,000	360,000
	2014	290,000	290,000	283,000	279,000
	2015	316,000	316,000	309,000	305,000
	2016	353,000	353,000	333,000	323,000
	2017	261,000	261,000	254,000	250,000
	2018	197,000	218,000	225,246	221,246
	2019				16,000
Private Passenger Total		2,295,000	2,304,000	2,248,246	2,218,246
Non Private Passenger	prior	105,000	105,000	102,000	100,000
	2010	73,000	73,000	72,000	66,000
	2011	94,000	85,000	83,000	80,000
	2012	120,000	120,000	118,000	116,000
	2013	261,000	261,000	258,000	254,000
	2014	187,000	187,000	185,000	184,000
	2015	194,000	194,000	192,000	190,000
	2016	211,000	211,000	200,000	197,000
	2017	165,000	165,000	162,000	161,000
	2018	138,000	155,000	160,829	159,829
	2019				12,000
Non Private Passenger Total		1,548,000	1,556,000	1,532,829	1,519,829
Grand Total		3,843,000	3,860,000	3,781,075	3,738,075

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

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

discount rate: 2.29%

interest rate margin: 25 basis pts




		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201810	201811	201812	201901
 Private Passenger	prior	344,000	344,000	334,000	340,000
	2010	83,000	83,000	81,000	72,000
	2011	75,000	75,000	73,000	73,000
	2012	84,000	84,000	82,000	78,000
	2013	127,000	127,000	125,000	124,000
	2014	140,000	140,000	137,000	136,000
	2015	102,000	102,000	94,000	92,000
	2016	95,000	95,000	84,000	82,000
	2017	152,000	152,000	150,000	150,000
	2018	154,000	166,000	189,176	180,176
	2019				22,000
Private Passenger Total		1,356,000	1,368,000	1,349,176	1,349,176
 Non Private Passenger	prior	101,000	101,000	99,000	96,000
	2010	62,000	62,000	61,000	59,000
	2011	71,000	71,000	71,000	76,000
	2012	89,000	89,000	87,000	83,000
	2013	156,000	156,000	154,000	150,000
	2014	183,000	183,000	181,000	178,000
	2015	141,000	141,000	129,000	126,000
	2016	128,000	128,000	116,000	114,000
	2017	204,000	204,000	200,000	199,000
	2018	193,000	204,000	231,284	222,284
	2019				24,000
Non Private Passenger Total		1,328,000	1,339,000	1,329,284	1,327,284
Grand Total		2,684,000	2,707,000	2,678,460	2,676,460

EXHIBIT C-1

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

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

discount rate: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	62,000	62,000	62,000	62,000
	2010	14,000	14,000	14,000	17,000
	2011	23,000	23,000	23,000	19,000
	2012	31,000	31,000	30,000	29,000
	2013	37,000	37,000	36,000	35,000
	2014	44,000	44,000	43,000	44,000
	2015	41,000	41,000	40,000	39,000
	2016	70,000	70,000	69,000	67,000
	2017	88,000	88,000	87,000	87,000
	2018	70,000	78,000	86,891	87,891
	2019				1,000
Private Passenger Total		480,000	488,000	490,891	487,891
Non Private Passenger	prior	22,000	22,000	22,000	22,000
	2010	11,000	11,000	11,000	11,000
	2011	13,000	13,000	13,000	13,000
	2012	15,000	15,000	15,000	18,000
	2013	21,000	21,000	21,000	19,000
	2014	27,000	27,000	27,000	26,000
	2015	28,000	28,000	27,000	25,000
	2016	46,000	46,000	45,000	43,000
	2017	58,000	58,000	57,000	56,000
	2018	53,000	59,000	66,724	65,724
	2019				2,000
Non Private Passenger Total		294,000	300,000	304,724	300,724
Grand Total		774,000	788,000	795,615	788,615

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

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

discount rate: 2.29%

interest rate margin: 25 basis pts


		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	3,188,000	3,188,000	3,092,000	3,006,000
	2010	455,000	455,000	440,000	420,000
	2011	667,000	667,000	648,000	638,000
	2012	739,000	736,000	715,000	686,000
	2013	622,000	622,000	603,000	563,000
	2014	522,000	515,000	497,000	475,000
	2015	540,000	537,000	522,000	501,000
	2016	501,000	501,000	485,000	472,000
	2017	510,000	497,000	480,000	468,000
	2018	378,000	418,000	470,232	445,232
	2019				53,000
Private Passenger Total		8,122,000	8,136,000	7,952,232	7,727,232
Non Private Passenger	prior	963,000	963,000	945,000	930,000
	2010	342,000	342,000	334,000	332,000
	2011	543,000	543,000	532,000	518,000
	2012	715,000	713,000	697,000	660,000
	2013	955,000	955,000	935,000	927,000
	2014	988,000	977,000	955,000	914,000
	2015	1,205,000	1,201,000	1,177,000	1,157,000
	2016	1,113,000	1,112,000	1,089,000	1,075,000
	2017	1,135,000	1,106,000	1,081,000	1,065,000
	2018	1,121,000	1,278,000	1,460,613	1,401,613
	2019				189,000
Non Private Passenger Total		9,080,000	9,190,000	9,205,613	9,168,613
Grand Total		17,202,000	17,326,000	17,157,845	16,895,845

EXHIBIT C-1

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

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

discount rate: 2.29%

interest rate margin: 25 basis pts


		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	373,000	373,000	366,000	357,000
	2010	30,000	30,000	29,000	28,000
	2011	59,000	59,000	57,000	55,000
	2012	77,000	72,000	71,000	70,000
	2013	91,000	84,000	83,000	81,000
	2014	90,000	90,000	87,000	85,000
	2015	66,000	66,000	65,000	64,000
	2016	112,000	112,000	111,000	108,000
	2017	50,000	50,000	49,000	48,000
	2018	(20,000)	(22,000)	(20,144)	(23,144)
	2019				(1,000)
Private Passenger Total		928,000	914,000	897,856	871,856
Non Private Passenger	prior	971,000	971,000	964,000	999,000
	2010	112,000	112,000	111,000	98,000
	2011	191,000	191,000	189,000	200,000
	2012	284,000	263,000	260,000	248,000
	2013	359,000	335,000	331,000	330,000
	2014	391,000	391,000	387,000	385,000
	2015	307,000	307,000	303,000	302,000
	2016	596,000	596,000	592,000	579,000
	2017	315,000	315,000	311,000	310,000
	2018	(149,000)	(167,000)	(150,962)	(175,962)
	2019				(18,000)
Non Private Passenger Total		3,377,000	3,314,000	3,297,038	3,257,038
Grand Total		4,305,000	4,228,000	4,194,894	4,128,894

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: 2.29%
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	ShareYMMM				
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(5,000)	(5,000)	(5,000)	(5,000)
	2014	7,000	7,000	7,000	7,000
	2015	(10,000)	(10,000)	(10,000)	(11,000)
	2016	9,000	9,000	9,000	9,000
	2017	22,000	21,000	21,000	21,000
	2018	1,000	-	1,269	1,269
	2019				(1,000)
Private Passenger Total		35,000	33,000	34,269	32,269
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	9,000	9,000	9,000	9,000
	2015	(16,000)	(16,000)	(16,000)	(16,000)
	2016	17,000	17,000	17,000	18,000
	2017	68,000	67,000	67,000	68,000
	2018	3,000	3,000	4,615	3,615
	2019				-
Non Private Passenger Total		91,000	90,000	91,615	92,615
Grand Total		126,000	123,000	125,884	124,884

EXHIBIT C-1

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

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





discount rate: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
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	17,000
	2012	20,000	20,000	20,000	20,000
	2013	24,000	24,000	24,000	24,000
	2014	31,000	31,000	31,000	31,000
	2015	14,000	14,000	14,000	14,000
	2016	7,000	7,000	7,000	8,000
	2017	9,000	9,000	9,000	9,000
	2018	(28,000)	(31,000)	(28,232)	(30,232)
	2019				(3,000)
Private Passenger Total		116,000	113,000	115,768	112,768
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	10,000	10,000	10,000	10,000
	2015	5,000	5,000	5,000	5,000
	2016	3,000	3,000	3,000	3,000
	2017	3,000	3,000	3,000	4,000
	2018	(14,000)	(15,000)	(13,508)	(14,508)
	2019				(1,000)
Non Private Passenger Total		36,000	35,000	36,492	35,492
Grand Total		152,000	148,000	152,260	148,260

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

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

discount rate: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(11,000)	(11,000)	(11,000)	(11,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	1,000	1,000	1,000	1,000
	2017	2,000	2,000	2,000	2,000
	2018	(3,000)	(3,000)	(4,037)	(4,037)
	2019				(1,000)
Private Passenger Total		4,000	4,000	2,963	1,963
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(9,000)	(9,000)	(9,000)	(9,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	2,000	2,000	2,000	2,000
	2017	6,000	6,000	6,000	6,000
	2018	(11,000)	(12,000)	(11,122)	(13,122)
	2019				(2,000)
Non Private Passenger Total		(2,000)	(3,000)	(2,122)	(6,122)
Grand Total		2,000	1,000	841	(4,159)

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	▼
AccountCode	(All)	▼
AccidentYear	(All)	▼

discount rate: 2.29%





interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM ▼			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	4,223,000	4,223,000	4,104,000	4,015,000
	2010	766,000	766,000	745,000	713,000
	2011	1,068,000	1,056,000	1,027,000	1,002,000
	2012	1,269,000	1,261,000	1,228,000	1,182,000
	2013	1,409,000	1,402,000	1,369,000	1,313,000
	2014	1,308,000	1,301,000	1,266,000	1,231,000
	2015	1,483,000	1,478,000	1,442,000	1,408,000
	2016	1,590,000	1,590,000	1,559,000	1,518,000
	2017	1,332,000	1,318,000	1,286,000	1,264,000
	2018	1,135,000	1,249,000	1,383,915	1,324,915
	2019				123,000
Private Passenger Total		15,583,000	15,644,000	15,409,915	15,093,915
Non Private Passenger	prior	2,211,000	2,211,000	2,181,000	2,196,000
	2010	639,000	639,000	628,000	605,000
	2011	954,000	945,000	930,000	930,000
	2012	1,281,000	1,258,000	1,234,000	1,180,000
	2013	1,786,000	1,762,000	1,732,000	1,712,000
	2014	1,843,000	1,832,000	1,801,000	1,750,000
	2015	1,994,000	1,989,000	1,945,000	1,917,000
	2016	2,264,000	2,263,000	2,218,000	2,182,000
	2017	2,036,000	2,006,000	1,968,000	1,950,000
	2018	1,481,000	1,666,000	1,925,372	1,817,372
	2019				222,000
Non Private Passenger Total		16,489,000	16,571,000	16,562,372	16,461,372
Grand Total		32,072,000	32,215,000	31,972,287	31,555,287

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	110,000	110,000	109,000	108,000
	2010	86,000	86,000	85,000	84,000
	2011	95,000	95,000	94,000	93,000
	2012	139,000	139,000	137,000	135,000
	2013	119,000	119,000	115,000	111,000
	2014	152,000	152,000	148,000	144,000
	2015	354,000	352,000	348,000	344,000
	2016	365,000	365,000	361,000	357,000
	2017	138,000	138,000	134,000	130,000
	2018	289,000	317,000	357,514	353,514
	2019				27,000
Private Passenger Total		1,847,000	1,873,000	1,888,514	1,886,514
Non Private Passenger	prior	40,000	40,000	40,000	40,000
	2010	27,000	27,000	27,000	27,000
	2011	27,000	27,000	27,000	27,000
	2012	36,000	36,000	35,000	34,000
	2013	30,000	30,000	29,000	28,000
	2014	41,000	41,000	40,000	39,000
	2015	107,000	106,000	105,000	104,000
	2016	121,000	121,000	120,000	119,000
	2017	47,000	47,000	46,000	45,000
	2018	109,000	120,000	134,899	132,899
	2019				11,000
Non Private Passenger Total		585,000	595,000	603,899	606,899
Grand Total		2,432,000	2,468,000	2,492,413	2,493,413

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	125,000	125,000	121,000	118,000
	2010	82,000	82,000	80,000	78,000
	2011	119,000	107,000	104,000	101,000
	2012	155,000	155,000	150,000	145,000
	2013	333,000	333,000	328,000	323,000
	2014	267,000	267,000	261,000	255,000
	2015	271,000	271,000	265,000	259,000
	2016	288,000	288,000	282,000	276,000
	2017	200,000	200,000	194,000	188,000
	2018	136,000	151,000	165,246	159,246
	2019				8,000
Private Passenger Total		1,976,000	1,979,000	1,950,246	1,910,246
Non Private Passenger	prior	100,000	100,000	97,000	94,000
	2010	70,000	70,000	69,000	68,000
	2011	89,000	80,000	78,000	76,000
	2012	114,000	114,000	112,000	110,000
	2013	235,000	235,000	232,000	229,000
	2014	174,000	174,000	172,000	170,000
	2015	167,000	167,000	165,000	163,000
	2016	173,000	173,000	171,000	169,000
	2017	128,000	128,000	125,000	122,000
	2018	96,000	108,000	119,829	116,829
	2019				6,000
Non Private Passenger Total		1,346,000	1,349,000	1,340,829	1,323,829
Grand Total		3,322,000	3,328,000	3,291,075	3,234,075

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	334,000	334,000	327,000	320,000
	2010	79,000	79,000	77,000	75,000
	2011	72,000	72,000	71,000	70,000
	2012	79,000	79,000	77,000	75,000
	2013	107,000	107,000	105,000	103,000
	2014	121,000	121,000	119,000	118,000
	2015	83,000	83,000	81,000	79,000
	2016	66,000	66,000	64,000	62,000
	2017	116,000	116,000	114,000	112,000
	2018	104,000	117,000	130,176	128,176
	2019				14,000
Private Passenger Total		1,161,000	1,174,000	1,165,176	1,156,176
Non Private Passenger	prior	94,000	94,000	93,000	92,000
	2010	56,000	56,000	55,000	54,000
	2011	71,000	71,000	70,000	69,000
	2012	87,000	87,000	85,000	83,000
	2013	132,000	132,000	130,000	128,000
	2014	158,000	158,000	156,000	154,000
	2015	113,000	113,000	111,000	109,000
	2016	90,000	90,000	87,000	84,000
	2017	156,000	156,000	153,000	150,000
	2018	131,000	145,000	160,284	157,284
	2019				16,000
Non Private Passenger Total		1,088,000	1,102,000	1,100,284	1,096,284
Grand Total		2,249,000	2,276,000	2,265,460	2,252,460

EXHIBIT C-2

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

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

discount rate: 0.00%


interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	56,000	56,000	56,000	56,000
	2010	15,000	15,000	15,000	15,000
	2011	21,000	21,000	21,000	21,000
	2012	28,000	28,000	27,000	26,000
	2013	34,000	34,000	33,000	32,000
	2014	39,000	39,000	38,000	37,000
	2015	31,000	31,000	30,000	29,000
	2016	57,000	57,000	56,000	55,000
	2017	75,000	75,000	74,000	73,000
	2018	53,000	59,000	69,891	68,891
	2019				-
Private Passenger Total		409,000	415,000	419,891	412,891
Non Private Passenger	prior	20,000	20,000	20,000	20,000
	2010	10,000	10,000	10,000	10,000
	2011	12,000	12,000	12,000	12,000
	2012	16,000	16,000	16,000	16,000
	2013	21,000	21,000	21,000	21,000
	2014	24,000	24,000	24,000	24,000
	2015	21,000	21,000	20,000	19,000
	2016	37,000	37,000	36,000	35,000
	2017	49,000	49,000	48,000	47,000
	2018	40,000	44,000	52,724	51,724
	2019				1,000
Non Private Passenger Total		250,000	254,000	259,724	256,724
Grand Total		659,000	669,000	679,615	669,615

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	3,180,000	3,180,000	3,084,000	2,990,000
	2010	453,000	453,000	439,000	426,000
	2011	676,000	676,000	656,000	636,000
	2012	743,000	739,000	717,000	695,000
	2013	579,000	579,000	560,000	542,000
	2014	480,000	474,000	457,000	441,000
	2015	487,000	485,000	470,000	455,000
	2016	431,000	431,000	417,000	403,000
	2017	424,000	424,000	408,000	393,000
	2018	275,000	305,000	333,232	314,232
	2019				37,000
Private Passenger Total		7,728,000	7,746,000	7,541,232	7,332,232
Non Private Passenger	prior	950,000	950,000	932,000	914,000
	2010	339,000	339,000	332,000	325,000
	2011	535,000	535,000	524,000	514,000
	2012	680,000	677,000	663,000	650,000
	2013	882,000	882,000	863,000	844,000
	2014	895,000	884,000	863,000	842,000
	2015	1,084,000	1,080,000	1,058,000	1,036,000
	2016	956,000	955,000	934,000	914,000
	2017	944,000	944,000	921,000	898,000
	2018	822,000	938,000	1,040,613	1,001,613
	2019				133,000
Non Private Passenger Total		8,087,000	8,184,000	8,130,613	8,071,613
Grand Total		15,815,000	15,930,000	15,671,845	15,403,845

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201810	201811	201812	201901
Private Passenger	prior	346,000	346,000	339,000	332,000
	2010	29,000	29,000	28,000	27,000
	2011	55,000	55,000	54,000	53,000
	2012	73,000	68,000	67,000	66,000
	2013	86,000	80,000	78,000	76,000
	2014	85,000	85,000	83,000	81,000
	2015	44,000	44,000	43,000	42,000
	2016	80,000	80,000	79,000	78,000
	2017	47,000	47,000	46,000	45,000
	2018	(22,000)	(24,000)	(27,144)	(28,144)
	2019				(3,000)
Private Passenger Total		823,000	810,000	789,856	768,856
Non Private Passenger	prior	977,000	977,000	968,000	959,000
	2010	102,000	102,000	101,000	100,000
	2011	186,000	186,000	184,000	182,000
	2012	265,000	246,000	244,000	242,000
	2013	338,000	315,000	312,000	309,000
	2014	371,000	371,000	367,000	363,000
	2015	207,000	207,000	204,000	201,000
	2016	424,000	424,000	421,000	418,000
	2017	297,000	297,000	294,000	291,000
	2018	(164,000)	(185,000)	(200,962)	(204,962)
	2019				(24,000)
Non Private Passenger Total		3,003,000	2,940,000	2,894,038	2,836,038
Grand Total		3,826,000	3,750,000	3,683,894	3,604,894

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts






		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM 			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	6,000	6,000	6,000	6,000
	2015	(13,000)	(13,000)	(13,000)	(13,000)
	2016	7,000	7,000	7,000	7,000
	2017	18,000	18,000	18,000	18,000
	2018	(1,000)	(2,000)	(731)	(731)
	2019				(1,000)
Private Passenger Total		22,000	21,000	22,269	21,269
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	8,000	8,000	8,000	8,000
	2015	(19,000)	(19,000)	(19,000)	(19,000)
	2016	14,000	14,000	14,000	14,000
	2017	58,000	58,000	58,000	58,000
	2018	(4,000)	(4,000)	(3,385)	(3,385)
	2019				(1,000)
Non Private Passenger Total		65,000	65,000	65,615	64,615
Grand Total		87,000	86,000	87,884	85,884

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	10,000	10,000	10,000	10,000
	2010	11,000	11,000	11,000	11,000
	2011	15,000	15,000	15,000	15,000
	2012	19,000	19,000	19,000	19,000
	2013	23,000	23,000	23,000	23,000
	2014	29,000	29,000	29,000	29,000
	2015	13,000	13,000	13,000	13,000
	2016	5,000	5,000	5,000	5,000
	2017	(2,000)	(2,000)	(2,000)	(2,000)
	2018	(36,000)	(40,000)	(41,232)	(41,232)
	2019				(4,000)
Private Passenger Total		87,000	83,000	81,768	77,768
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	7,000	7,000	7,000	7,000
	2013	8,000	8,000	8,000	8,000
	2014	9,000	9,000	9,000	9,000
	2015	4,000	4,000	4,000	4,000
	2016	2,000	2,000	2,000	2,000
	2017	(1,000)	(1,000)	(1,000)	(1,000)
	2018	(17,000)	(19,000)	(19,508)	(19,508)
	2019				(1,000)
Non Private Passenger Total		23,000	21,000	20,492	19,492
Grand Total		110,000	104,000	102,260	97,260

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201810	201811	201812	201901
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(13,000)	(13,000)	(13,000)	(13,000)
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	2,000	2,000	2,000	2,000
	2018	(4,000)	(4,000)	(5,037)	(5,037)
	2019				(1,000)
Private Passenger Total		(2,000)	(2,000)	(3,037)	(4,037)
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(10,000)	(10,000)	(10,000)	(10,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	5,000	5,000	5,000	5,000
	2018	(14,000)	(15,000)	(17,122)	(17,122)
	2019				(2,000)
Non Private Passenger Total		(9,000)	(10,000)	(12,122)	(14,122)
Grand Total		(11,000)	(12,000)	(15,159)	(18,159)

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
▼	Acc Year ▼	201810	201811	201812	201901
Private Passenger	prior	4,165,000	4,165,000	4,050,000	3,938,000
	2010	760,000	760,000	740,000	721,000
	2011	1,060,000	1,048,000	1,022,000	996,000
	2012	1,245,000	1,236,000	1,203,000	1,170,000
	2013	1,262,000	1,256,000	1,223,000	1,191,000
	2014	1,172,000	1,166,000	1,134,000	1,104,000
	2015	1,275,000	1,271,000	1,242,000	1,213,000
	2016	1,300,000	1,300,000	1,272,000	1,244,000
	2017	1,018,000	1,018,000	988,000	959,000
	2018	794,000	879,000	981,915	948,915
	2019				77,000
Private Passenger Total		14,051,000	14,099,000	13,855,915	13,561,915
Non Private Passenger	prior	2,186,000	2,186,000	2,155,000	2,124,000
	2010	613,000	613,000	603,000	593,000
	2011	932,000	923,000	907,000	892,000
	2012	1,215,000	1,193,000	1,172,000	1,152,000
	2013	1,629,000	1,606,000	1,578,000	1,550,000
	2014	1,674,000	1,663,000	1,633,000	1,603,000
	2015	1,689,000	1,684,000	1,653,000	1,622,000
	2016	1,818,000	1,817,000	1,786,000	1,756,000
	2017	1,683,000	1,683,000	1,649,000	1,615,000
	2018	999,000	1,132,000	1,267,372	1,215,372
	2019				139,000
Non Private Passenger Total		14,438,000	14,500,000	14,403,372	14,261,372
Grand Total		28,489,000	28,599,000	28,259,287	27,823,287

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	201810	201811	201812	201901
Private Passenger	Newfoundland & Labrador	87.4%	87.4%	87.4%	87.3%
	New Brunswick	80.7%	80.0%	79.7%	79.2%
	Nova Scotia	93.1%	93.3%	93.4%	93.6%
	Prince Edward Island	63.9%	62.9%	64.1%	61.5%
	Ontario	72.5%	72.8%	72.6%	72.9%
	Alberta	65.3%	64.1%	62.7%	62.7%
	Yukon	72.0%	72.1%	71.7%	71.1%
	Northwest Territories	60.5%	60.4%	60.5%	60.4%
	Nunavut	42.6%	41.1%	39.4%	38.3%
Non Private Passenger	Newfoundland & Labrador	81.9%	81.4%	80.2%	80.1%
	New Brunswick	68.6%	67.5%	66.0%	65.4%
	Nova Scotia	79.2%	79.4%	78.7%	78.9%
	Prince Edward Island	97.4%	89.9%	82.8%	80.3%
	Ontario	67.4%	68.0%	67.7%	68.0%
	Alberta	65.0%	64.6%	64.3%	64.3%
	Yukon	67.2%	66.2%	64.8%	64.1%
	Northwest Territories	52.9%	53.2%	52.3%	52.1%
	Nunavut	50.4%	49.9%	50.3%	49.9%
Grand Total		71.6%	71.4%	70.6%	70.4%

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	201810	201811	201812	201901
Private Passenger	Newfoundland & Labrador	84.0%	84.0%	84.1%	84.0%
	New Brunswick	77.5%	76.9%	76.7%	76.1%
	Nova Scotia	89.0%	89.2%	89.3%	89.5%
	Prince Edward Island	60.8%	59.8%	61.1%	58.6%
	Ontario	68.9%	69.1%	69.1%	69.4%
	Alberta	63.0%	61.8%	60.6%	60.5%
	Yukon	69.8%	69.3%	69.3%	68.8%
	Northwest Territories	58.0%	57.9%	58.0%	58.0%
	Nunavut	41.5%	39.1%	38.3%	37.1%
Non Private Passenger	Newfoundland & Labrador	78.6%	78.1%	77.6%	77.5%
	New Brunswick	66.1%	65.0%	64.2%	63.6%
	Nova Scotia	75.6%	75.8%	75.8%	76.0%
	Prince Edward Island	92.0%	84.9%	79.1%	76.6%
	Ontario	64.1%	64.7%	65.0%	65.3%
	Alberta	62.7%	62.4%	62.0%	62.1%
	Yukon	64.5%	63.4%	62.8%	62.2%
	Northwest Territories	51.2%	51.1%	50.9%	50.8%
	Nunavut	49.0%	48.6%	49.2%	48.9%
Grand Total		68.6%	68.4%	67.9%	67.8%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NEWFOUNDLAND AND LABRADOR

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEW BRUNSWICK

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NOVA SCOTIA

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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PRINCE EDWARD ISLAND

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ONTARIO

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

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ALBERTA

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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YUKON

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NORTHWEST TERRITORIES

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

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NUNAVUT

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

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

Amounts in

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

Amounts in

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

EXHIBIT G-1

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

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ShareDate	201811	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(30)	1	66	-	67	(223.3%)	37
	2009	(2)	-	-	-	-	-	(2)
	2010	(6)	-	-	-	-	-	(6)
	2011	(3)	1	34	-	35	(1,166.7%)	32
	2012	59	(1)	(145)	-	(146)	(247.5%)	(87)
	2013	(12)	4	28	-	32	(266.7%)	20
	2014	135	(3)	1	-	(2)	(1.5%)	133
	2015	324	(17)	(141)	-	(158)	(48.8%)	166
	2016	651	(49)	(23)	-	(72)	(11.1%)	579
	2017	1,701	(153)	152	-	(1)	(0.1%)	1,700
	2018	3,553	204	(674)	-	(470)	(13.2%)	3,083
Private Passenger Total		6,370	(13)	(702)	-	(715)	(11.2%)	5,655
Non Private								
<div><div></div> Passenger</div>	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	17	-	(211)	-	(211)	(1,241.2%)	(194)
	2012	11	-	(26)	-	(26)	(236.4%)	(15)
	2013	41	(2)	2	-	-	-	41
	2014	22	(2)	(11)	-	(13)	(59.1%)	9
	2015	308	(20)	(339)	-	(359)	(116.6%)	(51)
	2016	793	(95)	115	-	20	2.5%	813
	2017	532	(26)	76	-	50	9.4%	582
	2018	1,532	(66)	(90)	-	(156)	(10.2%)	1,376
Non Private Passenger Total		3,264	(211)	(484)	-	(695)	(21.3%)	2,569
Grand Total		9,634	(224)	(1,186)	-	(1,410)	(14.6%)	8,224

EXHIBIT G-1

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

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 ShareDate 201811
 Jurisdiction Desc New Brunswick
 AccountCode Des IBNR Provision
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	46	-	61	-	61	132.6%	107
	2009	42	-	1	-	1	2.4%	43
	2010	92	(1)	1	-	-	-	92
	2011	94	-	-	-	-	-	94
	2012	153	(1)	1	-	-	-	153
	2013	203	(3)	23	-	20	9.9%	223
	2014	277	(4)	5	-	1	0.4%	278
	2015	602	(25)	40	-	15	2.5%	617
	2016	1,416	(88)	69	-	(19)	(1.3%)	1,397
	2017	3,539	(171)	-	-	(171)	(4.8%)	3,368
	2018	2,705	326	655	-	981	36.3%	3,686
Private Passenger Total		9,169	33	856	-	889	9.7%	10,058
Non Private								
Passenger	prior	5	-	-	-	-	-	5
	2009	(4)	-	-	-	-	-	(4)
	2010	18	-	-	-	-	-	18
	2011	16	-	-	-	-	-	16
	2012	26	-	-	-	-	-	26
	2013	257	(3)	(29)	-	(32)	(12.5%)	225
	2014	134	(6)	21	-	15	11.2%	149
	2015	137	(3)	3	-	-	-	137
	2016	667	(31)	56	-	25	3.7%	692
	2017	885	(40)	59	-	19	2.1%	904
	2018	1,342	220	(674)	-	(454)	(33.8%)	888
Non Private Passenger Total		3,483	137	(564)	-	(427)	(12.3%)	3,056
Grand Total		12,652	170	292	-	462	3.7%	13,114

EXHIBIT G-1

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

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 ShareDate 201811
 Jurisdiction Desc Nova Scotia
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	84	(6)	7	-	1	1.2%	85
	2009	(24)	1	(1)	-	-	-	(24)
	2010	(2)	1	(1)	-	-	-	(2)
	2011	6	(1)	1	-	-	-	6
	2012	(39)	5	(7)	-	(2)	5.1%	(41)
	2013	12	4	(33)	-	(29)	(241.7%)	(17)
	2014	86	(1)	(19)	-	(20)	(23.3%)	66
	2015	169	(10)	13	-	3	1.8%	172
	2016	732	(12)	(27)	-	(39)	(5.3%)	693
	2017	1,609	(22)	244	-	222	13.8%	1,831
	2018	1,880	193	(305)	-	(112)	(6.0%)	1,768
Private Passenger Total		4,513	152	(128)	-	24	0.5%	4,537
Non Private								
Passenger	prior	10	-	55	-	55	550.0%	65
	2009	(5)	-	-	-	-	-	(5)
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	-	1	28	-	29	100.0%	29
	2013	62	(1)	22	-	21	33.9%	83
	2014	115	(4)	(100)	-	(104)	(90.4%)	11
	2015	580	(8)	(15)	-	(23)	(4.0%)	557
	2016	1,018	(22)	(2)	-	(24)	(2.4%)	994
	2017	1,633	(34)	(74)	-	(108)	(6.6%)	1,525
	2018	2,558	214	(93)	-	121	4.7%	2,679
Non Private Passenger Total		5,964	146	(179)	-	(33)	(0.6%)	5,931
Grand Total		10,477	298	(307)	-	(9)	(0.1%)	10,468

EXHIBIT G-1

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

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ShareDate	201811	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(33)	-	-	-	-	-	(33)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(167)	2	59	-	61	(36.5%)	(106)
	2015	159	(1)	1	-	-	-	159
	2016	168	(7)	13	-	6	3.6%	174
	2017	429	(43)	2	-	(41)	(9.6%)	388
	2018	437	(49)	79	-	30	6.9%	467
Private Passenger Total		985	(98)	154	-	56	5.7%	1,041
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	(10)	-	(10)	100.0%	(10)
	2011	1	-	-	-	-	-	1
	2012	(28)	-	-	-	-	-	(28)
	2013	2	-	-	-	-	-	2
	2014	39	-	-	-	-	-	39
	2015	(23)	-	-	-	-	-	(23)
	2016	359	(8)	8	-	-	-	359
	2017	802	(17)	16	-	(1)	(0.1%)	801
	2018	480	173	24	-	197	41.0%	677
Non Private Passenger Total		1,631	148	38	-	186	11.4%	1,817
Grand Total		2,616	50	192	-	242	9.3%	2,858

EXHIBIT G-1

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

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 ShareDate 201811
 Jurisdiction Desc Ontario
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,148	(94)	94	-	-	-	1,148
	2009	346	(38)	38	-	-	-	346
	2010	353	(36)	(370)	-	(406)	(115.0%)	(53)
	2011	11	(4)	4	-	-	-	11
	2012	(119)	13	(22)	-	(9)	7.6%	(128)
	2013	66	(4)	4	-	-	-	66
	2014	28	-	(279)	-	(279)	(996.4%)	(251)
	2015	216	(25)	(304)	-	(329)	(152.3%)	(113)
	2016	688	(38)	60	-	22	3.2%	710
	2017	2,133	(21)	(80)	-	(101)	(4.7%)	2,032
	2018	3,403	186	297	-	483	14.2%	3,886
Private Passenger Total		8,273	(61)	(558)	-	(619)	(7.5%)	7,654
Non Private								
Passenger	prior	78	(14)	(47)	-	(61)	(78.2%)	17
	2009	76	(14)	(6)	-	(20)	(26.3%)	56
	2010	116	(26)	26	-	-	-	116
	2011	184	(37)	37	-	-	-	184
	2012	218	(32)	22	-	(10)	(4.6%)	208
	2013	515	(61)	(25)	-	(86)	(16.7%)	429
	2014	915	(16)	138	-	122	13.3%	1,037
	2015	1,663	(207)	(2,028)	-	(2,235)	(134.4%)	(572)
	2016	2,413	(380)	20	-	(360)	(14.9%)	2,053
	2017	5,987	(277)	235	-	(42)	(0.7%)	5,945
	2018	13,525	907	519	-	1,426	10.5%	14,951
Non Private Passenger Total		25,690	(157)	(1,109)	-	(1,266)	(4.9%)	24,424
Grand Total		33,963	(218)	(1,667)	-	(1,885)	(5.6%)	32,078

EXHIBIT G-1

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

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 ShareDate 201811
 Jurisdiction Desc Alberta
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(9)	-	-	-	-	-	(9)
	2009	10	-	-	-	-	-	10
	2010	48	1	(1)	-	-	-	48
	2011	160	(4)	4	-	-	-	160
	2012	144	(2)	2	-	-	-	144
	2013	196	(3)	(35)	-	(38)	(19.4%)	158
	2014	464	(7)	7	-	-	-	464
	2015	876	(25)	19	-	(6)	(0.7%)	870
	2016	981	(27)	27	-	-	-	981
	2017	1,198	(36)	50	-	14	1.2%	1,212
	2018	1,280	196	(11)	-	185	14.5%	1,465
Private Passenger Total		5,348	93	62	-	155	2.9%	5,503
Non Private								
Passenger	prior	(31)	1	14	-	15	(48.4%)	(16)
	2009	4	-	-	-	-	-	4
	2010	7	-	-	-	-	-	7
	2011	38	(1)	1	-	-	-	38
	2012	302	(3)	(22)	-	(25)	(8.3%)	277
	2013	410	(4)	(10)	-	(14)	(3.4%)	396
	2014	784	(32)	50	-	18	2.3%	802
	2015	907	(41)	64	-	23	2.5%	930
	2016	3,694	(397)	260	-	(137)	(3.7%)	3,557
	2017	4,752	(263)	184	-	(79)	(1.7%)	4,673
	2018	11,026	457	(1,827)	-	(1,370)	(12.4%)	9,656
Non Private Passenger Total		21,893	(283)	(1,286)	-	(1,569)	(7.2%)	20,324
Grand Total		27,241	(190)	(1,224)	-	(1,414)	(5.2%)	25,827

EXHIBIT G-1

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

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 ShareDate 201811
 Jurisdiction Desc Yukon
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	4	-	-	-	-	-	4
	2012	9	-	-	-	-	-	9
	2013	16	-	-	-	-	-	16
	2014	35	-	-	-	-	-	35
	2015	65	(1)	1	-	-	-	65
	2016	134	(1)	1	-	-	-	134
	2017	161	(2)	(72)	-	(74)	(46.0%)	87
	2018	157	1	16	-	17	10.8%	174
Private Passenger Total		590	(3)	(54)	-	(57)	(9.7%)	533
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	4	-	-	-	-	-	4
	2014	16	-	-	-	-	-	16
	2015	60	(1)	1	-	-	-	60
	2016	87	(1)	1	-	-	-	87
	2017	225	(3)	(8)	-	(11)	(4.9%)	214
	2018	70	(42)	9	-	(33)	(47.1%)	37
Non Private Passenger Total		465	(47)	3	-	(44)	(9.5%)	421
Grand Total		1,055	(50)	(51)	-	(101)	(9.6%)	954

EXHIBIT G-1

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

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ShareDate 201811
Northwest
Jurisdiction Desc Territories
AccountCode Des IBNR Provisio
AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	10	(1)	1	-	-	-	10
	2013	23	(2)	2	-	-	-	23
	2014	54	(4)	4	-	-	-	54
	2015	126	(12)	12	-	-	-	126
	2016	246	(23)	23	-	-	-	246
	2017	260	(4)	5	-	1	0.4%	261
	2018	459	46	59	-	105	22.9%	564
Private Passenger Total		1,178	-	106	-	106	9.0%	1,284
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	41	(1)	1	-	-	-	41
	2014	16	-	-	-	-	-	16
	2015	45	-	-	-	-	-	45
	2016	186	(2)	2	-	-	-	186
	2017	319	(4)	4	-	-	-	319
	2018	206	38	39	-	77	37.4%	283
Non Private Passenger Total		816	31	46	-	77	9.4%	893
Grand Total		1,994	31	152	-	183	9.2%	2,177

EXHIBIT G-1

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

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 ShareDate 201811
 Jurisdiction Desc Nunavut
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	11	-	-	-	-	-	11
	2013	6	-	-	-	-	-	6
	2014	11	-	-	-	-	-	11
	2015	28	-	-	-	-	-	28
	2016	66	-	-	-	-	-	66
	2017	61	(1)	(8)	-	(9)	(14.8%)	52
	2018	27	2	3	-	5	18.5%	32
Private Passenger Total		209	1	(5)	-	(4)	(1.9%)	205
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	10	-	(200)	-	(200)	(2,000.0%)	(190)
	2015	48	(1)	1	-	-	-	48
	2016	125	(1)	1	-	-	-	125
	2017	230	(2)	2	-	-	-	230
	2018	236	16	10	-	26	11.0%	262
Non Private Passenger Total		652	12	(186)	-	(174)	(26.7%)	478
Grand Total		861	13	(191)	-	(178)	(20.7%)	683

EXHIBIT G-1

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

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 ShareDate 201811
 Jurisdiction Desc (All)
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,235	(99)	228	-	129	10.4%	1,364
	2009	372	(37)	38	-	1	0.3%	373
	2010	456	(35)	(371)	-	(406)	(89.0%)	50
	2011	274	(8)	43	-	35	12.8%	309
	2012	228	13	(170)	-	(157)	(68.9%)	71
	2013	508	(4)	(11)	-	(15)	(3.0%)	493
	2014	923	(17)	(222)	-	(239)	(25.9%)	684
	2015	2,565	(116)	(359)	-	(475)	(18.5%)	2,090
	2016	5,082	(245)	143	-	(102)	(2.0%)	4,980
	2017	11,091	(453)	293	-	(160)	(1.4%)	10,931
	2018	13,901	1,105	119	-	1,224	8.8%	15,125
Private Passenger Total		36,635	104	(269)	-	(165)	(0.5%)	36,470
Non Private								
Passenger	prior	68	(13)	22	-	9	13.2%	77
	2009	74	(14)	(6)	-	(20)	(27.0%)	54
	2010	142	(26)	16	-	(10)	(7.0%)	132
	2011	251	(38)	(173)	-	(211)	(84.1%)	40
	2012	530	(34)	2	-	(32)	(6.0%)	498
	2013	1,335	(72)	(39)	-	(111)	(8.3%)	1,224
	2014	2,051	(60)	(102)	-	(162)	(7.9%)	1,889
	2015	3,725	(281)	(2,313)	-	(2,594)	(69.6%)	1,131
	2016	9,342	(937)	461	-	(476)	(5.1%)	8,866
	2017	15,365	(666)	494	-	(172)	(1.1%)	15,193
	2018	30,975	1,917	(2,083)	-	(166)	(0.5%)	30,809
Non Private Passenger Total		63,858	(224)	(3,721)	-	(3,945)	(6.2%)	59,913
Grand Total		100,493	(120)	(3,990)	-	(4,110)	(4.1%)	96,383

EXHIBIT G-2

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

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ShareDate	201811	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(23)	1	64	-	65	(282.6%)	42
	2009	3	-	-	-	-	-	3
	2010	(5)	1	(1)	-	-	-	(5)
	2011	(5)	1	34	-	35	(700.0%)	30
	2012	1	-	(145)	-	(145)	(14,500.0%)	(144)
	2013	(53)	5	27	-	32	(60.4%)	(21)
	2014	(9)	1	(1)	-	-	-	(9)
	2015	131	(13)	(142)	-	(155)	(118.3%)	(24)
	2016	333	(33)	(12)	-	(45)	(13.5%)	288
	2017	1,362	(136)	146	-	10	0.7%	1,372
	2018	3,174	171	(669)	-	(498)	(15.7%)	2,676
Private Passenger Total		4,909	(2)	(699)	-	(701)	(14.3%)	4,208
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	(2)	-	(211)	-	(211)	10,550.0%	(213)
	2012	(2)	-	(23)	-	(23)	1,150.0%	(25)
	2013	1	-	-	-	-	-	1
	2014	(2)	-	(13)	-	(13)	650.0%	(15)
	2015	173	(9)	(340)	-	(349)	(201.7%)	(176)
	2016	571	(80)	101	-	21	3.7%	592
	2017	316	(16)	77	-	61	19.3%	377
	2018	1,336	(80)	(93)	-	(173)	(12.9%)	1,163
Non Private Passenger Total		2,399	(185)	(502)	-	(687)	(28.6%)	1,712
Grand Total		7,308	(187)	(1,201)	-	(1,388)	(19.0%)	5,920

EXHIBIT G-2

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

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 ShareDate 201811
 Jurisdiction Desc New Brunswi
 AccountCode Des Undiscounted
 IBNR Provisio
 AccountCode (All)

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	19	-	57	-	57	300.0%	76
	2009	33	-	-	-	-	-	33
	2010	72	(1)	1	-	-	-	72
	2011	79	(1)	1	-	-	-	79
	2012	126	(1)	1	-	-	-	126
	2013	113	(1)	21	-	20	17.7%	133
	2014	148	(1)	10	-	9	6.1%	157
	2015	345	(17)	35	-	18	5.2%	363
	2016	1,110	(78)	69	-	(9)	(0.8%)	1,101
	2017	3,258	(163)	(7)	-	(170)	(5.2%)	3,088
	2018	2,478	306	657	-	963	38.9%	3,441
Private Passenger Total		7,781	43	845	-	888	11.4%	8,669
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	(1)	-	-	-	-	-	(1)
	2010	2	-	-	-	-	-	2
	2011	(1)	-	-	-	-	-	(1)
	2012	(4)	-	-	-	-	-	(4)
	2013	66	(1)	(20)	-	(21)	(31.8%)	45
	2014	90	(5)	20	-	15	16.7%	105
	2015	44	(2)	3	-	1	2.3%	45
	2016	601	(30)	56	-	26	4.3%	627
	2017	787	(39)	59	-	20	2.5%	807
	2018	1,238	208	(674)	-	(466)	(37.6%)	772
Non Private Passenger Total		2,821	131	(556)	-	(425)	(15.1%)	2,396
Grand Total		10,602	174	289	-	463	4.4%	11,065

EXHIBIT G-2

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

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ShareDate	201811	
Jurisdiction Desc	Nova Scotia	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	69	(6)	7	-	1	1.4%	70
	2009	(12)	1	(1)	-	-	-	(12)
	2010	(8)	1	(1)	-	-	-	(8)
	2011	5	(1)	1	-	-	-	5
	2012	(44)	5	(7)	-	(2)	4.5%	(46)
	2013	(53)	6	(6)	-	-	-	(53)
	2014	33	-	(20)	-	(20)	(60.6%)	13
	2015	111	(7)	11	-	4	3.6%	115
	2016	632	(6)	(31)	-	(37)	(5.9%)	595
	2017	1,452	(15)	239	-	224	15.4%	1,676
	2018	1,668	168	(300)	-	(132)	(7.9%)	1,536
Private Passenger Total		3,853	146	(108)	-	38	1.0%	3,891
Non Private								
<div><div></div> Passenger</div>	prior	11	-	55	-	55	500.0%	66
	2009	(6)	-	-	-	-	-	(6)
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	(2)	-	29	-	29	(1,450.0%)	27
	2013	(3)	-	20	-	20	(666.7%)	17
	2014	19	-	(103)	-	(103)	(542.1%)	(84)
	2015	474	(5)	(7)	-	(12)	(2.5%)	462
	2016	853	(17)	(4)	-	(21)	(2.5%)	832
	2017	1,412	(28)	(72)	-	(100)	(7.1%)	1,312
	2018	2,346	195	(92)	-	103	4.4%	2,449
Non Private Passenger Total		5,097	145	(174)	-	(29)	(0.6%)	5,068
Grand Total		8,950	291	(282)	-	9	0.1%	8,959

EXHIBIT G-2

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

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ShareDate	201811	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(185)	2	64	-	66	(35.7%)	(119)
	2015	104	(1)	1	-	-	-	104
	2016	138	(6)	12	-	6	4.3%	144
	2017	384	(42)	1	-	(41)	(10.7%)	343
	2018	394	(51)	78	-	27	6.9%	421
Private Passenger Total		826	(98)	156	-	58	7.0%	884
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	(10)	-	(10)	100.0%	(10)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	2	-	-	-	-	-	2
	2014	36	-	-	-	-	-	36
	2015	(38)	-	-	-	-	-	(38)
	2016	297	(6)	6	-	-	-	297
	2017	743	(15)	14	-	(1)	(0.1%)	742
	2018	351	160	25	-	185	52.7%	536
Non Private Passenger Total		1,391	139	35	-	174	12.5%	1,565
Grand Total		2,217	41	191	-	232	10.5%	2,449

EXHIBIT G-2

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

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ShareDate	201811	
Jurisdiction Desc	Ontario	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	909	(90)	91	-	1	0.1%	910
	2009	379	(38)	38	-	-	-	379
	2010	349	(35)	(371)	-	(406)	(116.3%)	(57)
	2011	29	(3)	3	-	-	-	29
	2012	(115)	12	(21)	-	(9)	7.8%	(124)
	2013	17	(2)	2	-	-	-	17
	2014	(78)	1	(261)	-	(260)	333.3%	(338)
	2015	122	(23)	(266)	-	(289)	(236.9%)	(167)
	2016	518	(36)	60	-	24	4.6%	542
	2017	1,941	(19)	(81)	-	(100)	(5.2%)	1,841
	2018	3,074	157	296	-	453	14.7%	3,527
Private Passenger Total		7,145	(76)	(510)	-	(586)	(8.2%)	6,559
Non Private								
Passenger	prior	46	(13)	(55)	-	(68)	(147.8%)	(22)
	2009	63	(14)	(5)	-	(19)	(30.2%)	44
	2010	114	(26)	26	-	-	-	114
	2011	156	(36)	36	-	-	-	156
	2012	117	(27)	22	-	(5)	(4.3%)	112
	2013	227	(52)	(28)	-	(80)	(35.2%)	147
	2014	692	(14)	149	-	135	19.5%	827
	2015	1,238	(198)	(2,031)	-	(2,229)	(180.0%)	(991)
	2016	1,850	(370)	24	-	(346)	(18.7%)	1,504
	2017	5,462	(273)	234	-	(39)	(0.7%)	5,423
	2018	12,491	764	533	-	1,297	10.4%	13,788
Non Private Passenger Total		22,456	(259)	(1,095)	-	(1,354)	(6.0%)	21,102
Grand Total		29,601	(335)	(1,605)	-	(1,940)	(6.6%)	27,661

EXHIBIT G-2

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

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ShareDate	201811	
Jurisdiction Desc	Alberta	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(30)	-	-	-	-	-	(30)
	2009	10	-	-	-	-	-	10
	2010	46	-	-	-	-	-	46
	2011	73	(1)	1	-	-	-	73
	2012	86	(1)	1	-	-	-	86
	2013	163	(2)	(36)	-	(38)	(23.3%)	125
	2014	356	(4)	4	-	-	-	356
	2015	777	(23)	17	-	(6)	(0.8%)	771
	2016	859	(26)	26	-	-	-	859
	2017	1,098	(33)	52	-	19	1.7%	1,117
	2018	1,173	187	(13)	-	174	14.8%	1,347
Private Passenger Total		4,611	97	52	-	149	3.2%	4,760
Non Private								
<div><div></div> Passenger</div>	prior	(1)	-	15	-	15	(1,500.0%)	14
	2009	5	-	-	-	-	-	5
	2010	6	-	-	-	-	-	6
	2011	4	-	-	-	-	-	4
	2012	230	(2)	(23)	-	(25)	(10.9%)	205
	2013	20	-	39	-	39	195.0%	59
	2014	596	(30)	54	-	24	4.0%	620
	2015	512	(26)	53	-	27	5.3%	539
	2016	2,920	(380)	249	-	(131)	(4.5%)	2,789
	2017	4,194	(252)	180	-	(72)	(1.7%)	4,122
	2018	10,156	373	(1,847)	-	(1,474)	(14.5%)	8,682
Non Private Passenger Total		18,642	(317)	(1,280)	-	(1,597)	(8.6%)	17,045
Grand Total		23,253	(220)	(1,228)	-	(1,448)	(6.2%)	21,805

EXHIBIT G-2

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

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ShareDate	201811	
Jurisdiction Desc	Yukon	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	4	-	-	-	-	-	4
	2012	8	-	-	-	-	-	8
	2013	15	-	-	-	-	-	15
	2014	34	-	-	-	-	-	34
	2015	62	(1)	1	-	-	-	62
	2016	115	(1)	1	-	-	-	115
	2017	113	(1)	(73)	-	(74)	(65.5%)	39
	2018	150	1	16	-	17	11.3%	167
Private Passenger Total		506	(2)	(55)	-	(57)	(11.3%)	449
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	4	-	-	-	-	-	4
	2014	15	-	-	-	-	-	15
	2015	57	(1)	1	-	-	-	57
	2016	76	(1)	1	-	-	-	76
	2017	212	(2)	(7)	-	(9)	(4.2%)	203
	2018	43	(43)	8	-	(35)	(81.4%)	8
Non Private Passenger Total		410	(47)	3	-	(44)	(10.7%)	366
Grand Total		916	(49)	(52)	-	(101)	(11.0%)	815

EXHIBIT G-2

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

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ShareDate	201811	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	9	(1)	1	-	-	-	9
	2013	22	(2)	2	-	-	-	22
	2014	52	(5)	5	-	-	-	52
	2015	120	(12)	12	-	-	-	120
	2016	222	(22)	22	-	-	-	222
	2017	214	(2)	4	-	2	0.9%	216
	2018	426	43	60	-	103	24.2%	529
Private Passenger Total		1,065	(1)	106	-	105	9.9%	1,170
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	13	-	-	-	-	-	13
	2014	15	-	-	-	-	-	15
	2015	43	-	-	-	-	-	43
	2016	173	(2)	2	-	-	-	173
	2017	302	(3)	3	-	-	-	302
	2018	188	37	38	-	75	39.9%	263
Non Private Passenger Total		737	32	43	-	75	10.2%	812
Grand Total		1,802	31	149	-	180	10.0%	1,982

EXHIBIT G-2

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

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ShareDate	201811	
Jurisdiction Desc	Nunavut	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	5	-	-	-	-	-	5
	2014	10	-	-	-	-	-	10
	2015	26	-	-	-	-	-	26
	2016	63	(1)	1	-	-	-	63
	2017	58	(1)	(8)	-	(9)	(15.5%)	49
	2018	25	2	4	-	6	24.0%	31
Private Passenger Total		187	-	(3)	-	(3)	(1.6%)	184
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	9	-	(200)	-	(200)	(2,222.2%)	(191)
	2015	44	-	-	-	-	-	44
	2016	118	(1)	1	-	-	-	118
	2017	219	(2)	2	-	-	-	219
	2018	225	16	9	-	25	11.1%	250
Non Private Passenger Total		618	13	(188)	-	(175)	(28.3%)	443
Grand Total		805	13	(191)	-	(178)	(22.1%)	627

EXHIBIT G-2

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

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ShareDate	201811	
Jurisdiction Desc	(All)	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	940	(95)	219	-	124	13.2%	1,064
	2009	413	(37)	37	-	-	-	413
	2010	453	(34)	(372)	-	(406)	(89.6%)	47
	2011	187	(5)	40	-	35	18.7%	222
	2012	72	14	(170)	-	(156)	(216.7%)	(84)
	2013	227	4	10	-	14	6.2%	241
	2014	361	(6)	(199)	-	(205)	(56.8%)	156
	2015	1,798	(97)	(331)	-	(428)	(23.8%)	1,370
	2016	3,990	(209)	148	-	(61)	(1.5%)	3,929
	2017	9,880	(412)	273	-	(139)	(1.4%)	9,741
	2018	12,562	984	129	-	1,113	8.9%	13,675
Private Passenger Total		30,883	107	(216)	-	(109)	(0.4%)	30,774
Non Private								
Passenger	prior	61	(13)	15	-	2	3.3%	63
	2009	64	(14)	(5)	-	(19)	(29.7%)	45
	2010	123	(26)	16	-	(10)	(8.1%)	113
	2011	153	(36)	(175)	-	(211)	(137.9%)	(58)
	2012	340	(29)	5	-	(24)	(7.1%)	316
	2013	333	(53)	11	-	(42)	(12.6%)	291
	2014	1,470	(49)	(93)	-	(142)	(9.7%)	1,328
	2015	2,547	(241)	(2,321)	-	(2,562)	(100.6%)	(15)
	2016	7,459	(887)	436	-	(451)	(6.0%)	7,008
	2017	13,647	(630)	490	-	(140)	(1.0%)	13,507
	2018	28,374	1,630	(2,093)	-	(463)	(1.6%)	27,911
Non Private Passenger Total		54,571	(348)	(3,714)	-	(4,062)	(7.4%)	50,509
Grand Total		85,454	(241)	(3,930)	-	(4,171)	(4.9%)	81,283

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Newfoundland & Labrador

PPV & non-PPV ending 2018	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	-	(9)	-	(9)	-	-	2	2	(7)	
1999	-	5	-	5	-	-	-	-	5	
2000	-	(3)	-	(3)	-	-	-	-	(3)	
2001	-	(3)	(6)	(9)	-	-	1	1	(8)	
2002	-	1	-	1	-	-	-	-	1	
2003	-	-	1	1	-	-	-	-	1	
2004	(1)	(11)	12	-	-	-	2	2	2	
2005	-	5	15	20	-	-	1	1	21	
2006	-	4	8	12	-	-	1	1	13	
2007	29	(4)	17	42	(6)	-	5	(1)	41	
2008	103	55	38	196	(27)	2	18	(7)	189	
2009	87	6	64	157	(21)	2	14	(5)	152	
2010	29	(2)	112	139	(18)	1	13	(4)	135	
2011	865	(165)	121	821	(59)	6	76	23	844	
2012	2,222	(152)	172	2,242	(153)	16	210	73	2,315	
2013	1,575	(18)	144	1,701	(92)	9	206	123	1,824	
2014	3,438	(24)	188	3,602	(200)	21	388	209	3,811	
2015	5,577	(188)	453	5,842	(264)	29	605	370	6,212	
2016	7,794	800	481	9,075	(394)	37	971	614	9,689	
2017	8,137	1,659	180	9,976	(474)	47	1,078	651	10,627	
PAYs (sub-total):	29,855	1,956	2,000	33,811	(1,708)	170	3,591	2,053	35,864	
CAY (2018)	10,993	3,325	493	14,811	(780)	84	1,505	809	15,620	
claims liabilities:	40,848	5,281	2,493	48,622	(2,488)	254	5,096	2,862	51,484	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	14,317	(1,352)		12,965	(536)	51	904	419	13,241	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:	61,587				(3,024)	305	6,000	3,281	64,725	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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New Brunswick

PPV & non-PPV ending 2018	New Brunswick - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	10	-	10	-	-	2	2	12
1999	-	1	-	1	-	-	-	-	1
2000	-	1	-	1	-	-	-	-	1
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(5)	(1)	(6)	-	-	2	2	(4)
2003	209	1	3	213	-	-	21	21	234
2004	-	1	25	26	-	-	3	3	29
2005	-	4	10	14	-	-	3	3	17
2006	85	(4)	(35)	46	(3)	-	14	11	57
2007	1	11	55	67	(2)	-	7	5	72
2008	57	(2)	60	115	(16)	-	12	(4)	111
2009	378	30	95	503	(44)	4	46	6	509
2010	708	68	146	922	(52)	5	88	41	963
2011	469	72	197	738	(33)	2	72	41	779
2012	803	112	255	1,170	(49)	5	112	68	1,238
2013	4,515	162	552	5,229	(210)	20	521	331	5,560
2014	2,409	227	425	3,061	(117)	12	303	198	3,259
2015	5,320	365	422	6,107	(262)	31	629	398	6,505
2016	3,639	1,522	445	5,606	(286)	29	685	428	6,034
2017	2,835	3,775	310	6,920	(438)	44	845	451	7,371
PAYs (sub-total):	21,428	6,350	2,964	30,742	(1,512)	152	3,365	2,005	32,747
CAY (2018)	4,312	4,721	282	9,315	(648)	65	1,078	495	9,810
claims liabilities:	25,740	11,071	3,246	40,057	(2,160)	217	4,443	2,500	42,557
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	11,206	(1,052)		10,154	(399)	40	616	257	10,154
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:	50,211				(2,559)	257	5,059	2,757	52,711

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nova Scotia

PPV & non-PPV ending 2018		Nova Scotia - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(1)	9	(1)	7	-	-	2	2	9
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	(1)	14	1	14	-	-	1	1	15
2003	1	(15)	-	(14)	-	-	1	1	(13)
2004	15	7	41	63	(6)	-	6	-	63
2005	82	(2)	50	130	(14)	1	12	(1)	129
2006	(2)	45	49	92	-	-	9	9	101
2007	110	1	84	195	(10)	1	19	10	205
2008	(2)	66	78	142	(11)	1	13	3	145
2009	243	(17)	118	344	(48)	4	31	(13)	331
2010	134	(10)	132	256	(10)	1	26	17	273
2011	6	1	141	148	(11)	1	14	4	152
2012	224	(21)	162	365	(24)	2	35	13	378
2013	2,207	(36)	235	2,406	(135)	13	258	136	2,542
2014	2,480	(70)	275	2,685	(113)	10	282	179	2,864
2015	1,347	539	192	2,078	(94)	10	257	173	2,251
2016	2,300	1,363	151	3,814	(199)	21	466	288	4,102
2017	2,935	2,805	267	6,007	(346)	36	733	423	6,430
PAYs (sub-total):	12,078	4,683	1,975	18,736	(1,021)	101	2,165	1,245	19,981
CAY (2018)	5,285	4,077	290	9,652	(584)	63	1,153	632	10,284
claims liabilities:	17,363	8,760	2,265	28,388	(1,605)	164	3,318	1,877	30,265
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	11,510	(809)		10,701	(426)	35	774	383	10,947
policy liabilities:				39,089	(2,031)	199	4,092	2,260	41,212

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Prince Edward Island

PPV & non-PPV ending 2018	Prince Edward Island - Projected Balances as at Dec. 31, 2018 (\$000s)										
	nominal values				actuarial present value adjustments (apvs)				TOTAL		
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs	
prior	-	-	-	-	-	-	-	-	-	-	
1999	-	(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	465	(11)	25	479	(80)	8	40	(32)	447		
2011	-	-	33	33	-	-	3	3	36		
2012	317	-	43	360	(63)	6	31	(26)	334		
2013	11	-	54	65	(3)	-	6	3	68		
2014	454	(83)	62	433	(23)	1	46	24	457		
2015	1,251	66	50	1,367	(64)	6	145	87	1,454		
2016	1,285	372	92	1,749	(78)	6	184	112	1,861		
2017	734	1,075	122	1,931	(102)	10	215	123	2,054		
PAYs (sub-total):	4,517	1,413	557	6,487	(413)	37	678	302	6,789		
CAY (2018)	1,845	1,028	123	2,996	(140)	13	362	235	3,231		
claims liabilities:	6,362	2,441	680	9,483	(553)	50	1,040	537	10,020		
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*		
premium liabilities:	2,180	(205)		1,975	(65)	6	125	66	1,975		
					*Total may not be sum of parts, as apvs apply to future costs within UPR						
policy liabilities:				11,458	(618)	56	1,165	603	11,995		

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

PPV & non-PPV ending 2018	Ontario - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid		discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	6,493	63	(4)	6,552		(270)	29	642	401	6,953
1999	-	1	-	1		-	-	-	-	1
2000	1	11	3	15		-	-	1	1	16
2001	(1)	1	38	38		-	-	6	6	44
2002	484	(2)	161	643		(53)	5	59	11	654
2003	1,664	(185)	870	2,349		(226)	23	215	12	2,361
2004	870	97	759	1,726		(186)	18	155	(13)	1,713
2005	381	(14)	505	872		(59)	5	87	33	905
2006	423	120	351	894		(115)	11	78	(26)	868
2007	2,207	399	176	2,782		(385)	39	240	(106)	2,676
2008	335	304	535	1,174		(156)	16	106	(34)	1,140
2009	2,382	370	622	3,374		(357)	34	302	(21)	3,353
2010	1,886	34	771	2,691		(261)	26	244	9	2,700
2011	2,901	143	1,180	4,224		(413)	39	382	8	4,232
2012	2,915	(26)	1,380	4,269		(308)	31	397	120	4,389
2013	7,954	125	1,423	9,502		(593)	60	960	427	9,929
2014	5,394	467	1,320	7,181		(364)	35	754	425	7,606
2015	9,877	(1,098)	1,528	10,307		(480)	50	1,066	636	10,943
2016	7,870	1,966	1,351	11,187		(588)	57	1,456	925	12,112
2017	4,330	7,192	1,329	12,851		(806)	79	1,660	933	13,784
PAYs (sub-total):	58,366	9,968	14,298	82,632		(5,620)	557	8,810	3,747	86,379
CAY (2018)	5,606	19,216	1,374	26,196		(1,761)	184	3,819	2,242	28,438
claims liabilities:	63,972	29,184	15,672	108,828		(7,381)	741	12,629	5,989	114,817
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	42,883	(2,645)		40,238		(1,579)	158	2,351	930	40,238
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				149,066		(8,960)	899	14,980	6,919	155,055

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Alberta

PPV & non-PPV ending 2018	Alberta - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	1	16	(2)	15	-	-	17	17	32	
1999	-	10	1	11	-	-	1	1	12	
2000	-	(15)	(3)	(18)	-	-	2	2	(16)	
2001	1	21	5	27	-	-	2	2	29	
2002	1	(11)	12	2	-	-	3	3	5	
2003	40	(49)	36	27	(3)	-	5	2	29	
2004	7	(37)	39	9	(1)	-	7	6	15	
2005	103	16	-	119	(15)	1	10	(4)	115	
2006	1	(11)	58	48	(2)	-	11	9	57	
2007	34	16	407	457	(25)	2	44	21	478	
2008	958	28	473	1,459	(187)	19	128	(40)	1,419	
2009	46	13	281	340	(38)	3	30	(5)	335	
2010	3	47	129	179	(4)	-	18	14	193	
2011	2,400	70	238	2,708	(149)	14	256	121	2,829	
2012	1,604	243	311	2,158	(75)	9	209	143	2,301	
2013	5,568	162	390	6,120	(242)	24	588	370	6,490	
2014	4,271	963	450	5,684	(268)	28	541	301	5,985	
2015	8,439	1,275	247	9,961	(512)	49	1,055	592	10,553	
2016	9,679	3,603	500	13,782	(789)	82	1,765	1,058	14,840	
2017	5,693	5,176	340	11,209	(721)	69	1,293	641	11,850	
PAYs (sub-total):	38,849	11,536	3,912	54,297	(3,031)	300	5,985	3,254	57,551	
CAY (2018)	13,117	10,237	(228)	23,126	(1,372)	140	2,476	1,244	24,370	
claims liabilities:	51,966	21,773	3,684	77,423	(4,403)	440	8,461	4,498	81,921	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	50,003	(4,280)		45,723	(1,343)	128	2,267	1,052	45,723	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				123,146	(5,746)	568	10,728	5,550	127,644	

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

EXHIBIT H
Projected Year-end Policy Liabilities

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

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Yukon

PPV & non-PPV ending 2018	Yukon - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	3	-	3	-	-	-	-	-	3
1999	-	1	-	1	-	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	4	4	-	-	-	-	-	4
2010	78	1	5	84	(4)	-	8	4	88	88
2011	-	4	7	11	-	-	-	-	11	11
2012	-	9	10	19	-	-	2	2	21	21
2013	-	19	(13)	6	(1)	-	4	3	9	9
2014	-	49	14	63	(3)	-	7	4	67	67
2015	-	117	(32)	85	(4)	-	16	12	97	97
2016	263	189	21	473	(28)	3	60	35	508	508
2017	958	240	76	1,274	(90)	8	151	69	1,343	1,343
PAYs (sub-total):	1,299	634	92	2,025	(130)	11	248	129	2,154	2,154
CAY (2018)	628	170	(4)	794	(51)	5	96	50	844	844
claims liabilities:	1,927	804	88	2,819	(181)	16	344	179	2,998	2,998
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	869	(76)		793	(31)	3	45	17	793	793
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,612	(212)	19	389	196	3,791	3,791

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Northwest Territories

PPV & non-PPV ending 2018	Northwest Territories - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	1	-	1	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	(2)
2007	-	(3)	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	518	35	31	584	(28)	3	55	30	614
2014	-	66	38	104	(4)	-	11	7	111
2015	4	157	17	178	(9)	1	18	10	188
2016	178	391	7	576	(35)	3	71	39	615
2017	693	506	(3)	1,196	(87)	8	155	76	1,272
PAYs (sub-total):	1,393	1,167	163	2,723	(165)	15	319	169	2,892
CAY (2018)	506	796	(61)	1,241	(83)	10	153	80	1,321
claims liabilities:	1,899	1,963	102	3,964	(248)	25	472	249	4,213
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,847	(184)		1,663	(45)	4	79	38	1,663
policy liabilities:				5,627	(293)	29	551	287	5,876

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nunavut

PPV & non-PPV ending 2018	Nunavut - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	3	3	-	-	-	-	3
2010	-	-	5	5	-	-	-	-	5
2011	-	-	7	7	-	-	-	-	7
2012	164	1	9	174	(6)	1	16	11	185
2013	-	8	(23)	(15)	-	-	4	4	(11)
2014	198	(179)	(13)	6	-	-	3	3	9
2015	21	70	10	101	(4)	-	11	7	108
2016	-	179	2	181	(10)	1	21	12	193
2017	8	266	7	281	(17)	2	30	15	296
PAYs (sub-total):	391	344	7	742	(37)	4	85	52	794
CAY (2018)	18	293	(22)	289	(20)	2	40	22	311
claims liabilities:	409	637	(15)	1,031	(57)	6	125	74	1,105
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	529	(45)		484	(15)	1	20	6	484
policy liabilities:				1,515	(72)	7	145	80	1,589

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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All Jurisdictions

PPV & non-PPV ending 2018	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	6,493	93	(7)	6,579	(270)	29	665	424	7,003	
1999	-	18	1	19	-	-	1	1	20	
2000	1	(7)	-	(6)	-	-	3	3	(3)	
2001	-	23	37	60	-	-	9	9	69	
2002	486	50	173	709	(53)	5	69	21	730	
2003	1,916	(249)	910	2,577	(229)	23	242	36	2,613	
2004	891	59	881	1,831	(193)	18	173	(2)	1,829	
2005	566	5	595	1,166	(88)	7	114	33	1,199	
2006	508	152	453	1,113	(120)	11	116	7	1,120	
2007	2,381	419	750	3,550	(428)	42	316	(70)	3,480	
2008	1,451	454	1,195	3,100	(398)	38	278	(82)	3,018	
2009	3,139	402	1,217	4,758	(510)	47	427	(36)	4,722	
2010	3,309	128	1,343	4,780	(429)	41	440	52	4,832	
2011	6,646	128	1,929	8,703	(665)	62	805	202	8,905	
2012	8,256	176	2,375	10,807	(679)	70	1,018	409	11,216	
2013	22,221	459	2,801	25,481	(1,300)	130	2,592	1,422	26,903	
2014	18,550	1,433	2,767	22,750	(1,088)	106	2,327	1,345	24,095	
2015	31,906	1,335	2,895	36,136	(1,698)	176	3,813	2,291	38,427	
2016	32,945	10,442	3,058	46,445	(2,408)	239	5,679	3,510	49,955	
2017	26,460	22,662	2,637	51,759	(3,088)	303	6,174	3,389	55,148	
PAYs (sub-total):	168,125	38,182	26,010	232,317	(13,644)	1,347	25,261	12,964	245,281	
CAY (2018)	42,652	43,571	2,250	88,473	(5,442)	567	10,687	5,812	94,285	
claims liabilities:	210,777	81,753	28,260	320,790	(19,086)	1,914	35,948	18,776	339,566	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	136,180	(10,725)		125,455	(4,469)	430	7,221	3,182	125,977	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				446,245	(23,555)	2,344	43,169	21,958	465,543	