



# **FACILITY ASSOCIATION RESIDUAL MARKET**

## **OCTOBER 2018 PARTICIPATION REPORT**

### **ACTUARIAL HIGHLIGHTS**

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Should you require any further information, please call Shawn Doherty, Senior Vice President Actuarial & CFO at (416) 644-4968.

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

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## 1 Summary

### 1.1 Valuation Schedule (Fiscal Year 2018)

The October 2018 Participation Report incorporates the results of an updated valuation (as at September 30, 2018) – the impact of the implementation of the valuation is discussed in section 1.2. The table immediately below summarizes the implemented valuations for fiscal year 2018.

<b>FARM            FISCAL YEAR 2018 – SCHEDULE OF VALUATIONS</b>			
<b>Valuation Date</b>	<b>Discount Rate (per annum)</b>	<b>Participation Report</b>	<b>Description of Changes</b>
Sep. 30, 2017 (completed)	1.81% mfad: 25 bp	Oct. 2017	updated valuation (roll forward): all jurisdictions; allowed claims expense ultimates updated; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2017 (completed)	1.79% mfad: 25 bp	Mar. 2018	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2018 (completed)	1.95% mfad: 25 bp	May 2018	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Jun. 30, 2018 (completed)	1.88% mfad: 25 bp	Aug. 2018	updated valuation: all jurisdictions; allowed claims expense ultimates updated; cash flow projections updated; discount rate updated; margins for adverse claims development updated (no change to mfad for interest rate).
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).

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

### 1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at September 30, 2018 has been completed for Private Passenger and non-Private Passenger business segments and all

jurisdictions since last month’s Participation Report. The valuation was completed by the Facility Association’s internal actuarial group in conjunction with, and approved by, the Appointed Actuary, under the hybrid model for actuarial services. Additional detail will be provided in an “Actuarial Highlights – Quarterly Valuation” report as at September 30, 2018, which will be posted to the FA website in January 2019.

The valuation implementation impact on the month’s results is summarized in the tables below. As indicated in the “TOTAL” row, column [6] of the table on the left, the incorporation of the new valuation had an estimated **\$3.2 million favourable impact** on the month’s net result from operations, subtracting an estimated 1.9 points (column [6] of table on right) from the **year-to-date Combined Operating Ratio** to end at **82.4%**.

*Summary of Impact of Implementing Result of Valuation as at September 30, 2018<sup>1</sup>*

Grand Total	unfav / (fav)						ytd EP 173,813 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns		dsct rate		margins		ultimates & payout patterns		dsct rate		margins	
	nominal [1]	apv adj. [2]	sub-tot [3]	apv adj. [4]	apv adj. [5]	TOTAL [6]	nominal [1]	apv adj. [2]	sub-tot [3]	apv adj. [4]	apv adj. [5]	TOTAL [6]
PAYs	257	508	765	(2,741)	-	(1,976)	0.1%	0.3%	0.4%	(1.6%)	-	(1.1%)
CAY	(236)	(70)	(306)	(888)	-	(1,194)	(0.1%)	-	(0.2%)	(0.5%)	-	(0.7%)
Prem Def	38	27	65	(125)	-	(60)	-	-	-	(0.1%)	-	-
TOTAL	59	465	524	(3,754)	-	(3,230)	-	0.3%	0.3%	(2.2%)	-	(1.9%)

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

## 1.2.a Valuation Results

The key results of the valuation by jurisdiction and business segment are summarized in the table at the top of the next page (**for nominal indemnity only**), indicating an overall **unfavourable prior accident year** change of **\$0.4 million** (0.2% of the associated unpaid claims liabilities selected at June 30, 2018), and changes in the selected accident year **2018 nominal indemnity ratios** projected to have an aggregate **favourable change** of **\$0.3 million at December 31, 2018** (i.e. this latter estimate is in relation to estimated full year earned premium and represents a 0.1 point improvement in the overall 2018 accident year nominal indemnity loss ratio as projected at year-end across all jurisdictions and both business segments – non-zero changes occur at the jurisdiction and business segment level).

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

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

*September 30, 2018 Valuation Summary (Indemnity Only, Nominal Basis)*

Valuation Summary (Nominal Basis)							unfavourable / (favourable)		
Jurisdiction	2017 & Prior Beginning Indemnity Unpaid (000s)	2017 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2018 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2018 Earned Prem (000s)	2019 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2019 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
<b>Ontario</b>	<b>76,607</b>	<b>(626)</b>	<b>(0.8%)</b>	<b>47.2%</b>	<b>(1.1%)</b>	<b>(701)</b>	<b>50.5%</b>	<b>0.0%</b>	<b>-</b>
PPV	32,409	90	0.3%	52.2%	(0.4%)	(64)	53.6%	0.0%	-
Non-PPV	44,198	(716)	(1.6%)	45.6%	(1.3%)	(637)	49.6%	0.0%	-
<b>Alberta</b>	<b>59,369</b>	<b>(341)</b>	<b>(0.6%)</b>	<b>53.7%</b>	<b>(0.2%)</b>	<b>(152)</b>	<b>50.9%</b>	<b>(0.1%)</b>	<b>(39)</b>
PPV	11,644	92	0.8%	58.1%	1.0%	74	49.5%	(0.5%)	(39)
Non-PPV	47,725	(433)	(0.9%)	53.2%	(0.4%)	(226)	51.0%	0.0%	-
<b>Newfoundland &amp; Labrador</b>	<b>37,945</b>	<b>126</b>	<b>0.3%</b>	<b>70.0%</b>	<b>0.2%</b>	<b>68</b>	<b>69.2%</b>	<b>0.1%</b>	<b>41</b>
PPV	26,928	(221)	(0.8%)	70.8%	0.1%	21	71.0%	0.0%	-
Non-PPV	11,017	347	3.1%	68.0%	0.6%	47	64.5%	0.5%	41
<b>New Brunswick</b>	<b>31,267</b>	<b>235</b>	<b>0.8%</b>	<b>62.3%</b>	<b>(0.2%)</b>	<b>(34)</b>	<b>56.8%</b>	<b>(1.5%)</b>	<b>(331)</b>
PPV	20,128	(151)	(0.8%)	65.9%	(0.2%)	(26)	62.0%	0.0%	-
Non-PPV	11,139	386	3.5%	57.3%	(0.1%)	(9)	49.6%	(3.5%)	(331)
<b>Nova Scotia</b>	<b>20,446</b>	<b>407</b>	<b>2.0%</b>	<b>65.5%</b>	<b>1.1%</b>	<b>227</b>	<b>67.1%</b>	<b>1.0%</b>	<b>229</b>
PPV	8,544	(65)	(0.8%)	72.7%	(1.0%)	(90)	74.5%	(0.1%)	(10)
Non-PPV	11,902	472	4.0%	59.9%	2.8%	317	61.0%	2.0%	239
<b>Prince Edward Island</b>	<b>6,453</b>	<b>(47)</b>	<b>(0.7%)</b>	<b>77.7%</b>	<b>6.7%</b>	<b>302</b>	<b>52.8%</b>	<b>2.4%</b>	<b>106</b>
PPV	3,352	(80)	(2.4%)	50.0%	5.7%	146	45.0%	0.0%	-
Non-PPV	3,101	33	1.1%	114.8%	8.1%	155	63.0%	5.5%	106
<b>Yukon Territory</b>	<b>2,619</b>	<b>546</b>	<b>20.8%</b>	<b>56.8%</b>	<b>3.2%</b>	<b>59</b>	<b>51.0%</b>	<b>0.0%</b>	<b>(0)</b>
PPV	1,605	561	35.0%	57.0%	(0.2%)	(1)	57.0%	(0.1%)	(0)
Non-PPV	1,014	(15)	(1.5%)	56.7%	4.1%	60	49.5%	0.0%	-
<b>Northwest Territories</b>	<b>3,717</b>	<b>205</b>	<b>5.5%</b>	<b>44.6%</b>	<b>(2.0%)</b>	<b>(89)</b>	<b>43.8%</b>	<b>0.1%</b>	<b>3</b>
PPV	1,810	233	12.9%	46.6%	(1.4%)	(42)	46.1%	0.1%	3
Non-PPV	1,907	(28)	(1.5%)	40.3%	(3.4%)	(47)	39.0%	0.0%	-
<b>Nunavut</b>	<b>844</b>	<b>(84)</b>	<b>(10.0%)</b>	<b>38.9%</b>	<b>2.1%</b>	<b>21</b>	<b>36.0%</b>	<b>0.0%</b>	<b>(0)</b>
PPV	337	(6)	(1.8%)	46.4%	17.6%	37	27.0%	(0.1%)	(0)
Non-PPV	507	(78)	(15.4%)	36.9%	(2.1%)	(16)	38.0%	0.0%	-
<b>Total</b>	<b>239,267</b>	<b>421</b>	<b>0.2%</b>	<b>56.2%</b>	<b>(0.1%)</b>	<b>(300)</b>	<b>54.8%</b>	<b>0.0%</b>	<b>10</b>

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

The valuation process continues to rely on three main actuarial methodologies – the expected loss ratio method, the loss development method<sup>2</sup>, and the Bornhuetter-Ferguson method<sup>3</sup>. The valuation triangles are split by business segment (i.e. private passenger<sup>4</sup> and non-private passenger), following Member Sharing as per the Plan of Operation. The valuation triangles are directly reconcilable to accident year / calendar year results for the FARM.

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

<sup>2</sup>Also referred to as the chain ladder method or link ratio method.

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

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

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

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

### 1.2.b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in Table A below (**total impact is favourable by \$3.2 million**, or 0.7% of the \$456.7 million total member statement policy liabilities as posted in the previous month’s Participation Reports). The valuation focused separately on nominal results for indemnity (see column [1]) and the allowed claims adjustment expenses for excess legal and for specific professional fees ratios (see column [3]). As the retroactive adjustments for Servicing Carrier claims fees are derived directly from accident year indemnity ratios to earned premium, these adjustments were updated to reflect the valuation results as well (see column [2]). Changes in nominal values will generate changes in actuarial present value adjustments, even if the discount rate and/or margins for adverse deviation are not changed. This valuation also saw **changes to the selected discount rate (but no change to the selected investment rate margin)**, but **no changes to the claims development margins** at the jurisdiction / business segment / coverage / accident half-year level. The total changes in actuarial present value adjustments with the valuation implementation are shown in column [5].

**Implementation Summary Table A (\$000s)**

**Implementation Impact - relative to projection for month of October 2018** (negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2017)	176	81	-	257	(2,233)	(1,976)
current accident year claims incurred	(226)	(10)	-	(236)	(958)	(1,194)
premium deficiency / (DPAC)	38			38	(98)	(60)
<b>TOTAL</b>	<b>(12)</b>	<b>71</b>	<b>-</b>	<b>59</b>	<b>(3,289)</b>	<b>(3,230)</b>

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

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

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

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

**Implementation Summary Table B<sup>5</sup> (\$000s)** (negative values are favourable)  
**Estimated Implementation Impact (amounts in \$000s) => Month of October 2018**

Jurisdiction / Business Segment	Total				TOTAL [21]
	updated LR, retros, exp [17]	APVs @ 2018 Q2 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
<b>Ontario</b>	(1,492)	240	(1,408)	-	(2,660)
PPV	(62)	145	(649)	-	(566)
Non-PPV	(1,430)	95	(759)	-	(2,094)
<b>Alberta</b>	(469)	42	(845)	-	(1,272)
PPV	167	10	(153)	-	24
Non-PPV	(636)	32	(692)	-	(1,296)
<b>Newfoundland &amp; Labrador</b>	175	24	(544)	-	(345)
PPV	(206)	1	(433)	-	(638)
Non-PPV	381	23	(111)	-	293
<b>New Brunswick</b>	205	4	(412)	-	(203)
PPV	(173)	(23)	(256)	-	(452)
Non-PPV	378	27	(156)	-	249
<b>Nova Scotia</b>	630	67	(347)	-	350
PPV	(126)	-	(175)	-	(301)
Non-PPV	756	67	(172)	-	651
<b>Prince Edward Island</b>	279	50	(110)	-	219
PPV	59	(2)	(49)	-	8
Non-PPV	220	52	(61)	-	211
<b>Yukon Territory</b>	651	35	(31)	-	655
PPV	568	35	(19)	-	584
Non-PPV	83	-	(12)	-	71
<b>Northwest Territories</b>	145	6	(46)	-	105
PPV	207	9	(28)	-	188
Non-PPV	(62)	(3)	(18)	-	(83)
<b>Nunavut</b>	(65)	(3)	(11)	-	(79)
PPV	26	3	(4)	-	25
Non-PPV	(91)	(6)	(7)	-	(104)
<b>Total</b>	59	465	(3,754)	-	(3,230)

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments),

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

is presented in Table A column [4] and Table B column [17], indicating a **total unfavourable** impact of **\$59 thousand**.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at September 30, 2018 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **unfavourable impact** of **\$0.5 million** (see Table B, column [18]).

Based on updated risk-free yield rates and the updated projected cash flows, the **selected discount rate** was **increased by 41 basis points** from 1.88% to **2.29%**, resulting in an estimated **favourable impact** of **\$3.8 million** (see Table B, column [19]). The \$3.2 million **claims liability** indemnity only impact (not shown in the previous tables) associated with the discount rate change is in line with the \$3.1 million change one would estimate through interpolation using last month's sensitivity table (see section 6, Exhibit "F" for examples of sensitivity to discount rate selection).

Finally, the **selected margin for investment return** was **left unchanged** at 25 basis points, and the **margins selected for claims development** at the coverage / accident half-year level were also **left unchanged** with this valuation<sup>6</sup>, hence generating **no impact** (see Table B, column [20]).

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

**Implementation Summary Table C (\$000s)**

Grand Total	unfav / (fav)						(negative values are favourable)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns		dsct rate		margins		ultimates & payout patterns		dsct rate		margins	
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	257	508	765	(2,741)	-	(1,976)	0.1%	0.3%	0.4%	(1.6%)	-	(1.1%)
CAY	(236)	(70)	(306)	(888)	-	(1,194)	(0.1%)	-	(0.2%)	(0.5%)	-	(0.7%)
Prem Def	38	27	65	(125)	-	(60)	-	-	-	(0.1%)	-	-
TOTAL	59	465	524	(3,754)	-	(3,230)	-	0.3%	0.3%	(2.2%)	-	(1.9%)

Finally, an updated projection to year-end with the new valuation assumptions is presented in "Implementation Summary Table D" (at the top of the next page), allowing comparison to the full year projection included with the 2018 Final Outlook that was posted on November 10, 2017.

<sup>6</sup>Margins for claims development are reviewed annually at the June 30 valuation, although they may be re-visited at other valuations as deemed appropriate by the FA's Appointed Actuary. Based on feedback from the FA's Actuarial Committee with respect to claims development margin changes for Ontario and Alberta at the June 30, 2018 valuation, the selected margins were reviewed again with the September 30, 2018 valuation. No changes were made based on this additional review.



**Implementation Summary Table D (\$000s)**

 (negative operating results are unfavourable)

\$000s	Outlook Posted November 10, 2017			Updated Year-end Projection			Operating Result Change due to Valuation	
	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of October	Year-end 2018
Ontario	44,378	4,583	89.8%	65,774	23,785	64.2%	2,660	2,745
Alberta	55,194	6,965	87.5%	65,271	12,685	80.8%	1,272	1,249
Newfoundland & Labrador	30,025	(3,626)	112.2%	28,738	3,612	87.7%	345	225
New Brunswick	21,336	1,212	94.5%	21,886	(3,261)	115.1%	203	245
Nova Scotia	18,432	(722)	104.0%	20,546	(1,493)	107.4%	(350)	(396)
Prince Edward Island	4,470	582	87.0%	4,523	(1,222)	127.2%	(219)	(197)
Yukon	1,884	187	90.3%	1,827	13	99.5%	(655)	(665)
Northwest Territories	4,453	910	79.6%	4,349	1,762	59.6%	(105)	(85)
Nunavut	1,175	324	72.6%	995	701	29.9%	79	78
<b>TOTAL</b>	<b>181,347</b>	<b>10,414</b>	<b>94.4%</b>	<b>213,909</b>	<b>36,582</b>	<b>83.1%</b>	<b>3,230</b>	<b>3,199</b>

In total, the operating result projection to year-end has increased by \$26.2 million from the Outlook posted November 10, 2017 (to \$36.6 million as shown in the table above). This amount is \$3.2 million higher than it would have been, if not for the implementation of the September 30, 2018 valuation. (The changes before the impact of the September 30, 2018 valuation are attributable to mix of business and other projection assumptions outside of the valuation process, as well as the previous valuations (2017 Q3, 2017 Q4, 2018 Q1, and 2018 Q2) implemented since the 2017 Q2 valuation was used as the basis for the 2018 Final Outlook.)

One important change relative to the 2018 Final Outlook has been the increase in the discount rate (the interest rate margin for adverse deviation remained consistent at 25 basis points). Had the 2018 Final Outlook discount rate of 1.27% still been applicable, the operating result would have been *lower* by \$8.1 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$28.5 million (COR of 86.7%) had the discount rate remained at the 2018 final Outlook level.

### 1.3 Appointed Actuary and Hybrid Actuarial Services Model

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

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

### 1.4 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation<sup>7</sup>

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

Consideration and assessment of potential impacts of legal decisions and changes in legislation /

<sup>7</sup>How bills become laws in Ontario is described in detail in the publication: <http://www.ontla.on.ca/lao/en/media/laointernet/pdf/bills-and-lawmaking-background-documents/how-bills-become-law-en.pdf>.

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 1.7.

**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 1.7.

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.

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

There have been no changes in these descriptions since last month’s Highlights, other than updates to references related to the date of the most recent valuations.

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).

### **1.6 Harmonized Sales Tax Class Action – Ontario**

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

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

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

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

There have been no changes in these descriptions since last month's Highlights, other than updated references to the most recent valuation and updated discussion related to the full unwinding of the nominal valuation adjustment previously carried in relation to the application of changes to the prejudgement interest rate on general damages for non-pecuniary loss. Also updated is reference related to the anticipated 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 will be provided in the "Actuarial Highlights – Quarterly Valuation" report which is to be posted to the FA website in January 2019.

As indicated in section 1.4, 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-pecuniary<sup>8</sup> losses from a set level of 5% to the level that applies to pecuniary losses was implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Ontario Court of Appeal ruling in **El-Khodr v. Lackie** was appealed to the **Supreme Court of Canada**; on June 7, 2018, the Supreme Court of Canada dismissed the application for leave to appeal from the judgment of the Court of Appeal for Ontario.

During the **most recent valuation** (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 at the top of the next page displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (December 31, 2017<sup>9</sup>) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2017 valuation paid emergence projection model. No attempt has been made to distinguish case reserves held for pecuniary versus non-pecuniary losses, nor in estimating the amount of prejudgment interest, if any, is included in the case reserve estimates.

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<sup>8</sup>**Pecuniary** awards are defined on the Ontario Attorney General's website as "Damages that can be measured in money (i.e., special damages)" with special damages further defined as "Damages intended to compensate a plaintiff for a quantifiable monetary loss. Examples of such losses include: lost earnings, medical bills, and repair costs." In contrast, **non-pecuniary** awards defined as "Damages that cannot be measured in money, but nevertheless are compensated for with money (i.e., general damages)" with general damages further defined as "Damages for non-monetary losses suffered by a plaintiff. These damages are not capable of exact quantification. Examples of such losses suffered include pain, suffering, and disfigurement."

<sup>9</sup>As we anticipate the full impact of the reforms will be accounted for in case reserves by December 31, 2018 and therefore with the 2018 Q4 valuation, we anticipate being able to remove this section when that valuation is implemented with the March 2019 Operational Report.



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

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

In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence<sup>10</sup> to claim settlement, via summing the average number of years from claim occurrence to December 31, 2017 (3<sup>rd</sup> column) and from December 31, 2017 to settlement (4<sup>th</sup> column).

## 1.8 Current Provision Summary

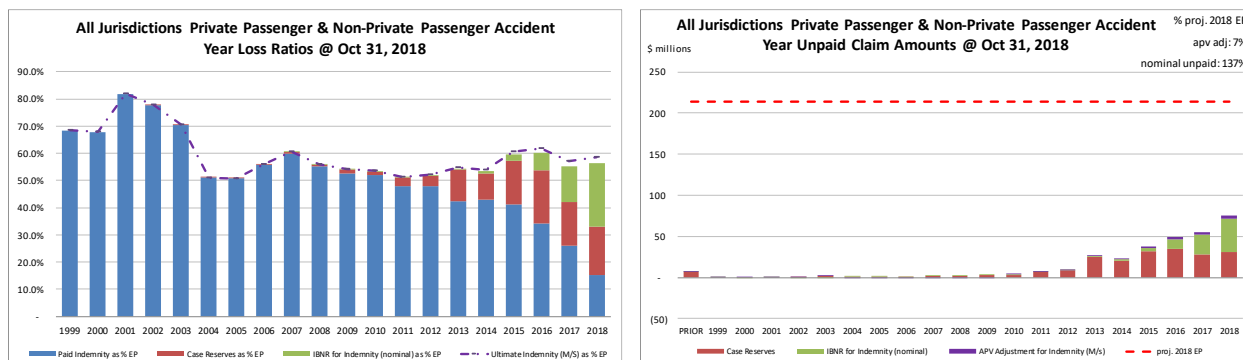
The charts at the top of the next page show the current levels of **indemnity only**<sup>11</sup> claims amounts

<sup>10</sup>Prejudgment interest in Ontario applies to the period from the date the claim is reported, not from the time of occurrence. We have provided the latter to allow actuarial judgment to be applied in estimating the lag between occurrence and reporting.

<sup>11</sup>Servicing Carriers for the Residual Market are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association’s “Claims Guide” manual under the “Legal & Professional Fees” section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

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

booked by accident year<sup>12</sup>. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2018 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$15.0 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	207,910	67.4%
ibnr	85,454	27.7%
M/S apv adj	15,039	4.9%
M/S indemnity	308,403	100.0%
retro claims	28,489	
retro apv adj	3,583	
M/S total	340,475	

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 11 on page 13) and the actuarial present value adjustment associated with

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

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).

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

<sup>12</sup>The loss ratio chart has been limited to show the most recent 20 accident years; the unpaid provision chart has been limited to show the most recent 20 accident years, and show all accident years older than 20 years collectively as "PRIOR".

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	133,089	107.9%	claim	321,853	69.4%
prem def/(dpac)	(10,333)	(8.4%)	premium	122,756	26.5%
M/S apv adjust.	605	0.5%	M/S apv adjust.	19,227	4.1%
M/S total	123,361	100.0%	M/S total	463,837	100.0%

Total policy liabilities are summarized by jurisdiction in the table to the right. Collectively, the Atlantic provinces represent the largest exposure, with \$175.4 million in policy liabilities (on an actuarial present value basis; rounding differences apply between the total in the table to the right and the policy liabilities table above and to the right).

M/S total by juris (rounded at juris level)	
Ontario	158,838
Alberta	118,448
Newfoundland & Labrador	66,693
New Brunswick	53,984
Nova Scotia	42,707
Prince Edward Island	12,011
Yukon	3,782
Northwest Territories	5,789
Nunavut	1,586
All Jurisdictions	463,838

## 2 Activity During the Month of October 2018<sup>13</sup>

### 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.

<sup>13</sup>There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.



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

Table 01a Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	7,143	961	1,534	(896)	209	397	1,743	(500)
AB	6,590	705	2,607	(244)	1,510	2,239	4,117	1,995
NL	2,465	102	1,441	(410)	570	630	2,010	219
NB	2,026	165	1,365	269	564	564	1,929	834
NS	1,945	123	966	167	(345)	(561)	622	(394)
PE	408	24	107	(20)	413	233	520	213
YT	160	7	16	(58)	198	198	214	140
NT	367	(1)	83	(43)	112	94	195	51
NU	87	11	-	(18)	6	4	6	(15)
<b>TOTAL</b>	<b>21,190</b>	<b>2,096</b>	<b>8,119</b>	<b>(1,254)</b>	<b>3,238</b>	<b>3,798</b>	<b>11,357</b>	<b>2,544</b>

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	2,500	(979)	(1,491)	1,513	1,009	534
2016	-	-	932	(377)	597	1,346	1,530	970
2017	(5)	(5)	790	(358)	(137)	278	653	(80)
2018	21,196	2,102	3,897	460	4,269	661	8,166	1,120
<b>TOTAL</b>	<b>21,190</b>	<b>2,096</b>	<b>8,119</b>	<b>(1,254)</b>	<b>3,238</b>	<b>3,798</b>	<b>11,357</b>	<b>2,544</b>

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

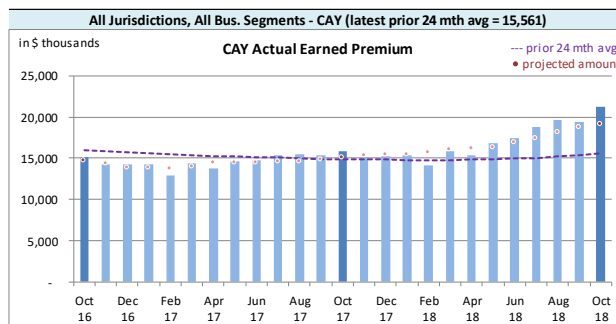
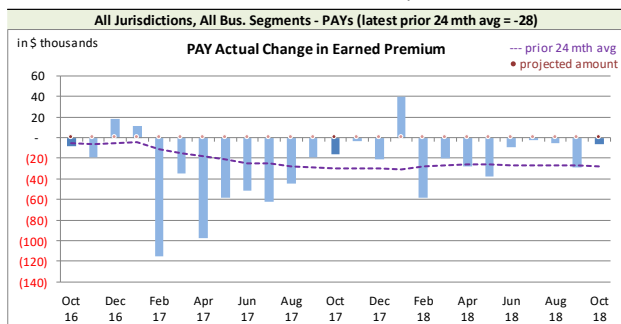
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.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

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

The charts at the top of the next page show actual **earned premium**<sup>14</sup> in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compare with the average amount of the preceding 24 calendar months.

<sup>14</sup>Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

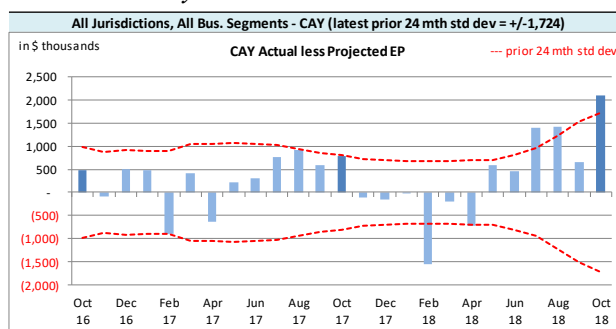
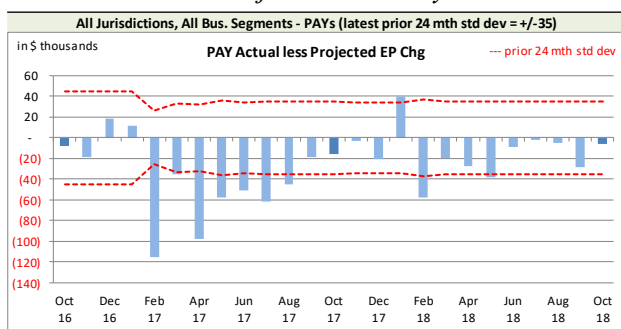
### *FARM Actual Earned Premium by Calendar Month*



**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 interurban vehicles, with written premium increasing approximately \$15 million in each of the latest 2 quarters (Q2 and Q3), and up \$46 million year-to-date (94%).

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		
<b>Earned Premium</b>	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(28)	15,561
std dev	35	1,724
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 bias<sup>15</sup> on a 24-month lag basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to

monthly premium overall). Starting with projections included in the March 2017 Participation Report, we adjusted the earned premium projection to more accurately reflect the number of days of

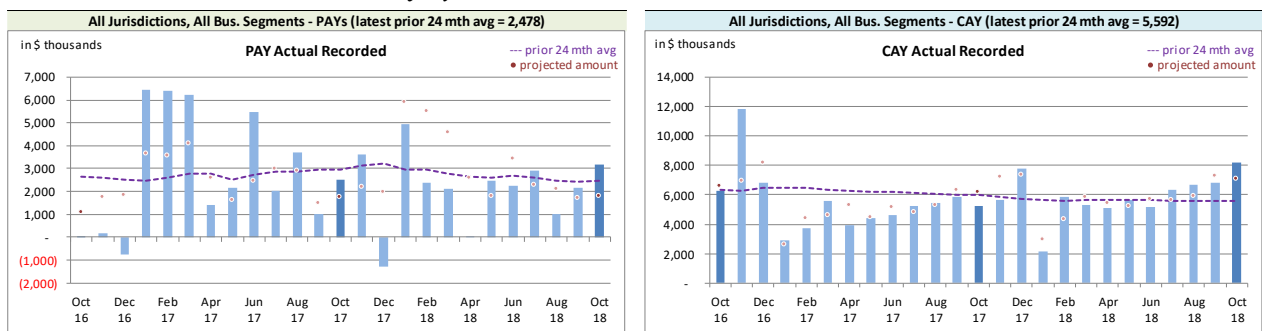
<sup>15</sup>For the binomial distribution with 24 trials and an assumed 50% success probability, the 95% confidence range is 7 to 17 "successes". That is, favourable or unfavourable counts of 0 to 6 or 18 to 24 out of 24 outcomes would suggest bias.

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.

### 2.1.b AvsP: Recorded Indemnity

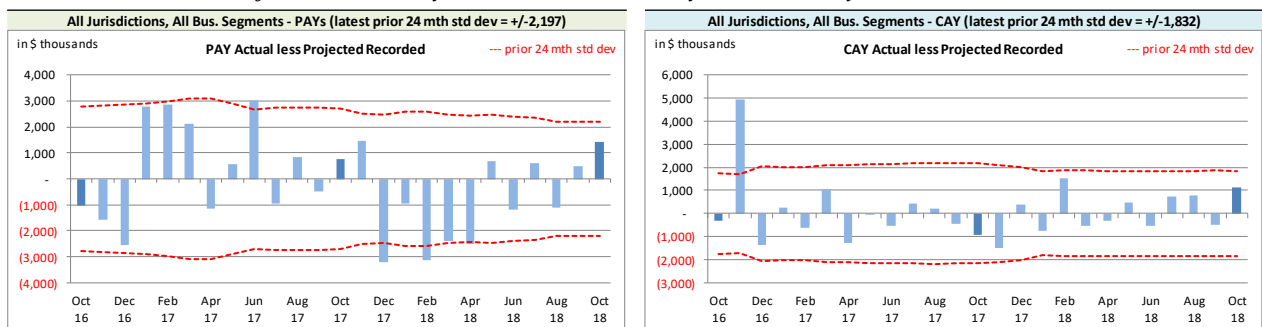
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

*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			
	<b>Recorded</b>	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,478	5,592
std dev		2,197	1,832
A-P <> std dev		4	1
% <> std dev		16.0%	4.0%
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

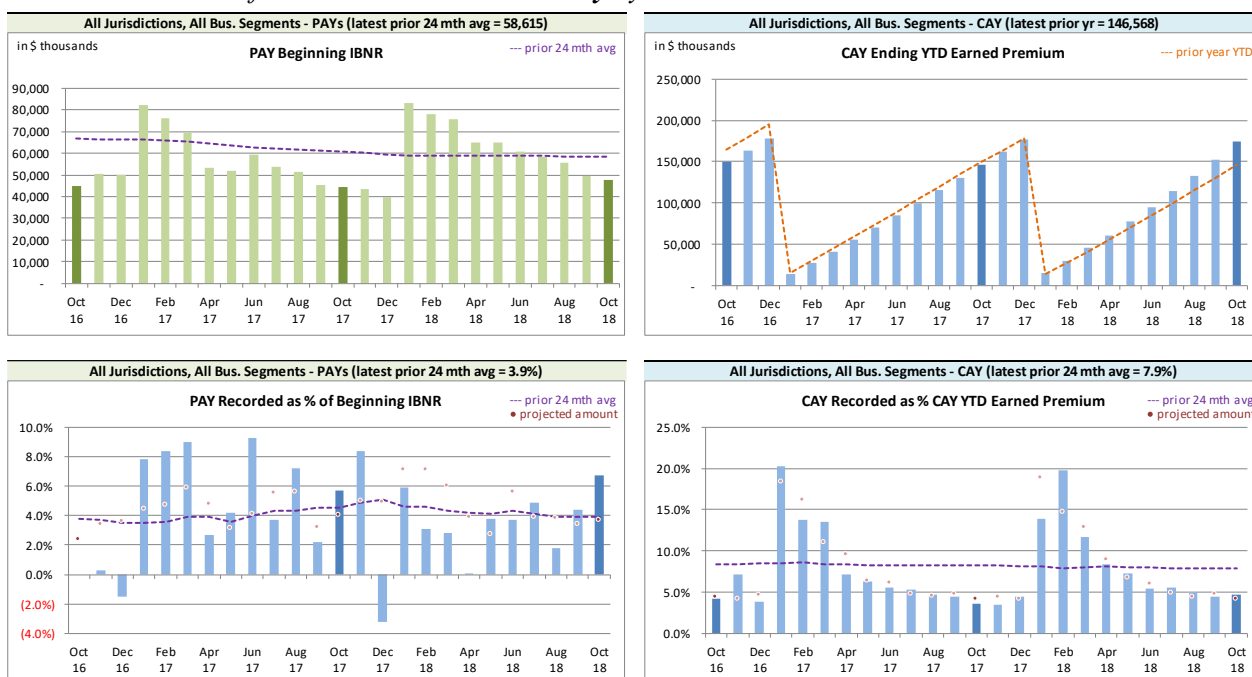
(assuming it follows a normal distribution). Bias has not been indicated at a 95% confidence level on a lagging 24-month basis. However, we have noted that 7 of the last 11<sup>16</sup> PAYs had recorded activity actuals that were lower than projected, with 3 of the 7 favourable variances falling outside the one standard deviation band (see left chart in the middle of the previous page). We have made some adjustments to our projections to reflect these findings and continue to monitor.

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

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

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

*FARM Levels that influence<sup>17</sup> Recorded Indemnity by Calendar Month*



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

<sup>16</sup>Again assuming a binomial distribution with a 50% probability of “success” for each trial, 7 “successes” of 11 trials has about a 16% probability of occurring randomly.

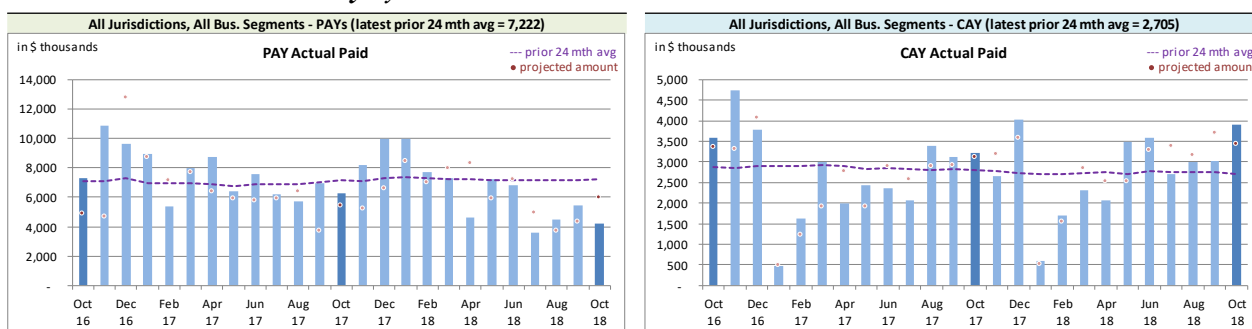
<sup>17</sup>Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

- 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

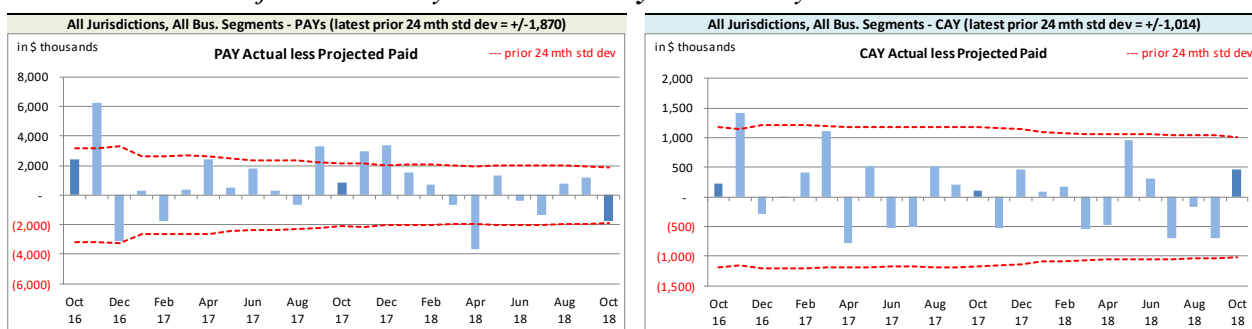
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

*FARM Actual Paid Indemnity by Calendar Month*



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

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



On Latest \$ thousands			
	<b>Paid</b>	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,222	2,705
std dev		1,870	1,014
A-P <> std dev		5	1
% <> std dev		20.0%	4.0%
norm <> std dev		31.7%	31.7%

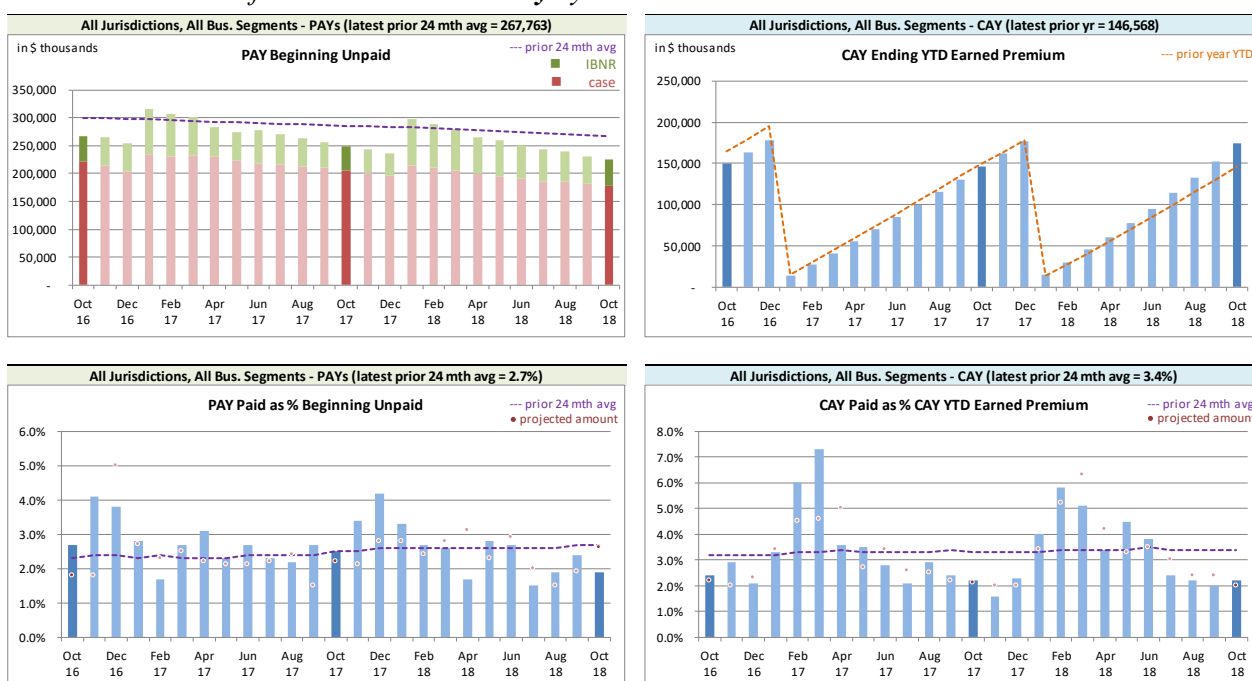
With respect to **paid indemnity**, 20% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed better than simply projecting 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 at the bottom of the previous page), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. No bias has been indicated at a 95% confidence level on a lagging 24-month basis.

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

### *FARM Levels that influence<sup>18</sup> Paid Indemnity by Calendar Month*



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

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

<sup>18</sup>Our projections for the prior accident years are based on selected ratios of paid indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date paid indemnity to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium). In both cases, ratio selection is based on consideration of recent paid indemnity levels and AvsP analyses.

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

## 2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine the month’s IBNR<sup>19</sup> for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

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	9,542	(2,718)	(7,280)	(909)	12,475	(265)	14,737 (3,892)
2016	11,449	64	(2,409)	(453)	5,384	107	14,424 (282)
2017	23,527	1,419	(3,071)	(604)	6,000	138	26,456 953
2018	40,936	(227)	(4,399)	(713)	8,339	(95)	44,876 (1,035)
TOTAL	85,454	(1,462)	(17,159)	(2,679)	32,198	(115)	100,493 (4,256)

The IBNR provision is \$1.5 million lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1, and due to the valuation implementation.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees which we refer to as “allowed claims expenses” (see footnote 11 on

<sup>19</sup>For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.



page 13). The table immediately below summarizes the variances in these “Retro Claims Provisions” included in this month’s Participation Report and the one-month projections from last month’s Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed claims expenses relative to projections, and due to the valuation implementation.

*FARM Actual vs. Projected Summary: “Retro Claims Provision”<sup>20</sup> 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	20,877	(150)	(1,437)	(171)	2,794	23	22,234 (298)
2016	3,118	201	(151)	(25)	887	15	3,854 191
2017	2,701	218	(176)	(35)	843	62	3,368 245
2018	1,793	30	(215)	(39)	1,038	(35)	2,616 (44)
TOTAL	28,489	299	(1,979)	(270)	5,562	65	32,072 94

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(10,333)	(361)	605	(69)	(9,728)	(430)
balance as % unearned premium:		(7.8%)	-	0.5%	-	(7.3%)	-
actual unearned premium:		133,089					
less projected:		5,988					

### 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:

<sup>20</sup>“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association. Non-\$0 actuarial present value adjustments for these provisions were added for the first time with the October 2016 Participation Report. Please see the associated Actuarial Highlights for more information.



- (a) Earned premium to date
- (b) Ultimate loss<sup>21</sup> ratio per latest valuation
- (c) Estimated ultimate incurred = (a) x (b)
- (d) Recorded indemnity to date
- (e) 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 recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”<sup>22</sup> during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

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

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	(14,698)	(8.5%)	(8,781)	(5.1%)	(23,479)	(13.5%)	(2,275)	0.4%
CAY	119,198	68.6%	4,763	2.7%	123,961	71.3%	13,867	(0.8%)
TOTAL	104,500	60.1%	(4,018)	(2.3%)	100,482	57.8%	11,592	(0.4%)

(“% 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, and due to the valuation implementation.

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

<sup>21</sup>“Loss” here refers to indemnity only unless otherwise noted.

<sup>22</sup>“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

## **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 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	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201809	201810	201811	201812
<input checked="" type="checkbox"/> Private Passenger	prior	(23,000)	(30,000)	(29,000)	(27,000)
	2009		(2,000)	(2,000)	(1,000)
	2010	(5,000)	(6,000)	(6,000)	(6,000)
	2011	4,000	(3,000)	(2,000)	(2,000)
	2012	107,000	59,000	58,000	56,000
	2013	194,000	(12,000)	(8,000)	(2,000)
	2014	567,000	135,000	132,000	123,000
	2015	334,000	324,000	307,000	297,000
	2016	1,109,000	651,000	602,000	581,000
	2017	1,677,000	1,701,000	1,548,000	1,501,000
	2018	3,501,000	3,553,000	3,757,000	3,402,000
<b>Private Passenger Total</b>		<b>7,465,000</b>	<b>6,370,000</b>	<b>6,357,000</b>	<b>5,922,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	2,000	2,000	2,000	2,000
	2011	19,000	17,000	17,000	17,000
	2012	12,000	11,000	11,000	11,000
	2013	58,000	41,000	39,000	39,000
	2014	(26,000)	22,000	20,000	19,000
	2015	158,000	308,000	288,000	272,000
	2016	529,000	793,000	698,000	572,000
	2017	494,000	532,000	506,000	404,000
	2018	1,456,000	1,532,000	1,466,000	1,403,000
<b>Non Private Passenger Total</b>		<b>2,708,000</b>	<b>3,264,000</b>	<b>3,053,000</b>	<b>2,745,000</b>
<b>Grand Total</b>		<b>10,173,000</b>	<b>9,634,000</b>	<b>9,410,000</b>	<b>8,667,000</b>

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

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

page 2 of 10

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

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

page 3 of 10

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			ShareYYMM			
Business Segment	Acc Year		201809	201810	201811	201812
Private Passenger	prior		(2,000)	84,000	78,000	74,000
	2009		(17,000)	(24,000)	(23,000)	(22,000)
	2010		(1,000)	(2,000)	(1,000)	(1,000)
	2011		(5,000)	6,000	5,000	5,000
	2012		(48,000)	(39,000)	(34,000)	(33,000)
	2013		91,000	12,000	16,000	14,000
	2014		264,000	86,000	85,000	80,000
	2015		31,000	169,000	159,000	153,000
	2016		702,000	732,000	720,000	708,000
	2017		1,497,000	1,609,000	1,587,000	1,473,000
	2018		1,850,000	1,880,000	2,073,000	2,256,000
Private Passenger Total			4,362,000	4,513,000	4,665,000	4,707,000
Non Private Passenger	prior		12,000	10,000	10,000	9,000
	2009		(5,000)	(5,000)	(5,000)	(4,000)
	2010		(2,000)	(2,000)	(2,000)	(2,000)
	2011		(5,000)	(5,000)	(5,000)	(4,000)
	2012		4,000	-	1,000	-
	2013		(212,000)	62,000	61,000	54,000
	2014		137,000	115,000	111,000	108,000
	2015		671,000	580,000	572,000	533,000
	2016		848,000	1,018,000	996,000	928,000
	2017		1,491,000	1,633,000	1,599,000	1,522,000
	2018		2,146,000	2,558,000	2,772,000	2,841,000
Non Private Passenger Total			5,085,000	5,964,000	6,110,000	5,985,000
Grand Total			9,447,000	10,477,000	10,775,000	10,692,000

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

**EXHIBIT A**

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

page 4 of 10

Jurisdiction Desc	Prince Edward				
	Island				discount rate: 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	ShareYYMM				
Business Segment	Acc Year	201809	201810	201811	201812
<input checked="" type="checkbox"/> Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009		-	-	-
	2010	(19,000)	(33,000)	(33,000)	(32,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	13,000	(167,000)	(165,000)	(163,000)
	2015	160,000	159,000	158,000	156,000
	2016	345,000	168,000	161,000	154,000
	2017	393,000	429,000	386,000	383,000
	2018	254,000	437,000	388,000	302,000
Private Passenger Total		1,138,000	985,000	887,000	792,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	(18,000)	(28,000)	(28,000)	(28,000)
	2013	(1,000)	2,000	2,000	2,000
	2014	49,000	39,000	39,000	40,000
	2015	178,000	(23,000)	(23,000)	(25,000)
	2016	376,000	359,000	351,000	336,000
	2017	743,000	802,000	785,000	756,000
	2018	228,000	480,000	653,000	834,000
Non Private Passenger Total		1,555,000	1,631,000	1,779,000	1,915,000
Grand Total		2,693,000	2,616,000	2,666,000	2,707,000

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

**EXHIBIT A**

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

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Jurisdiction Desc	Ontario		discount rate: 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		201809	201810	201811	201812
Private Passenger	prior		715,000	1,148,000	1,054,000	956,000
	2009		427,000	346,000	308,000	272,000
	2010		16,000	353,000	317,000	282,000
	2011		771,000	11,000	7,000	6,000
	2012		237,000	(119,000)	(106,000)	(96,000)
	2013		(154,000)	66,000	62,000	58,000
	2014		(106,000)	28,000	28,000	28,000
	2015		357,000	216,000	191,000	166,000
	2016		495,000	688,000	650,000	640,000
	2017		2,268,000	2,133,000	2,112,000	2,090,000
	2018		3,400,000	3,403,000	3,589,000	3,739,000
Private Passenger Total			8,426,000	8,273,000	8,212,000	8,141,000
Non Private Passenger	prior		164,000	78,000	64,000	57,000
	2009		77,000	76,000	62,000	50,000
	2010		55,000	116,000	90,000	68,000
	2011		169,000	184,000	147,000	115,000
	2012		201,000	218,000	186,000	159,000
	2013		678,000	515,000	454,000	393,000
	2014		1,326,000	915,000	899,000	875,000
	2015		1,804,000	1,663,000	1,456,000	1,426,000
	2016		3,299,000	2,413,000	2,033,000	1,917,000
	2017		6,043,000	5,987,000	5,710,000	5,646,000
	2018		12,172,000	13,525,000	14,432,000	15,635,000
Non Private Passenger Total			25,988,000	25,690,000	25,533,000	26,341,000
Grand Total			34,414,000	33,963,000	33,745,000	34,482,000

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

**EXHIBIT A**

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

page 6 of 10

Jurisdiction Desc	Alberta		discount rate: 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		201809	201810	201811	201812
Private Passenger	prior		(6,000)	(9,000)	(9,000)	(9,000)
	2009		10,000	10,000	10,000	9,000
	2010		38,000	48,000	49,000	44,000
	2011		184,000	160,000	156,000	146,000
	2012		(91,000)	144,000	142,000	131,000
	2013		239,000	196,000	193,000	179,000
	2014		574,000	464,000	457,000	447,000
	2015		854,000	876,000	851,000	839,000
	2016		1,072,000	981,000	954,000	931,000
	2017		1,370,000	1,198,000	1,162,000	1,139,000
	2018		1,135,000	1,280,000	1,476,000	1,504,000
Private Passenger Total			5,379,000	5,348,000	5,441,000	5,360,000
Non Private Passenger	prior		(3,000)	(31,000)	(30,000)	(26,000)
	2009		5,000	4,000	4,000	3,000
	2010		7,000	7,000	7,000	6,000
	2011		111,000	38,000	37,000	34,000
	2012		209,000	302,000	299,000	248,000
	2013		739,000	410,000	406,000	374,000
	2014		732,000	784,000	752,000	744,000
	2015		3,344,000	907,000	866,000	834,000
	2016		3,165,000	3,694,000	3,297,000	3,259,000
	2017		5,635,000	4,752,000	4,489,000	4,438,000
	2018		9,733,000	11,026,000	11,483,000	12,426,000
Non Private Passenger Total			23,677,000	21,893,000	21,610,000	22,340,000
Grand Total			29,056,000	27,241,000	27,051,000	27,700,000

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



**EXHIBIT A**

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

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Jurisdiction Desc	Yukon		discount rate: 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		201809	201810	201811	201812
Private Passenger	prior		4,000	4,000	4,000	4,000
	2009			-	-	-
	2010		5,000	5,000	5,000	5,000
	2011		6,000	4,000	4,000	4,000
	2012		9,000	9,000	9,000	9,000
	2013		19,000	16,000	16,000	16,000
	2014		41,000	35,000	35,000	35,000
	2015		374,000	65,000	64,000	63,000
	2016		83,000	134,000	133,000	132,000
	2017		(680,000)	161,000	159,000	158,000
	2018		147,000	157,000	158,000	160,000
Private Passenger Total			8,000	590,000	587,000	586,000
Non Private Passenger	prior		2,000	2,000	2,000	2,000
	2009			-	-	-
	2010			-	-	-
	2011			-	-	-
	2012		(34,000)	1,000	1,000	1,000
	2013		4,000	4,000	4,000	4,000
	2014		17,000	16,000	16,000	16,000
	2015		91,000	60,000	59,000	58,000
	2016		96,000	87,000	86,000	85,000
	2017		249,000	225,000	222,000	221,000
	2018		152,000	70,000	28,000	28,000
Non Private Passenger Total			577,000	465,000	418,000	415,000
Grand Total			585,000	1,055,000	1,005,000	1,001,000

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

**EXHIBIT A**

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 2.29%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201809	201810	201811	201812
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	14,000	10,000	9,000	9,000
	2013	28,000	23,000	21,000	21,000
	2014	168,000	54,000	50,000	50,000
	2015	140,000	126,000	114,000	109,000
	2016	278,000	246,000	223,000	221,000
	2017	(108,000)	260,000	256,000	247,000
	2018	472,000	459,000	505,000	495,000
<b>Private Passenger Total</b>		<b>992,000</b>	<b>1,178,000</b>	<b>1,178,000</b>	<b>1,152,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011		-	-	-
	2012		-	-	-
	2013	44,000	41,000	40,000	41,000
	2014	22,000	16,000	16,000	16,000
	2015	52,000	45,000	45,000	45,000
	2016	198,000	186,000	184,000	181,000
	2017	330,000	319,000	315,000	312,000
	2018	281,000	206,000	244,000	288,000
<b>Non Private Passenger Total</b>		<b>930,000</b>	<b>816,000</b>	<b>847,000</b>	<b>886,000</b>
<b>Grand Total</b>		<b>1,922,000</b>	<b>1,994,000</b>	<b>2,025,000</b>	<b>2,038,000</b>

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

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

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

**EXHIBIT A**

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

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Jurisdiction Desc	(All)		discount rate: 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		201809	201810	201811	201812
Private Passenger	prior		799,000	1,235,000	1,136,000	1,035,000
	2009		468,000	372,000	335,000	298,000
	2010		(138,000)	456,000	421,000	376,000
	2011		1,058,000	274,000	266,000	248,000
	2012		412,000	228,000	241,000	228,000
	2013		666,000	508,000	504,000	480,000
	2014		1,592,000	923,000	906,000	878,000
	2015		3,189,000	2,565,000	2,449,000	2,375,000
	2016		6,022,000	5,082,000	4,837,000	4,696,000
	2017		10,047,000	11,091,000	10,638,000	10,375,000
	2018		14,051,000	13,901,000	15,006,000	15,084,000
Private Passenger Total			38,166,000	36,635,000	36,739,000	36,073,000
Non Private Passenger	prior		185,000	68,000	55,000	50,000
	2009		79,000	74,000	60,000	49,000
	2010		61,000	142,000	116,000	92,000
	2011		313,000	251,000	213,000	178,000
	2012		471,000	530,000	496,000	415,000
	2013		1,241,000	1,335,000	1,263,000	1,151,000
	2014		2,362,000	2,051,000	1,991,000	1,951,000
	2015		6,538,000	3,725,000	3,444,000	3,319,000
	2016		9,340,000	9,342,000	8,405,000	8,006,000
	2017		16,265,000	15,365,000	14,699,000	14,329,000
	2018		27,712,000	30,975,000	32,892,000	35,645,000
Non Private Passenger Total			64,567,000	63,858,000	63,634,000	65,185,000
Grand Total			102,733,000	100,493,000	100,373,000	101,258,000

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

**EXHIBIT B**

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

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Jurisdiction Desc	Newfoundland & Labrador	
AccountCode Desc	Undiscounted	
AccountCode	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	ShareYMMM				
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	(23,000)	(23,000)	(22,000)	(20,000)
	2009	3,000	3,000	3,000	3,000
	2010	(5,000)	(5,000)	(4,000)	(4,000)
	2011	(5,000)	(5,000)	(4,000)	(4,000)
	2012	23,000	1,000	1,000	1,000
	2013	135,000	(53,000)	(48,000)	(43,000)
	2014	372,000	(9,000)	(8,000)	(8,000)
	2015	105,000	131,000	118,000	117,000
	2016	731,000	333,000	300,000	297,000
	2017	1,277,000	1,362,000	1,226,000	1,189,000
	2018	3,065,000	3,174,000	3,345,000	2,954,000
Private Passenger Total		5,678,000	4,909,000	4,907,000	4,482,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	2,000	2,000	2,000	2,000
	2011	(2,000)	(2,000)	(2,000)	(2,000)
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	13,000	1,000	1,000	1,000
	2014	(50,000)	(2,000)	(2,000)	(2,000)
	2015	(8,000)	173,000	164,000	153,000
	2016	293,000	571,000	491,000	378,000
	2017	242,000	316,000	300,000	204,000
	2018	1,249,000	1,336,000	1,256,000	1,179,000
Non Private Passenger Total		1,743,000	2,399,000	2,214,000	1,917,000
Grand Total		7,421,000	7,308,000	7,121,000	6,399,000

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

**EXHIBIT B**

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

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Jurisdiction Desc	New Brunswick	
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	201809	201810	201811	201812
Private Passenger	prior	84,000	19,000	19,000	19,000
	2009	33,000	33,000	33,000	31,000
	2010	(181,000)	72,000	71,000	66,000
	2011	79,000	79,000	78,000	73,000
	2012	140,000	126,000	125,000	116,000
	2013	128,000	113,000	112,000	104,000
	2014	(71,000)	148,000	147,000	146,000
	2015	601,000	345,000	328,000	325,000
	2016	1,482,000	1,110,000	1,032,000	980,000
	2017	3,225,000	3,258,000	3,095,000	3,064,000
	2018	3,026,000	2,478,000	2,784,000	2,932,000
Private Passenger Total		8,546,000	7,781,000	7,824,000	7,856,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(2,000)
	2009	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(20,000)	2,000	2,000	2,000
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	59,000	(4,000)	(4,000)	(4,000)
	2013	(274,000)	66,000	65,000	58,000
	2014	30,000	90,000	85,000	81,000
	2015	92,000	44,000	42,000	40,000
	2016	548,000	601,000	571,000	542,000
	2017	907,000	787,000	748,000	711,000
	2018	1,186,000	1,238,000	1,446,000	1,789,000
Non Private Passenger Total		2,525,000	2,821,000	2,952,000	3,215,000
Grand Total		11,071,000	10,602,000	10,776,000	11,071,000

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	(13,000)	69,000	63,000	62,000
	2009	(12,000)	(12,000)	(11,000)	(11,000)
	2010	(8,000)	(8,000)	(7,000)	(7,000)
	2011	(5,000)	5,000	4,000	4,000
	2012	(53,000)	(44,000)	(39,000)	(38,000)
	2013	11,000	(53,000)	(47,000)	(46,000)
	2014	193,000	33,000	33,000	33,000
	2015	(24,000)	111,000	104,000	103,000
	2016	588,000	632,000	626,000	620,000
	2017	1,309,000	1,452,000	1,437,000	1,336,000
	2018	1,623,000	1,668,000	1,836,000	1,999,000
Private Passenger Total		3,609,000	3,853,000	3,999,000	4,055,000
Non Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	(6,000)	(6,000)	(6,000)	(5,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(5,000)	(4,000)
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	(293,000)	(3,000)	(3,000)	(3,000)
	2014	27,000	19,000	19,000	19,000
	2015	549,000	474,000	469,000	431,000
	2016	660,000	853,000	836,000	777,000
	2017	1,229,000	1,412,000	1,384,000	1,315,000
	2018	1,930,000	2,346,000	2,541,000	2,589,000
Non Private Passenger Total		4,098,000	5,097,000	5,242,000	5,126,000
Grand Total		7,707,000	8,950,000	9,241,000	9,181,000

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

**EXHIBIT B**

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

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009	-	-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(7,000)	(185,000)	(183,000)	(181,000)
	2015	96,000	104,000	103,000	102,000
	2016	301,000	138,000	132,000	125,000
	2017	343,000	384,000	342,000	339,000
	2018	209,000	394,000	343,000	255,000
Private Passenger Total		933,000	826,000	728,000	631,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	-	-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	(1,000)	2,000	2,000	2,000
	2014	44,000	36,000	36,000	36,000
	2015	160,000	(38,000)	(38,000)	(38,000)
	2016	302,000	297,000	291,000	279,000
	2017	676,000	743,000	728,000	699,000
	2018	114,000	351,000	511,000	678,000
Non Private Passenger Total		1,295,000	1,391,000	1,530,000	1,656,000
Grand Total		2,228,000	2,217,000	2,258,000	2,287,000





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



**EXHIBIT B**

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

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Jurisdiction Desc	Ontario	
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	201809	201810	201811	201812
Private Passenger	prior	318,000	909,000	819,000	729,000
	2009	423,000	379,000	341,000	303,000
	2010	(3,000)	349,000	314,000	279,000
	2011	765,000	29,000	26,000	23,000
	2012	224,000	(115,000)	(103,000)	(92,000)
	2013	(202,000)	17,000	15,000	13,000
	2014	(230,000)	(78,000)	(77,000)	(76,000)
	2015	241,000	122,000	99,000	75,000
	2016	325,000	518,000	482,000	477,000
	2017	2,038,000	1,941,000	1,922,000	1,903,000
	2018	3,044,000	3,074,000	3,231,000	3,351,000
Private Passenger Total		6,943,000	7,145,000	7,069,000	6,985,000
Non Private Passenger	prior	115,000	46,000	33,000	26,000
	2009	62,000	63,000	49,000	37,000
	2010	55,000	114,000	88,000	66,000
	2011	151,000	156,000	120,000	90,000
	2012	88,000	117,000	90,000	67,000
	2013	358,000	227,000	175,000	131,000
	2014	1,031,000	692,000	678,000	658,000
	2015	1,298,000	1,238,000	1,040,000	1,019,000
	2016	2,667,000	1,850,000	1,480,000	1,376,000
	2017	5,417,000	5,462,000	5,189,000	5,137,000
	2018	11,092,000	12,491,000	13,255,000	14,313,000
Non Private Passenger Total		22,334,000	22,456,000	22,197,000	22,920,000
Grand Total		29,277,000	29,601,000	29,266,000	29,905,000

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

**EXHIBIT B**



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201809	201810	201811	201812
 Private Passenger	prior	(30,000)	(30,000)	(30,000)	(28,000)
	2009	10,000	10,000	10,000	9,000
	2010	36,000	46,000	46,000	42,000
	2011	73,000	73,000	72,000	66,000
	2012	(140,000)	86,000	85,000	78,000
	2013	197,000	163,000	161,000	148,000
	2014	440,000	356,000	352,000	345,000
	2015	733,000	777,000	754,000	746,000
	2016	916,000	859,000	833,000	816,000
	2017	1,230,000	1,098,000	1,065,000	1,044,000
	2018	1,016,000	1,173,000	1,360,000	1,382,000
<b>Private Passenger Total</b>		<b>4,481,000</b>	<b>4,611,000</b>	<b>4,708,000</b>	<b>4,648,000</b>
 Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	-
	2009	5,000	5,000	5,000	4,000
	2010	6,000	6,000	6,000	5,000
	2011	60,000	4,000	4,000	3,000
	2012	130,000	230,000	228,000	182,000
	2013	295,000	20,000	20,000	16,000
	2014	502,000	596,000	566,000	560,000
	2015	2,801,000	512,000	486,000	462,000
	2016	2,300,000	2,920,000	2,540,000	2,515,000
	2017	4,962,000	4,194,000	3,942,000	3,903,000
	2018	8,790,000	10,156,000	10,529,000	11,393,000
<b>Non Private Passenger Total</b>		<b>19,850,000</b>	<b>18,642,000</b>	<b>18,325,000</b>	<b>19,043,000</b>
<b>Grand Total</b>		<b>24,331,000</b>	<b>23,253,000</b>	<b>23,033,000</b>	<b>23,691,000</b>

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	4,000	4,000	4,000	4,000
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	5,000	4,000	4,000	4,000
	2012	8,000	8,000	8,000	8,000
	2013	18,000	15,000	15,000	15,000
	2014	39,000	34,000	34,000	34,000
	2015	351,000	62,000	61,000	60,000
	2016	65,000	115,000	114,000	113,000
	2017	(692,000)	113,000	112,000	111,000
	2018	138,000	150,000	151,000	152,000
Private Passenger Total		(63,000)	506,000	504,000	502,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	(40,000)	1,000	1,000	1,000
	2013	4,000	4,000	4,000	4,000
	2014	16,000	15,000	15,000	15,000
	2015	86,000	57,000	56,000	55,000
	2016	82,000	76,000	75,000	74,000
	2017	233,000	212,000	210,000	208,000
	2018	126,000	43,000	-	-
Non Private Passenger Total		509,000	410,000	363,000	359,000
Grand Total		446,000	916,000	867,000	861,000

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%	
AccountCode	(All)				interest rate margin: 0 basis pts	
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM				
Business Segment	Acc Year	201809	201810	201811	201812	
<div>Private Passenger</div>	prior	(2,000)	(2,000)	(2,000)	(2,000)	
	2009	-	-	-	-	
	2010	(1,000)	(1,000)	(1,000)	(1,000)	
	2011	3,000	3,000	3,000	3,000	
	2012	13,000	9,000	8,000	8,000	
	2013	26,000	22,000	20,000	20,000	
	2014	158,000	52,000	47,000	47,000	
	2015	132,000	120,000	108,000	103,000	
	2016	249,000	222,000	200,000	198,000	
	2017	(145,000)	214,000	212,000	204,000	
	2018	429,000	426,000	469,000	456,000	
Private Passenger Total		862,000	1,065,000	1,064,000	1,036,000	
<div>Non Private Passenger</div>	prior	2,000	2,000	2,000	2,000	
	2009	-	-	-	-	
	2010	1,000	1,000	1,000	1,000	
	2011	-	-	-	-	
	2012	-	-	-	-	
	2013	11,000	13,000	13,000	13,000	
	2014	21,000	15,000	15,000	15,000	
	2015	49,000	43,000	43,000	43,000	
	2016	183,000	173,000	171,000	169,000	
	2017	309,000	302,000	299,000	296,000	
	2018	259,000	188,000	225,000	267,000	
Non Private Passenger Total		835,000	737,000	769,000	806,000	
Grand Total		1,697,000	1,802,000	1,833,000	1,842,000	

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	201809	201810	201811	201812
 Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	6,000	5,000	5,000	5,000
	2014	11,000	10,000	10,000	10,000
	2015	27,000	26,000	26,000	26,000
	2016	64,000	63,000	62,000	61,000
	2017	59,000	58,000	57,000	56,000
	2018	(4,000)	25,000	27,000	28,000
Private Passenger Total		163,000	187,000	187,000	186,000
 Non Private Passenger	prior		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	12,000	9,000	9,000	9,000
	2015	46,000	44,000	44,000	44,000
	2016	189,000	118,000	117,000	116,000
	2017	222,000	219,000	217,000	215,000
	2018	210,000	225,000	241,000	258,000
Non Private Passenger Total		682,000	618,000	631,000	645,000
Grand Total		845,000	805,000	818,000	831,000

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	201809	201810	201811	201812
Private Passenger	prior	332,000	940,000	845,000	758,000
	2009	457,000	413,000	376,000	335,000
	2010	(162,000)	453,000	419,000	375,000
	2011	914,000	187,000	182,000	168,000
	2012	216,000	72,000	86,000	82,000
	2013	317,000	227,000	231,000	214,000
	2014	905,000	361,000	355,000	350,000
	2015	2,262,000	1,798,000	1,701,000	1,657,000
	2016	4,721,000	3,990,000	3,781,000	3,687,000
	2017	8,644,000	9,880,000	9,468,000	9,246,000
	2018	12,546,000	12,562,000	13,546,000	13,509,000
Private Passenger Total		31,152,000	30,883,000	30,990,000	30,381,000
Non Private Passenger	prior	130,000	61,000	48,000	41,000
	2009	63,000	64,000	50,000	38,000
	2010	42,000	123,000	97,000	74,000
	2011	204,000	153,000	117,000	87,000
	2012	233,000	340,000	311,000	242,000
	2013	116,000	333,000	280,000	225,000
	2014	1,633,000	1,470,000	1,421,000	1,391,000
	2015	5,073,000	2,547,000	2,306,000	2,209,000
	2016	7,224,000	7,459,000	6,572,000	6,226,000
	2017	14,197,000	13,647,000	13,017,000	12,688,000
	2018	24,956,000	28,374,000	30,004,000	32,466,000
Non Private Passenger Total		53,871,000	54,571,000	54,223,000	55,687,000
Grand Total		85,023,000	85,454,000	85,213,000	86,068,000

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

EXHIBIT C-1

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

page 1 of 10

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

discount rate: 2.29%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	66,000	64,000	64,000	64,000
	2009	47,000	46,000	45,000	44,000
	2010	84,000	81,000	80,000	79,000
	2011	129,000	96,000	94,000	93,000
	2012	145,000	143,000	141,000	139,000
	2013	172,000	153,000	148,000	145,000
	2014	221,000	190,000	187,000	183,000
	2015	411,000	408,000	404,000	400,000
	2016	424,000	442,000	460,000	455,000
	2017	220,000	238,000	234,000	230,000
	2018	365,000	386,000	425,659	462,659
Private Passenger Total		2,284,000	2,247,000	2,282,659	2,294,659
Non Private Passenger	prior	25,000	25,000	25,000	25,000
	2009	19,000	19,000	19,000	19,000
	2010	30,000	30,000	30,000	30,000
	2011	39,000	29,000	29,000	29,000
	2012	39,000	39,000	38,000	36,000
	2013	43,000	40,000	39,000	38,000
	2014	62,000	54,000	53,000	52,000
	2015	126,000	124,000	123,000	122,000
	2016	141,000	148,000	154,000	153,000
	2017	76,000	82,000	81,000	80,000
	2018	138,000	147,000	161,317	177,317
Non Private Passenger Total		738,000	737,000	752,317	761,317
Grand Total		3,022,000	2,984,000	3,034,976	3,055,976



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

page 2 of 10

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

discount rate: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	77,000	74,000	72,000	72,000
	2009	58,000	57,000	54,000	52,000
	2010	86,000	86,000	84,000	82,000
	2011	127,000	125,000	121,000	118,000
	2012	169,000	165,000	159,000	154,000
	2013	358,000	371,000	366,000	360,000
	2014	282,000	290,000	283,000	277,000
	2015	330,000	316,000	309,000	302,000
	2016	371,000	353,000	346,000	328,000
	2017	263,000	261,000	254,000	248,000
	2018	178,000	197,000	204,911	222,911
Private Passenger Total		2,299,000	2,295,000	2,252,911	2,215,911
Non Private Passenger	prior	60,000	60,000	58,000	56,000
	2009	46,000	45,000	44,000	42,000
	2010	73,000	73,000	72,000	71,000
	2011	95,000	94,000	92,000	90,000
	2012	124,000	120,000	118,000	116,000
	2013	253,000	261,000	258,000	254,000
	2014	185,000	187,000	185,000	183,000
	2015	203,000	194,000	192,000	190,000
	2016	221,000	211,000	208,000	198,000
	2017	167,000	165,000	162,000	158,000
	2018	124,000	138,000	146,378	159,378
Non Private Passenger Total		1,551,000	1,548,000	1,535,378	1,517,378
Grand Total		3,850,000	3,843,000	3,788,289	3,733,289

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

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Jurisdiction Desc	<b>Nova Scotia</b>	
AccountCode Desc	<b>Retro Claims</b>	
	<b>Expense</b>	
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	201809	201810	201811	201812
Private Passenger	prior	264,000	262,000	255,000	251,000
	2009	84,000	82,000	79,000	78,000
	2010	84,000	83,000	81,000	79,000
	2011	75,000	75,000	73,000	72,000
	2012	84,000	84,000	82,000	80,000
	2013	125,000	127,000	117,000	115,000
	2014	164,000	140,000	137,000	136,000
	2015	104,000	102,000	94,000	92,000
	2016	81,000	95,000	92,000	82,000
	2017	153,000	152,000	150,000	148,000
	2018	124,000	154,000	169,311	186,311
Private Passenger Total		1,342,000	1,356,000	1,329,311	1,319,311
Non Private Passenger	prior	63,000	62,000	62,000	62,000
	2009	39,000	39,000	37,000	36,000
	2010	62,000	62,000	61,000	59,000
	2011	73,000	71,000	71,000	70,000
	2012	90,000	89,000	87,000	84,000
	2013	152,000	156,000	144,000	142,000
	2014	215,000	183,000	181,000	179,000
	2015	143,000	141,000	129,000	127,000
	2016	110,000	128,000	126,000	112,000
	2017	206,000	204,000	200,000	198,000
	2018	157,000	193,000	209,767	230,767
Non Private Passenger Total		1,310,000	1,328,000	1,307,767	1,299,767
Grand Total		2,652,000	2,684,000	2,637,078	2,619,078

EXHIBIT C-1

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

page 4 of 10

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

discount rate: 2.29%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	51,000	51,000	51,000	51,000
	2009	11,000	11,000	11,000	11,000
	2010	15,000	14,000	14,000	14,000
	2011	23,000	23,000	23,000	23,000
	2012	31,000	31,000	30,000	29,000
	2013	37,000	37,000	36,000	35,000
	2014	44,000	44,000	43,000	42,000
	2015	42,000	41,000	40,000	39,000
	2016	82,000	70,000	69,000	65,000
	2017	80,000	88,000	87,000	86,000
	2018	49,000	70,000	78,334	85,334
Private Passenger Total		465,000	480,000	482,334	480,334
Non Private Passenger	prior	15,000	15,000	15,000	15,000
	2009	7,000	7,000	7,000	7,000
	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	15,000
	2013	22,000	21,000	21,000	21,000
	2014	27,000	27,000	27,000	27,000
	2015	28,000	28,000	27,000	25,000
	2016	54,000	46,000	45,000	42,000
	2017	53,000	58,000	57,000	56,000
	2018	37,000	53,000	61,024	67,024
Non Private Passenger Total		282,000	294,000	299,024	299,024
Grand Total		747,000	774,000	781,358	779,358


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

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

discount rate: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM 			
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	2,890,000	2,787,000	2,702,000	2,620,000
	2009	431,000	401,000	390,000	378,000
	2010	458,000	455,000	440,000	427,000
	2011	684,000	667,000	648,000	628,000
	2012	749,000	739,000	719,000	697,000
	2013	633,000	622,000	603,000	584,000
	2014	544,000	522,000	504,000	486,000
	2015	557,000	540,000	525,000	508,000
	2016	491,000	501,000	485,000	471,000
	2017	516,000	510,000	480,000	464,000
	2018	361,000	378,000	425,419	469,419
Private Passenger Total		<b>8,314,000</b>	<b>8,122,000</b>	<b>7,921,419</b>	<b>7,732,419</b>
Non Private Passenger	prior	760,000	727,000	714,000	701,000
	2009	249,000	236,000	231,000	226,000
	2010	338,000	342,000	334,000	328,000
	2011	546,000	543,000	532,000	522,000
	2012	720,000	715,000	701,000	687,000
	2013	969,000	955,000	935,000	915,000
	2014	1,027,000	988,000	966,000	945,000
	2015	1,243,000	1,205,000	1,181,000	1,158,000
	2016	1,095,000	1,113,000	1,090,000	1,069,000
	2017	1,147,000	1,135,000	1,081,000	1,057,000
	2018	1,044,000	1,121,000	1,293,195	1,448,195
Non Private Passenger Total		<b>9,138,000</b>	<b>9,080,000</b>	<b>9,058,195</b>	<b>9,056,195</b>
Grand Total		<b>17,452,000</b>	<b>17,202,000</b>	<b>16,979,614</b>	<b>16,788,614</b>

**EXHIBIT C-1**

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

page 6 of 10

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





discount rate: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	311,000	310,000	304,000	295,000
	2009	64,000	63,000	62,000	61,000
	2010	31,000	30,000	29,000	29,000
	2011	59,000	59,000	57,000	56,000
	2012	78,000	77,000	76,000	75,000
	2013	92,000	91,000	88,000	86,000
	2014	91,000	90,000	87,000	85,000
	2015	98,000	66,000	65,000	64,000
	2016	94,000	112,000	111,000	109,000
	2017	50,000	50,000	49,000	48,000
	2018	(17,000)	(20,000)	(17,000)	(19,000)
Private Passenger Total		951,000	928,000	911,000	889,000
Non Private Passenger	prior	769,000	755,000	749,000	741,000
	2009	223,000	216,000	215,000	213,000
	2010	112,000	112,000	111,000	110,000
	2011	194,000	191,000	189,000	187,000
	2012	285,000	284,000	280,000	277,000
	2013	361,000	359,000	356,000	352,000
	2014	394,000	391,000	387,000	382,000
	2015	452,000	307,000	303,000	300,000
	2016	499,000	596,000	592,000	589,000
	2017	317,000	315,000	311,000	309,000
	2018	(125,000)	(149,000)	(133,898)	(148,898)
Non Private Passenger Total		3,481,000	3,377,000	3,359,102	3,311,102
Grand Total		4,432,000	4,305,000	4,270,102	4,200,102

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

page 7 of 10

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

discount rate: 2.29%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior		-	-	-
	2009	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	3,000	(10,000)	(10,000)	(10,000)
	2016	6,000	9,000	9,000	9,000
	2017	1,000	22,000	22,000	22,000
	2018	(1,000)	1,000	1,623	2,623
Private Passenger Total		22,000	35,000	35,623	36,623
Non Private Passenger	prior		-	-	-
	2009	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	2,000	(16,000)	(16,000)	(16,000)
	2016	16,000	17,000	17,000	17,000
	2017	4,000	68,000	68,000	68,000
	2018	(1,000)	3,000	4,806	4,806
Non Private Passenger Total		40,000	91,000	92,806	92,806
Grand Total		62,000	126,000	128,429	129,429

EXHIBIT C-1

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

page 8 of 10

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

discount rate: 2.29%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	9,000	10,000	10,000	10,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	20,000	20,000	20,000	20,000
	2013	24,000	24,000	24,000	24,000
	2014	39,000	31,000	31,000	31,000
	2015	18,000	14,000	14,000	14,000
	2016	7,000	7,000	7,000	7,000
	2017	(18,000)	9,000	9,000	9,000
	2018	(19,000)	(28,000)	(32,712)	(34,712)
Private Passenger Total		109,000	116,000	111,288	109,288
Non Private Passenger	prior	-	-	-	-
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	13,000	10,000	10,000	10,000
	2015	6,000	5,000	5,000	5,000
	2016	3,000	3,000	3,000	3,000
	2017	(7,000)	3,000	3,000	3,000
	2018	(8,000)	(14,000)	(15,434)	(16,434)
Non Private Passenger Total		36,000	36,000	34,566	33,566
Grand Total		145,000	152,000	145,854	142,854



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

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Jurisdiction Desc	Nunavut				discount rate: 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	ShareYYMM				
Business Segment	Acc Year	201809	201810	201811	201812
<b>Private Passenger</b>					
prior			-	-	-
2009		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		(4,000)	(3,000)	(4,472)	(4,472)
<b>Private Passenger Total</b>		<b>3,000</b>	<b>4,000</b>	<b>2,528</b>	<b>2,528</b>
<b>Non Private Passenger</b>					
prior			-	-	-
2009		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		(12,000)	(11,000)	(12,582)	(12,582)
<b>Non Private Passenger Total</b>		<b>(3,000)</b>	<b>(2,000)</b>	<b>(3,582)</b>	<b>(3,582)</b>
<b>Grand Total</b>		<b>-</b>	<b>2,000</b>	<b>(1,054)</b>	<b>(1,054)</b>

**EXHIBIT C-1**

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

page 10 of 10

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

discount rate: 2.29%





interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	3,660,000	3,549,000	3,449,000	3,354,000
	2009	708,000	674,000	655,000	638,000
	2010	775,000	766,000	745,000	727,000
	2011	1,120,000	1,068,000	1,039,000	1,013,000
	2012	1,286,000	1,269,000	1,237,000	1,204,000
	2013	1,425,000	1,409,000	1,366,000	1,333,000
	2014	1,386,000	1,308,000	1,273,000	1,241,000
	2015	1,569,000	1,483,000	1,447,000	1,415,000
	2016	1,557,000	1,590,000	1,580,000	1,527,000
	2017	1,267,000	1,332,000	1,287,000	1,257,000
	2018	1,036,000	1,135,000	1,251,073	1,371,073
Private Passenger Total		15,789,000	15,583,000	15,329,073	15,080,073
Non Private Passenger	prior	1,692,000	1,644,000	1,623,000	1,600,000
	2009	588,000	567,000	558,000	548,000
	2010	635,000	639,000	628,000	618,000
	2011	973,000	954,000	939,000	924,000
	2012	1,292,000	1,281,000	1,258,000	1,234,000
	2013	1,794,000	1,786,000	1,747,000	1,716,000
	2014	1,926,000	1,843,000	1,812,000	1,781,000
	2015	2,209,000	1,994,000	1,950,000	1,917,000
	2016	2,141,000	2,264,000	2,237,000	2,185,000
	2017	1,969,000	2,036,000	1,969,000	1,935,000
	2018	1,354,000	1,481,000	1,714,573	1,909,573
Non Private Passenger Total		16,573,000	16,489,000	16,435,573	16,367,573
Grand Total		32,362,000	32,072,000	31,764,646	31,447,646

**EXHIBIT C-2**

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

page 1 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	62,000	62,000	62,000	62,000
	2009	48,000	48,000	47,000	46,000
	2010	86,000	86,000	85,000	84,000
	2011	126,000	95,000	94,000	93,000
	2012	139,000	139,000	137,000	135,000
	2013	158,000	119,000	115,000	111,000
	2014	178,000	152,000	148,000	144,000
	2015	354,000	354,000	350,000	346,000
	2016	345,000	365,000	361,000	357,000
	2017	117,000	138,000	134,000	130,000
	2018	260,000	289,000	326,659	356,659
Private Passenger Total		1,873,000	1,847,000	1,859,659	1,864,659
Non Private Passenger	prior	23,000	23,000	23,000	23,000
	2009	17,000	17,000	17,000	17,000
	2010	27,000	27,000	27,000	27,000
	2011	36,000	27,000	27,000	27,000
	2012	36,000	36,000	35,000	34,000
	2013	39,000	30,000	29,000	28,000
	2014	49,000	41,000	40,000	39,000
	2015	107,000	107,000	106,000	105,000
	2016	114,000	121,000	120,000	119,000
	2017	40,000	47,000	46,000	45,000
	2018	98,000	109,000	123,317	135,317
Non Private Passenger Total		586,000	585,000	593,317	599,317
Grand Total		2,459,000	2,432,000	2,452,976	2,463,976

**EXHIBIT C-2**

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

page 2 of 10

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201809	201810	201811	201812	
Private Passenger	prior	70,000	70,000	68,000	67,000	
	2009	55,000	55,000	53,000	51,000	
	2010	82,000	82,000	80,000	78,000	
	2011	119,000	119,000	115,000	112,000	
	2012	157,000	155,000	150,000	145,000	
	2013	319,000	333,000	328,000	323,000	
	2014	244,000	267,000	261,000	255,000	
	2015	283,000	271,000	265,000	259,000	
	2016	316,000	288,000	282,000	276,000	
	2017	200,000	200,000	194,000	188,000	
	2018	122,000	136,000	150,911	163,911	
Private Passenger Total		1,967,000	1,976,000	1,946,911	1,917,911	
Non Private Passenger	prior	54,000	54,000	52,000	50,000	
	2009	46,000	46,000	45,000	44,000	
	2010	70,000	70,000	69,000	68,000	
	2011	89,000	89,000	87,000	85,000	
	2012	115,000	114,000	112,000	110,000	
	2013	225,000	235,000	232,000	229,000	
	2014	159,000	174,000	172,000	170,000	
	2015	174,000	167,000	165,000	163,000	
	2016	190,000	173,000	171,000	169,000	
	2017	128,000	128,000	125,000	122,000	
	2018	85,000	96,000	108,378	118,378	
Non Private Passenger Total		1,335,000	1,346,000	1,338,378	1,328,378	
Grand Total		3,302,000	3,322,000	3,285,289	3,246,289	

**EXHIBIT C-2**

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

page 3 of 10

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201809	201810	201811	201812
Private Passenger	prior	248,000	248,000	243,000	238,000
	2009	86,000	86,000	84,000	82,000
	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	104,000	107,000	105,000	103,000
	2014	144,000	121,000	119,000	118,000
	2015	84,000	83,000	81,000	79,000
	2016	59,000	66,000	64,000	62,000
	2017	116,000	116,000	114,000	112,000
	2018	85,000	104,000	116,311	128,311
Private Passenger Total		1,156,000	1,161,000	1,151,311	1,142,311
Non Private Passenger	prior	59,000	59,000	59,000	59,000
	2009	35,000	35,000	34,000	33,000
	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	127,000	132,000	130,000	128,000
	2014	188,000	158,000	156,000	154,000
	2015	115,000	113,000	111,000	109,000
	2016	80,000	90,000	87,000	84,000
	2017	156,000	156,000	153,000	150,000
	2018	109,000	131,000	145,767	159,767
Non Private Passenger Total		1,083,000	1,088,000	1,085,767	1,082,767
Grand Total		2,239,000	2,249,000	2,237,078	2,225,078

**EXHIBIT C-2**

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

page 4 of 10

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		ShareYMMM			
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	46,000	46,000	46,000	46,000
	2009	10,000	10,000	10,000	10,000
	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	69,000	57,000	56,000	55,000
	2017	66,000	75,000	74,000	73,000
	2018	34,000	53,000	63,334	68,334
Private Passenger Total		393,000	409,000	413,334	412,334
Non Private Passenger	prior	14,000	14,000	14,000	14,000
	2009	6,000	6,000	6,000	6,000
	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	45,000	37,000	36,000	35,000
	2017	44,000	49,000	48,000	47,000
	2018	25,000	40,000	48,024	53,024
Non Private Passenger Total		238,000	250,000	255,024	257,024
Grand Total		631,000	659,000	668,358	669,358

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201809	201810	201811	201812
Private Passenger	prior	2,825,000	2,772,000	2,688,000	2,606,000
	2009	430,000	408,000	396,000	384,000
	2010	453,000	453,000	439,000	426,000
	2011	683,000	676,000	656,000	636,000
	2012	743,000	743,000	721,000	699,000
	2013	586,000	579,000	560,000	542,000
	2014	498,000	480,000	463,000	446,000
	2015	501,000	487,000	472,000	457,000
	2016	418,000	431,000	417,000	403,000
	2017	424,000	424,000	408,000	393,000
	2018	254,000	275,000	301,419	331,419
Private Passenger Total		<b>7,815,000</b>	<b>7,728,000</b>	<b>7,521,419</b>	<b>7,323,419</b>
Non Private Passenger	prior	742,000	719,000	706,000	693,000
	2009	244,000	231,000	226,000	221,000
	2010	339,000	339,000	332,000	325,000
	2011	541,000	535,000	524,000	514,000
	2012	680,000	680,000	666,000	653,000
	2013	893,000	882,000	863,000	844,000
	2014	928,000	895,000	874,000	853,000
	2015	1,115,000	1,084,000	1,062,000	1,040,000
	2016	929,000	956,000	935,000	915,000
	2017	944,000	944,000	921,000	898,000
	2018	738,000	822,000	921,195	1,031,195
Non Private Passenger Total		<b>8,093,000</b>	<b>8,087,000</b>	<b>8,030,195</b>	<b>7,987,195</b>
Grand Total		<b>15,908,000</b>	<b>15,815,000</b>	<b>15,551,614</b>	<b>15,310,614</b>



**EXHIBIT C-2**

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

page 6 of 10

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Acc Year	201809	201810	201811	201812
Private Passenger	prior	284,000	284,000	278,000	272,000
	2009	62,000	62,000	61,000	60,000
	2010	29,000	29,000	28,000	27,000
	2011	55,000	55,000	54,000	53,000
	2012	73,000	73,000	72,000	71,000
	2013	86,000	86,000	84,000	82,000
	2014	85,000	85,000	83,000	81,000
	2015	80,000	44,000	43,000	42,000
	2016	61,000	80,000	79,000	78,000
	2017	47,000	47,000	46,000	45,000
	2018	(19,000)	(22,000)	(24,000)	(26,000)
Private Passenger Total		843,000	823,000	804,000	785,000
Non Private Passenger	prior	755,000	755,000	748,000	741,000
	2009	222,000	222,000	220,000	218,000
	2010	102,000	102,000	101,000	100,000
	2011	186,000	186,000	184,000	182,000
	2012	265,000	265,000	262,000	259,000
	2013	338,000	338,000	335,000	332,000
	2014	371,000	371,000	367,000	363,000
	2015	374,000	207,000	204,000	201,000
	2016	324,000	424,000	421,000	418,000
	2017	297,000	297,000	294,000	291,000
	2018	(142,000)	(164,000)	(177,898)	(197,898)
Non Private Passenger Total		3,092,000	3,003,000	2,958,102	2,907,102
Grand Total		3,935,000	3,826,000	3,762,102	3,692,102

**EXHIBIT C-2**

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

page 7 of 10

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

discount rate: 0.00%





interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201809	201810	201811	201812
<input checked="" type="checkbox"/> Private Passenger	prior		-	-	-
	2009	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	1,000	(13,000)	(13,000)	(13,000)
	2016	5,000	7,000	7,000	7,000
	2017		18,000	18,000	18,000
	2018	(2,000)	(1,000)	(377)	623
<b>Private Passenger Total</b>		<b>15,000</b>	<b>22,000</b>	<b>22,623</b>	<b>23,623</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-
	2009	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)
	2016	12,000	14,000	14,000	14,000
	2017	(1,000)	58,000	58,000	58,000
	2018	(7,000)	(4,000)	(3,194)	(3,194)
<b>Non Private Passenger Total</b>		<b>20,000</b>	<b>65,000</b>	<b>65,806</b>	<b>65,806</b>
<b>Grand Total</b>		<b>35,000</b>	<b>87,000</b>	<b>88,429</b>	<b>89,429</b>

**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	201809	201810	201811	201812
Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	9,000	9,000	9,000	9,000
	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	37,000	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	(27,000)	(2,000)	(2,000)	(2,000)
	2018	(29,000)	(36,000)	(44,712)	(47,712)
Private Passenger Total		77,000	87,000	78,288	75,288
Non Private Passenger	prior	-	-	-	-
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	7,000	7,000	7,000	7,000
	2013	8,000	8,000	8,000	8,000
	2014	12,000	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	(11,000)	(1,000)	(1,000)	(1,000)
	2018	(13,000)	(17,000)	(21,434)	(22,434)
Non Private Passenger Total		20,000	23,000	18,566	17,566
Grand Total		97,000	110,000	96,854	92,854

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201809	201810	201811	201812
<input checked="" type="checkbox"/> Private Passenger	prior		-	-	-
	2009	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)	(5,472)	(5,472)
<b>Private Passenger Total</b>		<b>(2,000)</b>	<b>(2,000)</b>	<b>(3,472)</b>	<b>(3,472)</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-
	2009	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)	(14,000)	(17,582)	(18,582)
<b>Non Private Passenger Total</b>		<b>(9,000)</b>	<b>(9,000)</b>	<b>(12,582)</b>	<b>(13,582)</b>
<b>Grand Total</b>		<b>(11,000)</b>	<b>(11,000)</b>	<b>(16,054)</b>	<b>(17,054)</b>

**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

			Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount		ShareYMMM					
Business Segment	▼	Acc Year	▼	201809	201810	201811	201812
Private Passenger	prior			3,536,000	3,483,000	3,386,000	3,292,000
	2009			704,000	682,000	664,000	646,000
	2010			760,000	760,000	740,000	721,000
	2011			1,098,000	1,060,000	1,033,000	1,007,000
	2012			1,247,000	1,245,000	1,212,000	1,179,000
	2013			1,291,000	1,262,000	1,229,000	1,197,000
	2014			1,224,000	1,172,000	1,140,000	1,109,000
	2015			1,352,000	1,275,000	1,246,000	1,217,000
	2016			1,279,000	1,300,000	1,272,000	1,244,000
	2017			945,000	1,018,000	988,000	959,000
	2018			701,000	794,000	884,073	970,073
Private Passenger Total				14,137,000	14,051,000	13,794,073	13,541,073
Non Private Passenger	prior			1,647,000	1,624,000	1,602,000	1,580,000
	2009			575,000	562,000	553,000	544,000
	2010			613,000	613,000	603,000	593,000
	2011			947,000	932,000	916,000	901,000
	2012			1,216,000	1,215,000	1,193,000	1,172,000
	2013			1,634,000	1,629,000	1,601,000	1,573,000
	2014			1,733,000	1,674,000	1,644,000	1,614,000
	2015			1,915,000	1,689,000	1,658,000	1,627,000
	2016			1,697,000	1,818,000	1,787,000	1,757,000
	2017			1,602,000	1,683,000	1,649,000	1,615,000
	2018			879,000	999,000	1,126,573	1,255,573
Non Private Passenger Total				14,458,000	14,438,000	14,332,573	14,231,573
Grand Total				28,595,000	28,489,000	28,126,646	27,772,646

## 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	201809	201810	201811	201812
Private Passenger	Newfoundland & Labrador	88.0%	87.4%	87.4%	87.4%
	New Brunswick	82.3%	80.7%	80.4%	79.8%
	Nova Scotia	94.2%	93.1%	93.1%	93.4%
	Prince Edward Island	62.3%	63.9%	64.7%	63.9%
	Ontario	73.1%	72.5%	72.3%	72.6%
	Alberta	66.7%	65.3%	64.0%	62.7%
	Yukon	72.6%	72.0%	72.0%	72.0%
	Northwest Territories	61.5%	60.5%	60.4%	60.4%
	Nunavut	40.3%	42.6%	40.6%	37.0%
Non Private Passenger	Newfoundland & Labrador	82.6%	81.9%	80.8%	80.1%
	New Brunswick	72.8%	68.6%	67.3%	66.0%
	Nova Scotia	77.2%	79.2%	78.5%	78.7%
	Prince Edward Island	97.5%	97.4%	91.5%	82.9%
	Ontario	68.2%	67.4%	67.0%	67.7%
	Alberta	65.9%	65.0%	64.6%	64.3%
	Yukon	66.1%	67.2%	66.0%	64.0%
	Northwest Territories	55.2%	52.9%	52.6%	52.3%
	Nunavut	52.2%	50.4%	50.0%	50.1%
Grand Total		72.7%	71.6%	71.3%	71.2%

### 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	201809	201810	201811	201812
Private Passenger	Newfoundland & Labrador	83.9%	84.0%	84.1%	84.1%
	New Brunswick	78.2%	77.5%	77.3%	76.7%
	Nova Scotia	89.0%	89.0%	89.0%	89.3%
	Prince Edward Island	59.0%	60.8%	61.8%	61.0%
	Ontario	68.9%	68.9%	68.9%	69.1%
	Alberta	64.0%	63.0%	61.8%	60.5%
	Yukon	69.9%	69.8%	69.5%	69.5%
	Northwest Territories	58.9%	58.0%	57.9%	58.0%
	Nunavut	37.8%	41.5%	40.6%	37.0%
Non Private Passenger	Newfoundland & Labrador	78.5%	78.6%	78.2%	77.6%
	New Brunswick	69.3%	66.1%	65.4%	64.2%
	Nova Scotia	73.0%	75.6%	75.6%	75.8%
	Prince Edward Island	91.5%	92.0%	87.3%	79.2%
	Ontario	64.1%	64.1%	64.4%	65.0%
	Alberta	63.1%	62.7%	62.4%	62.1%
	Yukon	63.4%	64.5%	63.9%	62.4%
	Northwest Territories	52.9%	51.2%	51.3%	51.0%
	Nunavut	49.6%	49.0%	49.0%	49.0%
Grand Total		69.0%	68.6%	68.6%	68.5%

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

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

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**NEWFOUNDLAND AND LABRADOR**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	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:
				margin (basis points):				margin (basis points):
				2.29%				2.29%
				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%			
				margin (basis points):	25			
						discount rate:	2.29%	
						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	201810	
	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	(23)	1	(1)	(7)	(7)	30.4%	(30)
	2009	-	1	(1)	(2)	(2)	100.0%	(2)
	2010	(5)	(1)	1	(1)	(1)	20.0%	(6)
	2011	4	-	-	(7)	(7)	(175.0%)	(3)
	2012	107	(5)	5	(48)	(48)	(44.9%)	59
	2013	194	(12)	(34)	(160)	(206)	(106.2%)	(12)
	2014	567	(9)	(18)	(405)	(432)	(76.2%)	135
	2015	334	(12)	(9)	11	(10)	(3.0%)	324
	2016	1,109	(69)	(379)	(10)	(458)	(41.3%)	651
	2017	1,677	(24)	(108)	156	24	1.4%	1,701
	2018	3,501	94	34	(76)	52	1.5%	3,553
Private Passenger Total		7,465	(36)	(510)	(549)	(1,095)	(14.7%)	6,370
Non Private								
<div><div></div> Passenger</div>	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	19	-	-	(2)	(2)	(10.5%)	17
	2012	12	-	-	(1)	(1)	(8.3%)	11
	2013	58	(1)	1	(17)	(17)	(29.3%)	41
	2014	(26)	1	28	19	48	(184.6%)	22
	2015	158	(4)	160	(6)	150	94.9%	308
	2016	529	(40)	62	242	264	49.9%	793
	2017	494	(30)	13	55	38	7.7%	532
	2018	1,456	(47)	117	6	76	5.2%	1,532
Non Private Passenger Total		2,708	(121)	381	296	556	20.5%	3,264
Grand Total		10,173	(157)	(129)	(253)	(539)	(5.3%)	9,634

**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 201810  
 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	119	(1)	1	(73)	(73)	(61.3%)	46
	2009	48	(1)	1	(6)	(6)	(12.5%)	42
	2010	(171)	4	(4)	263	263	(153.8%)	92
	2011	96	(2)	2	(2)	(2)	(2.1%)	94
	2012	172	(3)	3	(19)	(19)	(11.0%)	153
	2013	244	(5)	(25)	(11)	(41)	(16.8%)	203
	2014	59	13	(13)	218	218	369.5%	277
	2015	910	(43)	38	(303)	(308)	(33.8%)	602
	2016	1,870	(82)	50	(422)	(454)	(24.3%)	1,416
	2017	3,567	(169)	147	(6)	(28)	(0.8%)	3,539
	2018	3,296	240	(744)	(87)	(591)	(17.9%)	2,705
Private Passenger Total		10,210	(49)	(544)	(448)	(1,041)	(10.2%)	9,169
Non Private								
Passenger	prior	6	1	(1)	(1)	(1)	(16.7%)	5
	2009	(1)	-	-	(3)	(3)	300.0%	(4)
	2010	(2)	(2)	2	20	20	(1,000.0%)	18
	2011	18	(1)	1	(2)	(2)	(11.1%)	16
	2012	97	(2)	2	(71)	(71)	(73.2%)	26
	2013	(72)	(1)	4	326	329	(456.9%)	257
	2014	92	(5)	(10)	57	42	45.7%	134
	2015	190	(9)	(148)	104	(53)	(27.9%)	137
	2016	626	(29)	68	2	41	6.5%	667
	2017	1,043	(49)	24	(133)	(158)	(15.1%)	885
	2018	1,322	208	(141)	(47)	20	1.5%	1,342
Non Private Passenger Total		3,319	111	(199)	252	164	4.9%	3,483
Grand Total		13,529	62	(743)	(196)	(877)	(6.5%)	12,652

**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 201810  
 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	(2)	-	39	47	86	(4,300.0%)	84
	2009	(17)	-	-	(7)	(7)	41.2%	(24)
	2010	(1)	-	-	(1)	(1)	100.0%	(2)
	2011	(5)	-	11	-	11	(220.0%)	6
	2012	(48)	1	(1)	9	9	(18.8%)	(39)
	2013	91	(4)	4	(79)	(79)	(86.8%)	12
	2014	264	(5)	35	(208)	(178)	(67.4%)	86
	2015	31	(3)	26	115	138	445.2%	169
	2016	702	(9)	21	18	30	4.3%	732
	2017	1,497	(71)	212	(29)	112	7.5%	1,609
	2018	1,850	188	(38)	(120)	30	1.6%	1,880
Private Passenger Total		4,362	97	309	(255)	151	3.5%	4,513
Non Private								
Passenger	prior	12	-	-	(2)	(2)	(16.7%)	10
	2009	(5)	1	(1)	-	-	-	(5)
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	1	(1)	-	-	-	(5)
	2012	4	1	(3)	(2)	(4)	(100.0%)	-
	2013	(212)	33	(53)	294	274	(129.2%)	62
	2014	137	(2)	3	(23)	(22)	(16.1%)	115
	2015	671	(41)	31	(81)	(91)	(13.6%)	580
	2016	848	(37)	39	168	170	20.0%	1,018
	2017	1,491	(66)	173	35	142	9.5%	1,633
	2018	2,146	191	(14)	235	412	19.2%	2,558
Non Private Passenger Total		5,085	81	174	624	879	17.3%	5,964
Grand Total		9,447	178	483	369	1,030	10.9%	10,477

**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	201810	
	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	(19)	1	(1)	(14)	(14)	73.7%	(33)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	13	-	(188)	8	(180)	(1,384.6%)	(167)
	2015	160	(2)	2	(1)	(1)	(0.6%)	159
	2016	345	(4)	4	(177)	(177)	(51.3%)	168
	2017	393	(63)	33	66	36	9.2%	429
	2018	254	(1)	68	116	183	72.0%	437
Private Passenger Total		1,138	(69)	(82)	(2)	(153)	(13.4%)	985
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	(18)	1	(1)	(10)	(10)	55.6%	(28)
	2013	(1)	-	3	-	3	(300.0%)	2
	2014	49	-	-	(10)	(10)	(20.4%)	39
	2015	178	(10)	(194)	3	(201)	(112.9%)	(23)
	2016	376	(18)	38	(37)	(17)	(4.5%)	359
	2017	743	(40)	44	55	59	7.9%	802
	2018	228	127	(3)	128	252	110.5%	480
Non Private Passenger Total		1,555	60	(113)	129	76	4.9%	1,631
Grand Total		2,693	(9)	(195)	127	(77)	(2.9%)	2,616

**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 201810  
 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	715	(14)	97	350	433	60.6%	1,148
	2009	427	(12)	18	(87)	(81)	(19.0%)	346
	2010	16	(1)	116	222	337	2,106.3%	353
	2011	771	(22)	43	(781)	(760)	(98.6%)	11
	2012	237	(6)	18	(368)	(356)	(150.2%)	(119)
	2013	(154)	6	7	207	220	(142.9%)	66
	2014	(106)	6	6	122	134	(126.4%)	28
	2015	357	(9)	32	(164)	(141)	(39.5%)	216
	2016	495	(15)	(108)	316	193	39.0%	688
	2017	2,268	(43)	24	(116)	(135)	(6.0%)	2,133
	2018	3,400	296	(178)	(115)	3	0.1%	3,403
Private Passenger Total		8,426	186	75	(414)	(153)	(1.8%)	8,273
Non Private								
Passenger	prior	164	(4)	8	(90)	(86)	(52.4%)	78
	2009	77	(4)	5	(2)	(1)	(1.3%)	76
	2010	55	(3)	3	61	61	110.9%	116
	2011	169	(9)	14	10	15	8.9%	184
	2012	201	(8)	36	(11)	17	8.5%	218
	2013	678	(28)	107	(242)	(163)	(24.0%)	515
	2014	1,326	(16)	43	(438)	(411)	(31.0%)	915
	2015	1,804	(55)	331	(417)	(141)	(7.8%)	1,663
	2016	3,299	(199)	(677)	(10)	(886)	(26.9%)	2,413
	2017	6,043	(114)	92	(34)	(56)	(0.9%)	5,987
	2018	12,172	1,086	1,008	(741)	1,353	11.1%	13,525
Non Private Passenger Total		25,988	646	970	(1,914)	(298)	(1.1%)	25,690
Grand Total		34,414	832	1,045	(2,328)	(451)	(1.3%)	33,963

**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 201810  
 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	(6)	7	(7)	(3)	(3)	50.0%	(9)
	2009	10	(2)	2	-	-	-	10
	2010	38	(8)	19	(1)	10	26.3%	48
	2011	184	(17)	3	(10)	(24)	(13.0%)	160
	2012	(91)	27	(27)	235	235	(258.2%)	144
	2013	239	(42)	5	(6)	(43)	(18.0%)	196
	2014	574	(44)	44	(110)	(110)	(19.2%)	464
	2015	854	(41)	68	(5)	22	2.6%	876
	2016	1,072	(70)	24	(45)	(91)	(8.5%)	981
	2017	1,370	(68)	(37)	(67)	(172)	(12.6%)	1,198
	2018	1,135	75	37	33	145	12.8%	1,280
Private Passenger Total		5,379	(183)	131	21	(31)	(0.6%)	5,348
Non Private								
Passenger	prior	(3)	-	-	(28)	(28)	933.3%	(31)
	2009	5	-	-	(1)	(1)	(20.0%)	4
	2010	7	-	-	-	-	-	7
	2011	111	(4)	4	(73)	(73)	(65.8%)	38
	2012	209	(9)	169	(67)	93	44.5%	302
	2013	739	(28)	(188)	(113)	(329)	(44.5%)	410
	2014	732	(36)	(79)	167	52	7.1%	784
	2015	3,344	(156)	(1,081)	(1,200)	(2,437)	(72.9%)	907
	2016	3,165	(72)	(70)	671	529	16.7%	3,694
	2017	5,635	(69)	(515)	(299)	(883)	(15.7%)	4,752
	2018	9,733	1,623	53	(383)	1,293	13.3%	11,026
Non Private Passenger Total		23,677	1,249	(1,707)	(1,326)	(1,784)	(7.5%)	21,893
Grand Total		29,056	1,066	(1,576)	(1,305)	(1,815)	(6.2%)	27,241

**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 201810  
 Jurisdiction Desc Yukon  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	6	-	-	(2)	(2)	(33.3%)	4
	2012	9	-	-	-	-	-	9
	2013	19	-	-	(3)	(3)	(15.8%)	16
	2014	41	-	-	(6)	(6)	(14.6%)	35
	2015	374	(4)	4	(309)	(309)	(82.6%)	65
	2016	83	(2)	2	51	51	61.4%	134
	2017	(680)	7	(10)	844	841	(123.7%)	161
	2018	147	9	4	(3)	10	6.8%	157
Private Passenger Total		8	10	-	572	582	7,275.0%	590
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	(34)	-	-	35	35	(102.9%)	1
	2013	4	-	-	-	-	-	4
	2014	17	-	-	(1)	(1)	(5.9%)	16
	2015	91	(1)	1	(31)	(31)	(34.1%)	60
	2016	96	(2)	2	(9)	(9)	(9.4%)	87
	2017	249	(3)	(1)	(20)	(24)	(9.6%)	225
	2018	152	1	(129)	46	(82)	(53.9%)	70
Non Private Passenger Total		577	(5)	(127)	20	(112)	(19.4%)	465
Grand Total		585	5	(127)	592	470	80.3%	1,055



**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	201810	
	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	14	-	-	(4)	(4)	(28.6%)	10
	2013	28	-	-	(5)	(5)	(17.9%)	23
	2014	168	(3)	3	(114)	(114)	(67.9%)	54
	2015	140	(1)	1	(14)	(14)	(10.0%)	126
	2016	278	(3)	(24)	(5)	(32)	(11.5%)	246
	2017	(108)	-	3	365	368	(340.7%)	260
	2018	472	22	11	(46)	(13)	(2.8%)	459
Private Passenger Total		992	15	(6)	177	186	18.8%	1,178
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	44	-	-	(3)	(3)	(6.8%)	41
	2014	22	-	-	(6)	(6)	(27.3%)	16
	2015	52	-	-	(7)	(7)	(13.5%)	45
	2016	198	(2)	2	(12)	(12)	(6.1%)	186
	2017	330	(3)	3	(11)	(11)	(3.3%)	319
	2018	281	20	(48)	(47)	(75)	(26.7%)	206
Non Private Passenger Total		930	15	(43)	(86)	(114)	(12.3%)	816
Grand Total		1,922	30	(49)	91	72	3.7%	1,994

**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 201810  
 Jurisdiction Desc Nunavut  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	12	-	-	(1)	(1)	(8.3%)	11
	2013	7	-	-	(1)	(1)	(14.3%)	6
	2014	12	-	-	(1)	(1)	(8.3%)	11
	2015	29	-	-	(1)	(1)	(3.4%)	28
	2016	68	(1)	1	(2)	(2)	(2.9%)	66
	2017	63	(1)	1	(2)	(2)	(3.2%)	61
	2018	(4)	1	(3)	33	31	(775.0%)	27
Private Passenger Total		186	(1)	(1)	25	23	12.4%	209
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	13	-	-	(3)	(3)	(23.1%)	10
	2015	50	-	-	(2)	(2)	(4.0%)	48
	2016	203	(2)	2	(78)	(78)	(38.4%)	125
	2017	237	(3)	3	(7)	(7)	(3.0%)	230
	2018	222	15	16	(17)	14	6.3%	236
Non Private Passenger Total		728	10	21	(107)	(76)	(10.4%)	652
Grand Total		914	9	20	(82)	(53)	(5.8%)	861

**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 201810  
 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	799	(7)	129	314	436	54.6%	1,235
	2009	468	(14)	20	(102)	(96)	(20.5%)	372
	2010	(138)	(5)	131	468	594	(430.4%)	456
	2011	1,058	(41)	59	(802)	(784)	(74.1%)	274
	2012	412	14	(2)	(196)	(184)	(44.7%)	228
	2013	666	(57)	(43)	(58)	(158)	(23.7%)	508
	2014	1,592	(42)	(131)	(496)	(669)	(42.0%)	923
	2015	3,189	(115)	162	(671)	(624)	(19.6%)	2,565
	2016	6,022	(255)	(409)	(276)	(940)	(15.6%)	5,082
	2017	10,047	(432)	265	1,211	1,044	10.4%	11,091
	2018	14,051	924	(809)	(265)	(150)	(1.1%)	13,901
Private Passenger Total		38,166	(30)	(628)	(873)	(1,531)	(4.0%)	36,635
Non Private								
Passenger	prior	185	(3)	7	(121)	(117)	(63.2%)	68
	2009	79	(3)	4	(6)	(5)	(6.3%)	74
	2010	61	(5)	5	81	81	132.8%	142
	2011	313	(13)	18	(67)	(62)	(19.8%)	251
	2012	471	(17)	203	(127)	59	12.5%	530
	2013	1,241	(25)	(126)	245	94	7.6%	1,335
	2014	2,362	(58)	(15)	(238)	(311)	(13.2%)	2,051
	2015	6,538	(276)	(900)	(1,637)	(2,813)	(43.0%)	3,725
	2016	9,340	(401)	(534)	937	2	-	9,342
	2017	16,265	(377)	(164)	(359)	(900)	(5.5%)	15,365
	2018	27,712	3,224	859	(820)	3,263	11.8%	30,975
Non Private Passenger Total		64,567	2,046	(643)	(2,112)	(709)	(1.1%)	63,858
Grand Total		102,733	2,016	(1,271)	(2,985)	(2,240)	(2.2%)	100,493

**EXHIBIT G-2**

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

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ShareDate	201810	
	<b>Newfoundland</b>	
Jurisdiction Desc	& Labrador	
AccountCode Des	Undiscounted	
	<b>IBNR Provisio</b>	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(23)	1	(1)	-	-	-	(23)
	2009	3	-	-	-	-	-	3
	2010	(5)	-	-	-	-	-	(5)
	2011	(5)	-	-	-	-	-	(5)
	2012	23	(1)	1	(22)	(22)	(95.7%)	1
	2013	135	(8)	(38)	(142)	(188)	(139.3%)	(53)
	2014	372	(4)	(23)	(354)	(381)	(102.4%)	(9)
	2015	105	(2)	(16)	44	26	24.8%	131
	2016	731	(51)	(390)	43	(398)	(54.4%)	333
	2017	1,277	(13)	(114)	212	85	6.7%	1,362
	2018	3,065	47	45	17	109	3.6%	3,174
Private Passenger Total		5,678	(31)	(536)	(202)	(769)	(13.5%)	4,909
Non Private								
<div><div></div>Passenger</div>	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	(2)	-	-	-	-	-	(2)
	2012	(2)	-	-	-	-	-	(2)
	2013	13	-	-	(12)	(12)	(92.3%)	1
	2014	(50)	1	28	19	48	(96.0%)	(2)
	2015	(8)	1	173	7	181	(2,262.5%)	173
	2016	293	(29)	62	245	278	94.9%	571
	2017	242	(24)	17	81	74	30.6%	316
	2018	1,249	(60)	107	40	87	7.0%	1,336
Non Private Passenger Total		1,743	(111)	387	380	656	37.6%	2,399
Grand Total		7,421	(142)	(149)	178	(113)	(1.5%)	7,308

**EXHIBIT G-2**

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

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ShareDate	201810	
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	84	(1)	1	(65)	(65)	(77.4%)	19
	2009	33	(1)	1	-	-	-	33
	2010	(181)	4	(4)	253	253	(139.8%)	72
	2011	79	(2)	2	-	-	-	79
	2012	140	(3)	3	(14)	(14)	(10.0%)	126
	2013	128	(3)	(12)	-	(15)	(11.7%)	113
	2014	(71)	16	(16)	219	219	(308.5%)	148
	2015	601	(36)	32	(252)	(256)	(42.6%)	345
	2016	1,482	(74)	48	(346)	(372)	(25.1%)	1,110
	2017	3,225	(161)	143	51	33	1.0%	3,258
	2018	3,026	210	(737)	(21)	(548)	(18.1%)	2,478
Private Passenger Total		8,546	(51)	(539)	(175)	(765)	(9.0%)	7,781
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	(1)	-	-	-	-	-	(1)
	2010	(20)	-	-	22	22	(110.0%)	2
	2011	(1)	-	-	-	-	-	(1)
	2012	59	(1)	1	(63)	(63)	(106.8%)	(4)
	2013	(274)	3	1	336	340	(124.1%)	66
	2014	30	(2)	3	59	60	200.0%	90
	2015	92	(5)	(152)	109	(48)	(52.2%)	44
	2016	548	(27)	65	15	53	9.7%	601
	2017	907	(45)	22	(97)	(120)	(13.2%)	787
	2018	1,186	194	(135)	(7)	52	4.4%	1,238
Non Private Passenger Total		2,525	117	(195)	374	296	11.7%	2,821
Grand Total		11,071	66	(734)	199	(469)	(4.2%)	10,602

**EXHIBIT G-2**

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

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ShareDate	201810	
Jurisdiction Desc	Nova Scotia	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(13)	1	34	47	82	(630.8%)	69
	2009	(12)	-	-	-	-	-	(12)
	2010	(8)	-	-	-	-	-	(8)
	2011	(5)	-	10	-	10	(200.0%)	5
	2012	(53)	1	(1)	9	9	(17.0%)	(44)
	2013	11	-	-	(64)	(64)	(581.8%)	(53)
	2014	193	(2)	35	(193)	(160)	(82.9%)	33
	2015	(24)	-	24	111	135	(562.5%)	111
	2016	588	(6)	21	29	44	7.5%	632
	2017	1,309	(65)	208	-	143	10.9%	1,452
	2018	1,623	158	(39)	(74)	45	2.8%	1,668
Private Passenger Total		3,609	87	292	(135)	244	6.8%	3,853
Non Private								
Passenger	prior	11	-	-	-	-	-	11
	2009	(6)	1	(1)	-	-	-	(6)
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	1	(1)	-	-	-	(5)
	2012	(2)	-	-	-	-	-	(2)
	2013	(293)	35	(43)	298	290	(99.0%)	(3)
	2014	27	(1)	3	(10)	(8)	(29.6%)	19
	2015	549	(38)	29	(66)	(75)	(13.7%)	474
	2016	660	(33)	47	179	193	29.2%	853
	2017	1,229	(61)	172	72	183	14.9%	1,412
	2018	1,930	170	(17)	263	416	21.6%	2,346
Non Private Passenger Total		4,098	74	189	736	999	24.4%	5,097
Grand Total		7,707	161	481	601	1,243	16.1%	8,950

**EXHIBIT G-2**

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

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ShareDate	201810
	Prince Edward
Jurisdiction Desc	Island
AccountCode Des	Undiscounted
	IBNR Provisio
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(7)	-	(189)	11	(178)	2,542.9%	(185)
	2015	96	(1)	1	8	8	8.3%	104
	2016	301	(3)	3	(163)	(163)	(54.2%)	138
	2017	343	(62)	35	68	41	12.0%	384
	2018	209	(4)	67	122	185	88.5%	394
Private Passenger Total		933	(70)	(83)	46	(107)	(11.5%)	826
Non Private								
<div><div></div> Passenger</div>	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	(1)	-	3	-	3	(300.0%)	2
	2014	44	-	-	(8)	(8)	(18.2%)	36
	2015	160	(10)	(194)	6	(198)	(123.8%)	(38)
	2016	302	(18)	38	(25)	(5)	(1.7%)	297
	2017	676	(41)	45	63	67	9.9%	743
	2018	114	113	(7)	131	237	207.9%	351
Non Private Passenger Total		1,295	44	(115)	167	96	7.4%	1,391
Grand Total		2,228	(26)	(198)	213	(11)	(0.5%)	2,217

**EXHIBIT G-2**

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

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ShareDate	201810	
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								
<input checked="" type="checkbox"/> Passenger	prior	318	(10)	92	509	591	185.8%	909
	2009	423	(13)	18	(49)	(44)	(10.4%)	379
	2010	(3)	-	116	236	352	(11,733.3%)	349
	2011	765	(23)	44	(757)	(736)	(96.2%)	29
	2012	224	(7)	19	(351)	(339)	(151.3%)	(115)
	2013	(202)	6	7	206	219	(108.4%)	17
	2014	(230)	9	4	139	152	(66.1%)	(78)
	2015	241	(7)	29	(141)	(119)	(49.4%)	122
	2016	325	(13)	(106)	312	193	59.4%	518
	2017	2,038	(41)	25	(81)	(97)	(4.8%)	1,941
	2018	3,044	257	(174)	(53)	30	1.0%	3,074
Private Passenger Total		6,943	158	74	(30)	202	2.9%	7,145
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	115	(5)	9	(73)	(69)	(60.0%)	46
	2009	62	(3)	4	-	1	1.6%	63
	2010	55	(3)	3	59	59	107.3%	114
	2011	151	(8)	13	-	5	3.3%	156
	2012	88	(4)	33	-	29	33.0%	117
	2013	358	(18)	97	(210)	(131)	(36.6%)	227
	2014	1,031	(10)	59	(388)	(339)	(32.9%)	692
	2015	1,298	(13)	298	(345)	(60)	(4.6%)	1,238
	2016	2,667	(187)	(685)	55	(817)	(30.6%)	1,850
	2017	5,417	(108)	94	59	45	0.8%	5,462
	2018	11,092	939	971	(511)	1,399	12.6%	12,491
Non Private Passenger Total		22,334	580	896	(1,354)	122	0.5%	22,456
Grand Total		29,277	738	970	(1,384)	324	1.1%	29,601



**EXHIBIT G-2**

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

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ShareDate	201810	
Jurisdiction Desc	Alberta	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(30)	7	(7)	-	-	-	(30)
	2009	10	(2)	2	-	-	-	10
	2010	36	(8)	18	-	10	27.8%	46
	2011	73	(15)	15	-	-	-	73
	2012	(140)	29	(29)	226	226	(161.4%)	86
	2013	197	(41)	7	-	(34)	(17.3%)	163
	2014	440	(40)	40	(84)	(84)	(19.1%)	356
	2015	733	(37)	68	13	44	6.0%	777
	2016	916	(64)	26	(19)	(57)	(6.2%)	859
	2017	1,230	(62)	(33)	(37)	(132)	(10.7%)	1,098
	2018	1,016	66	29	62	157	15.5%	1,173
Private Passenger Total		4,481	(167)	136	161	130	2.9%	4,611
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	5	-	-	-	-	-	5
	2010	6	-	-	-	-	-	6
	2011	60	(3)	3	(56)	(56)	(93.3%)	4
	2012	130	(7)	166	(59)	100	76.9%	230
	2013	295	(15)	(200)	(60)	(275)	(93.2%)	20
	2014	502	(30)	(59)	183	94	18.7%	596
	2015	2,801	(140)	(1,091)	(1,058)	(2,289)	(81.7%)	512
	2016	2,300	(46)	(82)	748	620	27.0%	2,920
	2017	4,962	(50)	(530)	(188)	(768)	(15.5%)	4,194
	2018	8,790	1,511	42	(187)	1,366	15.5%	10,156
Non Private Passenger Total		19,850	1,220	(1,751)	(677)	(1,208)	(6.1%)	18,642
Grand Total		24,331	1,053	(1,615)	(516)	(1,078)	(4.4%)	23,253

**EXHIBIT G-2**

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

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ShareDate	201810	
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	5	-	-	(1)	(1)	(20.0%)	4
	2012	8	-	-	-	-	-	8
	2013	18	-	-	(3)	(3)	(16.7%)	15
	2014	39	-	-	(5)	(5)	(12.8%)	34
	2015	351	(4)	4	(289)	(289)	(82.3%)	62
	2016	65	(1)	1	50	50	76.9%	115
	2017	(692)	7	(11)	809	805	(116.3%)	113
	2018	138	9	3	-	12	8.7%	150
Private Passenger Total		(63)	11	(3)	561	569	(903.2%)	506
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	(40)	-	-	41	41	(102.5%)	1
	2013	4	-	-	-	-	-	4
	2014	16	-	-	(1)	(1)	(6.3%)	15
	2015	86	(1)	1	(29)	(29)	(33.7%)	57
	2016	82	(1)	1	(6)	(6)	(7.3%)	76
	2017	233	(2)	(2)	(17)	(21)	(9.0%)	212
	2018	126	1	(133)	49	(83)	(65.9%)	43
Non Private Passenger Total		509	(3)	(133)	37	(99)	(19.4%)	410
Grand Total		446	8	(136)	598	470	105.4%	916

**EXHIBIT G-2**

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

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ShareDate	201810	
	<b>Northwest</b>	
Jurisdiction Desc	<b>Territories</b>	
AccountCode Des	<b>Undiscounted</b>	
	<b>IBNR Provisio</b>	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	13	-	-	(4)	(4)	(30.8%)	9
	2013	26	-	-	(4)	(4)	(15.4%)	22
	2014	158	(2)	2	(106)	(106)	(67.1%)	52
	2015	132	(1)	1	(12)	(12)	(9.1%)	120
	2016	249	(2)	(25)	-	(27)	(10.8%)	222
	2017	(145)	1	2	356	359	(247.6%)	214
	2018	429	18	14	(35)	(3)	(0.7%)	426
Private Passenger Total		862	14	(6)	195	203	23.5%	1,065
Non Private								
<div><div></div>Passenger</div>	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	2	2	18.2%	13
	2014	21	-	-	(6)	(6)	(28.6%)	15
	2015	49	-	-	(6)	(6)	(12.2%)	43
	2016	183	(2)	2	(10)	(10)	(5.5%)	173
	2017	309	(3)	4	(8)	(7)	(2.3%)	302
	2018	259	18	(50)	(39)	(71)	(27.4%)	188
Non Private Passenger Total		835	13	(44)	(67)	(98)	(11.7%)	737
Grand Total		1,697	27	(50)	128	105	6.2%	1,802

**EXHIBIT G-2**

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

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ShareDate	201810	
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	6	-	-	(1)	(1)	(16.7%)	5
	2014	11	-	-	(1)	(1)	(9.1%)	10
	2015	27	-	-	(1)	(1)	(3.7%)	26
	2016	64	(1)	1	(1)	(1)	(1.6%)	63
	2017	59	(1)	1	(1)	(1)	(1.7%)	58
	2018	(4)	1	(3)	31	29	(725.0%)	25
Private Passenger Total		163	(1)	(1)	26	24	14.7%	187
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	12	-	-	(3)	(3)	(25.0%)	9
	2015	46	-	-	(2)	(2)	(4.3%)	44
	2016	189	(2)	2	(71)	(71)	(37.6%)	118
	2017	222	(2)	2	(3)	(3)	(1.4%)	219
	2018	210	13	16	(14)	15	7.1%	225
Non Private Passenger Total		682	9	20	(93)	(64)	(9.4%)	618
Grand Total		845	8	19	(67)	(40)	(4.7%)	805

**EXHIBIT G-2**

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

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ShareDate	201810	
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	332	(2)	119	491	608	183.1%	940
	2009	457	(16)	21	(49)	(44)	(9.6%)	413
	2010	(162)	(4)	130	489	615	(379.6%)	453
	2011	914	(40)	71	(758)	(727)	(79.5%)	187
	2012	216	19	(7)	(156)	(144)	(66.7%)	72
	2013	317	(46)	(36)	(8)	(90)	(28.4%)	227
	2014	905	(23)	(147)	(374)	(544)	(60.1%)	361
	2015	2,262	(88)	143	(519)	(464)	(20.5%)	1,798
	2016	4,721	(215)	(421)	(95)	(731)	(15.5%)	3,990
	2017	8,644	(397)	256	1,377	1,236	14.3%	9,880
	2018	12,546	762	(795)	49	16	0.1%	12,562
Private Passenger Total		31,152	(50)	(666)	447	(269)	(0.9%)	30,883
Non Private								
Passenger	prior	130	(5)	9	(73)	(69)	(53.1%)	61
	2009	63	(2)	3	-	1	1.6%	64
	2010	42	(3)	3	81	81	192.9%	123
	2011	204	(10)	15	(56)	(51)	(25.0%)	153
	2012	233	(12)	200	(81)	107	45.9%	340
	2013	116	5	(142)	354	217	187.1%	333
	2014	1,633	(42)	34	(155)	(163)	(10.0%)	1,470
	2015	5,073	(206)	(936)	(1,384)	(2,526)	(49.8%)	2,547
	2016	7,224	(345)	(550)	1,130	235	3.3%	7,459
	2017	14,197	(336)	(176)	(38)	(550)	(3.9%)	13,647
	2018	24,956	2,899	794	(275)	3,418	13.7%	28,374
Non Private Passenger Total		53,871	1,943	(746)	(497)	700	1.3%	54,571
Grand Total		85,023	1,893	(1,412)	(50)	431	0.5%	85,454

## 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	(1)	(8)	-	(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	(2)	(10)	12	-	-	-	2	2	2
2005	-	5	15	20	-	-	1	1	21
2006	-	4	8	12	-	-	1	1	13
2007	28	(4)	17	41	(5)	-	4	(1)	40
2008	197	(4)	38	231	(32)	3	20	(9)	222
2009	85	6	63	154	(20)	2	14	(4)	150
2010	29	(2)	111	138	(17)	1	12	(4)	134
2011	683	(6)	120	797	(57)	6	74	23	820
2012	2,096	(1)	169	2,264	(152)	15	211	74	2,338
2013	1,550	(42)	139	1,647	(88)	9	202	123	1,770
2014	3,352	(10)	183	3,525	(197)	21	380	204	3,729
2015	5,107	270	451	5,828	(263)	29	604	370	6,198
2016	7,902	675	476	9,053	(396)	38	968	610	9,663
2017	8,308	1,393	175	9,876	(468)	46	1,069	647	10,523
PAYs (sub-total):	29,334	2,266	1,972	33,572	(1,695)	170	3,565	2,040	35,612
CAY (2018)	10,420	4,133	492	15,045	(793)	86	1,527	820	15,865
claims liabilities:	39,754	6,399	2,464	48,617	(2,488)	256	5,092	2,860	51,477
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,510	(1,366)		13,144	(543)	52	912	421	13,420
policy liabilities:				61,761	(3,031)	308	6,004	3,281	64,897

\*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	-	13	1	14	-	-	1	1	15
2003	-	(15)	-	(15)	-	-	1	1	(14)
2004	15	7	40	62	(5)	-	6	1	63
2005	79	(1)	49	127	(14)	1	11	(2)	125
2006	2	40	48	90	-	-	9	9	99
2007	109	-	83	192	(10)	1	19	10	202
2008	47	16	77	140	(10)	1	13	4	144
2009	238	(16)	115	337	(46)	4	31	(11)	326
2010	130	(9)	129	250	(10)	1	24	15	265
2011	7	-	139	146	(11)	1	14	4	150
2012	239	(40)	158	357	(23)	2	34	13	370
2013	2,676	(49)	231	2,858	(157)	16	284	143	3,001
2014	2,362	52	272	2,686	(114)	10	283	179	2,865
2015	1,466	534	188	2,188	(99)	11	271	183	2,371
2016	2,249	1,397	146	3,792	(198)	22	463	287	4,079
2017	3,166	2,651	262	6,079	(349)	37	740	428	6,507
PAYs (sub-total):	12,784	4,593	1,937	19,314	(1,046)	107	2,206	1,267	20,581
CAY (2018)	4,915	4,588	288	9,791	(593)	64	1,167	638	10,429
claims liabilities:	17,699	9,181	2,225	29,105	(1,639)	171	3,373	1,905	31,010
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,744	(758)		9,986	(396)	33	717	354	10,204
policy liabilities:				39,091	(2,035)	204	4,090	2,259	41,214

\*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	450	(1)	25	474	(79)	8	40	(31)	443	-
2011	-	-	33	33	-	-	3	3	36	-
2012	314	-	42	356	(62)	6	30	(26)	330	-
2013	11	-	53	64	(3)	-	6	3	67	-
2014	593	(145)	61	509	(26)	2	54	30	539	-
2015	1,235	64	48	1,347	(64)	5	142	83	1,430	-
2016	1,209	404	90	1,703	(77)	6	174	103	1,806	-
2017	736	1,038	120	1,894	(99)	10	212	123	2,017	-
PAYs (sub-total):	4,548	1,354	548	6,450	(410)	37	669	296	6,746	-
CAY (2018)	1,938	933	121	2,992	(141)	13	362	234	3,226	-
claims liabilities:	6,486	2,287	669	9,442	(551)	50	1,031	530	9,972	-
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,151	(203)		1,948	(64)	6	122	64	1,948	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				11,390	(615)	56	1,153	594	11,920	

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Ontario

PPV & non-PPV ending 2018	Ontario - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	6,382	55	(4)	6,433	(265)	29	632	396	6,829
1999	-	1	-	1	-	-	-	-	1
2000	1	11	3	15	-	-	1	1	16
2001	-	-	37	37	-	-	6	6	43
2002	479	(2)	156	633	(53)	5	58	10	643
2003	1,619	(165)	845	2,299	(221)	22	210	11	2,310
2004	871	84	737	1,692	(181)	18	150	(13)	1,679
2005	370	(14)	491	847	(58)	5	85	32	879
2006	424	108	342	874	(112)	11	77	(24)	850
2007	2,197	359	171	2,727	(376)	39	236	(101)	2,626
2008	391	318	521	1,230	(160)	16	106	(38)	1,192
2009	2,382	340	605	3,327	(350)	34	297	(19)	3,308
2010	1,553	345	751	2,649	(256)	25	240	9	2,658
2011	2,854	113	1,150	4,117	(403)	39	372	8	4,125
2012	2,903	(25)	1,352	4,230	(303)	30	393	120	4,350
2013	7,820	144	1,386	9,350	(584)	58	946	420	9,770
2014	5,910	582	1,299	7,791	(398)	39	812	453	8,244
2015	8,366	1,094	1,497	10,957	(514)	54	1,127	667	11,624
2016	8,012	1,853	1,318	11,183	(588)	57	1,457	926	12,109
2017	4,398	7,040	1,291	12,729	(798)	79	1,645	926	13,655
PAYs (sub-total):	56,932	12,241	13,948	83,121	(5,620)	560	8,850	3,790	86,911
CAY (2018)	7,547	17,664	1,362	26,573	(1,785)	186	3,864	2,265	28,838
claims liabilities:	64,479	29,905	15,310	109,694	(7,405)	746	12,714	6,055	115,749
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	40,318	(2,484)		37,834	(1,481)	147	2,203	869	37,834
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:	147,528				(8,886)	893	14,917	6,924	153,583

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

**EXHIBIT H**
**Projected Year-end Policy Liabilities**

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

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**Alberta**

PPV & non-PPV ending 2018	Alberta - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	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)	35	26	(3)	-	4	1	27
2004	8	(37)	38	9	(1)	-	7	6	15
2005	100	16	-	116	(15)	1	10	(4)	112
2006	1	(11)	58	48	(2)	-	11	9	57
2007	46	4	402	452	(25)	2	43	20	472
2008	948	28	467	1,443	(186)	19	126	(41)	1,402
2009	45	13	278	336	(38)	3	30	(5)	331
2010	2	47	127	176	(3)	-	18	15	191
2011	2,363	69	235	2,667	(147)	14	252	119	2,786
2012	1,561	260	330	2,151	(75)	8	208	141	2,292
2013	6,281	164	414	6,859	(271)	26	658	413	7,272
2014	4,451	905	444	5,800	(273)	29	553	309	6,109
2015	8,403	1,208	243	9,854	(508)	49	1,045	586	10,440
2016	9,997	3,331	496	13,824	(791)	82	1,770	1,061	14,885
2017	6,098	4,947	336	11,381	(732)	70	1,313	651	12,032
PAYs (sub-total):	40,347	10,916	3,916	55,179	(3,070)	303	6,073	3,306	58,485
CAY (2018)	9,961	12,775	(224)	22,512	(1,336)	137	2,410	1,211	23,723
claims liabilities:	50,308	23,691	3,692	77,691	(4,406)	440	8,483	4,517	82,208
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	37,328	(3,195)		34,133	(1,002)	96	1,693	787	34,133
policy liabilities:				111,824	(5,408)	536	10,176	5,304	116,341

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Yukon

PPV & non-PPV ending 2018	Yukon - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	-	3	-	-	-	-	-	3
1999	-	1	-	1	-	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	4	4	-	-	-	-	-	4
2010	77	1	5	83	(4)	-	8	4	87	87
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	-	115	(32)	83	(4)	-	16	12	95	95
2016	260	187	21	468	(27)	3	59	35	503	503
2017	885	319	76	1,280	(89)	9	154	74	1,354	1,354
PAYs (sub-total):	1,222	709	92	2,023	(128)	12	250	134	2,157	2,157
CAY (2018)	592	152	(2)	742	(48)	4	90	46	788	788
claims liabilities:	1,814	861	90	2,765	(176)	16	340	180	2,945	2,945
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	815	(71)		744	(29)	3	41	15	744	744
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,509	(205)	19	381	195	3,689	3,689

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Northwest Territories

PPV & non-PPV ending 2018	Northwest Territories - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	1	-	1	-	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	-	(2)
2007	-	(3)	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	1	8	26	35	(1)	-	4	3	38	
2013	515	33	31	579	(27)	3	55	31	610	
2014	3	62	38	103	(4)	-	11	7	110	
2015	13	146	17	176	(9)	1	18	10	186	
2016	193	367	7	567	(34)	3	69	38	605	
2017	668	500	(3)	1,165	(85)	8	151	74	1,239	
PAYs (sub-total):	1,393	1,119	163	2,675	(161)	15	313	167	2,842	
CAY (2018)	574	723	(70)	1,227	(83)	10	152	79	1,306	
claims liabilities:	1,967	1,842	93	3,902	(244)	25	465	246	4,148	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,772	(177)		1,595	(43)	4	75	36	1,595	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				5,497	(287)	29	540	282	5,743	

## 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	162	1	9	172	(6)	1	16	11	183
2013	-	8	(23)	(15)	-	-	4	4	(11)
2014	-	19	(13)	6	-	-	3	3	9
2015	20	70	10	100	(4)	-	11	7	107
2016	-	177	2	179	(10)	1	21	12	191
2017	9	271	7	287	(18)	2	30	14	301
PAYs (sub-total):	191	545	7	743	(38)	4	85	51	794
CAY (2018)	11	286	(24)	273	(19)	2	38	21	294
claims liabilities:	202	831	(17)	1,016	(57)	6	123	72	1,088
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	525	(45)		480	(15)	1	19	5	480
policy liabilities:				1,496	(72)	7	142	77	1,568

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### All Jurisdictions

PPV & non-PPV ending 2018	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	6,381	86	(7)	6,460	(265)	29	655	419	6,879
1999	-	18	1	19	-	-	1	1	20
2000	1	(7)	-	(6)	-	-	3	3	(3)
2001	1	22	36	59	-	-	9	9	68
2002	480	(4)	168	644	(53)	5	64	16	660
2003	1,868	(229)	884	2,523	(224)	22	236	34	2,557
2004	892	47	857	1,796	(187)	18	168	(1)	1,795
2005	549	6	580	1,135	(87)	7	111	31	1,166
2006	512	135	444	1,091	(117)	11	115	9	1,100
2007	2,381	366	737	3,484	(418)	42	310	(66)	3,418
2008	1,640	359	1,172	3,171	(404)	39	278	(87)	3,084
2009	3,128	373	1,190	4,691	(498)	47	421	(30)	4,661
2010	2,949	449	1,314	4,712	(421)	40	431	50	4,762
2011	6,376	255	1,908	8,539	(652)	62	790	200	8,739
2012	8,079	324	2,351	10,754	(671)	67	1,010	406	11,160
2013	23,368	439	2,770	26,577	(1,341)	132	2,680	1,471	28,048
2014	19,080	1,741	2,723	23,544	(1,132)	113	2,406	1,387	24,931
2015	29,930	3,866	2,844	36,640	(1,727)	180	3,863	2,316	38,956
2016	33,461	9,913	3,001	46,375	(2,407)	241	5,666	3,500	49,875
2017	27,103	21,934	2,574	51,611	(3,076)	305	6,159	3,388	54,999
PAYs (sub-total):	168,179	40,093	25,547	233,819	(13,680)	1,360	25,376	13,056	246,875
CAY (2018)	40,270	45,975	2,225	88,470	(5,446)	567	10,688	5,809	94,279
claims liabilities:	208,449	86,068	27,772	322,289	(19,126)	1,927	36,064	18,865	341,154
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	119,369	(9,351)		110,018	(3,972)	382	6,398	2,808	110,512
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				432,307	(23,098)	2,309	42,462	21,673	451,666

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