



FACILITY ASSOCIATION RESIDUAL MARKET

OCTOBER 2019 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

Key points related to this month's Highlights:

- (a) While not specifically addressed in these Highlights, it is worth noting that for each FARM fiscal year-end (October 31), FA requests estimates of **unprocessed business** (i.e. written premium) from Servicing Carriers; typically, amounts are not material for FARM financial statement purposes; however for fiscal year 2019, the estimate is **\$26.5 million** (vs \$6.3 million for fiscal year-end 2018 and \$2.4 million for fiscal year-end 2017); as a result, FA will make adjustments to account for the unprocessed business for the FARM financial statements; however, no adjustments have been or will be made for FARM Participation Reports for the unprocessed business; note that in general, as the FARM generates an operating surplus, any adjustment would be either balance sheet related or accretive to operating surplus;
- (b) The **Sept 30, 2019 FARM valuation** was completed and implemented into this month's results, generating a **\$10.0 million unfavourable** impact (1.4% of policy liabilities; 3.8 points of ytd COR, 3.2 points of projected full year 2019 COR) – we view this as a modest impact; and
- (c) The **2019 full year projected net operating surplus** after the valuation implementation is **\$10.3 million**, with a **COR of 97.1%** on earned premium of \$317 million (our Outlook for 2019 was \$20.5 million of net operating surplus with a COR of 91.7% on earned premium of \$239 million).

1.1 Valuation Schedule (Fiscal Year 2019)

The October 2019 Participation Report incorporates the results of an updated valuation (as at Sept 30, 2019) – the impact of the implementation of the valuation is discussed in section 1.2. The table below (continuing onto the next page) summarizes the implemented valuations for fiscal year 2019.

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

FARM FISCAL YEAR 2019 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Jun. 30, 2019 (completed)	1.44% mfad: 25 bp	Aug. 2019	update 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, 2019 (completed)	1.46% mfad: 25 bp	Oct. 2019	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development)

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

1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at Sept 30, 2019 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 Sept 30, 2019, which is expected to be posted to the FA website in January 2020.

The valuation implementation impact on the month’s results is summarized in the tables at the top of the next page. As indicated in the “TOTAL” row, column [6] of the table on left, the incorporation of the new valuation had an estimated **\$10.0 million unfavourable impact** on the month’s net result from operations, adding an estimated 3.8 points (column [6] of table on right) from the **year-to-date Combined Operating Ratio** to end at **99.2%**.

Summary of Impact of Implementing Result of Valuation as at Sept 30, 2019¹

Grand Total	unfav / (fav)						ytd EP 260,779 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns			dsct rate	margins		ultimates & payout patterns			dsct rate	margins	
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	9,160	574	9,734	(167)	-	9,567	3.5%	0.2%	3.7%	(0.1%)	-	3.7%
CAY	447	(18)	429	(17)	-	412	0.2%	-	0.2%	-	-	0.2%
Prem Def	-	(19)	(19)	-	-	(19)	-	-	-	-	-	-
TOTAL	9,607	537	10,144	(184)	-	9,960	3.7%	0.2%	3.9%	(0.1%)	-	3.8%

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**). This shows an overall **unfavourable prior accident years** change of **\$8.6 million** (3.4% of the associated unpaid claims liabilities selected at June 30, 2019). In addition, changes in the selected accident year **2019 nominal indemnity ratios** are projected to have an aggregate **unfavourable change** of **\$0.5 million** by year-end (i.e. this latter estimate is in relation to estimated full year earned premium and represents a 0.2 point deterioration in the overall 2019 accident year nominal indemnity loss ratio as projected at year-end across all jurisdictions and both business segments).

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

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

Sept 30, 2019 Valuation Summary (Indemnity Only, Nominal Basis)

Valuation Summary (Nominal Basis)							unfavourable / (favourable)		
Jurisdiction	2018 & Prior Beginning Indemnity Unpaid (000s)	2018 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2019 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2019 Earned Prem (000s)	2020 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2020 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	75,061	9,326	12.4%	44.0%	0.4%	463	48.4%	0.0%	(31)
PPV	27,790	6,513	23.4%	56.1%	3.0%	812	54.4%	(0.1%)	(31)
Non-PPV	47,271	2,813	6.0%	40.3%	(0.4%)	(349)	46.5%	0.0%	-
Alberta	71,098	(755)	(1.1%)	55.2%	(0.6%)	(558)	54.9%	0.1%	90
PPV	9,190	(10)	(0.1%)	49.7%	(2.2%)	(192)	48.3%	(0.1%)	(8)
Non-PPV	61,908	(745)	(1.2%)	55.7%	(0.4%)	(365)	55.5%	0.1%	99
Newfoundland & Labrador	43,298	725	1.7%	71.2%	4.0%	1,243	64.1%	0.0%	-
PPV	31,948	850	2.7%	74.0%	6.4%	1,416	64.5%	0.0%	-
Non-PPV	11,350	(125)	(1.1%)	64.0%	(2.0%)	(173)	63.0%	0.0%	-
New Brunswick	28,517	(203)	(0.7%)	63.2%	(1.9%)	(495)	57.8%	0.0%	-
PPV	17,473	415	2.4%	65.6%	(0.6%)	(85)	62.0%	0.0%	-
Non-PPV	11,044	(618)	(5.6%)	60.2%	(3.6%)	(410)	52.9%	0.0%	-
Nova Scotia	21,987	(157)	(0.7%)	65.8%	(0.4%)	(99)	63.8%	0.0%	-
PPV	8,772	102	1.2%	70.6%	(0.4%)	(59)	66.0%	0.0%	-
Non-PPV	13,215	(259)	(2.0%)	60.6%	(0.3%)	(41)	61.0%	0.0%	-
Prince Edward Island	8,007	(254)	(3.2%)	58.4%	(0.8%)	(42)	54.1%	0.0%	(3)
PPV	3,426	106	3.1%	45.4%	(0.4%)	(10)	46.4%	(0.1%)	(3)
Non-PPV	4,581	(360)	(7.9%)	72.2%	(1.3%)	(32)	61.5%	0.0%	-
Yukon Territory	2,320	(4)	(0.2%)	48.7%	(2.3%)	(42)	53.8%	(0.1%)	(2)
PPV	1,311	(4)	(0.3%)	62.0%	(1.2%)	(4)	64.5%	(0.1%)	(0)
Non-PPV	1,009	-	0.0%	45.7%	(2.5%)	(38)	51.4%	(0.1%)	(1)
Northwest Territories	2,572	(77)	(3.0%)	49.9%	1.5%	64	40.0%	0.1%	3
PPV	1,497	(65)	(4.3%)	49.1%	(1.3%)	(34)	45.6%	0.1%	3
Non-PPV	1,075	(12)	(1.1%)	51.1%	6.4%	98	31.6%	0.0%	-
Nunavut	905	(15)	(1.7%)	31.3%	(3.3%)	(33)	31.6%	0.0%	0
PPV	265	(7)	(2.6%)	24.7%	(2.0%)	(3)	27.0%	0.1%	0
Non-PPV	640	(8)	(1.3%)	32.6%	(3.6%)	(29)	32.5%	0.0%	-
Total	253,765	8,586	3.4%	54.1%	0.2%	500	54.0%	0.0%	57

In the above table, the columns [1] through [3] highlight the changes in prior accident years' results. Changes to the 2019 accident year indemnity loss ratios are summarized in columns [4] through [6]. Finally, columns [7] through [9] summarize the changes in the 2020 indemnity loss ratios.

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

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

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

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

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

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

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

1.2.b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in Table A below (**total impact is unfavourable by \$10.0 million**, or 1.8% of the \$547.5 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]). In addition, provisions for the allowed claims expenses were not reviewed (per usual practice, these are reviewed and updated annually with the June 30 valuation – hence no change this valuation per column [3]).

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**), and **no changes to the claims development margins** at the jurisdiction / business segment / coverage / accident half-year level (the usual process has claims development margins reviewed and updated only at the June 30 valuation). 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 2019 (negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2018)	8,624	536	-	9,160	407	9,567
current accident year claims incurred	396	51	-	447	(35)	412
premium deficiency / (DPAC)	-	-	-	-	(19)	(19)
TOTAL	9,020	587	-	9,607	353	9,960

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 were not updated with this valuation as previously indicated.

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 2019 (the selected yield curve is anchored with the valuation date).

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

Implementation Summary Table B⁵ (\$000s) (negative values are favourable)
Estimated Implementation Impact (amounts in \$000s) => Month of October 2019

Jurisdiction / Business Segment	Total				TOTAL [21]
	updated LR, retros, exp [17]	APVs @ 2019 Q2 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	10,175	790	(57)	-	10,908
PPV	7,418	507	(32)	-	7,893
Non-PPV	2,757	283	(25)	-	3,015
Alberta	(1,222)	(139)	(60)	-	(1,421)
PPV	(181)	(25)	(4)	-	(210)
Non-PPV	(1,041)	(114)	(56)	-	(1,211)
Newfoundland & Labrador	1,921	142	(22)	-	2,041
PPV	2,142	160	(18)	-	2,284
Non-PPV	(221)	(18)	(4)	-	(243)
New Brunswick	(635)	(131)	(14)	-	(780)
PPV	328	(27)	(4)	-	297
Non-PPV	(963)	(104)	(10)	-	(1,077)
Nova Scotia	(195)	(52)	(19)	-	(266)
PPV	75	(25)	(11)	-	39
Non-PPV	(270)	(27)	(8)	-	(305)
Prince Edward Island	(327)	(67)	(6)	-	(400)
PPV	78	(27)	(1)	-	50
Non-PPV	(405)	(40)	(5)	-	(450)
Yukon Territory	(40)	(4)	(3)	-	(47)
PPV	(8)	(2)	(2)	-	(12)
Non-PPV	(32)	(2)	(1)	-	(35)
Northwest Territories	(26)	1	(2)	-	(27)
PPV	(96)	(6)	(2)	-	(104)
Non-PPV	70	7	-	-	77
Nunavut	(44)	(3)	(1)	-	(48)
PPV	(10)	1	-	-	(9)
Non-PPV	(34)	(4)	(1)	-	(39)
Total	9,607	537	(184)	-	9,960

⁵Column [17] reflects the impact of changes in the valuation selected ultimates and column [18] reflects the impact of changes in claims payment patterns (i.e. updated valuation selected ultimates with APVs based on unchanged selection of discount rates and margins for

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments), is presented in Table A column [4] and Table B column [17], indicating a **total unfavourable** impact of **\$9.6 million**.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at Sept 30, 2019 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 2 basis points** from 1.44% to **1.46%**, resulting in an estimated **favourable impact** of **\$0.2 million** (see Table B, column [19]). The \$0.2 million **claims liability indemnity only** impact (not shown in the previous tables) associated with the discount rate change is in line with the \$0.2 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 **left unchanged** with this valuation (as per usual for a non-June 30 valuation), resulting in no impact (see Table B, column [20]).

"Implementation Summary Table C" 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	9,160	574	9,734	(167)	-	9,567	3.5%	0.2%	3.7%	(0.1%)	-	3.7%
CAY	447	(18)	429	(17)	-	412	0.2%	-	0.2%	-	-	0.2%
Prem Def	-	(19)	(19)	-	-	(19)	-	-	-	-	-	-
TOTAL	9,607	537	10,144	(184)	-	9,960	3.7%	0.2%	3.9%	(0.1%)	-	3.8%

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 2019 Final Outlook that was posted on November 30, 2018.

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.

Implementation Summary Table D (\$000s)
(negative operating results are unfavourable)

\$000s	Outlook Posted November 30, 2018			Updated Year-end Projection			Operating Result Change due to Valuation	
	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of October	Year-end 2019
Ontario	83,379	9,719	88.6%	115,665	15,190	87.2%	(10,908)	(10,798)
Alberta	71,083	11,405	84.2%	103,602	(600)	100.9%	1,421	1,386
Newfoundland & Labrador	28,625	(1,408)	105.2%	31,106	(7,526)	124.6%	(2,041)	(2,347)
New Brunswick	22,596	1,035	95.5%	25,850	2,559	90.5%	780	897
Nova Scotia	21,915	(1,986)	109.2%	28,680	(923)	103.6%	266	232
Prince Edward Island	4,484	322	93.0%	5,103	(413)	108.7%	400	396
Yukon	1,869	257	86.7%	1,951	(20)	101.4%	47	50
Northwest Territories	4,546	915	80.1%	4,151	1,603	61.6%	27	16
Nunavut	913	269	71.0%	981	433	56.4%	48	54
TOTAL	239,409	20,528	91.7%	317,089	10,303	97.1%	(9,960)	(10,114)

In total, the operating result projection to year-end has decreased by \$10.2 million from the Outlook posted November 30, 2018 (to \$10.3 million as shown in the table above). This amount is \$10.1 million lower than it would have been, if not for the implementation of the Sept 30, 2019 valuation. (The changes before the impact of the Sept 30, 2019 valuation are attributable to mix of business and other projection assumptions outside of the valuation process, as well as the previous valuations (2018 Q3, 2018 Q4, 2019 Q1, and 2019 Q3 implemented since the 2018 Q2 valuation used as the basis for the 2019 Final Outlook.)

One important change relative to the 2019 Final Outlook has been the increase in the discount rate (the interest rate margin for adverse deviation remained consistent at 25 basis points), favourably impacting the projection. Had the 2019 Final Outlook discount rate of 1.88% still been applicable, the operating result would have been *higher* (better) by \$3.9 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$14.2 million (COR of 95.5%) had the discount rate remained at the 2019 Final Outlook level.

1.3 Appointed Actuary and Hybrid Actuarial Services Model

Mr. Cosimo Pantaleo of Ernst & Young LLP (EY) has assumed the Appointed Actuary's role effective as of October 24, 2019, from Liam McFarlane (the Appointed Actuary from June 1, 2013), due to Mr. McFarlane's departure from EY.

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

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

There have been no changes in these descriptions since last month's Highlights, except for updated references to the current valuation.

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

⁶This url to a pdf is to a helpful guide on how bills become laws: <https://www.ola.org/sites/default/files/common/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.

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 (Sept 30, 2019), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at December 31, 2018) and nominal valuation estimates, impacting the selection of ultimates.

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **May 17, 2018**, the Alberta Superintendent of Insurance advised that clarifying amendments have been made to the definition of minor injuries under the Minor Injury Regulation (MIR). With the **most recent** valuation (Sept 30, 2019), reform adjustments related to changes in the definition of minor injuries under the MIR, were included with the updated industry trend analyses (completed using industry data as at December 31, 2018), impacting the selection of ultimates.

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 (Sept 30, 2019), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into

account with the updated industry trend analysis (completed using industry data as at December 31, 2018), impacting the selection of ultimates.

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

1.5 Harmonized Sales Tax - Atlantic Provinces

There have been no changes in these descriptions since last month's Highlights, except for updated references to the current valuation.

In the **New Brunswick** fiscal 2016-17 provincial budget released February 2, 2016, the New Brunswick Finance Minister announced a 2 percentage point increase in the provincial component of the harmonized sales tax ("HST") **effective July 1, 2016** increasing the combined HST rate in the province from 13% to 15%. No explicit additional adjustments have been made to the valuation assumptions from the **most recent** valuation (Sept 30, 2019), on the basis that current estimates have implicitly incorporated the impact.

In the **Newfoundland and Labrador** fiscal 2016-17 provincial budget released April 4, 2016, the Newfoundland and Labrador Finance Minister announced a 2 percentage point increase in the provincial component of the HST **effective July 1, 2016** increasing the combined HST rate in the province from 13% to 15%. No explicit additional adjustments have been made to the valuation assumptions from the **most recent** valuation (Sept 30, 2019), on the basis that current estimates have implicitly incorporated the impact.

In the **Prince Edward Island** fiscal 2016-17 provincial budget released April 19, 2016, the Prince Edward Island Finance Minister announced a 1 percentage point increase in the provincial component of the HST **effective October 1, 2016** increasing the combined HST rate in the province from 14% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using PE PPV and CV Industry data as at December 31, 2017, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the **most recent** valuation (Sept 30, 2019).

1.6 Harmonized Sales Tax Class Action – Ontario

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

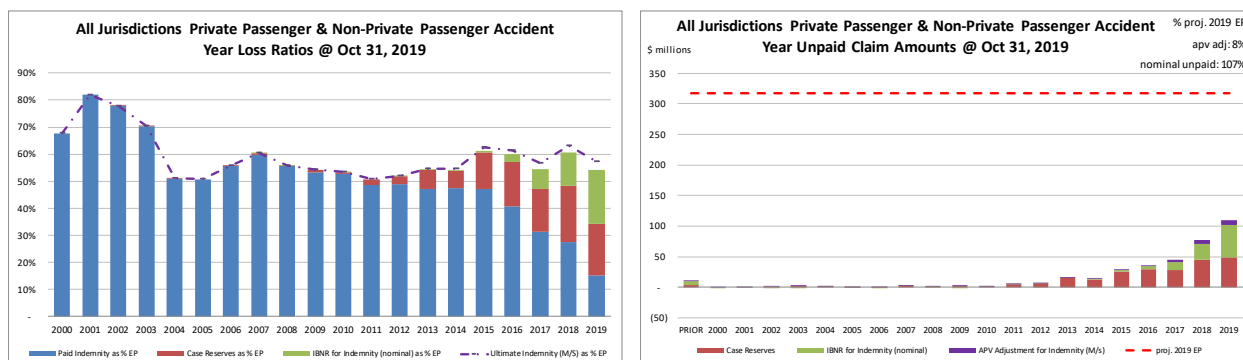
Since the end of October 2018, class action lawsuits have been brought against multiple insurers related to HST and limits / sub-limits of benefits per the Statutory Accident Benefits Schedule and FSCO's Professional Services Guideline as part of claims settlement practices in Ontario.

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

sdoherty@facilityassociation.com if you need further information.

1.7 Current Provision Summary

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



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

The current actuarial present value adjustments balance associated with indemnity (\$25.3 million – see table at the top of the next page) represents 8% of the earned premium projected for the full year 2019 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown immediately below, the associated \$4.8 million of actuarial present value adjustments would be released into future net operating results.

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

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

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

claim liabilities (\$000s)

	amt	%
case	232,667	64.0%
ibnr	105,677	29.1%
M/S apv adj	25,345	7.0%
M/S indemnity	363,689	100.0%
retro claims	28,279	
retro apv adj	4,821	
M/S total	396,789	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled “retro claims” (see footnote 7 on page 12) 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).

premium liabilities (\$000s)

	amt	%
unearned prem	175,430	108.2%
prem def/(dpac)	(13,448)	(8.3%)
M/S apv adjust.	167	0.1%
M/S total	162,149	100.0%

policy liabilities (\$000s)

	amt	%
claim	366,623	65.6%
premium	161,982	29.0%
M/S apv adjust.	30,333	5.4%
M/S total	558,937	100.0%

policy liabilities (\$000s)

M/S total by juris (rounded at juris level)	
Ontario	202,237
Alberta	157,687
Newfoundland & Labrador	75,409
New Brunswick	50,884
Nova Scotia	49,753
Prince Edward Island	11,819
Yukon	4,095
Northwest Territories	5,372
Nunavut	1,681
All Jurisdictions	558,937

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

Ontario has the largest share of any single jurisdiction (accounting for approximately 36% of the total policy liabilities). Collectively, the Atlantic provinces are second largest, accounting for approximately 34% (\$188 million).

2 Activity During the Month of October 2019⁹

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.

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

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

Table 01a	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Jurisdiction	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	11,392	468	4,495	1,724	2,410	1,836	6,905	3,560
AB	10,373	1,348	3,843	27	4,886	3,664	8,729	3,691
NL	2,856	193	2,984	1,247	(400)	(591)	2,584	656
NB	2,485	272	2,468	1,461	356	218	2,824	1,679
NS	2,904	380	1,636	536	365	273	2,000	809
PE	496	61	98	(111)	116	136	215	26
YT	195	36	115	61	(297)	(334)	(183)	(272)
NT	331	(7)	111	15	87	49	198	64
NU	80	(0)	4	(11)	17	13	21	2
TOTAL	31,110	2,749	15,754	4,950	7,539	5,265	23,293	10,215

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	5,453	2,766	(2,497)	(205)	2,956	2,561
2017	-	-	1,858	874	(224)	(60)	1,633	813
2018	0	0	1,893	358	785	474	2,678	832
2019	31,110	2,749	6,551	953	9,475	5,056	16,026	6,009
TOTAL	31,110	2,749	15,754	4,950	7,539	5,265	23,293	10,215

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

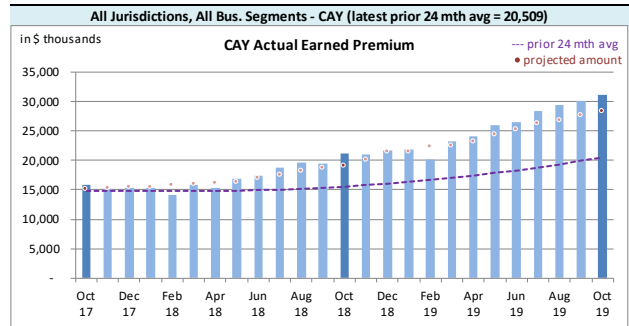
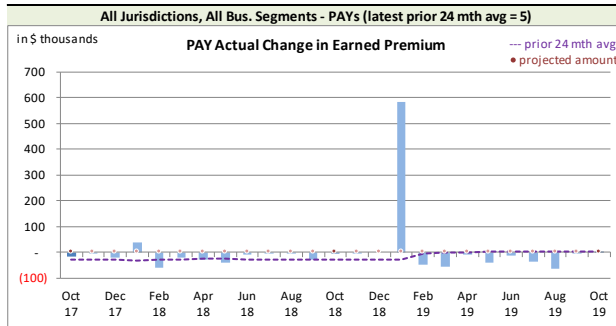
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.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

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

The charts at the top of the next page show actual **earned premium**¹⁰ in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compare with the average amount of the preceding 24 calendar months.

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

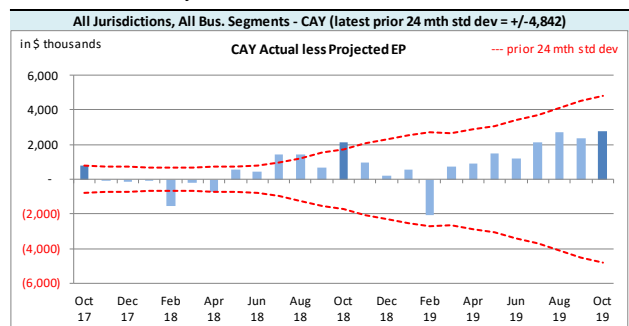
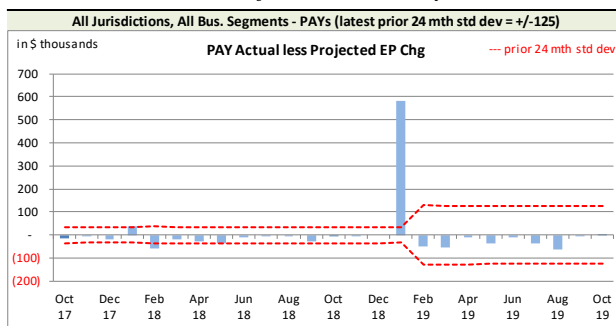
FARM Actual Earned Premium by Calendar Month



Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels (the January 2019 prior accident years (PAYs) change was unusually high due to late recorded new business commercial (CV) and interurban (IU) policies). Current accident year (CAY) earned premium growth in recent months is related to significant increases in CV and IU vehicles, with 2018 written premium for these two classes increasing by \$61 million (accounting for the bulk of the \$65 million or 57% increase in total FARM non-PPV written premium during 2018). This issue was discussed in the January 2019 Highlights. Year-to-date to October 2019, written premium for these two classes (CV and IU) at \$154.2 million is up \$58.6 million (61.3%) from the same period in 2018. As a result, the 2019 year-to-date written premium for those 2 classes is over 3 times the amount written during the same period in 2017 (\$49.2 million).

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

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



On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	5	20,509
std dev	125	4,842
A-P <> std dev	4	5
% <> std dev	16.0%	20.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias¹¹ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 18 of the latest 25 have been higher than projected.

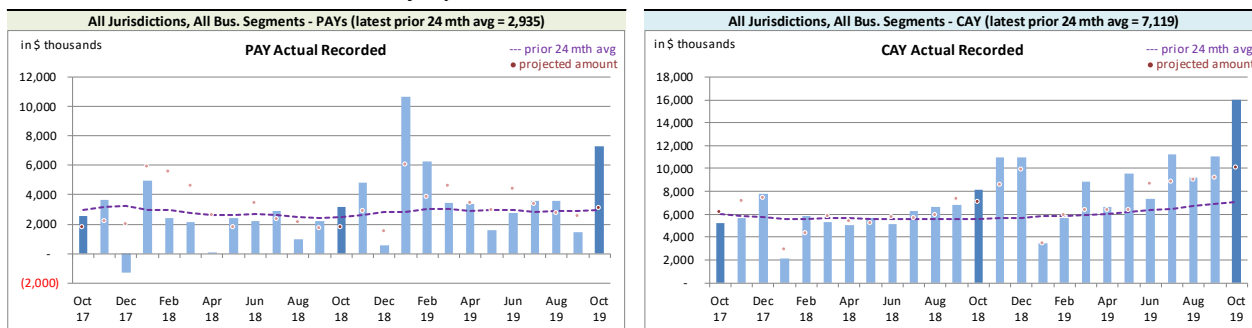
We are in the process of considering modifications to our written premium projection process with a goal of narrowing monthly variances and addressing the bias issue.

Further, we are challenged by not only the unusual volumes, but also by concerns of processing delays at the Servicing Carriers as they try to accommodate the rapid growth, particularly in fleet policies. At each fiscal year-end for the FARM (Oct 31), Servicing Carriers are asked to provide estimates of unprocessed business (i.e. written premium). Typically, these amounts are not material for FARM financial statement purposes (for example, amounts for 2018 fiscal year-end were \$6.3 million, and for 2017 were \$2.3 million). However, for fiscal 2019, the unprocessed business estimate is \$26.5 million. As a result, we will be reflecting this directly in the FARM financial statements. However, no adjustments will be made to FARM Participation Reports. Note that the unprocessed business impacts would be to unearned premium and, to the extent we estimate amounts are earned, operating results would also be impacted. As the FARM operates overall at an operating surplus, the latter impact is expected to be slightly accretive to the operating surplus.

2.1.b AvsP: Recorded Indemnity

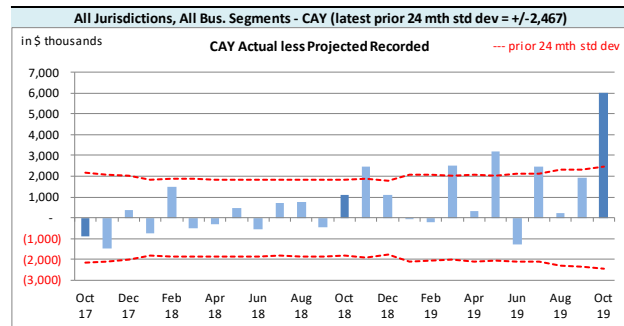
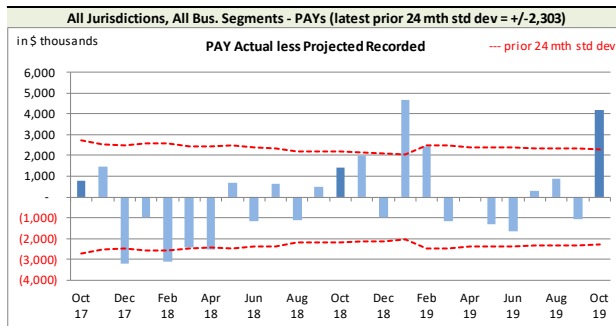
The charts below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



Recorded indemnity activity variances from the previous month’s projections are shown in the charts at the top of the next page, including the “prior 24-month standard deviation” levels.

¹¹For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

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


	On Latest \$ thousands	
	Recorded	
	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	2,935	7,119
std dev	2,303	2,467
A-P <> std dev	5	5
% <> std dev	20.0%	20.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

With respect to **recorded indemnity**, 20% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **recorded indemnity** (see table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount (assuming a normal distribution). Bias has not

been indicated at a 95% confidence level on a running 25-month basis (12 of 25 variances were positive).

The PAYs **recorded indemnity** variances were outside of the one standard deviation band this month (see left chart above). The activity was reviewed and attributed to process variance. There were several individual claims across several jurisdictions, business segments, and accident years that contributed to the high level of PAYs **recorded indemnity** during the month. As a result, the ratio of recorded to beginning IBNR was unusually high – see chart on next page – in fact, this ratio is the highest level since 2009. However, considering only the month of October back to 2009, while the ratio is the highest over the 11 years, it is just over 2 standard deviations from the average ratio. On this basis, we would not view it as statistically unusual.

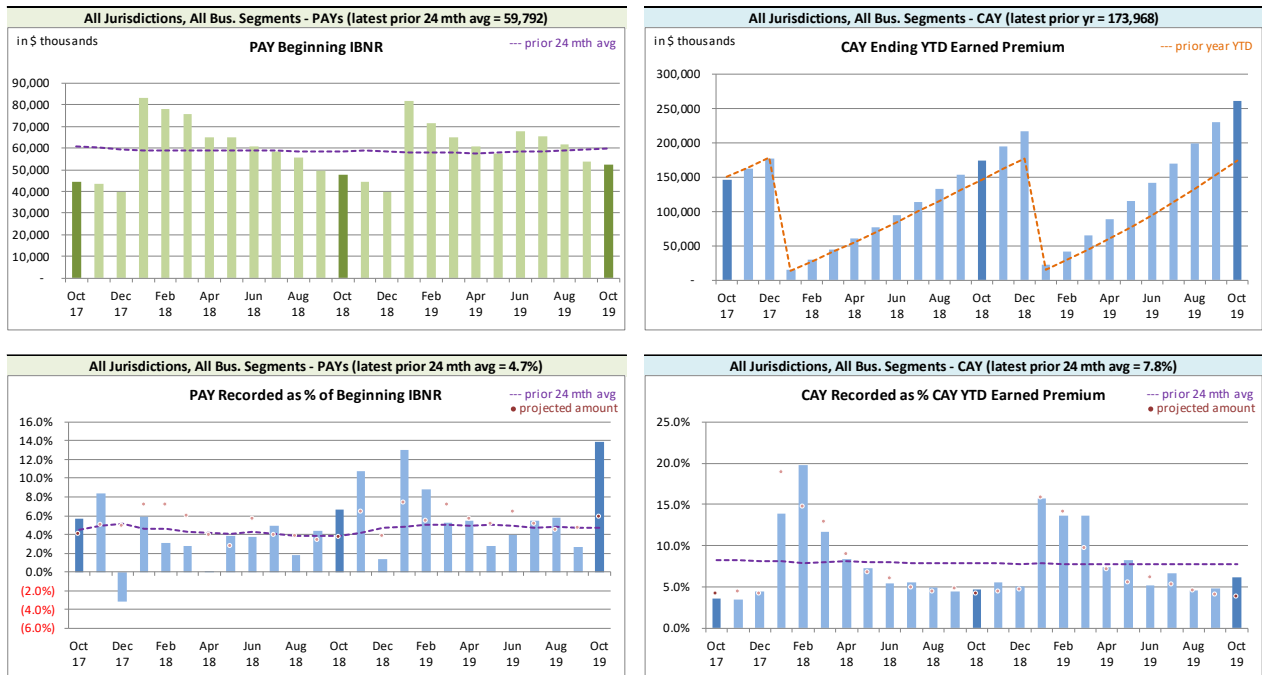
The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 20% of the time over the last 25 calendar months (see table above), suggesting the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (15 of 25 variances were positive).

The CAY **recorded indemnity** variances were outside of the one standard deviation band this month (see right chart above). The activity was reviewed and attributed to process variance. There were several individual claims across several jurisdictions, business segments, and accident years that contributed to the high level of CAY **recorded indemnity** during the month. While high, our analysis indicates it is not at statistically unusual levels.

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

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

FARM Levels that influence¹² Recorded Indemnity by Calendar Month



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

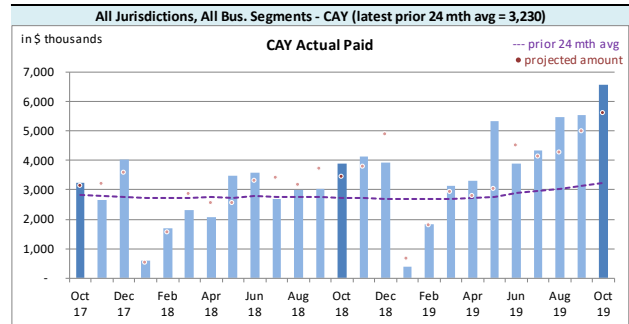
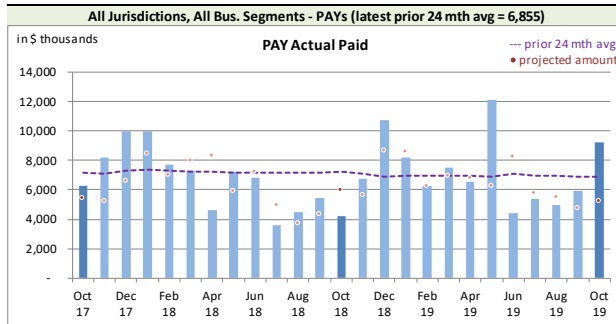
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

2.1.c AvsP: Paid Indemnity

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

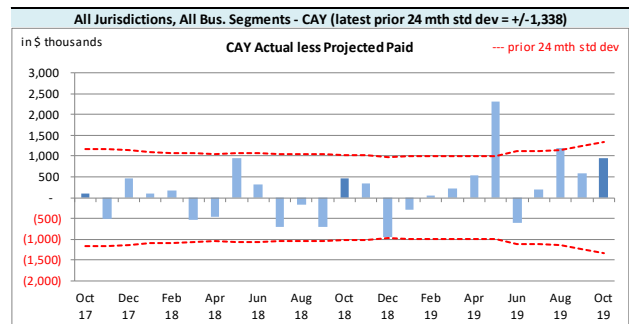
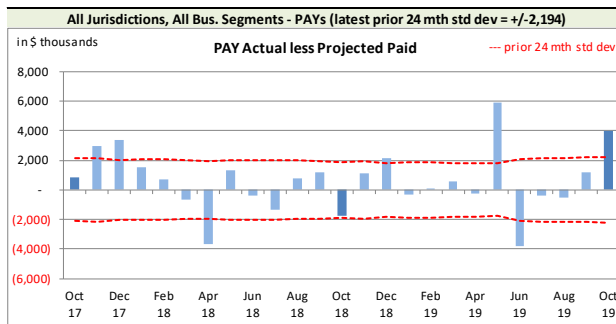
¹²Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected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

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		6,855	3,230
std dev		2,194	1,338
A-P <> std dev		7	2
% <> std dev		28.0%	8.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:	no better		better

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

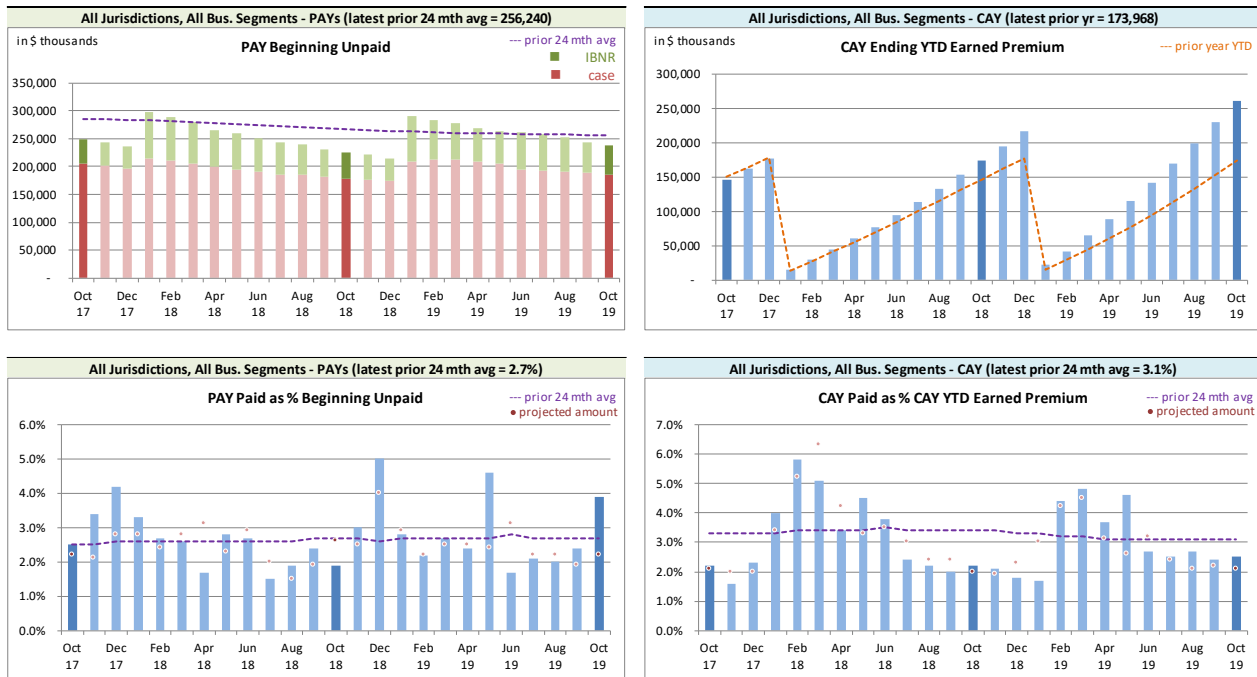
distribution). Bias has not been indicated at a 95% confidence level on a running 25-month basis (15 of 25 variances are positive).

The PAYs **recorded indemnity** variances were outside of the one standard deviation band this month (see left chart above). The activity was reviewed and attributed to process variance.

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 8% of the time over the last 25 calendar months (see table above), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (16 of 25 variances are positive).

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

FARM Levels that influence¹³ Paid Indemnity by Calendar Month



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

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

2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine the month’s IBNR¹⁴ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

¹³Our projections for the prior accident years are based on selected ratios of paid indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date paid indemnity to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium). In both cases, ratio selection is based on consideration of recent paid indemnity levels and AvsP analyses.

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

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (Sept 30, 2019 for all jurisdictions). The table below summarizes variances in provisions included in this month's Participation Report and the associated one-month projections from last month's Report.

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

Table 02a			actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	14,336	4,578	(4,810)	(143)	12,860	398	22,386	4,833
2017	13,078	(764)	(1,407)	7	4,894	(106)	16,565	(863)
2018	26,273	607	(2,781)	(78)	8,538	175	32,030	704
2019	51,990	(4,032)	(4,093)	(64)	12,144	73	60,041	(4,023)
TOTAL	105,677	389	(13,091)	(278)	38,436	540	131,022	651

The IBNR provision is \$0.4 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1, and due to the impact of the valuation implementation.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees, which we refer to as "allowed claims expenses" (see footnote 7 on page 12).

The table at the top of the next page summarizes the variances in these "Retro Claims Provisions" included in this month's Participation Report and the one-month projections from last month's Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed claims expenses relative to projections, and due to the impact of the valuation implementation.

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

Table 02b			actuarial present value adjustments					
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	19,087	(81)	(871)	6	2,616	(98)	20,832	(173)
2017	2,275	147	(103)	(3)	663	(56)	2,835	88
2018	4,607	220	(164)	(3)	1,309	4	5,752	221
2019	2,310	59	(223)	(6)	1,594	(40)	3,681	13
TOTAL	28,279	345	(1,361)	(6)	6,182	(190)	33,100	149

The table 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 impact of 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:		(13,448)	(450)	167	(25)	(13,281)	(475)
balance as % unearned premium:		(7.7%)	(0.1%)	0.1%	-	(7.6%)	(0.1%)
actual unearned premium:		175,430					
less projected:		5,426					

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:

- (a) Earned premium to date
- (b) Ultimate loss¹⁶ 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

¹⁵“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association. Non-\$0 actuarial present value adjustments for these provisions were added for the first time with the October 2016 Participation Report. Please see the associated Actuarial Highlights for more information.

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

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 years¹⁷ 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 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	14,915	5.7%	2,188	0.8%	17,103	6.6%	8,862	3.0%
CAY	172,531	66.2%	9,422	3.6%	181,953	69.8%	21,956	0.1%
TOTAL	187,447	71.9%	11,610	4.5%	199,057	76.3%	30,818	3.0%

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

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
 - H-1 Private Passenger
 - H-2 Non-Private Passenger
 - H-3 Total (Private Passenger & Non-Private Passenger)

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	(3,000)	(4,000)	(3,000)	(4,000)
	2010	(6,000)	(6,000)	(6,000)	(5,000)
	2011	(5,000)	(5,000)	(6,000)	(4,000)
	2012	137,000	183,000	180,000	169,000
	2013	66,000	35,000	34,000	37,000
	2014	31,000	209,000	205,000	199,000
	2015	137,000	305,000	296,000	279,000
	2016	231,000	582,000	551,000	512,000
	2017	1,088,000	1,195,000	1,093,000	987,000
	2018	2,174,000	2,220,000	2,046,000	1,866,000
	2019	1,017,000	2,283,000	2,524,000	2,778,000
Private Passenger Total		4,867,000	6,997,000	6,914,000	6,814,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	(1,000)	(1,000)	(2,000)	(2,000)
	2012	4,000	4,000	4,000	4,000
	2013	29,000	2,000	2,000	2,000
	2014	(5,000)	(13,000)	(13,000)	(12,000)
	2015	106,000	(171,000)	(163,000)	(162,000)
	2016	187,000	39,000	33,000	33,000
	2017	567,000	244,000	236,000	219,000
	2018	861,000	798,000	732,000	673,000
	2019	1,990,000	1,819,000	1,850,000	1,867,000
Non Private Passenger Total		3,746,000	2,729,000	2,687,000	2,630,000
Grand Total		8,613,000	9,726,000	9,601,000	9,444,000

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

EXHIBIT A

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 1.46%			
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	201909	201910	201911	201912
Private Passenger	prior	15,000	14,000	14,000	15,000
	2010	42,000	42,000	42,000	39,000
	2011	84,000	39,000	39,000	37,000
	2012	49,000	97,000	95,000	91,000
	2013	129,000	(146,000)	(145,000)	(135,000)
	2014	(50,000)	(36,000)	(34,000)	(31,000)
	2015	327,000	385,000	377,000	369,000
	2016	511,000	605,000	594,000	548,000
	2017	2,420,000	2,325,000	2,188,000	2,079,000
	2018	3,547,000	3,590,000	3,508,000	3,458,000
	2019	3,714,000	3,649,000	4,067,000	4,477,000
Private Passenger Total		10,788,000	10,564,000	10,745,000	10,947,000
Non Private Passenger	prior	27,000	(10,000)	(10,000)	(9,000)
	2010	19,000	19,000	19,000	18,000
	2011	(67,000)	1,000	1,000	1,000
	2012	75,000	33,000	33,000	32,000
	2013	507,000	76,000	75,000	72,000
	2014	249,000	7,000	6,000	6,000
	2015	167,000	133,000	129,000	123,000
	2016	401,000	356,000	341,000	326,000
	2017	577,000	543,000	521,000	499,000
	2018	881,000	838,000	769,000	723,000
	2019	2,011,000	1,076,000	1,221,000	1,377,000
Non Private Passenger Total		4,847,000	3,072,000	3,105,000	3,168,000
Grand Total		15,635,000	13,636,000	13,850,000	14,115,000

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 1.46%			
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	201909	201910	201911	201912
Private Passenger	prior	118,000	60,000	58,000	57,000
	2010	9,000	8,000	7,000	8,000
	2011	6,000	6,000	6,000	6,000
	2012	(81,000)	(5,000)	(5,000)	(5,000)
	2013	(17,000)	(16,000)	(14,000)	(15,000)
	2014	(113,000)	11,000	11,000	11,000
	2015	53,000	45,000	43,000	42,000
	2016	431,000	425,000	406,000	384,000
	2017	1,181,000	1,150,000	1,107,000	1,057,000
	2018	1,565,000	1,343,000	1,288,000	1,223,000
	2019	3,192,000	3,324,000	3,509,000	3,653,000
Private Passenger Total		6,344,000	6,351,000	6,416,000	6,421,000
Non Private Passenger	prior	-	-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	2,000	2,000	2,000	2,000
	2012	(1,000)	(1,000)	(2,000)	(2,000)
	2013	90,000	85,000	82,000	78,000
	2014	349,000	77,000	75,000	71,000
	2015	193,000	104,000	103,000	101,000
	2016	491,000	549,000	538,000	466,000
	2017	859,000	798,000	764,000	697,000
	2018	2,066,000	1,767,000	1,612,000	1,526,000
	2019	2,789,000	3,139,000	3,444,000	3,738,000
Non Private Passenger Total		6,837,000	6,519,000	6,617,000	6,676,000
Grand Total		13,181,000	12,870,000	13,033,000	13,097,000

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(95,000)	-	-	-
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(21,000)	3,000	3,000	3,000
	2015	(11,000)	78,000	77,000	76,000
	2016	113,000	86,000	84,000	83,000
	2017	198,000	(22,000)	(21,000)	(20,000)
	2018	500,000	417,000	392,000	367,000
	2019	427,000	476,000	485,000	490,000
Private Passenger Total		1,103,000	1,030,000	1,012,000	991,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	1,000	1,000	1,000	1,000
	2012	(4,000)	(4,000)	(4,000)	(3,000)
	2013	3,000	3,000	3,000	3,000
	2014	7,000	2,000	2,000	2,000
	2015	44,000	36,000	35,000	36,000
	2016	230,000	225,000	222,000	217,000
	2017	564,000	560,000	554,000	532,000
	2018	924,000	655,000	649,000	623,000
	2019	832,000	933,000	990,000	1,031,000
Non Private Passenger Total		2,599,000	2,409,000	2,450,000	2,440,000
Grand Total		3,702,000	3,439,000	3,462,000	3,431,000

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

EXHIBIT A

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

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Jurisdiction Desc	Ontario	discount rate: 1.46%			
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	201909	201910	201911	201912
Private Passenger	prior	699,000	7,907,000	7,741,000	7,225,000
	2010	253,000	214,000	209,000	195,000
	2011	134,000	84,000	84,000	78,000
	2012	107,000	138,000	135,000	126,000
	2013	(64,000)	(176,000)	(175,000)	(160,000)
	2014	107,000	190,000	185,000	177,000
	2015	(248,000)	101,000	99,000	93,000
	2016	729,000	398,000	355,000	333,000
	2017	1,170,000	1,178,000	1,094,000	1,069,000
	2018	2,796,000	2,371,000	2,265,000	2,224,000
	2019	4,300,000	5,135,000	5,441,000	5,646,000
Private Passenger Total		9,983,000	17,540,000	17,433,000	17,006,000
Non Private Passenger	prior	106,000	(151,000)	(151,000)	(147,000)
	2010	10,000	10,000	10,000	10,000
	2011	155,000	(51,000)	(49,000)	(48,000)
	2012	260,000	71,000	70,000	65,000
	2013	378,000	513,000	500,000	477,000
	2014	337,000	248,000	241,000	229,000
	2015	(513,000)	1,089,000	1,047,000	1,016,000
	2016	1,445,000	390,000	379,000	376,000
	2017	2,401,000	2,900,000	2,843,000	2,718,000
	2018	7,845,000	7,534,000	6,230,000	5,942,000
	2019	16,519,000	17,594,000	19,033,000	20,176,000
Non Private Passenger Total		28,943,000	30,147,000	30,153,000	30,814,000
Grand Total		38,926,000	47,687,000	47,586,000	47,820,000

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				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201909	201910	201911	201912
Private Passenger	prior	(10,000)	45,000	43,000	40,000
	2010	13,000	(3,000)	(3,000)	(3,000)
	2011	101,000	101,000	99,000	93,000
	2012	35,000	35,000	33,000	31,000
	2013	123,000	59,000	57,000	53,000
	2014	170,000	146,000	142,000	134,000
	2015	442,000	279,000	276,000	274,000
	2016	358,000	310,000	306,000	300,000
	2017	1,032,000	1,008,000	931,000	844,000
	2018	603,000	656,000	624,000	608,000
	2019	1,006,000	875,000	871,000	859,000
Private Passenger Total		3,873,000	3,511,000	3,379,000	3,233,000
Non Private Passenger	prior	614,000	69,000	68,000	65,000
	2010	7,000	7,000	7,000	7,000
	2011	194,000	17,000	15,000	13,000
	2012	151,000	87,000	84,000	79,000
	2013	576,000	515,000	505,000	476,000
	2014	374,000	505,000	497,000	470,000
	2015	2,087,000	1,071,000	1,015,000	962,000
	2016	3,097,000	2,916,000	2,726,000	2,529,000
	2017	5,506,000	3,942,000	3,675,000	3,427,000
	2018	8,293,000	8,572,000	7,972,000	7,415,000
	2019	19,051,000	18,397,000	18,618,000	18,461,000
Non Private Passenger Total		39,950,000	36,098,000	35,182,000	33,904,000
Grand Total		43,823,000	39,609,000	38,561,000	37,137,000

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon	discount rate: 1.46%			
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	201909	201910	201911	201912
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	(16,000)	51,000	50,000	49,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	9,000	7,000	7,000	7,000
	2014	20,000	17,000	17,000	17,000
	2015	41,000	33,000	33,000	33,000
	2016	56,000	49,000	49,000	49,000
	2017	143,000	135,000	134,000	133,000
	2018	167,000	170,000	165,000	162,000
	2019	110,000	121,000	124,000	126,000
Private Passenger Total		539,000	592,000	588,000	585,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	7,000	4,000	4,000	4,000
	2015	19,000	18,000	18,000	18,000
	2016	49,000	46,000	46,000	46,000
	2017	141,000	123,000	122,000	121,000
	2018	164,000	280,000	276,000	273,000
	2019	391,000	481,000	464,000	442,000
Non Private Passenger Total		776,000	957,000	935,000	909,000
Grand Total		1,315,000	1,549,000	1,523,000	1,494,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.46%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	18,000	13,000	13,000	13,000
	2015	55,000	47,000	47,000	47,000
	2016	111,000	93,000	92,000	89,000
	2017	205,000	208,000	205,000	203,000
	2018	504,000	423,000	418,000	407,000
	2019	386,000	296,000	302,000	306,000
Private Passenger Total		1,288,000	1,089,000	1,086,000	1,074,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	54,000	50,000	49,000	50,000
	2014	31,000	29,000	29,000	29,000
	2015	22,000	19,000	19,000	19,000
	2016	65,000	62,000	61,000	60,000
	2017	144,000	143,000	142,000	141,000
	2018	202,000	198,000	196,000	193,000
	2019	97,000	249,000	262,000	271,000
Non Private Passenger Total		618,000	753,000	761,000	766,000
Grand Total		1,906,000	1,842,000	1,847,000	1,840,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nunavut	discount rate: 1.46%			
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	201909	201910	201911	201912
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010		-	-	-
	2011		-	-	-
	2012	15,000	15,000	14,000	14,000
	2013	1,000	1,000	1,000	1,000
	2014	3,000	3,000	3,000	3,000
	2015	9,000	7,000	7,000	7,000
	2016	24,000	23,000	23,000	23,000
	2017	33,000	36,000	36,000	36,000
	2018	28,000	25,000	25,000	25,000
	2019	36,000	37,000	35,000	33,000
Private Passenger Total		148,000	146,000	143,000	141,000
Non Private Passenger	prior		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	14,000	11,000	11,000	11,000
	2014	22,000	22,000	22,000	22,000
	2015	20,000	16,000	16,000	16,000
	2016	42,000	40,000	40,000	40,000
	2017	99,000	99,000	98,000	97,000
	2018	175,000	173,000	172,000	170,000
	2019	184,000	157,000	176,000	196,000
Non Private Passenger Total		556,000	518,000	535,000	552,000
Grand Total		704,000	664,000	678,000	693,000

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

EXHIBIT A

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

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Jurisdiction Desc	(All)	discount rate: 1.46%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201909	201910	201911	201912
Private Passenger	prior	815,000	8,018,000	7,849,000	7,329,000
	2010	199,000	305,000	298,000	282,000
	2011	320,000	225,000	222,000	210,000
	2012	271,000	472,000	461,000	435,000
	2013	252,000	(231,000)	(230,000)	(207,000)
	2014	165,000	556,000	545,000	526,000
	2015	805,000	1,280,000	1,255,000	1,220,000
	2016	2,564,000	2,571,000	2,460,000	2,321,000
	2017	7,470,000	7,213,000	6,767,000	6,388,000
	2018	11,884,000	11,215,000	10,731,000	10,340,000
	2019	14,188,000	16,196,000	17,358,000	18,368,000
Private Passenger Total		38,933,000	47,820,000	47,716,000	47,212,000
Non Private Passenger	prior	756,000	(83,000)	(84,000)	(82,000)
	2010	37,000	37,000	37,000	36,000
	2011	284,000	(31,000)	(32,000)	(33,000)
	2012	486,000	191,000	186,000	176,000
	2013	1,653,000	1,257,000	1,229,000	1,171,000
	2014	1,371,000	881,000	863,000	821,000
	2015	2,145,000	2,315,000	2,219,000	2,129,000
	2016	6,007,000	4,623,000	4,386,000	4,093,000
	2017	10,858,000	9,352,000	8,955,000	8,451,000
	2018	21,411,000	20,815,000	18,608,000	17,538,000
	2019	43,864,000	43,845,000	46,058,000	47,559,000
Non Private Passenger Total		88,872,000	83,202,000	82,425,000	81,859,000
Grand Total		127,805,000	131,022,000	130,141,000	129,071,000

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

EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201909	201910	201911	201912
Private Passenger	prior	(10,000)	(10,000)	(10,000)	(10,000)
	2010	(7,000)	(7,000)	(7,000)	(6,000)
	2011	(6,000)	(6,000)	(6,000)	(5,000)
	2012	5,000	75,000	74,000	65,000
	2013	(3,000)	(34,000)	(34,000)	(30,000)
	2014	(160,000)	13,000	13,000	11,000
	2015	(116,000)	50,000	45,000	40,000
	2016	(153,000)	189,000	170,000	150,000
	2017	725,000	857,000	771,000	678,000
	2018	1,487,000	1,548,000	1,393,000	1,226,000
	2019	484,000	1,622,000	1,796,000	1,986,000
Private Passenger Total		2,246,000	4,297,000	4,205,000	4,105,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	-	-	-	-
	2013	26,000	2,000	2,000	2,000
	2014	(13,000)	(17,000)	(16,000)	(15,000)
	2015	30,000	(240,000)	(230,000)	(228,000)
	2016	80,000	(51,000)	(50,000)	(48,000)
	2017	334,000	42,000	40,000	36,000
	2018	570,000	514,000	463,000	417,000
	2019	1,749,000	1,570,000	1,574,000	1,565,000
Non Private Passenger Total		2,786,000	1,830,000	1,793,000	1,739,000
Grand Total		5,032,000	6,127,000	5,998,000	5,844,000

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

EXHIBIT B

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	(14,000)	(14,000)	(14,000)	(12,000)
	2010	30,000	30,000	30,000	28,000
	2011	77,000	34,000	34,000	32,000
	2012	33,000	78,000	77,000	72,000
	2013	83,000	(148,000)	(147,000)	(137,000)
	2014	(71,000)	(76,000)	(75,000)	(70,000)
	2015	130,000	182,000	180,000	178,000
	2016	313,000	411,000	407,000	366,000
	2017	2,092,000	2,007,000	1,887,000	1,793,000
	2018	3,145,000	3,202,000	3,138,000	3,107,000
	2019	3,358,000	3,266,000	3,647,000	4,023,000
Private Passenger Total		9,176,000	8,972,000	9,164,000	9,380,000
Non Private Passenger	prior	21,000	(12,000)	(12,000)	(12,000)
	2010	2,000	2,000	2,000	2,000
	2011	(76,000)	-	-	-
	2012	43,000	1,000	1,000	1,000
	2013	359,000	4,000	4,000	4,000
	2014	230,000	3,000	3,000	3,000
	2015	101,000	67,000	64,000	61,000
	2016	342,000	299,000	287,000	273,000
	2017	450,000	425,000	408,000	388,000
	2018	679,000	642,000	591,000	561,000
	2019	1,736,000	801,000	918,000	1,045,000
Non Private Passenger Total		3,887,000	2,232,000	2,266,000	2,326,000
Grand Total		13,063,000	11,204,000	11,430,000	11,706,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201909	201910	201911	201912
Private Passenger	prior	98,000	42,000	39,000	39,000
	2010	8,000	8,000	7,000	7,000
	2011	5,000	5,000	5,000	5,000
	2012	(82,000)	(9,000)	(8,000)	(8,000)
	2013	(24,000)	(24,000)	(22,000)	(22,000)
	2014	(127,000)	(3,000)	(3,000)	(3,000)
	2015	19,000	20,000	20,000	20,000
	2016	330,000	326,000	316,000	303,000
	2017	1,039,000	1,010,000	980,000	941,000
	2018	1,234,000	1,041,000	1,010,000	970,000
	2019	2,785,000	2,876,000	3,015,000	3,116,000
Private Passenger Total		5,285,000	5,292,000	5,359,000	5,368,000
Non Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	2,000	2,000	2,000	2,000
	2012	(4,000)	(4,000)	(4,000)	(4,000)
	2013	-	-	-	-
	2014	258,000	4,000	4,000	4,000
	2015	128,000	47,000	47,000	47,000
	2016	335,000	391,000	387,000	317,000
	2017	595,000	541,000	514,000	463,000
	2018	1,769,000	1,480,000	1,332,000	1,252,000
	2019	2,457,000	2,776,000	3,042,000	3,297,000
Non Private Passenger Total		5,536,000	5,233,000	5,320,000	5,374,000
Grand Total		10,821,000	10,525,000	10,679,000	10,742,000

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 IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.00%	
				interest rate margin: 0 basis pts	
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(116,000)	-	-	-
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(21,000)	1,000	1,000	1,000
	2015	(75,000)	10,000	10,000	10,000
	2016	89,000	63,000	62,000	61,000
	2017	133,000	(84,000)	(81,000)	(79,000)
	2018	433,000	358,000	333,000	310,000
	2019	371,000	415,000	421,000	422,000
Private Passenger Total		806,000	755,000	738,000	717,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	1,000	1,000	1,000	1,000
	2014	6,000	2,000	2,000	2,000
	2015	42,000	35,000	35,000	35,000
	2016	156,000	152,000	150,000	148,000
	2017	504,000	501,000	496,000	476,000
	2018	827,000	595,000	589,000	565,000
	2019	749,000	841,000	887,000	918,000
Non Private Passenger Total		2,284,000	2,126,000	2,159,000	2,144,000
Grand Total		3,090,000	2,881,000	2,897,000	2,861,000

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EXHIBIT B

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

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	153,000	6,953,000	6,815,000	6,340,000
	2010	220,000	181,000	177,000	165,000
	2011	106,000	61,000	60,000	56,000
	2012	74,000	106,000	104,000	97,000
	2013	(99,000)	(217,000)	(213,000)	(198,000)
	2014	(85,000)	10,000	10,000	9,000
	2015	(260,000)	74,000	73,000	68,000
	2016	626,000	317,000	276,000	257,000
	2017	1,017,000	1,022,000	950,000	931,000
	2018	2,473,000	2,072,000	1,989,000	1,969,000
	2019	3,644,000	4,365,000	4,599,000	4,748,000
Private Passenger Total		7,869,000	14,944,000	14,840,000	14,442,000
Non Private Passenger	prior	41,000	(209,000)	(205,000)	(199,000)
	2010	8,000	8,000	8,000	8,000
	2011	118,000	(86,000)	(84,000)	(81,000)
	2012	178,000	3,000	3,000	3,000
	2013	89,000	229,000	224,000	217,000
	2014	169,000	86,000	84,000	81,000
	2015	(1,142,000)	395,000	375,000	364,000
	2016	1,009,000	(32,000)	(31,000)	(30,000)
	2017	1,810,000	2,280,000	2,234,000	2,122,000
	2018	6,718,000	6,345,000	5,076,000	4,822,000
	2019	14,528,000	15,428,000	16,651,000	17,605,000
Non Private Passenger Total		23,526,000	24,447,000	24,335,000	24,912,000
Grand Total		31,395,000	39,391,000	39,175,000	39,354,000

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EXHIBIT B

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	(41,000)	17,000	15,000	13,000
	2010	13,000	(3,000)	(3,000)	(3,000)
	2011	16,000	16,000	15,000	14,000
	2012	26,000	26,000	25,000	23,000
	2013	108,000	47,000	45,000	42,000
	2014	33,000	35,000	33,000	31,000
	2015	395,000	243,000	241,000	239,000
	2016	238,000	191,000	189,000	183,000
	2017	929,000	910,000	837,000	753,000
	2018	422,000	467,000	444,000	435,000
	2019	834,000	707,000	689,000	666,000
Private Passenger Total		2,973,000	2,656,000	2,530,000	2,396,000
Non Private Passenger	prior	584,000	51,000	51,000	48,000
	2010	6,000	6,000	6,000	6,000
	2011	145,000	(24,000)	(24,000)	(23,000)
	2012	68,000	9,000	9,000	9,000
	2013	286,000	228,000	226,000	215,000
	2014	234,000	354,000	350,000	332,000
	2015	1,577,000	588,000	541,000	498,000
	2016	2,366,000	2,196,000	2,020,000	1,838,000
	2017	4,443,000	2,993,000	2,754,000	2,534,000
	2018	6,681,000	6,891,000	6,340,000	5,833,000
	2019	17,020,000	16,133,000	16,133,000	15,789,000
Non Private Passenger Total		33,410,000	29,425,000	28,406,000	27,079,000
Grand Total		36,383,000	32,081,000	30,936,000	29,475,000

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EXHIBIT B

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201909	201910	201911	201912
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	(17,000)	51,000	50,000	49,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	8,000	6,000	6,000	6,000
	2014	18,000	15,000	15,000	15,000
	2015	38,000	31,000	31,000	31,000
	2016	53,000	46,000	46,000	46,000
	2017	60,000	54,000	53,000	52,000
	2018	154,000	158,000	153,000	150,000
	2019	99,000	109,000	111,000	111,000
Private Passenger Total		422,000	479,000	474,000	469,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	6,000	4,000	4,000	4,000
	2015	17,000	16,000	16,000	16,000
	2016	45,000	43,000	43,000	43,000
	2017	130,000	113,000	112,000	111,000
	2018	96,000	219,000	217,000	215,000
	2019	358,000	444,000	424,000	400,000
Non Private Passenger Total		657,000	844,000	821,000	794,000
Grand Total		1,079,000	1,323,000	1,295,000	1,263,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	16,000	12,000	12,000	12,000
	2015	51,000	44,000	44,000	44,000
	2016	104,000	87,000	86,000	83,000
	2017	149,000	152,000	150,000	148,000
	2018	459,000	382,000	378,000	367,000
	2019	344,000	255,000	258,000	257,000
Private Passenger Total		1,130,000	939,000	935,000	918,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	16,000	13,000	13,000	13,000
	2014	29,000	27,000	27,000	27,000
	2015	21,000	17,000	17,000	17,000
	2016	60,000	57,000	56,000	55,000
	2017	132,000	132,000	131,000	130,000
	2018	179,000	177,000	175,000	173,000
	2019	63,000	204,000	213,000	218,000
Non Private Passenger Total		503,000	630,000	635,000	636,000
Grand Total		1,633,000	1,569,000	1,570,000	1,554,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201909	201910	201911	201912
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	3,000	3,000	3,000	3,000
	2015	8,000	6,000	6,000	6,000
	2016	23,000	22,000	22,000	22,000
	2017	30,000	33,000	33,000	33,000
	2018	26,000	23,000	23,000	23,000
	2019	33,000	34,000	32,000	31,000
Private Passenger Total		124,000	122,000	120,000	119,000
Non Private Passenger	prior	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	13,000	10,000	10,000	10,000
	2014	4,000	4,000	4,000	4,000
	2015	13,000	10,000	10,000	10,000
	2016	39,000	37,000	37,000	37,000
	2017	90,000	90,000	89,000	88,000
	2018	160,000	159,000	157,000	155,000
	2019	170,000	144,000	162,000	180,000
Non Private Passenger Total		489,000	454,000	469,000	484,000
Grand Total		613,000	576,000	589,000	603,000

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

EXHIBIT B

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201909	201910	201911	201912
Private Passenger	prior	182,000	6,984,000	6,841,000	6,366,000
	2010	130,000	259,000	253,000	239,000
	2011	198,000	110,000	108,000	102,000
	2012	65,000	285,000	281,000	258,000
	2013	78,000	(365,000)	(360,000)	(334,000)
	2014	(394,000)	10,000	9,000	9,000
	2015	190,000	660,000	650,000	636,000
	2016	1,623,000	1,652,000	1,574,000	1,471,000
	2017	6,174,000	5,961,000	5,580,000	5,250,000
	2018	9,833,000	9,251,000	8,861,000	8,557,000
	2019	11,952,000	13,649,000	14,568,000	15,360,000
Private Passenger Total		30,031,000	38,456,000	38,365,000	37,914,000
Non Private Passenger	prior	652,000	(164,000)	(160,000)	(157,000)
	2010	17,000	17,000	17,000	17,000
	2011	192,000	(105,000)	(103,000)	(99,000)
	2012	286,000	10,000	10,000	10,000
	2013	792,000	489,000	482,000	464,000
	2014	923,000	467,000	462,000	442,000
	2015	787,000	935,000	875,000	820,000
	2016	4,432,000	3,092,000	2,899,000	2,633,000
	2017	8,488,000	7,117,000	6,778,000	6,348,000
	2018	17,679,000	17,022,000	14,940,000	13,993,000
	2019	38,830,000	38,341,000	40,004,000	41,017,000
Non Private Passenger Total		73,078,000	67,221,000	66,204,000	65,488,000
Grand Total		103,109,000	105,677,000	104,569,000	103,402,000

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

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 1.46%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	57,000	57,000	57,000	57,000
	2010	63,000	63,000	62,000	61,000
	2011	97,000	97,000	96,000	95,000
	2012	159,000	159,000	158,000	156,000
	2013	167,000	167,000	165,000	163,000
	2014	167,000	167,000	162,000	158,000
	2015	406,000	427,000	422,000	418,000
	2016	402,000	424,000	420,000	415,000
	2017	247,000	246,000	242,000	237,000
	2018	578,000	578,000	574,000	569,000
	2019	339,000	439,000	489,197	537,197
Private Passenger Total		2,682,000	2,824,000	2,847,197	2,866,197
Non Private Passenger	prior	23,000	23,000	23,000	23,000
	2010	20,000	20,000	20,000	20,000
	2011	29,000	29,000	29,000	29,000
	2012	41,000	41,000	39,000	38,000
	2013	43,000	43,000	42,000	41,000
	2014	45,000	45,000	44,000	42,000
	2015	123,000	128,000	127,000	126,000
	2016	133,000	140,000	139,000	138,000
	2017	86,000	86,000	85,000	84,000
	2018	217,000	218,000	216,000	214,000
	2019	134,000	173,000	193,528	211,528
Non Private Passenger Total		894,000	946,000	957,528	966,528
Grand Total		3,576,000	3,770,000	3,804,725	3,832,725

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

page 2 of 10

Jurisdiction Desc	New Brunswick				
AccountCode Desc	Retro Claims Expense				
AccountCode	(All)				
AccidentYear	(All)				
					discount rate: 1.46%
					interest rate margin: 25 basis pts
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMM			
		201909	201910	201911	201912
Private Passenger	prior	53,000	53,000	51,000	49,000
	2010	55,000	55,000	53,000	52,000
	2011	91,000	91,000	87,000	85,000
	2012	125,000	125,000	121,000	118,000
	2013	157,000	157,000	152,000	148,000
	2014	224,000	224,000	219,000	213,000
	2015	294,000	295,000	290,000	283,000
	2016	203,000	203,000	197,000	191,000
	2017	193,000	193,000	187,000	180,000
	2018	259,000	259,000	239,000	232,000
	2019	234,000	240,000	250,980	273,980
Private Passenger Total		1,888,000	1,895,000	1,846,980	1,824,980
Non Private Passenger	prior	44,000	44,000	44,000	44,000
	2010	48,000	47,000	46,000	45,000
	2011	68,000	68,000	67,000	66,000
	2012	94,000	93,000	91,000	88,000
	2013	109,000	108,000	106,000	105,000
	2014	144,000	144,000	143,000	141,000
	2015	181,000	181,000	180,000	177,000
	2016	123,000	123,000	121,000	119,000
	2017	124,000	123,000	120,000	117,000
	2018	186,000	186,000	174,000	171,000
	2019	186,000	191,000	200,831	220,831
Non Private Passenger Total		1,307,000	1,308,000	1,292,831	1,293,831
Grand Total		3,195,000	3,203,000	3,139,811	3,118,811

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	discount rate: 1.46%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201909	201910	201911	201912
Private Passenger	prior	189,000	190,000	184,000	177,000
	2010	48,000	46,000	45,000	45,000
	2011	42,000	42,000	41,000	40,000
	2012	61,000	61,000	60,000	59,000
	2013	72,000	72,000	71,000	70,000
	2014	135,000	128,000	133,000	131,000
	2015	67,000	60,000	58,000	57,000
	2016	112,000	119,000	117,000	115,000
	2017	122,000	129,000	119,000	116,000
	2018	181,000	181,000	179,000	177,000
	2019	196,000	224,000	258,852	283,852
Private Passenger Total		1,225,000	1,252,000	1,265,852	1,270,852
Non Private Passenger	prior	59,000	59,000	59,000	59,000
	2010	35,000	35,000	34,000	33,000
	2011	39,000	41,000	40,000	39,000
	2012	65,000	65,000	64,000	64,000
	2013	87,000	87,000	85,000	83,000
	2014	179,000	169,000	177,000	174,000
	2015	93,000	84,000	82,000	80,000
	2016	154,000	164,000	161,000	160,000
	2017	163,000	173,000	160,000	156,000
	2018	222,000	222,000	219,000	216,000
	2019	185,000	211,000	244,802	269,802
Non Private Passenger Total		1,281,000	1,310,000	1,325,802	1,333,802
Grand Total		2,506,000	2,562,000	2,591,654	2,604,654

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	discount rate: 1.46%			
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	201909	201910	201911	201912
Private Passenger	prior	26,000	26,000	26,000	26,000
	2010	9,000	10,000	10,000	10,000
	2011	15,000	15,000	15,000	15,000
	2012	22,000	22,000	22,000	22,000
	2013	30,000	30,000	29,000	28,000
	2014	33,000	33,000	32,000	31,000
	2015	37,000	42,000	41,000	40,000
	2016	95,000	92,000	91,000	90,000
	2017	85,000	85,000	84,000	83,000
	2018	56,000	30,000	28,000	25,000
	2019	25,000	26,000	33,244	34,244
Private Passenger Total		433,000	411,000	411,244	404,244
Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2010	7,000	7,000	7,000	7,000
	2011	10,000	10,000	10,000	10,000
	2012	12,000	12,000	12,000	12,000
	2013	18,000	18,000	18,000	18,000
	2014	19,000	19,000	19,000	19,000
	2015	23,000	26,000	26,000	26,000
	2016	62,000	61,000	60,000	58,000
	2017	57,000	56,000	55,000	54,000
	2018	42,000	22,000	21,000	18,000
	2019	23,000	23,000	30,377	31,377
Non Private Passenger Total		280,000	261,000	265,377	260,377
Grand Total		713,000	672,000	676,621	664,621

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

page 5 of 10

Jurisdiction Desc	Ontario	discount rate: 1.46%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201909	201910	201911	201912
Private Passenger	prior	3,098,000	2,744,000	2,660,000	2,579,000
	2010	325,000	299,000	290,000	281,000
	2011	447,000	412,000	399,000	387,000
	2012	428,000	315,000	306,000	297,000
	2013	553,000	543,000	526,000	510,000
	2014	473,000	462,000	448,000	435,000
	2015	516,000	585,000	570,000	557,000
	2016	459,000	459,000	434,000	419,000
	2017	396,000	410,000	393,000	378,000
	2018	632,000	641,000	621,000	600,000
	2019	480,000	575,000	641,959	712,959
Private Passenger Total		7,807,000	7,445,000	7,288,959	7,155,959
Non Private Passenger	prior	961,000	873,000	852,000	837,000
	2010	247,000	226,000	221,000	217,000
	2011	361,000	334,000	327,000	322,000
	2012	410,000	300,000	294,000	289,000
	2013	850,000	832,000	815,000	800,000
	2014	892,000	875,000	858,000	840,000
	2015	1,149,000	1,299,000	1,277,000	1,257,000
	2016	1,021,000	1,019,000	971,000	951,000
	2017	879,000	909,000	886,000	861,000
	2018	1,993,000	2,025,000	1,981,000	1,940,000
	2019	1,576,000	1,850,000	2,019,088	2,203,088
Non Private Passenger Total		10,339,000	10,542,000	10,501,088	10,517,088
Grand Total		18,146,000	17,987,000	17,790,047	17,673,047

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

page 6 of 10

Jurisdiction Desc	Alberta	discount rate: 1.46%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201909	201910	201911	201912
Private Passenger	prior	332,000	332,000	326,000	320,000
	2010	24,000	24,000	24,000	24,000
	2011	12,000	12,000	12,000	12,000
	2012	56,000	56,000	55,000	54,000
	2013	60,000	60,000	58,000	57,000
	2014	73,000	73,000	72,000	71,000
	2015	66,000	72,000	71,000	70,000
	2016	60,000	60,000	50,000	48,000
	2017	60,000	49,000	48,000	46,000
	2018	132,000	147,000	146,000	144,000
	2019	(11,000)	(18,000)	(20,182)	(19,182)
Private Passenger Total		864,000	867,000	841,818	826,818
Non Private Passenger	prior	963,000	944,000	934,000	928,000
	2010	92,000	92,000	91,000	90,000
	2011	37,000	37,000	37,000	37,000
	2012	199,000	199,000	196,000	193,000
	2013	228,000	228,000	225,000	224,000
	2014	318,000	319,000	315,000	312,000
	2015	313,000	341,000	337,000	335,000
	2016	319,000	319,000	268,000	264,000
	2017	385,000	314,000	311,000	308,000
	2018	1,039,000	1,157,000	1,154,000	1,148,000
	2019	(112,000)	(201,000)	(205,748)	(221,748)
Non Private Passenger Total		3,781,000	3,749,000	3,662,252	3,617,252
Grand Total		4,645,000	4,616,000	4,504,070	4,444,070

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

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Jurisdiction Desc	Yukon	discount rate: 1.46%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201909	201910	201911	201912
Private Passenger	prior	13,000	13,000	13,000	13,000
	2010	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	6,000	6,000	6,000	6,000
	2015	(15,000)	(15,000)	(15,000)	(15,000)
	2016	(1,000)	(1,000)	(1,000)	(1,000)
	2017	20,000	20,000	20,000	20,000
	2018	13,000	14,000	14,000	14,000
	2019	(2,000)	(2,000)	(3,236)	(3,236)
Private Passenger Total		44,000	45,000	43,764	43,764
Non Private Passenger	prior	11,000	11,000	11,000	11,000
	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	7,000	7,000	7,000	7,000
	2014	8,000	8,000	8,000	8,000
	2015	(20,000)	(20,000)	(20,000)	(20,000)
	2016	(2,000)	(2,000)	(2,000)	(2,000)
	2017	64,000	63,000	63,000	63,000
	2018	53,000	55,000	53,000	53,000
	2019	(4,000)	(8,000)	(10,993)	(11,993)
Non Private Passenger Total		126,000	123,000	118,007	117,007
Grand Total		170,000	168,000	161,771	160,771

EXHIBIT C-1

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 1.46%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior		-	-	-
	2010	9,000	9,000	9,000	9,000
	2011	11,000	11,000	11,000	11,000
	2012	14,000	14,000	14,000	14,000
	2013	19,000	19,000	19,000	19,000
	2014	22,000	22,000	22,000	22,000
	2015	4,000	4,000	4,000	4,000
	2016	22,000	22,000	22,000	22,000
	2017	(22,000)	(22,000)	(22,000)	(22,000)
	2018	13,000	10,000	10,000	10,000
	2019	(15,000)	(14,000)	(6,803)	(8,803)
Private Passenger Total		77,000	75,000	82,197	80,197
Non Private Passenger	prior		-	-	-
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	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	2,000	2,000	2,000	2,000
	2016	9,000	9,000	9,000	9,000
	2017	(7,000)	(7,000)	(7,000)	(7,000)
	2018	6,000	5,000	5,000	5,000
	2019	(8,000)	(8,000)	(1,816)	(3,816)
Non Private Passenger Total		28,000	27,000	33,184	31,184
Grand Total		105,000	102,000	115,381	111,381

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

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Jurisdiction Desc	Nunavut	discount rate: 1.46%			
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	201909	201910	201911	201912
Private Passenger	prior		-	-	-
	2010	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	4,000	4,000	4,000	4,000
	2013	6,000	6,000	6,000	6,000
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	6,000	6,000	6,000	6,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018		-	-	-
	2019	(3,000)	(3,000)	(3,393)	(4,393)
Private Passenger Total		16,000	16,000	15,607	14,607
Non Private Passenger	prior		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	3,000	3,000	3,000	3,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	4,000	4,000	4,000	4,000
	2016	6,000	6,000	6,000	6,000
	2017	6,000	6,000	6,000	6,000
	2018	2,000	2,000	2,000	2,000
	2019	(14,000)	(17,000)	(14,514)	(16,514)
Non Private Passenger Total		7,000	4,000	6,486	4,486
Grand Total		23,000	20,000	22,093	19,093

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

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Jurisdiction Desc	(All)				
AccountCode Desc	Retro Claims Expense				discount rate: 1.46%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	3,768,000	3,415,000	3,317,000	3,221,000
	2010	536,000	509,000	496,000	485,000
	2011	719,000	684,000	665,000	649,000
	2012	872,000	759,000	743,000	727,000
	2013	1,068,000	1,058,000	1,030,000	1,005,000
	2014	1,126,000	1,108,000	1,087,000	1,060,000
	2015	1,381,000	1,476,000	1,447,000	1,420,000
	2016	1,356,000	1,382,000	1,334,000	1,303,000
	2017	1,103,000	1,112,000	1,073,000	1,040,000
	2018	1,864,000	1,860,000	1,811,000	1,771,000
	2019	1,243,000	1,467,000	1,640,618	1,806,618
Private Passenger Total		15,036,000	14,830,000	14,643,618	14,487,618
Non Private Passenger	prior	2,068,000	1,961,000	1,930,000	1,909,000
	2010	454,000	432,000	424,000	417,000
	2011	552,000	527,000	518,000	511,000
	2012	834,000	723,000	709,000	697,000
	2013	1,352,000	1,333,000	1,308,000	1,288,000
	2014	1,607,000	1,581,000	1,566,000	1,538,000
	2015	1,868,000	2,045,000	2,015,000	1,987,000
	2016	1,825,000	1,839,000	1,733,000	1,703,000
	2017	1,757,000	1,723,000	1,679,000	1,642,000
	2018	3,760,000	3,892,000	3,825,000	3,767,000
	2019	1,966,000	2,214,000	2,455,555	2,682,555
Non Private Passenger Total		18,043,000	18,270,000	18,162,555	18,141,555
Grand Total		33,079,000	33,100,000	32,806,173	32,629,173

EXHIBIT C-2

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

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Jurisdiction Desc	Newfoundland & Labrador	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201909	201910	201911	201912
Private Passenger	prior	52,000	52,000	52,000	52,000
	2010	57,000	57,000	56,000	55,000
	2011	96,000	96,000	95,000	94,000
	2012	150,000	150,000	148,000	146,000
	2013	156,000	156,000	154,000	152,000
	2014	125,000	125,000	121,000	117,000
	2015	365,000	365,000	361,000	357,000
	2016	322,000	365,000	361,000	357,000
	2017	163,000	184,000	180,000	176,000
	2018	457,000	457,000	453,000	449,000
	2019	243,000	330,000	374,197	411,197
Private Passenger Total		2,186,000	2,337,000	2,355,197	2,366,197
Non Private Passenger	prior	21,000	21,000	21,000	21,000
	2010	18,000	18,000	18,000	18,000
	2011	28,000	28,000	28,000	28,000
	2012	39,000	39,000	38,000	37,000
	2013	39,000	39,000	38,000	37,000
	2014	34,000	34,000	33,000	32,000
	2015	110,000	110,000	109,000	108,000
	2016	106,000	120,000	119,000	118,000
	2017	57,000	64,000	62,000	61,000
	2018	172,000	172,000	170,000	168,000
	2019	95,000	129,000	146,528	160,528
Non Private Passenger Total		719,000	774,000	782,528	788,528
Grand Total		2,905,000	3,111,000	3,137,725	3,154,725

EXHIBIT C-2

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	49,000	49,000	47,000	45,000
	2010	53,000	53,000	51,000	49,000
	2011	85,000	85,000	82,000	80,000
	2012	118,000	118,000	114,000	111,000
	2013	145,000	145,000	141,000	137,000
	2014	197,000	197,000	192,000	187,000
	2015	255,000	268,000	262,000	256,000
	2016	163,000	175,000	169,000	163,000
	2017	138,000	138,000	132,000	126,000
	2018	192,000	192,000	186,000	180,000
	2019	158,000	167,000	170,980	186,980
Private Passenger Total		1,553,000	1,587,000	1,546,980	1,520,980
Non Private Passenger	prior	41,000	41,000	41,000	41,000
	2010	45,000	45,000	44,000	43,000
	2011	64,000	64,000	63,000	62,000
	2012	87,000	87,000	85,000	83,000
	2013	102,000	102,000	100,000	98,000
	2014	128,000	128,000	126,000	124,000
	2015	157,000	165,000	163,000	161,000
	2016	98,000	106,000	104,000	102,000
	2017	89,000	89,000	86,000	83,000
	2018	139,000	139,000	136,000	133,000
	2019	127,000	134,000	137,831	150,831
Non Private Passenger Total		1,077,000	1,100,000	1,085,831	1,080,831
Grand Total		2,630,000	2,687,000	2,632,811	2,601,811

EXHIBIT C-2

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	177,000	177,000	172,000	167,000
	2010	46,000	46,000	45,000	44,000
	2011	38,000	38,000	37,000	36,000
	2012	57,000	57,000	56,000	55,000
	2013	67,000	67,000	66,000	65,000
	2014	123,000	123,000	121,000	119,000
	2015	55,000	48,000	46,000	44,000
	2016	90,000	97,000	95,000	93,000
	2017	89,000	97,000	95,000	93,000
	2018	135,000	135,000	133,000	131,000
	2019	133,000	152,000	182,852	199,852
Private Passenger Total		1,010,000	1,037,000	1,048,852	1,046,852
Non Private Passenger	prior	53,000	53,000	53,000	53,000
	2010	32,000	32,000	31,000	30,000
	2011	37,000	37,000	36,000	35,000
	2012	63,000	63,000	62,000	61,000
	2013	82,000	82,000	80,000	78,000
	2014	161,000	161,000	159,000	157,000
	2015	75,000	66,000	64,000	62,000
	2016	124,000	134,000	132,000	130,000
	2017	120,000	130,000	127,000	124,000
	2018	166,000	166,000	163,000	160,000
	2019	126,000	144,000	173,802	190,802
Non Private Passenger Total		1,039,000	1,068,000	1,080,802	1,080,802
Grand Total		2,049,000	2,105,000	2,129,654	2,127,654

EXHIBIT C-2

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted Retro Claims Expense				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	201909	201910	201911	201912
Private Passenger	prior	24,000	24,000	24,000	24,000
	2010	9,000	9,000	9,000	9,000
	2011	14,000	14,000	14,000	14,000
	2012	20,000	20,000	20,000	20,000
	2013	27,000	27,000	26,000	25,000
	2014	30,000	30,000	29,000	28,000
	2015	29,000	34,000	33,000	32,000
	2016	82,000	82,000	81,000	80,000
	2017	74,000	71,000	70,000	69,000
	2018	40,000	16,000	15,000	14,000
	2019	13,000	12,000	17,244	19,244
Private Passenger Total		362,000	339,000	338,244	334,244
Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2010	6,000	6,000	6,000	6,000
	2011	9,000	9,000	9,000	9,000
	2012	12,000	12,000	12,000	12,000
	2013	17,000	17,000	17,000	17,000
	2014	19,000	19,000	19,000	19,000
	2015	19,000	22,000	22,000	22,000
	2016	54,000	54,000	53,000	52,000
	2017	49,000	47,000	46,000	45,000
	2018	30,000	12,000	11,000	10,000
	2019	12,000	11,000	15,377	17,377
Non Private Passenger Total		234,000	216,000	217,377	216,377
Grand Total		596,000	555,000	555,621	550,621

EXHIBIT C-2

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201909	201910	201911	201912
Private Passenger	prior	2,995,000	2,655,000	2,575,000	2,497,000
	2010	313,000	287,000	278,000	270,000
	2011	437,000	404,000	392,000	380,000
	2012	416,000	306,000	297,000	288,000
	2013	529,000	518,000	502,000	487,000
	2014	429,000	420,000	407,000	394,000
	2015	457,000	526,000	513,000	500,000
	2016	415,000	403,000	390,000	377,000
	2017	323,000	337,000	322,000	308,000
	2018	531,000	541,000	522,000	504,000
	2019	330,000	382,000	430,959	479,959
Private Passenger Total		7,175,000	6,779,000	6,628,959	6,484,959
Non Private Passenger	prior	922,000	840,000	822,000	806,000
	2010	235,000	215,000	211,000	207,000
	2011	346,000	320,000	314,000	308,000
	2012	381,000	280,000	274,000	269,000
	2013	806,000	789,000	773,000	758,000
	2014	799,000	783,000	767,000	751,000
	2015	1,017,000	1,171,000	1,151,000	1,132,000
	2016	921,000	893,000	873,000	854,000
	2017	719,000	749,000	727,000	705,000
	2018	1,669,000	1,702,000	1,663,000	1,625,000
	2019	1,089,000	1,230,000	1,361,088	1,486,088
Non Private Passenger Total		8,904,000	8,972,000	8,936,088	8,901,088
Grand Total		16,079,000	15,751,000	15,565,047	15,386,047

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	305,000	305,000	300,000	295,000
	2010	24,000	24,000	24,000	24,000
	2011	11,000	11,000	11,000	11,000
	2012	52,000	52,000	51,000	50,000
	2013	55,000	55,000	54,000	53,000
	2014	68,000	68,000	67,000	66,000
	2015	61,000	61,000	60,000	59,000
	2016	37,000	37,000	36,000	35,000
	2017	45,000	45,000	44,000	43,000
	2018	99,000	114,000	113,000	112,000
	2019	(24,000)	(26,000)	(30,182)	(31,182)
Private Passenger Total		733,000	746,000	729,818	716,818
Non Private Passenger	prior	924,000	924,000	916,000	908,000
	2010	84,000	84,000	83,000	82,000
	2011	36,000	36,000	36,000	36,000
	2012	188,000	188,000	186,000	184,000
	2013	215,000	215,000	213,000	211,000
	2014	296,000	296,000	293,000	290,000
	2015	286,000	286,000	283,000	280,000
	2016	199,000	199,000	196,000	193,000
	2017	288,000	288,000	285,000	282,000
	2018	779,000	898,000	894,000	890,000
	2019	(247,000)	(278,000)	(316,748)	(341,748)
Non Private Passenger Total		3,048,000	3,136,000	3,068,252	3,014,252
Grand Total		3,781,000	3,882,000	3,798,070	3,731,070

EXHIBIT C-2

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior	12,000	12,000	12,000	12,000
	2010	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	5,000	5,000	5,000	5,000
	2015	(16,000)	(16,000)	(16,000)	(16,000)
	2016	(1,000)	(2,000)	(2,000)	(2,000)
	2017	17,000	17,000	17,000	17,000
	2018	11,000	12,000	12,000	12,000
	2019	(3,000)	(3,000)	(4,236)	(4,236)
Private Passenger Total		35,000	35,000	33,764	33,764
Non Private Passenger	prior	10,000	10,000	10,000	10,000
	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	7,000	7,000	7,000	7,000
	2015	(21,000)	(21,000)	(21,000)	(21,000)
	2016	(3,000)	(4,000)	(4,000)	(4,000)
	2017	53,000	52,000	52,000	52,000
	2018	43,000	46,000	46,000	46,000
	2019	(11,000)	(16,000)	(18,993)	(19,993)
Non Private Passenger Total		93,000	89,000	86,007	85,007
Grand Total		128,000	124,000	119,771	118,771

EXHIBIT C-2

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201909	201910	201911	201912
Private Passenger	prior		-	-	-
	2010	8,000	8,000	8,000	8,000
	2011	10,000	10,000	10,000	10,000
	2012	13,000	13,000	13,000	13,000
	2013	17,000	17,000	17,000	17,000
	2014	20,000	20,000	20,000	20,000
	2015	3,000	3,000	3,000	3,000
	2016	21,000	21,000	21,000	21,000
	2017	(29,000)	(29,000)	(29,000)	(29,000)
	2018	6,000	3,000	3,000	3,000
	2019	(24,000)	(24,000)	(18,803)	(20,803)
Private Passenger Total		45,000	42,000	47,197	45,197
Non Private Passenger	prior		-	-	-
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	7,000	7,000	7,000	7,000
	2015	1,000	1,000	1,000	1,000
	2016	8,000	8,000	8,000	8,000
	2017	(11,000)	(11,000)	(11,000)	(11,000)
	2018	2,000	1,000	1,000	1,000
	2019	(14,000)	(14,000)	(9,816)	(11,816)
Non Private Passenger Total		9,000	8,000	12,184	10,184
Grand Total		54,000	50,000	59,381	55,381

EXHIBIT C-2

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201909	201910	201911	201912
Private Passenger	prior		-	-	-
	2010	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	4,000	4,000	4,000	4,000
	2013	5,000	5,000	5,000	5,000
	2014	(8,000)	(8,000)	(8,000)	(8,000)
	2015	5,000	5,000	5,000	5,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018		-	-	-
	2019	(3,000)	(3,000)	(3,393)	(4,393)
Private Passenger Total		13,000	13,000	12,607	11,607
Non Private Passenger	prior		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	3,000	3,000	3,000	3,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	4,000	4,000	4,000	4,000
	2016	5,000	5,000	5,000	5,000
	2017	5,000	5,000	5,000	5,000
	2018	1,000	1,000	1,000	1,000
	2019	(15,000)	(17,000)	(16,514)	(18,514)
Non Private Passenger Total		3,000	1,000	1,486	(514)
Grand Total		16,000	14,000	14,093	11,093

EXHIBIT C-2

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201909	201910	201911	201912
Private Passenger	prior	3,614,000	3,274,000	3,182,000	3,092,000
	2010	513,000	487,000	474,000	462,000
	2011	695,000	662,000	645,000	629,000
	2012	833,000	723,000	706,000	690,000
	2013	1,005,000	994,000	969,000	945,000
	2014	989,000	980,000	954,000	928,000
	2015	1,214,000	1,294,000	1,267,000	1,240,000
	2016	1,133,000	1,182,000	1,155,000	1,128,000
	2017	822,000	862,000	833,000	805,000
	2018	1,471,000	1,470,000	1,437,000	1,405,000
	2019	823,000	987,000	1,119,618	1,236,618
Private Passenger Total		13,112,000	12,915,000	12,741,618	12,560,618
Non Private Passenger	prior	1,978,000	1,896,000	1,870,000	1,846,000
	2010	425,000	405,000	398,000	391,000
	2011	528,000	502,000	494,000	486,000
	2012	782,000	681,000	669,000	658,000
	2013	1,276,000	1,259,000	1,236,000	1,214,000
	2014	1,445,000	1,429,000	1,405,000	1,381,000
	2015	1,648,000	1,804,000	1,776,000	1,749,000
	2016	1,512,000	1,515,000	1,486,000	1,458,000
	2017	1,369,000	1,413,000	1,379,000	1,346,000
	2018	3,001,000	3,137,000	3,085,000	3,034,000
	2019	1,162,000	1,323,000	1,472,555	1,613,555
Non Private Passenger Total		15,126,000	15,364,000	15,270,555	15,176,555
Grand Total		28,238,000	28,279,000	28,012,173	27,737,173

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	201909	201910	201911	201912
Private Passenger	Newfoundland & Labrador	82.8%	84.4%	83.5%	81.9%
	New Brunswick	83.1%	82.1%	81.7%	81.1%
	Nova Scotia	88.2%	87.2%	86.6%	86.0%
	Prince Edward Island	63.8%	63.8%	64.4%	64.7%
	Ontario	73.6%	75.1%	74.4%	74.1%
	Alberta	64.4%	63.2%	63.0%	62.8%
	Yukon	80.6%	81.7%	80.7%	81.7%
	Northwest Territories	62.7%	61.6%	61.4%	60.8%
	Nunavut	39.8%	38.8%	37.3%	37.9%
Non Private Passenger	Newfoundland & Labrador	81.6%	80.5%	80.1%	80.0%
	New Brunswick	76.3%	73.7%	72.2%	70.9%
	Nova Scotia	80.4%	80.3%	79.9%	79.9%
	Prince Edward Island	85.7%	83.1%	81.6%	79.9%
	Ontario	63.7%	64.3%	64.3%	65.3%
	Alberta	70.3%	70.2%	70.0%	70.0%
	Yukon	66.1%	65.9%	66.4%	66.9%
	Northwest Territories	52.4%	52.0%	49.2%	46.0%
	Nunavut	47.4%	45.5%	45.4%	45.1%
Grand Total		71.7%	71.9%	71.6%	71.4%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	201909	201910	201911	201912
Private Passenger	Newfoundland & Labrador	78.3%	79.7%	79.1%	77.6%
	New Brunswick	78.2%	77.4%	77.2%	76.6%
	Nova Scotia	82.7%	81.9%	81.5%	80.8%
	Prince Edward Island	59.8%	59.8%	60.5%	60.6%
	Ontario	69.2%	70.2%	69.7%	69.5%
	Alberta	61.0%	59.9%	59.6%	59.5%
	Yukon	76.0%	76.4%	75.9%	76.6%
	Northwest Territories	59.6%	58.3%	58.2%	57.7%
	Nunavut	37.2%	36.4%	36.1%	36.6%
Non Private Passenger	Newfoundland & Labrador	76.8%	75.9%	76.3%	76.2%
	New Brunswick	72.0%	69.4%	68.8%	67.6%
	Nova Scotia	75.4%	75.3%	75.6%	75.7%
	Prince Edward Island	80.0%	78.0%	77.1%	75.6%
	Ontario	59.3%	60.0%	60.6%	61.5%
	Alberta	66.7%	66.5%	66.5%	66.5%
	Yukon	62.7%	62.1%	62.9%	63.5%
	Northwest Territories	49.3%	49.2%	47.0%	43.8%
	Nunavut	44.7%	43.2%	43.3%	43.5%
Grand Total		67.5%	67.7%	67.7%	67.6%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NEWFOUNDLAND AND LABRADOR

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Accident Year	Selected Margins for Adverse Development			
	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%	1996	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	1997	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	1998	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	1999	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	2000	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	2001	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	2002	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	2003	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	2004	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	2005	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	2006	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	2007	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	2008	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	2009	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	2010	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	2011	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	2012	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	2013	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	2014	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	2015	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	2016	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	9.9%	2017	10.0%	10.0%	5.0%	9.9%
2018	10.0%	10.0%	5.0%	9.9%	2018	10.0%	10.0%	5.0%	9.9%
2019	10.0%	10.0%	5.0%	9.9%	2019	10.0%	10.0%	5.0%	9.9%
prem liab	10.0%	10.0%	5.0%	9.1%	prem liab	10.0%	10.0%	5.0%	9.1%
discount rate: 1.46%					discount rate: 1.46%				
margin (basis points): 25					margin (basis points): 25				

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NEW BRUNSWICK

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2015	10.0%	10.0%	5.0%	12.1%	10.0%	10.0%	5.0%	12.1%	12.1%
2016	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	11.9%	11.9%
2017	12.5%	10.3%	5.0%	11.7%	12.5%	10.3%	5.0%	11.5%	11.5%
2018	12.5%	10.1%	5.0%	11.7%	12.5%	10.2%	5.0%	11.5%	11.5%
2019	12.4%	10.1%	5.0%	11.7%	12.3%	10.2%	5.0%	11.5%	11.5%
prem liab	12.0%	10.1%	5.0%	9.8%	11.9%	10.1%	5.0%	10.9%	10.9%
discount rate:				1.46%	discount rate:				1.46%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NOVA SCOTIA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%	12.3%	10.0%	10.0%	5.0%	11.0%
2015	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.6%
2016	12.5%	10.0%	5.0%	11.8%	12.5%	10.0%	5.0%	11.5%
2017	12.5%	10.1%	5.0%	11.6%	12.5%	10.1%	5.0%	11.3%
2018	12.5%	10.0%	5.0%	11.6%	12.5%	10.2%	5.0%	11.3%
2019	12.3%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.3%
prem liab	12.0%	10.0%	5.0%	9.9%	11.6%	10.1%	5.0%	10.4%
	discount rate:			1.46%	discount rate:			1.46%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%	12.2%	10.0%	10.0%	5.0%	11.1%
2017	10.0%	10.0%	5.0%	11.7%	10.0%	10.0%	5.0%	11.5%
2018	12.5%	10.1%	5.0%	11.7%	12.4%	10.1%	5.0%	11.5%
2019	12.2%	10.2%	5.0%	11.7%	12.3%	10.2%	5.0%	11.5%
prem liab	12.1%	10.1%	5.0%	10.8%	11.9%	10.1%	5.0%	9.5%
	discount rate:			1.46%	discount rate:			1.46%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	9.9%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	9.9%	10.0%	10.0%	10.0%	9.9%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	8.3%	12.4%	9.8%	10.0%	10.0%	12.5%
2016	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	9.2%	12.2%
2017	12.5%	12.5%	8.6%	13.6%	12.5%	12.5%	12.5%	13.3%
2018	12.3%	12.5%	12.5%	13.6%	12.3%	12.5%	10.0%	13.3%
2019	13.8%	15.0%	6.0%	13.6%	13.0%	15.0%	6.2%	13.3%
prem liab	10.2%	15.0%	5.1%	10.7%	12.3%	15.0%	5.3%	11.5%
	discount rate:			1.46%	discount rate:			1.46%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%	12.5%	10.0%	10.0%	5.0%	12.3%
2016	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	12.4%
2017	12.5%	10.7%	5.0%	11.5%	12.5%	10.3%	5.0%	11.1%
2018	12.5%	11.0%	5.0%	11.5%	12.4%	10.5%	5.0%	11.1%
2019	12.1%	10.2%	5.0%	11.5%	12.0%	10.4%	5.0%	11.1%
prem liab	11.9%	10.6%	5.0%	9.7%	12.0%	10.2%	5.0%	9.3%
	discount rate:			1.46%	discount rate:			1.46%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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YUKON

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%	12.5%	10.0%	10.0%	5.0%	12.5%
2016	10.0%	10.0%	5.0%	11.9%	10.0%	10.0%	5.0%	12.5%
2017	12.5%	10.0%	5.0%	12.0%	12.5%	12.5%	5.0%	10.8%
2018	12.4%	11.4%	5.0%	12.0%	12.5%	11.7%	5.0%	10.8%
2019	12.3%	10.9%	5.0%	12.0%	11.6%	11.3%	5.0%	10.8%
prem liab	12.0%	10.8%	5.0%	11.2%	11.8%	11.3%	5.0%	9.8%
	discount rate:			1.46%	discount rate:			1.46%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%	12.5%	10.0%	10.0%	5.0%	12.4%
2016	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	5.0%	12.4%
2017	12.5%	11.6%	5.0%	11.4%	12.5%	11.5%	5.0%	11.8%
2018	12.4%	11.7%	5.0%	11.4%	12.3%	11.4%	5.0%	11.8%
2019	12.0%	11.4%	5.0%	11.4%	12.3%	11.2%	5.0%	11.8%
prem liab	11.8%	11.0%	5.0%	8.5%	11.1%	11.1%	5.0%	10.9%
	discount rate:			1.46%	discount rate:			1.46%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%	11.4%	10.0%	10.0%	5.0%	12.4%
2016	10.0%	10.0%	5.0%	11.9%	10.0%	10.0%	5.0%	11.5%
2017	11.8%	10.0%	5.0%	11.4%	12.5%	11.1%	5.0%	11.6%
2018	12.3%	10.1%	5.0%	11.4%	12.5%	10.3%	5.0%	11.6%
2019	12.0%	10.7%	5.0%	11.4%	12.1%	10.6%	5.0%	11.6%
prem liab	11.6%	10.0%	5.0%	11.2%	12.4%	10.1%	5.0%	9.9%
	discount rate: 1.46%				discount rate: 1.46%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	32	31	30	29	28	28	30	29
2008	106	103	100	97	94	92	100	95
2009	94	91	88	85	83	80	88	84
2010	-	-	-	-	-	-	-	-
2011	600	575	552	532	512	493	554	519
2012	2,061	2,032	2,004	1,977	1,952	1,928	2,005	1,960
2013	1,003	992	980	970	960	950	981	963
2014	2,706	2,675	2,644	2,615	2,586	2,559	2,645	2,596
2015	4,277	4,234	4,193	4,153	4,115	4,077	4,195	4,128
2016	6,772	6,706	6,643	6,581	6,522	6,463	6,646	6,541
2017	8,001	7,921	7,843	7,768	7,694	7,622	7,846	7,719
2018	13,256	13,113	12,975	12,840	12,709	12,580	12,981	12,753
2019	17,185	16,979	16,781	16,585	16,396	16,212	16,788	16,461
Total	56,093	55,452	54,833	54,232	53,651	53,084	54,859	53,848
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	1,260	619	-	(601)	(1,182)	(1,749)	26	(985)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	6.7%	3.3%	-	(3.3%)	(6.7%)	(6.7%)	-	(3.3%)
2008	6.0%	3.0%	-	(3.0%)	(6.0%)	(8.0%)	-	(5.0%)
2009	6.8%	3.4%	-	(3.4%)	(5.7%)	(9.1%)	-	(4.5%)
2010	-	-	-	-	-	-	-	-
2011	8.7%	4.2%	-	(3.6%)	(7.2%)	(10.7%)	0.4%	(6.0%)
2012	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	-	(2.2%)
2013	2.3%	1.2%	-	(1.0%)	(2.0%)	(3.1%)	0.1%	(1.7%)
2014	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	-	(1.8%)
2015	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	-	(1.6%)
2016	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.7%)	-	(1.5%)
2017	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	-	(1.6%)
2018	2.2%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	-	(1.7%)
2019	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	-	(1.9%)
Total	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	-	(1.8%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	11	11	11	10	10	10	11	10
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	63	61	59	57	55	53	59	55
2009	308	303	298	293	287	283	298	289
2010	560	549	540	530	520	511	540	524
2011	88	87	86	84	83	82	86	83
2012	703	695	686	678	669	661	686	672
2013	2,406	2,371	2,338	2,306	2,275	2,246	2,339	2,286
2014	505	500	496	492	488	484	496	489
2015	3,469	3,438	3,408	3,378	3,351	3,323	3,409	3,359
2016	3,754	3,714	3,674	3,637	3,599	3,563	3,676	3,612
2017	5,493	5,421	5,352	5,285	5,219	5,154	5,355	5,241
2018	8,112	7,986	7,863	7,745	7,629	7,517	7,868	7,669
2019	11,831	11,632	11,439	11,253	11,072	10,897	11,447	11,134
Total	37,303	36,768	36,250	35,748	35,257	34,784	36,270	35,423
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	1,053	518	-	(502)	(993)	(1,466)	20	(827)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	(9.1%)	(9.1%)	(9.1%)	-	(9.1%)
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	6.8%	3.4%	-	(3.4%)	(6.8%)	(10.2%)	-	(6.8%)
2009	3.4%	1.7%	-	(1.7%)	(3.7%)	(5.0%)	-	(3.0%)
2010	3.7%	1.7%	-	(1.9%)	(3.7%)	(5.4%)	-	(3.0%)
2011	2.3%	1.2%	-	(2.3%)	(3.5%)	(4.7%)	-	(3.5%)
2012	2.5%	1.3%	-	(1.2%)	(2.5%)	(3.6%)	-	(2.0%)
2013	2.9%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	-	(2.2%)
2014	1.8%	0.8%	-	(0.8%)	(1.6%)	(2.4%)	-	(1.4%)
2015	1.8%	0.9%	-	(0.9%)	(1.7%)	(2.5%)	-	(1.4%)
2016	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	0.1%	(1.7%)
2017	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	0.1%	(2.1%)
2018	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	0.1%	(2.5%)
2019	3.4%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	0.1%	(2.7%)
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.1%	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	17	16	16	16	15	15	16	15
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	122	121	120	119	118	117	120	119
2008	-	-	-	-	-	-	-	-
2009	257	247	239	230	223	215	239	225
2010	109	105	101	98	94	91	101	96
2011	-	-	-	-	-	-	-	-
2012	117	114	112	111	109	107	113	109
2013	1,478	1,453	1,429	1,406	1,385	1,364	1,430	1,392
2014	1,244	1,230	1,218	1,205	1,194	1,183	1,218	1,198
2015	1,204	1,192	1,181	1,169	1,159	1,149	1,181	1,162
2016	3,070	3,038	3,007	2,976	2,947	2,918	3,007	2,957
2017	4,703	4,649	4,596	4,546	4,495	4,447	4,599	4,512
2018	7,834	7,733	7,635	7,541	7,448	7,358	7,640	7,480
2019	13,048	12,866	12,691	12,519	12,354	12,194	12,698	12,410
Total	33,203	32,764	32,345	31,936	31,541	31,158	32,362	31,675
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	858	419	-	(409)	(804)	(1,187)	17	(670)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	6.3%	-	-	-	(6.3%)	(6.3%)	-	(6.3%)
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1.7%	0.8%	-	(0.8%)	(1.7%)	(2.5%)	-	(0.8%)
2008	-	-	-	-	-	-	-	-
2009	7.5%	3.3%	-	(3.8%)	(6.7%)	(10.0%)	-	(5.9%)
2010	7.9%	4.0%	-	(3.0%)	(6.9%)	(9.9%)	-	(5.0%)
2011	-	-	-	-	-	-	-	-
2012	4.5%	1.8%	-	(0.9%)	(2.7%)	(4.5%)	0.9%	(2.7%)
2013	3.4%	1.7%	-	(1.6%)	(3.1%)	(4.5%)	0.1%	(2.6%)
2014	2.1%	1.0%	-	(1.1%)	(2.0%)	(2.9%)	-	(1.6%)
2015	1.9%	0.9%	-	(1.0%)	(1.9%)	(2.7%)	-	(1.6%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(3.0%)	-	(1.7%)
2017	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	0.1%	(1.8%)
2018	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	0.1%	(2.0%)
2019	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	0.1%	(2.2%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	0.1%	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	340	326	312	299	287	275	312	291
2013	51	50	48	47	46	45	48	47
2014	47	45	43	42	41	39	44	41
2015	1,054	1,040	1,028	1,016	1,004	992	1,029	1,008
2016	1,373	1,352	1,333	1,316	1,299	1,283	1,335	1,305
2017	1,624	1,606	1,590	1,573	1,557	1,541	1,590	1,562
2018	1,434	1,417	1,400	1,384	1,368	1,353	1,401	1,373
2019	2,179	2,152	2,127	2,102	2,079	2,055	2,128	2,086
Total	8,102	7,988	7,881	7,779	7,681	7,583	7,887	7,713
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	221	107	-	(102)	(200)	(298)	6	(168)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	9.0%	4.5%	-	(4.2%)	(8.0%)	(11.9%)	-	(6.7%)
2013	6.3%	4.2%	-	(2.1%)	(4.2%)	(6.3%)	-	(2.1%)
2014	9.3%	4.7%	-	(2.3%)	(4.7%)	(9.3%)	2.3%	(4.7%)
2015	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.5%)	0.1%	(1.9%)
2016	3.0%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.2%	(2.1%)
2017	2.1%	1.0%	-	(1.1%)	(2.1%)	(3.1%)	-	(1.8%)
2018	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.4%)	0.1%	(1.9%)
2019	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	-	(1.9%)
Total	2.8%	1.4%	-	(1.3%)	(2.5%)	(3.8%)	0.1%	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	13,217	13,040	12,869	12,702	12,540	12,382	12,876	12,595
2005	9	9	9	8	8	8	9	8
2006	418	406	395	385	374	365	396	378
2007	2,504	2,427	2,355	2,285	2,218	2,154	2,357	2,241
2008	432	418	405	392	379	368	405	383
2009	2,476	2,399	2,326	2,257	2,191	2,128	2,329	2,213
2010	823	805	788	771	756	741	789	761
2011	2,058	2,002	1,950	1,901	1,854	1,809	1,953	1,869
2012	1,964	1,925	1,889	1,855	1,821	1,791	1,890	1,833
2013	5,241	5,150	5,064	4,981	4,903	4,827	5,067	4,929
2014	5,058	4,990	4,926	4,864	4,805	4,749	4,929	4,825
2015	10,191	10,079	9,974	9,871	9,772	9,675	9,977	9,805
2016	7,253	7,177	7,104	7,033	6,965	6,898	7,107	6,988
2017	9,103	8,991	8,883	8,779	8,677	8,578	8,888	8,711
2018	17,950	17,707	17,471	17,242	17,020	16,804	17,481	17,095
2019	39,807	39,213	38,637	38,076	37,536	37,010	38,657	37,721
Total	118,504	116,738	115,045	113,402	111,819	110,287	115,110	112,355
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	3,459	1,693	-	(1,643)	(3,226)	(4,758)	65	(2,690)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.1%)
2005	-	-	-	(11.1%)	(11.1%)	(11.1%)	-	(11.1%)
2006	5.8%	2.8%	-	(2.5%)	(5.3%)	(7.6%)	0.3%	(4.3%)
2007	6.3%	3.1%	-	(3.0%)	(5.8%)	(8.5%)	0.1%	(4.8%)
2008	6.7%	3.2%	-	(3.2%)	(6.4%)	(9.1%)	-	(5.4%)
2009	6.4%	3.1%	-	(3.0%)	(5.8%)	(8.5%)	0.1%	(4.9%)
2010	4.4%	2.2%	-	(2.2%)	(4.1%)	(6.0%)	0.1%	(3.4%)
2011	5.5%	2.7%	-	(2.5%)	(4.9%)	(7.2%)	0.2%	(4.2%)
2012	4.0%	1.9%	-	(1.8%)	(3.6%)	(5.2%)	0.1%	(3.0%)
2013	3.5%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	0.1%	(2.7%)
2014	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.6%)	0.1%	(2.1%)
2015	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	-	(1.7%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	-	(1.6%)
2017	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	0.1%	(1.9%)
2018	2.7%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.2%)
2019	3.0%	1.5%	-	(1.5%)	(2.8%)	(4.2%)	0.1%	(2.4%)
Total	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	0.1%	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	89	87	85	83	82	80	85	82
2005	113	110	108	105	102	100	108	103
2006	5	5	5	5	5	5	5	5
2007	34	33	33	33	32	32	33	33
2008	-	-	-	-	-	-	-	-
2009	54	52	50	48	47	45	50	47
2010	3	3	3	2	2	2	3	2
2011	2,017	1,981	1,947	1,916	1,886	1,857	1,949	1,895
2012	1,589	1,562	1,536	1,512	1,488	1,464	1,537	1,495
2013	4,376	4,315	4,256	4,199	4,145	4,092	4,258	4,163
2014	3,575	3,544	3,514	3,485	3,456	3,428	3,515	3,467
2015	7,161	7,090	7,023	6,957	6,892	6,830	7,025	6,914
2016	12,115	11,971	11,831	11,696	11,566	11,437	11,838	11,609
2017	12,727	12,567	12,411	12,261	12,115	11,971	12,418	12,164
2018	24,837	24,463	24,104	23,752	23,413	23,081	24,119	23,527
2019	36,950	36,445	35,956	35,482	35,018	34,573	35,976	35,174
Total	105,645	104,228	102,862	101,536	100,249	98,997	102,919	100,680
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	2,783	1,366	-	(1,326)	(2,613)	(3,865)	57	(2,182)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	4.7%	2.4%	-	(2.4%)	(3.5%)	(5.9%)	-	(3.5%)
2005	4.6%	1.9%	-	(2.8%)	(5.6%)	(7.4%)	-	(4.6%)
2006	-	-	-	-	-	-	-	-
2007	3.0%	-	-	-	(3.0%)	(3.0%)	-	-
2008	-	-	-	-	-	-	-	-
2009	8.0%	4.0%	-	(4.0%)	(6.0%)	(10.0%)	-	(6.0%)
2010	-	-	-	(33.3%)	(33.3%)	(33.3%)	-	(33.3%)
2011	3.6%	1.7%	-	(1.6%)	(3.1%)	(4.6%)	0.1%	(2.7%)
2012	3.5%	1.7%	-	(1.6%)	(3.1%)	(4.7%)	0.1%	(2.7%)
2013	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	-	(2.2%)
2014	1.7%	0.9%	-	(0.8%)	(1.7%)	(2.4%)	-	(1.3%)
2015	2.0%	1.0%	-	(0.9%)	(1.9%)	(2.7%)	-	(1.6%)
2016	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	0.1%	(1.9%)
2017	2.5%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	0.1%	(2.0%)
2018	3.0%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	0.1%	(2.4%)
2019	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.2%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.8%)	0.1%	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	43	41	40	38	37	35	40	37
2011	1	1	1	1	1	1	1	1
2012	3	3	3	3	3	3	3	3
2013	7	7	7	7	7	7	7	7
2014	18	18	18	18	18	18	18	18
2015	48	48	47	47	47	45	47	47
2016	90	89	88	87	86	85	88	87
2017	1,104	1,089	1,074	1,060	1,047	1,033	1,074	1,051
2018	1,064	1,048	1,033	1,019	1,004	990	1,034	1,009
2019	674	665	657	649	641	633	657	644
Total	3,052	3,009	2,968	2,929	2,891	2,850	2,969	2,904
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	84	41	-	(39)	(77)	(118)	1	(64)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	7.5%	2.5%	-	(5.0%)	(7.5%)	(12.5%)	-	(7.5%)
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	2.1%	2.1%	-	-	-	(4.3%)	-	-
2016	2.3%	1.1%	-	(1.1%)	(2.3%)	(3.4%)	-	(1.1%)
2017	2.8%	1.4%	-	(1.3%)	(2.5%)	(3.8%)	-	(2.1%)
2018	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	0.1%	(2.3%)
2019	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.7%)	-	(2.0%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(4.0%)	-	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	445	440	435	430	426	421	435	427
2014	39	39	39	38	38	37	39	38
2015	64	63	63	62	62	61	63	62
2016	157	156	154	152	150	149	154	152
2017	807	796	786	775	766	756	786	769
2018	789	777	767	755	744	734	767	749
2019	1,415	1,395	1,375	1,355	1,337	1,319	1,375	1,343
Total	3,718	3,668	3,621	3,569	3,525	3,479	3,621	3,542
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	97	47	-	(52)	(96)	(142)	-	(79)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	-	(1.8%)
2014	-	-	-	(2.6%)	(2.6%)	(5.1%)	-	(2.6%)
2015	1.6%	-	-	(1.6%)	(1.6%)	(3.2%)	-	(1.6%)
2016	1.9%	1.3%	-	(1.3%)	(2.6%)	(3.2%)	-	(1.3%)
2017	2.7%	1.3%	-	(1.4%)	(2.5%)	(3.8%)	-	(2.2%)
2018	2.9%	1.3%	-	(1.6%)	(3.0%)	(4.3%)	-	(2.3%)
2019	2.9%	1.5%	-	(1.5%)	(2.8%)	(4.1%)	-	(2.3%)
Total	2.7%	1.3%	-	(1.4%)	(2.7%)	(3.9%)	-	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	167	166	164	163	162	160	164	162
2013	8	7	7	7	7	7	7	7
2014	184	183	183	182	182	181	183	182
2015	101	100	99	98	97	97	99	98
2016	59	59	58	58	57	56	58	58
2017	127	126	124	122	121	119	125	122
2018	210	208	204	202	200	196	204	200
2019	254	250	246	243	239	236	246	241
Total	1,110	1,099	1,085	1,075	1,065	1,052	1,086	1,070
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	25	14	-	(10)	(20)	(33)	1	(15)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.8%	1.2%	-	(0.6%)	(1.2%)	(2.4%)	-	(1.2%)
2013	14.3%	-	-	-	-	-	-	-
2014	0.5%	-	-	(0.5%)	(0.5%)	(1.1%)	-	(0.5%)
2015	2.0%	1.0%	-	(1.0%)	(2.0%)	(2.0%)	-	(1.0%)
2016	1.7%	1.7%	-	-	(1.7%)	(3.4%)	-	-
2017	2.4%	1.6%	-	(1.6%)	(2.4%)	(4.0%)	0.8%	(1.6%)
2018	2.9%	2.0%	-	(1.0%)	(2.0%)	(3.9%)	-	(2.0%)
2019	3.3%	1.6%	-	(1.2%)	(2.8%)	(4.1%)	-	(2.0%)
Total	2.3%	1.3%	-	(0.9%)	(1.8%)	(3.0%)	0.1%	(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, 2019.

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	13,334	13,154	12,981	12,811	12,647	12,487	12,988	12,702
2005	122	119	117	113	110	108	117	111
2006	423	411	400	390	379	370	401	383
2007	2,692	2,612	2,538	2,466	2,396	2,331	2,540	2,422
2008	601	582	564	546	528	513	564	533
2009	3,189	3,092	3,001	2,913	2,831	2,751	3,004	2,858
2010	1,538	1,503	1,472	1,439	1,409	1,380	1,473	1,420
2011	4,764	4,646	4,536	4,434	4,336	4,242	4,543	4,367
2012	6,946	6,825	6,708	6,600	6,493	6,391	6,712	6,527
2013	15,015	14,785	14,564	14,353	14,154	13,959	14,572	14,221
2014	13,376	13,224	13,081	12,941	12,808	12,678	13,087	12,854
2015	27,569	27,284	27,016	26,751	26,499	26,249	27,025	26,583
2016	34,643	34,262	33,892	33,536	33,191	32,852	33,909	33,309
2017	43,689	43,166	42,659	42,169	41,691	41,221	42,681	41,851
2018	75,486	74,452	73,452	72,480	71,535	70,613	73,495	71,855
2019	123,343	121,597	119,909	118,264	116,672	115,129	119,972	117,214
Total	366,730	361,714	356,890	352,206	347,679	343,274	357,083	349,210
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
Total	9,840	4,824	-	(4,684)	(9,211)	(13,616)	193	(7,680)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.46%	0.96%	1.46%	1.96%	2.46%	2.96%	1.44%	2.29%
2004 & prior	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.1%)
2005	4.3%	1.7%	-	(3.4%)	(6.0%)	(7.7%)	-	(5.1%)
2006	5.8%	2.8%	-	(2.5%)	(5.3%)	(7.5%)	0.3%	(4.3%)
2007	6.1%	2.9%	-	(2.8%)	(5.6%)	(8.2%)	0.1%	(4.6%)
2008	6.6%	3.2%	-	(3.2%)	(6.4%)	(9.0%)	-	(5.5%)
2009	6.3%	3.0%	-	(2.9%)	(5.7%)	(8.3%)	0.1%	(4.8%)
2010	4.5%	2.1%	-	(2.2%)	(4.3%)	(6.3%)	0.1%	(3.5%)
2011	5.0%	2.4%	-	(2.2%)	(4.4%)	(6.5%)	0.2%	(3.7%)
2012	3.5%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	0.1%	(2.7%)
2013	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	0.1%	(2.4%)
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	-	(1.7%)
2015	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	-	(1.6%)
2016	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	0.1%	(1.7%)
2017	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.4%)	0.1%	(1.9%)
2018	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	0.1%	(2.2%)
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	0.1%	(2.2%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	(3)	-	-	(1)	(1)	33.3%	(4)
	2010	(6)	-	-	-	-	-	(6)
	2011	(5)	-	-	-	-	-	(5)
	2012	137	(3)	49	-	46	33.6%	183
	2013	66	(2)	(29)	-	(31)	(47.0%)	35
	2014	31	(3)	6	175	178	574.2%	209
	2015	137	-	52	116	168	122.6%	305
	2016	231	(5)	(69)	425	351	151.9%	582
	2017	1,088	(119)	72	154	107	9.8%	1,195
	2018	2,174	(237)	260	23	46	2.1%	2,220
	2019	1,017	201	(190)	1,255	1,266	124.5%	2,283
Private Passenger Total		4,867	(168)	151	2,147	2,130	43.8%	6,997
Non Private Passenger								
	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	(1)	-	-	-	-	-	(1)
	2012	4	-	-	-	-	-	4
	2013	29	-	-	(27)	(27)	(93.1%)	2
	2014	(5)	(1)	(21)	14	(8)	160.0%	(13)
	2015	106	(1)	(211)	(65)	(277)	(261.3%)	(171)
	2016	187	(7)	(103)	(38)	(148)	(79.1%)	39
	2017	567	(13)	(279)	(31)	(323)	(57.0%)	244
	2018	861	(71)	(9)	17	(63)	(7.3%)	798
	2019	1,990	125	(135)	(161)	(171)	(8.6%)	1,819
Non Private Passenger Total		3,746	32	(758)	(291)	(1,017)	(27.1%)	2,729
Grand Total		8,613	(136)	(607)	1,856	1,113	12.9%	9,726

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	15	(1)	-	-	(1)	(6.7%)	14
	2010	42	(1)	1	-	-	-	42
	2011	84	(3)	3	(45)	(45)	(53.6%)	39
	2012	49	(1)	3	46	48	98.0%	97
	2013	129	(4)	(286)	15	(275)	(213.2%)	(146)
	2014	(50)	3	(253)	264	14	(28.0%)	(36)
	2015	327	(14)	(10)	82	58	17.7%	385
	2016	511	(19)	(20)	133	94	18.4%	605
	2017	2,420	(70)	19	(44)	(95)	(3.9%)	2,325
	2018	3,547	(105)	196	(48)	43	1.2%	3,590
	2019	3,714	437	(419)	(83)	(65)	(1.8%)	3,649
Private Passenger Total		10,788	222	(766)	320	(224)	(2.1%)	10,564
Non Private Passenger	prior	27	(3)	3	(37)	(37)	(137.0%)	(10)
	2010	19	-	-	-	-	-	19
	2011	(67)	5	(5)	68	68	(101.5%)	1
	2012	75	(3)	3	(42)	(42)	(56.0%)	33
	2013	507	(26)	(23)	(382)	(431)	(85.0%)	76
	2014	249	(16)	16	(242)	(242)	(97.2%)	7
	2015	167	(11)	(16)	(7)	(34)	(20.4%)	133
	2016	401	(24)	12	(33)	(45)	(11.2%)	356
	2017	577	(7)	(25)	(2)	(34)	(5.9%)	543
	2018	881	(106)	75	(12)	(43)	(4.9%)	838
	2019	2,011	293	(864)	(364)	(935)	(46.5%)	1,076
Non Private Passenger Total		4,847	102	(824)	(1,053)	(1,775)	(36.6%)	3,072
Grand Total		15,635	324	(1,590)	(733)	(1,999)	(12.8%)	13,636

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	118	(8)	9	(59)	(58)	(49.2%)	60
	2010	9	-	-	(1)	(1)	(11.1%)	8
	2011	6	-	-	-	-	-	6
	2012	(81)	7	(7)	76	76	(93.8%)	(5)
	2013	(17)	2	(2)	1	1	(5.9%)	(16)
	2014	(113)	10	(11)	125	124	(109.7%)	11
	2015	53	(1)	(15)	8	(8)	(15.1%)	45
	2016	431	(11)	20	(15)	(6)	(1.4%)	425
	2017	1,181	(11)	4	(24)	(31)	(2.6%)	1,150
	2018	1,565	(31)	(197)	6	(222)	(14.2%)	1,343
	2019	3,192	331	(141)	(58)	132	4.1%	3,324
Private Passenger Total		6,344	288	(340)	59	7	0.1%	6,351
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	(1)	-	-	-	-	-	(1)
	2013	90	-	-	(5)	(5)	(5.6%)	85
	2014	349	(18)	17	(271)	(272)	(77.9%)	77
	2015	193	(2)	(6)	(81)	(89)	(46.1%)	104
	2016	491	(17)	(11)	86	58	11.8%	549
	2017	859	(35)	(82)	56	(61)	(7.1%)	798
	2018	2,066	(64)	(185)	(50)	(299)	(14.5%)	1,767
	2019	2,789	370	23	(43)	350	12.5%	3,139
Non Private Passenger Total		6,837	234	(244)	(308)	(318)	(4.7%)	6,519
Grand Total		13,181	522	(584)	(249)	(311)	(2.4%)	12,870

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	(95)	-	-	95	95	(100.0%)	-
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(21)	-	-	24	24	(114.3%)	3
	2015	(11)	-	-	89	89	(809.1%)	78
	2016	113	(1)	1	(27)	(27)	(23.9%)	86
	2017	198	(3)	(197)	(20)	(220)	(111.1%)	(22)
	2018	500	(19)	13	(77)	(83)	(16.6%)	417
	2019	427	40	18	(9)	49	11.5%	476
Private Passenger Total		1,103	17	(165)	75	(73)	(6.6%)	1,030
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	(1)	-	-	-	-	-	(1)
	2011	1	-	-	-	-	-	1
	2012	(4)	-	-	-	-	-	(4)
	2013	3	-	-	-	-	-	3
	2014	7	-	-	(5)	(5)	(71.4%)	2
	2015	44	-	2	(10)	(8)	(18.2%)	36
	2016	230	(2)	3	(6)	(5)	(2.2%)	225
	2017	564	(5)	3	(2)	(4)	(0.7%)	560
	2018	924	(11)	117	(375)	(269)	(29.1%)	655
	2019	832	72	60	(31)	101	12.1%	933
Non Private Passenger Total		2,599	54	185	(429)	(190)	(7.3%)	2,409
Grand Total		3,702	71	20	(354)	(263)	(7.1%)	3,439

EXHIBIT G-1

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

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Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	699	(13)	137	7,084	7,208	1,031.2%	7,907
	2010	253	(8)	8	(39)	(39)	(15.4%)	214
	2011	134	(4)	(3)	(43)	(50)	(37.3%)	84
	2012	107	(4)	4	31	31	29.0%	138
	2013	(64)	4	(215)	99	(112)	175.0%	(176)
	2014	107	1	8	74	83	77.6%	190
	2015	(248)	10	53	286	349	(140.7%)	101
	2016	729	(10)	-	(321)	(331)	(45.4%)	398
	2017	1,170	(35)	(29)	72	8	0.7%	1,178
	2018	2,796	(107)	(139)	(179)	(425)	(15.2%)	2,371
	2019	4,300	781	(656)	710	835	19.4%	5,135
Private Passenger Total		9,983	615	(832)	7,774	7,557	75.7%	17,540
Non Private Passenger								
	prior	106	(4)	(252)	(1)	(257)	(242.5%)	(151)
	2010	10	-	-	-	-	-	10
	2011	155	(5)	(109)	(92)	(206)	(132.9%)	(51)
	2012	260	(10)	10	(189)	(189)	(72.7%)	71
	2013	378	(12)	184	(37)	135	35.7%	513
	2014	337	(12)	(7)	(70)	(89)	(26.4%)	248
	2015	(513)	61	(264)	1,805	1,602	(312.3%)	1,089
	2016	1,445	(83)	(971)	(1)	(1,055)	(73.0%)	390
	2017	2,401	(79)	(70)	648	499	20.8%	2,900
	2018	7,845	(481)	(822)	992	(311)	(4.0%)	7,534
	2019	16,519	1,679	(262)	(342)	1,075	6.5%	17,594
Non Private Passenger Total		28,943	1,054	(2,563)	2,713	1,204	4.2%	30,147
Grand Total		38,926	1,669	(3,395)	10,487	8,761	22.5%	47,687

EXHIBIT G-1

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

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Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount						
Private Passenger	prior	(10)	-	55	-	55	(550.0%)	45
	2010	13	(1)	1	(16)	(16)	(123.1%)	(3)
	2011	101	(5)	5	-	-	-	101
	2012	35	(2)	2	-	-	-	35
	2013	123	(4)	4	(64)	(64)	(52.0%)	59
	2014	170	(7)	(90)	73	(24)	(14.1%)	146
	2015	442	(25)	25	(163)	(163)	(36.9%)	279
	2016	358	(4)	(42)	(2)	(48)	(13.4%)	310
	2017	1,032	(50)	51	(25)	(24)	(2.3%)	1,008
	2018	603	(21)	(87)	161	53	8.8%	656
	2019	1,006	7	39	(177)	(131)	(13.0%)	875
Private Passenger Total		3,873	(112)	(37)	(213)	(362)	(9.3%)	3,511
Non Private Passenger	prior	614	(25)	25	(545)	(545)	(88.8%)	69
	2010	7	-	-	-	-	-	7
	2011	194	(8)	8	(177)	(177)	(91.2%)	17
	2012	151	(4)	5	(65)	(64)	(42.4%)	87
	2013	576	(19)	22	(64)	(61)	(10.6%)	515
	2014	374	(14)	12	133	131	35.0%	505
	2015	2,087	(73)	(564)	(379)	(1,016)	(48.7%)	1,071
	2016	3,097	(110)	90	(161)	(181)	(5.8%)	2,916
	2017	5,506	(465)	(370)	(729)	(1,564)	(28.4%)	3,942
	2018	8,293	(699)	(150)	1,128	279	3.4%	8,572
	2019	19,051	1,611	(1,934)	(331)	(654)	(3.4%)	18,397
Non Private Passenger Total		39,950	194	(2,856)	(1,190)	(3,852)	(9.6%)	36,098
Grand Total		43,823	82	(2,893)	(1,403)	(4,214)	(9.6%)	39,609

EXHIBIT G-1

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2010	(16)	-	50	17	67	(418.8%)	51
	2011	2	-	-	-	-	-	2
	2012	3	-	-	-	-	-	3
	2013	9	-	-	(2)	(2)	(22.2%)	7
	2014	20	-	-	(3)	(3)	(15.0%)	17
	2015	41	-	-	(8)	(8)	(19.5%)	33
	2016	56	(1)	1	(7)	(7)	(12.5%)	49
	2017	143	(1)	1	(8)	(8)	(5.6%)	135
	2018	167	(3)	3	3	3	1.8%	170
	2019	110	16	(1)	(4)	11	10.0%	121
Private Passenger Total		539	11	54	(12)	53	9.8%	592
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	7	-	-	(3)	(3)	(42.9%)	4
	2015	19	-	-	(1)	(1)	(5.3%)	18
	2016	49	-	-	(3)	(3)	(6.1%)	46
	2017	141	(1)	1	(18)	(18)	(12.8%)	123
	2018	164	(3)	92	27	116	70.7%	280
	2019	391	(14)	139	(35)	90	23.0%	481
Non Private Passenger Total		776	(18)	232	(33)	181	23.3%	957
Grand Total		1,315	(7)	286	(45)	234	17.8%	1,549

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	18	-	-	(5)	(5)	(27.8%)	13
	2015	55	(1)	1	(8)	(8)	(14.5%)	47
	2016	111	(1)	1	(18)	(18)	(16.2%)	93
	2017	205	(1)	1	3	3	1.5%	208
	2018	504	(5)	(32)	(44)	(81)	(16.1%)	423
	2019	386	31	(90)	(31)	(90)	(23.3%)	296
Private Passenger Total		1,288	23	(119)	(103)	(199)	(15.5%)	1,089
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	54	(1)	1	(4)	(4)	(7.4%)	50
	2014	31	-	-	(2)	(2)	(6.5%)	29
	2015	22	-	-	(3)	(3)	(13.6%)	19
	2016	65	(1)	1	(3)	(3)	(4.6%)	62
	2017	144	(2)	2	(1)	(1)	(0.7%)	143
	2018	202	(3)	(2)	1	(4)	(2.0%)	198
	2019	97	15	48	89	152	156.7%	249
Non Private Passenger Total		618	8	50	77	135	21.8%	753
Grand Total		1,906	31	(69)	(26)	(64)	(3.4%)	1,842

EXHIBIT G-1

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	15	(1)	1	-	-	-	15
	2013	1	-	-	-	-	-	1
	2014	3	-	-	-	-	-	3
	2015	9	-	-	(2)	(2)	(22.2%)	7
	2016	24	-	-	(1)	(1)	(4.2%)	23
	2017	33	(2)	6	(1)	3	9.1%	36
	2018	28	(1)	1	(3)	(3)	(10.7%)	25
	2019	36	(2)	5	(2)	1	2.8%	37
Private Passenger Total		148	(6)	13	(9)	(2)	(1.4%)	146
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	14	-	-	(3)	(3)	(21.4%)	11
	2014	22	-	-	-	-	-	22
	2015	20	-	-	(4)	(4)	(20.0%)	16
	2016	42	-	-	(2)	(2)	(4.8%)	40
	2017	99	(1)	1	-	-	-	99
	2018	175	(2)	2	(2)	(2)	(1.1%)	173
	2019	184	19	(19)	(27)	(27)	(14.7%)	157
Non Private Passenger Total		556	16	(16)	(38)	(38)	(6.8%)	518
Grand Total		704	10	(3)	(47)	(40)	(5.7%)	664

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	815	(22)	201	7,024	7,203	883.8%	8,018
	2010	199	(10)	60	56	106	53.3%	305
	2011	320	(12)	5	(88)	(95)	(29.7%)	225
	2012	271	(4)	52	153	201	74.2%	472
	2013	252	(4)	(528)	49	(483)	(191.7%)	(231)
	2014	165	4	(340)	727	391	237.0%	556
	2015	805	(31)	106	400	475	59.0%	1,280
	2016	2,564	(52)	(108)	167	7	0.3%	2,571
	2017	7,470	(292)	(72)	107	(257)	(3.4%)	7,213
	2018	11,884	(529)	18	(158)	(669)	(5.6%)	11,215
	2019	14,188	1,842	(1,435)	1,601	2,008	14.2%	16,196
Private Passenger Total		38,933	890	(2,041)	10,038	8,887	22.8%	47,820
Non Private Passenger	prior	756	(32)	(224)	(583)	(839)	(111.0%)	(83)
	2010	37	-	-	-	-	-	37
	2011	284	(8)	(106)	(201)	(315)	(110.9%)	(31)
	2012	486	(17)	18	(296)	(295)	(60.7%)	191
	2013	1,653	(58)	184	(522)	(396)	(24.0%)	1,257
	2014	1,371	(61)	17	(446)	(490)	(35.7%)	881
	2015	2,145	(26)	(1,059)	1,255	170	7.9%	2,315
	2016	6,007	(244)	(979)	(161)	(1,384)	(23.0%)	4,623
	2017	10,858	(608)	(819)	(79)	(1,506)	(13.9%)	9,352
	2018	21,411	(1,440)	(882)	1,726	(596)	(2.8%)	20,815
	2019	43,864	4,170	(2,944)	(1,245)	(19)	-	43,845
Non Private Passenger Total		88,872	1,676	(6,794)	(552)	(5,670)	(6.4%)	83,202
Grand Total		127,805	2,566	(8,835)	9,486	3,217	2.5%	131,022

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(10)	-	-	-	-	-	(10)
	2010	(7)	-	-	-	-	-	(7)
	2011	(6)	-	-	-	-	-	(6)
	2012	5	-	70	-	70	1,400.0%	75
	2013	(3)	-	(31)	-	(31)	1,033.3%	(34)
	2014	(160)	3	5	165	173	(108.1%)	13
	2015	(116)	1	56	109	166	(143.1%)	50
	2016	(153)	6	(65)	401	342	(223.5%)	189
	2017	725	(109)	93	148	132	18.2%	857
	2018	1,487	(223)	263	21	61	4.1%	1,548
	2019	484	145	(185)	1,178	1,138	235.1%	1,622
Private Passenger Total		2,246	(177)	206	2,022	2,051	91.3%	4,297
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	2	-	-	-	-	-	2
	2012	-	-	-	-	-	-	-
	2013	26	-	-	(24)	(24)	(92.3%)	2
	2014	(13)	-	(17)	13	(4)	30.8%	(17)
	2015	30	-	(210)	(60)	(270)	(900.0%)	(240)
	2016	80	(2)	(94)	(35)	(131)	(163.8%)	(51)
	2017	334	(3)	(260)	(29)	(292)	(87.4%)	42
	2018	570	(57)	(14)	15	(56)	(9.8%)	514
	2019	1,749	99	(134)	(144)	(179)	(10.2%)	1,570
Non Private Passenger Total		2,786	37	(729)	(264)	(956)	(34.3%)	1,830
Grand Total		5,032	(140)	(523)	1,758	1,095	21.8%	6,127

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(14)	-	-	-	-	-	(14)
	2010	30	(1)	1	-	-	-	30
	2011	77	(3)	3	(43)	(43)	(55.8%)	34
	2012	33	(1)	3	43	45	136.4%	78
	2013	83	(3)	(242)	14	(231)	(278.3%)	(148)
	2014	(71)	3	(253)	245	(5)	7.0%	(76)
	2015	130	(10)	(14)	76	52	40.0%	182
	2016	313	(16)	(15)	129	98	31.3%	411
	2017	2,092	(63)	16	(38)	(85)	(4.1%)	2,007
	2018	3,145	(94)	190	(39)	57	1.8%	3,202
	2019	3,358	399	(419)	(72)	(92)	(2.7%)	3,266
Private Passenger Total		9,176	211	(730)	315	(204)	(2.2%)	8,972
Non Private Passenger	prior	21	(2)	2	(33)	(33)	(157.1%)	(12)
	2010	2	-	-	-	-	-	2
	2011	(76)	5	(5)	76	76	(100.0%)	-
	2012	43	(3)	3	(42)	(42)	(97.7%)	1
	2013	359	(25)	25	(355)	(355)	(98.9%)	4
	2014	230	(16)	16	(227)	(227)	(98.7%)	3
	2015	101	(7)	(20)	(7)	(34)	(33.7%)	67
	2016	342	(24)	12	(31)	(43)	(12.6%)	299
	2017	450	(5)	(20)	-	(25)	(5.6%)	425
	2018	679	(102)	74	(9)	(37)	(5.4%)	642
	2019	1,736	264	(858)	(341)	(935)	(53.9%)	801
Non Private Passenger Total		3,887	85	(771)	(969)	(1,655)	(42.6%)	2,232
Grand Total		13,063	296	(1,501)	(654)	(1,859)	(14.2%)	11,204

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	98	(8)	9	(57)	(56)	(57.1%)	42
	2010	8	(1)	1	-	-	-	8
	2011	5	-	-	-	-	-	5
	2012	(82)	7	(7)	73	73	(89.0%)	(9)
	2013	(24)	2	(2)	-	-	-	(24)
	2014	(127)	11	(6)	119	124	(97.6%)	(3)
	2015	19	-	(6)	7	1	5.3%	20
	2016	330	(10)	20	(14)	(4)	(1.2%)	326
	2017	1,039	(10)	4	(23)	(29)	(2.8%)	1,010
	2018	1,234	(25)	(178)	10	(193)	(15.6%)	1,041
	2019	2,785	285	(146)	(48)	91	3.3%	2,876
Private Passenger Total		5,285	251	(311)	67	7	0.1%	5,292
Non Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2010	(1)	-	-	-	-	-	(1)
	2011	2	-	-	-	-	-	2
	2012	(4)	-	-	-	-	-	(4)
	2013	-	-	-	-	-	-	-
	2014	258	(15)	15	(254)	(254)	(98.4%)	4
	2015	128	(1)	(4)	(76)	(81)	(63.3%)	47
	2016	335	(13)	(10)	79	56	16.7%	391
	2017	595	(24)	(81)	51	(54)	(9.1%)	541
	2018	1,769	(53)	(190)	(46)	(289)	(16.3%)	1,480
	2019	2,457	334	20	(35)	319	13.0%	2,776
Non Private Passenger Total		5,536	228	(250)	(281)	(303)	(5.5%)	5,233
Grand Total		10,821	479	(561)	(214)	(296)	(2.7%)	10,525

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	(116)	1	(1)	116	116	(100.0%)	-
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(21)	-	-	22	22	(104.8%)	1
	2015	(75)	1	(1)	85	85	(113.3%)	10
	2016	89	(1)	1	(26)	(26)	(29.2%)	63
	2017	133	(1)	(199)	(17)	(217)	(163.2%)	(84)
	2018	433	(17)	11	(69)	(75)	(17.3%)	358
	2019	371	37	16	(9)	44	11.9%	415
Private Passenger Total		806	20	(173)	102	(51)	(6.3%)	755
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	(1)	-	-	-	-	-	(1)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	6	-	-	(4)	(4)	(66.7%)	2
	2015	42	-	2	(9)	(7)	(16.7%)	35
	2016	156	(2)	2	(4)	(4)	(2.6%)	152
	2017	504	(5)	3	(1)	(3)	(0.6%)	501
	2018	827	(8)	117	(341)	(232)	(28.1%)	595
	2019	749	63	56	(27)	92	12.3%	841
Non Private Passenger Total		2,284	48	180	(386)	(158)	(6.9%)	2,126
Grand Total		3,090	68	7	(284)	(209)	(6.8%)	2,881

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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	153	(6)	138	6,668	6,800	4,444.4%	6,953
	2010	220	(9)	9	(39)	(39)	(17.7%)	181
	2011	106	(4)	(3)	(38)	(45)	(42.5%)	61
	2012	74	(3)	3	32	32	43.2%	106
	2013	(99)	4	(214)	92	(118)	119.2%	(217)
	2014	(85)	3	23	69	95	(111.8%)	10
	2015	(260)	10	56	268	334	(128.5%)	74
	2016	626	(6)	(4)	(299)	(309)	(49.4%)	317
	2017	1,017	(31)	(30)	66	5	0.5%	1,022
	2018	2,473	(99)	(141)	(161)	(401)	(16.2%)	2,072
	2019	3,644	696	(646)	671	721	19.8%	4,365
Private Passenger Total		7,869	555	(809)	7,329	7,075	89.9%	14,944
Non Private Passenger	prior	41	(1)	(249)	-	(250)	(609.8%)	(209)
	2010	8	-	-	-	-	-	8
	2011	118	(5)	(109)	(90)	(204)	(172.9%)	(86)
	2012	178	(7)	7	(175)	(175)	(98.3%)	3
	2013	89	(4)	179	(35)	140	157.3%	229
	2014	169	(7)	(11)	(65)	(83)	(49.1%)	86
	2015	(1,142)	80	(238)	1,695	1,537	(134.6%)	395
	2016	1,009	(71)	(970)	-	(1,041)	(103.2%)	(32)
	2017	1,810	(72)	(52)	594	470	26.0%	2,280
	2018	6,718	(470)	(814)	911	(373)	(5.6%)	6,345
	2019	14,528	1,451	(263)	(288)	900	6.2%	15,428
Non Private Passenger Total		23,526	894	(2,520)	2,547	921	3.9%	24,447
Grand Total		31,395	1,449	(3,329)	9,876	7,996	25.5%	39,391

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(41)	3	55	-	58	(141.5%)	17
	2010	13	(1)	1	(16)	(16)	(123.1%)	(3)
	2011	16	(1)	1	-	-	-	16
	2012	26	(1)	1	-	-	-	26
	2013	108	(4)	4	(61)	(61)	(56.5%)	47
	2014	33	(1)	(67)	70	2	6.1%	35
	2015	395	(24)	24	(152)	(152)	(38.5%)	243
	2016	238	(2)	(45)	-	(47)	(19.7%)	191
	2017	929	(46)	49	(22)	(19)	(2.0%)	910
	2018	422	(17)	(89)	151	45	10.7%	467
	2019	834	(11)	50	(166)	(127)	(15.2%)	707
Private Passenger Total		2,973	(105)	(16)	(196)	(317)	(10.7%)	2,656
Non Private Passenger	prior	584	(23)	23	(533)	(533)	(91.3%)	51
	2010	6	-	-	-	-	-	6
	2011	145	(6)	6	(169)	(169)	(116.6%)	(24)
	2012	68	(3)	3	(59)	(59)	(86.8%)	9
	2013	286	(11)	13	(60)	(58)	(20.3%)	228
	2014	234	(9)	7	122	120	51.3%	354
	2015	1,577	(63)	(574)	(352)	(989)	(62.7%)	588
	2016	2,366	(95)	75	(150)	(170)	(7.2%)	2,196
	2017	4,443	(444)	(348)	(658)	(1,450)	(32.6%)	2,993
	2018	6,681	(668)	(133)	1,011	210	3.1%	6,891
	2019	17,020	1,423	(1,998)	(312)	(887)	(5.2%)	16,133
Non Private Passenger Total		33,410	101	(2,926)	(1,160)	(3,985)	(11.9%)	29,425
Grand Total		36,383	(4)	(2,942)	(1,356)	(4,302)	(11.8%)	32,081

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2010	(17)	-	51	17	68	(400.0%)	51
	2011	2	-	-	-	-	-	2
	2012	3	-	-	-	-	-	3
	2013	8	-	-	(2)	(2)	(25.0%)	6
	2014	18	-	-	(3)	(3)	(16.7%)	15
	2015	38	-	-	(7)	(7)	(18.4%)	31
	2016	53	(1)	1	(7)	(7)	(13.2%)	46
	2017	60	(1)	1	(6)	(6)	(10.0%)	54
	2018	154	(2)	2	4	4	2.6%	158
	2019	99	15	(2)	(3)	10	10.1%	109
Private Passenger Total		422	11	53	(7)	57	13.5%	479
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	6	-	-	(2)	(2)	(33.3%)	4
	2015	17	-	-	(1)	(1)	(5.9%)	16
	2016	45	-	-	(2)	(2)	(4.4%)	43
	2017	130	(1)	1	(17)	(17)	(13.1%)	113
	2018	96	(1)	99	25	123	128.1%	219
	2019	358	(17)	136	(33)	86	24.0%	444
Non Private Passenger Total		657	(19)	236	(30)	187	28.5%	844
Grand Total		1,079	(8)	289	(37)	244	22.6%	1,323

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	16	-	-	(4)	(4)	(25.0%)	12
	2015	51	(1)	1	(7)	(7)	(13.7%)	44
	2016	104	(1)	1	(17)	(17)	(16.3%)	87
	2017	149	(1)	1	3	3	2.0%	152
	2018	459	(5)	(31)	(41)	(77)	(16.8%)	382
	2019	344	29	(89)	(29)	(89)	(25.9%)	255
Private Passenger Total		1,130	21	(117)	(95)	(191)	(16.9%)	939
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	16	-	-	(3)	(3)	(18.8%)	13
	2014	29	-	-	(2)	(2)	(6.9%)	27
	2015	21	-	-	(4)	(4)	(19.0%)	17
	2016	60	(1)	1	(3)	(3)	(5.0%)	57
	2017	132	(1)	1	-	-	-	132
	2018	179	(2)	-	-	(2)	(1.1%)	177
	2019	63	12	47	82	141	223.8%	204
Non Private Passenger Total		503	8	49	70	127	25.2%	630
Grand Total		1,633	29	(68)	(25)	(64)	(3.9%)	1,569

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	3	-	-	-	-	-	3
	2015	8	-	-	(2)	(2)	(25.0%)	6
	2016	23	-	-	(1)	(1)	(4.3%)	22
	2017	30	(2)	6	(1)	3	10.0%	33
	2018	26	(1)	1	(3)	(3)	(11.5%)	23
	2019	33	(2)	6	(3)	1	3.0%	34
Private Passenger Total		124	(5)	13	(10)	(2)	(1.6%)	122
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	13	-	-	(3)	(3)	(23.1%)	10
	2014	4	-	-	-	-	-	4
	2015	13	-	-	(3)	(3)	(23.1%)	10
	2016	39	-	-	(2)	(2)	(5.1%)	37
	2017	90	(1)	1	-	-	-	90
	2018	160	(2)	2	(1)	(1)	(0.6%)	159
	2019	170	18	(19)	(25)	(26)	(15.3%)	144
Non Private Passenger Total		489	15	(16)	(34)	(35)	(7.2%)	454
Grand Total		613	10	(3)	(44)	(37)	(6.0%)	576

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	182	(11)	202	6,611	6,802	3,737.4%	6,984
	2010	130	(11)	62	78	129	99.2%	259
	2011	198	(8)	1	(81)	(88)	(44.4%)	110
	2012	65	2	70	148	220	338.5%	285
	2013	78	(1)	(485)	43	(443)	(567.9%)	(365)
	2014	(394)	19	(298)	683	404	(102.5%)	10
	2015	190	(23)	116	377	470	247.4%	660
	2016	1,623	(31)	(106)	166	29	1.8%	1,652
	2017	6,174	(264)	(59)	110	(213)	(3.4%)	5,961
	2018	9,833	(483)	28	(127)	(582)	(5.9%)	9,251
	2019	11,952	1,593	(1,415)	1,519	1,697	14.2%	13,649
Private Passenger Total		30,031	782	(1,884)	9,527	8,425	28.1%	38,456
Non Private Passenger	prior	652	(26)	(224)	(566)	(816)	(125.2%)	(164)
	2010	17	-	-	-	-	-	17
	2011	192	(6)	(108)	(183)	(297)	(154.7%)	(105)
	2012	286	(13)	13	(276)	(276)	(96.5%)	10
	2013	792	(40)	217	(480)	(303)	(38.3%)	489
	2014	923	(47)	10	(419)	(456)	(49.4%)	467
	2015	787	9	(1,044)	1,183	148	18.8%	935
	2016	4,432	(208)	(984)	(148)	(1,340)	(30.2%)	3,092
	2017	8,488	(556)	(755)	(60)	(1,371)	(16.2%)	7,117
	2018	17,679	(1,363)	(859)	1,565	(657)	(3.7%)	17,022
	2019	38,830	3,647	(3,013)	(1,123)	(489)	(1.3%)	38,341
Non Private Passenger Total		73,078	1,397	(6,747)	(507)	(5,857)	(8.0%)	67,221
Grand Total		103,109	2,179	(8,631)	9,020	2,568	2.5%	105,677

EXHIBIT H-1
Projected Year-end Policy Liabilities
Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Newfoundland & Labrador

Private Passenger ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	(3)	-	(3)	-	-	2	2	(1)
2000	-	(3)	-	(3)	-	-	-	-	(3)
2001	-	(4)	(5)	(9)	-	-	1	1	(8)
2002	-	-	-	-	-	-	-	-	-
2003	-	1	1	2	-	-	-	-	2
2004	(1)	(10)	-	(11)	-	-	1	1	(10)
2005	-	3	6	9	-	-	1	1	10
2006	-	1	3	4	-	-	-	-	4
2007	28	(3)	6	31	(2)	-	3	1	32
2008	96	3	16	115	(9)	1	11	3	118
2009	86	5	25	116	(10)	1	11	2	118
2010	(1)	(6)	55	48	-	-	7	7	55
2011	275	(5)	94	364	(36)	6	32	2	366
2012	1,522	65	146	1,733	(64)	11	167	114	1,847
2013	984	(30)	152	1,106	(36)	7	107	78	1,184
2014	2,724	11	117	2,852	(99)	15	313	229	3,081
2015	3,194	40	357	3,591	(100)	17	383	300	3,891
2016	4,797	150	357	5,304	(149)	21	548	420	5,724
2017	3,672	678	176	4,526	(144)	23	491	370	4,896
2018	7,932	1,226	449	9,607	(304)	47	1,017	760	10,367
PAYs (sub-total):	25,308	2,119	1,955	29,382	(953)	149	3,095	2,291	31,673
CAY (2019)	9,928	1,986	411	12,325	(432)	74	1,276	918	13,243
claims liabilities:	35,236	4,105	2,366	41,707	(1,385)	223	4,371	3,209	44,916
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	12,048	(1,229)		10,819	(296)	48	746	498	10,819
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				52,526	(1,681)	271	5,117	3,707	55,735

EXHIBIT H-1
Projected Year-end Policy Liabilities
Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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New Brunswick

Private Passenger ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	15	-	15	-	-	2	2	17
2000	-	3	-	3	-	-	-	-	3
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	(1)	(10)	(1)	(12)	-	-	1	1	(11)
2003	222	(7)	2	217	(14)	2	20	8	225
2004	-	1	1	2	-	-	-	-	2
2005	1	9	(5)	5	-	-	2	2	7
2006	(1)	(8)	13	4	-	-	2	2	6
2007	(1)	(7)	17	9	-	-	3	3	12
2008	29	(2)	18	45	(5)	-	5	-	45
2009	202	(5)	-	197	(7)	1	19	13	210
2010	183	28	49	260	(13)	2	25	14	274
2011	35	32	80	147	(7)	2	15	10	157
2012	233	72	111	416	(18)	3	41	26	442
2013	164	(137)	137	164	(5)	1	17	13	177
2014	574	(70)	187	691	(16)	3	78	65	756
2015	2,286	178	256	2,720	(64)	11	271	218	2,938
2016	2,169	366	163	2,698	(78)	11	277	210	2,908
2017	1,465	1,793	126	3,384	(121)	21	440	340	3,724
2018	1,214	3,107	180	4,501	(185)	31	557	403	4,904
PAYs (sub-total):	8,774	5,357	1,334	15,465	(533)	88	1,775	1,330	16,795
CAY (2019)	2,151	4,023	187	6,361	(293)	51	783	541	6,902
claims liabilities:	10,925	9,380	1,521	21,826	(826)	139	2,558	1,871	23,697
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	6,883	(737)		6,146	(169)	27	439	297	6,146
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				27,972	(995)	166	2,997	2,168	29,843

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Nova Scotia

Private Passenger ending 2019	Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
	prior	(1)	3	(1)	1	-	-	2	2	3
	2000	-	-	-	-	-	-	-	-	-
	2001	-	3	-	3	-	-	-	-	3
	2002	-	11	1	12	-	-	1	1	13
	2003	-	(9)	-	(9)	-	-	1	1	(8)
	2004	14	3	(2)	15	(1)	-	2	1	16
	2005	-	15	29	44	-	-	5	5	49
	2006	-	(4)	24	20	-	-	2	2	22
	2007	109	(7)	34	136	(4)	1	13	10	146
	2008	(1)	12	33	44	-	-	4	4	48
	2009	219	12	49	280	(28)	5	25	2	282
	2010	130	7	44	181	(18)	3	17	2	183
	2011	-	5	36	41	-	-	5	5	46
	2012	70	(8)	55	117	(5)	-	12	7	124
	2013	118	(22)	65	161	(5)	-	17	12	173
	2014	199	(3)	119	315	(8)	1	33	26	341
	2015	288	20	44	352	(12)	2	45	35	387
	2016	593	303	93	989	(32)	4	131	103	1,092
	2017	350	941	93	1,384	(47)	6	180	139	1,523
	2018	2,088	970	131	3,189	(117)	19	397	299	3,488
	PAYs (sub-total):	4,176	2,252	847	7,275	(277)	41	892	656	7,931
	CAY (2019)	3,739	3,116	200	7,055	(282)	49	854	621	7,676
	claims liabilities:	7,915	5,368	1,047	14,330	(559)	90	1,746	1,277	15,607
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	7,501	(810)		6,691	(170)	25	525	380	6,751
		*Total may not be sum of parts, as apvs apply to future costs within UPR								
	policy liabilities:				21,021	(729)	115	2,271	1,657	22,358

EXHIBIT H-1
Projected Year-end Policy Liabilities
Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Prince Edward Island

Private Passenger ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(1)	-	(1)	-	-	-	-	(1)	
2000	-	(1)	-	(1)	-	-	-	-	(1)	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	-	1	-	1	-	-	-	-	1	
2003	-	(1)	-	(1)	-	-	-	-	(1)	
2004	-	4	-	4	-	-	-	-	4	
2005	-	(4)	7	3	-	-	1	1	4	
2006	-	-	11	11	-	-	1	1	12	
2007	-	(1)	3	2	-	-	-	-	2	
2008	-	(1)	3	2	-	-	-	-	2	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	9	9	-	-	1	1	10	
2011	-	(1)	14	13	-	-	1	1	14	
2012	-	-	20	20	-	-	2	2	22	
2013	-	(2)	25	23	-	-	3	3	26	
2014	17	1	28	46	-	-	5	5	51	
2015	959	10	32	1,001	(35)	6	103	74	1,075	
2016	239	61	80	380	(11)	2	41	32	412	
2017	859	(79)	69	849	(21)	3	91	73	922	
2018	354	310	14	678	(26)	4	90	68	746	
PAYs (sub-total):	2,428	295	315	3,038	(93)	15	339	261	3,299	
CAY (2019)	434	422	19	875	(33)	5	111	83	958	
claims liabilities:	2,862	717	334	3,913	(126)	20	450	344	4,257	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,288	(139)		1,149	(25)	4	70	49	1,149	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				5,062	(151)	24	520	393	5,406	

EXHIBIT H-1
Projected Year-end Policy Liabilities
Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Ontario

Private Passenger ending 2019	Ontario - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,505	5,559	(3)	9,061	(272)	43	890	661	9,722	
2000	-	13	2	15	-	-	1	1	16	
2001	-	6	(2)	4	-	-	1	1	5	
2002	438	(7)	91	522	(27)	4	50	27	549	
2003	2,099	39	583	2,721	(160)	27	256	123	2,844	
2004	529	86	514	1,129	(71)	13	105	47	1,176	
2005	7	(34)	223	196	(13)	2	23	12	208	
2006	271	1	244	516	(42)	7	47	12	528	
2007	1,938	222	254	2,414	(208)	34	220	46	2,460	
2008	145	223	187	555	(51)	9	51	9	564	
2009	1,079	232	404	1,715	(151)	24	155	28	1,743	
2010	567	165	270	1,002	(62)	10	93	41	1,043	
2011	1,092	56	380	1,528	(132)	21	140	29	1,557	
2012	1,005	97	288	1,390	(108)	18	128	38	1,428	
2013	987	(198)	487	1,276	(71)	11	121	61	1,337	
2014	2,861	9	394	3,264	(147)	26	330	209	3,473	
2015	280	68	500	848	(23)	4	101	82	930	
2016	812	257	377	1,446	(45)	7	156	118	1,564	
2017	589	931	308	1,828	(69)	12	265	208	2,036	
2018	1,091	1,969	504	3,564	(153)	25	479	351	3,915	
PAYs (sub-total):	19,295	9,694	6,005	34,994	(1,805)	297	3,612	2,104	37,098	
CAY (2019)	4,907	4,748	480	10,135	(447)	72	1,506	1,131	11,266	
claims liabilities:	24,202	14,442	6,485	45,129	(2,252)	369	5,118	3,235	48,364	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	17,978	(1,061)		16,917	(403)	63	1,071	731	16,917	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				62,046	(2,655)	432	6,189	3,966	65,281	

EXHIBIT H-1
Projected Year-end Policy Liabilities
Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Alberta

Private Passenger ending 2019	Alberta - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
	prior	1	13	-	14	-	-	13	13	27
	2000	(1)	(14)	(2)	(17)	-	-	2	2	(15)
	2001	1	10	-	11	-	-	1	1	12
	2002	(1)	(13)	2	(12)	-	-	1	1	(11)
	2003	42	(46)	13	9	(1)	-	1	-	9
	2004	(1)	(26)	3	(24)	-	-	3	3	(21)
	2005	3	70	22	95	(7)	1	8	2	97
	2006	7	12	12	31	-	-	3	3	34
	2007	3	9	93	105	-	-	10	10	115
	2008	-	6	92	98	-	-	10	10	108
	2009	-	(8)	60	52	-	-	7	7	59
	2010	-	(3)	24	21	(2)	-	2	-	21
	2011	1,029	14	11	1,054	(26)	4	102	80	1,134
	2012	77	23	50	150	(3)	-	15	12	162
	2013	98	42	53	193	(5)	1	19	15	208
	2014	1,324	31	66	1,421	(36)	5	139	108	1,529
	2015	219	239	59	517	(14)	2	58	46	563
	2016	1,543	183	35	1,761	(61)	10	181	130	1,891
	2017	278	753	43	1,074	(41)	6	129	94	1,168
	2018	1,652	435	112	2,199	(89)	13	281	205	2,404
	PAYs (sub-total):	6,274	1,730	748	8,752	(285)	42	985	742	9,494
	CAY (2019)	1,867	666	(31)	2,502	(102)	17	290	205	2,707
	claims liabilities:	8,141	2,396	717	11,254	(387)	59	1,275	947	12,201
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	4,276	(462)		3,814	(72)	10	200	138	3,814
		*Total may not be sum of parts, as apvs apply to future costs within UPR								
	policy liabilities:				15,068	(459)	69	1,475	1,085	16,015

EXHIBIT H-1
Projected Year-end Policy Liabilities
Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Yukon

Private Passenger ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	-	3	-	3	-	-	-	-	3
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	(1)	-	(1)	-	-	-	-	(1)
2009	-	-	12	12	-	-	1	1	13
2010	-	49	1	50	(5)	1	4	-	50
2011	-	2	2	4	-	-	-	-	4
2012	-	3	3	6	-	-	-	-	6
2013	-	6	4	10	-	-	1	1	11
2014	-	15	5	20	-	-	3	3	23
2015	-	31	(16)	15	(1)	-	4	3	18
2016	-	46	(2)	44	(2)	-	6	4	48
2017	868	52	17	937	(36)	6	114	84	1,021
2018	5	150	12	167	(6)	1	19	14	181
PAYs (sub-total):	873	358	38	1,269	(50)	8	152	110	1,379
CAY (2019)	84	111	(4)	191	(9)	2	23	16	207
claims liabilities:	957	469	34	1,460	(59)	10	175	126	1,586
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	177	(19)		158	(5)	1	13	9	158
policy liabilities:				1,618	(64)	11	188	135	1,744

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

EXHIBIT H-1
Projected Year-end Policy Liabilities
Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Northwest Territories

Private Passenger ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	1	-	1	-	-	-	-	1
2000	-	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	1	-	1	-	-	-	-	1
2002	-	-	1	-	1	-	-	-	-	1
2003	-	-	1	-	1	-	-	-	-	1
2004	-	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	(3)	-	(3)	-	-	-	-	(3)
2007	-	-	(3)	-	(3)	-	-	-	-	(3)
2008	-	-	3	-	3	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	(1)	8	7	-	-	1	1	8
2011	-	-	(1)	10	9	-	-	1	1	10
2012	-	-	5	13	18	-	-	2	2	20
2013	-	-	6	17	23	-	-	3	3	26
2014	-	-	12	20	32	-	-	3	3	35
2015	-	-	44	3	47	(2)	-	6	4	51
2016	-	2	83	21	106	(4)	-	11	7	113
2017	-	478	148	(29)	597	(25)	4	83	62	659
2018	-	109	367	3	479	(21)	3	65	47	526
PAYs (sub-total):	-	589	661	66	1,316	(52)	7	175	130	1,446
CAY (2019)	-	386	257	(21)	622	(26)	5	82	61	683
claims liabilities:	-	975	918	45	1,938	(78)	12	257	191	2,129
premium liabilities:					Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
		Unearned Premium	Premium Deficiency / (DPAC)							
	-	1,060	(116)		944	(15)	2	44	31	944
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	-				2,882	(93)	14	301	222	3,073

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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Nunavut

Private Passenger ending 2019	Nunavut - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior		-	-	-	-	-	-	-	-	-
2000		-	-	-	-	-	-	-	-	-
2001		-	(1)	-	(1)	-	-	-	-	(1)
2002		-	(1)	-	(1)	-	-	-	-	(1)
2003		-	-	-	-	-	-	-	-	-
2004		-	-	-	-	-	-	-	-	-
2005		-	-	-	-	-	-	-	-	-
2006		-	-	-	-	-	-	-	-	-
2007		-	-	-	-	-	-	-	-	-
2008		-	1	-	1	-	-	-	-	1
2009		-	-	-	-	-	-	-	-	-
2010		-	-	2	2	-	-	-	-	2
2011		-	-	2	2	-	-	-	-	2
2012		162	1	4	167	(4)	1	16	13	180
2013		-	1	5	6	-	-	1	1	7
2014		-	3	(8)	(5)	-	-	1	1	(4)
2015		-	6	5	11	-	-	2	2	13
2016		-	22	4	26	(1)	-	2	1	27
2017		-	33	2	35	(1)	-	4	3	38
2018		-	23	-	23	(1)	-	3	2	25
PAYs (sub-total):		162	88	16	266	(7)	1	29	23	289
CAY (2019)		(2)	31	(4)	25	(1)	-	3	2	27
claims liabilities:		160	119	12	291	(8)	1	32	25	316
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		76	(8)		68	(1)	-	2	1	68
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					359	(9)	1	34	26	384

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Private Passenger, broken down by component.

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All Jurisdictions

Private Passenger ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,505	5,590	(4)	9,091	(272)	43	909	680	9,771
2000	(1)	(3)	-	(4)	-	-	3	3	(1)
2001	1	14	(7)	8	-	-	3	3	11
2002	436	(18)	93	511	(27)	4	53	30	541
2003	2,363	(21)	599	2,941	(175)	29	278	132	3,073
2004	541	56	516	1,113	(72)	13	111	52	1,165
2005	11	59	282	352	(20)	3	40	23	375
2006	277	(1)	307	583	(42)	7	55	20	603
2007	2,077	210	407	2,694	(214)	35	249	70	2,764
2008	269	244	349	862	(65)	10	81	26	888
2009	1,586	236	550	2,372	(196)	31	218	53	2,425
2010	879	239	462	1,580	(100)	16	150	66	1,646
2011	2,431	102	629	3,162	(201)	33	296	128	3,290
2012	3,069	258	690	4,017	(202)	33	383	214	4,231
2013	2,351	(334)	945	2,962	(122)	20	289	187	3,149
2014	7,699	9	928	8,636	(306)	50	905	649	9,285
2015	7,226	636	1,240	9,102	(251)	42	973	764	9,866
2016	10,155	1,471	1,128	12,754	(383)	55	1,353	1,025	13,779
2017	8,559	5,250	805	14,614	(505)	81	1,797	1,373	15,987
2018	14,445	8,557	1,405	24,407	(902)	143	2,908	2,149	26,556
PAYs (sub-total):	67,879	22,554	11,324	101,757	(4,055)	648	11,054	7,647	109,404
CAY (2019)	23,494	15,360	1,237	40,091	(1,625)	275	4,928	3,578	43,669
claims liabilities:	91,373	37,914	12,561	141,848	(5,680)	923	15,982	11,225	153,073
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	51,287	(4,581)		46,706	(1,156)	180	3,110	2,134	46,766
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				188,554	(6,836)	1,103	19,092	13,359	199,839

EXHIBIT H-2
Projected Year-end Policy Liabilities
Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Newfoundland & Labrador

Non Private Passenger ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
	prior	-	(1)	-	(1)	-	-	-	-	(1)
	2000	-	-	-	-	-	-	-	-	-
	2001	-	1	(1)	-	-	-	-	-	-
	2002	-	1	-	1	-	-	-	-	1
	2003	-	(1)	-	(1)	-	-	-	-	(1)
	2004	-	(1)	-	(1)	-	-	-	-	(1)
	2005	-	2	2	4	-	-	-	-	4
	2006	-	3	1	4	-	-	-	-	4
	2007	-	(1)	3	2	-	-	-	-	2
	2008	-	-	7	7	-	-	1	1	8
	2009	-	3	9	12	-	-	1	1	13
	2010	-	2	18	20	-	-	2	2	22
	2011	430	2	28	460	(53)	9	41	(3)	457
	2012	143	-	37	180	(14)	2	17	5	185
	2013	-	2	37	39	-	-	4	4	43
	2014	78	(15)	32	95	(6)	-	19	13	108
	2015	1,168	(228)	108	1,048	(33)	5	112	84	1,132
	2016	1,105	(48)	118	1,175	(29)	4	126	101	1,276
	2017	2,349	36	61	2,446	(62)	10	258	206	2,652
	2018	2,982	417	168	3,567	(96)	18	380	302	3,869
	PAYs (sub-total):	8,255	174	628	9,057	(293)	48	961	716	9,773
	CAY (2019)	2,740	1,565	161	4,466	(138)	23	468	353	4,819
	claims liabilities:	10,995	1,739	789	13,523	(431)	71	1,429	1,069	14,592
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	4,398	(321)	4,077		(94)	14	242	162	4,077
		*Total may not be sum of parts, as apvs apply to future costs within UPR								
	policy liabilities:			17,600		(525)	85	1,671	1,231	18,669

EXHIBIT H-2
Projected Year-end Policy Liabilities
Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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New Brunswick

Non Private Passenger ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid		discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(4)	-	(4)		-	-	-	-	(4)
2000	-	(2)	-	(2)		-	-	-	-	(2)
2001	-	-	-	-		-	-	-	-	-
2002	-	5	-	5		-	-	1	1	6
2003	-	(2)	1	(1)		-	-	-	-	(1)
2004	-	-	-	-		-	-	-	-	-
2005	-	(6)	(3)	(9)		-	-	1	1	(8)
2006	-	(5)	10	5		-	-	1	1	6
2007	-	3	16	19		-	-	2	2	21
2008	28	-	17	45	(5)	-	-	5	-	45
2009	80	(1)	-	79	(7)	1	7	7	1	80
2010	340	2	43	385	(21)	3	36	18	18	403
2011	16	-	62	78	(4)	1	8	5	5	83
2012	427	1	83	511	(16)	2	50	36	36	547
2013	1,160	4	98	1,262	(56)	10	121	75	75	1,337
2014	49	3	124	176	(5)	1	24	20	20	196
2015	806	61	161	1,028	(30)	5	103	78	78	1,106
2016	510	273	102	885	(31)	6	95	70	70	955
2017	997	388	83	1,468	(65)	11	199	145	145	1,613
2018	1,723	561	133	2,417	(121)	19	302	200	200	2,617
PAYs (sub-total):	6,136	1,281	930	8,347	(361)	59	955	653	653	9,000
CAY (2019)	3,899	1,045	151	5,095	(259)	46	615	402	402	5,497
claims liabilities:	10,035	2,326	1,081	13,442	(620)	105	1,570	1,055	1,055	14,497
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	6,012	(463)		5,549	(165)	23	325	183	183	5,549
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				18,991	(785)	128	1,895	1,238	1,238	20,046

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Nova Scotia

Non Private Passenger ending 2019	Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	-	5	-	5	-	-	-	-	5
2000	-	1	-	1	-	-	-	-	1
2001	-	1	-	1	-	-	-	-	1
2002	-	2	-	2	-	-	-	-	2
2003	-	(5)	-	(5)	-	-	1	1	(4)
2004	-	5	-	5	-	-	1	1	6
2005	-	3	7	10	-	-	1	1	11
2006	-	(1)	6	5	-	-	1	1	6
2007	-	(4)	8	4	-	-	1	1	5
2008	-	(4)	11	7	-	-	1	1	8
2009	-	(6)	21	15	-	-	3	3	18
2010	-	(1)	30	29	-	-	3	3	32
2011	-	2	35	37	-	-	4	4	41
2012	56	(4)	61	113	(8)	2	11	5	118
2013	1,484	-	78	1,562	(77)	11	149	83	1,645
2014	917	4	157	1,078	(30)	5	109	84	1,162
2015	663	47	62	772	(20)	3	89	72	844
2016	1,493	317	130	1,940	(56)	10	225	179	2,119
2017	2,281	463	124	2,868	(92)	15	343	266	3,134
2018	2,195	1,252	160	3,607	(133)	22	441	330	3,937
PAYs (sub-total):	9,089	2,077	890	12,056	(416)	68	1,383	1,035	13,091
CAY (2019)	2,536	3,297	191	6,024	(241)	42	719	520	6,544
claims liabilities:	11,625	5,374	1,081	18,080	(657)	110	2,102	1,555	19,635
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	7,397	(547)		6,850	(174)	28	450	304	6,850
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				24,930	(831)	138	2,552	1,859	26,485

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Prince Edward Island

Non Private Passenger ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	1	1	-	-	-	-	1
2006	-	-	3	3	-	-	-	-	3
2007	-	-	1	1	-	-	-	-	1
2008	-	-	2	2	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	6	5	-	-	1	1	6
2011	-	1	9	10	-	-	1	1	11
2012	305	-	12	317	(37)	6	28	(3)	314
2013	46	1	17	64	(4)	-	7	3	67
2014	45	2	19	66	(7)	1	6	-	66
2015	(2)	35	22	55	(4)	-	9	5	60
2016	1,030	148	52	1,230	(54)	8	121	75	1,305
2017	388	476	45	909	(33)	5	93	65	974
2018	137	565	10	712	(23)	4	85	66	778
PAYs (sub-total):	1,949	1,226	199	3,374	(162)	24	351	213	3,587
CAY (2019)	406	918	17	1,341	(41)	7	161	127	1,468
claims liabilities:	2,355	2,144	216	4,715	(203)	31	512	340	5,055
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,244	(97)		1,147	(22)	3	71	52	1,147
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				5,862	(225)	34	583	392	6,202

EXHIBIT H-2
Projected Year-end Policy Liabilities
Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Ontario

Non Private Passenger ending 2019		Ontario - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	318	14	(1)	331	-	-	35	35	366
2000	-	(1)	1	-	-	-	-	-	-
2001	-	(6)	(1)	(7)	-	-	1	1	(6)
2002	-	7	24	31	-	-	3	3	34
2003	1	(13)	80	68	-	-	9	9	77
2004	(5)	130	82	207	(14)	2	19	7	214
2005	-	(1)	72	71	-	-	7	7	78
2006	90	19	108	217	(15)	2	20	7	224
2007	1	(2)	120	119	(11)	2	11	2	121
2008	28	10	88	126	(10)	2	12	4	130
2009	523	(356)	233	400	(34)	5	37	8	408
2010	32	8	207	247	(14)	2	24	12	259
2011	821	(81)	308	1,048	(62)	10	99	47	1,095
2012	830	3	269	1,102	(29)	4	107	82	1,184
2013	4,480	217	758	5,455	(261)	44	519	302	5,757
2014	1,935	81	751	2,767	(81)	14	304	237	3,004
2015	8,957	364	1,132	10,453	(321)	52	1,046	777	11,230
2016	5,670	(30)	854	6,494	(195)	33	665	503	6,997
2017	4,382	2,122	705	7,209	(265)	45	972	752	7,961
2018	8,137	4,822	1,625	14,584	(559)	103	1,891	1,435	16,019
PAYs (sub-total):	36,200	7,307	7,415	50,922	(1,871)	320	5,781	4,230	55,152
CAY (2019)	10,210	17,605	1,486	29,301	(1,230)	205	4,313	3,288	32,589
claims liabilities:	46,410	24,912	8,901	80,223	(3,101)	525	10,094	7,518	87,741
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	46,804	(2,902)		43,902	(985)	142	2,333	1,490	43,902
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				124,125	(4,086)	667	12,427	9,008	131,643

EXHIBIT H-2
Projected Year-end Policy Liabilities
Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Alberta

Non Private Passenger ending 2019		Alberta - Projected Balances as at Dec. 31, 2019 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	(1)	13	(1)	11	-	-	5	5	16	
2000	-	-	(1)	(1)	-	-	-	-	(1)	
2001	-	11	-	11	-	-	1	1	12	
2002	-	4	1	5	-	-	-	-	5	
2003	-	(5)	5	-	-	-	2	2	2	
2004	32	24	1	57	(4)	1	6	3	60	
2005	-	(4)	21	17	-	-	2	2	19	
2006	1	(28)	25	(2)	-	-	6	6	4	
2007	29	12	309	350	(9)	1	34	26	376	
2008	(1)	16	330	345	(43)	-	31	(12)	333	
2009	45	5	218	268	(25)	4	25	4	272	
2010	-	6	82	88	-	-	9	9	97	
2011	1,145	(23)	36	1,158	(83)	12	108	37	1,195	
2012	1,312	9	184	1,505	(75)	12	142	79	1,584	
2013	4,003	215	211	4,429	(177)	26	425	274	4,703	
2014	1,476	332	290	2,098	(52)	8	204	160	2,258	
2015	5,855	498	280	6,633	(186)	26	679	519	7,152	
2016	8,242	1,838	193	10,273	(350)	61	1,051	762	11,035	
2017	7,549	2,534	282	10,365	(373)	63	1,229	919	11,284	
2018	13,305	5,833	890	20,028	(845)	137	2,548	1,840	21,868	
PAYs (sub-total):	42,992	11,290	3,356	57,638	(2,222)	351	6,507	4,636	62,274	
CAY (2019)	19,999	15,789	(342)	35,446	(1,383)	248	3,927	2,792	38,238	
claims liabilities:	62,991	27,079	3,014	93,084	(3,605)	599	10,434	7,428	100,512	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	53,148	(4,199)		48,949	(992)	149	2,646	1,803	48,949	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				142,033	(4,597)	748	13,080	9,231	149,461	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Yukon

Non Private Passenger ending 2019		Yukon - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	10	10	-	-	1	1	11
2010	-	-	2	2	-	-	-	-	2
2011	-	-	3	3	-	-	-	-	3
2012	-	1	4	5	-	-	-	-	5
2013	-	2	6	8	-	-	1	1	9
2014	-	4	7	11	-	-	1	1	12
2015	-	16	(21)	(5)	-	-	3	3	(2)
2016	-	43	(4)	39	(1)	-	6	5	44
2017	-	111	52	163	(4)	1	24	21	184
2018	461	215	46	722	(29)	5	89	65	787
PAYs (sub-total):	461	394	105	960	(34)	6	125	97	1,057
CAY (2019)	139	400	(20)	519	(16)	3	63	50	569
claims liabilities:	600	794	85	1,479	(50)	9	188	147	1,626
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	791	(65)		726	(14)	2	39	27	726
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,205	(64)	11	227	174	2,352

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Northwest Territories

Non Private Passenger ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	-	2	-	2	-	-	-	-	2
2000	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	1	-	1	-	-	-	-	1
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	1	2	3	-	-	-	-	3
2011	-	-	3	3	-	-	-	-	3
2012	-	-	5	5	-	-	1	1	6
2013	513	13	6	532	(17)	3	52	38	570
2014	-	27	7	34	(1)	-	4	3	37
2015	-	17	1	18	-	-	3	3	21
2016	11	55	8	74	(2)	-	8	6	80
2017	-	130	(11)	119	(5)	1	19	15	134
2018	63	173	1	237	(10)	2	32	24	261
PAYs (sub-total):	587	418	22	1,027	(35)	6	119	90	1,117
CAY (2019)	460	218	(12)	666	(28)	5	84	61	727
claims liabilities:	1,047	636	10	1,693	(63)	11	203	151	1,844
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	688	(56)		632	(10)	2	23	15	632
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,325	(73)	13	226	166	2,476

EXHIBIT H-2
Projected Year-end Policy Liabilities
Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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Nunavut

Non Private Passenger ending 2019	Nunavut - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	-	1	1	-	-	-	-	1
2011	-	-	2	2	-	-	-	-	2
2012	-	-	3	3	-	-	-	-	3
2013	-	10	3	13	-	-	1	1	14
2014	196	4	(6)	194	(2)	-	20	18	212
2015	83	10	4	97	(3)	-	9	6	103
2016	-	37	5	42	(1)	-	5	4	46
2017	-	88	5	93	(3)	1	12	10	103
2018	35	155	1	191	(7)	1	22	16	207
PAYs (sub-total):	314	304	18	636	(16)	2	69	55	691
CAY (2019)	37	180	(19)	198	(9)	2	25	18	216
claims liabilities:	351	484	(1)	834	(25)	4	94	73	907
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	426	(35)		391	(7)	1	13	7	391
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,225	(32)	5	107	80	1,298

EXHIBIT H-2
Projected Year-end Policy Liabilities
Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2019 for Non-Private Passenger, broken down by component.

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All Jurisdictions

Non Private Passenger ending 2019		ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	317	30	(2)	345	-	-	40	40	385
2000	-	(2)	-	(2)	-	-	-	-	(2)
2001	-	8	(2)	6	-	-	2	2	8
2002	-	18	25	43	-	-	4	4	47
2003	1	(28)	86	59	-	-	12	12	71
2004	27	158	83	268	(18)	3	26	11	279
2005	-	(6)	100	94	-	-	11	11	105
2006	91	(11)	153	233	(15)	2	28	15	248
2007	30	8	457	495	(20)	3	48	31	526
2008	55	23	455	533	(58)	2	50	(6)	527
2009	648	(355)	491	784	(66)	10	74	18	802
2010	372	17	391	780	(35)	5	75	45	825
2011	2,412	(99)	486	2,799	(202)	32	261	91	2,890
2012	3,073	10	658	3,741	(179)	28	356	205	3,946
2013	11,686	464	1,214	13,364	(592)	94	1,279	781	14,145
2014	4,696	442	1,381	6,519	(184)	29	691	536	7,055
2015	17,530	820	1,749	20,099	(597)	91	2,053	1,547	21,646
2016	18,061	2,633	1,458	22,152	(719)	122	2,302	1,705	23,857
2017	17,946	6,348	1,346	25,640	(902)	152	3,149	2,399	28,039
2018	29,038	13,993	3,034	46,065	(1,823)	311	5,790	4,278	50,343
PAYs (sub-total):	105,983	24,471	13,563	144,017	(5,410)	884	16,251	11,725	155,742
CAY (2019)	40,426	41,017	1,613	83,056	(3,345)	581	10,375	7,611	90,667
claims liabilities:	146,409	65,488	15,176	227,073	(8,755)	1,465	26,626	19,336	246,409
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	120,908	(8,685)		112,223	(2,463)	364	6,142	4,043	112,223
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				339,296	(11,218)	1,829	32,768	23,379	358,632

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2019, broken down by component.

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Newfoundland & Labrador

PPV & non-PPV ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(4)	-	(4)	-	-	2	2	(2)
2000	-	(3)	-	(3)	-	-	-	-	(3)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(1)	(11)	-	(12)	-	-	1	1	(11)
2005	-	5	8	13	-	-	1	1	14
2006	-	4	4	8	-	-	-	-	8
2007	28	(4)	9	33	(2)	-	3	1	34
2008	96	3	23	122	(9)	1	12	4	126
2009	86	8	34	128	(10)	1	12	3	131
2010	(1)	(4)	73	68	-	-	9	9	77
2011	705	(3)	122	824	(89)	15	73	(1)	823
2012	1,665	65	183	1,913	(78)	13	184	119	2,032
2013	984	(28)	189	1,145	(36)	7	111	82	1,227
2014	2,802	(4)	149	2,947	(105)	15	332	242	3,189
2015	4,362	(188)	465	4,639	(133)	22	495	384	5,023
2016	5,902	102	475	6,479	(178)	25	674	521	7,000
2017	6,021	714	237	6,972	(206)	33	749	576	7,548
2018	10,914	1,643	617	13,174	(400)	65	1,397	1,062	14,236
PAYs (sub-total):	33,563	2,293	2,583	38,439	(1,246)	197	4,056	3,007	41,446
CAY (2019)	12,668	3,551	572	16,791	(570)	97	1,744	1,271	18,062
claims liabilities:	46,231	5,844	3,155	55,230	(1,816)	294	5,800	4,278	59,508
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	16,446	(1,550)		14,896	(390)	62	988	660	14,896
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				70,126	(2,206)	356	6,788	4,938	74,404

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2019, broken down by component.

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New Brunswick

PPV & non-PPV ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-		11	-	11	-	-	2	2	13
2000	-		1	-	1	-	-	-	-	1
2001	-		(1)	-	(1)	-	-	-	-	(1)
2002	(1)		(5)	(1)	(7)	-	-	2	2	(5)
2003	222		(9)	3	216	(14)	2	20	8	224
2004	-		1	1	2	-	-	-	-	2
2005	1		3	(8)	(4)	-	-	3	3	(1)
2006	(1)		(13)	23	9	-	-	3	3	12
2007	(1)		(4)	33	28	-	-	5	5	33
2008	57		(2)	35	90	(10)	-	10	-	90
2009	282		(6)	-	276	(14)	2	26	14	290
2010	523		30	92	645	(34)	5	61	32	677
2011	51		32	142	225	(11)	3	23	15	240
2012	660		73	194	927	(34)	5	91	62	989
2013	1,324		(133)	235	1,426	(61)	11	138	88	1,514
2014	623		(67)	311	867	(21)	4	102	85	952
2015	3,092		239	417	3,748	(94)	16	374	296	4,044
2016	2,679		639	265	3,583	(109)	17	372	280	3,863
2017	2,462		2,181	209	4,852	(186)	32	639	485	5,337
2018	2,937		3,668	313	6,918	(306)	50	859	603	7,521
PAYs (sub-total):	14,910		6,638	2,264	23,812	(894)	147	2,730	1,983	25,795
CAY (2019)	6,050		5,068	338	11,456	(552)	97	1,398	943	12,399
claims liabilities:	20,960		11,706	2,602	35,268	(1,446)	244	4,128	2,926	38,194
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	12,895		(1,200)		11,695	(334)	50	764	480	11,695
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					46,963	(1,780)	294	4,892	3,406	49,889

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2019, broken down by component.

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Nova Scotia

PPV & non-PPV ending 2019	Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(1)	8	(1)	6	-	-	2	2	8
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	-	13	1	14	-	-	1	1	15
2003	-	(14)	-	(14)	-	-	2	2	(12)
2004	14	8	(2)	20	(1)	-	3	2	22
2005	-	18	36	54	-	-	6	6	60
2006	-	(5)	30	25	-	-	3	3	28
2007	109	(11)	42	140	(4)	1	14	11	151
2008	(1)	8	44	51	-	-	5	5	56
2009	219	6	70	295	(28)	5	28	5	300
2010	130	6	74	210	(18)	3	20	5	215
2011	-	7	71	78	-	-	9	9	87
2012	126	(12)	116	230	(13)	2	23	12	242
2013	1,602	(22)	143	1,723	(82)	11	166	95	1,818
2014	1,116	1	276	1,393	(38)	6	142	110	1,503
2015	951	67	106	1,124	(32)	5	134	107	1,231
2016	2,086	620	223	2,929	(88)	14	356	282	3,211
2017	2,631	1,404	217	4,252	(139)	21	523	405	4,657
2018	4,283	2,222	291	6,796	(250)	41	838	629	7,425
PAYs (sub-total):	13,265	4,329	1,737	19,331	(693)	109	2,275	1,691	21,022
CAY (2019)	6,275	6,413	391	13,079	(523)	91	1,573	1,141	14,220
claims liabilities:	19,540	10,742	2,128	32,410	(1,216)	200	3,848	2,832	35,242
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,898	(1,357)	13,541		(344)	53	975	684	13,601
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:			45,951		(1,560)	253	4,823	3,516	48,843

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2019, broken down by component.

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Prince Edward Island

PPV & non-PPV ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(1)	-	(1)	-	-	-	-	(1)	
2000	-	(1)	-	(1)	-	-	-	-	(1)	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	(2)	-	(2)	-	-	-	-	(2)	
2004	-	4	-	4	-	-	-	-	4	
2005	-	(4)	8	4	-	-	1	1	5	
2006	-	-	14	14	-	-	1	1	15	
2007	-	(1)	4	3	-	-	-	-	3	
2008	-	(1)	5	4	-	-	-	-	4	
2009	-	-	-	-	-	-	-	-	-	
2010	-	(1)	15	14	-	-	2	2	16	
2011	-	-	23	23	-	-	2	2	25	
2012	305	-	32	337	(37)	6	30	(1)	336	
2013	46	(1)	42	87	(4)	-	10	6	93	
2014	62	3	47	112	(7)	1	11	5	117	
2015	957	45	54	1,056	(39)	6	112	79	1,135	
2016	1,269	209	132	1,610	(65)	10	162	107	1,717	
2017	1,247	397	114	1,758	(54)	8	184	138	1,896	
2018	491	875	24	1,390	(49)	8	175	134	1,524	
PAYs (sub-total):	4,377	1,521	514	6,412	(255)	39	690	474	6,886	
CAY (2019)	840	1,340	36	2,216	(74)	12	272	210	2,426	
claims liabilities:	5,217	2,861	550	8,628	(329)	51	962	684	9,312	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,532	(236)		2,296	(47)	7	141	101	2,296	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				10,924	(376)	58	1,103	785	11,608	

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2019, broken down by component.

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Ontario

Ontario - Projected Balances as at Dec. 31, 2019 (\$'000s)									
PPV & non-PPV ending 2019	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,823	5,573	(4)	9,392	(272)	43	925	696	10,088
2000	-	12	3	15	-	-	1	1	16
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	438	-	115	553	(27)	4	53	30	583
2003	2,100	26	663	2,789	(160)	27	265	132	2,921
2004	524	216	596	1,336	(85)	15	124	54	1,390
2005	7	(35)	295	267	(13)	2	30	19	286
2006	361	20	352	733	(57)	9	67	19	752
2007	1,939	220	374	2,533	(219)	36	231	48	2,581
2008	173	233	275	681	(61)	11	63	13	694
2009	1,602	(124)	637	2,115	(185)	29	192	36	2,151
2010	599	173	477	1,249	(76)	12	117	53	1,302
2011	1,913	(25)	688	2,576	(194)	31	239	76	2,652
2012	1,835	100	557	2,492	(137)	22	235	120	2,612
2013	5,467	19	1,245	6,731	(332)	55	640	363	7,094
2014	4,796	90	1,145	6,031	(228)	40	634	446	6,477
2015	9,237	432	1,632	11,301	(344)	56	1,147	859	12,160
2016	6,482	227	1,231	7,940	(240)	40	821	621	8,561
2017	4,971	3,053	1,013	9,037	(334)	57	1,237	960	9,997
2018	9,228	6,791	2,129	18,148	(712)	128	2,370	1,786	19,934
PAYs (sub-total):	55,495	17,001	13,420	85,916	(3,676)	617	9,393	6,334	92,250
CAY (2019)	15,117	22,353	1,966	39,436	(1,677)	277	5,819	4,419	43,855
claims liabilities:	70,612	39,354	15,386	125,352	(5,353)	894	15,212	10,753	136,105
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	64,782	(3,963)		60,819	(1,388)	205	3,404	2,221	60,819
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				186,171	(6,741)	1,099	18,616	12,974	196,924

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2019, broken down by component.

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Alberta

PPV & non-PPV ending 2019		Alberta - Projected Balances as at Dec. 31, 2019 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	26	(1)	25	-	-	18	18	43	
2000	(1)	(14)	(3)	(18)	-	-	2	2	(16)	
2001	1	21	-	22	-	-	2	2	24	
2002	(1)	(9)	3	(7)	-	-	1	1	(6)	
2003	42	(51)	18	9	(1)	-	3	2	11	
2004	31	(2)	4	33	(4)	1	9	6	39	
2005	3	66	43	112	(7)	1	10	4	116	
2006	8	(16)	37	29	-	-	9	9	38	
2007	32	21	402	455	(9)	1	44	36	491	
2008	(1)	22	422	443	(43)	-	41	(2)	441	
2009	45	(3)	278	320	(25)	4	32	11	331	
2010	-	3	106	109	(2)	-	11	9	118	
2011	2,174	(9)	47	2,212	(109)	16	210	117	2,329	
2012	1,389	32	234	1,655	(78)	12	157	91	1,746	
2013	4,101	257	264	4,622	(182)	27	444	289	4,911	
2014	2,800	363	356	3,519	(88)	13	343	268	3,787	
2015	6,074	737	339	7,150	(200)	28	737	565	7,715	
2016	9,785	2,021	228	12,034	(411)	71	1,232	892	12,926	
2017	7,827	3,287	325	11,439	(414)	69	1,358	1,013	12,452	
2018	14,957	6,268	1,002	22,227	(934)	150	2,829	2,045	24,272	
PAYs (sub-total):	49,266	13,020	4,104	66,390	(2,507)	393	7,492	5,378	71,768	
CAY (2019)	21,866	16,455	(373)	37,948	(1,485)	265	4,217	2,997	40,945	
claims liabilities:	71,132	29,475	3,731	104,338	(3,992)	658	11,709	8,375	112,713	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	57,424	(4,661)		52,763	(1,064)	159	2,846	1,941	52,763	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				157,101	(5,056)	817	14,555	10,316	165,476	

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2019, broken down by component.

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Yukon

PPV & non-PPV ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	4	-	4	-	-	-	-	4
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	22	22	-	-	2	2	24
2010	-	49	3	52	(5)	1	4	-	52
2011	-	2	5	7	-	-	-	-	7
2012	-	4	7	11	-	-	-	-	11
2013	-	8	10	18	-	-	2	2	20
2014	-	19	12	31	-	-	4	4	35
2015	-	47	(37)	10	(1)	-	7	6	16
2016	-	89	(6)	83	(3)	-	12	9	92
2017	868	163	69	1,100	(40)	7	138	105	1,205
2018	466	365	58	889	(35)	6	108	79	968
PAYs (sub-total):	1,334	752	143	2,229	(84)	14	277	207	2,436
CAY (2019)	223	511	(24)	710	(25)	5	86	66	776
claims liabilities:	1,557	1,263	119	2,939	(109)	19	363	273	3,212
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	968	(84)		884	(19)	3	52	36	884
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				3,823	(128)	22	415	309	4,096

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2019, broken down by component.

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Northwest Territories

PPV & non-PPV ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	3	-	3	-	-	-	-	3
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	(2)
2007	-	(3)	-	(3)	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-
2010	-	-	10	10	-	-	1	1	11
2011	-	(1)	13	12	-	-	1	1	13
2012	-	5	18	23	-	-	3	3	26
2013	513	19	23	555	(17)	3	55	41	596
2014	-	39	27	66	(1)	-	7	6	72
2015	-	61	4	65	(2)	-	9	7	72
2016	13	138	29	180	(6)	-	19	13	193
2017	478	278	(40)	716	(30)	5	102	77	793
2018	172	540	4	716	(31)	5	97	71	787
PAYs (sub-total):	1,176	1,079	88	2,343	(87)	13	294	220	2,563
CAY (2019)	846	475	(33)	1,288	(54)	10	166	122	1,410
claims liabilities:	2,022	1,554	55	3,631	(141)	23	460	342	3,973
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,748	(172)	1,576		(25)	4	67	46	1,576
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:			5,207		(166)	27	527	388	5,549

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

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2019, broken down by component.

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Nunavut

PPV & non-PPV ending 2019		Nunavut - Projected Balances as at Dec. 31, 2019 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	-	-	-	-	-	-	-	-	
2000	-	-	-	-	-	-	-	-	-	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	-	(1)	-	(1)	-	-	-	-	(1)	
2003	-	-	-	-	-	-	-	-	-	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	1	-	1	-	-	-	-	1	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	3	3	-	-	-	-	3	
2011	-	-	4	4	-	-	-	-	4	
2012	162	1	7	170	(4)	1	16	13	183	
2013	-	11	8	19	-	-	2	2	21	
2014	196	7	(14)	189	(2)	-	21	19	208	
2015	83	16	9	108	(3)	-	11	8	116	
2016	-	59	9	68	(2)	-	7	5	73	
2017	-	121	7	128	(4)	1	16	13	141	
2018	35	178	1	214	(8)	1	25	18	232	
PAYs (sub-total):	476	392	34	902	(23)	3	98	78	980	
CAY (2019)	35	211	(23)	223	(10)	2	28	20	243	
claims liabilities:	511	603	11	1,125	(33)	5	126	98	1,223	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	502	(43)		459	(8)	1	15	8	459	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,584	(41)	6	141	106	1,682	

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2019, broken down by component.

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All Jurisdictions

PPV & non-PPV ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,822	5,620	(6)	9,436	(272)	43	949	720	10,156	
2000	(1)	(5)	-	(6)	-	-	3	3	(3)	
2001	1	22	(9)	14	-	-	5	5	19	
2002	436	-	118	554	(27)	4	57	34	588	
2003	2,364	(49)	685	3,000	(175)	29	290	144	3,144	
2004	568	214	599	1,381	(90)	16	137	63	1,444	
2005	11	53	382	446	(20)	3	51	34	480	
2006	368	(12)	460	816	(57)	9	83	35	851	
2007	2,107	218	864	3,189	(234)	38	297	101	3,290	
2008	324	267	804	1,395	(123)	12	131	20	1,415	
2009	2,234	(119)	1,041	3,156	(262)	41	292	71	3,227	
2010	1,251	256	853	2,360	(135)	21	225	111	2,471	
2011	4,843	3	1,115	5,961	(403)	65	557	219	6,180	
2012	6,142	268	1,348	7,758	(381)	61	739	419	8,177	
2013	14,037	130	2,159	16,326	(714)	114	1,568	968	17,294	
2014	12,395	451	2,309	15,155	(490)	79	1,596	1,185	16,340	
2015	24,756	1,456	2,989	29,201	(848)	133	3,026	2,311	31,512	
2016	28,216	4,104	2,586	34,906	(1,102)	177	3,655	2,730	37,636	
2017	26,505	11,598	2,151	40,254	(1,407)	233	4,946	3,772	44,026	
2018	43,483	22,550	4,439	70,472	(2,725)	454	8,698	6,427	76,899	
PAYs (sub-total):	173,862	47,025	24,887	245,774	(9,465)	1,532	27,305	19,372	265,146	
CAY (2019)	63,920	56,377	2,850	123,147	(4,970)	856	15,303	11,189	134,336	
claims liabilities:	237,782	103,402	27,737	368,921	(14,435)	2,388	42,608	30,561	399,482	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	172,195	(13,266)		158,929	(3,619)	544	9,252	6,177	158,989	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				527,850	(18,054)	2,932	51,860	36,738	558,471	

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