



# **FACILITY ASSOCIATION RESIDUAL MARKET**

## **SEPTEMBER 2018 PARTICIPATION REPORT**

### **ACTUARIAL HIGHLIGHTS**

Related Bulletin: [F18-085 FARM September 2018 Participation Report](#)

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

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## 1 Summary

### 1.1 Valuation Schedule (Fiscal Year 2018)

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

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

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

### 1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

Facility Association operates under a “hybrid” model in relation to the management and provision of

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

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

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

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below. Please note that with the **most recent** valuation (June 30, 2018), the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss (further discussed in section 1.6) was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion will be provided in the "Actuarial Highlights – Quarterly Valuation" report as at June 30, 2018, which is to be posted to the FA website later in the fall.

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

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

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

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 (June 30, 2018), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes in the tort threshold and deductibles impacting the bodily injury coverage and changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at June 30, 2017) and nominal valuation estimates, impacting the selection of ultimates. Additional discussion in relation to the application of changes in the tort threshold and deductibles can be found in section 1.6.

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 (June 30, 2018), adjustments have been made to our valuation estimates to reflect our estimates of the impact of these amendments, as reflected in the most recent updated industry trend analyses (completed using industry data as at December 31, 2017).

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

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

- “*A finding of legally compensable mental injury need not rest, in whole or in part, on the claimant proving a recognized psychiatric injury.*”
- “*...a trier of fact adjudicating a claim of mental injury is not concerned with diagnosis, but with symptoms and their effects.*”
- “*Expert evidence can assist in determining whether or not a mental injury has been shown,*

*but where psychiatric diagnosis is unavailable, it remains open to a trier of fact to find on other evidence adduced by the claimant that he or she has proven on a balance of probabilities the occurrence of mental injury.”*

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

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

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

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

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

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

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

This is a new section (i.e. not included in last month’s Highlights).

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

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



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

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

With the **most recent** valuation (June 30, 2018), the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion will be provided in the "Actuarial Highlights – Quarterly Valuation" report as at June 30, 2018, which is to be posted to the FA later in the fall.

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, were included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at December 31, 2017).

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

During the **most recent** valuation (June 30, 2018), the reform adjustment in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss, initially introduced with the September 30, 2017 valuation, was decreased from 1.0% to 0.5%. The reform adjustment applied retroactively (using negative IBNR) against bodily injury nominal unpaid claims amounts (outstanding case reserve and selected IBNR) impacting accidents years 2014 and prior, will be reduced at each successive valuation, assuming the impact of this product reform change will be fully reflected in outstanding case reserves by the September 30, 2018 valuation (that is, as this adjustment is unwound, it is anticipated that member settlement and case adjustment activity will occur simultaneously, neutralizing the adjustment unwind).

In addition to the above, in the **Ontario Court of Appeal decisions** in *El-Khodr v. Lackie* (**September 19, 2017**; 2017 ONCA 716) and *Cobb v. Long Estate* (**September 19, 2017**; 2017 ONCA 717), the court of appeal ruled that the changes to the tort deductible and monetary threshold were implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Facility Association view, consistent with these decisions, is that the changes to the bodily injury tort

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

threshold and deductibles are on a settlement date basis. With the **most recent** valuation (June 30, 2018), no additional reform adjustment was included as we have assumed the retroactive impact of this product reform change has been fully reflected in outstanding case reserves.

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

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

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

In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence<sup>4</sup> to claim settlement, via summing the average number of years from claim

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

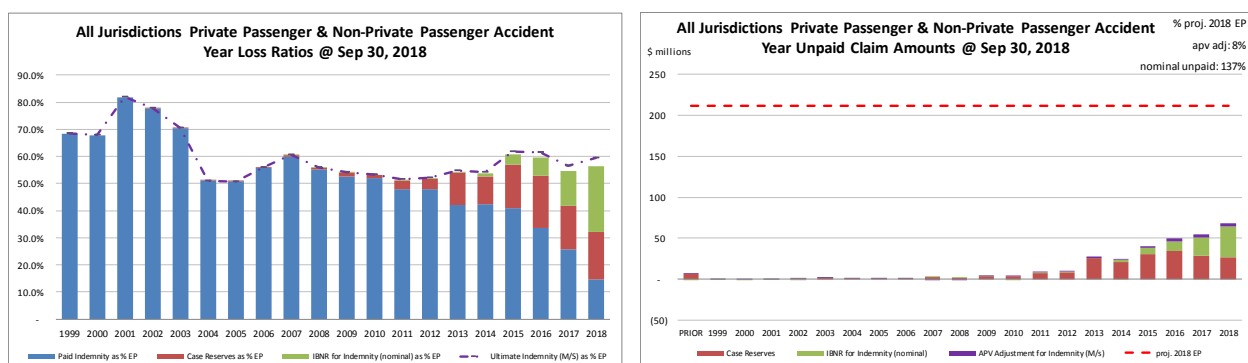
<sup>4</sup>Prejudgment interest in Ontario applies to the period from the date the claim is reported, not from the time of occurrence. We have provided the latter to allow actuarial judgment to be applied in estimating the lag between occurrence and reporting.



occurrence to December 31, 2017 (3<sup>rd</sup> column) and from December 31, 2017 to settlement (4<sup>th</sup> column).

## 1.7 Current Provision Summary

The charts immediately below show the current levels of **indemnity only**<sup>5</sup> claims amounts booked by accident year<sup>6</sup>. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2018 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$17.7 million – see table at the top of the next page) represents 8% of the earned premium projected for the full year 2018 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table at the top of the next page, the associated \$3.8 million of actuarial present value adjustments would be released into future net operating results.

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

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

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

**claim liabilities (\$000s)**

	amt	%
case	204,672	66.6%
ibnr	85,023	27.7%
M/S apv adj	17,710	5.8%
M/S indemnity	307,405	100.0%
retro claims	28,595	
retro apv adj	3,767	
M/S total	339,767	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled “retro claims” (see footnote 5 on page 8) 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	126,048	107.8%
prem def/(dpac)	(9,839)	(8.4%)
M/S apv adjust.	704	0.6%
M/S total	116,913	100.0%

**policy liabilities (\$000s)**

	amt	%
claim	318,290	69.7%
premium	116,209	25.4%
M/S apv adjust.	22,181	4.9%
M/S total	456,680	100.0%

Total policy liabilities are summarized by jurisdiction in the table to the right. Collectively, the Atlantic provinces represent the largest exposure, with \$174.2 million in policy liabilities (on an actuarial present value basis; rounding differences apply between the total in the table to the right and the policy liabilities table above and to the right).

M/S total by juris (rounded at juris level)	
Ontario	154,982
Alberta	117,190
Newfoundland & Labrador	66,818
New Brunswick	53,860
Nova Scotia	41,917
Prince Edward Island	11,623
Yukon	3,116
Northwest Territories	5,596
Nunavut	1,577
All Jurisdictions	456,679

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

### 2.1 Recorded Premium and Claims Activity

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

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

*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)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	6,208	53	991	(1,394)	1,397	2,121	2,388	727
AB	6,037	365	2,193	(603)	304	(224)	2,497	(826)
NL	2,388	38	1,528	534	(86)	(689)	1,442	(154)
NB	1,886	49	942	50	329	243	1,271	293
NS	1,849	84	936	313	584	164	1,520	477
PE	418	51	181	50	(33)	(92)	149	(43)
YT	158	2	1,105	1,050	(1,272)	(1,253)	(166)	(203)
NT	354	(17)	584	489	(582)	(605)	2	(116)
NU	79	4	8	(7)	(120)	(119)	(112)	(126)
<b>TOTAL</b>	<b>19,377</b>	<b>629</b>	<b>8,470</b>	<b>483</b>	<b>520</b>	<b>(454)</b>	<b>8,990</b>	<b>28</b>

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(0)	(0)	3,430	922	(2,503)	(570)	926	351
2016	(12)	(12)	869	22	(147)	217	722	239
2017	(16)	(16)	1,157	233	(631)	(327)	526	(94)
2018	19,406	658	3,014	(694)	3,801	226	6,815	(468)
<b>TOTAL</b>	<b>19,377</b>	<b>629</b>	<b>8,470</b>	<b>483</b>	<b>520</b>	<b>(454)</b>	<b>8,990</b>	<b>28</b>

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

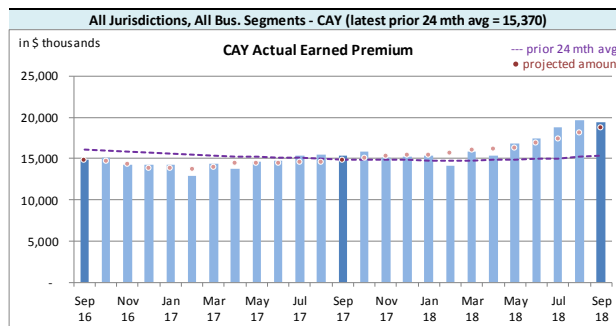
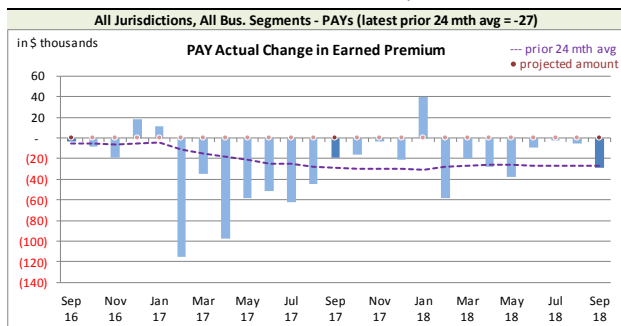
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.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

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

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

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

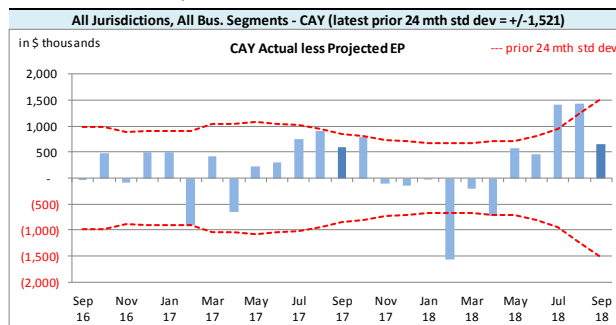
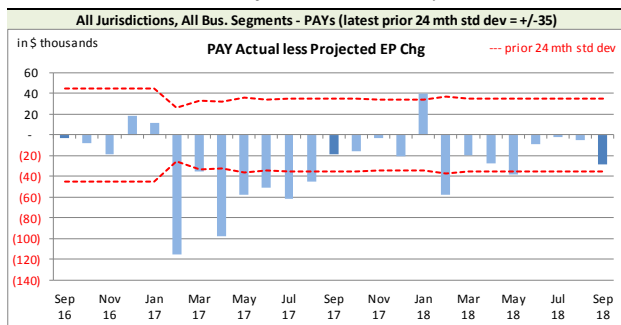
### *FARM Actual Earned Premium by Calendar Month*



**Earned premium** changes during a given calendar month in relation to prior accident years tend to be at modest levels. Current accident year (CAY) earned premium growth in recent months is related to significant increases in commercial interurban vehicles, with written premium increasing approximately \$15 million in each of the latest 2 quarters, and up \$37 million year-to-date (88%).

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

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



On Latest \$ thousands		
<b>Earned Premium</b>	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(27)	15,370
std dev	35	1,521
A-P <> std dev	10	4
% <> std dev	40.0%	16.0%
norm <> std dev	31.7%	31.7%

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

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

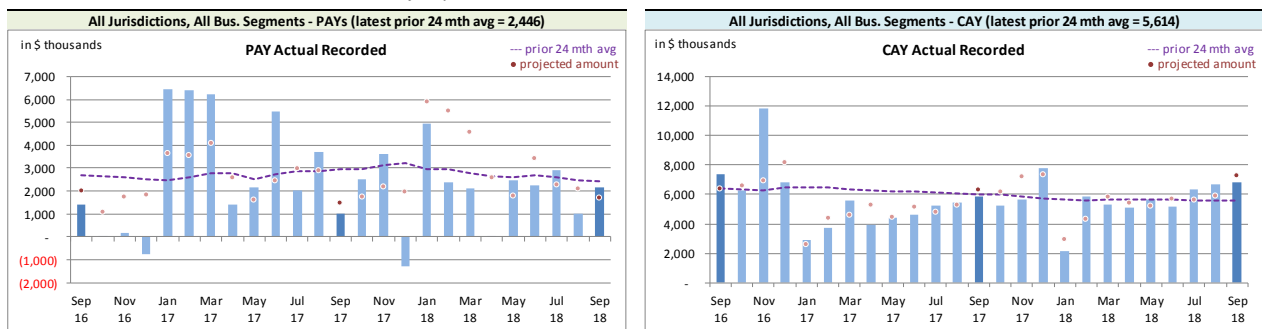
<sup>9</sup>For the binomial distribution with 24 trials and an assumed 50% success probability, the 95% confidence range is 7 to 17 "successes". That is, favourable or unfavourable counts of 0 to 6 or 18 to 24 out of 24 outcomes would suggest bias.

time, we may consider other projection approaches to narrow monthly variances. Notwithstanding the projection misses, readers will also note the recent volume increases and the impact as those increases are earned.

### 2.1.b AvsP: Recorded Indemnity

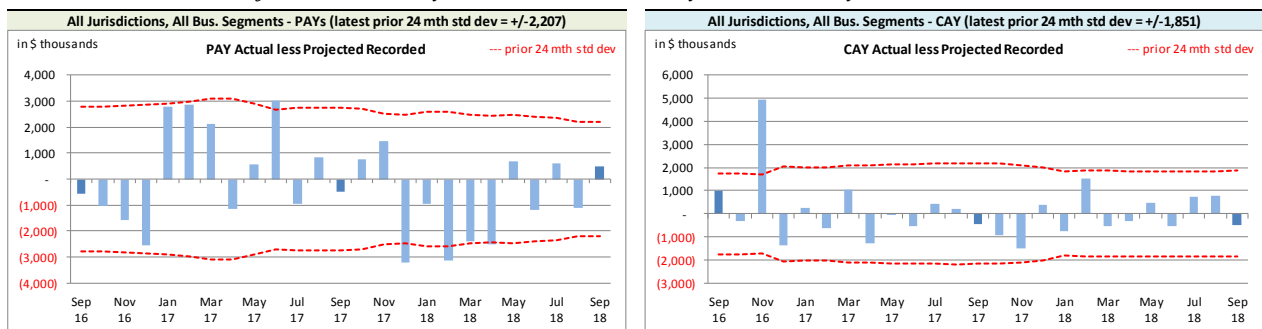
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

*FARM Actual Recorded Indemnity by Calendar Month*



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

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



On Latest \$ thousands			
	<b>Recorded</b>	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,446	5,614
std dev		2,207	1,851
A-P <> std dev		4	1
% <> std dev		16.0%	4.0%
norm <> std dev		31.7%	31.7%

With respect to **recorded indemnity**, 16% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **recorded indemnity** (see table on left), suggesting the projection process performs better than simply projecting the prior 24-month average amount (assuming it follows a normal distribution). Bias has not been indicated at a 95% confidence level on a lagging 24-month basis. However, we have noted that 7 of the last 10<sup>10</sup> PAYs had recorded

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

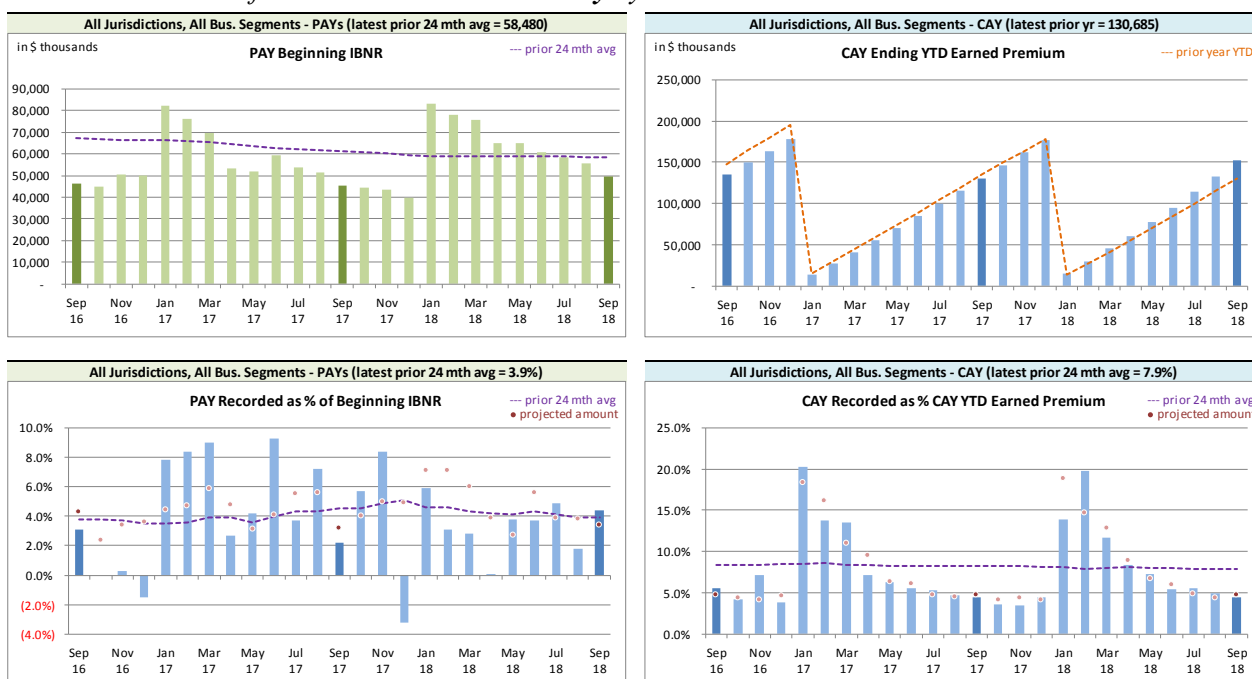
activity actuals that were lower than projected, with 3 of the 7 favourable variances falling outside the one standard deviation band (see left chart above). We have made some adjustments to our projections to reflect these findings and continue to monitor.

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

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

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

*FARM Levels that influence<sup>11</sup> Recorded Indemnity by Calendar Month*



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

- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and

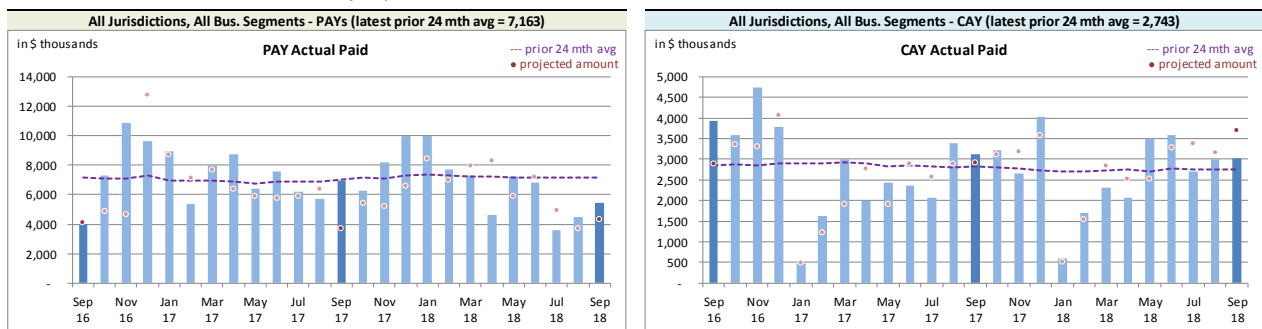
<sup>11</sup>Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e.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

- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as a beginning IBNR change one month after the valuation is implemented, i.e. the change will generally show in April, June, September, and November).

### 2.1.c AvsP: Paid Indemnity

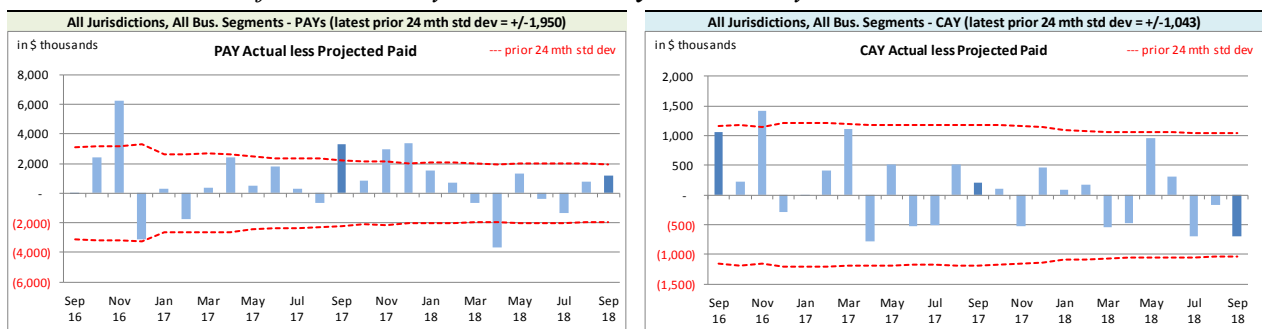
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

*FARM Actual Paid Indemnity by Calendar Month*



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

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



On Latest \$ thousands			
	<b>Paid</b>	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,163	2,743
std dev		1,950	1,043
A-P <> std dev		5	1
% <> std dev		20.0%	4.0%
norm <> std dev		31.7%	31.7%

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

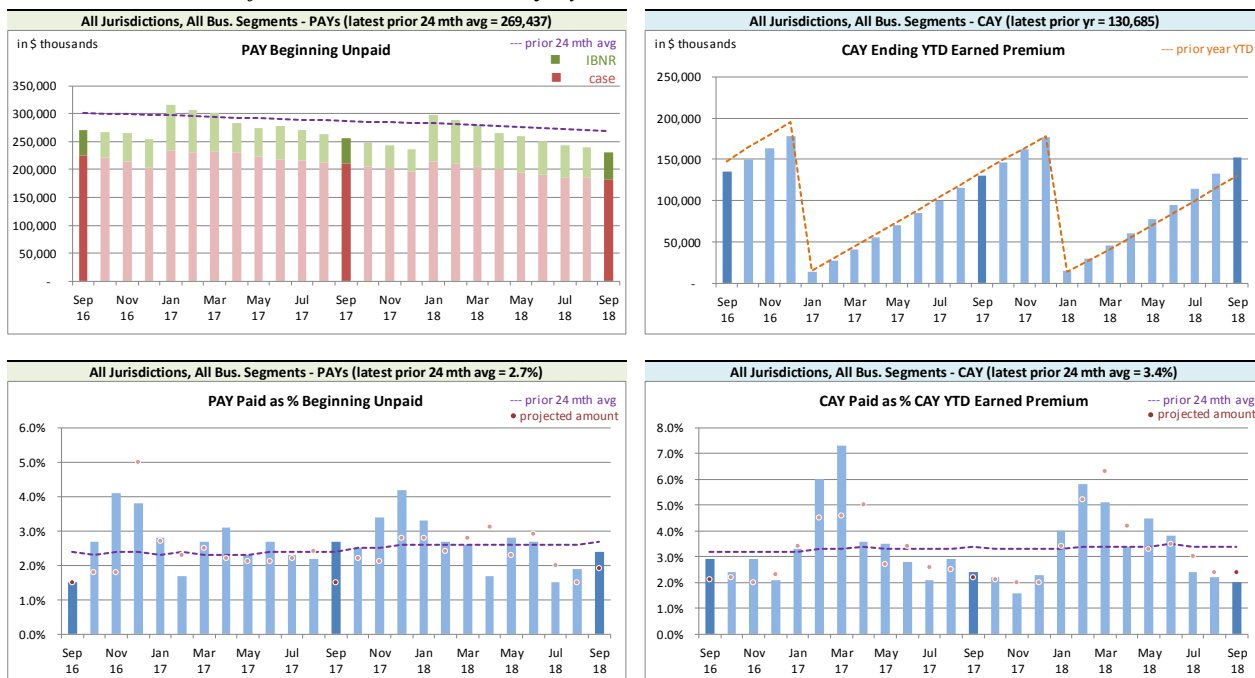
amount (assuming it follows a normal distribution). No bias has been indicated at a 95% confidence level on a lagging 24-month basis, although there was bias evident through 2017 (our process was adjusted as a result).



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

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

### *FARM Levels that influence<sup>12</sup> Paid Indemnity by Calendar Month*



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

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

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

## 2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine the month’s IBNR<sup>13</sup> for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

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

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

Table 02a		actuarial present value adjustments						
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	12,735	(341)	(6,536)	12	13,097	(84)	19,296	(413)
2016	11,945	(246)	(2,012)	(3)	5,429	9	15,362	(240)
2017	22,841	83	(2,523)	10	5,994	(24)	26,312	69
2018	37,502	863	(3,306)	(58)	7,567	131	41,763	936
TOTAL	85,023	359	(14,377)	(39)	32,087	32	102,733	352

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.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees which we refer to as “allowed claims expenses” (see footnote 5 on page 8). 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.

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

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

Table 02b			actuarial present value adjustments					
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	21,492	409	(1,291)	(20)	2,837	47	23,038	436
2016	2,976	60	(128)	(2)	850	(43)	3,698	15
2017	2,547	63	(143)	(2)	832	51	3,236	112
2018	1,580	29	(156)	-	966	19	2,390	48
TOTAL	28,595	561	(1,718)	(24)	5,485	74	32,362	611

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(9,839)	(83)	704	52	(9,135)	(31)
balance as % unearned premium:		(7.8%)	-	0.6%	0.1%	(7.2%)	0.1%
actual unearned premium:		126,048					
less projected:		600					

### 3 Ultimate Loss Ratio Matching Method

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

- Earned premium to date
- Ultimate loss<sup>15</sup> ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

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

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

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

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

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

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

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	(14,969)	(9.8%)	(6,234)	(4.1%)	(21,203)	(13.9%)	(392)	1.7%
CAY	105,018	68.8%	5,071	3.3%	110,089	72.1%	13,886	(0.1%)
TOTAL	90,049	59.0%	(1,163)	(0.8%)	88,886	58.2%	13,495	1.6%

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

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

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

#### 5 Current Participation Report – Additional Exhibits

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

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

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

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

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

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

## **6 EXHIBITS**

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

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

**EXHIBIT A**

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.88%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201808	201809	201810	201811
<input checked="" type="checkbox"/> Private Passenger	prior	(23,000)	(23,000)	(22,000)	(23,000)
	2009		-	1,000	-
	2010	(5,000)	(5,000)	(6,000)	(6,000)
	2011	4,000	4,000	4,000	4,000
	2012	107,000	107,000	102,000	101,000
	2013	60,000	194,000	182,000	180,000
	2014	556,000	567,000	558,000	544,000
	2015	357,000	334,000	322,000	308,000
	2016	1,158,000	1,109,000	1,040,000	1,010,000
	2017	1,563,000	1,677,000	1,653,000	1,599,000
	2018	3,323,000	3,501,000	3,595,000	3,614,000
<b>Private Passenger Total</b>		<b>7,100,000</b>	<b>7,465,000</b>	<b>7,429,000</b>	<b>7,331,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	2,000	2,000	2,000	2,000
	2011	19,000	19,000	19,000	18,000
	2012	12,000	12,000	12,000	12,000
	2013	58,000	58,000	57,000	55,000
	2014	(26,000)	(26,000)	(25,000)	(26,000)
	2015	156,000	158,000	154,000	143,000
	2016	699,000	529,000	489,000	438,000
	2017	502,000	494,000	464,000	424,000
	2018	1,416,000	1,456,000	1,409,000	1,419,000
<b>Non Private Passenger Total</b>		<b>2,844,000</b>	<b>2,708,000</b>	<b>2,587,000</b>	<b>2,491,000</b>
<b>Grand Total</b>		<b>9,944,000</b>	<b>10,173,000</b>	<b>10,016,000</b>	<b>9,822,000</b>

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

**EXHIBIT A**

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

page 2 of 10

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

 discount rate: 1.88%  
 interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM ▼			
Business Segment ▼	Acc Year ▼	201808	201809	201810	201811
☐ Private Passenger	prior	119,000	119,000	118,000	116,000
	2009	47,000	48,000	47,000	44,000
	2010	116,000	(171,000)	(167,000)	(163,000)
	2011	96,000	96,000	94,000	91,000
	2012	172,000	172,000	169,000	165,000
	2013	244,000	244,000	239,000	236,000
	2014	319,000	59,000	72,000	70,000
	2015	907,000	910,000	867,000	830,000
	2016	1,778,000	1,870,000	1,788,000	1,689,000
	2017	3,662,000	3,567,000	3,398,000	3,232,000
	2018	2,838,000	3,296,000	3,536,000	3,759,000
Private Passenger Total		10,298,000	10,210,000	10,161,000	10,069,000
☐ Non Private Passenger	prior	5,000	6,000	7,000	7,000
	2009	(4,000)	(1,000)	(1,000)	(1,000)
	2010	24,000	(2,000)	(4,000)	(2,000)
	2011	18,000	18,000	17,000	17,000
	2012	97,000	97,000	95,000	93,000
	2013	117,000	(72,000)	(73,000)	(64,000)
	2014	92,000	92,000	87,000	86,000
	2015	165,000	190,000	181,000	176,000
	2016	633,000	626,000	597,000	567,000
	2017	1,071,000	1,043,000	994,000	945,000
	2018	1,099,000	1,322,000	1,530,000	1,753,000
Non Private Passenger Total		3,317,000	3,319,000	3,430,000	3,577,000
Grand Total		13,615,000	13,529,000	13,591,000	13,646,000

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

 discount rate: 1.88%  
 interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM ▼			
Business Segment ▼	Acc Year ▼	201808	201809	201810	201811
☐ Private Passenger	prior	(2,000)	(2,000)	(2,000)	2,000
	2009	(17,000)	(17,000)	(17,000)	(16,000)
	2010	(1,000)	(1,000)	(1,000)	1,000
	2011	(5,000)	(5,000)	(5,000)	(4,000)
	2012	(48,000)	(48,000)	(47,000)	(41,000)
	2013	91,000	91,000	87,000	85,000
	2014	259,000	264,000	259,000	254,000
	2015	31,000	31,000	28,000	28,000
	2016	740,000	702,000	693,000	681,000
	2017	1,525,000	1,497,000	1,426,000	1,405,000
	2018	1,839,000	1,850,000	2,038,000	2,297,000
Private Passenger Total		4,412,000	4,362,000	4,459,000	4,692,000
☐ Non Private Passenger	prior	12,000	12,000	12,000	12,000
	2009	(5,000)	(5,000)	(4,000)	(4,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(4,000)	(4,000)
	2012	4,000	4,000	5,000	4,000
	2013	85,000	(212,000)	(179,000)	(177,000)
	2014	81,000	137,000	135,000	133,000
	2015	656,000	671,000	630,000	622,000
	2016	932,000	848,000	811,000	792,000
	2017	1,516,000	1,491,000	1,425,000	1,393,000
	2018	2,068,000	2,146,000	2,337,000	2,580,000
Non Private Passenger Total		5,342,000	5,085,000	5,166,000	5,349,000
Grand Total		9,754,000	9,447,000	9,625,000	10,041,000

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

EXHIBIT A

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

page 4 of 10

Jurisdiction Desc	Prince Edward				
	Island				discount rate: 1.88%
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	201808	201809	201810	201811
<input checked="" type="checkbox"/> Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009		-	-	-
	2010	(19,000)	(19,000)	(18,000)	(18,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	13,000	13,000	13,000	13,000
	2015	160,000	160,000	158,000	156,000
	2016	201,000	345,000	341,000	328,000
	2017	411,000	393,000	330,000	286,000
	2018	493,000	254,000	253,000	251,000
Private Passenger Total		1,251,000	1,138,000	1,069,000	1,008,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	(18,000)	(18,000)	(17,000)	(18,000)
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	52,000	49,000	49,000	49,000
	2015	172,000	178,000	168,000	166,000
	2016	307,000	376,000	358,000	351,000
	2017	745,000	743,000	703,000	689,000
	2018	11,000	228,000	355,000	510,000
Non Private Passenger Total		1,268,000	1,555,000	1,615,000	1,746,000
Grand Total		2,519,000	2,693,000	2,684,000	2,754,000

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: 1.88%			
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		201808	201809	201810	201811
Private Passenger	prior		1,681,000	715,000	701,000	607,000
	2009		424,000	427,000	415,000	303,000
	2010		258,000	16,000	15,000	16,000
	2011		(16,000)	771,000	749,000	548,000
	2012		236,000	237,000	231,000	172,000
	2013		(190,000)	(154,000)	(148,000)	(95,000)
	2014		(108,000)	(106,000)	(100,000)	(98,000)
	2015		363,000	357,000	348,000	341,000
	2016		1,085,000	495,000	480,000	455,000
	2017		2,147,000	2,268,000	2,225,000	2,184,000
	2018		2,982,000	3,400,000	3,696,000	3,988,000
Private Passenger Total			8,862,000	8,426,000	8,612,000	8,421,000
Non Private Passenger	prior		164,000	164,000	160,000	135,000
	2009		77,000	77,000	73,000	60,000
	2010		47,000	55,000	52,000	42,000
	2011		169,000	169,000	160,000	131,000
	2012		166,000	201,000	193,000	173,000
	2013		618,000	678,000	650,000	574,000
	2014		1,546,000	1,326,000	1,310,000	1,307,000
	2015		1,744,000	1,804,000	1,749,000	1,547,000
	2016		3,376,000	3,299,000	3,100,000	2,690,000
	2017		6,401,000	6,043,000	5,929,000	5,658,000
	2018		10,459,000	12,172,000	13,258,000	14,326,000
Non Private Passenger Total			24,767,000	25,988,000	26,634,000	26,643,000
Grand Total			33,629,000	34,414,000	35,246,000	35,064,000

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

**EXHIBIT A**

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

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Jurisdiction Desc	Alberta		discount rate: 1.88%			
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		201808	201809	201810	201811
Private Passenger	prior		(6,000)	(6,000)	1,000	1,000
	2009		10,000	10,000	8,000	8,000
	2010		38,000	38,000	30,000	29,000
	2011		184,000	184,000	167,000	163,000
	2012		138,000	(91,000)	(64,000)	(63,000)
	2013		239,000	239,000	197,000	195,000
	2014		574,000	574,000	530,000	523,000
	2015		879,000	854,000	813,000	789,000
	2016		1,099,000	1,072,000	1,002,000	973,000
	2017		1,366,000	1,370,000	1,302,000	1,266,000
	2018		985,000	1,135,000	1,210,000	1,416,000
Private Passenger Total			5,506,000	5,379,000	5,196,000	5,300,000
Non Private Passenger	prior		(4,000)	(3,000)	(3,000)	(2,000)
	2009		5,000	5,000	5,000	5,000
	2010		7,000	7,000	7,000	7,000
	2011		110,000	111,000	107,000	105,000
	2012		209,000	209,000	200,000	198,000
	2013		674,000	739,000	711,000	703,000
	2014		766,000	732,000	696,000	669,000
	2015		3,272,000	3,344,000	3,188,000	3,034,000
	2016		3,269,000	3,165,000	3,093,000	2,775,000
	2017		5,913,000	5,635,000	5,566,000	5,251,000
	2018		8,495,000	9,733,000	11,356,000	11,814,000
Non Private Passenger Total			22,716,000	23,677,000	24,926,000	24,559,000
Grand Total			28,222,000	29,056,000	30,122,000	29,859,000

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: 1.88%			
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		201808	201809	201810	201811
Private Passenger	prior		4,000	4,000	4,000	4,000
	2009			-	-	-
	2010		5,000	5,000	5,000	5,000
	2011		6,000	6,000	6,000	6,000
	2012		9,000	9,000	9,000	9,000
	2013		19,000	19,000	19,000	19,000
	2014		41,000	41,000	41,000	41,000
	2015		134,000	374,000	370,000	366,000
	2016		138,000	83,000	81,000	80,000
	2017		(680,000)	(680,000)	(673,000)	(666,000)
	2018		128,000	147,000	156,000	165,000
Private Passenger Total			(196,000)	8,000	18,000	29,000
Non Private Passenger	prior		2,000	2,000	2,000	2,000
	2009			-	-	-
	2010			-	-	-
	2011			-	-	-
	2012		(34,000)	(34,000)	(34,000)	(34,000)
	2013		4,000	4,000	4,000	4,000
	2014		17,000	17,000	17,000	17,000
	2015		84,000	91,000	90,000	88,000
	2016		96,000	96,000	94,000	93,000
	2017		245,000	249,000	246,000	244,000
	2018		175,000	152,000	153,000	187,000
Non Private Passenger Total			589,000	577,000	572,000	601,000
Grand Total			393,000	585,000	590,000	630,000

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				discount rate: 1.88%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201808	201809	201810	201811
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	3,000	3,000	3,000
	2012	14,000	14,000	14,000	14,000
	2013	28,000	28,000	28,000	28,000
	2014	108,000	168,000	165,000	163,000
	2015	140,000	140,000	139,000	138,000
	2016	278,000	278,000	275,000	273,000
	2017	(92,000)	(108,000)	(108,000)	(108,000)
	2018	428,000	472,000	494,000	539,000
Private Passenger Total		904,000	992,000	1,007,000	1,047,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011		-	-	-
	2012		-	-	-
	2013	44,000	44,000	44,000	43,000
	2014	22,000	22,000	22,000	22,000
	2015	52,000	52,000	52,000	52,000
	2016	197,000	198,000	196,000	194,000
	2017	330,000	330,000	327,000	323,000
	2018	232,000	281,000	301,000	318,000
Non Private Passenger Total		880,000	930,000	945,000	955,000
Grand Total		1,784,000	1,922,000	1,952,000	2,002,000

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: 1.88%			
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		201808	201809	201810	201811
Private Passenger	prior		(1,000)	(1,000)	(1,000)	(1,000)
	2009			-	-	-
	2010			-	-	-
	2011			-	-	-
	2012		12,000	12,000	12,000	12,000
	2013		7,000	7,000	7,000	7,000
	2014		12,000	12,000	12,000	12,000
	2015		29,000	29,000	29,000	29,000
	2016		68,000	68,000	67,000	66,000
	2017		63,000	63,000	62,000	61,000
	2018		(7,000)	(4,000)	(3,000)	(2,000)
Private Passenger Total			183,000	186,000	185,000	184,000
Non Private Passenger	prior			-	-	-
	2009			-	-	-
	2010			-	-	-
	2011			-	-	-
	2012			-	-	-
	2013		3,000	3,000	3,000	3,000
	2014		13,000	13,000	13,000	13,000
	2015		50,000	50,000	50,000	50,000
	2016		96,000	203,000	201,000	199,000
	2017		235,000	237,000	234,000	232,000
	2018		190,000	222,000	237,000	251,000
Non Private Passenger Total			587,000	728,000	738,000	748,000
Grand Total			770,000	914,000	923,000	932,000

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

 discount rate: 1.88%  
 interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM ▼			
Business Segment ▼	Acc Year ▼	201808	201809	201810	201811
☐ Private Passenger	prior	1,765,000	799,000	792,000	699,000
	2009	464,000	468,000	454,000	339,000
	2010	391,000	(138,000)	(143,000)	(137,000)
	2011	271,000	1,058,000	1,017,000	810,000
	2012	640,000	412,000	426,000	369,000
	2013	496,000	666,000	609,000	653,000
	2014	1,774,000	1,592,000	1,550,000	1,522,000
	2015	3,000,000	3,189,000	3,074,000	2,985,000
	2016	6,545,000	6,022,000	5,767,000	5,555,000
	2017	9,965,000	10,047,000	9,615,000	9,259,000
	2018	13,009,000	14,051,000	14,975,000	16,027,000
<b>Private Passenger Total</b>		<b>38,320,000</b>	<b>38,166,000</b>	<b>38,136,000</b>	<b>38,081,000</b>
☐ Non Private Passenger	prior	183,000	185,000	182,000	158,000
	2009	76,000	79,000	76,000	63,000
	2010	79,000	61,000	56,000	48,000
	2011	312,000	313,000	300,000	268,000
	2012	436,000	471,000	454,000	428,000
	2013	1,602,000	1,241,000	1,216,000	1,140,000
	2014	2,563,000	2,362,000	2,304,000	2,270,000
	2015	6,351,000	6,538,000	6,262,000	5,878,000
	2016	9,605,000	9,340,000	8,939,000	8,099,000
	2017	16,958,000	16,265,000	15,888,000	15,159,000
	2018	24,145,000	27,712,000	30,936,000	33,158,000
<b>Non Private Passenger Total</b>		<b>62,310,000</b>	<b>64,567,000</b>	<b>66,613,000</b>	<b>66,669,000</b>
<b>Grand Total</b>		<b>100,630,000</b>	<b>102,733,000</b>	<b>104,749,000</b>	<b>104,750,000</b>

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

**EXHIBIT B**

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

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	(23,000)	(23,000)	(22,000)	(22,000)
	2009	2,000	3,000	3,000	3,000
	2010	(5,000)	(5,000)	(5,000)	(5,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	23,000	23,000	22,000	22,000
	2013		135,000	127,000	126,000
	2014	353,000	372,000	368,000	364,000
	2015	125,000	105,000	103,000	100,000
	2016	761,000	731,000	680,000	666,000
	2017	1,149,000	1,277,000	1,264,000	1,226,000
	2018	2,927,000	3,065,000	3,112,000	3,096,000
Private Passenger Total		5,307,000	5,678,000	5,647,000	5,571,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	2,000	2,000	2,000	2,000
	2011	(2,000)	(2,000)	(2,000)	(2,000)
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	13,000	13,000	13,000	13,000
	2014	(50,000)	(50,000)	(49,000)	(47,000)
	2015	(13,000)	(8,000)	(7,000)	(6,000)
	2016	460,000	293,000	264,000	227,000
	2017	243,000	242,000	218,000	196,000
	2018	1,233,000	1,249,000	1,189,000	1,179,000
Non Private Passenger Total		1,890,000	1,743,000	1,632,000	1,566,000
Grand Total		7,197,000	7,421,000	7,279,000	7,137,000

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	84,000	84,000	83,000	82,000
	2009	33,000	33,000	32,000	31,000
	2010	95,000	(181,000)	(177,000)	(173,000)
	2011	79,000	79,000	77,000	75,000
	2012	140,000	140,000	137,000	134,000
	2013	128,000	128,000	125,000	122,000
	2014	189,000	(71,000)	(55,000)	(54,000)
	2015	596,000	601,000	565,000	537,000
	2016	1,372,000	1,482,000	1,408,000	1,324,000
	2017	3,316,000	3,225,000	3,064,000	2,911,000
	2018	2,599,000	3,026,000	3,236,000	3,429,000
Private Passenger Total		8,631,000	8,546,000	8,495,000	8,418,000
Non Private Passenger	prior	(3,000)	(1,000)	(1,000)	(1,000)
	2009	(4,000)	(1,000)	(1,000)	(1,000)
	2010	6,000	(20,000)	(20,000)	(19,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	59,000	59,000	58,000	56,000
	2013	(85,000)	(274,000)	(271,000)	(260,000)
	2014	30,000	30,000	28,000	27,000
	2015	66,000	92,000	87,000	83,000
	2016	554,000	548,000	521,000	495,000
	2017	933,000	907,000	862,000	819,000
	2018	979,000	1,186,000	1,380,000	1,590,000
Non Private Passenger Total		2,534,000	2,525,000	2,642,000	2,788,000
Grand Total		11,165,000	11,071,000	11,137,000	11,206,000

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	(13,000)	(13,000)	(12,000)	(8,000)
	2009	(12,000)	(12,000)	(12,000)	(11,000)
	2010	(8,000)	(8,000)	(8,000)	(7,000)
	2011	(5,000)	(5,000)	(5,000)	(4,000)
	2012	(53,000)	(53,000)	(52,000)	(46,000)
	2013	11,000	11,000	11,000	10,000
	2014	188,000	193,000	191,000	189,000
	2015	(24,000)	(24,000)	(24,000)	(23,000)
	2016	619,000	588,000	582,000	576,000
	2017	1,332,000	1,309,000	1,244,000	1,232,000
	2018	1,642,000	1,623,000	1,781,000	2,012,000
Private Passenger Total		3,677,000	3,609,000	3,696,000	3,920,000
Non Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	(6,000)	(6,000)	(5,000)	(5,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(4,000)	(4,000)
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	(1,000)	(293,000)	(258,000)	(255,000)
	2014	(32,000)	27,000	26,000	26,000
	2015	533,000	549,000	511,000	506,000
	2016	743,000	660,000	627,000	614,000
	2017	1,246,000	1,229,000	1,168,000	1,145,000
	2018	1,871,000	1,930,000	2,100,000	2,318,000
Non Private Passenger Total		4,356,000	4,098,000	4,172,000	4,352,000
Grand Total		8,033,000	7,707,000	7,868,000	8,272,000

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

**EXHIBIT B**

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

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





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009	-	-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	96,000	96,000	95,000	94,000
	2016	155,000	301,000	298,000	286,000
	2017	360,000	343,000	281,000	236,000
	2018	451,000	209,000	205,000	199,000
Private Passenger Total		1,046,000	933,000	863,000	799,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	-	-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	46,000	44,000	44,000	44,000
	2015	154,000	160,000	150,000	148,000
	2016	231,000	302,000	284,000	278,000
	2017	677,000	676,000	635,000	622,000
	2018	(85,000)	114,000	227,000	367,000
Non Private Passenger Total		1,022,000	1,295,000	1,339,000	1,458,000
Grand Total		2,068,000	2,228,000	2,202,000	2,257,000

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	1,281,000	318,000	308,000	223,000
	2009	420,000	423,000	410,000	299,000
	2010	240,000	(3,000)	(3,000)	(2,000)
	2011	(22,000)	765,000	742,000	542,000
	2012	223,000	224,000	217,000	158,000
	2013	(239,000)	(202,000)	(196,000)	(143,000)
	2014	(233,000)	(230,000)	(221,000)	(217,000)
	2015	246,000	241,000	234,000	232,000
	2016	914,000	325,000	312,000	293,000
	2017	1,915,000	2,038,000	1,997,000	1,957,000
	2018	2,666,000	3,044,000	3,301,000	3,547,000
Private Passenger Total		7,411,000	6,943,000	7,101,000	6,889,000
Non Private Passenger	prior	115,000	115,000	110,000	87,000
	2009	62,000	62,000	59,000	47,000
	2010	47,000	55,000	52,000	42,000
	2011	151,000	151,000	143,000	114,000
	2012	52,000	88,000	84,000	67,000
	2013	296,000	358,000	340,000	272,000
	2014	1,251,000	1,031,000	1,021,000	1,021,000
	2015	1,237,000	1,298,000	1,285,000	1,105,000
	2016	2,741,000	2,667,000	2,480,000	2,083,000
	2017	5,762,000	5,417,000	5,309,000	5,044,000
	2018	9,538,000	11,092,000	12,031,000	12,952,000
Non Private Passenger Total		21,252,000	22,334,000	22,914,000	22,834,000
Grand Total		28,663,000	29,277,000	30,015,000	29,723,000

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

**EXHIBIT B**



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201808	201809	201810	201811
 Private Passenger	prior	(30,000)	(30,000)	(23,000)	(23,000)
	2009	10,000	10,000	8,000	8,000
	2010	36,000	36,000	28,000	28,000
	2011	73,000	73,000	58,000	57,000
	2012	89,000	(140,000)	(111,000)	(110,000)
	2013	197,000	197,000	156,000	154,000
	2014	440,000	440,000	400,000	396,000
	2015	758,000	733,000	696,000	675,000
	2016	943,000	916,000	852,000	826,000
	2017	1,226,000	1,230,000	1,168,000	1,133,000
	2018	878,000	1,016,000	1,082,000	1,275,000
Private Passenger Total		4,620,000	4,481,000	4,314,000	4,419,000
 Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009	5,000	5,000	5,000	5,000
	2010	6,000	6,000	6,000	6,000
	2011	59,000	60,000	57,000	56,000
	2012	130,000	130,000	123,000	122,000
	2013	229,000	295,000	280,000	277,000
	2014	529,000	502,000	472,000	448,000
	2015	2,687,000	2,801,000	2,661,000	2,528,000
	2016	2,400,000	2,300,000	2,254,000	1,961,000
	2017	5,224,000	4,962,000	4,912,000	4,617,000
	2018	7,681,000	8,790,000	10,301,000	10,672,000
Non Private Passenger Total		18,949,000	19,850,000	21,070,000	20,691,000
Grand Total		23,569,000	24,331,000	25,384,000	25,110,000



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



**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	4,000	4,000	4,000	4,000
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	5,000	5,000	5,000	5,000
	2012	8,000	8,000	8,000	8,000
	2013	18,000	18,000	18,000	18,000
	2014	39,000	39,000	39,000	39,000
	2015	71,000	351,000	347,000	344,000
	2016	120,000	65,000	64,000	63,000
	2017	(692,000)	(692,000)	(685,000)	(678,000)
	2018	121,000	138,000	147,000	155,000
Private Passenger Total		(305,000)	(63,000)	(52,000)	(41,000)
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	(40,000)	(40,000)	(40,000)	(40,000)
	2013	4,000	4,000	4,000	4,000
	2014	16,000	16,000	16,000	16,000
	2015	56,000	86,000	85,000	84,000
	2016	82,000	82,000	81,000	80,000
	2017	229,000	233,000	231,000	229,000
	2018	151,000	126,000	127,000	157,000
Non Private Passenger Total		500,000	509,000	506,000	532,000
Grand Total		195,000	446,000	454,000	491,000

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

**EXHIBIT B**

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

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Jurisdiction Desc	Northwest Territories					
AccountCode Desc	Undiscounted				discount rate: 0.00%	
AccountCode	(All)				interest rate margin: 0 basis pts	
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM				
Business Segment	Acc Year		201808	201809	201810	201811
<div>Private Passenger</div>	prior		(2,000)	(2,000)	(2,000)	(2,000)
	2009			-	-	-
	2010		(1,000)	(1,000)	(1,000)	(1,000)
	2011		3,000	3,000	3,000	3,000
	2012		13,000	13,000	13,000	13,000
	2013		26,000	26,000	26,000	26,000
	2014		68,000	158,000	156,000	154,000
	2015		132,000	132,000	131,000	130,000
	2016		249,000	249,000	247,000	245,000
	2017		(131,000)	(145,000)	(144,000)	(143,000)
	2018		391,000	429,000	447,000	488,000
Private Passenger Total			748,000	862,000	876,000	913,000
<div>Non Private Passenger</div>	prior		2,000	2,000	2,000	2,000
	2009			-	-	-
	2010		1,000	1,000	1,000	1,000
	2011			-	-	-
	2012			-	-	-
	2013		11,000	11,000	11,000	11,000
	2014		21,000	21,000	21,000	21,000
	2015		49,000	49,000	49,000	49,000
	2016		182,000	183,000	181,000	179,000
	2017		309,000	309,000	306,000	303,000
	2018		212,000	259,000	277,000	292,000
Non Private Passenger Total			787,000	835,000	848,000	858,000
Grand Total			1,535,000	1,697,000	1,724,000	1,771,000

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201808	201809	201810	201811
<input checked="" type="checkbox"/> Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	6,000	6,000	6,000	6,000
	2014	11,000	11,000	11,000	11,000
	2015	27,000	27,000	27,000	27,000
	2016	64,000	64,000	63,000	62,000
	2017	59,000	59,000	58,000	57,000
	2018	(8,000)	(4,000)	(3,000)	(2,000)
Private Passenger Total		159,000	163,000	162,000	161,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	3,000	3,000	3,000	3,000
	2014	12,000	12,000	12,000	12,000
	2015	46,000	46,000	46,000	46,000
	2016	84,000	189,000	187,000	185,000
	2017	221,000	222,000	220,000	218,000
	2018	179,000	210,000	223,000	236,000
Non Private Passenger Total		545,000	682,000	691,000	700,000
Grand Total		704,000	845,000	853,000	861,000

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	1,295,000	332,000	330,000	248,000
	2009	453,000	457,000	441,000	330,000
	2010	357,000	(162,000)	(166,000)	(160,000)
	2011	127,000	914,000	874,000	672,000
	2012	444,000	216,000	235,000	180,000
	2013	145,000	317,000	271,000	317,000
	2014	1,048,000	905,000	882,000	875,000
	2015	2,027,000	2,262,000	2,174,000	2,116,000
	2016	5,197,000	4,721,000	4,506,000	4,341,000
	2017	8,534,000	8,644,000	8,247,000	7,931,000
	2018	11,667,000	12,546,000	13,308,000	14,199,000
Private Passenger Total		31,294,000	31,152,000	31,102,000	31,049,000
Non Private Passenger	prior	128,000	130,000	125,000	102,000
	2009	60,000	63,000	61,000	49,000
	2010	60,000	42,000	39,000	30,000
	2011	203,000	204,000	194,000	164,000
	2012	197,000	233,000	221,000	201,000
	2013	469,000	116,000	121,000	64,000
	2014	1,823,000	1,633,000	1,591,000	1,568,000
	2015	4,815,000	5,073,000	4,867,000	4,543,000
	2016	7,477,000	7,224,000	6,879,000	6,102,000
	2017	14,844,000	14,197,000	13,861,000	13,193,000
	2018	21,759,000	24,956,000	27,855,000	29,763,000
Non Private Passenger Total		51,835,000	53,871,000	55,814,000	55,779,000
Grand Total		83,129,000	85,023,000	86,916,000	86,828,000

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

### EXHIBIT C-1

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

page 1 of 10

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

discount rate: 1.88%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	66,000	66,000	66,000	66,000
	2009	47,000	47,000	46,000	45,000
	2010	84,000	84,000	83,000	81,000
	2011	129,000	129,000	126,000	124,000
	2012	145,000	145,000	143,000	141,000
	2013	172,000	172,000	167,000	163,000
	2014	221,000	221,000	216,000	212,000
	2015	411,000	411,000	407,000	402,000
	2016	424,000	424,000	442,000	437,000
	2017	220,000	220,000	215,000	211,000
	2018	324,000	365,000	387,367	409,367
Private Passenger Total		2,243,000	2,284,000	2,298,367	2,291,367
Non Private Passenger	prior	25,000	25,000	25,000	25,000
	2009	19,000	19,000	19,000	19,000
	2010	30,000	30,000	30,000	30,000
	2011	39,000	39,000	38,000	36,000
	2012	39,000	39,000	38,000	36,000
	2013	43,000	43,000	42,000	41,000
	2014	62,000	62,000	61,000	60,000
	2015	126,000	126,000	125,000	124,000
	2016	141,000	141,000	147,000	146,000
	2017	77,000	76,000	75,000	74,000
	2018	122,000	138,000	145,932	155,932
Non Private Passenger Total		723,000	738,000	745,932	746,932
Grand Total		2,966,000	3,022,000	3,044,299	3,038,299

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

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

discount rate: 1.88%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	77,000	77,000	74,000	73,000
	2009	58,000	58,000	55,000	53,000
	2010	86,000	86,000	84,000	82,000
	2011	127,000	127,000	123,000	119,000
	2012	169,000	169,000	163,000	158,000
	2013	358,000	358,000	353,000	347,000
	2014	282,000	282,000	276,000	270,000
	2015	330,000	330,000	323,000	317,000
	2016	384,000	371,000	364,000	357,000
	2017	263,000	263,000	256,000	250,000
	2018	158,000	178,000	197,860	217,860
Private Passenger Total		2,292,000	2,299,000	2,268,860	2,243,860
Non Private Passenger	prior	60,000	60,000	59,000	57,000
	2009	46,000	46,000	45,000	45,000
	2010	73,000	73,000	72,000	71,000
	2011	95,000	95,000	93,000	91,000
	2012	124,000	124,000	121,000	119,000
	2013	253,000	253,000	250,000	247,000
	2014	185,000	185,000	180,000	178,000
	2015	203,000	203,000	201,000	199,000
	2016	229,000	221,000	219,000	217,000
	2017	167,000	167,000	164,000	160,000
	2018	109,000	124,000	138,212	154,212
Non Private Passenger Total		1,544,000	1,551,000	1,542,212	1,538,212
Grand Total		3,836,000	3,850,000	3,811,072	3,782,072

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

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

discount rate: 1.88%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	264,000	264,000	258,000	253,000
	2009	84,000	84,000	81,000	80,000
	2010	84,000	84,000	82,000	80,000
	2011	75,000	75,000	74,000	73,000
	2012	84,000	84,000	82,000	80,000
	2013	125,000	125,000	124,000	121,000
	2014	164,000	164,000	154,000	152,000
	2015	104,000	104,000	103,000	101,000
	2016	89,000	81,000	79,000	77,000
	2017	153,000	153,000	151,000	149,000
	2018	107,000	124,000	135,412	151,412
<b>Private Passenger Total</b>		<b>1,333,000</b>	<b>1,342,000</b>	<b>1,323,412</b>	<b>1,317,412</b>
Non Private Passenger	prior	63,000	63,000	63,000	63,000
	2009	39,000	39,000	37,000	36,000
	2010	62,000	62,000	61,000	59,000
	2011	73,000	73,000	72,000	71,000
	2012	90,000	90,000	88,000	85,000
	2013	152,000	152,000	150,000	148,000
	2014	215,000	215,000	203,000	201,000
	2015	143,000	143,000	141,000	138,000
	2016	120,000	110,000	107,000	103,000
	2017	206,000	206,000	202,000	199,000
	2018	139,000	157,000	175,558	192,558
<b>Non Private Passenger Total</b>		<b>1,302,000</b>	<b>1,310,000</b>	<b>1,299,558</b>	<b>1,295,558</b>
<b>Grand Total</b>		<b>2,635,000</b>	<b>2,652,000</b>	<b>2,622,970</b>	<b>2,612,970</b>

EXHIBIT C-1

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

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

discount rate: 1.88%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	51,000	51,000	51,000	51,000
	2009	11,000	11,000	11,000	11,000
	2010	15,000	15,000	15,000	15,000
	2011	23,000	23,000	23,000	23,000
	2012	31,000	31,000	30,000	29,000
	2013	37,000	37,000	36,000	35,000
	2014	44,000	44,000	43,000	42,000
	2015	42,000	42,000	41,000	40,000
	2016	82,000	82,000	81,000	80,000
	2017	80,000	80,000	79,000	78,000
	2018	44,000	49,000	56,140	61,140
Private Passenger Total		460,000	465,000	466,140	465,140
Non Private Passenger	prior	15,000	15,000	15,000	15,000
	2009	7,000	7,000	7,000	7,000
	2010	11,000	11,000	11,000	11,000
	2011	13,000	13,000	13,000	13,000
	2012	15,000	15,000	15,000	15,000
	2013	22,000	22,000	22,000	22,000
	2014	27,000	27,000	27,000	27,000
	2015	28,000	28,000	27,000	25,000
	2016	54,000	54,000	53,000	52,000
	2017	53,000	53,000	52,000	51,000
	2018	32,000	37,000	46,090	51,090
Non Private Passenger Total		277,000	282,000	288,090	289,090
Grand Total		737,000	747,000	754,230	754,230




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

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

discount rate: 1.88%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201808	201809	201810	201811
<input checked="" type="checkbox"/> Private Passenger	prior	2,890,000	2,890,000	2,804,000	2,718,000
	2009	443,000	431,000	418,000	405,000
	2010	462,000	458,000	444,000	432,000
	2011	684,000	684,000	664,000	645,000
	2012	749,000	749,000	727,000	705,000
	2013	644,000	633,000	613,000	595,000
	2014	545,000	544,000	526,000	508,000
	2015	557,000	557,000	541,000	525,000
	2016	491,000	491,000	476,000	462,000
	2017	516,000	516,000	485,000	469,000
	2018	316,000	361,000	398,061	443,061
<b>Private Passenger Total</b>		<b>8,297,000</b>	<b>8,314,000</b>	<b>8,096,061</b>	<b>7,907,061</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	760,000	760,000	747,000	732,000
	2009	256,000	249,000	244,000	239,000
	2010	341,000	338,000	332,000	326,000
	2011	546,000	546,000	535,000	524,000
	2012	720,000	720,000	705,000	691,000
	2013	987,000	969,000	950,000	930,000
	2014	1,030,000	1,027,000	1,005,000	982,000
	2015	1,243,000	1,243,000	1,219,000	1,196,000
	2016	1,094,000	1,095,000	1,072,000	1,051,000
	2017	1,148,000	1,147,000	1,093,000	1,068,000
	2018	896,000	1,044,000	1,163,649	1,313,649
<b>Non Private Passenger Total</b>		<b>9,021,000</b>	<b>9,138,000</b>	<b>9,065,649</b>	<b>9,052,649</b>
<b>Grand Total</b>		<b>17,318,000</b>	<b>17,452,000</b>	<b>17,161,710</b>	<b>16,959,710</b>




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

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





discount rate: 1.88%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201808	201809	201810	201811
 <b>Private Passenger</b>	prior	311,000	311,000	305,000	296,000
	2009	64,000	64,000	63,000	62,000
	2010	31,000	31,000	30,000	29,000
	2011	59,000	59,000	57,000	56,000
	2012	78,000	78,000	77,000	76,000
	2013	92,000	92,000	89,000	87,000
	2014	91,000	91,000	88,000	86,000
	2015	98,000	98,000	96,000	94,000
	2016	94,000	94,000	93,000	91,000
	2017	50,000	50,000	49,000	48,000
	2018	(15,000)	(17,000)	(13,660)	(17,660)
<b>Private Passenger Total</b>		<b>953,000</b>	<b>951,000</b>	<b>933,340</b>	<b>907,340</b>
 <b>Non Private Passenger</b>	prior	769,000	769,000	760,000	753,000
	2009	223,000	223,000	221,000	219,000
	2010	112,000	112,000	111,000	110,000
	2011	194,000	194,000	191,000	189,000
	2012	285,000	285,000	281,000	278,000
	2013	361,000	361,000	358,000	354,000
	2014	394,000	394,000	390,000	385,000
	2015	452,000	452,000	448,000	444,000
	2016	499,000	499,000	495,000	492,000
	2017	317,000	317,000	314,000	311,000
	2018	(108,000)	(125,000)	(116,488)	(130,488)
<b>Non Private Passenger Total</b>		<b>3,498,000</b>	<b>3,481,000</b>	<b>3,452,512</b>	<b>3,404,512</b>
<b>Grand Total</b>		<b>4,451,000</b>	<b>4,432,000</b>	<b>4,385,852</b>	<b>4,311,852</b>

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

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

discount rate: 1.88%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior		-	-	-
	2009	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(5,000)	(5,000)	(5,000)	(5,000)
	2014	7,000	7,000	7,000	7,000
	2015	7,000	3,000	3,000	3,000
	2016	6,000	6,000	6,000	6,000
	2017	1,000	1,000	1,000	1,000
	2018		(1,000)	(1,449)	(1,449)
Private Passenger Total		27,000	22,000	21,551	21,551
Non Private Passenger	prior		-	-	-
	2009	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	9,000	9,000	9,000	9,000
	2015	9,000	2,000	2,000	2,000
	2016	16,000	16,000	16,000	16,000
	2017	4,000	4,000	4,000	4,000
	2018		(1,000)	741	(259)
Non Private Passenger Total		48,000	40,000	41,741	40,741
Grand Total		75,000	62,000	63,292	62,292

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: 1.88%
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	201808	201809	201810	201811
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	9,000	9,000	9,000	9,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	20,000	20,000	20,000	20,000
	2013	24,000	24,000	24,000	24,000
	2014	43,000	39,000	39,000	39,000
	2015	18,000	18,000	18,000	18,000
	2016	7,000	7,000	7,000	7,000
	2017	(18,000)	(18,000)	(18,000)	(18,000)
	2018	(17,000)	(19,000)	(24,656)	(26,656)
<b>Private Passenger Total</b>		<b>115,000</b>	<b>109,000</b>	<b>103,344</b>	<b>101,344</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	-	-	-	-
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	14,000	13,000	13,000	13,000
	2015	6,000	6,000	6,000	6,000
	2016	3,000	3,000	3,000	3,000
	2017	(7,000)	(7,000)	(7,000)	(7,000)
	2018	(6,000)	(8,000)	(12,522)	(12,522)
<b>Non Private Passenger Total</b>		<b>39,000</b>	<b>36,000</b>	<b>31,478</b>	<b>31,478</b>
<b>Grand Total</b>		<b>154,000</b>	<b>145,000</b>	<b>134,822</b>	<b>132,822</b>

**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: 1.88%
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	201808	201809	201810	201811
<input checked="" type="checkbox"/> Private Passenger	prior		-	-	-
	2009	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(11,000)	(11,000)	(11,000)	(11,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	1,000	1,000	1,000	1,000
	2017	2,000	2,000	2,000	2,000
	2018	(3,000)	(4,000)	(3,817)	(4,817)
<b>Private Passenger Total</b>		<b>4,000</b>	<b>3,000</b>	<b>3,183</b>	<b>2,183</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(9,000)	(9,000)	(9,000)	(9,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	5,000	6,000	6,000	6,000
	2016	2,000	2,000	2,000	2,000
	2017	6,000	6,000	6,000	6,000
	2018	(10,000)	(12,000)	(12,645)	(15,645)
<b>Non Private Passenger Total</b>		<b>(2,000)</b>	<b>(3,000)</b>	<b>(3,645)</b>	<b>(6,645)</b>
<b>Grand Total</b>		<b>2,000</b>	<b>-</b>	<b>(462)</b>	<b>(4,462)</b>

**EXHIBIT C-1**

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

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

discount rate: 1.88%





interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	3,660,000	3,660,000	3,559,000	3,458,000
	2009	720,000	708,000	687,000	669,000
	2010	779,000	775,000	755,000	736,000
	2011	1,120,000	1,120,000	1,090,000	1,063,000
	2012	1,286,000	1,286,000	1,252,000	1,219,000
	2013	1,436,000	1,425,000	1,390,000	1,356,000
	2014	1,391,000	1,386,000	1,343,000	1,310,000
	2015	1,573,000	1,569,000	1,538,000	1,506,000
	2016	1,578,000	1,557,000	1,549,000	1,518,000
	2017	1,267,000	1,267,000	1,220,000	1,190,000
	2018	914,000	1,036,000	1,131,258	1,232,258
Private Passenger Total		15,724,000	15,789,000	15,514,258	15,257,258
Non Private Passenger	prior	1,692,000	1,692,000	1,669,000	1,645,000
	2009	595,000	588,000	578,000	570,000
	2010	638,000	635,000	626,000	616,000
	2011	973,000	973,000	955,000	937,000
	2012	1,292,000	1,292,000	1,267,000	1,243,000
	2013	1,812,000	1,794,000	1,766,000	1,736,000
	2014	1,930,000	1,926,000	1,882,000	1,849,000
	2015	2,215,000	2,209,000	2,175,000	2,140,000
	2016	2,158,000	2,141,000	2,114,000	2,082,000
	2017	1,971,000	1,969,000	1,903,000	1,866,000
	2018	1,174,000	1,354,000	1,528,527	1,708,527
Non Private Passenger Total		16,450,000	16,573,000	16,463,527	16,392,527
Grand Total		32,174,000	32,362,000	31,977,785	31,649,785

**EXHIBIT C-2**

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

page 1 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	62,000	62,000	62,000	62,000
	2009	48,000	48,000	47,000	46,000
	2010	86,000	86,000	85,000	84,000
	2011	126,000	126,000	124,000	122,000
	2012	139,000	139,000	137,000	135,000
	2013	158,000	158,000	154,000	150,000
	2014	178,000	178,000	174,000	170,000
	2015	354,000	354,000	350,000	346,000
	2016	345,000	345,000	341,000	337,000
	2017	117,000	117,000	113,000	109,000
	2018	231,000	260,000	278,367	305,367
Private Passenger Total		1,844,000	1,873,000	1,865,367	1,866,367
Non Private Passenger	prior	23,000	23,000	23,000	23,000
	2009	17,000	17,000	17,000	17,000
	2010	27,000	27,000	27,000	27,000
	2011	36,000	36,000	35,000	34,000
	2012	36,000	36,000	35,000	34,000
	2013	39,000	39,000	38,000	37,000
	2014	49,000	49,000	48,000	47,000
	2015	107,000	107,000	106,000	105,000
	2016	114,000	114,000	113,000	112,000
	2017	41,000	40,000	39,000	38,000
	2018	87,000	98,000	103,932	115,932
Non Private Passenger Total		576,000	586,000	584,932	589,932
Grand Total		2,420,000	2,459,000	2,450,299	2,456,299

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts




Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	70,000	70,000	68,000	67,000
	2009	55,000	55,000	53,000	51,000
	2010	82,000	82,000	80,000	78,000
	2011	119,000	119,000	115,000	112,000
	2012	157,000	157,000	152,000	147,000
	2013	319,000	319,000	314,000	309,000
	2014	244,000	244,000	238,000	232,000
	2015	283,000	283,000	277,000	271,000
	2016	316,000	316,000	310,000	304,000
	2017	200,000	200,000	194,000	188,000
	2018	108,000	122,000	135,860	149,860
Private Passenger Total		1,953,000	1,967,000	1,936,860	1,908,860
Non Private Passenger	prior	54,000	54,000	52,000	50,000
	2009	46,000	46,000	45,000	44,000
	2010	70,000	70,000	69,000	68,000
	2011	89,000	89,000	87,000	85,000
	2012	115,000	115,000	113,000	111,000
	2013	225,000	225,000	222,000	219,000
	2014	159,000	159,000	156,000	154,000
	2015	174,000	174,000	172,000	170,000
	2016	190,000	190,000	188,000	186,000
	2017	128,000	128,000	125,000	122,000
	2018	76,000	85,000	96,212	107,212
Non Private Passenger Total		1,326,000	1,335,000	1,325,212	1,316,212
Grand Total		3,279,000	3,302,000	3,262,072	3,225,072



**EXHIBIT C-2**

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	248,000	248,000	243,000	238,000
	2009	86,000	86,000	84,000	82,000
	2010	79,000	79,000	77,000	75,000
	2011	72,000	72,000	71,000	70,000
	2012	79,000	79,000	77,000	75,000
	2013	104,000	104,000	102,000	100,000
	2014	144,000	144,000	142,000	140,000
	2015	84,000	84,000	82,000	80,000
	2016	59,000	59,000	57,000	55,000
	2017	116,000	116,000	114,000	112,000
	2018	74,000	85,000	94,412	105,412
Private Passenger Total		1,145,000	1,156,000	1,143,412	1,132,412
Non Private Passenger	prior	59,000	59,000	59,000	59,000
	2009	35,000	35,000	34,000	33,000
	2010	56,000	56,000	55,000	54,000
	2011	71,000	71,000	70,000	69,000
	2012	87,000	87,000	85,000	83,000
	2013	127,000	127,000	125,000	123,000
	2014	188,000	188,000	186,000	184,000
	2015	115,000	115,000	113,000	111,000
	2016	80,000	80,000	77,000	74,000
	2017	156,000	156,000	153,000	150,000
	2018	96,000	109,000	122,558	135,558
Non Private Passenger Total		1,070,000	1,083,000	1,079,558	1,075,558
Grand Total		2,215,000	2,239,000	2,222,970	2,207,970

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	46,000	46,000	46,000	46,000
	2009	10,000	10,000	10,000	10,000
	2010	15,000	15,000	15,000	15,000
	2011	21,000	21,000	21,000	21,000
	2012	28,000	28,000	27,000	26,000
	2013	34,000	34,000	33,000	32,000
	2014	39,000	39,000	38,000	37,000
	2015	31,000	31,000	30,000	29,000
	2016	69,000	69,000	68,000	67,000
	2017	66,000	66,000	65,000	64,000
	2018	30,000	34,000	41,140	45,140
Private Passenger Total		389,000	393,000	394,140	392,140
Non Private Passenger	prior	14,000	14,000	14,000	14,000
	2009	6,000	6,000	6,000	6,000
	2010	10,000	10,000	10,000	10,000
	2011	12,000	12,000	12,000	12,000
	2012	16,000	16,000	16,000	16,000
	2013	21,000	21,000	21,000	21,000
	2014	24,000	24,000	24,000	24,000
	2015	21,000	21,000	20,000	19,000
	2016	45,000	45,000	44,000	43,000
	2017	44,000	44,000	43,000	42,000
	2018	22,000	25,000	33,090	36,090
Non Private Passenger Total		235,000	238,000	243,090	243,090
Grand Total		624,000	631,000	637,230	635,230

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201808	201809	201810	201811
Private Passenger	prior	2,825,000	2,825,000	2,740,000	2,656,000
	2009	442,000	430,000	417,000	404,000
	2010	456,000	453,000	439,000	426,000
	2011	683,000	683,000	663,000	643,000
	2012	743,000	743,000	721,000	699,000
	2013	597,000	586,000	567,000	549,000
	2014	499,000	498,000	481,000	464,000
	2015	501,000	501,000	486,000	471,000
	2016	418,000	418,000	404,000	390,000
	2017	424,000	424,000	408,000	393,000
	2018	222,000	254,000	283,061	315,061
Private Passenger Total		7,810,000	7,815,000	7,609,061	7,410,061
Non Private Passenger	prior	742,000	742,000	728,000	714,000
	2009	251,000	244,000	239,000	234,000
	2010	342,000	339,000	332,000	325,000
	2011	541,000	541,000	530,000	519,000
	2012	680,000	680,000	666,000	653,000
	2013	910,000	893,000	874,000	855,000
	2014	931,000	928,000	907,000	886,000
	2015	1,115,000	1,115,000	1,093,000	1,071,000
	2016	928,000	929,000	908,000	888,000
	2017	945,000	944,000	921,000	898,000
	2018	633,000	738,000	831,649	937,649
Non Private Passenger Total		8,018,000	8,093,000	8,029,649	7,980,649
Grand Total		15,828,000	15,908,000	15,638,710	15,390,710

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201808	201809	201810	201811
Private Passenger	prior	284,000	284,000	278,000	272,000
	2009	62,000	62,000	61,000	60,000
	2010	29,000	29,000	28,000	27,000
	2011	55,000	55,000	54,000	53,000
	2012	73,000	73,000	72,000	71,000
	2013	86,000	86,000	84,000	82,000
	2014	85,000	85,000	83,000	81,000
	2015	80,000	80,000	78,000	76,000
	2016	61,000	61,000	60,000	59,000
	2017	47,000	47,000	46,000	45,000
	2018	(17,000)	(19,000)	(20,660)	(23,660)
Private Passenger Total		845,000	843,000	823,340	802,340
Non Private Passenger	prior	755,000	755,000	748,000	741,000
	2009	222,000	222,000	220,000	218,000
	2010	102,000	102,000	101,000	100,000
	2011	186,000	186,000	184,000	182,000
	2012	265,000	265,000	262,000	259,000
	2013	338,000	338,000	335,000	332,000
	2014	371,000	371,000	367,000	363,000
	2015	374,000	374,000	370,000	366,000
	2016	324,000	324,000	321,000	318,000
	2017	297,000	297,000	294,000	291,000
	2018	(123,000)	(142,000)	(153,488)	(172,488)
Non Private Passenger Total		3,111,000	3,092,000	3,048,512	2,997,512
Grand Total		3,956,000	3,935,000	3,871,852	3,799,852

**EXHIBIT C-2**

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Acc Year	201808	201809	201810	201811
<input checked="" type="checkbox"/> Private Passenger	prior		-	-	-
	2009	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	6,000	6,000	6,000	6,000
	2015	1,000	1,000	1,000	1,000
	2016	5,000	5,000	5,000	5,000
	2017		-	-	-
	2018	(1,000)	(2,000)	(2,449)	(2,449)
<b>Private Passenger Total</b>		<b>16,000</b>	<b>15,000</b>	<b>14,551</b>	<b>14,551</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-
	2009	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	8,000	8,000	8,000	8,000
	2015		-	-	-
	2016	12,000	12,000	12,000	12,000
	2017	(1,000)	(1,000)	(1,000)	(1,000)
	2018	(6,000)	(7,000)	(6,259)	(7,259)
<b>Non Private Passenger Total</b>		<b>21,000</b>	<b>20,000</b>	<b>20,741</b>	<b>19,741</b>
<b>Grand Total</b>		<b>37,000</b>	<b>35,000</b>	<b>35,292</b>	<b>34,292</b>

**EXHIBIT C-2**

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

page 8 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201808	201809	201810	201811
<input checked="" type="checkbox"/> Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	9,000	9,000	9,000	9,000
	2010	11,000	11,000	11,000	11,000
	2011	15,000	15,000	15,000	15,000
	2012	19,000	19,000	19,000	19,000
	2013	23,000	23,000	23,000	23,000
	2014	37,000	37,000	37,000	37,000
	2015	13,000	13,000	13,000	13,000
	2016	5,000	5,000	5,000	5,000
	2017	(27,000)	(27,000)	(27,000)	(27,000)
	2018	(25,000)	(29,000)	(35,656)	(38,656)
Private Passenger Total		81,000	77,000	70,344	67,344
<input checked="" type="checkbox"/> Non Private Passenger	prior	-	-	-	-
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	7,000	7,000	7,000	7,000
	2013	8,000	8,000	8,000	8,000
	2014	12,000	12,000	12,000	12,000
	2015	4,000	4,000	4,000	4,000
	2016	2,000	2,000	2,000	2,000
	2017	(11,000)	(11,000)	(11,000)	(11,000)
	2018	(11,000)	(13,000)	(17,522)	(19,522)
Non Private Passenger Total		22,000	20,000	15,478	13,478
Grand Total		103,000	97,000	85,822	80,822

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201808	201809	201810	201811
<input checked="" type="checkbox"/> Private Passenger	prior		-	-	-
	2009	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(13,000)	(13,000)	(13,000)	(13,000)
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	2,000	2,000	2,000	2,000
	2018	(3,000)	(4,000)	(4,817)	(5,817)
<b>Private Passenger Total</b>		<b>(1,000)</b>	<b>(2,000)</b>	<b>(2,817)</b>	<b>(3,817)</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior		-	-	-
	2009	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	(10,000)	(10,000)	(10,000)	(10,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	5,000	5,000	5,000	5,000
	2018	(12,000)	(14,000)	(16,645)	(18,645)
<b>Non Private Passenger Total</b>		<b>(7,000)</b>	<b>(9,000)</b>	<b>(11,645)</b>	<b>(13,645)</b>
<b>Grand Total</b>		<b>(8,000)</b>	<b>(11,000)</b>	<b>(14,462)</b>	<b>(17,462)</b>

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount			Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	▼	Acc Year	▼	ShareYMMM	▼		
				201808	201809	201810	201811
Private Passenger	prior			3,536,000	3,536,000	3,438,000	3,342,000
	2009			716,000	704,000	685,000	666,000
	2010			763,000	760,000	740,000	721,000
	2011			1,098,000	1,098,000	1,070,000	1,043,000
	2012			1,247,000	1,247,000	1,214,000	1,181,000
	2013			1,302,000	1,291,000	1,258,000	1,226,000
	2014			1,225,000	1,224,000	1,192,000	1,160,000
	2015			1,352,000	1,352,000	1,322,000	1,292,000
	2016			1,279,000	1,279,000	1,251,000	1,223,000
	2017			945,000	945,000	915,000	886,000
	2018			619,000	701,000	769,258	850,258
Private Passenger Total				14,082,000	14,137,000	13,854,258	13,590,258
Non Private Passenger	prior			1,647,000	1,647,000	1,624,000	1,601,000
	2009			582,000	575,000	566,000	557,000
	2010			616,000	613,000	603,000	593,000
	2011			947,000	947,000	930,000	913,000
	2012			1,216,000	1,216,000	1,194,000	1,173,000
	2013			1,651,000	1,634,000	1,606,000	1,578,000
	2014			1,736,000	1,733,000	1,702,000	1,672,000
	2015			1,915,000	1,915,000	1,883,000	1,851,000
	2016			1,696,000	1,697,000	1,666,000	1,636,000
	2017			1,604,000	1,602,000	1,568,000	1,534,000
	2018			762,000	879,000	993,527	1,114,527
Non Private Passenger Total				14,372,000	14,458,000	14,335,527	14,222,527
Grand Total				28,454,000	28,595,000	28,189,785	27,812,785



**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	201808	201809	201810	201811
Private Passenger	Newfoundland & Labrador	87.9%	88.0%	87.9%	87.9%
	New Brunswick	82.9%	82.3%	81.8%	81.3%
	Nova Scotia	94.0%	94.2%	94.0%	94.2%
	Prince Edward Island	62.3%	62.3%	63.5%	63.5%
	Ontario	72.9%	73.1%	73.1%	73.1%
	Alberta	67.6%	66.7%	65.7%	64.7%
	Yukon	73.0%	72.6%	72.9%	73.0%
	Northwest Territories	61.9%	61.5%	61.3%	61.0%
	Nunavut	39.5%	40.3%	39.8%	38.9%
Non Private Passenger	Newfoundland & Labrador	83.0%	82.6%	81.5%	81.0%
	New Brunswick	73.4%	72.8%	71.8%	71.1%
	Nova Scotia	77.0%	77.2%	76.6%	76.8%
	Prince Edward Island	104.4%	97.5%	92.0%	85.1%
	Ontario	67.9%	68.2%	67.8%	68.1%
	Alberta	66.3%	65.9%	65.5%	65.2%
	Yukon	66.7%	66.1%	65.7%	65.3%
	Northwest Territories	55.8%	55.2%	54.2%	53.7%
	Nunavut	51.5%	52.2%	50.7%	50.5%
Grand Total		72.7%	72.7%	72.2%	72.1%

**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	201808	201809	201810	201811
Private Passenger	Newfoundland & Labrador	83.8%	83.9%	83.9%	84.0%
	New Brunswick	78.7%	78.2%	77.9%	77.3%
	Nova Scotia	88.8%	89.0%	89.0%	89.1%
	Prince Edward Island	58.9%	59.0%	60.2%	60.3%
	Ontario	68.8%	68.9%	68.9%	69.0%
	Alberta	64.8%	64.0%	63.1%	62.2%
	Yukon	69.4%	69.9%	69.3%	69.5%
	Northwest Territories	59.3%	58.9%	58.8%	58.5%
	Nunavut	38.2%	37.8%	37.6%	36.6%
Non Private Passenger	Newfoundland & Labrador	78.9%	78.5%	78.0%	77.6%
	New Brunswick	69.9%	69.3%	69.0%	68.4%
	Nova Scotia	72.8%	73.0%	73.1%	73.4%
	Prince Edward Island	97.9%	91.5%	87.2%	80.9%
	Ontario	63.9%	64.1%	64.3%	64.7%
	Alberta	63.4%	63.1%	62.8%	62.5%
	Yukon	63.7%	63.4%	63.3%	62.8%
	Northwest Territories	53.5%	52.9%	52.4%	52.0%
	Nunavut	49.3%	49.6%	49.4%	49.0%
Grand Total		69.0%	69.0%	68.9%	68.8%

# EXHIBIT E

## Discount Rate & Margins for Adverse Deviations

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

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## NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2018	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.4%
	discount rate:		1.88%		discount rate:		1.88%	
	margin (basis points):		25		margin (basis points):		25	

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	10.0%	5.0%	12.2%	12.5%	10.1%	5.0%	11.5%
2017	12.5%	10.2%	5.0%	11.9%	12.4%	10.1%	5.0%	11.6%
2018	12.4%	10.1%	5.0%	11.6%	12.2%	10.1%	5.0%	11.2%
prem liab	11.9%	10.0%	5.0%	9.8%	11.6%	10.1%	5.0%	10.3%
				discount rate:				
				1.88%				
				margin (basis points):				
				25				
				discount rate:				
				1.88%				
				margin (basis points):				
				25				

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### NOVA SCOTIA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.5%	10.0%	5.0%	12.3%	12.5%	10.1%	5.0%	11.9%
2016	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	11.5%
2017	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	11.6%
2018	12.3%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.4%
prem liab	11.9%	10.0%	5.0%	10.1%	11.6%	10.1%	5.0%	10.5%
	discount rate:			1.88%	discount rate:			1.88%
	margin (basis points):			25	margin (basis points):			25

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	12.5%	10.1%	5.0%	11.9%	12.4%	10.1%	5.0%	10.7%
2018	12.2%	10.2%	5.0%	12.4%	12.4%	10.2%	5.0%	12.0%
prem liab	11.7%	10.0%	5.0%	10.1%	12.0%	10.2%	5.0%	10.5%
	discount rate:			1.88%	discount rate:			1.88%
	margin (basis points):			25	margin (basis points):			25

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.9%	10.0%
2015	10.0%	10.0%	8.1%	10.0%	9.9%	10.0%	10.0%	9.9%
2016	12.5%	12.5%	7.2%	12.4%	12.5%	12.5%	12.5%	12.5%
2017	12.5%	12.5%	9.7%	12.4%	12.4%	12.5%	9.3%	12.4%
2018	14.1%	15.0%	6.7%	14.2%	13.4%	15.0%	6.8%	13.7%
prem liab	10.5%	15.0%	5.2%	10.8%	12.8%	15.0%	5.6%	12.9%
	discount rate:			1.88%	discount rate:			1.88%
	margin (basis points):			25	margin (basis points):			25

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	10.7%	5.0%	12.5%	12.4%	10.3%	5.0%	12.3%
2017	12.5%	10.5%	5.0%	12.4%	12.3%	10.3%	5.0%	12.1%
2018	12.2%	10.2%	5.0%	11.7%	11.9%	10.4%	5.0%	11.0%
prem liab	12.0%	10.1%	5.0%	10.6%	11.5%	10.2%	5.0%	9.1%
				discount rate:				
				1.88%				
				margin (basis points):				
				25				
				discount rate:				
				1.88%				
				margin (basis points):				
				25				

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

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

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**YUKON**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.1%	12.5%	5.0%	12.3%	12.5%	12.5%	5.0%	12.5%
2017	12.5%	11.3%	5.0%	12.1%	12.3%	11.5%	5.0%	12.1%
2018	12.2%	10.9%	5.0%	12.1%	11.6%	11.1%	5.0%	11.0%
prem liab	12.2%	10.9%	5.0%	10.7%	12.0%	10.6%	5.0%	9.6%
	discount rate:			1.88%	discount rate:			1.88%
	margin (basis points):			25	margin (basis points):			25



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

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

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**NORTHWEST TERRITORIES**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	9.9%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	12.2%	5.0%	12.5%	12.4%	11.5%	5.0%	12.2%
2017	12.5%	12.2%	5.0%	12.5%	12.3%	11.4%	5.0%	11.7%
2018	12.0%	11.5%	5.0%	11.5%	12.3%	11.4%	5.0%	11.9%
prem liab	11.9%	11.7%	5.0%	8.9%	12.1%	11.3%	5.0%	10.2%
	discount rate:		1.88%		discount rate:		1.88%	
	margin (basis points):		25		margin (basis points):		25	

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.0%	12.0%	5.0%	11.2%	12.0%	11.2%	5.0%	12.4%
2017	12.3%	11.8%	5.0%	10.7%	12.2%	11.3%	5.0%	11.3%
2018	12.1%	11.4%	5.0%	11.9%	12.2%	11.3%	5.0%	11.9%
2019	12.1%	11.4%	5.0%	11.9%	12.2%	11.3%	5.0%	11.9%
prem liab	11.3%	11.2%	5.0%	10.0%	12.3%	11.0%	5.0%	10.9%
				discount rate: 1.88%				
				margin (basis points): 25				
				discount rate: 1.88%				
				margin (basis points): 25				

## EXHIBIT F

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

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

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### NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	30	29	28	28	27	26	28	29
2008	207	200	194	187	181	176	193	194
2009	89	86	83	80	78	75	83	84
2010	20	19	19	18	17	17	19	19
2011	516	506	497	489	481	473	496	499
2012	1,931	1,902	1,873	1,847	1,821	1,796	1,870	1,877
2013	1,561	1,543	1,525	1,510	1,494	1,479	1,524	1,528
2014	3,541	3,497	3,454	3,413	3,373	3,335	3,448	3,459
2015	5,606	5,549	5,495	5,441	5,390	5,341	5,487	5,501
2016	8,878	8,788	8,700	8,616	8,534	8,453	8,688	8,712
2017	10,362	10,253	10,146	10,043	9,942	9,845	10,132	10,160
2018	15,291	15,109	14,931	14,758	14,590	14,427	14,906	14,954
Total	48,032	47,481	46,945	46,430	45,928	45,443	46,874	47,016
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	1,087	536	-	(515)	(1,017)	(1,502)	(71)	71
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	7.1%	3.6%	-	-	(3.6%)	(7.1%)	-	3.6%
2008	6.7%	3.1%	-	(3.6%)	(6.7%)	(9.3%)	(0.5%)	-
2009	7.2%	3.6%	-	(3.6%)	(6.0%)	(9.6%)	-	1.2%
2010	5.3%	-	-	(5.3%)	(10.5%)	(10.5%)	-	-
2011	3.8%	1.8%	-	(1.6%)	(3.2%)	(4.8%)	(0.2%)	0.4%
2012	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(0.2%)	0.2%
2013	2.4%	1.2%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	0.2%
2014	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(0.2%)	0.1%
2015	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.1%)	0.1%
2016	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.1%)	0.1%
2017	2.1%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	0.1%
2018	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(0.2%)	0.2%
Total	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

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

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

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**NEW BRUNSWICK**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	87	87	86	85	84	84	86	86
2007	2	2	2	2	2	2	2	2
2008	63	61	59	57	55	53	58	59
2009	383	376	369	363	356	350	369	370
2010	585	577	569	562	555	548	568	570
2011	561	555	550	544	540	534	549	550
2012	824	817	809	802	794	788	808	809
2013	3,812	3,777	3,742	3,709	3,676	3,645	3,738	3,747
2014	2,533	2,512	2,491	2,470	2,450	2,431	2,487	2,494
2015	5,948	5,891	5,836	5,782	5,730	5,678	5,828	5,843
2016	6,095	6,024	5,956	5,889	5,825	5,761	5,947	5,965
2017	7,543	7,437	7,334	7,233	7,135	7,039	7,320	7,348
2018	9,442	9,294	9,151	9,012	8,876	8,745	9,131	9,170
Total	37,878	37,410	36,954	36,510	36,078	35,658	36,891	37,013
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	924	456	-	(444)	(876)	(1,296)	(63)	59
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	1.2%	1.2%	-	(1.2%)	(2.3%)	(2.3%)	-	-
2007	-	-	-	-	-	-	-	-
2008	6.8%	3.4%	-	(3.4%)	(6.8%)	(10.2%)	(1.7%)	-
2009	3.8%	1.9%	-	(1.6%)	(3.5%)	(5.1%)	-	0.3%
2010	2.8%	1.4%	-	(1.2%)	(2.5%)	(3.7%)	(0.2%)	0.2%
2011	2.0%	0.9%	-	(1.1%)	(1.8%)	(2.9%)	(0.2%)	-
2012	1.9%	1.0%	-	(0.9%)	(1.9%)	(2.6%)	(0.1%)	-
2013	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.6%)	(0.1%)	0.1%
2014	1.7%	0.8%	-	(0.8%)	(1.6%)	(2.4%)	(0.2%)	0.1%
2015	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.7%)	(0.1%)	0.1%
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(0.2%)	0.2%
2017	2.8%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.2%)	0.2%
2018	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(0.2%)	0.2%
Total	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

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

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

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**NOVA SCOTIA**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	16	16	15	15	15	14	15	15
2005	88	86	84	81	79	77	83	84
2006	-	-	-	-	-	-	-	-
2007	81	80	79	78	78	77	79	79
2008	56	54	52	50	49	47	52	52
2009	106	102	99	96	92	89	98	99
2010	125	124	122	121	120	119	122	123
2011	15	15	15	15	13	13	15	15
2012	225	223	219	215	213	209	218	219
2013	2,596	2,562	2,531	2,500	2,471	2,442	2,526	2,534
2014	2,485	2,459	2,433	2,409	2,386	2,362	2,430	2,437
2015	2,093	2,073	2,052	2,034	2,014	1,996	2,050	2,055
2016	4,039	3,992	3,947	3,903	3,861	3,820	3,941	3,954
2017	6,557	6,472	6,389	6,309	6,231	6,155	6,378	6,401
2018	8,858	8,736	8,617	8,502	8,389	8,281	8,601	8,633
Total	27,340	26,994	26,654	26,328	26,011	25,701	26,608	26,700
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	686	340	-	(326)	(643)	(953)	(46)	46
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	6.7%	6.7%	-	-	-	(6.7%)	-	-
2005	4.8%	2.4%	-	(3.6%)	(6.0%)	(8.3%)	(1.2%)	-
2006	-	-	-	-	-	-	-	-
2007	2.5%	1.3%	-	(1.3%)	(1.3%)	(2.5%)	-	-
2008	7.7%	3.8%	-	(3.8%)	(5.8%)	(9.6%)	-	-
2009	7.1%	3.0%	-	(3.0%)	(7.1%)	(10.1%)	(1.0%)	-
2010	2.5%	1.6%	-	(0.8%)	(1.6%)	(2.5%)	-	0.8%
2011	-	-	-	-	(13.3%)	(13.3%)	-	-
2012	2.7%	1.8%	-	(1.8%)	(2.7%)	(4.6%)	(0.5%)	-
2013	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.2%)	0.1%
2014	2.1%	1.1%	-	(1.0%)	(1.9%)	(2.9%)	(0.1%)	0.2%
2015	2.0%	1.0%	-	(0.9%)	(1.9%)	(2.7%)	(0.1%)	0.1%
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(0.2%)	0.2%
2017	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(0.2%)	0.2%
2018	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(0.2%)	0.2%
Total	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

## EXHIBIT F

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

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

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### PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	466	448	430	414	398	383	428	432
2011	-	-	-	-	-	-	-	-
2012	323	308	295	282	270	259	293	296
2013	7	7	7	7	6	6	7	7
2014	425	420	416	411	406	402	415	416
2015	1,092	1,079	1,068	1,058	1,047	1,037	1,067	1,070
2016	1,786	1,767	1,749	1,732	1,715	1,698	1,747	1,752
2017	1,604	1,583	1,564	1,546	1,527	1,509	1,562	1,567
2018	2,543	2,517	2,491	2,466	2,441	2,418	2,488	2,495
Total	8,246	8,129	8,020	7,916	7,810	7,712	8,007	8,035
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	226	109	-	(104)	(210)	(308)	(13)	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	8.4%	4.2%	-	(3.7%)	(7.4%)	(10.9%)	(0.5%)	0.5%
2011	-	-	-	-	-	-	-	-
2012	9.5%	4.4%	-	(4.4%)	(8.5%)	(12.2%)	(0.7%)	0.3%
2013	-	-	-	-	(14.3%)	(14.3%)	-	-
2014	2.2%	1.0%	-	(1.2%)	(2.4%)	(3.4%)	(0.2%)	-
2015	2.2%	1.0%	-	(0.9%)	(2.0%)	(2.9%)	(0.1%)	0.2%
2016	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(0.1%)	0.2%
2017	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(0.1%)	0.2%
2018	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.1%)	0.2%
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

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

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

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**ONTARIO**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	7,495	7,382	7,273	7,165	7,060	6,959	7,256	7,287
2004	980	957	934	912	890	871	931	937
2005	406	396	385	376	367	358	384	387
2006	656	636	618	600	583	567	615	620
2007	3,013	2,918	2,828	2,742	2,659	2,580	2,816	2,840
2008	614	594	575	557	539	523	572	577
2009	3,068	2,987	2,910	2,838	2,769	2,703	2,900	2,921
2010	1,601	1,560	1,521	1,485	1,450	1,418	1,516	1,527
2011	3,581	3,485	3,396	3,311	3,231	3,156	3,384	3,407
2012	3,079	3,019	2,960	2,906	2,854	2,805	2,952	2,968
2013	6,716	6,608	6,506	6,408	6,315	6,227	6,491	6,519
2014	6,315	6,241	6,171	6,103	6,038	5,975	6,161	6,181
2015	9,625	9,522	9,420	9,324	9,228	9,137	9,406	9,434
2016	10,642	10,515	10,390	10,271	10,154	10,042	10,373	10,407
2017	12,631	12,449	12,273	12,104	11,938	11,779	12,249	12,298
2018	24,699	24,317	23,945	23,588	23,242	22,907	23,896	23,996
Total	95,121	93,586	92,105	90,690	89,317	88,007	91,902	92,306
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	3,016	1,481	-	(1,415)	(2,788)	(4,098)	(203)	201
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(0.2%)	0.2%
2004	4.9%	2.5%	-	(2.4%)	(4.7%)	(6.7%)	(0.3%)	0.3%
2005	5.5%	2.9%	-	(2.3%)	(4.7%)	(7.0%)	(0.3%)	0.5%
2006	6.1%	2.9%	-	(2.9%)	(5.7%)	(8.3%)	(0.5%)	0.3%
2007	6.5%	3.2%	-	(3.0%)	(6.0%)	(8.8%)	(0.4%)	0.4%
2008	6.8%	3.3%	-	(3.1%)	(6.3%)	(9.0%)	(0.5%)	0.3%
2009	5.4%	2.6%	-	(2.5%)	(4.8%)	(7.1%)	(0.3%)	0.4%
2010	5.3%	2.6%	-	(2.4%)	(4.7%)	(6.8%)	(0.3%)	0.4%
2011	5.4%	2.6%	-	(2.5%)	(4.9%)	(7.1%)	(0.4%)	0.3%
2012	4.0%	2.0%	-	(1.8%)	(3.6%)	(5.2%)	(0.3%)	0.3%
2013	3.2%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(0.2%)	0.2%
2014	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(0.2%)	0.2%
2015	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	0.1%
2016	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.3%)	(0.2%)	0.2%
2017	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.2%)	0.2%
2018	3.1%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(0.2%)	0.2%
Total	3.3%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

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

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

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**ALBERTA**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	46	44	43	42	41	40	43	43
2004	10	10	10	9	9	9	10	10
2005	109	106	103	100	98	95	103	104
2006	5	5	5	5	5	5	5	5
2007	47	46	45	44	44	43	45	45
2008	1,041	1,007	975	944	915	888	971	979
2009	43	42	41	39	38	38	40	41
2010	34	33	33	33	32	32	33	33
2011	2,021	1,998	1,975	1,953	1,932	1,912	1,971	1,977
2012	1,397	1,386	1,375	1,365	1,355	1,345	1,373	1,377
2013	6,129	6,076	6,023	5,973	5,923	5,876	6,016	6,030
2014	5,645	5,585	5,528	5,472	5,417	5,365	5,519	5,535
2015	12,131	11,990	11,852	11,720	11,589	11,464	11,834	11,871
2016	13,517	13,343	13,173	13,009	12,849	12,694	13,150	13,197
2017	12,435	12,254	12,078	11,907	11,743	11,583	12,054	12,102
2018	21,387	21,099	20,817	20,549	20,285	20,031	20,781	20,856
Total	75,997	75,024	74,076	73,164	72,275	71,420	73,948	74,205
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	1,921	948	-	(912)	(1,801)	(2,656)	(128)	129
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	7.0%	2.3%	-	(2.3%)	(4.7%)	(7.0%)	-	-
2004	-	-	-	(10.0%)	(10.0%)	(10.0%)	-	-
2005	5.8%	2.9%	-	(2.9%)	(4.9%)	(7.8%)	-	1.0%
2006	-	-	-	-	-	-	-	-
2007	4.4%	2.2%	-	(2.2%)	(2.2%)	(4.4%)	-	-
2008	6.8%	3.3%	-	(3.2%)	(6.2%)	(8.9%)	(0.4%)	0.4%
2009	4.9%	2.4%	-	(4.9%)	(7.3%)	(7.3%)	(2.4%)	-
2010	3.0%	-	-	-	(3.0%)	(3.0%)	-	-
2011	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(0.2%)	0.1%
2012	1.6%	0.8%	-	(0.7%)	(1.5%)	(2.2%)	(0.1%)	0.1%
2013	1.8%	0.9%	-	(0.8%)	(1.7%)	(2.4%)	(0.1%)	0.1%
2014	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.2%)	0.1%
2015	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(0.2%)	0.2%
2016	2.6%	1.3%	-	(1.2%)	(2.5%)	(3.6%)	(0.2%)	0.2%
2017	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(0.2%)	0.2%
2018	2.7%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.2%)	0.2%
Total	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption



## EXHIBIT F

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

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

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### YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	69	68	67	67	66	65	67	68
2011	3	3	3	3	3	3	3	3
2012	86	84	83	82	81	80	83	83
2013	20	20	20	20	20	19	20	20
2014	47	47	46	45	45	44	46	46
2015	1,467	1,451	1,436	1,422	1,407	1,394	1,434	1,439
2016	410	404	398	393	389	384	398	399
2017	435	428	421	415	409	403	421	423
2018	664	656	647	638	630	622	645	648
Total	3,201	3,161	3,121	3,085	3,050	3,014	3,117	3,129
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	80	40	-	(36)	(71)	(107)	(4)	8
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	3.0%	1.5%	-	-	(1.5%)	(3.0%)	-	1.5%
2011	-	-	-	-	-	-	-	-
2012	3.6%	1.2%	-	(1.2%)	(2.4%)	(3.6%)	-	-
2013	-	-	-	-	-	(5.0%)	-	-
2014	2.2%	2.2%	-	(2.2%)	(2.2%)	(4.3%)	-	-
2015	2.2%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.1%)	0.2%
2016	3.0%	1.5%	-	(1.3%)	(2.3%)	(3.5%)	-	0.3%
2017	3.3%	1.7%	-	(1.4%)	(2.9%)	(4.3%)	-	0.5%
2018	2.6%	1.4%	-	(1.4%)	(2.6%)	(3.9%)	(0.3%)	0.2%
Total	2.6%	1.3%	-	(1.2%)	(2.3%)	(3.4%)	(0.1%)	0.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

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

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

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**NORTHWEST TERRITORIES**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	1	1	1	1	1	1	1	1
2010	-	-	-	-	-	-	-	-
2011	1	1	1	1	1	1	1	1
2012	12	12	12	12	12	12	12	12
2013	454	449	444	440	436	432	443	445
2014	1,266	1,252	1,240	1,227	1,215	1,204	1,238	1,241
2015	177	176	173	172	169	168	173	173
2016	564	557	550	542	535	528	548	551
2017	927	912	899	885	872	860	897	900
2018	1,249	1,230	1,211	1,194	1,176	1,159	1,209	1,214
Total	4,651	4,590	4,531	4,474	4,417	4,365	4,522	4,538
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	120	59	-	(57)	(114)	(166)	(9)	7
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	2.3%	1.1%	-	(0.9%)	(1.8%)	(2.7%)	(0.2%)	0.2%
2014	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.2%)	0.1%
2015	2.3%	1.7%	-	(0.6%)	(2.3%)	(2.9%)	-	-
2016	2.5%	1.3%	-	(1.5%)	(2.7%)	(4.0%)	(0.4%)	0.2%
2017	3.1%	1.4%	-	(1.6%)	(3.0%)	(4.3%)	(0.2%)	0.1%
2018	3.1%	1.6%	-	(1.4%)	(2.9%)	(4.3%)	(0.2%)	0.2%
Total	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

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

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

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**NUNAVUT**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	157	155	154	153	151	150	154	154
2013	8	8	8	8	8	7	8	8
2014	20	20	20	19	19	19	20	20
2015	90	89	88	87	86	85	88	88
2016	243	240	237	234	231	229	237	237
2017	286	282	279	275	271	267	279	279
2018	306	301	296	292	287	282	295	296
Total	1,110	1,095	1,082	1,068	1,053	1,039	1,081	1,082
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	28	13	-	(14)	(29)	(43)	(1)	-
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.9%	0.6%	-	(0.6%)	(1.9%)	(2.6%)	-	-
2013	-	-	-	-	-	(12.5%)	-	-
2014	-	-	-	(5.0%)	(5.0%)	(5.0%)	-	-
2015	2.3%	1.1%	-	(1.1%)	(2.3%)	(3.4%)	-	-
2016	2.5%	1.3%	-	(1.3%)	(2.5%)	(3.4%)	-	-
2017	2.5%	1.1%	-	(1.4%)	(2.9%)	(4.3%)	-	-
2018	3.4%	1.7%	-	(1.4%)	(3.0%)	(4.7%)	(0.3%)	-
Total	2.6%	1.2%	-	(1.3%)	(2.7%)	(4.0%)	(0.1%)	-
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

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

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

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**ALL JURISDICTIONS COMBINED**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2018 projected Unpaid							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	7,541	7,426	7,316	7,207	7,101	6,999	7,299	7,330
2004	1,006	983	959	936	914	894	956	962
2005	603	588	572	557	544	530	570	575
2006	748	728	709	690	672	656	706	711
2007	3,173	3,075	2,982	2,894	2,810	2,728	2,970	2,995
2008	1,981	1,916	1,855	1,795	1,739	1,687	1,846	1,861
2009	3,690	3,594	3,503	3,417	3,334	3,256	3,491	3,516
2010	2,900	2,829	2,761	2,700	2,638	2,582	2,753	2,772
2011	6,698	6,563	6,437	6,316	6,201	6,092	6,419	6,452
2012	8,034	7,906	7,780	7,664	7,551	7,444	7,763	7,795
2013	21,303	21,050	20,806	20,575	20,349	20,133	20,773	20,838
2014	22,277	22,033	21,799	21,569	21,349	21,137	21,764	21,829
2015	38,229	37,820	37,420	37,040	36,660	36,300	37,367	37,474
2016	46,174	45,630	45,100	44,589	44,093	43,609	45,029	45,174
2017	52,780	52,070	51,383	50,717	50,068	49,440	51,292	51,478
2018	84,439	83,259	82,106	80,999	79,916	78,872	81,952	82,262
Total	301,576	297,470	293,488	289,665	285,939	282,359	292,950	294,024
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
Total	8,088	3,982	-	(3,823)	(7,549)	(11,129)	(538)	536
	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							
	0.88%	1.38%	1.88%	2.38%	2.88%	3.38%	1.95%	1.81%
2003 & prior	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(0.2%)	0.2%
2004	4.9%	2.5%	-	(2.4%)	(4.7%)	(6.8%)	(0.3%)	0.3%
2005	5.4%	2.8%	-	(2.6%)	(4.9%)	(7.3%)	(0.3%)	0.5%
2006	5.5%	2.7%	-	(2.7%)	(5.2%)	(7.5%)	(0.4%)	0.3%
2007	6.4%	3.1%	-	(3.0%)	(5.8%)	(8.5%)	(0.4%)	0.4%
2008	6.8%	3.3%	-	(3.2%)	(6.3%)	(9.1%)	(0.5%)	0.3%
2009	5.3%	2.6%	-	(2.5%)	(4.8%)	(7.1%)	(0.3%)	0.4%
2010	5.0%	2.5%	-	(2.2%)	(4.5%)	(6.5%)	(0.3%)	0.4%
2011	4.1%	2.0%	-	(1.9%)	(3.7%)	(5.4%)	(0.3%)	0.2%
2012	3.3%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(0.2%)	0.2%
2013	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(0.2%)	0.2%
2014	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.0%)	(0.2%)	0.1%
2015	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	0.1%
2016	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(0.2%)	0.2%
2017	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(0.2%)	0.2%
2018	2.8%	1.4%	-	(1.3%)	(2.7%)	(3.9%)	(0.2%)	0.2%
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.2%)	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

**EXHIBIT G-1**

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

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ShareDate	201809	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(23)	-	-	-	-	-	(23)
	2009	-	-	-	-	-	-	-
	2010	(5)	-	-	-	-	-	(5)
	2011	4	-	-	-	-	-	4
	2012	107	-	-	-	-	-	107
	2013	60	(1)	135	-	134	223.3%	194
	2014	556	(13)	24	-	11	2.0%	567
	2015	357	(2)	(21)	-	(23)	(6.4%)	334
	2016	1,158	(28)	(21)	-	(49)	(4.2%)	1,109
	2017	1,563	(14)	128	-	114	7.3%	1,677
	2018	3,323	45	133	-	178	5.4%	3,501
Private Passenger Total		7,100	(13)	378	-	365	5.1%	7,465
Non Private								
Passenger	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	19	-	-	-	-	-	19
	2012	12	-	-	-	-	-	12
	2013	58	(1)	1	-	-	-	58
	2014	(26)	8	(8)	-	-	-	(26)
	2015	156	(5)	7	-	2	1.3%	158
	2016	699	(10)	(160)	-	(170)	(24.3%)	529
	2017	502	(8)	-	-	(8)	(1.6%)	494
	2018	1,416	108	(68)	-	40	2.8%	1,456
Non Private Passenger Total		2,844	92	(228)	-	(136)	(4.8%)	2,708
Grand Total		9,944	79	150	-	229	2.3%	10,173

**EXHIBIT G-1**

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

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 ShareDate 201809  
 Jurisdiction Desc New Brunswick  
 AccountCode Des IBNR Provision  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	119	(3)	3	-	-	-	119
	2009	47	(1)	2	-	1	2.1%	48
	2010	116	(5)	(282)	-	(287)	(247.4%)	(171)
	2011	96	(4)	4	-	-	-	96
	2012	172	(7)	7	-	-	-	172
	2013	244	(8)	8	-	-	-	244
	2014	319	(4)	(256)	-	(260)	(81.5%)	59
	2015	907	(14)	17	-	3	0.3%	910
	2016	1,778	(30)	122	-	92	5.2%	1,870
	2017	3,662	(69)	(26)	-	(95)	(2.6%)	3,567
	2018	2,838	281	177	-	458	16.1%	3,296
Private Passenger Total		10,298	136	(224)	-	(88)	(0.9%)	10,210
Non Private								
Passenger	prior	5	(1)	2	-	1	20.0%	6
	2009	(4)	-	3	-	3	(75.0%)	(1)
	2010	24	(1)	(25)	-	(26)	(108.3%)	(2)
	2011	18	-	-	-	-	-	18
	2012	97	(1)	1	-	-	-	97
	2013	117	(1)	(188)	-	(189)	(161.5%)	(72)
	2014	92	(3)	3	-	-	-	92
	2015	165	(4)	29	-	25	15.2%	190
	2016	633	(19)	12	-	(7)	(1.1%)	626
	2017	1,071	(32)	4	-	(28)	(2.6%)	1,043
	2018	1,099	111	112	-	223	20.3%	1,322
Non Private Passenger Total		3,317	49	(47)	-	2	0.1%	3,319
Grand Total		13,615	185	(271)	-	(86)	(0.6%)	13,529

**EXHIBIT G-1**

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

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 ShareDate 201809  
 Jurisdiction Desc Nova Scotia  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	1	(1)	-	-	-	(2)
	2009	(17)	(1)	1	-	-	-	(17)
	2010	(1)	-	-	-	-	-	(1)
	2011	(5)	-	-	-	-	-	(5)
	2012	(48)	2	(2)	-	-	-	(48)
	2013	91	(2)	2	-	-	-	91
	2014	259	(2)	7	-	5	1.9%	264
	2015	31	(1)	1	-	-	-	31
	2016	740	(7)	(31)	-	(38)	(5.1%)	702
	2017	1,525	(84)	56	-	(28)	(1.8%)	1,497
	2018	1,839	214	(203)	-	11	0.6%	1,850
Private Passenger Total		4,412	120	(170)	-	(50)	(1.1%)	4,362
Non Private								
Passenger	prior	12	-	-	-	-	-	12
	2009	(5)	-	-	-	-	-	(5)
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	4	1	(1)	-	-	-	4
	2013	85	(1)	(296)	-	(297)	(349.4%)	(212)
	2014	81	2	54	-	56	69.1%	137
	2015	656	(7)	22	-	15	2.3%	671
	2016	932	(23)	(61)	-	(84)	(9.0%)	848
	2017	1,516	(90)	65	-	(25)	(1.6%)	1,491
	2018	2,068	125	(47)	-	78	3.8%	2,146
Non Private Passenger Total		5,342	7	(264)	-	(257)	(4.8%)	5,085
Grand Total		9,754	127	(434)	-	(307)	(3.1%)	9,447

**EXHIBIT G-1**

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

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ShareDate	201809	<input type="button" value="v"/>
	Prince Edward	
Jurisdiction Desc	Island	<input type="button" value="v"/>
AccountCode Des	IBNR Provisio	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(19)	1	(1)	-	-	-	(19)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	13	-	-	-	-	-	13
	2015	160	(2)	2	-	-	-	160
	2016	201	(2)	146	-	144	71.6%	345
	2017	411	(4)	(14)	-	(18)	(4.4%)	393
	2018	493	5	(244)	-	(239)	(48.5%)	254
Private Passenger Total		1,251	(2)	(111)	-	(113)	(9.0%)	1,138
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	(18)	1	(1)	-	-	-	(18)
	2013	(1)	-	-	-	-	-	(1)
	2014	52	-	(3)	-	(3)	(5.8%)	49
	2015	172	(2)	8	-	6	3.5%	178
	2016	307	(2)	71	-	69	22.5%	376
	2017	745	(8)	6	-	(2)	(0.3%)	743
	2018	11	97	120	-	217	1,972.7%	228
Non Private Passenger Total		1,268	86	201	-	287	22.6%	1,555
Grand Total		2,519	84	90	-	174	6.9%	2,693



**EXHIBIT G-1**

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

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 ShareDate 201809  
 Jurisdiction Desc Ontario  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,681	(24)	(942)	-	(966)	(57.5%)	715
	2009	424	(3)	6	-	3	0.7%	427
	2010	258	(2)	(240)	-	(242)	(93.8%)	16
	2011	(16)	1	786	-	787	(4,918.8%)	771
	2012	236	(1)	2	-	1	0.4%	237
	2013	(190)	1	35	-	36	(18.9%)	(154)
	2014	(108)	8	(6)	-	2	(1.9%)	(106)
	2015	363	(8)	2	-	(6)	(1.7%)	357
	2016	1,085	(63)	(527)	-	(590)	(54.4%)	495
	2017	2,147	(47)	168	-	121	5.6%	2,268
	2018	2,982	395	23	-	418	14.0%	3,400
Private Passenger Total		8,862	257	(693)	-	(436)	(4.9%)	8,426
Non Private								
Passenger	prior	164	(8)	8	-	-	-	164
	2009	77	(5)	5	-	-	-	77
	2010	47	(3)	11	-	8	17.0%	55
	2011	169	(12)	12	-	-	-	169
	2012	166	(7)	42	-	35	21.1%	201
	2013	618	(28)	88	-	60	9.7%	678
	2014	1,546	(19)	(201)	-	(220)	(14.2%)	1,326
	2015	1,744	(21)	81	-	60	3.4%	1,804
	2016	3,376	(69)	(8)	-	(77)	(2.3%)	3,299
	2017	6,401	(129)	(229)	-	(358)	(5.6%)	6,043
	2018	10,459	1,442	271	-	1,713	16.4%	12,172
Non Private Passenger Total		24,767	1,141	80	-	1,221	4.9%	25,988
Grand Total		33,629	1,398	(613)	-	785	2.3%	34,414

**EXHIBIT G-1**

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

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 ShareDate 201809  
 Jurisdiction Desc Alberta  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(6)	1	(1)	-	-	-	(6)
	2009	10	(1)	1	-	-	-	10
	2010	38	(2)	2	-	-	-	38
	2011	184	(6)	6	-	-	-	184
	2012	138	(5)	(224)	-	(229)	(165.9%)	(91)
	2013	239	(11)	11	-	-	-	239
	2014	574	(32)	32	-	-	-	574
	2015	879	(14)	(11)	-	(25)	(2.8%)	854
	2016	1,099	(148)	121	-	(27)	(2.5%)	1,072
	2017	1,366	(27)	31	-	4	0.3%	1,370
	2018	985	162	(12)	-	150	15.2%	1,135
Private Passenger Total		5,506	(83)	(44)	-	(127)	(2.3%)	5,379
Non Private								
Passenger	prior	(4)	(2)	3	-	1	(25.0%)	(3)
	2009	5	-	-	-	-	-	5
	2010	7	-	-	-	-	-	7
	2011	110	(5)	6	-	1	0.9%	111
	2012	209	(10)	10	-	-	-	209
	2013	674	(26)	91	-	65	9.6%	739
	2014	766	(31)	(3)	-	(34)	(4.4%)	732
	2015	3,272	(333)	405	-	72	2.2%	3,344
	2016	3,269	(137)	33	-	(104)	(3.2%)	3,165
	2017	5,913	(169)	(109)	-	(278)	(4.7%)	5,635
	2018	8,495	548	690	-	1,238	14.6%	9,733
Non Private Passenger Total		22,716	(165)	1,126	-	961	4.2%	23,677
Grand Total		28,222	(248)	1,082	-	834	3.0%	29,056

**EXHIBIT G-1**

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

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 ShareDate 201809  
 Jurisdiction Desc Yukon  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	5	-	-	-	-	-	5
	2011	6	-	-	-	-	-	6
	2012	9	-	-	-	-	-	9
	2013	19	-	-	-	-	-	19
	2014	41	-	-	-	-	-	41
	2015	134	(1)	241	-	240	179.1%	374
	2016	138	(2)	(53)	-	(55)	(39.9%)	83
	2017	(680)	7	(7)	-	-	-	(680)
	2018	128	14	5	-	19	14.8%	147
Private Passenger Total		(196)	18	186	-	204	(104.1%)	8
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	(34)	-	-	-	-	-	(34)
	2013	4	-	-	-	-	-	4
	2014	17	-	-	-	-	-	17
	2015	84	(2)	9	-	7	8.3%	91
	2016	96	(2)	2	-	-	-	96
	2017	245	(2)	6	-	4	1.6%	249
	2018	175	37	(60)	-	(23)	(13.1%)	152
Non Private Passenger Total		589	31	(43)	-	(12)	(2.0%)	577
Grand Total		393	49	143	-	192	48.9%	585

**EXHIBIT G-1**

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

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ShareDate	201809	
	<b>Northwest</b>	
Jurisdiction Desc	<b>Territories</b>	
AccountCode Des	<b>IBNR Provisio</b>	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	14	-	-	-	-	-	14
	2013	28	-	-	-	-	-	28
	2014	108	(1)	61	-	60	55.6%	168
	2015	140	(1)	1	-	-	-	140
	2016	278	(2)	2	-	-	-	278
	2017	(92)	1	(17)	-	(16)	17.4%	(108)
	2018	428	44	-	-	44	10.3%	472
Private Passenger Total		904	41	47	-	88	9.7%	992
Non Private								
<div><div></div> Passenger</div>	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	44	-	-	-	-	-	44
	2014	22	-	-	-	-	-	22
	2015	52	-	-	-	-	-	52
	2016	197	(2)	3	-	1	0.5%	198
	2017	330	(3)	3	-	-	-	330
	2018	232	26	23	-	49	21.1%	281
Non Private Passenger Total		880	21	29	-	50	5.7%	930
Grand Total		1,784	62	76	-	138	7.7%	1,922

**EXHIBIT G-1**

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

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 ShareDate 201809  
 Jurisdiction Desc Nunavut  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	12	-	-	-	-	-	12
	2013	7	-	-	-	-	-	7
	2014	12	-	-	-	-	-	12
	2015	29	-	-	-	-	-	29
	2016	68	(1)	1	-	-	-	68
	2017	63	(1)	1	-	-	-	63
	2018	(7)	2	1	-	3	(42.9%)	(4)
Private Passenger Total		183	-	3	-	3	1.6%	186
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	13	-	-	-	-	-	13
	2015	50	-	-	-	-	-	50
	2016	96	(1)	108	-	107	111.5%	203
	2017	235	(1)	3	-	2	0.9%	237
	2018	190	17	15	-	32	16.8%	222
Non Private Passenger Total		587	15	126	-	141	24.0%	728
Grand Total		770	15	129	-	144	18.7%	914

**EXHIBIT G-1**

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

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 ShareDate 201809  
 Jurisdiction Desc (All)  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,765	(25)	(941)	-	(966)	(54.7%)	799
	2009	464	(6)	10	-	4	0.9%	468
	2010	391	(8)	(521)	-	(529)	(135.3%)	(138)
	2011	271	(9)	796	-	787	290.4%	1,058
	2012	640	(11)	(217)	-	(228)	(35.6%)	412
	2013	496	(21)	191	-	170	34.3%	666
	2014	1,774	(44)	(138)	-	(182)	(10.3%)	1,592
	2015	3,000	(43)	232	-	189	6.3%	3,189
	2016	6,545	(283)	(240)	-	(523)	(8.0%)	6,022
	2017	9,965	(238)	320	-	82	0.8%	10,047
	2018	13,009	1,162	(120)	-	1,042	8.0%	14,051
Private Passenger Total		38,320	474	(628)	-	(154)	(0.4%)	38,166
Non Private								
Passenger	prior	183	(11)	13	-	2	1.1%	185
	2009	76	(5)	8	-	3	3.9%	79
	2010	79	(4)	(14)	-	(18)	(22.8%)	61
	2011	312	(17)	18	-	1	0.3%	313
	2012	436	(16)	51	-	35	8.0%	471
	2013	1,602	(57)	(304)	-	(361)	(22.5%)	1,241
	2014	2,563	(43)	(158)	-	(201)	(7.8%)	2,362
	2015	6,351	(374)	561	-	187	2.9%	6,538
	2016	9,605	(265)	-	-	(265)	(2.8%)	9,340
	2017	16,958	(442)	(251)	-	(693)	(4.1%)	16,265
	2018	24,145	2,511	1,056	-	3,567	14.8%	27,712
Non Private Passenger Total		62,310	1,277	980	-	2,257	3.6%	64,567
Grand Total		100,630	1,751	352	-	2,103	2.1%	102,733

**EXHIBIT G-2**

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

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ShareDate	201809	<input type="button" value="v"/>
	<b>Newfoundland</b>	
Jurisdiction Desc	<b>&amp; Labrador</b>	<input type="button" value="v"/>
AccountCode Des	<b>Undiscounted</b>	
	<b>IBNR Provisio</b>	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(23)	-	-	-	-	-	(23)
	2009	2	-	1	-	1	50.0%	3
	2010	(5)	-	-	-	-	-	(5)
	2011	(5)	-	-	-	-	-	(5)
	2012	23	-	-	-	-	-	23
	2013	-	-	135	-	135	100.0%	135
	2014	353	(11)	30	-	19	5.4%	372
	2015	125	(1)	(19)	-	(20)	(16.0%)	105
	2016	761	(23)	(7)	-	(30)	(3.9%)	731
	2017	1,149	(11)	139	-	128	11.1%	1,277
	2018	2,927	5	133	-	138	4.7%	3,065
Private Passenger Total		5,307	(41)	412	-	371	7.0%	5,678
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	2	-	-	-	-	-	2
	2011	(2)	-	-	-	-	-	(2)
	2012	(2)	-	-	-	-	-	(2)
	2013	13	-	-	-	-	-	13
	2014	(50)	8	(8)	-	-	-	(50)
	2015	(13)	-	5	-	5	(38.5%)	(8)
	2016	460	(5)	(162)	-	(167)	(36.3%)	293
	2017	243	(2)	1	-	(1)	(0.4%)	242
	2018	1,233	83	(67)	-	16	1.3%	1,249
Non Private Passenger Total		1,890	84	(231)	-	(147)	(7.8%)	1,743
Grand Total		7,197	43	181	-	224	3.1%	7,421

**EXHIBIT G-2**

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

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ShareDate	201809	
Jurisdiction Desc	New Brunswi	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	84	(3)	3	-	-	-	84
	2009	33	(2)	2	-	-	-	33
	2010	95	(5)	(271)	-	(276)	(290.5%)	(181)
	2011	79	(4)	4	-	-	-	79
	2012	140	(7)	7	-	-	-	140
	2013	128	(6)	6	-	-	-	128
	2014	189	(4)	(256)	-	(260)	(137.6%)	(71)
	2015	596	(12)	17	-	5	0.8%	601
	2016	1,372	(27)	137	-	110	8.0%	1,482
	2017	3,316	(66)	(25)	-	(91)	(2.7%)	3,225
	2018	2,599	254	173	-	427	16.4%	3,026
Private Passenger Total		8,631	118	(203)	-	(85)	(1.0%)	8,546
Non Private								
Passenger	prior	(3)	-	2	-	2	(66.7%)	(1)
	2009	(4)	-	3	-	3	(75.0%)	(1)
	2010	6	-	(26)	-	(26)	(433.3%)	(20)
	2011	(1)	-	-	-	-	-	(1)
	2012	59	(1)	1	-	-	-	59
	2013	(85)	1	(190)	-	(189)	222.4%	(274)
	2014	30	(1)	1	-	-	-	30
	2015	66	(1)	27	-	26	39.4%	92
	2016	554	(17)	11	-	(6)	(1.1%)	548
	2017	933	(28)	2	-	(26)	(2.8%)	907
	2018	979	99	108	-	207	21.1%	1,186
Non Private Passenger Total		2,534	52	(61)	-	(9)	(0.4%)	2,525
Grand Total		11,165	170	(264)	-	(94)	(0.8%)	11,071



**EXHIBIT G-2**

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

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ShareDate	201809	
Jurisdiction Desc	Nova Scotia	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(13)	1	(1)	-	-	-	(13)
	2009	(12)	-	-	-	-	-	(12)
	2010	(8)	-	-	-	-	-	(8)
	2011	(5)	-	-	-	-	-	(5)
	2012	(53)	2	(2)	-	-	-	(53)
	2013	11	-	-	-	-	-	11
	2014	188	(2)	7	-	5	2.7%	193
	2015	(24)	-	-	-	-	-	(24)
	2016	619	(6)	(25)	-	(31)	(5.0%)	588
	2017	1,332	(80)	57	-	(23)	(1.7%)	1,309
	2018	1,642	189	(208)	-	(19)	(1.2%)	1,623
Private Passenger Total		3,677	104	(172)	-	(68)	(1.8%)	3,609
Non Private								
Passenger	prior	11	-	-	-	-	-	11
	2009	(6)	-	-	-	-	-	(6)
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	(2)	-	-	-	-	-	(2)
	2013	(1)	-	(292)	-	(292)	29,200.0%	(293)
	2014	(32)	2	57	-	59	(184.4%)	27
	2015	533	(5)	21	-	16	3.0%	549
	2016	743	(22)	(61)	-	(83)	(11.2%)	660
	2017	1,246	(87)	70	-	(17)	(1.4%)	1,229
	2018	1,871	103	(44)	-	59	3.2%	1,930
Non Private Passenger Total		4,356	(9)	(249)	-	(258)	(5.9%)	4,098
Grand Total		8,033	95	(421)	-	(326)	(4.1%)	7,707

**EXHIBIT G-2**

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

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ShareDate	201809	<input type="button" value="v"/>
	Prince Edward	
Jurisdiction Desc	Island	<input type="button" value="v"/>
AccountCode Des	Undiscounted	
	IBNR Provisio	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(5)	-	-	-	-	-	(5)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(7)	-	-	-	-	-	(7)
	2015	96	(1)	1	-	-	-	96
	2016	155	(2)	148	-	146	94.2%	301
	2017	360	(4)	(13)	-	(17)	(4.7%)	343
	2018	451	2	(244)	-	(242)	(53.7%)	209
Private Passenger Total		1,046	(5)	(108)	-	(113)	(10.8%)	933
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	(1)	-	-	-	-	-	(1)
	2014	46	-	(2)	-	(2)	(4.3%)	44
	2015	154	(2)	8	-	6	3.9%	160
	2016	231	(2)	73	-	71	30.7%	302
	2017	677	(7)	6	-	(1)	(0.1%)	676
	2018	(85)	84	115	-	199	(234.1%)	114
Non Private Passenger Total		1,022	73	200	-	273	26.7%	1,295
Grand Total		2,068	68	92	-	160	7.7%	2,228

**EXHIBIT G-2**

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

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ShareDate	201809	
Jurisdiction Desc	Ontario	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	1,281	(13)	(950)	-	(963)	(75.2%)	318
	2009	420	(4)	7	-	3	0.7%	423
	2010	240	(2)	(241)	-	(243)	(101.3%)	(3)
	2011	(22)	-	787	-	787	(3,577.3%)	765
	2012	223	(2)	3	-	1	0.4%	224
	2013	(239)	2	35	-	37	(15.5%)	(202)
	2014	(233)	14	(11)	-	3	(1.3%)	(230)
	2015	246	(5)	-	-	(5)	(2.0%)	241
	2016	914	(55)	(534)	-	(589)	(64.4%)	325
	2017	1,915	(38)	161	-	123	6.4%	2,038
	2018	2,666	360	18	-	378	14.2%	3,044
Private Passenger Total		7,411	257	(725)	-	(468)	(6.3%)	6,943
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	115	(8)	8	-	-	-	115
	2009	62	(4)	4	-	-	-	62
	2010	47	(3)	11	-	8	17.0%	55
	2011	151	(11)	11	-	-	-	151
	2012	52	(4)	40	-	36	69.2%	88
	2013	296	(21)	83	-	62	20.9%	358
	2014	1,251	(13)	(207)	-	(220)	(17.6%)	1,031
	2015	1,237	(12)	73	-	61	4.9%	1,298
	2016	2,741	(55)	(19)	-	(74)	(2.7%)	2,667
	2017	5,762	(115)	(230)	-	(345)	(6.0%)	5,417
	2018	9,538	1,295	259	-	1,554	16.3%	11,092
Non Private Passenger Total		21,252	1,049	33	-	1,082	5.1%	22,334
Grand Total		28,663	1,306	(692)	-	614	2.1%	29,277

**EXHIBIT G-2**

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

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ShareDate	201809	
Jurisdiction Desc	Alberta	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(30)	-	-	-	-	-	(30)
	2009	10	(1)	1	-	-	-	10
	2010	36	(2)	2	-	-	-	36
	2011	73	(4)	4	-	-	-	73
	2012	89	(4)	(225)	-	(229)	(257.3%)	(140)
	2013	197	(10)	10	-	-	-	197
	2014	440	(26)	26	-	-	-	440
	2015	758	(8)	(17)	-	(25)	(3.3%)	733
	2016	943	(141)	114	-	(27)	(2.9%)	916
	2017	1,226	(25)	29	-	4	0.3%	1,230
	2018	878	152	(14)	-	138	15.7%	1,016
Private Passenger Total		4,620	(69)	(70)	-	(139)	(3.0%)	4,481
Non Private								
Passenger	prior	(1)	(2)	2	-	-	-	(1)
	2009	5	-	-	-	-	-	5
	2010	6	-	-	-	-	-	6
	2011	59	(4)	5	-	1	1.7%	60
	2012	130	(8)	8	-	-	-	130
	2013	229	(14)	80	-	66	28.8%	295
	2014	529	(26)	(1)	-	(27)	(5.1%)	502
	2015	2,687	(322)	436	-	114	4.2%	2,801
	2016	2,400	(120)	20	-	(100)	(4.2%)	2,300
	2017	5,224	(157)	(105)	-	(262)	(5.0%)	4,962
	2018	7,681	460	649	-	1,109	14.4%	8,790
Non Private Passenger Total		18,949	(193)	1,094	-	901	4.8%	19,850
Grand Total		23,569	(262)	1,024	-	762	3.2%	24,331

**EXHIBIT G-2**

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

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ShareDate	201809	
Jurisdiction Desc	Yukon	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	-	-	-	4
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	5	-	-	-	-	-	5
	2012	8	-	-	-	-	-	8
	2013	18	-	-	-	-	-	18
	2014	39	-	-	-	-	-	39
	2015	71	(1)	281	-	280	394.4%	351
	2016	120	(1)	(54)	-	(55)	(45.8%)	65
	2017	(692)	7	(7)	-	-	-	(692)
	2018	121	13	4	-	17	14.0%	138
Private Passenger Total		(305)	18	224	-	242	(79.3%)	(63)
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	(40)	-	-	-	-	-	(40)
	2013	4	-	-	-	-	-	4
	2014	16	-	-	-	-	-	16
	2015	56	(1)	31	-	30	53.6%	86
	2016	82	(1)	1	-	-	-	82
	2017	229	(2)	6	-	4	1.7%	233
	2018	151	34	(59)	-	(25)	(16.6%)	126
Non Private Passenger Total		500	30	(21)	-	9	1.8%	509
Grand Total		195	48	203	-	251	128.7%	446

**EXHIBIT G-2**

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

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ShareDate	201809	
	<b>Northwest</b>	
Jurisdiction Desc	<b>Territories</b>	
AccountCode Des	<b>Undiscounted</b>	
	<b>IBNR Provisio</b>	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	3
	2012	13	-	-	-	-	-	13
	2013	26	-	-	-	-	-	26
	2014	68	(1)	91	-	90	132.4%	158
	2015	132	(1)	1	-	-	-	132
	2016	249	(2)	2	-	-	-	249
	2017	(131)	1	(15)	-	(14)	10.7%	(145)
	2018	391	38	-	-	38	9.7%	429
Private Passenger Total		748	35	79	-	114	15.2%	862
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	2	-	-	-	-	-	2
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	-	-	-	11
	2014	21	-	-	-	-	-	21
	2015	49	-	-	-	-	-	49
	2016	182	(2)	3	-	1	0.5%	183
	2017	309	(3)	3	-	-	-	309
	2018	212	24	23	-	47	22.2%	259
Non Private Passenger Total		787	19	29	-	48	6.1%	835
Grand Total		1,535	54	108	-	162	10.6%	1,697

**EXHIBIT G-2**

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

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ShareDate	201809	
Jurisdiction Desc	Nunavut	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	6	-	-	-	-	-	6
	2014	11	-	-	-	-	-	11
	2015	27	-	-	-	-	-	27
	2016	64	(1)	1	-	-	-	64
	2017	59	(1)	1	-	-	-	59
	2018	(8)	2	2	-	4	(50.0%)	(4)
Private Passenger Total		159	-	4	-	4	2.5%	163
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	3	-	-	-	-	-	3
	2014	12	-	-	-	-	-	12
	2015	46	-	-	-	-	-	46
	2016	84	(1)	106	-	105	125.0%	189
	2017	221	(2)	3	-	1	0.5%	222
	2018	179	16	15	-	31	17.3%	210
Non Private Passenger Total		545	13	124	-	137	25.1%	682
Grand Total		704	13	128	-	141	20.0%	845

**EXHIBIT G-2**

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

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ShareDate	201809	
Jurisdiction Desc	(All)	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	1,295	(15)	(948)	-	(963)	(74.4%)	332
	2009	453	(7)	11	-	4	0.9%	457
	2010	357	(9)	(510)	-	(519)	(145.4%)	(162)
	2011	127	(8)	795	-	787	619.7%	914
	2012	444	(11)	(217)	-	(228)	(51.4%)	216
	2013	145	(14)	186	-	172	118.6%	317
	2014	1,048	(30)	(113)	-	(143)	(13.6%)	905
	2015	2,027	(29)	264	-	235	11.6%	2,262
	2016	5,197	(258)	(218)	-	(476)	(9.2%)	4,721
	2017	8,534	(217)	327	-	110	1.3%	8,644
	2018	11,667	1,015	(136)	-	879	7.5%	12,546
Private Passenger Total		31,294	417	(559)	-	(142)	(0.5%)	31,152
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	128	(10)	12	-	2	1.6%	130
	2009	60	(4)	7	-	3	5.0%	63
	2010	60	(3)	(15)	-	(18)	(30.0%)	42
	2011	203	(15)	16	-	1	0.5%	204
	2012	197	(13)	49	-	36	18.3%	233
	2013	469	(34)	(319)	-	(353)	(75.3%)	116
	2014	1,823	(30)	(160)	-	(190)	(10.4%)	1,633
	2015	4,815	(343)	601	-	258	5.4%	5,073
	2016	7,477	(225)	(28)	-	(253)	(3.4%)	7,224
	2017	14,844	(403)	(244)	-	(647)	(4.4%)	14,197
	2018	21,759	2,198	999	-	3,197	14.7%	24,956
Non Private Passenger Total		51,835	1,118	918	-	2,036	3.9%	53,871
Grand Total		83,129	1,535	359	-	1,894	2.3%	85,023



## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Newfoundland & Labrador

PPV & non-PPV ending 2018	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(9)	-	(9)	-	-	2	2	(7)	
1999	-	5	-	5	-	-	-	-	5	
2000	-	(3)	-	(3)	-	-	-	-	(3)	
2001	-	(3)	(6)	(9)	-	-	1	1	(8)	
2002	-	1	-	1	-	-	-	-	1	
2003	-	-	1	1	-	-	-	-	1	
2004	(1)	(10)	12	1	-	-	2	2	3	
2005	-	5	15	20	-	-	1	1	21	
2006	-	4	8	12	-	-	1	1	13	
2007	28	(4)	17	41	(4)	-	4	-	41	
2008	187	(4)	38	221	(25)	3	20	(2)	219	
2009	80	6	62	148	(16)	2	13	(1)	147	
2010	29	(2)	110	137	(14)	1	12	(1)	136	
2011	660	(6)	153	807	(50)	6	75	31	838	
2012	2,001	18	166	2,185	(124)	17	205	98	2,283	
2013	1,471	125	182	1,778	(80)	9	181	110	1,888	
2014	3,160	313	212	3,685	(173)	22	396	245	3,930	
2015	5,212	90	446	5,748	(210)	24	602	416	6,164	
2016	7,384	832	444	8,660	(321)	40	909	628	9,288	
2017	8,072	1,310	142	9,524	(372)	45	1,049	722	10,246	
PAYs (sub-total):	28,283	2,668	2,002	32,953	(1,389)	169	3,473	2,253	35,206	
CAY (2018)	10,386	3,965	461	14,812	(651)	85	1,537	971	15,783	
claims liabilities:	38,669	6,633	2,463	47,765	(2,040)	254	5,010	3,224	50,989	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	14,430	(1,359)		13,071	(442)	50	916	524	13,407	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				60,836	(2,482)	304	5,926	3,748	64,396	

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### New Brunswick

PPV & non-PPV ending 2018	New Brunswick - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	10	-	10	-	-	-	2	2	12
1999	-	1	-	1	-	-	-	-	-	1
2000	-	1	-	1	-	-	-	-	-	1
2001	-	(1)	-	(1)	-	-	-	-	-	(1)
2002	-	(4)	(1)	(5)	-	-	-	2	2	(3)
2003	205	1	3	209	-	-	-	21	21	230
2004	1	60	25	86	-	-	-	9	9	95
2005	-	3	10	13	-	-	-	3	3	16
2006	83	(3)	(34)	46	(2)	-	-	14	12	58
2007	1	11	53	65	(1)	-	-	6	5	70
2008	56	(2)	58	112	(13)	-	-	12	(1)	111
2009	373	28	92	493	(34)	4	-	46	16	509
2010	684	(180)	143	647	(33)	3	-	63	33	680
2011	462	69	192	723	(28)	3	-	70	45	768
2012	790	180	252	1,222	(41)	7	-	119	85	1,307
2013	4,608	(144)	521	4,985	(164)	23	-	506	365	5,350
2014	2,547	(27)	379	2,899	(91)	11	-	316	236	3,135
2015	5,066	611	434	6,111	(215)	26	-	635	446	6,557
2016	3,640	1,728	482	5,850	(243)	34	-	713	504	6,354
2017	2,851	3,660	302	6,813	(354)	43	-	843	532	7,345
PAYs (sub-total):	21,367	6,002	2,911	30,280	(1,219)	154	-	3,380	2,315	32,595
CAY (2018)	3,906	5,428	280	9,614	(552)	68	-	1,147	663	10,277
claims liabilities:	25,273	11,430	3,191	39,894	(1,771)	222	-	4,527	2,978	42,872
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	11,002	(1,042)		9,960	(339)	43	631	335		9,960
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				49,854	(2,110)	265	5,158	3,313		52,832

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Nova Scotia

PPV & non-PPV ending 2018		Nova Scotia - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(1)	9	(1)	7	-	-	2	2	9
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	-	13	1	14	-	-	1	1	15
2003	-	(15)	-	(15)	-	-	1	1	(14)
2004	14	7	39	60	(4)	-	6	2	62
2005	77	(1)	48	124	(11)	2	11	2	126
2006	-	10	47	57	-	-	6	6	63
2007	104	(39)	82	147	(7)	-	16	9	156
2008	46	16	76	138	(8)	1	13	6	144
2009	230	(15)	112	327	(38)	5	30	(3)	324
2010	126	(9)	126	243	(8)	1	23	16	259
2011	19	(8)	137	148	(11)	2	14	5	153
2012	267	(47)	154	374	(23)	2	35	14	388
2013	2,793	(214)	219	2,798	(130)	17	299	186	2,984
2014	2,396	213	320	2,929	(111)	13	288	190	3,119
2015	1,470	463	187	2,120	(78)	9	277	208	2,328
2016	2,401	1,141	125	3,667	(159)	21	455	317	3,984
2017	3,427	2,246	257	5,930	(282)	36	714	468	6,398
PAYs (sub-total):	13,369	3,774	1,929	19,072	(870)	109	2,191	1,430	20,502
CAY (2018)	4,479	4,672	265	9,416	(481)	61	1,124	704	10,120
claims liabilities:	17,848	8,446	2,194	28,488	(1,351)	170	3,315	2,134	30,622
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,562	(751)		9,811	(329)	39	719	429	10,067
policy liabilities:				38,299	(1,680)	209	4,034	2,563	40,689

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Prince Edward Island

PPV & non-PPV ending 2018	Prince Edward Island - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	5	9	-	-	-	-	9
2005	-	(4)	15	11	-	-	1	1	12
2006	-	-	23	23	-	-	3	3	26
2007	-	(1)	8	7	-	-	1	1	8
2008	-	(1)	9	8	-	-	1	1	9
2009	-	-	16	16	-	-	2	2	18
2010	446	(1)	25	470	(65)	8	42	(15)	455
2011	-	-	33	33	-	-	3	3	36
2012	311	-	41	352	(52)	6	31	(15)	337
2013	14	(3)	52	63	(2)	-	6	4	67
2014	406	37	60	503	(23)	2	54	33	536
2015	1,047	240	47	1,334	(52)	7	142	97	1,431
2016	1,275	539	108	1,922	(72)	8	198	134	2,056
2017	901	831	104	1,836	(82)	9	211	138	1,974
PAYs (sub-total):	4,400	1,637	546	6,583	(348)	40	695	387	6,970
CAY (2018)	1,875	719	90	2,684	(105)	12	342	249	2,933
claims liabilities:	6,275	2,356	636	9,267	(453)	52	1,037	636	9,903
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,187	(205)		1,982	(49)	5	115	71	1,982
policy liabilities:				11,249	(502)	57	1,152	707	11,885

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Ontario

PPV & non-PPV ending 2018	Ontario - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	5,987	(616)	(4)	5,367	(171)	21	534	384	5,751
1999	-	1	-	1	-	-	-	-	1
2000	4	8	3	15	-	-	1	1	16
2001	1	(1)	36	36	-	-	6	6	42
2002	481	(1)	151	631	(44)	5	59	20	651
2003	1,704	131	821	2,656	(210)	25	247	62	2,718
2004	899	46	716	1,661	(146)	18	153	25	1,686
2005	352	(8)	478	822	(46)	5	84	43	865
2006	456	69	401	926	(98)	12	84	(2)	924
2007	2,335	406	167	2,908	(331)	42	257	(32)	2,876
2008	447	222	507	1,176	(134)	17	103	(14)	1,162
2009	2,460	292	621	3,373	(320)	38	305	23	3,396
2010	1,576	29	731	2,336	(217)	27	211	21	2,357
2011	3,062	551	1,133	4,746	(456)	54	428	26	4,772
2012	2,971	186	1,318	4,475	(300)	37	418	155	4,630
2013	7,681	81	1,367	9,129	(547)	67	929	449	9,578
2014	6,112	834	1,314	8,260	(368)	49	857	538	8,798
2015	7,790	1,289	1,507	10,586	(431)	52	1,095	716	11,302
2016	7,171	2,245	1,245	10,661	(486)	62	1,410	986	11,647
2017	4,613	6,931	1,254	12,798	(685)	89	1,666	1,070	13,868
PAYs (sub-total):	56,102	12,695	13,766	82,563	(4,990)	620	8,847	4,477	87,040
CAY (2018)	6,844	18,084	1,399	26,327	(1,500)	183	3,876	2,559	28,886
claims liabilities:	62,946	30,779	15,165	108,890	(6,490)	803	12,723	7,036	115,926
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	36,404	(2,238)		34,166	(1,191)	148	2,104	1,061	34,166
policy liabilities:				143,056	(7,681)	951	14,827	8,097	150,092

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Alberta

PPV & non-PPV ending 2018		Alberta - Projected Balances as at Dec. 31, 2018 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3	14	(2)	15	-	-	16	16	31
1999	2	8	1	11	-	-	1	1	12
2000	(3)	(12)	(3)	(18)	-	-	2	2	(16)
2001	6	16	5	27	-	-	2	2	29
2002	(2)	(8)	12	2	-	-	3	3	5
2003	31	(40)	35	26	(2)	-	4	2	28
2004	1	(29)	37	9	(1)	-	7	6	15
2005	100	13	-	113	(12)	2	11	1	114
2006	1	(11)	58	48	(2)	-	11	9	57
2007	47	3	397	447	(21)	2	43	24	471
2008	923	24	461	1,408	(151)	18	126	(7)	1,401
2009	45	11	275	331	(32)	4	31	3	334
2010	8	30	125	163	(2)	-	17	15	178
2011	2,529	94	232	2,855	(130)	15	273	158	3,013
2012	1,610	(10)	326	1,926	(56)	8	187	139	2,065
2013	6,021	350	409	6,780	(221)	27	657	463	7,243
2014	4,652	832	438	5,922	(230)	25	571	366	6,288
2015	7,329	3,095	436	10,860	(470)	63	1,108	701	11,561
2016	9,669	2,750	373	12,792	(609)	77	1,681	1,149	13,941
2017	5,300	5,693	332	11,325	(610)	79	1,302	771	12,096
PAYs (sub-total):	38,272	12,823	3,947	55,042	(2,549)	320	6,053	3,824	58,866
CAY (2018)	9,841	12,333	(219)	21,955	(1,099)	153	2,379	1,433	23,388
claims liabilities:	48,113	25,156	3,728	76,997	(3,648)	473	8,432	5,257	82,254
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	34,888	(2,991)		31,897	(772)	93	1,568	889	31,897
policy liabilities:				108,894	(4,420)	566	10,000	6,146	114,151

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Yukon

PPV & non-PPV ending 2018	Yukon - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	-	3	-	-	-	-	-	3
1999	-	1	-	1	-	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	4	4	-	-	-	-	-	4
2010	76	1	5	82	(4)	-	8	4	86	86
2011	-	5	7	12	-	-	1	1	13	13
2012	-	(32)	10	(22)	2	-	6	8	(14)	(14)
2013	-	22	(13)	9	(1)	-	4	3	12	12
2014	-	55	14	69	(3)	-	8	5	74	74
2015	-	424	1	425	(17)	2	45	30	455	455
2016	260	141	17	418	(20)	2	53	35	453	453
2017	859	(444)	(1)	414	(23)	3	53	33	447	447
PAYs (sub-total):	1,195	178	44	1,417	(66)	7	178	119	1,536	1,536
CAY (2018)	322	355	(9)	668	(33)	5	82	54	722	722
claims liabilities:	1,517	533	35	2,085	(99)	12	260	173	2,258	2,258
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	831	(73)		758	(22)	3	41	22	758	758
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,843	(121)	15	301	195	3,016	3,016

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Northwest Territories

PPV & non-PPV ending 2018	Northwest Territories - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	1	-	1	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	(2)
2007	-	(3)	1	(2)	-	-	-	-	(2)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	11	11	(1)	-	1	-	11
2010	-	-	15	15	-	-	1	1	16
2011	-	3	20	23	(1)	-	3	2	25
2012	-	13	26	39	(1)	-	4	3	42
2013	508	37	31	576	(23)	3	56	36	612
2014	(4)	173	49	218	(8)	1	20	13	231
2015	(5)	178	17	190	(8)	1	25	18	208
2016	141	420	7	568	(29)	3	70	44	612
2017	652	163	(38)	777	(45)	6	106	67	844
PAYs (sub-total):	1,292	987	139	2,418	(116)	14	286	184	2,602
CAY (2018)	566	779	(64)	1,281	(73)	9	164	100	1,381
claims liabilities:	1,858	1,766	75	3,699	(189)	23	450	284	3,983
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,865	(185)		1,680	(40)	5	77	42	1,680
policy liabilities:				5,379	(229)	28	527	326	5,663

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



## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Nunavut

PPV & non-PPV ending 2018	Nunavut - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	-	1
2009	-	-	3	3	-	-	-	-	-	3
2010	-	-	5	5	-	-	-	-	-	5
2011	-	-	7	7	-	-	-	-	-	7
2012	160	1	9	170	(5)	1	16	12	-	182
2013	-	9	(23)	(14)	-	-	4	4	-	(10)
2014	-	23	(13)	10	-	-	3	3	-	13
2015	19	73	10	102	(4)	-	11	7	-	109
2016	-	244	2	246	(12)	1	30	19	-	265
2017	9	272	7	288	(14)	1	31	18	-	306
PAYs (sub-total):	188	621	7	816	(35)	3	95	63	-	879
CAY (2018)	15	249	(27)	237	(14)	2	33	21	-	258
claims liabilities:	203	870	(20)	1,053	(49)	5	128	84	-	1,137
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	496	(43)		453	(12)	1	18	7		453
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,506	(61)	6	146	91		1,590

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### All Jurisdictions

PPV & non-PPV ending 2018	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,989	(588)	(7)	5,394	(171)	21	556	406	5,800
1999	2	16	1	19	-	-	1	1	20
2000	1	(7)	-	(6)	-	-	3	3	(3)
2001	7	16	35	58	-	-	9	9	67
2002	479	1	163	643	(44)	5	65	26	669
2003	1,940	76	860	2,876	(212)	25	273	86	2,962
2004	914	76	834	1,824	(151)	18	177	44	1,868
2005	529	8	566	1,103	(69)	9	111	51	1,154
2006	540	67	503	1,110	(102)	12	119	29	1,139
2007	2,515	373	725	3,613	(364)	44	327	7	3,620
2008	1,659	259	1,149	3,067	(331)	39	275	(17)	3,050
2009	3,188	322	1,196	4,706	(441)	53	428	40	4,746
2010	2,945	(132)	1,285	4,098	(343)	40	377	74	4,172
2011	6,732	708	1,914	9,354	(676)	80	867	271	9,625
2012	8,110	309	2,302	10,721	(600)	78	1,021	499	11,220
2013	23,096	263	2,745	26,104	(1,168)	146	2,642	1,620	27,724
2014	19,269	2,453	2,773	24,495	(1,007)	123	2,513	1,629	26,124
2015	27,928	6,463	3,085	37,476	(1,485)	184	3,940	2,639	40,115
2016	31,941	10,040	2,803	44,784	(1,951)	248	5,519	3,816	48,600
2017	26,684	20,662	2,359	49,705	(2,467)	311	5,975	3,819	53,524
PAYs (sub-total):	164,468	41,385	25,291	231,144	(11,582)	1,436	25,198	15,052	246,196
CAY (2018)	38,234	46,584	2,176	86,994	(4,508)	578	10,684	6,754	93,748
claims liabilities:	202,702	87,969	27,467	318,138	(16,090)	2,014	35,882	21,806	339,944
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	112,665	(8,887)		103,778	(3,196)	387	6,189	3,380	104,370
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	421,916				(19,286)	2,401	42,071	25,186	444,314

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