



FACILITY ASSOCIATION RESIDUAL MARKET

SEPTEMBER 2019 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

Related Bulletin: [F19-089 FARM September 2019 Participation Report](#)

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

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1 Summary

Key points related to this month's Highlights:

- (a) There are no significant changes or events applicable to this month's highlights. We continue to see growth in commercial vehicle and interurban vehicle classes that we continue to monitor closely, particularly as there are indications of increased exposures to US claims as a result.

1.1 Valuation Schedule (Fiscal Year 2019)

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

FARM FISCAL YEAR 2019 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2018 (completed)	2.29% mfad: 25 bp	Oct. 2018	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2018 (completed)	1.95% mfad: 25 bp	Mar. 2019	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2019 (completed)	1.48% mfad: 25 bp	May 2019	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Jun. 30, 2019 (completed)	1.44% mfad: 25 bp	Aug. 2019	update valuation: all jurisdictions; allowed claims expense ultimates updated; cash flow projections updated; discount rate updated; margins for adverse claims development updated (no change to mfad for interest rate).
Sep. 30, 2019		Oct. 2019	update valuation (roll forward)

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

Liam McFarlane of Ernst & Young LLP was Facility Association's Appointed Actuary (effective as of

June 1, 2013). Mr. McFarlane has resigned his Appointment to take on a role at a different organization. Mr. Cosimo Pantaleo of Ernst & Young LLP has assumed the Appointed Actuary's role (effective as of October 24, 2019), pending formal appointment by the Facility Association Board (expected at its December 12, 2019 meeting).

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

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

There have been no changes in these descriptions since last month's Highlights, except for updated references to the valuation date of industry data used for trend estimates, and the removal of reference to Alberta Minister of Treasury Board and Finance issued Ministerial Order 14/2018 (as it has expired).

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

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

Ontario Bill 91 (Building Ontario Up Act (Budget Measures), 2015) was introduced into the Legislature by the Minister of Finance on April 23, 2015, and **received Royal Assent on June 4, 2015**. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the **most recent** valuation (June 30, 2019), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at December 31, 2018) and nominal valuation estimates, impacting the selection of ultimates.

¹This url is to a pdf is to a helpful guide on how bills become laws: <https://www.ola.org/sites/default/files/common/how-bills-become-law-en.pdf>.

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, 2019), reform adjustments related to changes in the definition of minor injuries under the MIR, were included with the updated industry trend analyses (completed using industry data as at December 31, 2018), impacting the selection of ultimates.

Prince Edward Island Bill 46 (Minor Injury Definition, Pain and Suffering Damages Cap, Schedule B and DCPD) was introduced into the Legislative Assembly on April 25, 2014 and **received Royal Assent on May 14, 2014**. Bill 46 amends the Insurance Act, introducing enhanced mandatory benefits under Schedule B (these include medical, rehabilitation, funeral, death and loss of income benefits) and a new section 254.2 that applies to all injuries arising from motor vehicle accidents occurring on or after October 1, 2014. The new section 254.2 re-defines “minor personal injury”, raises the maximum non-pecuniary damages recoverable by those suffering a “minor personal injury”, and sets out a process for annually indexing the monetary cap for inflation. In addition, Bill 46 includes a new section 254.3 which implements Direct Compensation provisions for Property Damage and has been proclaimed into force effective October 1, 2015. With the **most recent** valuation (June 30, 2019), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2018), impacting the selection of ultimates.

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

1.4 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 1, 2016** increasing the combined HST rate in the province from 13% to 15%. No explicit additional adjustments have been made to the valuation assumptions from the **most recent** valuation (June 30, 2019), on the basis that current estimates have implicitly incorporated the impact.

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

In the **Prince Edward Island** fiscal 2016-17 provincial budget released April 19, 2016, the Prince

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

1.5 Harmonized Sales Tax Class Action – Ontario

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

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

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

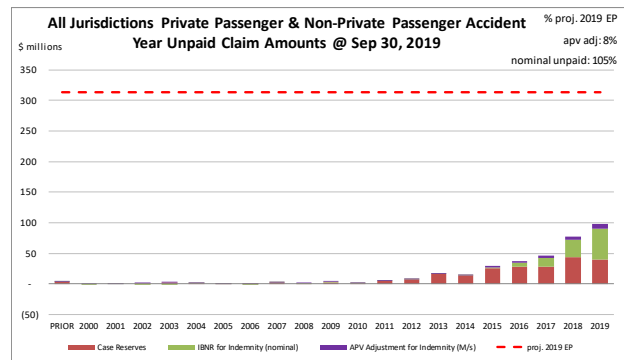
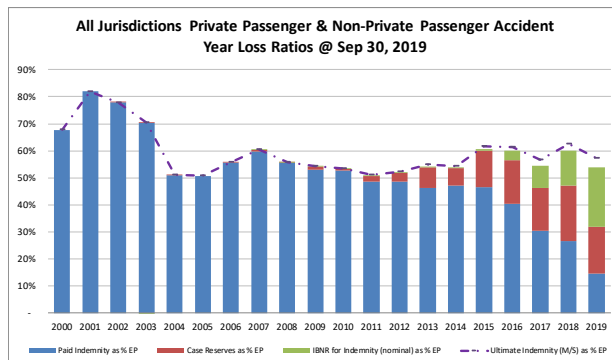
1.6 Current Provision Summary

The charts at the top of the next page show the current levels of **indemnity only**² claims amounts booked by accident year³. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2019 full year earned premium (the red hash-mark line) to provide some perspective.

²Servicing Carriers for the FARM are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association's "Claims Guide" manual under the "Legal & Professional Fees" section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

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

³The 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".



“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 (\$24.7 million – see table below) represents 8% of the earned premium projected for the full year 2019 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current “retro claims” nominal liability estimate shown immediately below, the associated \$4.8 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	225,128	63.8%
ibnr	103,109	29.2%
M/S apv adj	24,696	7.0%
M/S indemnity	352,933	100.0%
retro claims	28,238	
retro apv adj	4,841	
M/S total	386,012	

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 2 on page 5) 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	174,649	108.1%
prem def/(dpac)	(13,375)	(8.3%)
M/S apv adjust.	238	0.1%
M/S total	161,512	100.0%

policy liabilities (\$000s)

	amt	%
claim	356,475	65.1%
premium	161,274	29.5%
M/S apv adjust.	29,775	5.4%
M/S total	547,524	100.0%

policy liabilities (\$000s)	
M/S total by juris (rounded at juris level)	
Ontario	190,744
Alberta	157,367
Newfoundland & Labrador	74,368
New Brunswick	52,313
Nova Scotia	49,555
Prince Edward Island	11,880
Yukon	4,192
Northwest Territories	5,424
Nunavut	1,682
All Jurisdictions	547,525

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

Ontario has the largest share of any single jurisdiction (accounting for approximately 35% of the total policy liabilities). Collectively, the Atlantic provinces are second largest, accounting for approximately 34% (\$188 million).

2 Activity During the Month of September 2019⁴

2.1 Recorded Premium and Claims Activity

The tables below and 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.

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

Table 01a Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	11,163	544	3,569	1,204	738	408	4,308	1,612
AB	9,844	1,140	2,704	(850)	1,018	126	3,722	(724)
NL	2,786	155	1,624	134	102	(242)	1,727	(109)
NB	2,333	140	1,709	678	(472)	(461)	1,236	217
NS	2,757	298	1,478	528	(179)	(498)	1,299	30
PE	487	47	118	(23)	(73)	(113)	45	(136)
YT	171	20	66	20	(43)	(70)	24	(50)
NT	365	21	190	105	10	(43)	200	61
NU	87	10	5	(9)	(21)	(23)	(16)	(31)
TOTAL	29,994	2,376	11,464	1,787	1,080	(917)	12,544	870

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

⁴There 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 Accident Year Group

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(0)	(0)	4,076	2,045	(3,864)	(2,388)	212	(343)
2017	-	-	788	(112)	529	671	1,317	559
2018	(5)	(5)	1,073	(718)	(1,128)	(558)	(55)	(1,276)
2019	29,999	2,381	5,527	572	5,544	1,359	11,071	1,931
TOTAL	29,994	2,376	11,464	1,787	1,080	(917)	12,544	870

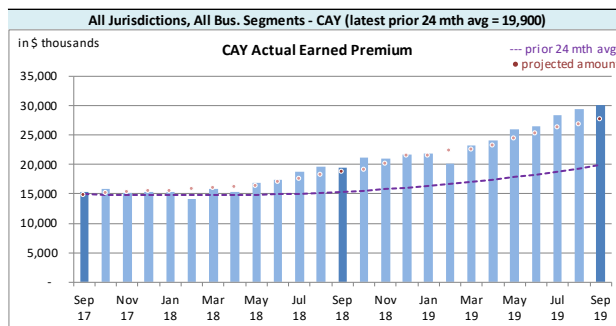
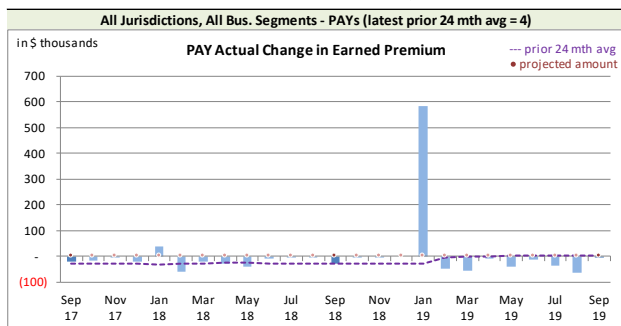
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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 below show actual **earned premium**⁵ 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.

FARM Actual Earned Premium by Calendar Month

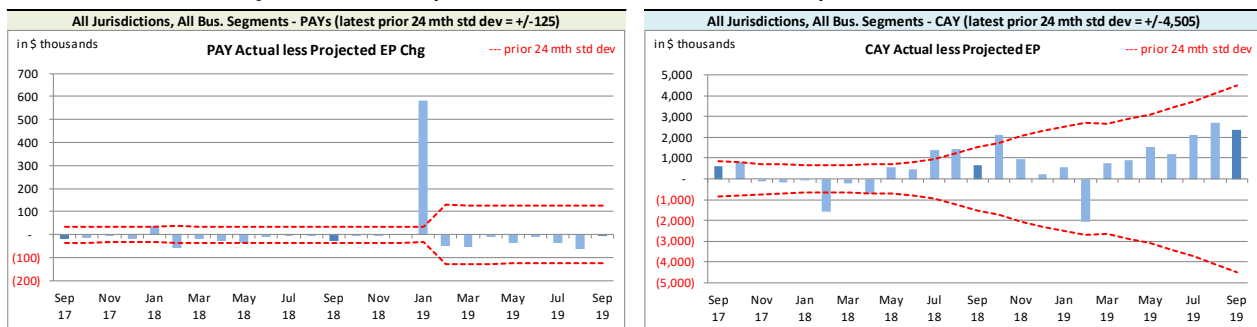


Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels (the January 2019 prior accident years (PAYs) change was unusually high due to late recorded new business commercial (CV) and interurban (IU) policies). Current accident year (CAY) earned premium growth in recent months is related to significant increases in CV and IU vehicles, with 2018 written premium for these two classes increasing by \$61 million (accounting for the bulk of the \$65 million or 57% increase in total FARM non-PPV written premium during 2018). This issue was discussed in the January 2019 Highlights. Year-to-date to September 2019, written premium for these two classes (CV and IU) at \$138.4 million is up \$58.6 million (73.4%) to from the same period in 2018. As a result, the 2019 year-to-date written premium for those 2 classes is 3.3 times the amount written during the same period in 2017 (\$42.4 million).

⁵Premium 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.

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

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



On Latest \$ thousands			
	Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	4	19,900	
std dev	125	4,505	
A-P <> std dev	4	5	
% <> std dev	16.0%	20.0%	
norm <> std dev	31.7%	31.7%	
performance vs 24-mth avg:	better	better	

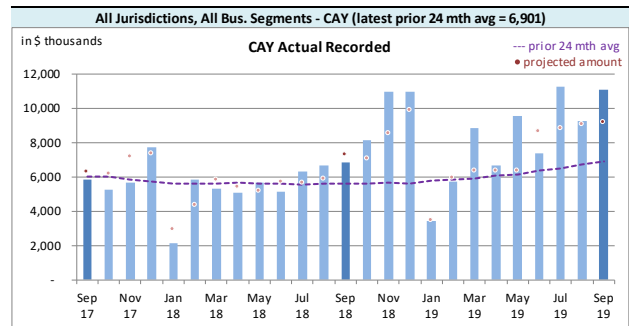
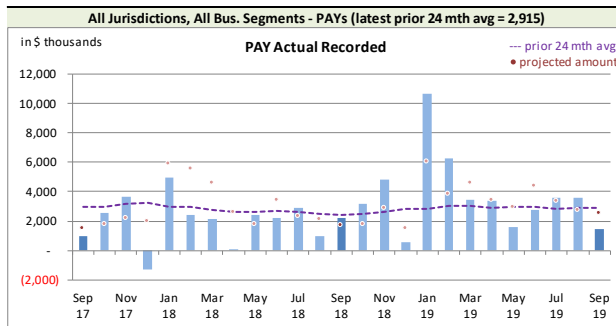
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias⁶ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 18 of the latest 25 have been higher than

projected. We are in the process of considering modifications to our written premium projection process with a goal of narrowing monthly variances and addressing the bias issue. However, we are challenged by not only the unusual volumes, but also by concerns of processing delays at the Servicing Carriers as they try to accommodate the rapid growth, particularly in fleet policies (ytd fleet premium at \$59 million is more than double 2018 and more than four times 2017).

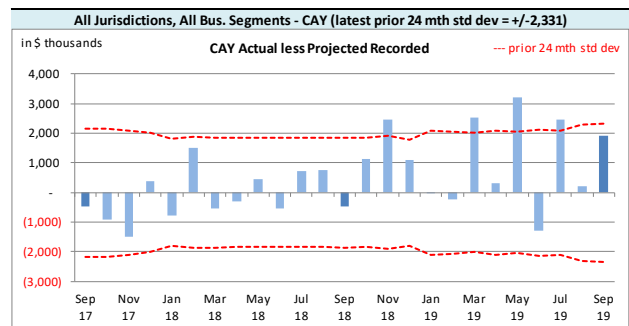
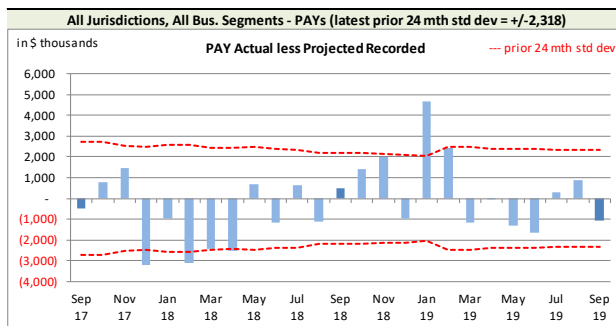
2.1.b AvsP: Recorded Indemnity

The charts at the top of the next page 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.

⁶For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

FARM Actual Recorded Indemnity by Calendar Month


Recorded indemnity activity variances from the previous month's projections are shown in the charts below, including the "prior 24-month standard deviation" levels.

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


On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,915	6,901
std dev		2,318	2,331
A-P <> std dev		4	4
% <> std dev		16.0%	16.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

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 the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount (assuming a normal distribution). Bias has not

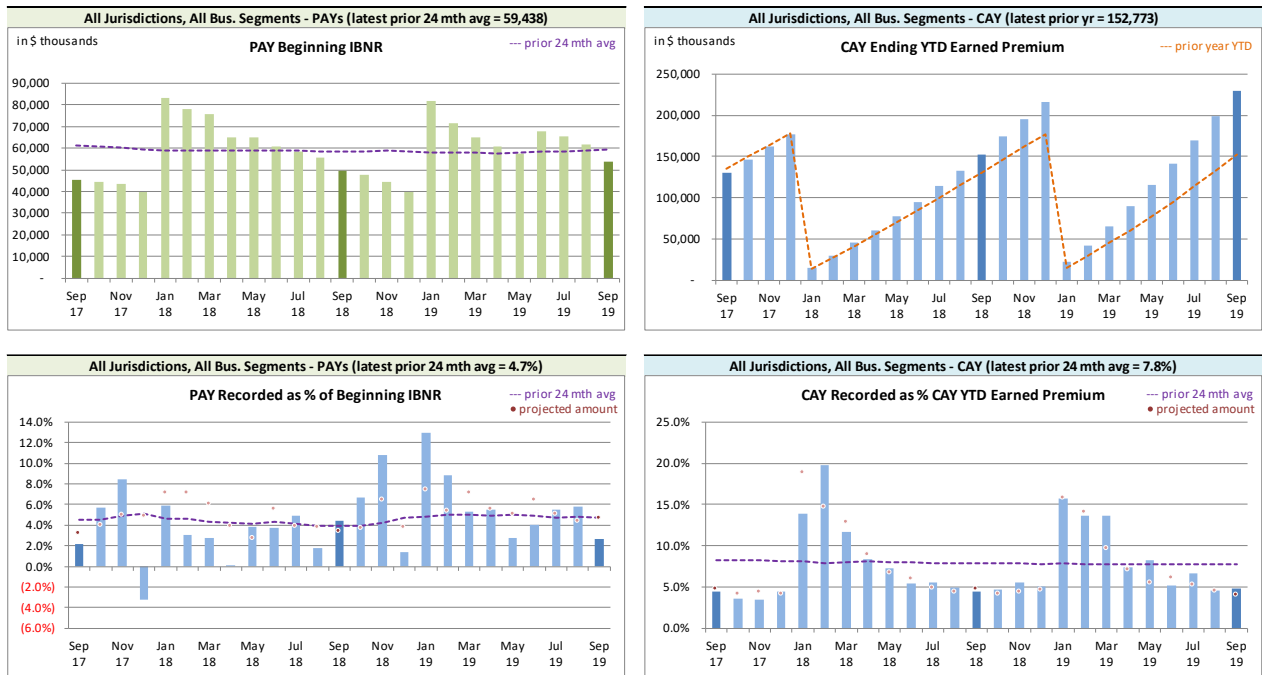
been indicated at a 95% confidence level on a running 25-month basis (11 of 25 variances were positive).

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 16% of the time over the last 25 calendar months (see table above), suggesting the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (14 of 25 variances were positive).

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

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

FARM Levels that influence⁷ Recorded Indemnity by Calendar Month



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

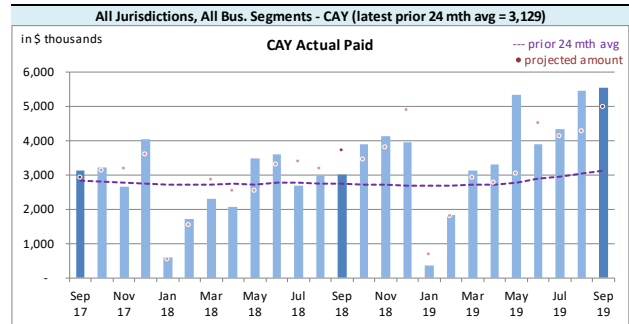
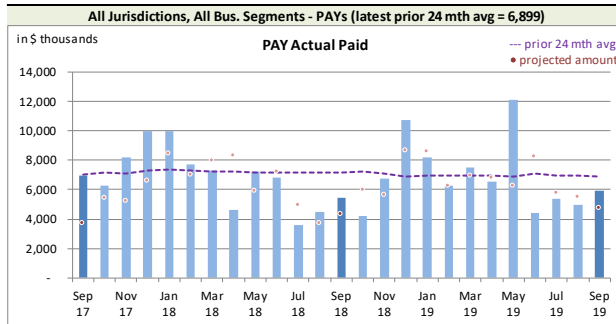
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

2.1.c AvsP: Paid Indemnity

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

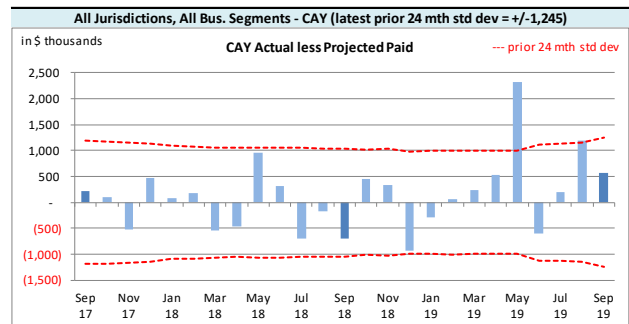
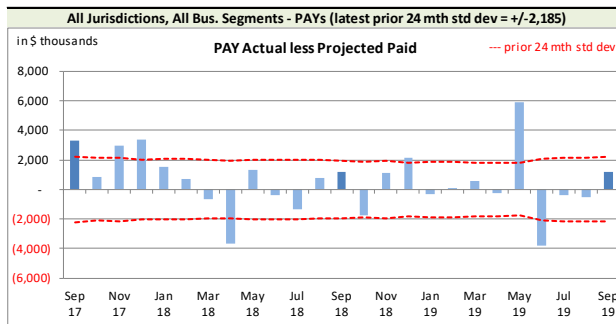
⁷Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)	6,899	6,899	3,129
std dev	2,185	2,185	1,245
A-P <> std dev	7	7	2
% <> std dev	28.0%	28.0%	8.0%
norm <> std dev	31.7%	31.7%	31.7%
performance vs 24-mth avg:	no better	no better	better

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

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

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

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

FARM Levels that influence⁸ Paid Indemnity by Calendar Month



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

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

2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine the month’s IBNR⁹ 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.

⁸Our 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.

⁹For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

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

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

Table 02a			actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	10,153	344	(4,767)	56	12,744	(210)	18,130	190
2017	14,662	(558)	(1,446)	(4)	5,112	12	18,328	(550)
2018	27,512	1,273	(2,761)	(25)	8,544	87	33,295	1,335
2019	50,782	(609)	(3,638)	(29)	10,908	73	58,052	(565)
TOTAL	103,109	450	(12,612)	(2)	37,308	(38)	127,805	410

The IBNR provision is \$0.5 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 2 on page 5).

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

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁰ and APV Amounts (\$ thousands)

Table 02b			actuarial present value adjustments					
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	19,590	254	(898)	(13)	2,694	(66)	21,386	175
2017	2,191	60	(102)	(2)	771	34	2,860	92
2018	4,472	85	(164)	(3)	1,316	9	5,624	91
2019	1,985	20	(191)	(1)	1,415	(26)	3,209	(7)
TOTAL	28,238	419	(1,355)	(19)	6,196	(49)	33,079	351

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(13,375)	(538)	238	(11)	(13,137)	(549)
balance as % unearned premium:		(7.7%)	-	0.1%	-	(7.5%)	-
actual unearned premium:		174,649					
less projected:		7,549					

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 loss¹¹ 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

¹⁰“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.

¹¹“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 years¹² during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

4 Calendar Year-to-Date Results

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	5,755	2.5%	2,487	1.1%	8,242	3.6%	(552)	(0.8%)
CAY	151,500	66.0%	8,494	3.7%	159,994	69.7%	20,802	-
TOTAL	157,254	68.5%	10,981	4.8%	168,235	73.3%	20,250	(0.8%)

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

As discussed in section 3, IBNR in the current month's Participation Report was derived as the difference between the estimated ultimate for the claims amount (i.e. earned premium x ultimate loss

¹²Prior accident years and the current accident year are defined relative to the calendar year associated with the projection period.

ratio) and the associated current recorded amounts (life-to-date payments plus current case reserves).

6 EXHIBITS

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

- EXHIBIT A IBNR – for Member Sharing (includes Actuarial Present Value Adjustments)
- EXHIBIT B IBNR – Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT C Retro Provisions
 - C-1 for Member Sharing (includes Actuarial Present Value Adjustments)
 - C-2 Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT D Future Expected Cost Ratios
- EXHIBIT E Discount Rate & Margins for Adverse Deviations
- EXHIBIT F Interest Rate Sensitivity
- EXHIBIT G Components of IBNR Change During Month:
 - G-1 IBNR – for Member Sharing (includes Actuarial Present Value Adjustments)
 - G-2 IBNR – Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT H Projected Year-end Policy Liabilities
 - H-1 Private Passenger
 - H-2 Non-Private Passenger
 - H-3 Total (Private Passenger & Non-Private Passenger)

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.44%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(4,000)
	2010	(6,000)	(6,000)	(6,000)	(6,000)
	2011	(4,000)	(5,000)	(5,000)	(5,000)
	2012	137,000	137,000	134,000	132,000
	2013	66,000	66,000	64,000	63,000
	2014	37,000	31,000	28,000	27,000
	2015	264,000	137,000	137,000	144,000
	2016	358,000	231,000	226,000	229,000
	2017	1,114,000	1,088,000	969,000	840,000
	2018	2,272,000	2,174,000	1,937,000	1,681,000
	2019	754,000	1,017,000	1,218,000	1,461,000
Private Passenger Total		4,989,000	4,867,000	4,699,000	4,562,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	4,000	4,000	4,000	4,000
	2013	29,000	29,000	29,000	25,000
	2014	(5,000)	(5,000)	(6,000)	(4,000)
	2015	106,000	106,000	105,000	101,000
	2016	220,000	187,000	180,000	173,000
	2017	554,000	567,000	554,000	536,000
	2018	900,000	861,000	790,000	735,000
	2019	1,656,000	1,990,000	2,115,000	2,239,000
Non Private Passenger Total		3,471,000	3,746,000	3,778,000	3,816,000
Grand Total		8,460,000	8,613,000	8,477,000	8,378,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick	discount rate: 1.44%			
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	201908	201909	201910	201911
Private Passenger	prior	15,000	15,000	14,000	14,000
	2010	42,000	42,000	41,000	41,000
	2011	95,000	84,000	81,000	80,000
	2012	105,000	49,000	48,000	48,000
	2013	159,000	129,000	125,000	125,000
	2014	167,000	(50,000)	(47,000)	(47,000)
	2015	508,000	327,000	313,000	306,000
	2016	516,000	511,000	492,000	484,000
	2017	2,481,000	2,420,000	2,350,000	2,219,000
	2018	3,525,000	3,547,000	3,442,000	3,369,000
	2019	3,338,000	3,714,000	4,151,000	4,581,000
Private Passenger Total		10,951,000	10,788,000	11,010,000	11,220,000
Non Private Passenger	prior	-	27,000	24,000	22,000
	2010	19,000	19,000	19,000	19,000
	2011	(57,000)	(67,000)	(62,000)	(61,000)
	2012	75,000	75,000	72,000	70,000
	2013	507,000	507,000	481,000	472,000
	2014	249,000	249,000	233,000	229,000
	2015	207,000	167,000	156,000	151,000
	2016	402,000	401,000	377,000	362,000
	2017	579,000	577,000	570,000	549,000
	2018	926,000	881,000	775,000	666,000
	2019	1,514,000	2,011,000	2,304,000	2,607,000
Non Private Passenger Total		4,421,000	4,847,000	4,949,000	5,086,000
Grand Total		15,372,000	15,635,000	15,959,000	16,306,000

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

EXHIBIT A

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

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Jurisdiction Desc	Nova Scotia	discount rate: 1.44%			
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	201908	201909	201910	201911
Private Passenger	prior	126,000	118,000	110,000	102,000
	2010	9,000	9,000	9,000	7,000
	2011	6,000	6,000	6,000	5,000
	2012	(43,000)	(81,000)	(74,000)	(66,000)
	2013	(17,000)	(17,000)	(15,000)	(13,000)
	2014	(80,000)	(113,000)	(103,000)	(91,000)
	2015	61,000	53,000	52,000	53,000
	2016	437,000	431,000	420,000	409,000
	2017	1,175,000	1,181,000	1,170,000	1,136,000
	2018	1,763,000	1,565,000	1,534,000	1,490,000
	2019	2,811,000	3,192,000	3,523,000	3,848,000
Private Passenger Total		6,248,000	6,344,000	6,632,000	6,880,000
Non Private Passenger	prior	-	-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(5,000)	2,000	2,000	2,000
	2012	(1,000)	(1,000)	(1,000)	(2,000)
	2013	90,000	90,000	90,000	87,000
	2014	363,000	349,000	331,000	328,000
	2015	193,000	193,000	191,000	190,000
	2016	489,000	491,000	474,000	465,000
	2017	974,000	859,000	824,000	793,000
	2018	2,009,000	2,066,000	2,002,000	1,921,000
	2019	2,264,000	2,789,000	3,159,000	3,539,000
Non Private Passenger Total		6,375,000	6,837,000	7,071,000	7,322,000
Grand Total		12,623,000	13,181,000	13,703,000	14,202,000

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

EXHIBIT A

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.44%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(95,000)	(95,000)	(95,000)	(94,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(21,000)	(21,000)	(21,000)	(21,000)
	2015	82,000	(11,000)	(11,000)	(12,000)
	2016	142,000	113,000	112,000	111,000
	2017	198,000	198,000	195,000	187,000
	2018	500,000	500,000	481,000	450,000
	2019	460,000	427,000	467,000	508,000
Private Passenger Total		1,258,000	1,103,000	1,120,000	1,121,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	1,000	1,000	1,000	1,000
	2012	(4,000)	(4,000)	(4,000)	(3,000)
	2013	3,000	3,000	3,000	3,000
	2014	7,000	7,000	7,000	7,000
	2015	44,000	44,000	44,000	44,000
	2016	231,000	230,000	228,000	224,000
	2017	569,000	564,000	559,000	552,000
	2018	622,000	924,000	913,000	903,000
	2019	718,000	832,000	904,000	973,000
Non Private Passenger Total		2,189,000	2,599,000	2,653,000	2,702,000
Grand Total		3,447,000	3,702,000	3,773,000	3,823,000

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: 1.44%			
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	201908	201909	201910	201911
Private Passenger	prior	508,000	699,000	686,000	665,000
	2010	223,000	253,000	245,000	235,000
	2011	144,000	134,000	130,000	125,000
	2012	107,000	107,000	103,000	100,000
	2013	(60,000)	(64,000)	(60,000)	(57,000)
	2014	226,000	107,000	108,000	106,000
	2015	(481,000)	(248,000)	(238,000)	(219,000)
	2016	636,000	729,000	719,000	655,000
	2017	1,404,000	1,170,000	1,135,000	1,092,000
	2018	2,749,000	2,796,000	2,689,000	2,585,000
	2019	3,584,000	4,300,000	5,081,000	5,924,000
Private Passenger Total		9,040,000	9,983,000	10,598,000	11,211,000
Non Private Passenger	prior	106,000	106,000	102,000	99,000
	2010	10,000	10,000	10,000	10,000
	2011	90,000	155,000	150,000	143,000
	2012	260,000	260,000	250,000	240,000
	2013	398,000	378,000	366,000	353,000
	2014	346,000	337,000	325,000	315,000
	2015	62,000	(513,000)	(452,000)	(417,000)
	2016	1,387,000	1,445,000	1,362,000	1,311,000
	2017	3,378,000	2,401,000	2,322,000	2,240,000
	2018	7,947,000	7,845,000	7,364,000	6,904,000
	2019	15,126,000	16,519,000	18,198,000	19,776,000
Non Private Passenger Total		29,110,000	28,943,000	29,997,000	30,974,000
Grand Total		38,150,000	38,926,000	40,595,000	42,185,000

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: 1.44%			
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	201908	201909	201910	201911
Private Passenger	prior	(10,000)	(10,000)	(10,000)	(7,000)
	2010	13,000	13,000	12,000	12,000
	2011	101,000	101,000	96,000	94,000
	2012	35,000	35,000	33,000	32,000
	2013	123,000	123,000	119,000	115,000
	2014	262,000	170,000	163,000	160,000
	2015	442,000	442,000	417,000	413,000
	2016	452,000	358,000	354,000	351,000
	2017	1,000,000	1,032,000	982,000	942,000
	2018	689,000	603,000	582,000	563,000
	2019	1,049,000	1,006,000	1,013,000	1,005,000
Private Passenger Total		4,156,000	3,873,000	3,761,000	3,680,000
Non Private Passenger	prior	614,000	614,000	589,000	585,000
	2010	7,000	7,000	7,000	7,000
	2011	94,000	194,000	186,000	185,000
	2012	152,000	151,000	147,000	142,000
	2013	(397,000)	576,000	557,000	544,000
	2014	428,000	374,000	360,000	354,000
	2015	2,110,000	2,087,000	2,014,000	1,853,000
	2016	3,285,000	3,097,000	2,987,000	2,744,000
	2017	5,482,000	5,506,000	5,041,000	4,610,000
	2018	8,247,000	8,293,000	7,594,000	6,946,000
	2019	17,676,000	19,051,000	20,662,000	22,194,000
Non Private Passenger Total		37,698,000	39,950,000	40,144,000	40,164,000
Grand Total		41,854,000	43,823,000	43,905,000	43,844,000

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: 1.44%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201908	201909	201910	201911
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	(16,000)	(16,000)	(16,000)	(16,000)
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	9,000	9,000	9,000	9,000
	2014	20,000	20,000	20,000	20,000
	2015	41,000	41,000	41,000	41,000
	2016	56,000	56,000	55,000	54,000
	2017	143,000	143,000	142,000	139,000
	2018	167,000	167,000	164,000	159,000
	2019	102,000	110,000	126,000	143,000
Private Passenger Total		531,000	539,000	550,000	558,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	7,000	7,000	7,000	7,000
	2015	19,000	19,000	19,000	19,000
	2016	49,000	49,000	49,000	49,000
	2017	141,000	141,000	140,000	139,000
	2018	138,000	164,000	161,000	159,000
	2019	362,000	391,000	377,000	361,000
Non Private Passenger Total		721,000	776,000	758,000	739,000
Grand Total		1,252,000	1,315,000	1,308,000	1,297,000

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.44%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	18,000	18,000	18,000	18,000
	2015	55,000	55,000	54,000	53,000
	2016	111,000	111,000	110,000	110,000
	2017	243,000	205,000	204,000	202,000
	2018	477,000	504,000	499,000	493,000
	2019	350,000	386,000	417,000	445,000
Private Passenger Total		1,263,000	1,288,000	1,311,000	1,330,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	54,000	54,000	53,000	54,000
	2014	31,000	31,000	31,000	31,000
	2015	22,000	22,000	22,000	22,000
	2016	65,000	65,000	64,000	63,000
	2017	144,000	144,000	142,000	141,000
	2018	192,000	202,000	199,000	197,000
	2019	159,000	97,000	112,000	128,000
Non Private Passenger Total		670,000	618,000	626,000	639,000
Grand Total		1,933,000	1,906,000	1,937,000	1,969,000

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EXHIBIT A

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

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Jurisdiction Desc	Nunavut	discount rate: 1.44%			
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	201908	201909	201910	201911
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	-	-	-	-
	2011	-	-	-	-
	2012	15,000	15,000	14,000	14,000
	2013	1,000	1,000	1,000	1,000
	2014	3,000	3,000	3,000	3,000
	2015	9,000	9,000	9,000	9,000
	2016	24,000	24,000	24,000	24,000
	2017	32,000	33,000	31,000	31,000
	2018	28,000	28,000	27,000	26,000
	2019	31,000	36,000	34,000	32,000
Private Passenger Total		142,000	148,000	142,000	139,000
Non Private Passenger	prior	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	14,000	14,000	14,000	14,000
	2014	22,000	22,000	22,000	22,000
	2015	20,000	20,000	20,000	20,000
	2016	42,000	42,000	42,000	42,000
	2017	99,000	99,000	98,000	97,000
	2018	175,000	175,000	173,000	171,000
	2019	141,000	184,000	203,000	223,000
Non Private Passenger Total		513,000	556,000	572,000	589,000
Grand Total		655,000	704,000	714,000	728,000

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EXHIBIT A

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

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Jurisdiction Desc	(All)	discount rate: 1.44%			
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	201908	201909	201910	201911
Private Passenger	prior	632,000	815,000	793,000	766,000
	2010	169,000	199,000	189,000	178,000
	2011	342,000	320,000	308,000	299,000
	2012	365,000	271,000	267,000	269,000
	2013	286,000	252,000	248,000	248,000
	2014	632,000	165,000	169,000	175,000
	2015	981,000	805,000	774,000	788,000
	2016	2,732,000	2,564,000	2,512,000	2,427,000
	2017	7,790,000	7,470,000	7,178,000	6,788,000
	2018	12,170,000	11,884,000	11,355,000	10,816,000
	2019	12,479,000	14,188,000	16,030,000	17,947,000
Private Passenger Total		38,578,000	38,933,000	39,823,000	40,701,000
Non Private Passenger	prior	729,000	756,000	724,000	715,000
	2010	37,000	37,000	37,000	37,000
	2011	122,000	284,000	276,000	269,000
	2012	487,000	486,000	469,000	452,000
	2013	700,000	1,653,000	1,595,000	1,554,000
	2014	1,448,000	1,371,000	1,310,000	1,289,000
	2015	2,783,000	2,145,000	2,119,000	1,983,000
	2016	6,170,000	6,007,000	5,763,000	5,433,000
	2017	11,920,000	10,858,000	10,250,000	9,657,000
	2018	21,156,000	21,411,000	19,971,000	18,602,000
	2019	39,616,000	43,864,000	48,034,000	52,040,000
Non Private Passenger Total		85,168,000	88,872,000	90,548,000	92,031,000
Grand Total		123,746,000	127,805,000	130,371,000	132,732,000

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

EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	(10,000)	(10,000)	(10,000)	(10,000)
	2010	(7,000)	(7,000)	(7,000)	(7,000)
	2011	(5,000)	(6,000)	(6,000)	(6,000)
	2012	5,000	5,000	5,000	5,000
	2013	(3,000)	(3,000)	(3,000)	(3,000)
	2014	(154,000)	(160,000)	(157,000)	(155,000)
	2015	(18,000)	(116,000)	(115,000)	(103,000)
	2016	(48,000)	(153,000)	(147,000)	(132,000)
	2017	749,000	725,000	616,000	505,000
	2018	1,565,000	1,487,000	1,264,000	1,036,000
	2019	283,000	484,000	629,000	818,000
Private Passenger Total		2,357,000	2,246,000	2,069,000	1,948,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	-	-	-	-
	2013	26,000	26,000	26,000	22,000
	2014	(13,000)	(13,000)	(13,000)	(11,000)
	2015	30,000	30,000	30,000	29,000
	2016	113,000	80,000	78,000	77,000
	2017	316,000	334,000	331,000	321,000
	2018	601,000	570,000	513,000	472,000
	2019	1,448,000	1,749,000	1,848,000	1,943,000
Non Private Passenger Total		2,531,000	2,786,000	2,823,000	2,863,000
Grand Total		4,888,000	5,032,000	4,892,000	4,811,000

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

EXHIBIT B

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201908	201909	201910	201911
Private Passenger	prior	(14,000)	(14,000)	(14,000)	(14,000)
	2010	30,000	30,000	29,000	29,000
	2011	89,000	77,000	74,000	73,000
	2012	83,000	33,000	32,000	32,000
	2013	113,000	83,000	80,000	79,000
	2014	139,000	(71,000)	(68,000)	(67,000)
	2015	274,000	130,000	120,000	118,000
	2016	317,000	313,000	297,000	294,000
	2017	2,152,000	2,092,000	2,029,000	1,907,000
	2018	3,121,000	3,145,000	3,051,000	2,990,000
	2019	3,020,000	3,358,000	3,757,000	4,151,000
Private Passenger Total		9,324,000	9,176,000	9,387,000	9,592,000
Non Private Passenger	prior	(6,000)	21,000	19,000	18,000
	2010	2,000	2,000	2,000	2,000
	2011	(66,000)	(76,000)	(71,000)	(70,000)
	2012	43,000	43,000	40,000	39,000
	2013	359,000	359,000	334,000	327,000
	2014	230,000	230,000	214,000	210,000
	2015	126,000	101,000	94,000	90,000
	2016	342,000	342,000	318,000	305,000
	2017	451,000	450,000	445,000	427,000
	2018	698,000	679,000	577,000	473,000
	2019	1,279,000	1,736,000	2,000,000	2,273,000
Non Private Passenger Total		3,458,000	3,887,000	3,972,000	4,094,000
Grand Total		12,782,000	13,063,000	13,359,000	13,686,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	106,000	98,000	90,000	82,000
	2010	8,000	8,000	7,000	6,000
	2011	5,000	5,000	5,000	4,000
	2012	(51,000)	(82,000)	(75,000)	(67,000)
	2013	(24,000)	(24,000)	(22,000)	(20,000)
	2014	(127,000)	(127,000)	(116,000)	(104,000)
	2015	27,000	19,000	19,000	19,000
	2016	336,000	330,000	320,000	310,000
	2017	1,029,000	1,039,000	1,029,000	998,000
	2018	1,431,000	1,234,000	1,209,000	1,173,000
	2019	2,455,000	2,785,000	3,070,000	3,349,000
Private Passenger Total		5,195,000	5,285,000	5,536,000	5,750,000
Non Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(5,000)	2,000	2,000	2,000
	2012	(4,000)	(4,000)	(4,000)	(4,000)
	2013	-	-	-	-
	2014	272,000	258,000	243,000	241,000
	2015	128,000	128,000	127,000	126,000
	2016	334,000	335,000	322,000	319,000
	2017	696,000	595,000	571,000	548,000
	2018	1,709,000	1,769,000	1,716,000	1,647,000
	2019	1,977,000	2,457,000	2,791,000	3,135,000
Non Private Passenger Total		5,103,000	5,536,000	5,764,000	6,010,000
Grand Total		10,298,000	10,821,000	11,300,000	11,760,000

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EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(116,000)	(116,000)	(115,000)	(114,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	(21,000)	(21,000)	(21,000)	(21,000)
	2015	18,000	(75,000)	(74,000)	(73,000)
	2016	115,000	89,000	88,000	87,000
	2017	133,000	133,000	132,000	124,000
	2018	433,000	433,000	416,000	387,000
	2019	409,000	371,000	408,000	444,000
Private Passenger Total		963,000	806,000	826,000	826,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	1,000	1,000	1,000	1,000
	2012	-	-	-	-
	2013	1,000	1,000	1,000	1,000
	2014	6,000	6,000	6,000	6,000
	2015	42,000	42,000	42,000	42,000
	2016	156,000	156,000	154,000	152,000
	2017	509,000	504,000	499,000	494,000
	2018	525,000	827,000	819,000	811,000
	2019	648,000	749,000	812,000	870,000
Non Private Passenger Total		1,886,000	2,284,000	2,332,000	2,375,000
Grand Total		2,849,000	3,090,000	3,158,000	3,201,000

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EXHIBIT B

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201908	201909	201910	201911
Private Passenger	prior	(37,000)	153,000	147,000	140,000
	2010	189,000	220,000	211,000	203,000
	2011	116,000	106,000	102,000	98,000
	2012	74,000	74,000	71,000	68,000
	2013	(95,000)	(99,000)	(95,000)	(91,000)
	2014	19,000	(85,000)	(82,000)	(79,000)
	2015	(542,000)	(260,000)	(250,000)	(230,000)
	2016	533,000	626,000	620,000	558,000
	2017	1,242,000	1,017,000	986,000	947,000
	2018	2,423,000	2,473,000	2,374,000	2,279,000
	2019	3,009,000	3,644,000	4,340,000	5,098,000
Private Passenger Total		6,931,000	7,869,000	8,424,000	8,991,000
Non Private Passenger	prior	41,000	41,000	40,000	38,000
	2010	8,000	8,000	8,000	8,000
	2011	53,000	118,000	113,000	108,000
	2012	178,000	178,000	171,000	164,000
	2013	88,000	89,000	85,000	82,000
	2014	179,000	169,000	162,000	156,000
	2015	(569,000)	(1,142,000)	(1,062,000)	(1,009,000)
	2016	949,000	1,009,000	938,000	900,000
	2017	2,782,000	1,810,000	1,738,000	1,668,000
	2018	6,807,000	6,718,000	6,248,000	5,811,000
	2019	13,353,000	14,528,000	15,979,000	17,338,000
Non Private Passenger Total		23,869,000	23,526,000	24,420,000	25,264,000
Grand Total		30,800,000	31,395,000	32,844,000	34,255,000

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EXHIBIT B

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
		201908	201909	201910	201911
Private Passenger	prior	(41,000)	(41,000)	(38,000)	(35,000)
	2010	13,000	13,000	12,000	12,000
	2011	16,000	16,000	15,000	14,000
	2012	26,000	26,000	25,000	24,000
	2013	108,000	108,000	104,000	100,000
	2014	125,000	33,000	32,000	31,000
	2015	395,000	395,000	371,000	367,000
	2016	332,000	238,000	236,000	234,000
	2017	897,000	929,000	883,000	848,000
	2018	505,000	422,000	405,000	389,000
	2019	899,000	834,000	823,000	799,000
Private Passenger Total		3,275,000	2,973,000	2,868,000	2,783,000
Non Private Passenger	prior	584,000	584,000	561,000	556,000
	2010	6,000	6,000	6,000	6,000
	2011	45,000	145,000	139,000	138,000
	2012	68,000	68,000	65,000	64,000
	2013	(689,000)	286,000	275,000	272,000
	2014	288,000	234,000	225,000	223,000
	2015	1,581,000	1,577,000	1,514,000	1,363,000
	2016	2,550,000	2,366,000	2,271,000	2,044,000
	2017	4,404,000	4,443,000	3,999,000	3,599,000
	2018	6,631,000	6,681,000	6,013,000	5,412,000
	2019	15,878,000	17,020,000	18,443,000	19,802,000
Non Private Passenger Total		31,346,000	33,410,000	33,511,000	33,479,000
Grand Total		34,621,000	36,383,000	36,379,000	36,262,000

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EXHIBIT B

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201908	201909	201910	201911
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	(17,000)	(17,000)	(17,000)	(17,000)
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	8,000	8,000	8,000	8,000
	2014	18,000	18,000	18,000	18,000
	2015	38,000	38,000	38,000	38,000
	2016	53,000	53,000	52,000	51,000
	2017	60,000	60,000	59,000	58,000
	2018	154,000	154,000	152,000	147,000
	2019	91,000	99,000	114,000	130,000
Private Passenger Total		414,000	422,000	433,000	442,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	6,000	6,000	6,000	6,000
	2015	17,000	17,000	17,000	17,000
	2016	45,000	45,000	45,000	45,000
	2017	130,000	130,000	129,000	128,000
	2018	68,000	96,000	95,000	94,000
	2019	330,000	358,000	341,000	321,000
Non Private Passenger Total		601,000	657,000	638,000	616,000
Grand Total		1,015,000	1,079,000	1,071,000	1,058,000

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EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	16,000	16,000	16,000	16,000
	2015	51,000	51,000	50,000	49,000
	2016	104,000	104,000	103,000	102,000
	2017	177,000	149,000	148,000	147,000
	2018	433,000	459,000	454,000	449,000
	2019	310,000	344,000	373,000	398,000
Private Passenger Total		1,098,000	1,130,000	1,151,000	1,168,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	16,000	16,000	16,000	16,000
	2014	29,000	29,000	29,000	29,000
	2015	21,000	21,000	21,000	21,000
	2016	60,000	60,000	59,000	58,000
	2017	132,000	132,000	131,000	130,000
	2018	170,000	179,000	177,000	175,000
	2019	129,000	63,000	75,000	88,000
Non Private Passenger Total		560,000	503,000	511,000	520,000
Grand Total		1,658,000	1,633,000	1,662,000	1,688,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	3,000	3,000	3,000	3,000
	2015	8,000	8,000	8,000	8,000
	2016	23,000	23,000	23,000	23,000
	2017	29,000	30,000	28,000	28,000
	2018	26,000	26,000	25,000	24,000
	2019	29,000	33,000	31,000	29,000
Private Passenger Total		119,000	124,000	119,000	116,000
Non Private Passenger	prior	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	13,000	13,000	13,000	13,000
	2014	4,000	4,000	4,000	4,000
	2015	13,000	13,000	13,000	13,000
	2016	39,000	39,000	39,000	39,000
	2017	90,000	90,000	89,000	88,000
	2018	160,000	160,000	158,000	156,000
	2019	129,000	170,000	188,000	205,000
Non Private Passenger Total		448,000	489,000	504,000	518,000
Grand Total		567,000	613,000	623,000	634,000

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)

page 10 of 10

Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
		201908	201909	201910	201911
Private Passenger	prior	-	182,000	171,000	159,000
	2010	99,000	130,000	119,000	111,000
	2011	221,000	198,000	190,000	183,000
	2012	146,000	65,000	67,000	71,000
	2013	112,000	78,000	77,000	78,000
	2014	18,000	(394,000)	(375,000)	(358,000)
	2015	251,000	190,000	167,000	193,000
	2016	1,765,000	1,623,000	1,592,000	1,527,000
	2017	6,468,000	6,174,000	5,910,000	5,562,000
	2018	10,091,000	9,833,000	9,350,000	8,874,000
	2019	10,505,000	11,952,000	13,545,000	15,216,000
Private Passenger Total		29,676,000	30,031,000	30,813,000	31,616,000
Non Private Passenger	prior	625,000	652,000	626,000	618,000
	2010	17,000	17,000	17,000	17,000
	2011	30,000	192,000	186,000	181,000
	2012	286,000	286,000	273,000	264,000
	2013	(184,000)	792,000	752,000	735,000
	2014	1,001,000	923,000	876,000	864,000
	2015	1,389,000	787,000	796,000	692,000
	2016	4,588,000	4,432,000	4,224,000	3,939,000
	2017	9,510,000	8,488,000	7,932,000	7,403,000
	2018	17,369,000	17,679,000	16,316,000	15,051,000
	2019	35,171,000	38,830,000	42,477,000	45,975,000
Non Private Passenger Total		69,802,000	73,078,000	74,475,000	75,739,000
Grand Total		99,478,000	103,109,000	105,288,000	107,355,000

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

EXHIBIT C-1

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 1.44%
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	201908	201909	201910	201911
Private Passenger	prior	57,000	57,000	57,000	57,000
	2010	63,000	63,000	62,000	61,000
	2011	97,000	97,000	96,000	95,000
	2012	159,000	159,000	158,000	156,000
	2013	167,000	167,000	165,000	163,000
	2014	167,000	167,000	163,000	159,000
	2015	427,000	406,000	401,000	397,000
	2016	402,000	402,000	398,000	393,000
	2017	247,000	247,000	221,000	217,000
	2018	578,000	578,000	574,000	569,000
	2019	299,000	339,000	350,493	385,493
Private Passenger Total		2,663,000	2,682,000	2,645,493	2,652,493
Non Private Passenger	prior	23,000	23,000	23,000	23,000
	2010	20,000	20,000	20,000	20,000
	2011	29,000	29,000	29,000	29,000
	2012	41,000	41,000	39,000	38,000
	2013	43,000	43,000	42,000	41,000
	2014	45,000	45,000	44,000	42,000
	2015	129,000	123,000	121,000	120,000
	2016	133,000	133,000	132,000	131,000
	2017	86,000	86,000	78,000	77,000
	2018	217,000	217,000	215,000	213,000
	2019	118,000	134,000	139,744	155,744
Non Private Passenger Total		884,000	894,000	882,744	889,744
Grand Total		3,547,000	3,576,000	3,528,237	3,542,237

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

page 2 of 10

Jurisdiction Desc	New Brunswick				
AccountCode Desc	Retro Claims Expense				
AccountCode	(All)				
AccidentYear	(All)				
					discount rate: 1.44%
					interest rate margin: 25 basis pts
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		201908	201909	201910	201911
Private Passenger	prior	53,000	53,000	51,000	49,000
	2010	55,000	55,000	54,000	52,000
	2011	91,000	91,000	87,000	85,000
	2012	125,000	125,000	121,000	118,000
	2013	157,000	157,000	152,000	148,000
	2014	224,000	224,000	219,000	213,000
	2015	294,000	294,000	289,000	282,000
	2016	203,000	203,000	198,000	191,000
	2017	193,000	193,000	187,000	181,000
	2018	259,000	259,000	252,000	245,000
	2019	205,000	234,000	258,186	283,186
Private Passenger Total		1,859,000	1,888,000	1,868,186	1,847,186
Non Private Passenger	prior	44,000	44,000	44,000	44,000
	2010	48,000	48,000	46,000	45,000
	2011	68,000	68,000	67,000	65,000
	2012	94,000	94,000	92,000	88,000
	2013	109,000	109,000	107,000	105,000
	2014	144,000	144,000	142,000	140,000
	2015	181,000	181,000	180,000	177,000
	2016	123,000	123,000	121,000	119,000
	2017	124,000	124,000	120,000	117,000
	2018	186,000	186,000	182,000	179,000
	2019	161,000	186,000	203,696	227,696
Non Private Passenger Total		1,282,000	1,307,000	1,304,696	1,306,696
Grand Total		3,141,000	3,195,000	3,172,882	3,153,882

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

discount rate: 1.44%

interest rate margin: 25 basis pts

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

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Jurisdiction Desc	Prince Edward Island	discount rate: 1.44%			
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	201908	201909	201910	201911
Private Passenger	prior	26,000	26,000	26,000	26,000
	2010	9,000	9,000	9,000	9,000
	2011	15,000	15,000	15,000	15,000
	2012	22,000	22,000	22,000	22,000
	2013	30,000	30,000	29,000	28,000
	2014	33,000	33,000	32,000	31,000
	2015	37,000	37,000	36,000	35,000
	2016	95,000	95,000	94,000	93,000
	2017	85,000	85,000	84,000	83,000
	2018	56,000	56,000	55,000	54,000
	2019	21,000	25,000	29,986	32,986
Private Passenger Total		429,000	433,000	431,986	428,986
Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2010	7,000	7,000	7,000	7,000
	2011	10,000	10,000	10,000	10,000
	2012	12,000	12,000	12,000	12,000
	2013	18,000	18,000	18,000	18,000
	2014	19,000	19,000	19,000	19,000
	2015	23,000	23,000	23,000	23,000
	2016	62,000	62,000	61,000	59,000
	2017	57,000	57,000	56,000	55,000
	2018	42,000	42,000	41,000	40,000
	2019	20,000	23,000	27,024	31,024
Non Private Passenger Total		277,000	280,000	281,024	281,024
Grand Total		706,000	713,000	713,010	710,010

EXHIBIT C-1

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

page 5 of 10

Jurisdiction Desc	Ontario				
AccountCode Desc	Retro Claims Expense				
AccountCode	(All)				
AccidentYear	(All)				
					discount rate: 1.44%
					interest rate margin: 25 basis pts
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		201908	201909	201910	201911
Private Passenger	prior	3,116,000	3,098,000	3,005,000	2,912,000
	2010	325,000	325,000	316,000	307,000
	2011	456,000	447,000	434,000	420,000
	2012	483,000	428,000	415,000	403,000
	2013	557,000	553,000	536,000	520,000
	2014	473,000	473,000	458,000	444,000
	2015	522,000	516,000	502,000	489,000
	2016	460,000	459,000	446,000	431,000
	2017	397,000	396,000	379,000	364,000
	2018	632,000	632,000	611,000	592,000
	2019	408,000	480,000	560,383	634,383
Private Passenger Total		7,829,000	7,807,000	7,662,383	7,516,383
Non Private Passenger	prior	967,000	961,000	937,000	922,000
	2010	247,000	247,000	241,000	236,000
	2011	369,000	361,000	353,000	345,000
	2012	462,000	410,000	401,000	394,000
	2013	858,000	850,000	833,000	816,000
	2014	892,000	892,000	873,000	857,000
	2015	1,161,000	1,149,000	1,128,000	1,108,000
	2016	1,023,000	1,021,000	999,000	979,000
	2017	882,000	879,000	856,000	831,000
	2018	1,993,000	1,993,000	1,951,000	1,907,000
	2019	1,369,000	1,576,000	1,811,144	2,019,144
Non Private Passenger Total		10,223,000	10,339,000	10,383,144	10,414,144
Grand Total		18,052,000	18,146,000	18,045,527	17,930,527

EXHIBIT C-1

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

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Jurisdiction Desc	Alberta	discount rate: 1.44%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201908	201909	201910	201911
Private Passenger	prior	332,000	332,000	326,000	320,000
	2010	24,000	24,000	24,000	24,000
	2011	12,000	12,000	12,000	12,000
	2012	56,000	56,000	55,000	54,000
	2013	60,000	60,000	58,000	57,000
	2014	73,000	73,000	72,000	71,000
	2015	79,000	66,000	78,000	64,000
	2016	60,000	60,000	59,000	57,000
	2017	60,000	60,000	59,000	50,000
	2018	132,000	132,000	131,000	129,000
	2019	(10,000)	(11,000)	(10,596)	(10,596)
Private Passenger Total		878,000	864,000	863,404	827,404
Non Private Passenger	prior	963,000	963,000	954,000	946,000
	2010	92,000	92,000	91,000	90,000
	2011	37,000	37,000	37,000	37,000
	2012	199,000	199,000	196,000	193,000
	2013	228,000	228,000	225,000	224,000
	2014	318,000	318,000	314,000	311,000
	2015	371,000	313,000	367,000	306,000
	2016	319,000	319,000	316,000	312,000
	2017	385,000	385,000	382,000	332,000
	2018	1,039,000	1,039,000	1,034,000	1,029,000
	2019	(102,000)	(112,000)	(116,152)	(120,152)
Non Private Passenger Total		3,849,000	3,781,000	3,799,848	3,659,848
Grand Total		4,727,000	4,645,000	4,663,252	4,487,252

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

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Jurisdiction Desc	Yukon	discount rate: 1.44%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201908	201909	201910	201911
Private Passenger	prior	13,000	13,000	13,000	13,000
	2010	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	6,000	6,000	6,000	6,000
	2015	(15,000)	(15,000)	(15,000)	(15,000)
	2016	(1,000)	(1,000)	(1,000)	(1,000)
	2017	20,000	20,000	20,000	20,000
	2018	14,000	13,000	13,000	13,000
	2019	(1,000)	(2,000)	(2,313)	(3,313)
Private Passenger Total		46,000	44,000	43,687	42,687
Non Private Passenger	prior	11,000	11,000	11,000	11,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	7,000	7,000	7,000	7,000
	2014	8,000	8,000	8,000	8,000
	2015	(20,000)	(20,000)	(20,000)	(20,000)
	2016	(2,000)	(2,000)	(2,000)	(2,000)
	2017	64,000	64,000	64,000	64,000
	2018	54,000	53,000	53,000	53,000
	2019	(3,000)	(4,000)	(5,785)	(6,785)
Non Private Passenger Total		128,000	126,000	124,215	123,215
Grand Total		174,000	170,000	167,902	165,902

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: 1.44%
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	201908	201909	201910	201911
Private Passenger	prior		-	-	-
	2010	9,000	9,000	9,000	9,000
	2011	11,000	11,000	11,000	11,000
	2012	14,000	14,000	14,000	14,000
	2013	19,000	19,000	19,000	19,000
	2014	22,000	22,000	22,000	22,000
	2015	4,000	4,000	4,000	4,000
	2016	22,000	22,000	22,000	22,000
	2017	(22,000)	(22,000)	(22,000)	(22,000)
	2018	13,000	13,000	13,000	13,000
	2019	(13,000)	(15,000)	(5,838)	(8,838)
Private Passenger Total		79,000	77,000	86,162	83,162
Non Private Passenger	prior		-	-	-
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	6,000	6,000	6,000	6,000
	2013	7,000	7,000	7,000	7,000
	2014	8,000	8,000	8,000	8,000
	2015	2,000	2,000	2,000	2,000
	2016	9,000	9,000	9,000	9,000
	2017	(7,000)	(7,000)	(7,000)	(7,000)
	2018	6,000	6,000	6,000	6,000
	2019	(7,000)	(8,000)	(1,867)	(3,867)
Non Private Passenger Total		29,000	28,000	34,133	32,133
Grand Total		108,000	105,000	120,295	115,295

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: 1.44%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
		201908	201909	201910	201911
Private Passenger	prior		-	-	-
	2010	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	4,000	4,000	4,000	4,000
	2013	6,000	6,000	6,000	6,000
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	6,000	6,000	6,000	6,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018		-	-	-
	2019	(2,000)	(3,000)	(3,821)	(3,821)
Private Passenger Total		17,000	16,000	15,179	15,179
Non Private Passenger	prior		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	3,000	3,000	3,000	3,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	4,000	4,000	4,000	4,000
	2016	6,000	6,000	6,000	6,000
	2017	6,000	6,000	6,000	6,000
	2018	2,000	2,000	2,000	2,000
	2019	(12,000)	(14,000)	(13,498)	(13,498)
Non Private Passenger Total		9,000	7,000	7,502	7,502
Grand Total		26,000	23,000	22,681	22,681

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

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Jurisdiction Desc	(All)				
AccountCode Desc	Retro Claims Expense				discount rate: 1.44%
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	201908	201909	201910	201911
Private Passenger	prior	3,786,000	3,768,000	3,661,000	3,553,000
	2010	536,000	536,000	524,000	510,000
	2011	728,000	719,000	700,000	682,000
	2012	927,000	872,000	852,000	833,000
	2013	1,072,000	1,068,000	1,040,000	1,015,000
	2014	1,126,000	1,126,000	1,098,000	1,069,000
	2015	1,421,000	1,381,000	1,366,000	1,326,000
	2016	1,357,000	1,356,000	1,330,000	1,298,000
	2017	1,112,000	1,103,000	1,042,000	1,004,000
	2018	1,865,000	1,864,000	1,828,000	1,792,000
	2019	1,077,000	1,243,000	1,406,828	1,563,828
Private Passenger Total		15,007,000	15,036,000	14,847,828	14,645,828
Non Private Passenger	prior	2,074,000	2,068,000	2,035,000	2,012,000
	2010	454,000	454,000	444,000	436,000
	2011	560,000	552,000	542,000	531,000
	2012	886,000	834,000	818,000	802,000
	2013	1,360,000	1,352,000	1,327,000	1,304,000
	2014	1,607,000	1,607,000	1,579,000	1,554,000
	2015	1,944,000	1,868,000	1,896,000	1,809,000
	2016	1,827,000	1,825,000	1,793,000	1,763,000
	2017	1,770,000	1,757,000	1,705,000	1,621,000
	2018	3,761,000	3,760,000	3,703,000	3,645,000
	2019	1,705,000	1,966,000	2,261,626	2,530,626
Non Private Passenger Total		17,948,000	18,043,000	18,103,626	18,007,626
Grand Total		32,955,000	33,079,000	32,951,454	32,653,454

EXHIBIT C-2

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	52,000	52,000	52,000	52,000
	2010	57,000	57,000	56,000	55,000
	2011	96,000	96,000	95,000	94,000
	2012	150,000	150,000	148,000	146,000
	2013	156,000	156,000	154,000	152,000
	2014	125,000	125,000	121,000	117,000
	2015	365,000	365,000	361,000	357,000
	2016	322,000	322,000	318,000	314,000
	2017	163,000	163,000	159,000	155,000
	2018	457,000	457,000	453,000	449,000
	2019	214,000	243,000	263,493	289,493
Private Passenger Total		2,157,000	2,186,000	2,180,493	2,180,493
Non Private Passenger	prior	21,000	21,000	21,000	21,000
	2010	18,000	18,000	18,000	18,000
	2011	28,000	28,000	28,000	28,000
	2012	39,000	39,000	38,000	37,000
	2013	39,000	39,000	38,000	37,000
	2014	34,000	34,000	33,000	32,000
	2015	110,000	110,000	109,000	108,000
	2016	106,000	106,000	105,000	104,000
	2017	57,000	57,000	55,000	54,000
	2018	172,000	172,000	170,000	168,000
	2019	84,000	95,000	103,744	115,744
Non Private Passenger Total		708,000	719,000	718,744	722,744
Grand Total		2,865,000	2,905,000	2,899,237	2,903,237

EXHIBIT C-2

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	49,000	49,000	47,000	45,000
	2010	53,000	53,000	51,000	49,000
	2011	85,000	85,000	82,000	80,000
	2012	118,000	118,000	114,000	111,000
	2013	145,000	145,000	141,000	137,000
	2014	197,000	197,000	192,000	187,000
	2015	255,000	255,000	249,000	243,000
	2016	163,000	163,000	157,000	151,000
	2017	138,000	138,000	132,000	126,000
	2018	192,000	192,000	186,000	180,000
	2019	140,000	158,000	176,186	193,186
Private Passenger Total		1,535,000	1,553,000	1,527,186	1,502,186
Non Private Passenger	prior	41,000	41,000	41,000	41,000
	2010	45,000	45,000	44,000	43,000
	2011	64,000	64,000	63,000	62,000
	2012	87,000	87,000	85,000	83,000
	2013	102,000	102,000	100,000	98,000
	2014	128,000	128,000	126,000	124,000
	2015	157,000	157,000	155,000	153,000
	2016	98,000	98,000	96,000	94,000
	2017	89,000	89,000	86,000	83,000
	2018	139,000	139,000	136,000	133,000
	2019	110,000	127,000	141,696	156,696
Non Private Passenger Total		1,060,000	1,077,000	1,073,696	1,070,696
Grand Total		2,595,000	2,630,000	2,600,882	2,572,882

EXHIBIT C-2

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	177,000	177,000	172,000	167,000
	2010	46,000	46,000	45,000	44,000
	2011	38,000	38,000	37,000	36,000
	2012	57,000	57,000	56,000	55,000
	2013	67,000	67,000	66,000	65,000
	2014	123,000	123,000	121,000	119,000
	2015	55,000	55,000	53,000	51,000
	2016	90,000	90,000	88,000	86,000
	2017	89,000	89,000	87,000	85,000
	2018	135,000	135,000	133,000	131,000
	2019	115,000	133,000	162,348	179,348
Private Passenger Total		992,000	1,010,000	1,020,348	1,018,348
Non Private Passenger	prior	53,000	53,000	53,000	53,000
	2010	32,000	32,000	31,000	30,000
	2011	37,000	37,000	36,000	35,000
	2012	63,000	63,000	62,000	61,000
	2013	82,000	82,000	80,000	78,000
	2014	161,000	161,000	159,000	157,000
	2015	75,000	75,000	73,000	71,000
	2016	124,000	124,000	122,000	120,000
	2017	120,000	120,000	117,000	114,000
	2018	166,000	166,000	163,000	160,000
	2019	109,000	126,000	153,320	170,320
Non Private Passenger Total		1,022,000	1,039,000	1,049,320	1,049,320
Grand Total		2,014,000	2,049,000	2,069,668	2,067,668

EXHIBIT C-2

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201908	201909	201910	201911
Private Passenger	prior	24,000	24,000	24,000	24,000
	2010	9,000	9,000	9,000	9,000
	2011	14,000	14,000	14,000	14,000
	2012	20,000	20,000	20,000	20,000
	2013	27,000	27,000	26,000	25,000
	2014	30,000	30,000	29,000	28,000
	2015	29,000	29,000	28,000	27,000
	2016	82,000	82,000	81,000	80,000
	2017	74,000	74,000	73,000	72,000
	2018	40,000	40,000	39,000	38,000
	2019	11,000	13,000	14,986	16,986
Private Passenger Total		360,000	362,000	357,986	353,986
Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2010	6,000	6,000	6,000	6,000
	2011	9,000	9,000	9,000	9,000
	2012	12,000	12,000	12,000	12,000
	2013	17,000	17,000	17,000	17,000
	2014	19,000	19,000	19,000	19,000
	2015	19,000	19,000	19,000	19,000
	2016	54,000	54,000	53,000	52,000
	2017	49,000	49,000	48,000	47,000
	2018	30,000	30,000	29,000	28,000
	2019	10,000	12,000	15,024	17,024
Non Private Passenger Total		232,000	234,000	234,024	233,024
Grand Total		592,000	596,000	592,010	587,010

EXHIBIT C-2

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	3,013,000	2,995,000	2,905,000	2,818,000
	2010	313,000	313,000	304,000	295,000
	2011	446,000	437,000	424,000	411,000
	2012	470,000	416,000	404,000	392,000
	2013	533,000	529,000	513,000	498,000
	2014	429,000	429,000	416,000	403,000
	2015	462,000	457,000	444,000	431,000
	2016	416,000	415,000	402,000	389,000
	2017	324,000	323,000	308,000	294,000
	2018	531,000	531,000	512,000	494,000
	2019	281,000	330,000	375,383	424,383
Private Passenger Total		7,218,000	7,175,000	7,007,383	6,849,383
Non Private Passenger	prior	927,000	922,000	902,000	886,000
	2010	235,000	235,000	230,000	225,000
	2011	354,000	346,000	339,000	332,000
	2012	430,000	381,000	373,000	366,000
	2013	813,000	806,000	790,000	774,000
	2014	799,000	799,000	782,000	766,000
	2015	1,028,000	1,017,000	997,000	978,000
	2016	923,000	921,000	901,000	882,000
	2017	721,000	719,000	697,000	675,000
	2018	1,669,000	1,669,000	1,630,000	1,591,000
	2019	946,000	1,089,000	1,219,144	1,359,144
Non Private Passenger Total		8,845,000	8,904,000	8,860,144	8,834,144
Grand Total		16,063,000	16,079,000	15,867,527	15,683,527

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	305,000	305,000	300,000	295,000
	2010	24,000	24,000	24,000	24,000
	2011	11,000	11,000	11,000	11,000
	2012	52,000	52,000	51,000	50,000
	2013	55,000	55,000	54,000	53,000
	2014	68,000	68,000	67,000	66,000
	2015	61,000	61,000	60,000	59,000
	2016	37,000	37,000	36,000	35,000
	2017	45,000	45,000	44,000	43,000
	2018	99,000	99,000	98,000	97,000
	2019	(22,000)	(24,000)	(27,596)	(29,596)
Private Passenger Total		735,000	733,000	717,404	703,404
Non Private Passenger	prior	924,000	924,000	916,000	908,000
	2010	84,000	84,000	83,000	82,000
	2011	36,000	36,000	36,000	36,000
	2012	188,000	188,000	186,000	184,000
	2013	215,000	215,000	213,000	211,000
	2014	296,000	296,000	293,000	290,000
	2015	286,000	286,000	283,000	280,000
	2016	199,000	199,000	196,000	193,000
	2017	288,000	288,000	285,000	282,000
	2018	779,000	779,000	775,000	771,000
	2019	(219,000)	(247,000)	(288,152)	(314,152)
Non Private Passenger Total		3,076,000	3,048,000	2,977,848	2,922,848
Grand Total		3,811,000	3,781,000	3,695,252	3,626,252

EXHIBIT C-2

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior	12,000	12,000	12,000	12,000
	2010	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	5,000	5,000	5,000	5,000
	2015	(16,000)	(16,000)	(16,000)	(16,000)
	2016	(1,000)	(1,000)	(1,000)	(1,000)
	2017	17,000	17,000	17,000	17,000
	2018	11,000	11,000	11,000	11,000
	2019	(2,000)	(3,000)	(3,313)	(4,313)
Private Passenger Total		36,000	35,000	34,687	33,687
Non Private Passenger	prior	10,000	10,000	10,000	10,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	6,000	6,000	6,000	6,000
	2014	7,000	7,000	7,000	7,000
	2015	(21,000)	(21,000)	(21,000)	(21,000)
	2016	(3,000)	(3,000)	(3,000)	(3,000)
	2017	53,000	53,000	53,000	53,000
	2018	43,000	43,000	43,000	43,000
	2019	(9,000)	(11,000)	(12,785)	(14,785)
Non Private Passenger Total		95,000	93,000	91,215	89,215
Grand Total		131,000	128,000	125,902	122,902

EXHIBIT C-2

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

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Jurisdiction Desc	Northwest Territories	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201908	201909	201910	201911
Private Passenger	prior		-	-	-
	2010	8,000	8,000	8,000	8,000
	2011	10,000	10,000	10,000	10,000
	2012	13,000	13,000	13,000	13,000
	2013	17,000	17,000	17,000	17,000
	2014	20,000	20,000	20,000	20,000
	2015	3,000	3,000	3,000	3,000
	2016	21,000	21,000	21,000	21,000
	2017	(29,000)	(29,000)	(29,000)	(29,000)
	2018	6,000	6,000	6,000	6,000
	2019	(21,000)	(24,000)	(14,838)	(17,838)
Private Passenger Total		48,000	45,000	54,162	51,162
Non Private Passenger	prior		-	-	-
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	7,000	7,000	7,000	7,000
	2015	1,000	1,000	1,000	1,000
	2016	8,000	8,000	8,000	8,000
	2017	(11,000)	(11,000)	(11,000)	(11,000)
	2018	2,000	2,000	2,000	2,000
	2019	(12,000)	(14,000)	(7,867)	(9,867)
Non Private Passenger Total		11,000	9,000	15,133	13,133
Grand Total		59,000	54,000	69,295	64,295

EXHIBIT C-2

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201908	201909	201910	201911
Private Passenger	prior		-	-	-
	2010	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	4,000	4,000	4,000	4,000
	2013	5,000	5,000	5,000	5,000
	2014	(8,000)	(8,000)	(8,000)	(8,000)
	2015	5,000	5,000	5,000	5,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018		-	-	-
	2019	(2,000)	(3,000)	(3,821)	(3,821)
Private Passenger Total		14,000	13,000	12,179	12,179
Non Private Passenger	prior		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	3,000	3,000	3,000	3,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	4,000	4,000	4,000	4,000
	2016	5,000	5,000	5,000	5,000
	2017	5,000	5,000	5,000	5,000
	2018	1,000	1,000	1,000	1,000
	2019	(13,000)	(15,000)	(15,498)	(16,498)
Non Private Passenger Total		5,000	3,000	2,502	1,502
Grand Total		19,000	16,000	14,681	13,681

EXHIBIT C-2

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

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Jurisdiction Desc	(All)	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM 201908	201909	201910	201911
Private Passenger	prior	3,632,000	3,614,000	3,512,000	3,413,000
	2010	513,000	513,000	500,000	487,000
	2011	704,000	695,000	677,000	660,000
	2012	887,000	833,000	813,000	794,000
	2013	1,009,000	1,005,000	980,000	956,000
	2014	989,000	989,000	963,000	937,000
	2015	1,219,000	1,214,000	1,187,000	1,160,000
	2016	1,134,000	1,133,000	1,106,000	1,079,000
	2017	823,000	822,000	793,000	765,000
	2018	1,471,000	1,471,000	1,438,000	1,406,000
	2019	714,000	823,000	942,828	1,047,828
Private Passenger Total		13,095,000	13,112,000	12,911,828	12,704,828
Non Private Passenger	prior	1,983,000	1,978,000	1,950,000	1,926,000
	2010	425,000	425,000	417,000	409,000
	2011	536,000	528,000	519,000	510,000
	2012	831,000	782,000	768,000	755,000
	2013	1,283,000	1,276,000	1,253,000	1,230,000
	2014	1,445,000	1,445,000	1,420,000	1,396,000
	2015	1,659,000	1,648,000	1,620,000	1,593,000
	2016	1,514,000	1,512,000	1,483,000	1,455,000
	2017	1,371,000	1,369,000	1,335,000	1,302,000
	2018	3,001,000	3,001,000	2,949,000	2,897,000
	2019	1,006,000	1,162,000	1,308,626	1,463,626
Non Private Passenger Total		15,054,000	15,126,000	15,022,626	14,936,626
Grand Total		28,149,000	28,238,000	27,934,454	27,641,454

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	201908	201909	201910	201911
Private Passenger	Newfoundland & Labrador	83.2%	82.8%	82.5%	82.1%
	New Brunswick	83.7%	83.1%	82.7%	82.1%
	Nova Scotia	88.8%	88.2%	87.6%	86.8%
	Prince Edward Island	63.8%	63.8%	64.0%	64.3%
	Ontario	73.4%	73.6%	73.5%	73.6%
	Alberta	64.9%	64.4%	64.0%	63.3%
	Yukon	81.2%	80.6%	81.4%	81.5%
	Northwest Territories	63.7%	62.7%	62.4%	62.0%
	Nunavut	37.5%	39.8%	39.0%	39.5%
Non Private Passenger	Newfoundland & Labrador	82.0%	81.6%	80.8%	80.3%
	New Brunswick	77.6%	76.3%	74.5%	72.9%
	Nova Scotia	80.4%	80.4%	79.9%	79.9%
	Prince Edward Island	87.0%	85.7%	84.0%	82.1%
	Ontario	63.0%	63.7%	63.6%	64.5%
	Alberta	70.4%	70.3%	70.0%	69.9%
	Yukon	65.9%	66.1%	65.9%	66.7%
	Northwest Territories	54.0%	52.4%	50.4%	48.3%
	Nunavut	47.3%	47.4%	47.1%	46.0%
Grand Total		71.6%	71.7%	71.4%	71.5%

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	201908	201909	201910	201911
Private Passenger	Newfoundland & Labrador	78.7%	78.3%	78.1%	77.7%
	New Brunswick	78.8%	78.2%	78.1%	77.5%
	Nova Scotia	83.2%	82.7%	82.3%	81.5%
	Prince Edward Island	59.9%	59.8%	60.2%	60.4%
	Ontario	69.0%	69.2%	69.1%	69.3%
	Alberta	61.4%	61.0%	60.6%	60.0%
	Yukon	76.6%	76.0%	76.3%	76.4%
	Northwest Territories	60.3%	59.6%	59.2%	58.6%
	Nunavut	34.4%	37.2%	36.4%	38.2%
Non Private Passenger	Newfoundland & Labrador	77.2%	76.8%	76.7%	76.2%
	New Brunswick	73.2%	72.0%	71.0%	69.6%
	Nova Scotia	75.4%	75.4%	75.6%	75.6%
	Prince Edward Island	81.2%	80.0%	79.1%	77.3%
	Ontario	58.6%	59.3%	59.8%	60.7%
	Alberta	66.8%	66.7%	66.7%	66.6%
	Yukon	62.3%	62.7%	62.7%	63.5%
	Northwest Territories	50.7%	49.3%	47.9%	45.9%
	Nunavut	45.1%	44.7%	44.7%	43.9%
Grand Total		67.3%	67.5%	67.5%	67.6%

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger			
	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%	9.9%	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%
2019	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	9.0%	10.0%	10.0%	5.0%	9.6%
	discount rate: 1.44%				discount rate: 1.44%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.1%	10.0%	10.0%	5.0%	12.1%
2016	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	11.9%
2017	12.5%	10.3%	5.0%	11.7%	12.5%	10.3%	5.0%	11.5%
2018	12.5%	10.1%	5.0%	11.7%	12.5%	10.2%	5.0%	11.5%
2019	12.4%	10.1%	5.0%	11.7%	12.3%	10.2%	5.0%	11.5%
prem liab	12.0%	10.1%	5.0%	9.9%	11.9%	10.1%	5.0%	10.1%
	discount rate:			1.44%	discount rate:			1.44%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NOVA SCOTIA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.0%
2015	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.6%
2016	12.5%	10.0%	5.0%	11.8%	12.5%	10.0%	5.0%	11.5%
2017	12.5%	10.1%	5.0%	11.6%	12.5%	10.1%	5.0%	11.4%
2018	12.5%	10.0%	5.0%	11.6%	12.5%	10.2%	5.0%	11.4%
2019	12.3%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.4%
prem liab	12.0%	10.0%	5.0%	10.0%	11.6%	10.1%	5.0%	10.0%
	discount rate:			1.44%	discount rate:			1.44%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.1%	10.0%	10.0%	5.0%	11.6%
2017	10.0%	10.0%	5.0%	11.9%	10.0%	10.0%	5.0%	11.5%
2018	12.5%	10.1%	5.0%	11.9%	12.4%	10.1%	5.0%	11.5%
2019	12.2%	10.2%	5.0%	11.9%	12.3%	10.2%	5.0%	11.5%
prem liab	12.1%	10.1%	5.0%	10.8%	11.9%	10.1%	5.0%	10.6%
	discount rate:		1.44%		discount rate:		1.44%	
	margin (basis points):		25		margin (basis points):		25	

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	9.9%	10.0%	9.9%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.9%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	8.3%	12.4%	9.8%	10.0%	10.0%	12.5%
2016	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	9.2%	12.3%
2017	12.5%	12.5%	8.6%	13.8%	12.5%	12.5%	12.5%	13.3%
2018	12.3%	12.5%	12.5%	13.8%	12.3%	12.5%	10.0%	13.3%
2019	13.8%	15.0%	6.0%	13.8%	13.0%	15.0%	6.2%	13.3%
prem liab	10.2%	15.0%	5.1%	9.5%	12.3%	15.0%	5.3%	11.9%
	discount rate:			1.44%	discount rate:			1.44%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.3%
2016	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	12.1%
2017	12.5%	10.7%	5.0%	11.4%	12.5%	10.3%	5.0%	11.2%
2018	12.5%	11.0%	5.0%	11.4%	12.4%	10.5%	5.0%	11.2%
2019	12.1%	10.2%	5.0%	11.4%	12.0%	10.4%	5.0%	11.2%
prem liab	11.9%	10.6%	5.0%	9.7%	12.0%	10.2%	5.0%	9.9%
	discount rate:			1.44%	discount rate:			1.44%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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YUKON

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.5%
2016	10.0%	10.0%	5.0%	12.1%	10.0%	10.0%	5.0%	12.4%
2017	12.5%	10.0%	5.0%	12.1%	12.5%	12.5%	5.0%	10.8%
2018	12.4%	11.4%	5.0%	12.1%	12.5%	11.7%	5.0%	10.8%
2019	12.3%	10.9%	5.0%	12.1%	11.6%	11.3%	5.0%	10.8%
prem liab	12.0%	10.8%	5.0%	10.4%	11.8%	11.3%	5.0%	9.3%
	discount rate:			1.44%	discount rate:			1.44%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.5%
2016	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	12.2%
2017	12.5%	11.6%	5.0%	11.4%	12.5%	11.5%	5.0%	11.9%
2018	12.4%	11.7%	5.0%	11.4%	12.3%	11.4%	5.0%	11.9%
2019	12.0%	11.4%	5.0%	11.4%	12.3%	11.2%	5.0%	11.9%
prem liab	11.8%	11.0%	5.0%	9.0%	11.1%	11.1%	5.0%	9.6%
	discount rate:			1.44%	discount rate:			1.44%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E
Discount Rate & Margins for Adverse Deviations

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

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NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	11.4%	10.0%	10.0%	5.0%	12.4%
2016	10.0%	10.0%	5.0%	11.3%	10.0%	10.0%	5.0%	11.3%
2017	11.8%	10.0%	5.0%	11.7%	12.5%	11.1%	5.0%	11.6%
2018	12.3%	10.1%	5.0%	11.7%	12.5%	10.3%	5.0%	11.6%
2019	12.0%	10.7%	5.0%	11.7%	12.1%	10.6%	5.0%	11.6%
prem liab	11.6%	10.0%	5.0%	9.8%	12.4%	10.1%	5.0%	10.5%
	discount rate: 1.44%				discount rate: 1.44%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	31	30	29	28	28	27	29	28
2008	104	101	98	95	93	90	98	93
2009	92	89	87	84	81	79	86	82
2010	-	-	-	-	-	-	-	-
2011	542	520	499	480	462	444	498	467
2012	1,880	1,854	1,828	1,804	1,780	1,759	1,827	1,787
2013	922	911	901	891	882	873	900	885
2014	2,456	2,427	2,400	2,373	2,348	2,322	2,397	2,355
2015	4,216	4,174	4,131	4,092	4,053	4,017	4,129	4,065
2016	6,696	6,631	6,569	6,507	6,448	6,391	6,563	6,466
2017	7,572	7,496	7,422	7,350	7,280	7,213	7,416	7,301
2018	13,216	13,074	12,936	12,800	12,669	12,540	12,924	12,707
2019	15,261	15,081	14,906	14,736	14,570	14,410	14,893	14,619
Total	52,988	52,388	51,806	51,240	50,694	50,165	51,760	50,855
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
Total	1,182	582	-	(566)	(1,112)	(1,641)	(46)	(951)
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	6.9%	3.4%	-	(3.4%)	(3.4%)	(6.9%)	-	(3.4%)
2008	6.1%	3.1%	-	(3.1%)	(5.1%)	(8.2%)	-	(5.1%)
2009	5.7%	2.3%	-	(3.4%)	(6.9%)	(9.2%)	(1.1%)	(5.7%)
2010	-	-	-	-	-	-	-	-
2011	8.6%	4.2%	-	(3.8%)	(7.4%)	(11.0%)	(0.2%)	(6.4%)
2012	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.1%)	(2.2%)
2013	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(1.8%)
2014	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(0.1%)	(1.9%)
2015	2.1%	1.0%	-	(0.9%)	(1.9%)	(2.8%)	-	(1.6%)
2016	1.9%	0.9%	-	(0.9%)	(1.8%)	(2.7%)	(0.1%)	(1.6%)
2017	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.1%)	(1.6%)
2018	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(1.8%)
2019	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.3%)	(0.1%)	(1.9%)
Total	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	(0.1%)	(1.8%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	11	11	11	10	10	10	10	10
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	62	60	57	56	54	53	57	55
2009	327	322	316	311	305	300	316	307
2010	642	630	619	608	597	587	617	600
2011	182	179	177	174	171	169	177	172
2012	712	702	692	683	674	665	692	676
2013	2,611	2,576	2,542	2,510	2,480	2,450	2,540	2,488
2014	558	552	547	541	536	531	547	538
2015	3,879	3,844	3,810	3,777	3,744	3,713	3,807	3,754
2016	3,881	3,841	3,802	3,763	3,725	3,689	3,798	3,737
2017	5,337	5,268	5,201	5,136	5,073	5,011	5,196	5,091
2018	8,340	8,211	8,086	7,966	7,848	7,734	8,077	7,883
2019	11,613	11,419	11,232	11,049	10,874	10,702	11,216	10,926
Total	38,155	37,615	37,092	36,584	36,091	35,614	37,050	36,237
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
Total	1,063	523	-	(508)	(1,001)	(1,478)	(42)	(855)
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	-	-	-	(9.1%)	(9.1%)	(9.1%)	(9.1%)	(9.1%)
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	8.8%	5.3%	-	(1.8%)	(5.3%)	(7.0%)	-	(3.5%)
2009	3.5%	1.9%	-	(1.6%)	(3.5%)	(5.1%)	-	(2.8%)
2010	3.7%	1.8%	-	(1.8%)	(3.6%)	(5.2%)	(0.3%)	(3.1%)
2011	2.8%	1.1%	-	(1.7%)	(3.4%)	(4.5%)	-	(2.8%)
2012	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	-	(2.3%)
2013	2.7%	1.3%	-	(1.3%)	(2.4%)	(3.6%)	(0.1%)	(2.1%)
2014	2.0%	0.9%	-	(1.1%)	(2.0%)	(2.9%)	-	(1.6%)
2015	1.8%	0.9%	-	(0.9%)	(1.7%)	(2.5%)	(0.1%)	(1.5%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	(1.7%)
2017	2.6%	1.3%	-	(1.2%)	(2.5%)	(3.7%)	(0.1%)	(2.1%)
2018	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.4%)	(0.1%)	(2.5%)
2019	3.4%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	(0.1%)	(2.7%)
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	16	16	16	15	15	15	16	15
2005	90	88	86	84	82	80	86	82
2006	-	-	-	-	-	-	-	-
2007	110	109	108	107	106	105	108	106
2008	-	-	-	-	-	-	-	-
2009	254	245	237	229	221	214	236	224
2010	89	86	83	80	78	75	83	79
2011	7	7	7	7	7	6	7	7
2012	191	187	184	180	177	175	184	178
2013	1,206	1,186	1,168	1,150	1,133	1,116	1,166	1,137
2014	1,967	1,945	1,924	1,903	1,883	1,864	1,923	1,889
2015	1,115	1,104	1,093	1,083	1,073	1,063	1,092	1,076
2016	2,811	2,782	2,753	2,725	2,698	2,672	2,751	2,707
2017	4,648	4,593	4,540	4,489	4,440	4,392	4,537	4,455
2018	7,590	7,493	7,398	7,306	7,217	7,130	7,390	7,244
2019	12,849	12,668	12,494	12,325	12,161	12,002	12,481	12,210
Total	32,943	32,509	32,091	31,683	31,291	30,909	32,060	31,409
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
Total	852	418	-	(408)	(800)	(1,182)	(31)	(682)
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	-	-	-	(6.3%)	(6.3%)	(6.3%)	-	(6.3%)
2005	4.7%	2.3%	-	(2.3%)	(4.7%)	(7.0%)	-	(4.7%)
2006	-	-	-	-	-	-	-	-
2007	1.9%	0.9%	-	(0.9%)	(1.9%)	(2.8%)	-	(1.9%)
2008	-	-	-	-	-	-	-	-
2009	7.2%	3.4%	-	(3.4%)	(6.8%)	(9.7%)	(0.4%)	(5.5%)
2010	7.2%	3.6%	-	(3.6%)	(6.0%)	(9.6%)	-	(4.8%)
2011	-	-	-	-	-	(14.3%)	-	-
2012	3.8%	1.6%	-	(2.2%)	(3.8%)	(4.9%)	-	(3.3%)
2013	3.3%	1.5%	-	(1.5%)	(3.0%)	(4.5%)	(0.2%)	(2.7%)
2014	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(1.8%)
2015	2.0%	1.0%	-	(0.9%)	(1.8%)	(2.7%)	(0.1%)	(1.6%)
2016	2.1%	1.1%	-	(1.0%)	(2.0%)	(2.9%)	(0.1%)	(1.7%)
2017	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(0.1%)	(1.9%)
2018	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(0.1%)	(2.1%)
2019	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(0.1%)	(2.3%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(0.1%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	483	465	448	431	416	401	446	420
2011	-	-	-	-	-	-	-	-
2012	336	322	308	295	283	272	307	287
2013	49	48	47	46	45	44	47	46
2014	44	43	41	40	39	38	41	39
2015	898	886	875	865	855	846	874	858
2016	1,233	1,216	1,199	1,183	1,169	1,154	1,198	1,173
2017	1,520	1,504	1,487	1,472	1,458	1,444	1,487	1,462
2018	2,433	2,405	2,378	2,352	2,327	2,302	2,375	2,334
2019	2,014	1,989	1,964	1,941	1,920	1,897	1,963	1,926
Total	9,010	8,878	8,747	8,625	8,512	8,398	8,738	8,545
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
Total	263	131	-	(122)	(235)	(349)	(9)	(202)
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	7.8%	3.8%	-	(3.8%)	(7.1%)	(10.5%)	(0.4%)	(6.3%)
2011	-	-	-	-	-	-	-	-
2012	9.1%	4.5%	-	(4.2%)	(8.1%)	(11.7%)	(0.3%)	(6.8%)
2013	4.3%	2.1%	-	(2.1%)	(4.3%)	(6.4%)	-	(2.1%)
2014	7.3%	4.9%	-	(2.4%)	(4.9%)	(7.3%)	-	(4.9%)
2015	2.6%	1.3%	-	(1.1%)	(2.3%)	(3.3%)	(0.1%)	(1.9%)
2016	2.8%	1.4%	-	(1.3%)	(2.5%)	(3.8%)	(0.1%)	(2.2%)
2017	2.2%	1.1%	-	(1.0%)	(2.0%)	(2.9%)	-	(1.7%)
2018	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	(0.1%)	(1.9%)
2019	2.5%	1.3%	-	(1.2%)	(2.2%)	(3.4%)	(0.1%)	(1.9%)
Total	3.0%	1.5%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	6,181	6,091	6,004	5,917	5,837	5,754	5,997	5,861
2005	9	9	8	8	8	8	8	8
2006	415	403	393	382	372	362	391	375
2007	2,523	2,445	2,371	2,300	2,233	2,168	2,365	2,252
2008	593	574	556	539	522	507	555	528
2009	2,488	2,408	2,333	2,262	2,194	2,129	2,327	2,214
2010	992	970	948	928	908	890	946	914
2011	2,433	2,369	2,310	2,253	2,199	2,148	2,305	2,215
2012	1,887	1,852	1,819	1,787	1,758	1,729	1,817	1,766
2013	5,051	4,961	4,877	4,797	4,720	4,647	4,870	4,742
2014	4,654	4,593	4,534	4,478	4,423	4,372	4,529	4,439
2015	8,038	7,951	7,867	7,786	7,708	7,632	7,861	7,731
2016	7,165	7,089	7,016	6,945	6,877	6,810	7,011	6,897
2017	8,248	8,147	8,048	7,953	7,860	7,770	8,040	7,887
2018	17,289	17,047	16,813	16,587	16,367	16,152	16,795	16,432
2019	37,941	37,382	36,841	36,315	35,807	35,310	36,797	35,958
Total	105,907	104,291	102,738	101,237	99,793	98,388	102,614	100,219
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
Total	3,169	1,553	-	(1,501)	(2,945)	(4,350)	(124)	(2,519)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	2.9%	1.4%	-	(1.4%)	(2.8%)	(4.2%)	(0.1%)	(2.4%)
2005	12.5%	12.5%	-	-	-	-	-	-
2006	5.6%	2.5%	-	(2.8%)	(5.3%)	(7.9%)	(0.5%)	(4.6%)
2007	6.4%	3.1%	-	(3.0%)	(5.8%)	(8.6%)	(0.3%)	(5.0%)
2008	6.7%	3.2%	-	(3.1%)	(6.1%)	(8.8%)	(0.2%)	(5.0%)
2009	6.6%	3.2%	-	(3.0%)	(6.0%)	(8.7%)	(0.3%)	(5.1%)
2010	4.6%	2.3%	-	(2.1%)	(4.2%)	(6.1%)	(0.2%)	(3.6%)
2011	5.3%	2.6%	-	(2.5%)	(4.8%)	(7.0%)	(0.2%)	(4.1%)
2012	3.7%	1.8%	-	(1.8%)	(3.4%)	(4.9%)	(0.1%)	(2.9%)
2013	3.6%	1.7%	-	(1.6%)	(3.2%)	(4.7%)	(0.1%)	(2.8%)
2014	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(0.1%)	(2.1%)
2015	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(0.1%)	(1.7%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.1%)	(1.7%)
2017	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.5%)	(0.1%)	(2.0%)
2018	2.8%	1.4%	-	(1.3%)	(2.7%)	(3.9%)	(0.1%)	(2.3%)
2019	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(0.1%)	(2.4%)
Total	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(0.1%)	(2.5%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	87	85	83	82	80	78	83	80
2005	112	109	106	103	101	98	106	102
2006	5	5	5	5	5	5	5	5
2007	37	37	36	36	35	35	36	36
2008	594	576	559	542	527	512	557	531
2009	53	51	49	48	46	45	49	47
2010	5	5	5	5	5	5	5	5
2011	1,715	1,684	1,655	1,627	1,601	1,577	1,653	1,609
2012	1,530	1,506	1,481	1,458	1,435	1,414	1,479	1,443
2013	3,960	3,903	3,850	3,798	3,748	3,700	3,845	3,763
2014	2,989	2,962	2,936	2,911	2,887	2,863	2,933	2,894
2015	7,454	7,379	7,306	7,235	7,167	7,100	7,300	7,187
2016	11,680	11,542	11,407	11,274	11,148	11,022	11,396	11,185
2017	13,154	12,988	12,827	12,670	12,518	12,370	12,815	12,563
2018	24,094	23,736	23,390	23,056	22,729	22,411	23,364	22,826
2019	35,608	35,107	34,620	34,147	33,693	33,249	34,581	33,829
Total	103,077	101,675	100,315	98,997	97,725	96,484	100,207	98,105
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
Total	2,762	1,360	-	(1,318)	(2,590)	(3,831)	(108)	(2,210)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	4.8%	2.4%	-	(1.2%)	(3.6%)	(6.0%)	-	(3.6%)
2005	5.7%	2.8%	-	(2.8%)	(4.7%)	(7.5%)	-	(3.8%)
2006	-	-	-	-	-	-	-	-
2007	2.8%	2.8%	-	-	(2.8%)	(2.8%)	-	-
2008	6.3%	3.0%	-	(3.0%)	(5.7%)	(8.4%)	(0.4%)	(5.0%)
2009	8.2%	4.1%	-	(2.0%)	(6.1%)	(8.2%)	-	(4.1%)
2010	-	-	-	-	-	-	-	-
2011	3.6%	1.8%	-	(1.7%)	(3.3%)	(4.7%)	(0.1%)	(2.8%)
2012	3.3%	1.7%	-	(1.6%)	(3.1%)	(4.5%)	(0.1%)	(2.6%)
2013	2.9%	1.4%	-	(1.4%)	(2.6%)	(3.9%)	(0.1%)	(2.3%)
2014	1.8%	0.9%	-	(0.9%)	(1.7%)	(2.5%)	(0.1%)	(1.4%)
2015	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.1%)	(1.6%)
2016	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(0.1%)	(1.9%)
2017	2.5%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(0.1%)	(2.1%)
2018	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(0.1%)	(2.4%)
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(2.3%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.1%)	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	47	45	43	42	40	39	43	41
2011	1	1	1	1	1	1	1	1
2012	3	3	3	3	3	3	3	3
2013	8	8	8	8	8	8	8	8
2014	18	18	18	18	18	18	18	18
2015	55	54	54	53	52	52	54	53
2016	92	91	90	88	88	87	90	88
2017	1,059	1,044	1,030	1,017	1,003	991	1,029	1,008
2018	1,028	1,013	998	984	970	956	997	974
2019	648	640	631	623	616	608	631	617
Total	2,959	2,917	2,876	2,837	2,799	2,763	2,874	2,811
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
Total	83	41	-	(39)	(77)	(113)	(2)	(65)
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	9.3%	4.7%	-	(2.3%)	(7.0%)	(9.3%)	-	(4.7%)
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	1.9%	-	-	(1.9%)	(3.7%)	(3.7%)	-	(1.9%)
2016	2.2%	1.1%	-	(2.2%)	(2.2%)	(3.3%)	-	(2.2%)
2017	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(0.1%)	(2.1%)
2018	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(0.1%)	(2.4%)
2019	2.7%	1.4%	-	(1.3%)	(2.4%)	(3.6%)	-	(2.2%)
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(0.1%)	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	4	4	4	4	4	4	4	4
2013	384	380	376	372	368	364	375	369
2014	37	37	37	37	35	35	37	35
2015	72	71	70	70	69	69	70	69
2016	165	163	160	158	157	155	160	158
2017	885	874	862	850	840	829	861	843
2018	810	798	787	775	765	754	786	768
2019	1,274	1,255	1,237	1,219	1,200	1,184	1,235	1,206
Total	3,631	3,582	3,533	3,485	3,438	3,394	3,528	3,452
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
Total	98	49	-	(48)	(95)	(139)	(5)	(81)
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	2.1%	1.1%	-	(1.1%)	(2.1%)	(3.2%)	(0.3%)	(1.9%)
2014	-	-	-	-	(5.4%)	(5.4%)	-	(5.4%)
2015	2.9%	1.4%	-	-	(1.4%)	(1.4%)	-	(1.4%)
2016	3.1%	1.9%	-	(1.3%)	(1.9%)	(3.1%)	-	(1.3%)
2017	2.7%	1.4%	-	(1.4%)	(2.6%)	(3.8%)	(0.1%)	(2.2%)
2018	2.9%	1.4%	-	(1.5%)	(2.8%)	(4.2%)	(0.1%)	(2.4%)
2019	3.0%	1.5%	-	(1.5%)	(3.0%)	(4.3%)	(0.2%)	(2.5%)
Total	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(0.1%)	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	154	153	152	150	149	148	152	150
2013	8	8	8	8	8	8	8	8
2014	152	151	151	150	150	150	151	150
2015	98	97	96	95	95	94	96	95
2016	57	57	56	55	55	54	56	55
2017	123	120	119	117	116	115	119	117
2018	213	211	208	205	202	200	208	203
2019	260	255	252	247	244	240	252	245
Total	1,065	1,052	1,042	1,027	1,019	1,009	1,042	1,023
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
Total	23	10	-	(15)	(23)	(33)	-	(19)
	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							
	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.3%	0.7%	-	(1.3%)	(2.0%)	(2.6%)	-	(1.3%)
2013	-	-	-	-	-	-	-	-
2014	0.7%	-	-	(0.7%)	(0.7%)	(0.7%)	-	(0.7%)
2015	2.1%	1.0%	-	(1.0%)	(1.0%)	(2.1%)	-	(1.0%)
2016	1.8%	1.8%	-	(1.8%)	(1.8%)	(3.6%)	-	(1.8%)
2017	3.4%	0.8%	-	(1.7%)	(2.5%)	(3.4%)	-	(1.7%)
2018	2.4%	1.4%	-	(1.4%)	(2.9%)	(3.8%)	-	(2.4%)
2019	3.2%	1.2%	-	(2.0%)	(3.2%)	(4.8%)	-	(2.8%)
Total	2.2%	1.0%	-	(1.4%)	(2.2%)	(3.2%)	-	(1.8%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	6,295	6,203	6,114	6,024	5,942	5,857	6,106	5,966
2005	211	206	200	195	191	186	200	192
2006	420	408	398	387	377	367	396	380
2007	2,701	2,621	2,544	2,471	2,402	2,335	2,538	2,422
2008	1,353	1,311	1,270	1,232	1,196	1,162	1,267	1,207
2009	3,214	3,115	3,022	2,934	2,847	2,767	3,014	2,874
2010	2,258	2,201	2,146	2,094	2,044	1,997	2,140	2,059
2011	4,880	4,760	4,649	4,542	4,441	4,345	4,641	4,471
2012	6,697	6,583	6,471	6,364	6,263	6,169	6,465	6,294
2013	14,199	13,981	13,777	13,580	13,392	13,210	13,759	13,446
2014	12,875	12,728	12,588	12,451	12,319	12,193	12,576	12,357
2015	25,825	25,560	25,302	25,056	24,816	24,586	25,283	24,888
2016	33,780	33,412	33,052	32,698	32,365	32,034	33,023	32,466
2017	42,546	42,034	41,536	41,054	40,588	40,135	41,500	40,727
2018	75,013	73,988	72,994	72,031	71,094	70,179	72,916	71,371
2019	117,468	115,796	114,177	112,602	111,085	109,602	114,049	111,536
Total	349,735	344,907	340,240	335,715	331,362	327,124	339,873	332,656
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
Total	9,495	4,667	-	(4,525)	(8,878)	(13,116)	(367)	(7,584)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.44%	0.94%	1.44%	1.94%	2.44%	2.94%	1.48%	2.29%
2004 & prior	3.0%	1.5%	-	(1.5%)	(2.8%)	(4.2%)	(0.1%)	(2.4%)
2005	5.5%	3.0%	-	(2.5%)	(4.5%)	(7.0%)	-	(4.0%)
2006	5.5%	2.5%	-	(2.8%)	(5.3%)	(7.8%)	(0.5%)	(4.5%)
2007	6.2%	3.0%	-	(2.9%)	(5.6%)	(8.2%)	(0.2%)	(4.8%)
2008	6.5%	3.2%	-	(3.0%)	(5.8%)	(8.5%)	(0.2%)	(5.0%)
2009	6.4%	3.1%	-	(2.9%)	(5.8%)	(8.4%)	(0.3%)	(4.9%)
2010	5.2%	2.6%	-	(2.4%)	(4.8%)	(6.9%)	(0.3%)	(4.1%)
2011	5.0%	2.4%	-	(2.3%)	(4.5%)	(6.5%)	(0.2%)	(3.8%)
2012	3.5%	1.7%	-	(1.7%)	(3.2%)	(4.7%)	(0.1%)	(2.7%)
2013	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(0.1%)	(2.4%)
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(1.8%)
2015	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.1%)	(1.6%)
2016	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(0.1%)	(1.8%)
2017	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(0.1%)	(1.9%)
2018	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(0.1%)	(2.2%)
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(0.1%)	(2.3%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(0.1%)	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2010	(6)	-	-	-	-	-	(6)
	2011	(4)	-	(1)	-	(1)	25.0%	(5)
	2012	137	-	-	-	-	-	137
	2013	66	-	-	-	-	-	66
	2014	37	1	(7)	-	(6)	(16.2%)	31
	2015	264	(3)	(124)	-	(127)	(48.1%)	137
	2016	358	(8)	(119)	-	(127)	(35.5%)	231
	2017	1,114	(85)	59	-	(26)	(2.3%)	1,088
	2018	2,272	(178)	80	-	(98)	(4.3%)	2,174
	2019	754	169	94	-	263	34.9%	1,017
Private Passenger Total		4,989	(104)	(18)	-	(122)	(2.4%)	4,867
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	(1)	-	-	-	-	-	(1)
	2012	4	-	-	-	-	-	4
	2013	29	-	-	-	-	-	29
	2014	(5)	(1)	1	-	-	-	(5)
	2015	106	(3)	3	-	-	-	106
	2016	220	(4)	(29)	-	(33)	(15.0%)	187
	2017	554	(11)	24	-	13	2.3%	567
	2018	900	(40)	1	-	(39)	(4.3%)	861
	2019	1,656	112	222	-	334	20.2%	1,990
Non Private Passenger Total		3,471	53	222	-	275	7.9%	3,746
Grand Total		8,460	(51)	204	-	153	1.8%	8,613

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	15	1	(1)	-	-	-	15
	2010	42	(3)	3	-	-	-	42
	2011	95	(10)	(1)	-	(11)	(11.6%)	84
	2012	105	(9)	(47)	-	(56)	(53.3%)	49
	2013	159	(13)	(17)	-	(30)	(18.9%)	129
	2014	167	(15)	(202)	-	(217)	(129.9%)	(50)
	2015	508	(8)	(173)	-	(181)	(35.6%)	327
	2016	516	(7)	2	-	(5)	(1.0%)	511
	2017	2,481	(28)	(33)	-	(61)	(2.5%)	2,420
	2018	3,525	(69)	91	-	22	0.6%	3,547
	2019	3,338	417	(41)	-	376	11.3%	3,714
Private Passenger Total		10,951	256	(419)	-	(163)	(1.5%)	10,788
Non Private Passenger	prior	-	-	27	-	27	100.0%	27
	2010	19	-	-	-	-	-	19
	2011	(57)	3	(13)	-	(10)	17.5%	(67)
	2012	75	(2)	2	-	-	-	75
	2013	507	(15)	15	-	-	-	507
	2014	249	(9)	9	-	-	-	249
	2015	207	(5)	(35)	-	(40)	(19.3%)	167
	2016	402	(16)	15	-	(1)	(0.2%)	401
	2017	579	(36)	34	-	(2)	(0.3%)	577
	2018	926	(37)	(8)	-	(45)	(4.9%)	881
	2019	1,514	295	202	-	497	32.8%	2,011
Non Private Passenger Total		4,421	178	248	-	426	9.6%	4,847
Grand Total		15,372	434	(171)	-	263	1.7%	15,635

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	126	(2)	(6)	-	(8)	(6.3%)	118
	2010	9	1	(1)	-	-	-	9
	2011	6	-	-	-	-	-	6
	2012	(43)	2	(40)	-	(38)	88.4%	(81)
	2013	(17)	1	(1)	-	-	-	(17)
	2014	(80)	5	(38)	-	(33)	41.3%	(113)
	2015	61	(1)	(7)	-	(8)	(13.1%)	53
	2016	437	(4)	(2)	-	(6)	(1.4%)	431
	2017	1,175	(33)	39	-	6	0.5%	1,181
	2018	1,763	(50)	(148)	-	(198)	(11.2%)	1,565
	2019	2,811	353	28	-	381	13.6%	3,192
Private Passenger Total		6,248	272	(176)	-	96	1.5%	6,344
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	(5)	-	7	-	7	(140.0%)	2
	2012	(1)	-	-	-	-	-	(1)
	2013	90	-	-	-	-	-	90
	2014	363	(17)	3	-	(14)	(3.9%)	349
	2015	193	(10)	10	-	-	-	193
	2016	489	(5)	7	-	2	0.4%	491
	2017	974	(36)	(79)	-	(115)	(11.8%)	859
	2018	2,009	(78)	135	-	57	2.8%	2,066
	2019	2,264	290	235	-	525	23.2%	2,789
Non Private Passenger Total		6,375	144	318	-	462	7.2%	6,837
Grand Total		12,623	416	142	-	558	4.4%	13,181

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	(95)	1	(1)	-	-	-	(95)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(21)	-	-	-	-	-	(21)
	2015	82	1	(94)	-	(93)	(113.4%)	(11)
	2016	142	(2)	(27)	-	(29)	(20.4%)	113
	2017	198	(12)	12	-	-	-	198
	2018	500	(5)	5	-	-	-	500
	2019	460	38	(71)	-	(33)	(7.2%)	427
Private Passenger Total		1,258	21	(176)	-	(155)	(12.3%)	1,103
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	(1)	-	-	-	-	-	(1)
	2011	1	-	-	-	-	-	1
	2012	(4)	1	(1)	-	-	-	(4)
	2013	3	-	-	-	-	-	3
	2014	7	-	-	-	-	-	7
	2015	44	-	-	-	-	-	44
	2016	231	(3)	2	-	(1)	(0.4%)	230
	2017	569	(5)	-	-	(5)	(0.9%)	564
	2018	622	(7)	309	-	302	48.6%	924
	2019	718	89	25	-	114	15.9%	832
Non Private Passenger Total		2,189	75	335	-	410	18.7%	2,599
Grand Total		3,447	96	159	-	255	7.4%	3,702

EXHIBIT G-1

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

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Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount						
Private Passenger								
	prior	508	(10)	201	-	191	37.6%	699
	2010	223	(3)	33	-	30	13.5%	253
	2011	144	(1)	(9)	-	(10)	(6.9%)	134
	2012	107	(1)	1	-	-	-	107
	2013	(60)	1	(5)	-	(4)	6.7%	(64)
	2014	226	(4)	(115)	-	(119)	(52.7%)	107
	2015	(481)	26	207	-	233	(48.4%)	(248)
	2016	636	(29)	122	-	93	14.6%	729
	2017	1,404	(65)	(169)	-	(234)	(16.7%)	1,170
	2018	2,749	(123)	170	-	47	1.7%	2,796
	2019	3,584	696	20	-	716	20.0%	4,300
Private Passenger Total		9,040	487	456	-	943	10.4%	9,983
Non Private Passenger								
	prior	106	-	-	-	-	-	106
	2010	10	-	-	-	-	-	10
	2011	90	(1)	66	-	65	72.2%	155
	2012	260	(3)	3	-	-	-	260
	2013	398	(5)	(15)	-	(20)	(5.0%)	378
	2014	346	(4)	(5)	-	(9)	(2.6%)	337
	2015	62	17	(592)	-	(575)	(927.4%)	(513)
	2016	1,387	(45)	103	-	58	4.2%	1,445
	2017	3,378	(116)	(861)	-	(977)	(28.9%)	2,401
	2018	7,947	(238)	136	-	(102)	(1.3%)	7,845
	2019	15,126	2,109	(716)	-	1,393	9.2%	16,519
Non Private Passenger Total		29,110	1,714	(1,881)	-	(167)	(0.6%)	28,943
Grand Total		38,150	2,201	(1,425)	-	776	2.0%	38,926

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	(10)	2	(2)	-	-	-	(10)
	2010	13	(1)	1	-	-	-	13
	2011	101	(2)	2	-	-	-	101
	2012	35	(3)	3	-	-	-	35
	2013	123	(6)	6	-	-	-	123
	2014	262	(11)	(81)	-	(92)	(35.1%)	170
	2015	442	(9)	9	-	-	-	442
	2016	452	(5)	(89)	-	(94)	(20.8%)	358
	2017	1,000	(68)	100	-	32	3.2%	1,032
	2018	689	(19)	(67)	-	(86)	(12.5%)	603
	2019	1,049	78	(121)	-	(43)	(4.1%)	1,006
	Private Passenger Total		4,156	(44)	(239)	-	(283)	(6.8%)
Non Private Passenger	prior	614	(6)	6	-	-	-	614
	2010	7	-	-	-	-	-	7
	2011	94	(2)	102	-	100	106.4%	194
	2012	152	(2)	1	-	(1)	(0.7%)	151
	2013	(397)	2	971	-	973	(245.1%)	576
	2014	428	(5)	(49)	-	(54)	(12.6%)	374
	2015	2,110	(106)	83	-	(23)	(1.1%)	2,087
	2016	3,285	(295)	107	-	(188)	(5.7%)	3,097
	2017	5,482	(328)	352	-	24	0.4%	5,506
	2018	8,247	(495)	541	-	46	0.6%	8,293
	2019	17,676	1,787	(412)	-	1,375	7.8%	19,051
	Non Private Passenger Total		37,698	550	1,702	-	2,252	6.0%
Grand Total		41,854	506	1,463	-	1,969	4.7%	43,823

EXHIBIT G-1

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of 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
	2010	(16)	-	-	-	-	-	(16)
	2011	2	-	-	-	-	-	2
	2012	3	-	-	-	-	-	3
	2013	9	-	-	-	-	-	9
	2014	20	-	-	-	-	-	20
	2015	41	-	-	-	-	-	41
	2016	56	(1)	1	-	-	-	56
	2017	143	(1)	1	-	-	-	143
	2018	167	(3)	3	-	-	-	167
	2019	102	15	(7)	-	8	7.8%	110
Private Passenger Total		531	10	(2)	-	8	1.5%	539
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	7	-	-	-	-	-	7
	2015	19	-	-	-	-	-	19
	2016	49	-	-	-	-	-	49
	2017	141	(1)	1	-	-	-	141
	2018	138	(2)	28	-	26	18.8%	164
	2019	362	(4)	33	-	29	8.0%	391
Non Private Passenger Total		721	(7)	62	-	55	7.6%	776
Grand Total		1,252	3	60	-	63	5.0%	1,315

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	6	-	-	-	-	-	6
	2013	7	-	-	-	-	-	7
	2014	18	-	-	-	-	-	18
	2015	55	(1)	1	-	-	-	55
	2016	111	(1)	1	-	-	-	111
	2017	243	(3)	(35)	-	(38)	(15.6%)	205
	2018	477	(4)	31	-	27	5.7%	504
	2019	350	33	3	-	36	10.3%	386
Private Passenger Total		1,263	24	1	-	25	2.0%	1,288
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	54	(1)	1	-	-	-	54
	2014	31	-	-	-	-	-	31
	2015	22	-	-	-	-	-	22
	2016	65	(1)	1	-	-	-	65
	2017	144	(2)	2	-	-	-	144
	2018	192	(14)	24	-	10	5.2%	202
	2019	159	25	(87)	-	(62)	(39.0%)	97
Non Private Passenger Total		670	7	(59)	-	(52)	(7.8%)	618
Grand Total		1,933	31	(58)	-	(27)	(1.4%)	1,906

EXHIBIT G-1

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	15	(1)	1	-	-	-	15
	2013	1	-	-	-	-	-	1
	2014	3	-	-	-	-	-	3
	2015	9	-	-	-	-	-	9
	2016	24	-	-	-	-	-	24
	2017	32	(1)	2	-	1	3.1%	33
	2018	28	(1)	1	-	-	-	28
	2019	31	-	5	-	5	16.1%	36
Private Passenger Total		142	(3)	9	-	6	4.2%	148
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	14	-	-	-	-	-	14
	2014	22	-	-	-	-	-	22
	2015	20	-	-	-	-	-	20
	2016	42	-	-	-	-	-	42
	2017	99	(1)	1	-	-	-	99
	2018	175	(3)	3	-	-	-	175
	2019	141	20	23	-	43	30.5%	184
Non Private Passenger Total		513	16	27	-	43	8.4%	556
Grand Total		655	13	36	-	49	7.5%	704

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger	prior	632	(9)	192	-	183	29.0%	815
	2010	169	(5)	35	-	30	17.8%	199
	2011	342	(13)	(9)	-	(22)	(6.4%)	320
	2012	365	(12)	(82)	-	(94)	(25.8%)	271
	2013	286	(17)	(17)	-	(34)	(11.9%)	252
	2014	632	(24)	(443)	-	(467)	(73.9%)	165
	2015	981	5	(181)	-	(176)	(17.9%)	805
	2016	2,732	(57)	(111)	-	(168)	(6.1%)	2,564
	2017	7,790	(296)	(24)	-	(320)	(4.1%)	7,470
	2018	12,170	(452)	166	-	(286)	(2.4%)	11,884
	2019	12,479	1,799	(90)	-	1,709	13.7%	14,188
Private Passenger Total		38,578	919	(564)	-	355	0.9%	38,933
Non Private Passenger	prior	729	(6)	33	-	27	3.7%	756
	2010	37	-	-	-	-	-	37
	2011	122	-	162	-	162	132.8%	284
	2012	487	(6)	5	-	(1)	(0.2%)	486
	2013	700	(19)	972	-	953	136.1%	1,653
	2014	1,448	(36)	(41)	-	(77)	(5.3%)	1,371
	2015	2,783	(107)	(531)	-	(638)	(22.9%)	2,145
	2016	6,170	(369)	206	-	(163)	(2.6%)	6,007
	2017	11,920	(536)	(526)	-	(1,062)	(8.9%)	10,858
	2018	21,156	(914)	1,169	-	255	1.2%	21,411
	2019	39,616	4,723	(475)	-	4,248	10.7%	43,864
Non Private Passenger Total		85,168	2,730	974	-	3,704	4.3%	88,872
Grand Total		123,746	3,649	410	-	4,059	3.3%	127,805

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(10)	-	-	-	-	-	(10)
	2010	(7)	-	-	-	-	-	(7)
	2011	(5)	-	(1)	-	(1)	20.0%	(6)
	2012	5	-	-	-	-	-	5
	2013	(3)	-	-	-	-	-	(3)
	2014	(154)	2	(8)	-	(6)	3.9%	(160)
	2015	(18)	-	(98)	-	(98)	544.4%	(116)
	2016	(48)	-	(105)	-	(105)	218.8%	(153)
	2017	749	(75)	51	-	(24)	(3.2%)	725
	2018	1,565	(157)	79	-	(78)	(5.0%)	1,487
	2019	283	113	88	-	201	71.0%	484
Private Passenger Total		2,357	(117)	6	-	(111)	(4.7%)	2,246
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	2	-	-	-	-	-	2
	2012	-	-	-	-	-	-	-
	2013	26	-	-	-	-	-	26
	2014	(13)	-	-	-	-	-	(13)
	2015	30	(2)	2	-	-	-	30
	2016	113	(1)	(32)	-	(33)	(29.2%)	80
	2017	316	(3)	21	-	18	5.7%	334
	2018	601	(30)	(1)	-	(31)	(5.2%)	570
	2019	1,448	84	217	-	301	20.8%	1,749
Non Private Passenger Total		2,531	48	207	-	255	10.1%	2,786
Grand Total		4,888	(69)	213	-	144	2.9%	5,032

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(14)	2	(2)	-	-	-	(14)
	2010	30	(3)	3	-	-	-	30
	2011	89	(10)	(2)	-	(12)	(13.5%)	77
	2012	83	(9)	(41)	-	(50)	(60.2%)	33
	2013	113	(12)	(18)	-	(30)	(26.5%)	83
	2014	139	(15)	(195)	-	(210)	(151.1%)	(71)
	2015	274	(3)	(141)	-	(144)	(52.6%)	130
	2016	317	(3)	(1)	-	(4)	(1.3%)	313
	2017	2,152	(22)	(38)	-	(60)	(2.8%)	2,092
	2018	3,121	(62)	86	-	24	0.8%	3,145
	2019	3,020	379	(41)	-	338	11.2%	3,358
Private Passenger Total		9,324	242	(390)	-	(148)	(1.6%)	9,176
Non Private Passenger	prior	(6)	-	27	-	27	(450.0%)	21
	2010	2	-	-	-	-	-	2
	2011	(66)	3	(13)	-	(10)	15.2%	(76)
	2012	43	(2)	2	-	-	-	43
	2013	359	(14)	14	-	-	-	359
	2014	230	(9)	9	-	-	-	230
	2015	126	(5)	(20)	-	(25)	(19.8%)	101
	2016	342	(14)	14	-	-	-	342
	2017	451	(32)	31	-	(1)	(0.2%)	450
	2018	698	(28)	9	-	(19)	(2.7%)	679
	2019	1,279	267	190	-	457	35.7%	1,736
Non Private Passenger Total		3,458	166	263	-	429	12.4%	3,887
Grand Total		12,782	408	(127)	-	281	2.2%	13,063

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	106	(2)	(6)	-	(8)	(7.5%)	98
	2010	8	-	-	-	-	-	8
	2011	5	-	-	-	-	-	5
	2012	(51)	2	(33)	-	(31)	60.8%	(82)
	2013	(24)	1	(1)	-	-	-	(24)
	2014	(127)	4	(4)	-	-	-	(127)
	2015	27	-	(8)	-	(8)	(29.6%)	19
	2016	336	(3)	(3)	-	(6)	(1.8%)	330
	2017	1,029	(31)	41	-	10	1.0%	1,039
	2018	1,431	(43)	(154)	-	(197)	(13.8%)	1,234
	2019	2,455	302	28	-	330	13.4%	2,785
Private Passenger Total		5,195	230	(140)	-	90	1.7%	5,285
Non Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2010	(1)	-	-	-	-	-	(1)
	2011	(5)	-	7	-	7	(140.0%)	2
	2012	(4)	-	-	-	-	-	(4)
	2013	-	-	-	-	-	-	-
	2014	272	(14)	-	-	(14)	(5.1%)	258
	2015	128	(9)	9	-	-	-	128
	2016	334	(3)	4	-	1	0.3%	335
	2017	696	(28)	(73)	-	(101)	(14.5%)	595
	2018	1,709	(68)	128	-	60	3.5%	1,769
	2019	1,977	254	226	-	480	24.3%	2,457
Non Private Passenger Total		5,103	132	301	-	433	8.5%	5,536
Grand Total		10,298	362	161	-	523	5.1%	10,821

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(5)	-	-	-	-	-	(5)
	2010	(116)	1	(1)	-	-	-	(116)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	(21)	-	-	-	-	-	(21)
	2015	18	-	(93)	-	(93)	(516.7%)	(75)
	2016	115	(1)	(25)	-	(26)	(22.6%)	89
	2017	133	(11)	11	-	-	-	133
	2018	433	(4)	4	-	-	-	433
	2019	409	32	(70)	-	(38)	(9.3%)	371
Private Passenger Total		963	17	(174)	-	(157)	(16.3%)	806
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	(1)	-	-	-	-	-	(1)
	2011	1	-	-	-	-	-	1
	2012	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	6	-	-	-	-	-	6
	2015	42	-	-	-	-	-	42
	2016	156	(2)	2	-	-	-	156
	2017	509	(5)	-	-	(5)	(1.0%)	504
	2018	525	(5)	307	-	302	57.5%	827
	2019	648	77	24	-	101	15.6%	749
Non Private Passenger Total		1,886	65	333	-	398	21.1%	2,284
Grand Total		2,849	82	159	-	241	8.5%	3,090

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(37)	-	190	-	190	(513.5%)	153
	2010	189	(2)	33	-	31	16.4%	220
	2011	116	(1)	(9)	-	(10)	(8.6%)	106
	2012	74	(1)	1	-	-	-	74
	2013	(95)	1	(5)	-	(4)	4.2%	(99)
	2014	19	-	(104)	-	(104)	(547.4%)	(85)
	2015	(542)	27	255	-	282	(52.0%)	(260)
	2016	533	(27)	120	-	93	17.4%	626
	2017	1,242	(62)	(163)	-	(225)	(18.1%)	1,017
	2018	2,423	(121)	171	-	50	2.1%	2,473
	2019	3,009	607	28	-	635	21.1%	3,644
Private Passenger Total		6,931	421	517	-	938	13.5%	7,869
Non Private Passenger	prior	41	-	-	-	-	-	41
	2010	8	-	-	-	-	-	8
	2011	53	(1)	66	-	65	122.6%	118
	2012	178	(2)	2	-	-	-	178
	2013	88	(1)	2	-	1	1.1%	89
	2014	179	(2)	(8)	-	(10)	(5.6%)	169
	2015	(569)	23	(596)	-	(573)	100.7%	(1,142)
	2016	949	(38)	98	-	60	6.3%	1,009
	2017	2,782	(111)	(861)	-	(972)	(34.9%)	1,810
	2018	6,807	(204)	115	-	(89)	(1.3%)	6,718
	2019	13,353	1,865	(690)	-	1,175	8.8%	14,528
Non Private Passenger Total		23,869	1,529	(1,872)	-	(343)	(1.4%)	23,526
Grand Total		30,800	1,950	(1,355)	-	595	1.9%	31,395

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(41)	2	(2)	-	-	-	(41)
	2010	13	(1)	1	-	-	-	13
	2011	16	(1)	1	-	-	-	16
	2012	26	(2)	2	-	-	-	26
	2013	108	(6)	6	-	-	-	108
	2014	125	(8)	(84)	-	(92)	(73.6%)	33
	2015	395	(8)	8	-	-	-	395
	2016	332	(3)	(91)	-	(94)	(28.3%)	238
	2017	897	(63)	95	-	32	3.6%	929
	2018	505	(10)	(73)	-	(83)	(16.4%)	422
	2019	899	61	(126)	-	(65)	(7.2%)	834
Private Passenger Total		3,275	(39)	(263)	-	(302)	(9.2%)	2,973
Non Private Passenger	prior	584	(6)	6	-	-	-	584
	2010	6	-	-	-	-	-	6
	2011	45	-	100	-	100	222.2%	145
	2012	68	(1)	1	-	-	-	68
	2013	(689)	7	968	-	975	(141.5%)	286
	2014	288	(3)	(51)	-	(54)	(18.8%)	234
	2015	1,581	(95)	91	-	(4)	(0.3%)	1,577
	2016	2,550	(281)	97	-	(184)	(7.2%)	2,366
	2017	4,404	(308)	347	-	39	0.9%	4,443
	2018	6,631	(464)	514	-	50	0.8%	6,681
	2019	15,878	1,598	(456)	-	1,142	7.2%	17,020
Non Private Passenger Total		31,346	447	1,617	-	2,064	6.6%	33,410
Grand Total		34,621	408	1,354	-	1,762	5.1%	36,383

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2010	(17)	-	-	-	-	-	(17)
	2011	2	-	-	-	-	-	2
	2012	3	-	-	-	-	-	3
	2013	8	-	-	-	-	-	8
	2014	18	-	-	-	-	-	18
	2015	38	-	-	-	-	-	38
	2016	53	(1)	1	-	-	-	53
	2017	60	(1)	1	-	-	-	60
	2018	154	(2)	2	-	-	-	154
	2019	91	14	(6)	-	8	8.8%	99
Private Passenger Total		414	10	(2)	-	8	1.9%	422
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	6	-	-	-	-	-	6
	2015	17	-	-	-	-	-	17
	2016	45	-	-	-	-	-	45
	2017	130	(1)	1	-	-	-	130
	2018	68	(1)	29	-	28	41.2%	96
	2019	330	(5)	33	-	28	8.5%	358
Non Private Passenger Total		601	(7)	63	-	56	9.3%	657
Grand Total		1,015	3	61	-	64	6.3%	1,079

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	(1)
	2011	(1)	-	-	-	-	-	(1)
	2012	5	-	-	-	-	-	5
	2013	6	-	-	-	-	-	6
	2014	16	-	-	-	-	-	16
	2015	51	(1)	1	-	-	-	51
	2016	104	(1)	1	-	-	-	104
	2017	177	(2)	(26)	-	(28)	(15.8%)	149
	2018	433	(4)	30	-	26	6.0%	459
	2019	310	30	4	-	34	11.0%	344
Private Passenger Total		1,098	22	10	-	32	2.9%	1,130
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	16	-	-	-	-	-	16
	2014	29	-	-	-	-	-	29
	2015	21	-	-	-	-	-	21
	2016	60	(1)	1	-	-	-	60
	2017	132	(1)	1	-	-	-	132
	2018	170	(14)	23	-	9	5.3%	179
	2019	129	20	(86)	-	(66)	(51.2%)	63
Non Private Passenger Total		560	4	(61)	-	(57)	(10.2%)	503
Grand Total		1,658	26	(51)	-	(25)	(1.5%)	1,633

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	3	-	-	-	-	-	3
	2015	8	-	-	-	-	-	8
	2016	23	-	-	-	-	-	23
	2017	29	(1)	2	-	1	3.4%	30
	2018	26	(1)	1	-	-	-	26
	2019	29	(1)	5	-	4	13.8%	33
Private Passenger Total		119	(3)	8	-	5	4.2%	124
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	13	-	-	-	-	-	13
	2014	4	-	-	-	-	-	4
	2015	13	-	-	-	-	-	13
	2016	39	-	-	-	-	-	39
	2017	90	(1)	1	-	-	-	90
	2018	160	(3)	3	-	-	-	160
	2019	129	18	23	-	41	31.8%	170
Non Private Passenger Total		448	14	27	-	41	9.2%	489
Grand Total		567	11	35	-	46	8.1%	613

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	-	2	180	-	182	100.0%	182
	2010	99	(5)	36	-	31	31.3%	130
	2011	221	(12)	(11)	-	(23)	(10.4%)	198
	2012	146	(10)	(71)	-	(81)	(55.5%)	65
	2013	112	(16)	(18)	-	(34)	(30.4%)	78
	2014	18	(17)	(395)	-	(412)	(2,288.9%)	(394)
	2015	251	15	(76)	-	(61)	(24.3%)	190
	2016	1,765	(39)	(103)	-	(142)	(8.0%)	1,623
	2017	6,468	(268)	(26)	-	(294)	(4.5%)	6,174
	2018	10,091	(404)	146	-	(258)	(2.6%)	9,833
	2019	10,505	1,537	(90)	-	1,447	13.8%	11,952
Private Passenger Total		29,676	783	(428)	-	355	1.2%	30,031
Non Private Passenger	prior	625	(6)	33	-	27	4.3%	652
	2010	17	-	-	-	-	-	17
	2011	30	2	160	-	162	540.0%	192
	2012	286	(5)	5	-	-	-	286
	2013	(184)	(8)	984	-	976	(530.4%)	792
	2014	1,001	(28)	(50)	-	(78)	(7.8%)	923
	2015	1,389	(88)	(514)	-	(602)	(43.3%)	787
	2016	4,588	(340)	184	-	(156)	(3.4%)	4,432
	2017	9,510	(490)	(532)	-	(1,022)	(10.7%)	8,488
	2018	17,369	(817)	1,127	-	310	1.8%	17,679
	2019	35,171	4,178	(519)	-	3,659	10.4%	38,830
Non Private Passenger Total		69,802	2,398	878	-	3,276	4.7%	73,078
Grand Total		99,478	3,181	450	-	3,631	3.7%	103,109

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Newfoundland & Labrador

Private Passenger ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
	prior	-	(3)	-	(3)	-	-	2	2	(1)
	2000	-	(3)	-	(3)	-	-	-	-	(3)
	2001	-	(4)	(5)	(9)	-	-	1	1	(8)
	2002	-	-	-	-	-	-	-	-	-
	2003	-	1	1	2	-	-	-	-	2
	2004	(1)	(10)	-	(11)	-	-	1	1	(10)
	2005	-	3	6	9	-	-	1	1	10
	2006	-	1	3	4	-	-	-	-	4
	2007	28	(3)	6	31	(2)	-	3	1	32
	2008	93	3	16	112	(9)	1	11	3	115
	2009	83	5	25	113	(10)	1	11	2	115
	2010	(1)	(6)	54	47	-	-	6	6	53
	2011	268	(5)	93	356	(35)	5	31	1	357
	2012	1,885	4	144	2,033	(75)	12	195	132	2,165
	2013	929	(3)	150	1,076	(36)	7	105	76	1,152
	2014	2,689	(136)	113	2,666	(90)	14	295	219	2,885
	2015	3,281	(91)	353	3,543	(97)	17	358	278	3,821
	2016	4,746	(116)	310	4,940	(139)	24	517	402	5,342
	2017	4,077	394	151	4,622	(142)	23	503	384	5,006
	2018	8,261	808	445	9,514	(301)	46	1,008	753	10,267
	PAYs (sub-total):	26,338	839	1,865	29,042	(936)	150	3,048	2,262	31,304
	CAY (2019)	9,415	1,046	317	10,778	(366)	54	1,115	803	11,581
	claims liabilities:	35,753	1,885	2,182	39,820	(1,302)	204	4,163	3,065	42,885
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	11,404	(1,163)	10,241		(271)	45	701	475	10,241
		*Total may not be sum of parts, as apvs apply to future costs within UPR								
	policy liabilities:			50,061		(1,573)	249	4,864	3,540	53,126

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

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

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New Brunswick

Private Passenger ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	15	-	15	-	-	2	2	17
2000	-	3	-	3	-	-	-	-	3
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	(1)	(10)	(1)	(12)	-	-	1	1	(11)
2003	220	(7)	2	215	(13)	2	20	9	224
2004	-	1	1	2	-	-	-	-	2
2005	1	9	(5)	5	-	-	2	2	7
2006	(1)	(8)	13	4	-	-	2	2	6
2007	(1)	(7)	16	8	-	-	3	3	11
2008	29	(2)	17	44	(5)	-	5	-	44
2009	201	(5)	-	196	(7)	1	19	13	209
2010	183	27	48	258	(12)	2	25	15	273
2011	40	68	78	186	(9)	2	19	12	198
2012	231	30	108	369	(17)	3	36	22	391
2013	536	73	133	742	(23)	5	72	54	796
2014	327	(62)	182	447	(11)	2	55	46	493
2015	2,228	117	238	2,583	(61)	10	271	220	2,803
2016	2,210	259	145	2,614	(73)	13	282	222	2,836
2017	1,589	1,812	120	3,521	(122)	21	457	356	3,877
2018	1,515	2,960	174	4,649	(186)	32	587	433	5,082
PAYs (sub-total):	9,307	5,272	1,269	15,848	(539)	93	1,858	1,412	17,260
CAY (2019)	1,670	4,545	211	6,426	(282)	46	800	564	6,990
claims liabilities:	10,977	9,817	1,480	22,274	(821)	139	2,658	1,976	24,250
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	6,425	(687)		5,738	(162)	25	413	276	5,738
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				28,012	(983)	164	3,071	2,252	29,988

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Nova Scotia

Private Passenger ending 2019	Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$'000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
Acc Yr										
prior	(1)	3	(1)	1	-	-	2	2	3	
2000	-	-	-	-	-	-	-	-	-	
2001	-	3	-	3	-	-	-	-	3	
2002	1	10	1	12	-	-	1	1	13	
2003	(1)	(8)	-	(9)	-	-	1	1	(8)	
2004	14	3	(2)	15	(1)	-	2	1	16	
2005	7	59	28	94	(6)	1	10	5	99	
2006	-	(4)	24	20	-	-	2	2	22	
2007	107	(6)	33	134	(3)	-	13	10	144	
2008	-	11	32	43	-	-	4	4	47	
2009	216	10	48	274	(26)	4	26	4	278	
2010	128	6	43	177	(17)	3	16	2	179	
2011	1	4	35	40	-	-	5	5	45	
2012	61	(66)	54	49	(2)	-	6	4	53	
2013	114	(20)	64	158	(5)	1	15	11	169	
2014	287	(102)	118	303	(9)	1	32	24	327	
2015	423	19	49	491	(16)	2	58	44	535	
2016	713	298	84	1,095	(34)	5	144	115	1,210	
2017	484	958	83	1,525	(52)	10	197	155	1,680	
2018	2,476	1,126	129	3,731	(134)	23	459	348	4,079	
PAYs (sub-total):	5,030	2,304	822	8,156	(305)	50	993	738	8,894	
CAY (2019)	3,190	3,603	197	6,990	(273)	49	846	622	7,612	
claims liabilities:	8,220	5,907	1,019	15,146	(578)	99	1,839	1,360	16,506	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	7,585	(819)		6,766	(171)	25	534	388	6,831	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				21,912	(749)	124	2,373	1,748	23,337	

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

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

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Prince Edward Island

Private Passenger ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(1)	-	(1)	-	-	-	-	(1)	
2000	-	(1)	-	(1)	-	-	-	-	(1)	
2001	-	(1)	-	(1)	-	-	-	-	(1)	
2002	-	1	-	1	-	-	-	-	1	
2003	-	(1)	-	(1)	-	-	-	-	(1)	
2004	-	4	-	4	-	-	-	-	4	
2005	-	(4)	7	3	-	-	1	1	4	
2006	-	-	11	11	-	-	1	1	12	
2007	-	(1)	3	2	-	-	-	-	2	
2008	-	(1)	3	2	-	-	-	-	2	
2009	-	-	-	-	-	-	-	-	-	
2010	4	(113)	9	(100)	10	(2)	11	19	(81)	
2011	-	(1)	14	13	-	-	1	1	14	
2012	-	-	20	20	-	-	2	2	22	
2013	-	(2)	24	22	-	-	2	2	24	
2014	19	(21)	27	25	-	-	3	3	28	
2015	942	(72)	26	896	(31)	5	92	66	962	
2016	231	86	79	396	(12)	2	46	36	432	
2017	661	120	71	852	(21)	4	88	71	923	
2018	334	383	37	754	(28)	4	98	74	828	
PAYs (sub-total):	2,191	375	331	2,897	(82)	13	345	276	3,173	
CAY (2019)	358	478	20	856	(34)	6	112	84	940	
claims liabilities:	2,549	853	351	3,753	(116)	19	457	360	4,113	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,206	(130)		1,076	(26)	4	64	42	1,076	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,829	(142)	23	521	402	5,189	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Ontario

Private Passenger ending 2019	Ontario - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	3,381	86	(3)	3,464	(64)	11	351	298	3,762
2000	2	11	2	15	-	-	1	1	16
2001	-	6	(2)	4	-	-	1	1	5
2002	433	(7)	88	514	(25)	4	50	29	543
2003	2,093	(750)	566	1,909	(111)	19	180	88	1,997
2004	502	78	725	1,305	(81)	13	122	54	1,359
2005	5	(32)	216	189	(13)	2	23	12	201
2006	270	1	256	527	(42)	7	49	14	541
2007	1,942	285	246	2,473	(210)	34	227	51	2,524
2008	165	319	247	731	(65)	10	67	12	743
2009	1,634	132	392	2,158	(192)	32	197	37	2,195
2010	573	187	286	1,046	(67)	11	98	42	1,088
2011	1,080	90	399	1,569	(130)	20	144	34	1,603
2012	1,004	63	380	1,447	(110)	18	134	42	1,489
2013	781	(84)	483	1,180	(68)	10	111	53	1,233
2014	3,104	(73)	390	3,421	(154)	27	345	218	3,639
2015	368	(212)	418	574	(18)	3	82	67	641
2016	795	513	377	1,685	(52)	9	178	135	1,820
2017	597	938	280	1,815	(70)	12	264	206	2,021
2018	1,209	2,256	476	3,941	(164)	28	527	391	4,332
PAYs (sub-total):	19,938	3,807	6,222	29,967	(1,636)	270	3,151	1,785	31,752
CAY (2019)	3,523	5,873	470	9,866	(424)	70	1,490	1,136	11,002
claims liabilities:	23,461	9,680	6,692	39,833	(2,060)	340	4,641	2,921	42,754
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	15,972	(942)		15,030	(292)	47	862	617	15,030
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				54,863	(2,352)	387	5,503	3,538	57,784

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

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

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Alberta

Private Passenger ending 2019	Alberta - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(1)	15	-	14	-	-	12	12	26
2000	-	(14)	(2)	(16)	-	-	1	1	(15)
2001	(1)	12	-	11	-	-	1	1	12
2002	-	(13)	2	(11)	-	-	1	1	(10)
2003	44	(48)	13	9	(1)	-	1	-	9
2004	1	(27)	3	(23)	-	-	3	3	(20)
2005	97	19	22	138	(10)	1	13	4	142
2006	6	12	12	30	-	-	3	3	33
2007	(1)	11	91	101	-	-	10	10	111
2008	-	6	90	96	-	-	10	10	106
2009	-	(8)	59	51	-	-	7	7	58
2010	(1)	12	24	35	(3)	-	3	-	35
2011	987	14	11	1,012	(25)	4	98	77	1,089
2012	72	24	49	145	(3)	-	15	12	157
2013	90	99	52	241	(6)	1	23	18	259
2014	1,546	31	65	1,642	(40)	6	161	127	1,769
2015	239	363	58	660	(17)	2	65	50	710
2016	1,463	232	34	1,729	(59)	10	186	137	1,866
2017	264	763	42	1,069	(41)	7	132	98	1,167
2018	1,626	381	96	2,103	(85)	14	272	201	2,304
PAYs (sub-total):	6,431	1,884	721	9,036	(290)	45	1,017	772	9,808
CAY (2019)	2,170	768	(33)	2,905	(116)	17	332	233	3,138
claims liabilities:	8,601	2,652	688	11,941	(406)	62	1,349	1,005	12,946
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	3,709	(401)	3,308		(67)	11	174	118	3,308
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:	15,249				(473)	73	1,523	1,123	16,254

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

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

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Yukon

Private Passenger ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	3	-	3	-	-	-	-	3
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	(1)	-	(1)	-	-	-	-	(1)
2009	-	-	12	12	-	-	1	1	13
2010	56	(17)	1	40	(4)	1	4	1	41
2011	-	2	2	4	-	-	-	-	4
2012	-	3	3	6	-	-	-	-	6
2013	-	8	4	12	-	-	1	1	13
2014	-	18	5	23	-	-	3	3	26
2015	-	38	(16)	22	(1)	-	5	4	26
2016	-	50	(1)	49	(2)	-	5	3	52
2017	860	57	17	934	(36)	6	114	84	1,018
2018	5	144	11	160	(6)	1	19	14	174
PAYs (sub-total):	921	307	38	1,266	(49)	8	152	111	1,377
CAY (2019)	52	146	(4)	194	(9)	2	24	17	211
claims liabilities:	973	453	34	1,460	(58)	10	176	128	1,588
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	176	(19)		157	(5)	1	13	9	157
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,617	(63)	11	189	137	1,745

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Northwest Territories

Private Passenger ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	-	1
2000	-	(1)	-	(1)	-	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	-	1
2003	-	1	-	1	-	-	-	-	-	1
2004	-	(2)	-	(2)	-	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	(3)	-	(3)	-	-	-	-	-	(3)
2007	-	(3)	-	(3)	-	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	-	3
2009	-	-	-	-	-	-	-	-	-	-
2010	-	(1)	8	7	-	-	1	1	1	8
2011	-	(1)	10	9	-	-	1	1	1	10
2012	-	5	13	18	-	-	2	2	2	20
2013	-	6	17	23	-	-	3	3	3	26
2014	-	16	20	36	-	-	4	4	4	40
2015	-	49	3	52	(2)	-	7	5	5	57
2016	2	99	21	122	(4)	1	12	9	9	131
2017	471	146	(29)	588	(24)	4	82	62	62	650
2018	84	436	6	526	(23)	4	69	50	50	576
PAYs (sub-total):	557	753	69	1,379	(53)	9	181	137	137	1,516
CAY (2019)	238	424	(20)	642	(26)	5	82	61	61	703
claims liabilities:	795	1,177	49	2,021	(79)	14	263	198	198	2,219
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	1,019	(111)		908	(15)	2	45	32		908
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,929	(94)	16	308	230		3,127

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Nunavut

Private Passenger ending 2019	Nunavut - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	2	2	-	-	-	-	2
2011	-	-	2	2	-	-	-	-	2
2012	160	1	4	165	(4)	1	16	13	178
2013	-	1	5	6	-	-	1	1	7
2014	-	3	(8)	(5)	-	-	1	1	(4)
2015	-	8	5	13	-	-	2	2	15
2016	-	23	4	27	(1)	-	2	1	28
2017	6	28	2	36	(1)	-	4	3	39
2018	2	24	-	26	(1)	-	3	2	28
PAYs (sub-total):	168	87	16	271	(7)	1	29	23	294
CAY (2019)	4	27	(4)	27	(1)	-	4	3	30
claims liabilities:	172	114	12	298	(8)	1	33	26	324
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	65	(7)		58	(1)	-	2	1	58
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				356	(9)	1	35	27	382

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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All Jurisdictions

Private Passenger ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,379	119	(4)	3,494	(64)	11	369	316	3,810
2000	2	(5)	-	(3)	-	-	2	2	(1)
2001	(1)	16	(7)	8	-	-	3	3	11
2002	433	(19)	90	504	(25)	4	53	32	536
2003	2,356	(811)	582	2,127	(125)	21	202	98	2,225
2004	516	47	727	1,290	(82)	13	128	59	1,349
2005	110	54	274	438	(29)	4	50	25	463
2006	275	(1)	319	593	(42)	7	57	22	615
2007	2,075	276	395	2,746	(215)	34	256	75	2,821
2008	287	339	405	1,031	(79)	11	97	29	1,060
2009	2,134	134	536	2,804	(235)	38	261	64	2,868
2010	942	95	475	1,512	(93)	15	164	86	1,598
2011	2,376	171	644	3,191	(199)	31	299	131	3,322
2012	3,413	64	775	4,252	(211)	34	406	229	4,481
2013	2,450	78	932	3,460	(138)	24	333	219	3,679
2014	7,972	(326)	912	8,558	(304)	50	899	645	9,203
2015	7,481	219	1,134	8,834	(243)	39	940	736	9,570
2016	10,160	1,444	1,053	12,657	(376)	64	1,372	1,060	13,717
2017	9,009	5,216	737	14,962	(509)	87	1,841	1,419	16,381
2018	15,512	8,518	1,374	25,404	(928)	152	3,042	2,266	27,670
PAYs (sub-total):	70,881	15,628	11,353	97,862	(3,897)	639	10,774	7,516	105,378
CAY (2019)	20,620	16,910	1,154	38,684	(1,531)	249	4,805	3,523	42,207
claims liabilities:	91,501	32,538	12,507	136,546	(5,428)	888	15,579	11,039	147,585
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	47,561	(4,279)		43,282	(1,010)	160	2,808	1,958	43,347
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				179,828	(6,438)	1,048	18,387	12,997	190,932

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

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

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Newfoundland & Labrador

Non Private Passenger ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	-	-	-	-	-	-	-	-
2001	-	1	(1)	-	-	-	-	-	-
2002	-	1	-	1	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	(1)	-	(1)	-	-	-	-	(1)
2005	-	2	2	4	-	-	-	-	4
2006	-	3	1	4	-	-	-	-	4
2007	-	(1)	3	2	-	-	-	-	2
2008	-	-	7	7	-	-	1	1	8
2009	-	3	9	12	-	-	1	1	13
2010	-	2	18	20	-	-	2	2	22
2011	426	2	28	456	(52)	9	41	(2)	454
2012	142	-	36	178	(14)	2	17	5	183
2013	5	20	36	61	-	-	7	7	68
2014	110	(10)	31	131	(7)	1	23	17	148
2015	985	29	107	1,121	(35)	6	113	84	1,205
2016	1,126	75	103	1,304	(32)	5	140	113	1,417
2017	2,326	289	53	2,668	(67)	10	279	222	2,890
2018	2,894	425	166	3,485	(90)	13	371	294	3,779
PAYs (sub-total):	8,014	838	599	9,451	(297)	46	995	744	10,195
CAY (2019)	2,499	2,035	127	4,661	(145)	28	485	368	5,029
claims liabilities:	10,513	2,873	726	14,112	(442)	74	1,480	1,112	15,224
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	4,780	(349)		4,431	(108)	15	277	184	4,431
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				18,543	(550)	89	1,757	1,296	19,655

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

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

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New Brunswick

Non Private Passenger ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(4)	-	(4)	-	-	-	-	(4)	
2000	-	(2)	-	(2)	-	-	-	-	(2)	
2001	-	-	-	-	-	-	-	-	-	
2002	1	4	-	5	-	-	1	1	6	
2003	-	(2)	1	(1)	-	-	-	-	(1)	
2004	-	-	-	-	-	-	-	-	-	
2005	(1)	(5)	(3)	(9)	-	-	1	1	(8)	
2006	(1)	(4)	10	5	-	-	1	1	6	
2007	-	3	16	19	-	-	2	2	21	
2008	28	-	17	45	(5)	-	5	-	45	
2009	83	26	-	109	(9)	1	10	2	111	
2010	337	2	42	381	(21)	3	36	18	399	
2011	7	(62)	61	6	-	-	11	11	17	
2012	429	35	81	545	(20)	3	52	35	580	
2013	1,911	291	96	2,298	(90)	14	221	145	2,443	
2014	78	187	122	387	(13)	3	45	35	422	
2015	737	85	151	973	(29)	5	107	83	1,056	
2016	532	290	92	914	(31)	6	106	81	995	
2017	1,069	406	81	1,556	(67)	11	209	153	1,709	
2018	2,184	449	130	2,763	(136)	22	350	236	2,999	
PAYs (sub-total):	7,394	1,699	897	9,990	(421)	68	1,157	804	10,794	
CAY (2019)	2,853	2,561	174	5,588	(279)	44	678	443	6,031	
claims liabilities:	10,247	4,260	1,071	15,578	(700)	112	1,835	1,247	16,825	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	6,008	(463)		5,545	(145)	23	305	183	5,545	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				21,123	(845)	135	2,140	1,430	22,370	

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

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

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Nova Scotia

Non Private Passenger ending 2019		Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)							
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	5	-	5	-	-	-	-	5
2000	-	1	-	1	-	-	-	-	1
2001	-	1	-	1	-	-	-	-	1
2002	-	2	-	2	-	-	-	-	2
2003	-	(5)	-	(5)	-	-	1	1	(4)
2004	-	5	-	5	-	-	1	1	6
2005	-	3	7	10	-	-	1	1	11
2006	-	(1)	6	5	-	-	1	1	6
2007	-	(4)	8	4	-	-	1	1	5
2008	-	(4)	11	7	-	-	1	1	8
2009	-	(6)	21	15	-	-	3	3	18
2010	-	(1)	29	28	-	-	3	3	31
2011	-	2	34	36	(2)	-	3	1	37
2012	55	(4)	60	111	(8)	2	11	5	116
2013	1,469	-	76	1,545	(73)	13	148	88	1,633
2014	921	224	155	1,300	(38)	8	131	101	1,401
2015	686	125	69	880	(23)	3	99	79	959
2016	1,458	290	118	1,866	(54)	10	218	174	2,040
2017	2,212	493	112	2,817	(93)	17	339	263	3,080
2018	1,804	1,565	157	3,526	(130)	21	432	323	3,849
PAYs (sub-total):	8,605	2,691	863	12,159	(421)	74	1,393	1,046	13,205
CAY (2019)	2,254	3,505	187	5,946	(238)	41	716	519	6,465
claims liabilities:	10,859	6,196	1,050	18,105	(659)	115	2,109	1,565	19,670
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	7,001	(518)	6,483		(152)	27	410	285	6,483
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	24,588			(811)	142	2,519	1,850	26,153	

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

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

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Prince Edward Island

Non Private Passenger ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	1	1	-	-	-	-	1
2006	-	-	3	3	-	-	-	-	3
2007	-	-	1	1	-	-	-	-	1
2008	-	-	2	2	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	6	5	-	-	1	1	6
2011	-	1	9	10	-	-	1	1	11
2012	299	-	12	311	(36)	6	27	(3)	308
2013	45	1	17	63	(4)	-	7	3	66
2014	43	6	19	68	(7)	1	7	1	69
2015	(1)	42	19	60	(5)	-	10	5	65
2016	1,009	150	52	1,211	(52)	8	120	76	1,287
2017	377	474	46	897	(32)	5	90	63	960
2018	246	779	27	1,052	(32)	5	126	99	1,151
PAYs (sub-total):	2,018	1,451	214	3,683	(168)	25	389	246	3,929
CAY (2019)	407	919	18	1,344	(41)	7	163	129	1,473
claims liabilities:	2,425	2,370	232	5,027	(209)	32	552	375	5,402
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,126	(88)		1,038	(25)	3	70	48	1,038
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,065	(234)	35	622	423	6,440

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

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

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Ontario

Non Private Passenger ending 2019		Ontario - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	310	13	(1)	322	-	-	35	35	357
2000	-	(1)	1	-	-	-	-	-	-
2001	-	(6)	(1)	(7)	-	-	1	1	(6)
2002	1	6	24	31	-	-	3	3	34
2003	(1)	(11)	78	66	-	-	9	9	75
2004	100	20	119	239	(16)	2	22	8	247
2005	-	(1)	71	70	-	-	7	7	77
2006	89	17	115	221	(15)	2	21	8	229
2007	1	(2)	118	117	(10)	2	11	3	120
2008	28	9	118	155	(13)	3	15	5	160
2009	479	(10)	228	697	(58)	10	64	16	713
2010	32	7	220	259	(14)	2	25	13	272
2011	698	99	325	1,122	(69)	11	106	48	1,170
2012	811	151	359	1,321	(36)	7	128	99	1,420
2013	4,549	75	759	5,383	(258)	43	512	297	5,680
2014	1,885	144	750	2,779	(79)	11	305	237	3,016
2015	8,981	(898)	959	9,042	(270)	45	927	702	9,744
2016	4,809	837	863	6,509	(189)	27	665	503	7,012
2017	4,537	1,585	654	6,776	(250)	43	922	715	7,491
2018	7,154	5,404	1,553	14,111	(558)	100	1,854	1,396	15,507
PAYs (sub-total):	34,463	7,438	7,312	49,213	(1,835)	308	5,632	4,105	53,318
CAY (2019)	9,593	18,477	1,486	29,556	(1,212)	207	4,350	3,345	32,901
claims liabilities:	44,056	25,915	8,798	78,769	(3,047)	515	9,982	7,450	86,219
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	46,756	(2,898)		43,858	(1,008)	165	2,407	1,564	43,858
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				122,627	(4,055)	680	12,389	9,014	130,077

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Alberta

Non Private Passenger ending 2019		Alberta - Projected Balances as at Dec. 31, 2019 (\$'000s)							
nominal values					actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(1)	13	(1)	11	-	-	5	5	16
2000	-	-	(1)	(1)	-	-	-	-	(1)
2001	-	11	-	11	-	-	1	1	12
2002	-	4	1	5	-	-	-	-	5
2003	-	(5)	5	-	-	-	2	2	2
2004	32	23	1	56	(3)	1	5	3	59
2005	-	(4)	21	17	-	-	2	2	19
2006	2	(28)	25	(1)	-	-	6	6	5
2007	30	11	306	347	(11)	2	34	25	372
2008	(11)	497	327	813	(68)	12	75	19	832
2009	43	5	216	264	(25)	4	25	4	268
2010	-	6	81	87	-	-	9	9	96
2011	1,107	131	36	1,274	(90)	15	119	44	1,318
2012	1,277	61	182	1,520	(73)	12	145	84	1,604
2013	3,891	258	209	4,358	(174)	26	418	270	4,628
2014	1,433	212	287	1,932	(50)	8	189	147	2,079
2015	5,352	1,213	277	6,842	(199)	35	670	506	7,348
2016	8,221	1,799	190	10,210	(348)	61	1,093	806	11,016
2017	7,730	3,203	279	11,212	(393)	68	1,355	1,030	12,242
2018	13,555	4,817	767	19,139	(793)	132	2,405	1,744	20,883
PAYs (sub-total):	42,661	12,227	3,208	58,096	(2,227)	376	6,558	4,707	62,803
CAY (2019)	13,007	20,812	(338)	33,481	(1,339)	234	3,745	2,640	36,121
claims liabilities:	55,668	33,039	2,870	91,577	(3,566)	610	10,303	7,347	98,924
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	49,361	(3,900)		45,461	(1,143)	166	2,592	1,615	45,461
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				137,038	(4,709)	776	12,895	8,962	144,385

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

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

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Yukon

Non Private Passenger ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	1	-	1	-	-	-	-	1	
2000	-	-	-	-	-	-	-	-	-	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	-	-	-	-	-	-	-	-	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	1	-	1	-	-	-	-	1	
2009	-	-	10	10	-	-	1	1	11	
2010	-	-	2	2	-	-	-	-	2	
2011	-	-	3	3	-	-	-	-	3	
2012	-	1	4	5	-	-	-	-	5	
2013	-	2	6	8	-	-	1	1	9	
2014	-	6	7	13	-	-	2	2	15	
2015	-	17	(21)	(4)	-	-	3	3	(1)	
2016	-	45	(3)	42	(1)	-	6	5	47	
2017	-	127	53	180	(5)	1	26	22	202	
2018	675	93	43	811	(31)	5	101	75	886	
PAYs (sub-total):	675	293	104	1,072	(37)	6	140	109	1,181	
CAY (2019)	255	299	(15)	539	(17)	3	65	51	590	
claims liabilities:	930	592	89	1,611	(54)	9	205	160	1,771	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	783	(64)		719	(14)	2	36	24	719	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,330	(68)	11	241	184	2,490	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Northwest Territories

Non Private Passenger ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
	prior	-	2	-	2	-	-	-	-	2
	2000	-	-	-	-	-	-	-	-	-
	2001	-	-	-	-	-	-	-	-	-
	2002	-	-	-	-	-	-	-	-	-
	2003	-	(1)	-	(1)	-	-	-	-	(1)
	2004	-	-	-	-	-	-	-	-	-
	2005	-	-	-	-	-	-	-	-	-
	2006	-	1	-	1	-	-	-	-	1
	2007	-	-	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-	-	-
	2010	-	1	2	3	-	-	-	-	3
	2011	-	-	3	3	-	-	-	-	3
	2012	-	-	5	5	-	-	1	1	6
	2013	508	16	6	530	(16)	3	51	38	568
	2014	-	29	7	36	(1)	-	4	3	39
	2015	-	21	1	22	(1)	-	3	2	24
	2016	11	57	8	76	(2)	-	8	6	82
	2017	-	129	(11)	118	(5)	1	19	15	133
	2018	77	173	2	252	(10)	2	34	26	278
	PAYs (sub-total):	596	428	23	1,047	(35)	6	120	91	1,138
	CAY (2019)	474	102	(12)	564	(25)	5	72	52	616
	claims liabilities:	1,070	530	11	1,611	(60)	11	192	143	1,754
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	662	(54)		608	(7)	1	19	13	608
						*Total may not be sum of parts, as apvs apply to future costs within UPR				
	policy liabilities:	2,219				(67)	12	211	156	2,362

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

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

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Nunavut

Non Private Passenger ending 2019		Nunavut - Projected Balances as at Dec. 31, 2019 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		TOTAL
prior	-	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	1	1	-	-	-	-	-	1
2011	-	-	2	2	-	-	-	-	-	2
2012	-	-	3	3	-	-	-	-	-	3
2013	-	13	3	16	-	-	1	1	-	17
2014	194	4	(6)	192	(2)	-	20	18	-	210
2015	82	13	4	99	(3)	-	9	6	-	105
2016	-	39	5	44	(1)	-	5	4	-	48
2017	-	87	5	92	(3)	1	12	10	-	102
2018	35	154	1	190	(7)	1	21	15	-	205
PAYs (sub-total):	311	310	18	639	(16)	2	68	54	-	693
CAY (2019)	30	221	(19)	232	(10)	2	30	22	-	254
claims liabilities:	341	531	(1)	871	(26)	4	98	76	-	947
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	402	(33)		369	(6)	1	13	8	-	369
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,240	(32)	5	111	84	-	1,316

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

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

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$000s)									
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	309	29	(2)	336	-	-	40	40	376
2000	-	(2)	-	(2)	-	-	-	-	(2)
2001	-	8	(2)	6	-	-	2	2	8
2002	2	16	25	43	-	-	4	4	47
2003	(1)	(26)	84	57	-	-	12	12	69
2004	132	47	120	299	(19)	3	28	12	311
2005	(1)	(5)	99	93	-	-	11	11	104
2006	90	(12)	160	238	(15)	2	29	16	254
2007	31	7	452	490	(21)	4	48	31	521
2008	45	503	482	1,030	(86)	15	97	26	1,056
2009	605	18	484	1,107	(92)	15	104	27	1,134
2010	369	16	401	786	(35)	5	76	46	832
2011	2,238	173	501	2,912	(213)	35	281	103	3,015
2012	3,013	244	742	3,999	(187)	32	381	226	4,225
2013	12,378	676	1,208	14,262	(615)	99	1,366	850	15,112
2014	4,664	802	1,372	6,838	(197)	32	726	561	7,399
2015	16,822	647	1,566	19,035	(565)	94	1,941	1,470	20,505
2016	17,166	3,582	1,428	22,176	(710)	117	2,361	1,768	23,944
2017	18,251	6,793	1,272	26,316	(915)	157	3,251	2,493	28,809
2018	28,624	13,859	2,846	45,329	(1,787)	301	5,694	4,208	49,537
PAYs (sub-total):	104,737	27,375	13,238	145,350	(5,457)	911	16,452	11,906	157,256
CAY (2019)	31,372	48,931	1,608	81,911	(3,306)	571	10,304	7,569	89,480
claims liabilities:	136,109	76,306	14,846	227,261	(8,763)	1,482	26,756	19,475	246,736
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	116,879	(8,367)		108,512	(2,608)	403	6,129	3,924	108,512
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				335,773	(11,371)	1,885	32,885	23,399	355,248

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Newfoundland & Labrador

PPV & non-PPV ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(4)	-	(4)	-	-	2	2	(2)
2000	-	(3)	-	(3)	-	-	-	-	(3)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(1)	(11)	-	(12)	-	-	1	1	(11)
2005	-	5	8	13	-	-	1	1	14
2006	-	4	4	8	-	-	-	-	8
2007	28	(4)	9	33	(2)	-	3	1	34
2008	93	3	23	119	(9)	1	12	4	123
2009	83	8	34	125	(10)	1	12	3	128
2010	(1)	(4)	72	67	-	-	8	8	75
2011	694	(3)	121	812	(87)	14	72	(1)	811
2012	2,027	4	180	2,211	(89)	14	212	137	2,348
2013	934	17	186	1,137	(36)	7	112	83	1,220
2014	2,799	(146)	144	2,797	(97)	15	318	236	3,033
2015	4,266	(62)	460	4,664	(132)	23	471	362	5,026
2016	5,872	(41)	413	6,244	(171)	29	657	515	6,759
2017	6,403	683	204	7,290	(209)	33	782	606	7,896
2018	11,155	1,233	611	12,999	(391)	59	1,379	1,047	14,046
PAYs (sub-total):	34,352	1,677	2,464	38,493	(1,233)	196	4,043	3,006	41,499
CAY (2019)	11,914	3,081	444	15,439	(511)	82	1,600	1,171	16,610
claims liabilities:	46,266	4,758	2,908	53,932	(1,744)	278	5,643	4,177	58,109
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	16,184	(1,512)		14,672	(379)	60	978	659	14,672
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				68,604	(2,123)	338	6,621	4,836	72,781

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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New Brunswick

PPV & non-PPV ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	11	-	11	-	-	2	2	13
2000	-	1	-	1	-	-	-	-	1
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(6)	(1)	(7)	-	-	2	2	(5)
2003	220	(9)	3	214	(13)	2	20	9	223
2004	-	1	1	2	-	-	-	-	2
2005	-	4	(8)	(4)	-	-	3	3	(1)
2006	(2)	(12)	23	9	-	-	3	3	12
2007	(1)	(4)	32	27	-	-	5	5	32
2008	57	(2)	34	89	(10)	-	10	-	89
2009	284	21	-	305	(16)	2	29	15	320
2010	520	29	90	639	(33)	5	61	33	672
2011	47	6	139	192	(9)	2	30	23	215
2012	660	65	189	914	(37)	6	88	57	971
2013	2,447	364	229	3,040	(113)	19	293	199	3,239
2014	405	125	304	834	(24)	5	100	81	915
2015	2,965	202	389	3,556	(90)	15	378	303	3,859
2016	2,742	549	237	3,528	(104)	19	388	303	3,831
2017	2,658	2,218	201	5,077	(189)	32	666	509	5,586
2018	3,699	3,409	304	7,412	(322)	54	937	669	8,081
PAYs (sub-total):	16,701	6,971	2,166	25,838	(960)	161	3,015	2,216	28,054
CAY (2019)	4,523	7,106	385	12,014	(561)	90	1,478	1,007	13,021
claims liabilities:	21,224	14,077	2,551	37,852	(1,521)	251	4,493	3,223	41,075
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	12,433	(1,150)		11,283	(307)	48	718	459	11,283
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				49,135	(1,828)	299	5,211	3,682	52,358

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nova Scotia

PPV & non-PPV ending 2019		Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(1)	8	(1)	6	-	-	2	2	8
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	1	12	1	14	-	-	1	1	15
2003	(1)	(13)	-	(14)	-	-	2	2	(12)
2004	14	8	(2)	20	(1)	-	3	2	22
2005	7	62	35	104	(6)	1	11	6	110
2006	-	(5)	30	25	-	-	3	3	28
2007	107	(10)	41	138	(3)	-	14	11	149
2008	-	7	43	50	-	-	5	5	55
2009	216	4	69	289	(26)	4	29	7	296
2010	128	5	72	205	(17)	3	19	5	210
2011	1	6	69	76	(2)	-	8	6	82
2012	116	(70)	114	160	(10)	2	17	9	169
2013	1,583	(20)	140	1,703	(78)	14	163	99	1,802
2014	1,208	122	273	1,603	(47)	9	163	125	1,728
2015	1,109	144	118	1,371	(39)	5	157	123	1,494
2016	2,171	588	202	2,961	(88)	15	362	289	3,250
2017	2,696	1,451	195	4,342	(145)	27	536	418	4,760
2018	4,280	2,691	286	7,257	(264)	44	891	671	7,928
PAYs (sub-total):	13,635	4,995	1,685	20,315	(726)	124	2,386	1,784	22,099
CAY (2019)	5,444	7,108	384	12,936	(511)	90	1,562	1,141	14,077
claims liabilities:	19,079	12,103	2,069	33,251	(1,237)	214	3,948	2,925	36,176
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,586	(1,337)		13,249	(323)	52	944	673	13,314
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				46,500	(1,560)	266	4,892	3,598	49,490

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Prince Edward Island

PPV & non-PPV ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	8	4	-	-	1	1	5
2006	-	-	14	14	-	-	1	1	15
2007	-	(1)	4	3	-	-	-	-	3
2008	-	(1)	5	4	-	-	-	-	4
2009	-	-	-	-	-	-	-	-	-
2010	4	(114)	15	(95)	10	(2)	12	20	(75)
2011	-	-	23	23	-	-	2	2	25
2012	299	-	32	331	(36)	6	29	(1)	330
2013	45	(1)	41	85	(4)	-	9	5	90
2014	62	(15)	46	93	(7)	1	10	4	97
2015	941	(30)	45	956	(36)	5	102	71	1,027
2016	1,240	236	131	1,607	(64)	10	166	112	1,719
2017	1,038	594	117	1,749	(53)	9	178	134	1,883
2018	580	1,162	64	1,806	(60)	9	224	173	1,979
PAYs (sub-total):	4,209	1,826	545	6,580	(250)	38	734	522	7,102
CAY (2019)	765	1,397	38	2,200	(75)	13	275	213	2,413
claims liabilities:	4,974	3,223	583	8,780	(325)	51	1,009	735	9,515
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,332	(218)		2,114	(51)	7	134	90	2,114
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				10,894	(376)	58	1,143	825	11,629

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Ontario

Ontario - Projected Balances as at Dec. 31, 2019 (\$'000s)									
PPV & non-PPV ending 2019	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,691	99	(4)	3,786	(64)	11	386	333	4,119
2000	2	10	3	15	-	-	1	1	16
2001	-	-	(3)	(3)	-	-	2	2	(1)
2002	434	(1)	112	545	(25)	4	53	32	577
2003	2,092	(761)	644	1,975	(111)	19	189	97	2,072
2004	602	98	844	1,544	(97)	15	144	62	1,606
2005	5	(33)	287	259	(13)	2	30	19	278
2006	359	18	371	748	(57)	9	70	22	770
2007	1,943	283	364	2,590	(220)	36	238	54	2,644
2008	193	328	365	886	(78)	13	82	17	903
2009	2,113	122	620	2,855	(250)	42	261	53	2,908
2010	605	194	506	1,305	(81)	13	123	55	1,360
2011	1,778	189	724	2,691	(199)	31	250	82	2,773
2012	1,815	214	739	2,768	(146)	25	262	141	2,909
2013	5,330	(9)	1,242	6,563	(326)	53	623	350	6,913
2014	4,989	71	1,140	6,200	(233)	38	650	455	6,655
2015	9,349	(1,110)	1,377	9,616	(288)	48	1,009	769	10,385
2016	5,604	1,350	1,240	8,194	(241)	36	843	638	8,832
2017	5,134	2,523	934	8,591	(320)	55	1,186	921	9,512
2018	8,363	7,660	2,029	18,052	(722)	128	2,381	1,787	19,839
PAYs (sub-total):	54,401	11,245	13,534	79,180	(3,471)	578	8,783	5,890	85,070
CAY (2019)	13,116	24,350	1,956	39,422	(1,636)	277	5,840	4,481	43,903
claims liabilities:	67,517	35,595	15,490	118,602	(5,107)	855	14,623	10,371	128,973
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	62,728	(3,840)		58,888	(1,300)	212	3,269	2,181	58,888
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				177,490	(6,407)	1,067	17,892	12,552	187,861

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Alberta

PPV & non-PPV ending 2019		Alberta - Projected Balances as at Dec. 31, 2019 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(2)	28	(1)	25	-	-	17	17	42
2000	-	(14)	(3)	(17)	-	-	1	1	(16)
2001	(1)	23	-	22	-	-	2	2	24
2002	-	(9)	3	(6)	-	-	1	1	(5)
2003	44	(53)	18	9	(1)	-	3	2	11
2004	33	(4)	4	33	(3)	1	8	6	39
2005	97	15	43	155	(10)	1	15	6	161
2006	8	(16)	37	29	-	-	9	9	38
2007	29	22	397	448	(11)	2	44	35	483
2008	(11)	503	417	909	(68)	12	85	29	938
2009	43	(3)	275	315	(25)	4	32	11	326
2010	(1)	18	105	122	(3)	-	12	9	131
2011	2,094	145	47	2,286	(115)	19	217	121	2,407
2012	1,349	85	231	1,665	(76)	12	160	96	1,761
2013	3,981	357	261	4,599	(180)	27	441	288	4,887
2014	2,979	243	352	3,574	(90)	14	350	274	3,848
2015	5,591	1,576	335	7,502	(216)	37	735	556	8,058
2016	9,684	2,031	224	11,939	(407)	71	1,279	943	12,882
2017	7,994	3,966	321	12,281	(434)	75	1,487	1,128	13,409
2018	15,181	5,198	863	21,242	(878)	146	2,677	1,945	23,187
PAYs (sub-total):	49,092	14,111	3,929	67,132	(2,517)	421	7,575	5,479	72,611
CAY (2019)	15,177	21,580	(371)	36,386	(1,455)	251	4,077	2,873	39,259
claims liabilities:	64,269	35,691	3,558	103,518	(3,972)	672	11,652	8,352	111,870
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	53,070	(4,301)		48,769	(1,210)	177	2,766	1,733	48,769
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				152,287	(5,182)	849	14,418	10,085	160,639

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Yukon

PPV & non-PPV ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	4	-	4	-	-	-	-	4
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	22	22	-	-	2	2	24
2010	56	(17)	3	42	(4)	1	4	1	43
2011	-	2	5	7	-	-	-	-	7
2012	-	4	7	11	-	-	-	-	11
2013	-	10	10	20	-	-	2	2	22
2014	-	24	12	36	-	-	5	5	41
2015	-	55	(37)	18	(1)	-	8	7	25
2016	-	95	(4)	91	(3)	-	11	8	99
2017	860	184	70	1,114	(41)	7	140	106	1,220
2018	680	237	54	971	(37)	6	120	89	1,060
PAYs (sub-total):	1,596	600	142	2,338	(86)	14	292	220	2,558
CAY (2019)	307	445	(19)	733	(26)	5	89	68	801
claims liabilities:	1,903	1,045	123	3,071	(112)	19	381	288	3,359
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	959	(83)		876	(19)	3	49	33	876
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				3,947	(131)	22	430	321	4,235

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Northwest Territories

PPV & non-PPV ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-		3	-	3	-	-	-	-	3
2000	-		(1)	-	(1)	-	-	-	-	(1)
2001	-		1	-	1	-	-	-	-	1
2002	-		1	-	1	-	-	-	-	1
2003	-		-	-	-	-	-	-	-	-
2004	-		(2)	-	(2)	-	-	-	-	(2)
2005	-		-	-	-	-	-	-	-	-
2006	-		(2)	-	(2)	-	-	-	-	(2)
2007	-		(3)	-	(3)	-	-	-	-	(3)
2008	-		3	-	3	-	-	-	-	3
2009	-		-	-	-	-	-	-	-	-
2010	-		-	10	10	-	-	1	1	11
2011	-		(1)	13	12	-	-	1	1	13
2012	-		5	18	23	-	-	3	3	26
2013	508		22	23	553	(16)	3	54	41	594
2014	-		45	27	72	(1)	-	8	7	79
2015	-		70	4	74	(3)	-	10	7	81
2016	13		156	29	198	(6)	1	20	15	213
2017	471		275	(40)	706	(29)	5	101	77	783
2018	161		609	8	778	(33)	6	103	76	854
PAYs (sub-total):	1,153		1,181	92	2,426	(88)	15	301	228	2,654
CAY (2019)	712		526	(32)	1,206	(51)	10	154	113	1,319
claims liabilities:	1,865		1,707	60	3,632	(139)	25	455	341	3,973
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,681	(165)		1,516		(22)	3	64	45	1,516
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				5,148		(161)	28	519	386	5,489

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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Nunavut

PPV & non-PPV ending 2019		Nunavut - Projected Balances as at Dec. 31, 2019 (\$000s)							
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	3	3	-	-	-	-	3
2011	-	-	4	4	-	-	-	-	4
2012	160	1	7	168	(4)	1	16	13	181
2013	-	14	8	22	-	-	2	2	24
2014	194	7	(14)	187	(2)	-	21	19	206
2015	82	21	9	112	(3)	-	11	8	120
2016	-	62	9	71	(2)	-	7	5	76
2017	6	115	7	128	(4)	1	16	13	141
2018	37	178	1	216	(8)	1	24	17	233
PAYs (sub-total):	479	397	34	910	(23)	3	97	77	987
CAY (2019)	34	248	(23)	259	(11)	2	34	25	284
claims liabilities:	513	645	11	1,169	(34)	5	131	102	1,271
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	467	(40)		427	(7)	1	15	9	427
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,596	(41)	6	146	111	1,698

EXHIBIT H-3
Projected Year-end Policy Liabilities
TOTAL

(Private Passenger & Non-Private Passenger)

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

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All Jurisdictions

PPV & non-PPV ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,688	148	(6)	3,830	(64)	11	409	356	4,186
2000	2	(7)	-	(5)	-	-	2	2	(3)
2001	(1)	24	(9)	14	-	-	5	5	19
2002	435	(3)	115	547	(25)	4	57	36	583
2003	2,355	(837)	666	2,184	(125)	21	214	110	2,294
2004	648	94	847	1,589	(101)	16	156	71	1,660
2005	109	49	373	531	(29)	4	61	36	567
2006	365	(13)	479	831	(57)	9	86	38	869
2007	2,106	283	847	3,236	(236)	38	304	106	3,342
2008	332	842	887	2,061	(165)	26	194	55	2,116
2009	2,739	152	1,020	3,911	(327)	53	365	91	4,002
2010	1,311	111	876	2,298	(128)	20	240	132	2,430
2011	4,614	344	1,145	6,103	(412)	66	580	234	6,337
2012	6,426	308	1,517	8,251	(398)	66	787	455	8,706
2013	14,828	754	2,140	17,722	(753)	123	1,699	1,069	18,791
2014	12,636	476	2,284	15,396	(501)	82	1,625	1,206	16,602
2015	24,303	866	2,700	27,869	(808)	133	2,881	2,206	30,075
2016	27,326	5,026	2,481	34,833	(1,086)	181	3,733	2,828	37,661
2017	27,260	12,009	2,009	41,278	(1,424)	244	5,092	3,912	45,190
2018	44,136	22,377	4,220	70,733	(2,715)	453	8,736	6,474	77,207
PAYs (sub-total):	175,618	43,003	24,591	243,212	(9,354)	1,550	27,226	19,422	262,634
CAY (2019)	51,992	65,841	2,762	120,595	(4,837)	820	15,109	11,092	131,687
claims liabilities:	227,610	108,844	27,353	363,807	(14,191)	2,370	42,335	30,514	394,321
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	164,440	(12,646)		151,794	(3,618)	563	8,937	5,882	151,859
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				515,601	(17,809)	2,933	51,272	36,396	546,180