

FARM

Exhibit A

Summary of Valuation Selection Changes over Time

- A-1 All Jurisdictions
- A-2 Ontario
- A-3 Alberta
- A-4 Newfoundland & Labrador
- A-5 New Brunswick
- A-6 Nova Scotia
- A-7 Prince Edward Island
- A-8 Combined Territories

Facility Association
FARM - Total
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at June 30, 2019

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(22,279)	442	1,966	(8,269)	(128)	(200)	(4,888)
AY2010	(3,935)	(7,433)	1,208	(2,318)	(828)	(489)	(85)
AY2011	(3,420)	(478)	(2,921)	(382)	627	(184)	(559)
AY2012		(6,687)	5,315	847	1,809	(3,513)	(481)
AY2013			(3,928)	(2,307)	(2,919)	(545)	1,154
AY2014				(621)	(2,979)	(284)	(2,612)
AY2015					2,737	(449)	(9)
AY2016						4,625	(2,606)
AY2017							(2,830)
AY2018							
Total	(29,634)	(14,155)	1,641	(13,051)	(1,680)	(1,040)	(12,916)

	Change in Selected Ultimates from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(654)	(887)	(204)		
	171	(186)	(493)		
	250	(530)	(264)		
	(95)	74	327		
	(201)	856	(424)		
	(140)	1,642	(416)		
	2,614	(769)	2		
	270	1,420	(2,255)		
	(960)	2,158	(2,465)		
		8,509	1,788		
Total	1,255	12,287	(4,404)		

	Change in Selected Ultimates as % Beginning Unpaid						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(7.8%)	0.2%	1.3%	(8.6%)	(0.2%)	(0.4%)	(15.0%)
AY2010	(6.1%)	(14.1%)	3.1%	(8.1%)	(4.6%)	(5.3%)	(1.7%)
AY2011	(6.9%)	(1.0%)	(5.2%)	(0.9%)	2.2%	(0.8%)	(4.0%)
AY2012		(13.8%)	8.7%	1.5%	4.7%	(12.0%)	(3.2%)
AY2013			(4.0%)	(3.1%)	(4.8%)	(1.2%)	3.6%
AY2014				(0.7%)	(4.5%)	(0.5%)	(6.8%)
AY2015					3.2%	(0.7%)	-
AY2016						6.1%	(4.3%)
AY2017							(3.9%)
AY2018							
Total	(7.4%)	(3.8%)	0.7%	(3.6%)	(0.7%)	(0.7%)	(4.0%)

	Change from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(3.2%)	(5.0%)	(1.3%)		
	4.8%	(5.2%)	(15.3%)		
	3.4%	(7.2%)	(4.0%)		
	(1.0%)	0.9%	4.3%		
	(0.8%)	4.1%	(2.0%)		
	(0.6%)	8.9%	(2.2%)		
	7.2%	(2.2%)	-		
	0.6%	3.2%	(5.2%)		
	(1.8%)	4.4%	(5.0%)		
		10.0%	2.2%		
Total	0.6%	4.2%	(1.6%)		

Note:

1. "Change in Selected Ultimates from prior Sept 30th" is calculated as the fiscal year change in nominal selected ultimate losses from the prior September 30th valuation (for the last accident year, this fiscal year change is estimated as the change in the accident year selected nominal loss ratio against the accident year earned premium as at the current valuation date)

2. "Change in Selected Ultimates as % of Beginning Unpaid" is calculated as the Change in Selected Ultimates from Prior valuation date (for September 30th valuations for the last accident year, this change is estimated as 75% of the full year change in selected ultimates) over the selected nominal Unpaid at the prior valuation date

Facility Association
FARM - Ontario
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at June 30, 2019

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(20,870)	(5,919)	(3,803)	(3,917)	2,049	70	(3,783)
AY2010	(5,384)	(3,126)	(2,025)	(1,172)	(7)	(761)	5
AY2011	(3,049)	(2,902)	(6,860)	(935)	2,079	1,048	(1,025)
AY2012		(5,131)	346	(1,102)	3,235	(1,644)	275
AY2013			1,157	(3,580)	(718)	(1,050)	495
AY2014				(3,679)	(2,319)	(737)	(1,463)
AY2015					(910)	238	(417)
AY2016						361	(1,389)
AY2017							(2,371)
AY2018							
Total	(29,304)	(17,078)	(11,185)	(14,386)	3,409	(2,475)	(9,673)

	Change in Selected Ultimates from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(399)	(865)	(44)		
	182	(172)	(448)		
	(177)	(241)	(122)		
	(72)	144	(76)		
	(387)	993	(133)		
	(87)	2,267	186		
	1,783	(328)	86		
	282	(14)	(832)		
	(1,469)	54	(1,221)		
		1,593	(1,314)		
Total	(343)	3,431	(3,919)		

	Change in Selected Ultimates as % Beginning Unpaid						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(10.6%)	(4.6%)	(4.2%)	(6.8%)	4.9%	0.2%	(14.3%)
AY2010	(14.7%)	(12.4%)	(11.9%)	(11.3%)	(0.1%)	(23.7%)	0.2%
AY2011	(7.9%)	(9.2%)	(26.5%)	(7.1%)	27.4%	13.9%	(16.4%)
AY2012		(14.7%)	1.4%	(5.1%)	26.9%	(14.1%)	5.9%
AY2013			3.8%	(13.2%)	(3.4%)	(5.9%)	4.7%
AY2014				(15.1%)	(12.6%)	(5.1%)	(14.1%)
AY2015					(4.9%)	1.5%	(3.0%)
AY2016						2.3%	(10.2%)
AY2017							(14.7%)
AY2018							
Total	(10.8%)	(7.5%)	(6.4%)	(9.1%)	3.0%	(2.2%)	(9.1%)

	Change from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(2.3%)	(5.8%)	(0.3%)		
	8.9%	(8.2%)	(25.7%)		
	(5.5%)	(7.9%)	(4.4%)		
	(2.3%)	4.9%	(3.2%)		
	(4.4%)	13.9%	(1.7%)		
	(1.2%)	50.6%	3.1%		
	17.9%	(3.1%)	0.9%		
	2.7%	(0.2%)	(9.0%)		
	(12.3%)	0.5%	(12.3%)		
		7.3%	(6.3%)		
Total	(0.5%)	4.0%	(4.6%)		

Note:

1. "Change in Selected Ultimates from prior Sept 30th" is calculated as the fiscal year change in nominal selected ultimate losses from the prior September 30th valuation (for the last accident year, this fiscal year change is estimated as the change in the accident year selected nominal loss ratio against the accident year earned premium as at the current valuation date)

2. "Change in Selected Ultimates as % of Beginning Unpaid" is calculated as the Change in Selected Ultimates from Prior valuation date (for September 30th valuations for the last accident year, this change is estimated as 75% of the full year change in selected ultimates) over the selected nominal Unpaid at the prior valuation date

Facility Association
FARM - Alberta
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at June 30, 2019

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	4,818	9,181	1,671	(1,818)	(1,083)	899	(831)
AY2010	607	846	812	(1,011)	(269)	(125)	(193)
AY2011	1,891	3,399	2,738	(970)	(1,800)	(446)	530
AY2012		1,556	2,654	570	(2,522)	(1,335)	46
AY2013			1,503	2,351	(1,653)	(306)	64
AY2014				2,702	(421)	359	(907)
AY2015					1,642	713	(551)
AY2016						2,250	(337)
AY2017							(272)
AY2018							
Total	7,316	14,982	9,378	1,823	(6,105)	2,010	(2,452)

	Change in Selected Ultimates from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(16)	(0)	(148)		
	(11)	(9)	(14)		
	386	(254)	66		
	(175)	(64)	433		
	187	29	(246)		
	(68)	(653)	(116)		
	806	(286)	10		
	162	(19)	(192)		
	580	1,550	647		
		5,759	2,880		
Total	1,850	6,053	3,320		

	Change in Selected Ultimates as % Beginning Unpaid						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	10.4%	31.8%	7.3%	(12.1%)	(12.8%)	25.0%	(26.9%)
AY2010	5.0%	8.7%	8.9%	(11.0%)	(4.3%)	(3.8%)	(24.9%)
AY2011	9.8%	27.0%	20.5%	(7.0%)	(17.1%)	(6.4%)	13.3%
AY2012		8.3%	23.4%	5.0%	(24.1%)	(20.7%)	1.6%
AY2013			6.2%	13.9%	(9.8%)	(2.7%)	0.8%
AY2014				10.6%	(2.5%)	2.7%	(9.3%)
AY2015					5.9%	3.7%	(3.4%)
AY2016						9.7%	(2.1%)
AY2017							(1.4%)
AY2018							
Total	9.4%	22.3%	12.0%	1.3%	(7.2%)	1.8%	(3.2%)

	Change from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(1.2%)	-	(11.6%)		
	(36.6%)	(30.3%)	(68.1%)		
	13.4%	(8.4%)	2.5%		
	(8.9%)	(3.6%)	36.1%		
	2.6%	0.5%	(4.5%)		
	(1.1%)	(13.3%)	(2.8%)		
	7.8%	(2.8%)	0.1%		
	1.1%	(0.1%)	(1.4%)		
	5.0%	13.2%	5.0%		
		24.3%	11.9%		
Total	3.3%	7.9%	4.4%		

Note:

1. "Change in Selected Ultimates from prior Sept 30th" is calculated as the fiscal year change in nominal selected ultimate losses from the prior September 30th valuation (for the last accident year, this fiscal year change is estimated as the change in the accident year selected nominal loss ratio against the accident year earned premium as at the current valuation date)

2. "Change in Selected Ultimates as % of Beginning Unpaid" is calculated as the Change in Selected Ultimates from Prior valuation date (for September 30th valuations for the last accident year, this change is estimated as 75% of the full year change in selected ultimates) over the selected nominal Unpaid at the prior valuation date

Facility Association
FARM - Newfoundland & Labrador
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at June 30, 2019

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(639)	(1,363)	1,665	(316)	248	45	(177)
AY2010	2,612	(2,054)	657	325	(412)	(40)	(99)
AY2011	1,140	64	645	928	(113)	(290)	(163)
AY2012		119	1,115	769	365	(221)	(551)
AY2013			(2,492)	221	(666)	(445)	(395)
AY2014				361	(705)	(1,055)	(825)
AY2015					(454)	(204)	470
AY2016						366	(147)
AY2017							(1,512)
AY2018							
Total	3,113	(3,234)	1,590	2,288	(1,738)	(1,844)	(3,398)

	Change in Selected Ultimates from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(65)	(3)	(0)		
	(0)	-	(31)		
	86	(20)	-		
	168	(25)	(14)		
	(61)	-	(238)		
	(73)	64	63		
	445	88	25		
	(21)	49	246		
	212	271	(110)		
		427	1,605		
Total	691	850	1,547		

	Change in Selected Ultimates as % Beginning Unpaid						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(3.7%)	(13.5%)	28.0%	(6.2%)	6.8%	1.8%	(22.8%)
AY2010	24.7%	(18.4%)	13.4%	12.7%	(21.0%)	(10.1%)	(33.4%)
AY2011	9.0%	0.6%	8.5%	17.0%	(2.6%)	(9.6%)	(11.7%)
AY2012		0.8%	8.7%	7.1%	4.4%	(4.0%)	(12.8%)
AY2013			(13.2%)	1.6%	(6.5%)	(7.3%)	(10.5%)
AY2014				2.0%	(4.5%)	(9.4%)	(12.5%)
AY2015					(2.5%)	(1.4%)	5.0%
AY2016						2.1%	(1.1%)
AY2017							(9.8%)
AY2018							
Total	7.6%	(7.4%)	4.9%	4.3%	(2.8%)	(3.4%)	(5.8%)

	Change from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(20.1%)	(1.3%)	(0.1%)		
	(0.2%)	-	(100.0%)		
	11.9%	(2.5%)	-		
	7.7%	(1.1%)	(0.6%)		
	(3.8%)	-	(16.1%)		
	(2.0%)	1.9%	1.9%		
	7.2%	1.5%	0.5%		
	(0.2%)	0.6%	3.0%		
	2.0%	2.7%	(1.1%)		
		2.9%	11.7%		
Total	2.0%	1.8%	3.4%		

Note:

1. "Change in Selected Ultimates from prior Sept 30th" is calculated as the fiscal year change in nominal selected ultimate losses from the prior September 30th valuation (for the last accident year, this fiscal year change is estimated as the change in the accident year selected nominal loss ratio against the accident year earned premium as at the current valuation date)

2. "Change in Selected Ultimates as % of Beginning Unpaid" is calculated as the Change in Selected Ultimates from Prior valuation date (for September 30th valuations for the last accident year, this change is estimated as 75% of the full year change in selected ultimates) over the selected nominal Unpaid at the prior valuation date

Facility Association
FARM - New Brunswick
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at June 30, 2019

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(3,530)	(931)	1,126	(491)	(856)	(211)	(44)
AY2010	(613)	(942)	977	(815)	25	205	333
AY2011	(1,003)	(714)	120	668	262	(156)	(115)
AY2012		(2,497)	352	618	831	38	(97)
AY2013			395	588	347	1,295	1,118
AY2014				405	740	1,283	129
AY2015					1,061	437	1,320
AY2016						1,682	149
AY2017							352
AY2018							
Total	(5,146)	(5,084)	2,970	973	2,411	4,573	3,145

	Change in Selected Ultimates from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(82)	(24)	(19)		
	(26)	(2)	7		
	(34)	(14)	(203)		
	-	19	(25)		
	59	(133)	235		
	(304)	(36)	(369)		
	(147)	(198)	203		
	(243)	197	(414)		
	(280)	159	(818)		
		7	(412)		
Total	(1,057)	(25)	(1,814)		

	Change in Selected Ultimates as % Beginning Unpaid						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(16.3%)	(7.7%)	13.0%	(7.7%)	(29.2%)	(12.1%)	(3.1%)
AY2010	(8.2%)	(17.1%)	25.2%	(22.7%)	1.3%	36.8%	46.4%
AY2011	(13.0%)	(12.8%)	3.0%	22.8%	8.7%	(6.6%)	(7.5%)
AY2012		(27.4%)	7.0%	13.9%	29.3%	1.3%	(5.9%)
AY2013			5.4%	9.8%	5.9%	22.4%	18.5%
AY2014				5.5%	11.9%	22.4%	2.4%
AY2015					13.6%	6.3%	21.4%
AY2016						22.7%	2.2%
AY2017							4.1%
AY2018							
Total	(14.0%)	(14.8%)	10.6%	3.0%	7.5%	13.1%	8.4%

	Change from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(10.2%)	(3.1%)	(3.0%)		
	(3.2%)	(0.2%)	1.0%		
	(6.0%)	(2.9%)	(42.6%)		
	-	2.0%	(2.5%)		
	1.2%	(3.5%)	6.4%		
	(10.0%)	(1.6%)	(21.7%)		
	(2.4%)	(3.6%)	4.0%		
	(4.3%)	4.0%	(8.2%)		
	(3.9%)	2.4%	(12.3%)		
		0.1%	(4.7%)		
Total	(3.5%)	(0.1%)	(5.4%)		

Note:

1. "Change in Selected Ultimates from prior Sept 30th" is calculated as the fiscal year change in nominal selected ultimate losses from the prior September 30th valuation (for the last accident year, this fiscal year change is estimated as the change in the accident year selected nominal loss ratio against the accident year earned premium as at the current valuation date)

2. "Change in Selected Ultimates as % of Beginning Unpaid" is calculated as the Change in Selected Ultimates from Prior valuation date (for September 30th valuations for the last accident year, this change is estimated as 75% of the full year change in selected ultimates) over the selected nominal Unpaid at the prior valuation date

Facility Association
FARM - Nova Scotia
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at June 30, 2019

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(3,389)	(201)	846	(920)	(494)	(966)	(18)
AY2010	(701)	(746)	541	616	(88)	46	(119)
AY2011	(1,069)	(123)	97	147	225	(131)	52
AY2012		(1)	228	124	119	(296)	(108)
AY2013			(3,583)	(1,074)	272	256	(26)
AY2014				(327)	105	465	569
AY2015					280	(466)	(124)
AY2016						(412)	(282)
AY2017							180
AY2018							
Total	(5,159)	(1,070)	(1,870)	(1,433)	419	(1,504)	124

	Change in Selected Ultimates from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(93)	4	8		
	16	(3)	(1)		
	(10)	-	-		
	(14)	4	15		
	7	(61)	(35)		
	123	22	(9)		
	(237)	(45)	(202)		
	190	236	(416)		
	257	31	(578)		
		400	(754)		
Total	238	589	(1,971)		

	Change in Selected Ultimates as % Beginning Unpaid						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(9.8%)	(0.9%)	6.2%	(9.5%)	(9.6%)	(27.9%)	(2.6%)
AY2010	(9.3%)	(12.4%)	18.8%	37.7%	(5.8%)	3.7%	(22.3%)
AY2011	(14.1%)	(2.6%)	2.8%	5.4%	12.2%	(8.5%)	25.4%
AY2012		-	5.1%	3.5%	4.0%	(19.0%)	(16.2%)
AY2013			(31.8%)	(17.8%)	6.1%	6.6%	(0.7%)
AY2014				(4.7%)	2.1%	11.0%	17.7%
AY2015					4.5%	(9.2%)	(3.3%)
AY2016						(5.8%)	(5.2%)
AY2017							2.3%
AY2018							
Total	(10.2%)	(2.8%)	(3.0%)	(4.7%)	1.4%	(5.3%)	0.3%

	Change from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	(17.5%)	0.9%	1.7%		
	12.0%	(2.0%)	(0.7%)		
	(45.5%)	-	-		
	(5.3%)	1.9%	6.8%		
	0.2%	(3.3%)	(2.0%)		
	4.5%	0.9%	(0.3%)		
	(11.0%)	(2.6%)	(12.8%)		
	4.5%	5.7%	(10.9%)		
	4.0%	0.5%	(10.1%)		
		4.0%	(8.3%)		
Total	1.2%	2.1%	(7.8%)		

Note:

1. "Change in Selected Ultimates from prior Sept 30th" is calculated as the fiscal year change in nominal selected ultimate losses from the prior September 30th valuation (for the last accident year, this fiscal year change is estimated as the change in the accident year selected nominal loss ratio against the accident year earned premium as at the current valuation date)

2. "Change in Selected Ultimates as % of Beginning Unpaid" is calculated as the Change in Selected Ultimates from Prior valuation date (for September 30th valuations for the last accident year, this change is estimated as 75% of the full year change in selected ultimates) over the selected nominal Unpaid at the prior valuation date

Facility Association
FARM - Prince Edward Island
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at June 30, 2019

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(494)	(29)	653	(75)	(5)	(2)	-
AY2010	(9)	(1,050)	30	(24)	(37)	154	(1)
AY2011	(353)	173	314	(202)	(42)	(8)	182
AY2012		(128)	750	(113)	(162)	(44)	(24)
AY2013			(431)	(258)	(314)	(70)	(31)
AY2014				(210)	(116)	96	(78)
AY2015					289	(98)	(75)
AY2016						425	(296)
AY2017							647
AY2018							
Total	(856)	(1,035)	1,316	(883)	(387)	453	325

	Change in Selected Ultimates from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	-	-	-		
	10	-	(6)		
	-	-	-		
	-	-	-		
	(2)	36	-		
	94	(3)	(154)		
	64	(31)	(49)		
	61	982	(279)		
	(137)	220	(106)		
		100	(151)		
Total	89	1,305	(744)		

	Change in Selected Ultimates as % Beginning Unpaid						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	(8.7%)	(0.7%)	19.9%	(7.3%)	(2.3%)	(1.0%)	
AY2010	(0.5%)	(60.6%)	5.6%	(4.4%)	(9.1%)	50.3%	(0.2%)
AY2011	(16.9%)	11.4%	22.1%	(12.7%)	(4.1%)	(0.9%)	29.5%
AY2012		(7.7%)	58.9%	(5.8%)	(13.1%)	(5.1%)	(5.7%)
AY2013			(24.3%)	(30.1%)	(58.2%)	(51.5%)	(69.1%)
AY2014				(13.4%)	(10.9%)	12.2%	(13.4%)
AY2015					17.8%	(5.8%)	(4.8%)
AY2016						16.6%	(12.2%)
AY2017							40.1%
AY2018							
Total	(8.5%)	(11.4%)	18.2%	(11.6%)	(8.1%)	5.1%	2.2%

	Change from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	2.2%	-	(1.2%)		
	-	-	-		
	(17.7%)	325.2%	-		
	20.4%	(0.6%)	(33.3%)		
	4.8%	(2.2%)	(4.8%)		
	3.6%	55.9%	(10.2%)		
	(7.2%)	12.9%	(5.6%)		
		3.4%	(5.1%)		
Total	1.4%	14.4%	(7.5%)		

Note:

1. "Change in Selected Ultimates from prior Sept 30th" is calculated as the fiscal year change in nominal selected ultimate losses from the prior September 30th valuation (for the last accident year, this fiscal year change is estimated as the change in the accident year selected nominal loss ratio against the accident year earned premium as at the current valuation date)

2. "Change in Selected Ultimates as % of Beginning Unpaid" is calculated as the Change in Selected Ultimates from Prior valuation date (for September 30th valuations for the last accident year, this change is estimated as 75% of the full year change in selected ultimates) over the selected nominal Unpaid at the prior valuation date

Facility Association
FARM - Combined Territories
Amounts in \$000s
All Coverages - All Vehicles

Prior Accident Year Change in Estimated Ultimate Incurred Amounts
as at June 30, 2019

	Change in Selected Ultimates from prior Sept 30th						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	1,824	(297)	(191)	(732)	13	(34)	(34)
AY2010	(446)	(361)	216	(236)	(40)	32	(11)
AY2011	(976)	(375)	24	(18)	17	(201)	(21)
AY2012		(604)	(131)	(18)	(58)	(11)	(23)
AY2013			(438)	(556)	(188)	(226)	(71)
AY2014				294	(263)	(694)	(37)
AY2015					833	(1,071)	(632)
AY2016						(57)	(305)
AY2017							185
AY2018							
Total	402	(1,637)	(520)	(1,266)	315	(2,262)	(949)

	Change in Selected Ultimates from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	-	-	-		
	0	-	(1)		
	(0)	(0)	(4)		
	(2)	(3)	(7)		
	(3)	(9)	(7)		
	175	(19)	(17)		
	(100)	31	(72)		
	(160)	(9)	(367)		
	(123)	(126)	(280)		
		221	(68)		
Total	(213)	86	(823)		

	Change in Selected Ultimates as % Beginning Unpaid						
	Sep-12	Sep-13	Sep-14	Sep-15	Sep-16	Sep-17	Sep-18
AY2009 & Prior	41.6%	(8.9%)	(7.5%)	(51.9%)	4.2%	(17.2%)	(20.6%)
AY2010	(26.2%)	(36.7%)	36.4%	(29.9%)	(15.3%)	14.5%	(12.1%)
AY2011	(33.3%)	(32.9%)	3.8%	(2.8%)	2.6%	(43.3%)	(83.8%)
AY2012		(22.7%)	(10.6%)	(2.1%)	(8.4%)	(2.5%)	(5.4%)
AY2013			(10.1%)	(19.1%)	(12.5%)	(21.4%)	(10.8%)
AY2014				7.5%	(7.2%)	(22.1%)	(1.6%)
AY2015					19.8%	(26.0%)	(30.2%)
AY2016						(2.2%)	(18.9%)
AY2017							5.6%
AY2018							
Total	7.8%	(19.9%)	(5.0%)	(14.0%)	1.1%	(19.5%)	(10.1%)

	Change from Prior Quarter End				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
	0.2%	-	(1.2%)		
	(6.0%)	(4.0%)	(81.0%)		
	(1.1%)	(1.6%)	(3.9%)		
	(0.5%)	(1.5%)	(1.2%)		
	128.7%	(6.1%)	(5.8%)		
	(26.8%)	11.4%	(23.7%)		
	(13.2%)	(0.9%)	(37.5%)		
	(4.5%)	(5.0%)	(11.4%)		
		8.9%	(2.9%)		
Total	(4.0%)	1.1%	(11.4%)		

Note:

1. "Change in Selected Ultimates from prior Sept 30th" is calculated as the fiscal year change in nominal selected ultimate losses from the prior September 30th valuation (for the last accident year, this fiscal year change is estimated as the change in the accident year selected nominal loss ratio against the accident year earned premium as at the current valuation date)

2. "Change in Selected Ultimates as % of Beginning Unpaid" is calculated as the Change in Selected Ultimates from Prior valuation date (for September 30th valuations for the last accident year, this change is estimated as 75% of the full year change in selected ultimates) over the selected nominal Unpaid at the prior valuation date

FARM

Exhibit B

Exhibit B.4 (Private Passenger & Non-Private Passenger)
(Total Government Lines)

B.4.1 Summary of Nominal Results

B.4.2 Loss Ratios over Time

- All Jurisdictions
- Ontario
- Alberta
- Newfoundland & Labrador
- New Brunswick
- Nova Scotia
- Prince Edward Island
- Yukon
- Northwest Territories
- Nunavut

Facility Association **Valuation Results**
 Amounts in: \$1,000s as at June 30, 2019
Coverage: Total
FARM Total
All Vehicles

Life to Date														FARM: Total; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium \$000s [1]	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense					
		\$000s [2]	\$000s [3]	% EP [4]	\$000s [5]	% EP [6]	\$000s [7]	% EP [8]	\$000s [9]	% EP [10]	\$000s [11]	% EP [12]	\$000s [13]	% EP [14]			
	database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]				
2014 & prior	9,297,100	7,550,671	-	62,872	-	7,613,543	-	2,952	-	7,616,495	-	65,824	-				
2015	195,520	88,411	45.2%	26,852	13.7%	115,263	59.0%	3,144	1.6%	118,407	60.6%	29,996	15.3%				
2016	177,894	69,489	39.1%	30,201	17.0%	99,690	56.0%	6,959	3.9%	106,649	60.0%	37,160	20.9%				
2017	176,853	51,982	29.4%	27,854	15.7%	79,836	45.1%	16,782	9.5%	96,618	54.6%	44,636	25.2%				
2018	216,977	53,748	24.8%	45,038	20.8%	98,786	45.5%	31,112	14.3%	129,898	59.9%	76,150	35.1%				
2019	141,620	17,870	12.6%	23,693	16.7%	41,563	29.3%	30,217	21.3%	71,780	50.7%	53,910	38.1%				
TOTAL	10,205,964	7,832,171	-	216,510	-	8,048,681	-	91,166	-	8,139,847	-	307,676	-				

2018 & prior	10,064,344	7,814,301	-	192,817	-	8,007,118	-	60,949	-	8,068,067	-	253,766	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP														FARM: Total; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium (LTD) \$000s [15]	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense					
		\$000s [16]	\$000s [17]	% EP [18]	\$000s [19]	% EP [20]	\$000s [21]	% EP [22]	\$000s [23]	% EP [24]	\$000s [25]	% EP [26]	\$000s [27]	% EP [28]			
	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]				
2014 & prior	9,297,100	5,716	-	(6,353)	-	(637)	-	(837)	-	(1,474)	-	(7,190)	-				
2015	195,520	3,034	1.6%	(2,608)	(1.3%)	426	0.2%	(425)	(0.2%)	1	-	(3,033)	(1.6%)				
2016	177,894	4,230	2.4%	(4,041)	(2.3%)	189	0.1%	(2,444)	(1.4%)	(2,255)	(1.3%)	(6,485)	(3.6%)				
2017	176,853	2,484	1.4%	(1,649)	(0.9%)	835	0.5%	(3,300)	(1.9%)	(2,465)	(1.4%)	(4,949)	(2.8%)				
2018	216,977	7,604	3.5%	(692)	(0.3%)	6,912	3.2%	(5,124)	(2.4%)	1,788	0.8%	(5,816)	(2.7%)				
TOTAL	10,064,344	23,068	-	(15,343)	-	7,725	-	(12,130)	-	(4,405)	-	(27,473)	-				

Earned Premiums include 1990 and later only

Emergence During Quarter										FARM: Total; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Beginning IBNR \$000s [29]	Beginning Unpaid \$000s [30]	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense						
			\$000s [31]	% Beg Unpaid [32]	\$000s [34]	% Beg IBNR [35]	\$000s [36]	% Beg Unpaid [37]					
	database	database	\$000s [17]	% Beg Unpaid =[32]/[31]	\$000s [21]	% Beg IBNR =[34]/[30]	\$000s [25]	% Beg Unpaid =[36]/[31]					
2014 & prior	3,789	73,014	5,716	7.8%	(637)	(16.8%)	(1,474)	(2.0%)					
2015	3,569	33,029	3,034	9.2%	426	11.9%	1	-					
2016	9,403	43,645	4,230	9.7%	189	2.0%	(2,255)	(5.2%)					
2017	20,082	49,585	2,484	5.0%	835	4.2%	(2,465)	(5.0%)					
2018	36,236	81,966	7,604	9.3%	6,912	19.1%	1,788	2.2%					
TOTAL	73,079	281,239	23,068	8.2%	7,725	10.6%	(4,405)	(1.6%)					

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Total
All Vehicles

Loss Ratios Over Time
as at June 30, 2019

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] <i>= [5]-[3]</i>	Recorded Claims Amt @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt @ Jun 2019 [7] <i>= [5]+[6]</i>	Selected Ultimate LR @ Jun 2019 [8] <i>= [7]/[2]</i>	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] <i>= [8]-[9]</i>	Claims Amt [14]	Ultimate LR [15] <i>= [8]-[12]</i>	Claims Amt @ curr EP [16] <i>= [2]*[15]</i>
1997 & prior	3,340,773	4,118,250	4,068	4,122,318	-	4,122,318	-	-	-	-	-	-	18	-	-
1998	241,553	136,116	-	136,116	-	136,116	56.4%	56.4%	56.4%	56.4%	56.4%	-	-	-	-
1999	147,777	101,016	-	101,016	-	101,016	68.4%	68.4%	68.4%	68.4%	68.4%	-	-	-	-
2000	136,124	92,262	-	92,262	-	92,262	67.8%	67.8%	67.8%	67.8%	67.8%	-	-	-	-
2001	160,522	131,474	-	131,474	-	131,474	81.9%	81.9%	81.9%	81.9%	81.9%	-	-	-	-
2002	308,443	239,826	471	240,297	-	240,297	77.9%	77.9%	77.9%	77.9%	77.9%	-	-	-	-
2003	841,426	591,210	1,976	593,186	-	593,186	70.5%	70.5%	70.5%	70.5%	70.5%	-	13	-	-
2004	1,018,240	519,746	709	520,455	-	520,455	51.1%	51.1%	51.1%	51.1%	51.1%	-	26	-	-
2005	634,186	321,518	203	321,721	-	321,721	50.7%	50.7%	50.7%	50.8%	50.8%	-	-	(0.1%)	(634)
2006	444,987	247,860	403	248,263	-	248,263	55.8%	55.8%	55.8%	55.8%	55.9%	-	(225)	(0.1%)	(445)
2007	358,456	214,408	2,313	216,721	284	217,005	60.5%	60.6%	60.6%	60.6%	60.7%	(0.1%)	(76)	(0.2%)	(717)
2008	298,744	165,808	1,058	166,866	239	167,105	55.9%	56.0%	56.0%	56.0%	56.0%	(0.1%)	(166)	(0.1%)	(299)
2009	258,217	136,269	3,263	139,532	245	139,777	54.1%	54.1%	54.1%	54.1%	54.2%	-	206	(0.1%)	(258)
2010	233,712	121,955	2,232	124,187	230	124,417	53.2%	53.4%	53.5%	53.5%	53.2%	(0.2%)	(493)	-	-
2011	226,537	109,259	5,897	115,156	174	115,330	50.9%	51.0%	51.3%	51.2%	51.5%	(0.1%)	(264)	(0.6%)	(1,359)
2012	222,103	107,814	7,516	115,330	235	115,565	52.0%	51.9%	51.9%	51.9%	52.0%	0.1%	326	-	-
2013	218,219	100,171	17,833	118,004	511	118,515	54.3%	54.5%	54.1%	54.2%	54.1%	(0.2%)	(423)	0.2%	436
2014	207,081	95,709	14,930	110,639	1,034	111,673	53.9%	54.1%	53.3%	53.4%	53.6%	(0.2%)	(416)	0.3%	621
2015	195,520	88,411	26,852	115,263	3,144	118,407	60.6%	60.6%	61.0%	59.6%	60.6%	-	1	-	-
2016	177,894	69,489	30,201	99,690	6,959	106,649	60.0%	61.2%	60.4%	60.3%	59.7%	(1.2%)	(2,255)	0.3%	534
2017	176,853	51,982	27,854	79,836	16,782	96,618	54.6%	56.0%	54.8%	55.3%	54.6%	(1.4%)	(2,465)	-	-
2018	216,977	53,748	45,038	98,786	31,112	129,898	59.9%	59.0%	55.2%	55.5%	54.4%	0.9%	1,788	-	-
2019	141,620	17,870	23,693	41,563	30,217	71,780	50.7%	50.9%	-	-	-	-	-	-	-
TOTAL	10,234,670	7,832,171	216,510	8,048,681	91,166	8,139,847	79.5%	79.8%	79.9%	80.0%	80.1%		(4,405)		(2,121)
2018 & prior	10,093,050	7,814,301	192,817	8,007,118	60,949	8,068,067	79.9%	80.0%	79.9%	80.0%	80.1%		(4,405)		(2,121)

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association **Valuation Results**
Amounts in: \$1,000s as at June 30, 2019
Coverage: Total
FARM Ontario
All Vehicles

Life to Date														FARM: Ontario; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium \$000s [2] database	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense					
		\$000s [3] database	% EP [4] =[3]/[2]	\$000s [5] =[7]-[3]	% EP [6] =[5]/[2]	\$000s [7] database	% EP [8] =[7]/[2]	\$000s [9] database	% EP [10] =[9]/[2]	\$000s [11] =[7]+[9]	% EP [12] =[11]/[2]	\$000s [13] =[5]+[9]	% EP [14] =[13]/[2]				
2014 & prior	4,516,051	4,354,544	-	30,065	-	4,384,609	-	1,401	-	4,386,010	-	31,466	-				
2015	45,488	13,464	29.6%	9,308	20.5%	22,772	50.1%	647	1.4%	23,419	51.5%	9,955	21.9%				
2016	40,067	10,174	25.4%	6,113	15.3%	16,287	40.6%	1,549	3.9%	17,836	44.5%	7,662	19.1%				
2017	43,113	7,604	17.6%	4,003	9.3%	11,607	26.9%	4,467	10.4%	16,074	37.3%	8,470	19.6%				
2018	66,711	10,898	16.3%	7,256	10.9%	18,154	27.2%	10,251	15.4%	28,405	42.6%	17,507	26.2%				
2019	50,062	3,672	7.3%	4,353	8.7%	8,025	16.0%	10,904	21.8%	18,929	37.8%	15,257	30.5%				
TOTAL	4,761,492	4,400,356	-	61,098	-	4,461,454	-	29,219	-	4,490,673	-	90,317	-				

2018 & prior	4,711,430	4,396,684	-	56,745	-	4,453,429	-	18,315	-	4,471,744	-	75,060	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP														FARM: Ontario; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium (LTD) \$000s [16] database	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense					
		\$000s [17] database	% EP [18] =[17]/[16]	\$000s [19] database	% EP [20] =[19]/[16]	\$000s [21] database	% EP [22] =[21]/[16]	\$000s [23] database	% EP [24] =[23]/[16]	\$000s [25] database	% EP [26] =[25]/[16]	\$000s [27] database	% EP [28] =[27]/[16]				
2014 & prior	4,516,051	2,364	-	(2,453)	-	(89)	-	(550)	-	(639)	-	(3,003)	-				
2015	45,488	216	0.5%	(165)	(0.4%)	51	0.1%	35	0.1%	86	0.2%	(130)	(0.3%)				
2016	40,067	711	1.8%	(963)	(2.4%)	(252)	(0.6%)	(581)	(1.5%)	(833)	(2.1%)	(1,544)	(3.9%)				
2017	43,113	256	0.6%	(423)	(1.0%)	(167)	(0.4%)	(1,053)	(2.4%)	(1,220)	(2.8%)	(1,476)	(3.4%)				
2018	66,711	1,966	2.9%	(1,061)	(1.6%)	905	1.4%	(2,218)	(3.3%)	(1,313)	(2.0%)	(3,279)	(4.9%)				
TOTAL	4,711,430	5,513	-	(5,065)	-	448	-	(4,367)	-	(3,919)	-	(9,432)	-				

Earned Premiums include 1990 and later only

Emergence During Quarter										FARM: Ontario; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Beginning IBNR \$000s [30] database	Beginning Unpaid \$000s [31] database	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense						
			\$000s [32] [17]	% Beg Unpaid [33] =[32]/[31]	\$000s [34] [21]	% Beg IBNR [35] =[34]/[30]	\$000s [36] [25]	% Beg Unpaid [37] =[36]/[31]					
2014 & prior	1,951	34,469	2,364	6.9%	(89)	(4.6%)	(639)	(1.9%)					
2015	612	10,085	216	2.1%	51	8.3%	86	0.9%					
2016	2,130	9,206	711	7.7%	(252)	(11.8%)	(833)	(9.0%)					
2017	5,520	9,946	256	2.6%	(167)	(3.0%)	(1,220)	(12.3%)					
2018	12,469	20,786	1,966	9.5%	905	7.3%	(1,313)	(6.3%)					
TOTAL	22,682	84,492	5,513	6.5%	448	2.0%	(3,919)	(4.6%)					

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Ontario
All Vehicles

Loss Ratios Over Time
as at June 30, 2019

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
	Ultimate LR [13] = [8]-[9]	Claims Amt [14]	Ultimate LR [15] = [8]-[12]	Claims Amt @ curr EP [16] = [2]*[15]											
1997 & prior	1,967,785	2,686,641	4,068	2,690,709	-	2,690,709	-	-	-	-	-	-	18	-	202
1998	93,106	40,525	-	40,525	-	40,525	43.5%	43.5%	43.5%	43.5%	43.5%	-	-	-	-
1999	39,555	26,419	-	26,419	-	26,419	66.8%	66.8%	66.8%	66.8%	66.8%	-	-	-	-
2000	34,179	19,883	-	19,883	-	19,883	58.2%	58.2%	58.2%	58.2%	58.2%	-	-	-	-
2001	45,116	42,937	-	42,937	-	42,937	95.2%	95.2%	95.2%	95.2%	95.2%	-	-	-	-
2002	111,113	117,364	471	117,835	-	117,835	106.0%	106.0%	106.0%	106.0%	106.0%	-	-	-	-
2003	480,447	418,227	1,697	419,924	-	419,924	87.4%	87.4%	87.4%	87.4%	87.5%	-	-	(0.1%)	(480)
2004	604,181	326,415	656	327,071	-	327,071	54.1%	54.1%	54.1%	54.1%	54.1%	-	(5)	-	-
2005	328,686	158,932	8	158,940	-	158,940	48.4%	48.4%	48.4%	48.4%	48.4%	-	-	-	-
2006	200,156	118,174	398	118,572	-	118,572	59.2%	59.3%	59.3%	59.3%	59.4%	(0.1%)	(196)	(0.2%)	(400)
2007	134,018	103,474	2,128	105,602	284	105,886	79.0%	79.1%	79.1%	79.1%	79.3%	(0.1%)	(82)	(0.3%)	(402)
2008	95,930	80,225	329	80,554	239	80,793	84.2%	84.2%	84.2%	84.2%	84.2%	-	16	-	-
2009	76,374	62,786	2,556	65,342	245	65,587	85.9%	85.6%	85.7%	85.8%	85.9%	0.3%	204	-	-
2010	69,026	46,243	860	47,103	183	47,286	68.5%	69.2%	69.4%	69.1%	68.7%	(0.7%)	(448)	(0.2%)	(138)
2011	67,755	31,666	2,440	34,106	129	34,235	50.5%	50.7%	51.1%	51.3%	52.5%	(0.2%)	(123)	(2.0%)	(1,355)
2012	61,050	33,545	2,215	35,760	87	35,847	58.7%	58.8%	58.6%	58.7%	59.3%	(0.1%)	(76)	(0.6%)	(366)
2013	57,854	24,527	6,560	31,087	22	31,109	53.8%	54.0%	52.3%	53.0%	52.9%	(0.2%)	(133)	0.9%	521
2014	49,720	16,561	5,679	22,240	212	22,452	45.2%	44.8%	40.2%	40.4%	40.9%	0.4%	186	4.3%	2,138
2015	45,488	13,464	9,308	22,772	647	23,419	51.5%	51.3%	52.0%	48.1%	49.1%	0.2%	86	2.4%	1,092
2016	40,067	10,174	6,113	16,287	1,549	17,836	44.5%	46.6%	46.6%	45.9%	44.9%	(2.1%)	(833)	(0.4%)	(160)
2017	43,113	7,604	4,003	11,607	4,467	16,074	37.3%	40.1%	40.0%	43.4%	43.4%	(2.8%)	(1,220)	(6.1%)	(2,630)
2018	66,711	10,898	7,256	18,154	10,251	28,405	42.6%	44.5%	42.2%	45.2%	43.6%	(1.9%)	(1,313)	-	-
2019	50,062	3,672	4,353	8,025	10,904	18,929	37.8%	39.4%	-	-	-	-	-	-	-
TOTAL	4,788,423	4,400,356	61,098	4,461,454	29,219	4,490,673	93.8%	94.2%	94.4%	94.7%	94.9%		(3,919)		(1,978)
2018 & prior	4,738,361	4,396,684	56,745	4,453,429	18,315	4,471,744	94.4%	94.5%	94.4%	94.7%	94.9%		(3,919)		(1,978)

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association **Valuation Results**
 Amounts in: \$1,000s as at June 30, 2019
Coverage: Total
FARM Alberta
All Vehicles

Life to Date														FARM: Alberta; Business Segment: All Vehicles; Gov't Line: Total	
Accident Year	Earned Premium \$000s [2] database	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense			
		\$000s [3] database	% EP [4] =[3]/[2]	\$000s [5] =[7]-[3]	% EP [6] =[5]/[2]	\$000s [7] database	% EP [8] =[7]/[2]	\$000s [9] database	% EP [10] =[9]/[2]	\$000s [11] =[7]+[9]	% EP [12] =[11]/[2]	\$000s [13] =[5]+[9]	% EP [14] =[13]/[2]		
2014 & prior	2,492,517	1,752,240	-	12,630	-	1,764,870	-	975	-	1,765,845	-	13,605	-		
2015	71,410	34,084	47.7%	6,113	8.6%	40,197	56.3%	1,861	2.6%	42,058	58.9%	7,974	11.2%		
2016	59,221	24,544	41.4%	10,075	17.0%	34,619	58.5%	2,824	4.8%	37,443	63.2%	12,899	21.8%		
2017	54,430	17,834	32.8%	8,020	14.7%	25,854	47.5%	5,236	9.6%	31,090	57.1%	13,256	24.4%		
2018	67,100	20,853	31.1%	14,253	21.2%	35,106	52.3%	9,107	13.6%	44,213	65.9%	23,360	34.8%		
2019	46,623	6,497	13.9%	7,351	15.8%	13,848	29.7%	10,195	21.9%	24,043	51.6%	17,546	37.6%		
TOTAL	2,791,301	1,856,052	-	58,442	-	1,914,494	-	30,198	-	1,944,692	-	88,640	-		

2018 & prior	2,744,678	1,849,555	-	51,091	-	1,900,646	-	20,003	-	1,920,649	-	71,094	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP														FARM: Alberta; Business Segment: All Vehicles; Gov't Line: Total	
Accident Year	Earned Premium (LTD) \$000s [16] database	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense			
		\$000s [17] database	% EP [18] =[17]/[16]	\$000s [19] database	% EP [20] =[19]/[16]	\$000s [21] database	% EP [22] =[21]/[16]	\$000s [23] database	% EP [24] =[23]/[16]	\$000s [25] database	% EP [26] =[25]/[16]	\$000s [27] database	% EP [28] =[27]/[16]		
2014 & prior	2,492,517	1,095	-	(921)	-	174	-	(199)	-	(25)	-	(1,120)	-		
2015	71,410	1,585	2.2%	(1,553)	(2.2%)	32	-	(22)	-	10	-	(1,575)	(2.2%)		
2016	59,221	531	0.9%	(282)	(0.5%)	249	0.4%	(441)	(0.7%)	(192)	(0.3%)	(723)	(1.2%)		
2017	54,430	207	0.4%	485	0.9%	692	1.3%	(45)	(0.1%)	647	1.2%	440	0.8%		
2018	67,100	3,757	5.6%	(285)	(0.4%)	3,472	5.2%	(591)	(0.9%)	2,881	4.3%	(876)	(1.3%)		
TOTAL	2,744,678	7,175	-	(2,556)	-	4,619	-	(1,298)	-	3,321	-	(3,854)	-		

Earned Premiums include 1990 and later only

Emergence During Quarter										FARM: Alberta; Business Segment: All Vehicles; Gov't Line: Total	
Accident Year	Beginning IBNR \$000s [30] database	Beginning Unpaid \$000s [31] database	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense				
			\$000s [32] [17]	% Beg Unpaid [33] =[32]/[31]	\$000s [34] [21]	% Beg IBNR [35] =[34]/[30]	\$000s [36] [25]	% Beg Unpaid [37] =[36]/[31]			
2014 & prior	1,174	14,725	1,095	7.4%	174	14.8%	(25)	(0.2%)			
2015	1,883	9,549	1,585	16.6%	32	1.7%	10	0.1%			
2016	3,265	13,622	531	3.9%	249	7.6%	(192)	(1.4%)			
2017	5,281	12,816	207	1.6%	692	13.1%	647	5.0%			
2018	9,698	24,236	3,757	15.5%	3,472	35.8%	2,881	11.9%			
TOTAL	21,301	74,948	7,175	9.6%	4,619	21.7%	3,321	4.4%			

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Alberta
All Vehicles

Loss Ratios Over Time
as at June 30, 2019

Accident Year [1]	Earned Premium @ Jun 2019 [2]	Paid Claims Amt @ Jun 2019 [3]	Case Reserve @ Jun 2019 [4]	Recorded Claims Amt @ Jun 2019 [5]	Selected IBNR @ Jun 2019 [6]	Ultimate Claims Amt @ Jun 2019 [7]	Selected Ultimate LR @ Jun 2019 [8]	Selected Ultimate LR @ Mar 2019 [9]	Selected Ultimate LR @ Dec 2018 [10]	Selected Ultimate LR @ Sep 2018 [11]	Selected Ultimate LR @ Jun 2018 [12]	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
	database	database	= [5]-[3]	database	database	= [5]+[6]	= [7]/[2]	database	database	database	database	database	Ultimate LR [13]	Claims Amt [14]	Ultimate LR [15]
												= [8]-[9]		= [8]-[12]	= [2]*[15]
1997 & prior	798,383	881,231	-	881,231	-	881,231	-	-	-	-	-	-	-	-	-
1998	91,846	60,112	-	60,112	-	60,112	65.4%	65.4%	65.4%	65.4%	65.4%	-	-	-	-
1999	62,957	39,883	-	39,883	-	39,883	63.3%	63.3%	63.3%	63.3%	63.3%	-	-	-	-
2000	56,691	36,034	-	36,034	-	36,034	63.6%	63.6%	63.6%	63.6%	63.6%	-	-	-	-
2001	58,886	40,895	-	40,895	-	40,895	69.4%	69.4%	69.4%	69.4%	69.4%	-	-	-	-
2002	90,666	53,307	-	53,307	-	53,307	58.8%	58.8%	58.8%	58.8%	58.8%	-	-	-	-
2003	183,437	91,440	47	91,487	-	91,487	49.9%	49.9%	49.9%	49.9%	49.9%	-	3	-	-
2004	235,972	112,875	36	112,911	-	112,911	47.8%	47.8%	47.8%	47.8%	47.8%	-	31	-	-
2005	144,843	85,169	108	85,277	-	85,277	58.9%	58.9%	58.9%	58.9%	58.9%	-	-	-	-
2006	108,120	58,931	5	58,936	-	58,936	54.5%	54.5%	54.5%	54.5%	54.5%	-	-	-	-
2007	103,335	48,525	39	48,564	-	48,564	47.0%	47.0%	47.0%	47.0%	47.0%	-	-	-	-
2008	98,049	42,312	569	42,881	-	42,881	43.7%	43.9%	43.9%	43.9%	43.9%	(0.2%)	(182)	(0.2%)	(196)
2009	85,424	32,863	50	32,913	-	32,913	38.5%	38.5%	38.5%	38.5%	38.5%	-	-	-	-
2010	75,873	31,961	-	31,961	7	31,968	42.1%	42.2%	42.2%	42.2%	42.2%	(0.1%)	(14)	(0.1%)	(76)
2011	72,725	34,611	2,549	37,160	15	37,175	51.1%	51.0%	51.4%	50.8%	50.9%	0.1%	66	0.2%	145
2012	75,097	32,070	1,548	33,618	63	33,681	44.8%	44.3%	44.4%	44.6%	44.3%	0.5%	433	0.5%	375
2013	75,160	34,112	4,557	38,669	358	39,027	51.9%	52.3%	52.2%	52.0%	52.1%	(0.4%)	(246)	(0.2%)	(150)
2014	75,053	35,909	3,122	39,031	532	39,563	52.7%	52.9%	53.7%	53.8%	53.7%	(0.2%)	(116)	(1.0%)	(751)
2015	71,410	34,084	6,113	40,197	1,861	42,058	58.9%	58.9%	59.3%	58.2%	59.6%	-	10	(0.7%)	(500)
2016	59,221	24,544	10,075	34,619	2,824	37,443	63.2%	63.6%	63.6%	63.3%	62.0%	(0.4%)	(192)	1.2%	711
2017	54,430	17,834	8,020	25,854	5,236	31,090	57.1%	55.9%	53.1%	52.0%	52.4%	1.2%	647	4.7%	2,558
2018	67,100	20,853	14,253	35,106	9,107	44,213	65.9%	61.6%	53.2%	52.8%	51.5%	4.3%	2,881		
2019	46,623	6,497	7,351	13,848	10,195	24,043	51.6%	45.9%	-	-	-				
TOTAL	2,791,911	1,856,052	58,442	1,914,494	30,198	1,944,692	69.7%	69.7%	69.6%	69.7%	69.8%		3,321		2,116
2018 & prior	2,745,288	1,849,555	51,091	1,900,646	20,003	1,920,649	70.0%	69.8%	69.6%	69.7%	69.8%		3,321		2,116

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association **Valuation Results**
Amounts in: \$1,000s as at June 30, 2019
Coverage: Total
FARM Newfoundland & Labrador
All Vehicles

Life to Date														FARM: Newfoundland & Labrador; Business Segment: All Vehicles; Gov't Line: Total													
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense															
		\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP														
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]														
	database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]														
2014 & prior	452,307	303,133	-	7,350	-	310,483	-	-	-	310,483	-	7,350	-														
2015	28,377	19,071	67.2%	5,177	18.2%	24,248	85.4%	(46)	(0.2%)	24,202	85.3%	5,131	18.1%														
2016	28,129	15,369	54.6%	7,224	25.7%	22,593	80.3%	434	1.5%	23,027	81.9%	7,658	27.2%														
2017	28,529	10,772	37.8%	7,278	25.5%	18,050	63.3%	1,394	4.9%	19,444	68.2%	8,672	30.4%														
2018	28,707	7,839	27.3%	12,047	42.0%	19,886	69.3%	2,439	8.5%	22,325	77.8%	14,486	50.5%														
2019	14,463	2,472	17.1%	5,453	37.7%	7,925	54.8%	1,832	12.7%	9,757	67.5%	7,285	50.4%														
TOTAL	580,512	358,656	-	44,529	-	403,185	-	6,053	-	409,238	-	50,582	-														

2018 & prior	566,049	356,184	-	39,076	-	395,260	-	4,221	-	399,481	-	43,297	-
Earned Premiums include 1990 and later only													

Activity During Quarter vs EP														FARM: Newfoundland & Labrador; Business Segment: All Vehicles; Gov't Line: Total													
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense															
		\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP														
[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]														
	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]														
2014 & prior	452,307	423	-	(646)	-	(223)	-	4	-	(219)	-	(642)	-														
2015	28,377	315	1.1%	(235)	(0.8%)	80	0.3%	(56)	(0.2%)	24	0.1%	(291)	(1.0%)														
2016	28,129	844	3.0%	(281)	(1.0%)	563	2.0%	(317)	(1.1%)	246	0.9%	(598)	(2.1%)														
2017	28,529	1,316	4.6%	(1,283)	(4.5%)	33	0.1%	(143)	(0.5%)	(110)	(0.4%)	(1,426)	(5.0%)														
2018	28,707	887	3.1%	889	3.1%	1,776	6.2%	(170)	(0.6%)	1,606	5.6%	719	2.5%														
TOTAL	566,049	3,785	-	(1,556)	-	2,229	-	(682)	-	1,547	-	(2,238)	-														

Earned Premiums include 1990 and later only

Emergence During Quarter										FARM: Newfoundland & Labrador; Business Segment: All Vehicles; Gov't Line: Total									
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense												
			\$000s	% Beg Unpaid	\$000s	% Beg IBNR	\$000s	% Beg Unpaid											
[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]											
	database	database	[17]	= [32]/[31]	[21]	= [34]/[30]	[25]	= [36]/[31]											
2014 & prior	(4)	7,992	423	5.3%	(223)	5,575.0%	(219)	(2.7%)											
2015	10	5,422	315	5.8%	80	800.0%	24	0.4%											
2016	751	8,256	844	10.2%	563	75.0%	246	3.0%											
2017	1,537	10,098	1,316	13.0%	33	2.1%	(110)	(1.1%)											
2018	2,609	13,767	887	6.4%	1,776	68.1%	1,606	11.7%											
TOTAL	4,903	45,535	3,785	8.3%	2,229	45.5%	1,547	3.4%											

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Newfoundland & Labrador
All Vehicles

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] = [8]-[9]	Claims Amt [14]	Ultimate LR [15] = [8]-[12]	Claims Amt @ curr EP [16] = [2]*[15]
1997 & prior	102,456	79,782	-	79,782	-	79,782	-	-	-	-	-	-	-	-	-
1998	13,735	7,883	-	7,883	-	7,883	57.4%	57.4%	57.4%	57.4%	57.4%	-	-	-	-
1999	13,078	10,847	-	10,847	-	10,847	82.9%	82.9%	82.9%	82.9%	82.9%	-	-	-	-
2000	12,540	10,335	-	10,335	-	10,335	82.4%	82.4%	82.4%	82.4%	82.4%	-	-	-	-
2001	12,022	9,468	-	9,468	-	9,468	78.8%	78.8%	78.8%	78.8%	78.8%	-	-	-	-
2002	18,074	11,749	-	11,749	-	11,749	65.0%	65.0%	65.0%	65.0%	65.0%	-	-	-	-
2003	27,221	17,640	-	17,640	-	17,640	64.8%	64.8%	64.8%	64.8%	64.8%	-	-	-	-
2004	30,357	13,909	-	13,909	-	13,909	45.8%	45.8%	45.8%	45.8%	45.8%	-	-	-	-
2005	25,561	12,881	-	12,881	-	12,881	50.4%	50.4%	50.4%	50.4%	50.4%	-	-	-	-
2006	17,570	8,780	-	8,780	-	8,780	50.0%	50.0%	50.0%	50.0%	50.0%	-	-	-	-
2007	14,223	9,853	30	9,883	-	9,883	69.5%	69.5%	69.5%	69.5%	69.5%	-	-	-	-
2008	14,083	7,842	100	7,942	-	7,942	56.4%	56.4%	56.4%	56.9%	56.9%	-	-	(0.5%)	(70)
2009	18,332	12,020	89	12,109	-	12,109	66.1%	66.1%	66.1%	66.1%	66.1%	-	-	-	-
2010	21,766	16,761	-	16,761	-	16,761	77.0%	77.1%	77.1%	77.1%	77.1%	(0.1%)	(31)	(0.1%)	(22)
2011	24,253	17,888	734	18,622	-	18,622	76.8%	76.8%	76.9%	76.5%	76.5%	-	-	0.3%	73
2012	27,321	19,030	2,230	21,260	-	21,260	77.8%	77.9%	78.0%	77.3%	77.4%	(0.1%)	(14)	0.4%	109
2013	29,672	18,807	983	19,790	-	19,790	66.7%	67.5%	67.5%	67.7%	68.2%	(0.8%)	(238)	(1.5%)	(445)
2014	30,043	17,658	3,184	20,842	-	20,842	69.4%	69.2%	69.0%	69.2%	70.3%	0.2%	64	(0.9%)	(270)
2015	28,377	19,071	5,177	24,248	(46)	24,202	85.3%	85.2%	84.9%	83.3%	83.1%	0.1%	24	2.2%	624
2016	28,129	15,369	7,224	22,593	434	23,027	81.9%	81.0%	80.8%	80.9%	79.9%	0.9%	246	2.0%	563
2017	28,529	10,772	7,278	18,050	1,394	19,444	68.2%	68.5%	67.6%	66.8%	65.8%	(0.3%)	(110)	2.4%	685
2018	28,707	7,839	12,047	19,886	2,439	22,325	77.8%	72.2%	70.7%	69.6%	68.4%	5.6%	1,606		
2019	14,463	2,472	5,453	7,925	1,832	9,757	67.5%	67.6%	-	-	-				
TOTAL	580,590	358,656	44,529	403,185	6,053	409,238	70.5%	70.3%	70.1%	70.0%	69.9%		1,547		1,247
2018 & prior	566,127	356,184	39,076	395,260	4,221	399,481	70.6%	70.3%	70.1%	70.0%	69.9%		1,547		1,247

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association **Valuation Results**
Amounts in: \$1,000s as at June 30, 2019
Coverage: Total
FARM New Brunswick
All Vehicles

Life to Date														FARM: New Brunswick; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium \$000s [1]	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense					
		\$000s [2]	\$000s [3]	% EP [4]	\$000s [5]	% EP [6]	\$000s [7]	% EP [8]	\$000s [9]	% EP [10]	\$000s [11]	% EP [12]	\$000s [13]	% EP [14]			
	database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]				
2014 & prior	709,442	478,010	-	6,177	-	484,187	-	467	-	484,654	-	6,644	-				
2015	20,408	9,546	46.8%	4,015	19.7%	13,561	66.4%	367	1.8%	13,928	68.2%	4,382	21.5%				
2016	20,517	8,320	40.6%	3,082	15.0%	11,402	55.6%	869	4.2%	12,271	59.8%	3,951	19.3%				
2017	20,677	6,406	31.0%	2,733	13.2%	9,139	44.2%	2,669	12.9%	11,808	57.1%	5,402	26.1%				
2018	22,011	5,664	25.7%	4,146	18.8%	9,810	44.6%	3,993	18.1%	13,803	62.7%	8,139	37.0%				
2019	12,001	2,258	18.8%	2,686	22.4%	4,944	41.2%	2,990	24.9%	7,934	66.1%	5,676	47.3%				
TOTAL	805,056	510,204	-	22,839	-	533,043	-	11,355	-	544,398	-	34,194	-				

2018 & prior	793,055	507,946	-	20,153	-	528,099	-	8,365	-	536,464	-	28,518	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP														FARM: New Brunswick; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Earned Premium (LTD) \$000s [15]	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense					
		\$000s [16]	\$000s [17]	% EP [18]	\$000s [19]	% EP [20]	\$000s [21]	% EP [22]	\$000s [23]	% EP [24]	\$000s [25]	% EP [26]	\$000s [27]	% EP [28]			
	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]				
2014 & prior	709,442	1,193	-	(1,472)	-	(279)	-	(93)	-	(372)	-	(1,565)	-				
2015	20,408	885	4.3%	(605)	(3.0%)	280	1.4%	(77)	(0.4%)	203	1.0%	(682)	(3.3%)				
2016	20,517	669	3.3%	(760)	(3.7%)	(91)	(0.4%)	(323)	(1.6%)	(414)	(2.0%)	(1,083)	(5.3%)				
2017	20,677	441	2.1%	(541)	(2.6%)	(100)	(0.5%)	(718)	(3.5%)	(818)	(4.0%)	(1,259)	(6.1%)				
2018	22,011	191	0.9%	(50)	(0.2%)	141	0.6%	(553)	(2.5%)	(412)	(1.9%)	(603)	(2.7%)				
TOTAL	793,055	3,379	-	(3,428)	-	(49)	-	(1,764)	-	(1,813)	-	(5,192)	-				

Earned Premiums include 1990 and later only

Emergence During Quarter										FARM: New Brunswick; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Beginning IBNR \$000s [29]	Beginning Unpaid \$000s [30]	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense						
			\$000s [31]	% Beg Unpaid [32]	\$000s [33]	% Beg IBNR [34]	\$000s [35]	% Beg Unpaid [36]					
	database	database	\$000s [17]	% Beg Unpaid =[32]/[31]	\$000s [21]	% Beg IBNR =[34]/[30]	\$000s [25]	% Beg Unpaid =[36]/[31]					
2014 & prior	560	8,209	1,193	14.5%	(279)	(49.8%)	(372)	(4.5%)					
2015	444	5,064	885	17.5%	280	63.1%	203	4.0%					
2016	1,192	5,034	669	13.3%	(91)	(7.6%)	(414)	(8.2%)					
2017	3,387	6,661	441	6.6%	(100)	(3.0%)	(818)	(12.3%)					
2018	4,546	8,742	191	2.2%	141	3.1%	(412)	(4.7%)					
TOTAL	10,129	33,710	3,379	10.0%	(49)	(0.5%)	(1,813)	(5.4%)					

Facility Association **Loss Ratios Over Time**
 Amounts in: \$1,000s as at June 30, 2019
Coverage: Total
FARM New Brunswick
All Vehicles

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] = [8]-[9]	Claims Amt [14]	Ultimate LR [15] = [8]-[12]	Claims Amt @ curr EP [16] = [2]*[15]
1997 & prior	211,219	227,815	-	227,815	-	227,815	-	-	-	-	-	-	-	-	-
1998	17,035	11,380	-	11,380	-	11,380	66.8%	66.8%	66.8%	66.8%	66.8%	-	-	-	-
1999	12,334	10,879	-	10,879	-	10,879	88.2%	88.2%	88.2%	88.2%	88.2%	-	-	-	-
2000	12,624	11,814	-	11,814	-	11,814	93.6%	93.6%	93.6%	93.6%	93.6%	-	-	-	-
2001	17,718	17,044	-	17,044	-	17,044	96.2%	96.2%	96.2%	96.2%	96.2%	-	-	-	-
2002	39,285	25,069	-	25,069	-	25,069	63.8%	63.8%	63.8%	64.0%	64.0%	-	-	(0.2%)	(79)
2003	64,539	26,314	231	26,545	-	26,545	41.1%	41.1%	41.1%	41.1%	41.1%	-	11	-	-
2004	50,299	21,083	-	21,083	-	21,083	41.9%	41.9%	41.9%	41.9%	42.0%	-	-	(0.1%)	(50)
2005	44,800	19,412	-	19,412	-	19,412	43.3%	43.3%	43.3%	43.3%	43.3%	-	-	-	-
2006	38,074	17,819	-	17,819	-	17,819	46.8%	46.9%	46.8%	46.8%	46.8%	(0.1%)	(29)	-	-
2007	31,234	15,584	-	15,584	-	15,584	49.9%	49.9%	49.9%	49.9%	49.9%	-	-	-	-
2008	26,957	10,420	59	10,479	-	10,479	38.9%	38.9%	38.9%	38.9%	38.9%	-	-	-	-
2009	24,439	9,377	325	9,702	-	9,702	39.7%	39.7%	39.9%	40.0%	40.0%	-	(1)	(0.3%)	(73)
2010	24,537	11,132	690	11,822	37	11,859	48.3%	48.3%	48.3%	48.4%	47.3%	-	7	1.0%	245
2011	25,075	10,299	168	10,467	29	10,496	41.9%	42.7%	42.7%	42.9%	42.9%	(0.8%)	(203)	(1.0%)	(251)
2012	24,752	10,662	792	11,454	89	11,543	46.6%	46.7%	46.7%	46.7%	46.9%	(0.1%)	(24)	(0.3%)	(74)
2013	23,216	10,218	3,422	13,640	114	13,754	59.2%	58.2%	58.8%	58.5%	57.1%	1.0%	236	2.1%	488
2014	21,305	11,689	490	12,179	198	12,377	58.1%	59.8%	60.0%	61.4%	60.1%	(1.7%)	(369)	(2.0%)	(426)
2015	20,408	9,546	4,015	13,561	367	13,928	68.2%	67.3%	68.2%	68.9%	69.6%	0.9%	203	(1.4%)	(286)
2016	20,517	8,320	3,082	11,402	869	12,271	59.8%	61.8%	60.9%	62.1%	63.7%	(2.0%)	(414)	(3.9%)	(800)
2017	20,677	6,406	2,733	9,139	2,669	11,808	57.1%	61.1%	60.3%	61.6%	61.9%	(4.0%)	(818)	(4.8%)	(992)
2018	22,011	5,664	4,146	9,810	3,993	13,803	62.7%	64.6%	64.6%	61.9%	60.7%	(1.9%)	(412)	-	-
2019	12,001	2,258	2,686	4,944	2,990	7,934	66.1%	76.0%	-	-	-	-	-	-	-
TOTAL	805,352	510,204	22,839	533,043	11,355	544,398	67.6%	67.9%	67.9%	68.0%	68.0%		(1,813)		(2,298)
2018 & prior	793,351	507,946	20,153	528,099	8,365	536,464	67.6%	67.8%	67.9%	68.0%	68.0%		(1,813)		(2,298)

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association **Valuation Results**
 Amounts in: \$1,000s as at June 30, 2019
Coverage: Total
FARM Nova Scotia
All Vehicles

Life to Date														FARM: Nova Scotia; Business Segment: All Vehicles; Gov't Line: Total	
Accident Year	Earned Premium \$000s [1] [2] database	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense			
		\$000s [3] database	% EP [4] =[3]/[2]	\$000s [5] =[7]-[3]	% EP [6] =[5]/[2]	\$000s [7] database	% EP [8] =[7]/[2]	\$000s [9] database	% EP [10] =[9]/[2]	\$000s [11] =[7]+[9]	% EP [12] =[11]/[2]	\$000s [13] =[5]+[9]	% EP [14] =[13]/[2]		
2014 & prior	801,433	496,099	-	4,798	-	500,897	-	(23)	-	500,874	-	4,775	-		
2015	16,459	7,050	42.8%	1,234	7.5%	8,284	50.3%	108	0.7%	8,392	51.0%	1,342	8.2%		
2016	17,147	6,646	38.8%	2,275	13.3%	8,921	52.0%	728	4.2%	9,649	56.3%	3,003	17.5%		
2017	18,043	6,674	37.0%	3,221	17.9%	9,895	54.8%	1,778	9.9%	11,673	64.7%	4,999	27.7%		
2018	20,693	6,075	29.4%	4,499	21.7%	10,574	51.1%	3,369	16.3%	13,943	67.4%	7,868	38.0%		
2019	12,659	2,211	17.5%	2,840	22.4%	5,051	39.9%	2,900	22.9%	7,951	62.8%	5,740	45.3%		
TOTAL	886,434	524,755	-	18,867	-	543,622	-	8,860	-	552,482	-	27,727	-		

2018 & prior	873,775	522,544	-	16,027	-	538,571	-	5,960	-	544,531	-	21,987	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP														FARM: Nova Scotia; Business Segment: All Vehicles; Gov't Line: Total	
Accident Year	Earned Premium (LTD) \$000s [15] [16] database	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense			
		\$000s [17] database	% EP [18] =[17]/[16]	\$000s [19] database	% EP [20] =[19]/[16]	\$000s [21] database	% EP [22] =[21]/[16]	\$000s [23] database	% EP [24] =[23]/[16]	\$000s [25] database	% EP [26] =[25]/[16]	\$000s [27] database	% EP [28] =[27]/[16]		
2014 & prior	801,433	390	-	(450)	-	(60)	-	39	-	(21)	-	(411)	-		
2015	16,459	33	0.2%	(42)	(0.3%)	(9)	(0.1%)	(192)	(1.2%)	(201)	(1.2%)	(234)	(1.4%)		
2016	17,147	394	2.3%	(419)	(2.4%)	(25)	(0.1%)	(392)	(2.3%)	(417)	(2.4%)	(811)	(4.7%)		
2017	18,043	150	0.8%	65	0.4%	215	1.2%	(792)	(4.4%)	(577)	(3.2%)	(727)	(4.0%)		
2018	20,693	505	2.4%	(117)	(0.6%)	388	1.9%	(1,141)	(5.5%)	(753)	(3.6%)	(1,258)	(6.1%)		
TOTAL	873,775	1,472	-	(963)	-	509	-	(2,478)	-	(1,969)	-	(3,441)	-		

Earned Premiums include 1990 and later only

Emergence During Quarter										FARM: Nova Scotia; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Beginning IBNR \$000s [29] [30] database	Beginning Unpaid \$000s [31] database	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense						
			\$000s [32] [17]	% Beg Unpaid [33] =[32]/[31]	\$000s [34] [21]	% Beg IBNR [35] =[34]/[30]	\$000s [36] [25]	% Beg Unpaid [37] =[36]/[31]					
2014 & prior	(62)	5,186	390	7.5%	(60)	96.8%	(21)	(0.4%)					
2015	300	1,576	33	2.1%	(9)	(3.0%)	(201)	(12.8%)					
2016	1,120	3,814	394	10.3%	(25)	(2.2%)	(417)	(10.9%)					
2017	2,570	5,726	150	2.6%	215	8.4%	(577)	(10.1%)					
2018	4,510	9,126	505	5.5%	388	8.6%	(753)	(8.3%)					
TOTAL	8,438	25,428	1,472	5.8%	509	6.0%	(1,969)	(7.7%)					

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Nova Scotia
All Vehicles

Loss Ratios Over Time
as at June 30, 2019

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
													Ultimate LR [13] = [8]-[9]	Claims Amt [14]	Ultimate LR [15] = [8]-[12]
1997 & prior	189,406	184,683	-	184,683	-	184,683	-	-	-	-	-	-	-	-	-
1998	17,320	11,542	-	11,542	-	11,542	66.6%	66.6%	66.6%	66.6%	66.6%	-	-	-	-
1999	11,753	8,444	-	8,444	-	8,444	71.8%	71.8%	71.8%	71.8%	71.8%	-	-	-	-
2000	11,345	9,315	-	9,315	-	9,315	82.1%	82.1%	82.1%	82.1%	82.1%	-	-	-	-
2001	16,349	15,257	-	15,257	-	15,257	93.3%	93.3%	93.3%	93.3%	93.3%	-	-	-	-
2002	35,584	23,349	-	23,349	-	23,349	65.6%	65.6%	65.6%	65.6%	65.6%	-	-	-	-
2003	66,936	31,082	-	31,082	-	31,082	46.4%	46.4%	46.4%	46.4%	46.4%	-	-	-	-
2004	75,848	36,463	16	36,479	-	36,479	48.1%	48.1%	48.1%	48.1%	48.1%	-	-	-	-
2005	69,256	33,090	86	33,176	-	33,176	47.9%	47.9%	47.9%	47.9%	47.9%	-	-	-	-
2006	62,210	35,881	-	35,881	-	35,881	57.7%	57.7%	57.7%	57.7%	57.7%	-	-	-	-
2007	58,103	29,537	115	29,652	-	29,652	51.0%	51.0%	51.0%	51.0%	51.0%	-	6	-	-
2008	46,576	18,339	-	18,339	-	18,339	39.4%	39.4%	39.4%	39.5%	39.5%	-	-	(0.1%)	(47)
2009	37,539	13,600	241	13,841	-	13,841	36.9%	36.9%	36.8%	36.9%	36.9%	-	3	-	-
2010	26,971	12,038	142	12,180	3	12,183	45.2%	45.2%	45.2%	45.1%	45.1%	-	(1)	0.1%	27
2011	21,822	9,285	7	9,292	-	9,292	42.6%	42.6%	42.6%	42.6%	42.6%	-	-	-	-
2012	19,222	7,948	246	8,194	(11)	8,183	42.6%	42.5%	42.5%	42.5%	42.5%	0.1%	15	0.1%	19
2013	18,004	7,901	1,739	9,640	(27)	9,613	53.4%	53.6%	53.9%	53.9%	52.6%	(0.2%)	(35)	0.8%	144
2014	17,189	8,345	2,206	10,551	12	10,563	61.5%	61.5%	61.4%	60.7%	61.8%	-	(9)	(0.3%)	(52)
2015	16,459	7,050	1,234	8,284	108	8,392	51.0%	52.2%	52.5%	53.9%	53.7%	(1.2%)	(201)	(2.7%)	(444)
2016	17,147	6,646	2,275	8,921	728	9,649	56.3%	58.7%	57.3%	56.2%	55.0%	(2.4%)	(417)	1.3%	223
2017	18,043	6,674	3,221	9,895	1,778	11,673	64.7%	67.9%	67.7%	66.3%	65.9%	(3.2%)	(577)	(1.2%)	(217)
2018	20,693	6,075	4,499	10,574	3,369	13,943	67.4%	71.0%	69.2%	64.4%	61.1%	(3.6%)	(753)		
2019	12,659	2,211	2,840	5,051	2,900	7,951	62.8%	65.9%	-	-	-				
TOTAL	887,042	524,755	18,867	543,622	8,860	552,482	62.3%	62.5%	62.4%	62.3%	62.2%		(1,969)		(347)
2018 & prior	874,383	522,544	16,027	538,571	5,960	544,531	62.3%	62.5%	62.4%	62.3%	62.2%		(1,969)		(347)

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association **Valuation Results**
Amounts in: \$1,000s as at June 30, 2019
Coverage: Total
FARM Prince Edward Island
All Vehicles

Life to Date														FARM: Prince Edward Island; Business Segment: All Vehicles; Gov't Line: Total													
Accident Year	Earned Premium	Paid Indemnity & Allowed Claims Expense			Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense														
	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP												
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]														
	database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]														
2014 & prior	135,753	77,057	-	877	-	77,934	-	5	-	77,939	-	882	-														
2015	4,513	1,527	33.8%	919	20.4%	2,446	54.2%	59	1.3%	2,505	55.5%	978	21.7%														
2016	4,673	2,343	50.1%	1,418	30.3%	3,761	80.5%	233	5.0%	3,994	85.5%	1,651	35.3%														
2017	4,657	991	21.3%	1,133	24.3%	2,124	45.6%	636	13.7%	2,760	59.3%	1,769	38.0%														
2018	4,545	813	17.9%	1,841	40.5%	2,654	58.4%	885	19.5%	3,539	77.9%	2,726	60.0%														
2019	2,298	251	10.9%	425	18.5%	676	29.4%	767	33.4%	1,443	62.8%	1,192	51.9%														
TOTAL	156,439	82,982	-	6,613	-	89,595	-	2,585	-	92,180	-	9,198	-														

2018 & prior	154,141	82,731	-	6,188	-	88,919	-	1,818	-	90,737	-	8,006	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP														FARM: Prince Edward Island; Business Segment: All Vehicles; Gov't Line: Total													
Accident Year	Earned Premium (LTD)	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense															
	\$000s	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP	\$000s	% EP														
[15]	[16]	[17]	[18]	[19]	[20]	[21]	[22]	[23]	[24]	[25]	[26]	[27]	[28]														
	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]														
2014 & prior	135,753	257	-	(415)	-	(158)	-	(2)	-	(160)	-	(417)	-														
2015	4,513	1	-	(9)	(0.2%)	(8)	(0.2%)	(41)	(0.9%)	(49)	(1.1%)	(50)	(1.1%)														
2016	4,673	806	17.2%	(984)	(21.1%)	(178)	(3.8%)	(101)	(2.2%)	(279)	(6.0%)	(1,085)	(23.2%)														
2017	4,657	15	0.3%	148	3.2%	163	3.5%	(268)	(5.8%)	(105)	(2.3%)	(120)	(2.6%)														
2018	4,545	78	1.7%	(92)	(2.0%)	(14)	(0.3%)	(136)	(3.0%)	(150)	(3.3%)	(228)	(5.0%)														
TOTAL	154,141	1,157	-	(1,352)	-	(195)	-	(548)	-	(743)	-	(1,900)	-														

Earned Premiums include 1990 and later only

Emergence During Quarter										FARM: Prince Edward Island; Business Segment: All Vehicles; Gov't Line: Total									
Accident Year	Beginning IBNR	Beginning Unpaid	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense												
	\$000s	\$000s	\$000s	% Beg Unpaid	\$000s	% Beg IBNR	\$000s	% Beg Unpaid											
[29]	[30]	[31]	[32]	[33]	[34]	[35]	[36]	[37]											
	database	database	[17]	= [32]/[31]	[21]	= [34]/[30]	[25]	= [36]/[31]											
2014 & prior	7	1,299	257	19.8%	(158)	(2,257.1%)	(160)	(12.3%)											
2015	100	1,028	1	0.1%	(8)	(8.0%)	(49)	(4.8%)											
2016	334	2,736	806	29.5%	(178)	(53.3%)	(279)	(10.2%)											
2017	904	1,889	15	0.8%	163	18.0%	(105)	(5.6%)											
2018	1,021	2,954	78	2.6%	(14)	(1.4%)	(150)	(5.1%)											
TOTAL	2,366	9,906	1,157	11.7%	(195)	(8.2%)	(743)	(7.5%)											

Facility Association **Loss Ratios Over Time**
 Amounts in: \$1,000s as at June 30, 2019
Coverage: Total
FARM Prince Edward Island
All Vehicles

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] = [8]-[9]	Claims Amt [14]	Ultimate LR [15] = [8]-[12]	Claims Amt @ curr EP [16] = [2]*[15]
1997 & prior	35,509	34,341	-	34,341	-	34,341	-	-	-	-	-	-	-	-	-
1998	3,420	2,084	-	2,084	-	2,084	60.9%	60.9%	60.9%	60.9%	60.9%	-	-	-	-
1999	3,205	2,094	-	2,094	-	2,094	65.3%	65.3%	65.3%	65.3%	65.3%	-	-	-	-
2000	3,739	2,854	-	2,854	-	2,854	76.3%	76.3%	76.3%	76.3%	76.3%	-	-	-	-
2001	5,096	1,920	-	1,920	-	1,920	37.7%	37.7%	37.7%	37.7%	37.7%	-	-	-	-
2002	7,607	4,257	-	4,257	-	4,257	56.0%	56.0%	56.0%	56.0%	56.0%	-	-	-	-
2003	10,548	3,480	-	3,480	-	3,480	33.0%	33.0%	33.0%	33.0%	33.0%	-	-	-	-
2004	11,555	3,841	-	3,841	-	3,841	33.2%	33.2%	33.2%	33.2%	33.2%	-	-	-	-
2005	10,049	5,290	-	5,290	-	5,290	52.6%	52.6%	52.6%	52.6%	52.6%	-	-	-	-
2006	7,543	3,216	-	3,216	-	3,216	42.6%	42.6%	42.6%	42.6%	42.6%	-	-	-	-
2007	5,885	2,484	-	2,484	-	2,484	42.2%	42.2%	42.2%	42.2%	42.2%	-	-	-	-
2008	4,781	735	-	735	-	735	15.4%	15.4%	15.4%	15.4%	15.4%	-	-	-	-
2009	4,362	1,664	-	1,664	-	1,664	38.1%	38.1%	38.1%	38.1%	38.1%	-	-	-	-
2010	4,377	1,041	460	1,501	-	1,501	34.3%	34.4%	34.4%	34.2%	34.2%	(0.1%)	(6)	0.1%	4
2011	4,415	2,814	-	2,814	-	2,814	63.7%	63.7%	63.7%	63.7%	63.7%	-	-	-	-
2012	4,511	2,046	320	2,366	-	2,366	52.4%	52.4%	52.4%	52.4%	52.4%	-	-	-	-
2013	4,583	1,196	47	1,243	-	1,243	27.1%	27.1%	26.3%	26.4%	26.4%	-	-	0.7%	32
2014	4,568	1,700	50	1,750	5	1,755	38.4%	41.8%	41.9%	39.8%	39.8%	(3.4%)	(154)	(1.4%)	(64)
2015	4,513	1,527	919	2,446	59	2,505	55.5%	56.6%	57.3%	55.9%	55.5%	(1.1%)	(49)	-	-
2016	4,673	2,343	1,418	3,761	233	3,994	85.5%	91.4%	70.4%	69.1%	73.2%	(5.9%)	(279)	12.3%	575
2017	4,657	991	1,133	2,124	636	2,760	59.3%	61.5%	56.8%	59.8%	57.0%	(2.2%)	(105)	2.3%	107
2018	4,545	813	1,841	2,654	885	3,539	77.9%	81.2%	79.1%	85.7%	89.1%	(3.3%)	(150)	-	-
2019	2,298	251	425	676	767	1,443	62.8%	72.0%	-	-	-	-	-	-	-
TOTAL	156,461	82,982	6,613	89,595	2,585	92,180	58.9%	59.4%	58.5%	58.4%	58.3%		(743)		654
2018 & prior	154,163	82,731	6,188	88,919	1,818	90,737	58.9%	59.3%	58.5%	58.4%	58.3%		(743)		654

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association **Valuation Results**
Amounts in: \$1,000s as at June 30, 2019
Coverage: Total
FARM Yukon
All Vehicles

Life to Date												FARM: Yukon; Business Segment: All Vehicles; Gov't Line: Total	
Accident Year	Earned Premium \$000s [1] database	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense	
		\$000s [2] database	% EP [3] =[3]/[2]	\$000s [4] =[7]-[3]	% EP [5] =[5]/[2]	\$000s [6] database	% EP [7] =[7]/[2]	\$000s [8] database	% EP [9] =[9]/[2]	\$000s [10] =[7]+[9]	% EP [11] =[11]/[2]	\$000s [12] =[5]+[9]	% EP [13] =[13]/[2]
2014 & prior	55,821	34,199	-	79	-	34,278	-	38	-	34,316	-	117	-
2015	2,175	1,723	79.2%	-	-	1,723	79.2%	55	2.5%	1,778	81.7%	55	2.5%
2016	2,002	836	41.8%	-	-	836	41.8%	98	4.9%	934	46.7%	98	4.9%
2017	1,849	438	23.7%	884	47.8%	1,322	71.5%	173	9.4%	1,495	80.9%	1,057	57.2%
2018	1,842	518	28.1%	701	38.1%	1,219	66.2%	292	15.9%	1,511	82.0%	993	53.9%
2019	910	79	8.7%	77	8.5%	156	17.1%	255	28.0%	411	45.2%	332	36.5%
TOTAL	64,599	37,793	-	1,741	-	39,534	-	911	-	40,445	-	2,652	-

2018 & prior	63,689	37,714	-	1,664	-	39,378	-	656	-	40,034	-	2,320	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP												FARM: Yukon; Business Segment: All Vehicles; Gov't Line: Total	
Accident Year	Earned Premium (LTD) \$000s [15] database	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense	
		\$000s [16] database	% EP [17] =[17]/[16]	\$000s [18] database	% EP [19] =[19]/[16]	\$000s [20] database	% EP [21] =[21]/[16]	\$000s [22] database	% EP [23] =[23]/[16]	\$000s [24] database	% EP [25] =[25]/[16]	\$000s [26] database	% EP [27] =[27]/[16]
2014 & prior	55,821	-	-	-	-	-	-	(22)	-	(22)	-	(22)	-
2015	2,175	-	-	-	-	-	-	(29)	(1.3%)	(29)	(1.3%)	(29)	(1.3%)
2016	2,002	209	10.4%	(266)	(13.3%)	(57)	(2.8%)	(59)	(2.9%)	(116)	(5.8%)	(325)	(16.2%)
2017	1,849	75	4.1%	(86)	(4.7%)	(11)	(0.6%)	(44)	(2.4%)	(55)	(3.0%)	(130)	(7.0%)
2018	1,842	32	1.7%	89	4.8%	121	6.6%	(67)	(3.6%)	54	2.9%	22	1.2%
TOTAL	63,689	316	-	(263)	-	53	-	(221)	-	(168)	-	(484)	-

Earned Premiums include 1990 and later only

Emergence During Quarter										FARM: Yukon; Business Segment: All Vehicles; Gov't Line: Total	
Accident Year	Beginning IBNR \$000s [29] database	Beginning Unpaid \$000s [30] database	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense		% Beg Unpaid [31] =[36]/[31]	% Beg IBNR [32] =[34]/[30]	
			\$000s [33] [17]	% Beg Unpaid [34] =[32]/[31]	\$000s [35] [21]	% Beg IBNR [36] =[34]/[30]	\$000s [37] [25]	% Beg Unpaid [38] =[36]/[31]			
2014 & prior	60	139	-	-	-	-	(22)	(15.8%)	-	-	
2015	84	84	-	-	-	-	(29)	(34.5%)	-	-	
2016	157	423	209	49.4%	(57)	(36.3%)	(116)	(27.4%)	-	-	
2017	217	1,187	75	6.3%	(11)	(5.1%)	(55)	(4.6%)	-	-	
2018	359	971	32	3.3%	121	33.7%	54	5.6%	-	-	
TOTAL	877	2,804	316	11.3%	53	6.0%	(168)	(6.0%)	-	-	

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Yukon
All Vehicles

Loss Ratios Over Time
as at June 30, 2019

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] = [8]-[9]	Claims Amt [14]	Ultimate LR [15] = [8]-[12]	Claims Amt @ curr EP [16] = [2]*[15]
1997 & prior	13,803	10,922	-	10,922	-	10,922	-	-	-	-	-	-	-	-	-
1998	2,129	860	-	860	-	860	40.4%	40.4%	40.4%	40.4%	40.4%	-	-	-	-
1999	1,939	871	-	871	-	871	44.9%	44.9%	44.9%	44.9%	44.9%	-	-	-	-
2000	1,886	1,163	-	1,163	-	1,163	61.7%	61.7%	61.7%	61.7%	61.7%	-	-	-	-
2001	1,827	1,472	-	1,472	-	1,472	80.6%	80.6%	80.6%	80.6%	80.6%	-	-	-	-
2002	2,007	2,616	-	2,616	-	2,616	130.3%	130.3%	130.3%	130.3%	130.3%	-	-	-	-
2003	2,468	1,248	-	1,248	-	1,248	50.6%	50.6%	50.6%	50.6%	50.6%	-	-	-	-
2004	3,002	1,185	-	1,185	-	1,185	39.5%	39.5%	39.5%	39.5%	39.5%	-	-	-	-
2005	3,039	2,591	-	2,591	-	2,591	85.3%	85.3%	85.3%	85.3%	85.3%	-	-	-	-
2006	3,022	1,895	-	1,895	-	1,895	62.7%	62.7%	62.7%	62.7%	62.7%	-	-	-	-
2007	3,161	1,457	-	1,457	-	1,457	46.1%	46.1%	46.1%	46.1%	46.1%	-	-	-	-
2008	3,280	2,011	-	2,011	-	2,011	61.3%	61.3%	61.3%	61.3%	61.3%	-	-	-	-
2009	2,767	1,761	-	1,761	-	1,761	63.6%	63.6%	63.6%	63.6%	63.6%	-	-	-	-
2010	2,356	1,182	79	1,261	-	1,261	53.5%	53.6%	53.6%	53.6%	53.6%	(0.1%)	(1)	(0.1%)	(2)
2011	2,282	707	-	707	1	708	31.0%	31.1%	31.1%	31.1%	31.2%	(0.1%)	(2)	(0.2%)	(5)
2012	2,296	639	-	639	3	642	28.0%	28.1%	28.2%	28.2%	26.4%	(0.1%)	(3)	1.6%	37
2013	2,308	1,202	-	1,202	10	1,212	52.5%	52.8%	52.9%	52.9%	53.0%	(0.3%)	(6)	(0.5%)	(12)
2014	2,249	417	-	417	24	441	19.6%	20.1%	20.3%	20.7%	21.0%	(0.5%)	(10)	(1.4%)	(31)
2015	2,175	1,723	-	1,723	55	1,778	81.7%	83.1%	83.5%	84.6%	99.3%	(1.4%)	(29)	(17.6%)	(383)
2016	2,002	836	-	836	98	934	46.7%	52.4%	52.7%	54.1%	51.9%	(5.7%)	(116)	(5.2%)	(104)
2017	1,849	438	884	1,322	173	1,495	80.9%	83.8%	83.3%	83.9%	41.2%	(2.9%)	(55)	39.7%	734
2018	1,842	518	701	1,219	292	1,511	82.0%	79.1%	71.0%	58.2%	54.5%	2.9%	54		
2019	910	79	77	156	255	411	45.2%	44.6%	-	-	-				
TOTAL	64,645	37,793	1,741	39,534	911	40,445	62.6%	62.9%	62.9%	62.6%	61.8%		(168)		234
2018 & prior	63,735	37,714	1,664	39,378	656	40,034	62.8%	63.1%	62.9%	62.6%	61.8%		(168)		234

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association **Valuation Results**
 Amounts in: \$1,000s as at June 30, 2019
Coverage: Total
FARM Northwest Territories
All Vehicles

Life to Date														FARM: Northwest Territories; Business Segment: All Vehicles; Gov't Line: Total													
Accident Year	Earned Premium \$000s [1]	Paid Indemnity & Allowed Claims Expense			Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense														
		\$000s [2]	\$000s [3]	% EP [4]	\$000s [5]	% EP [6]	\$000s [7]	% EP [8]	\$000s [9]	% EP [10]	\$000s [11]	% EP [12]	\$000s [13]	% EP [14]													
	database	database	= [3]/[2]	= [7]-[3]	= [5]/[2]	database	= [7]/[2]	database	= [9]/[2]	= [7]+[9]	= [11]/[2]	= [5]+[9]	= [13]/[2]														
2014 & prior	114,746	51,397	-	523	-	51,920	-	69	-	51,989	-	592	-														
2015	5,095	1,861	36.5%	-	-	1,861	36.5%	72	1.4%	1,933	37.9%	72	1.4%														
2016	4,701	1,081	23.0%	14	0.3%	1,095	23.3%	163	3.5%	1,258	26.8%	177	3.8%														
2017	4,393	1,186	27.0%	578	13.2%	1,764	40.2%	310	7.1%	2,074	47.2%	888	20.2%														
2018	4,369	1,002	22.9%	248	5.7%	1,250	28.6%	593	13.6%	1,843	42.2%	841	19.2%														
2019	2,108	401	19.0%	460	21.8%	861	40.8%	273	13.0%	1,134	53.8%	733	34.8%														
TOTAL	135,412	56,928	-	1,823	-	58,751	-	1,480	-	60,231	-	3,303	-														

2018 & prior	133,304	56,527	-	1,363	-	57,890	-	1,207	-	59,097	-	2,570	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP														FARM: Northwest Territories; Business Segment: All Vehicles; Gov't Line: Total													
Accident Year	Earned Premium (LTD) \$000s [15]	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense															
		\$000s [16]	\$000s [17]	% EP [18]	\$000s [19]	% EP [20]	\$000s [21]	% EP [22]	\$000s [23]	% EP [24]	\$000s [25]	% EP [26]	\$000s [27]	% EP [28]													
	database	database	= [17]/[16]	database	= [19]/[16]	database	= [21]/[16]	database	= [23]/[16]	database	= [25]/[16]	database	= [27]/[16]														
2014 & prior	114,746	-	-	-	-	-	-	(9)	-	(9)	-	(9)	-														
2015	5,095	-	-	-	-	-	-	(34)	(0.7%)	(34)	(0.7%)	(34)	(0.7%)														
2016	4,701	66	1.4%	(87)	(1.9%)	(21)	(0.4%)	(170)	(3.6%)	(191)	(4.1%)	(257)	(5.5%)														
2017	4,393	13	0.3%	(7)	(0.2%)	6	0.1%	(148)	(3.4%)	(142)	(3.2%)	(155)	(3.5%)														
2018	4,369	186	4.3%	(65)	(1.5%)	121	2.8%	(166)	(3.8%)	(45)	(1.0%)	(231)	(5.3%)														
TOTAL	133,304	265	-	(159)	-	106	-	(527)	-	(421)	-	(686)	-														

Earned Premiums include 1990 and later only

Emergence During Quarter										FARM: Northwest Territories; Business Segment: All Vehicles; Gov't Line: Total									
Accident Year	Beginning IBNR \$000s [29]	Beginning Unpaid \$000s [30]	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense												
			\$000s [31]	% Beg Unpaid [32]	\$000s [33]	% Beg IBNR [34]	\$000s [35]	% Beg Unpaid [36]											
	database	database	\$000s [17]	% Beg Unpaid =[32]/[31]	\$000s [21]	% Beg IBNR =[34]/[30]	\$000s [25]	% Beg Unpaid =[36]/[31]											
2014 & prior	78	601	-	-	-	-	(9)	(1.5%)											
2015	106	106	-	-	-	-	(34)	(32.1%)											
2016	333	434	66	15.2%	(21)	(6.3%)	(191)	(44.0%)											
2017	458	1,043	13	1.2%	6	1.3%	(142)	(13.6%)											
2018	759	1,072	186	17.4%	121	15.9%	(45)	(4.2%)											
TOTAL	1,734	3,256	265	8.1%	106	6.1%	(421)	(12.9%)											

Facility Association **Loss Ratios Over Time**
Amounts in: \$1,000s as at June 30, 2019

Coverage: Total

FARM Northwest Territories
All Vehicles

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
	Ultimate LR [13] = [8]-[9]	Claims Amt [14]	Ultimate LR [15] = [8]-[12]	Claims Amt @ curr EP [16] = [2]*[15]											
1997 & prior	22,212	12,834	-	12,834	-	12,834	-	-	-	-	-	-	-	-	-
1998	2,962	1,731	-	1,731	-	1,731	58.4%	58.4%	58.4%	58.4%	58.4%	-	-	-	-
1999	2,770	1,577	-	1,577	-	1,577	56.9%	56.9%	56.9%	56.9%	56.9%	-	-	-	-
2000	2,675	807	-	807	-	807	30.2%	30.2%	30.2%	30.2%	30.2%	-	-	-	-
2001	3,025	2,319	-	2,319	-	2,319	76.7%	76.7%	76.7%	76.7%	76.7%	-	-	-	-
2002	3,596	2,004	-	2,004	-	2,004	55.7%	55.7%	55.7%	55.7%	55.7%	-	-	-	-
2003	5,113	1,710	-	1,710	-	1,710	33.4%	33.4%	33.4%	33.4%	33.4%	-	-	-	-
2004	6,151	3,841	-	3,841	-	3,841	62.4%	62.4%	62.4%	62.4%	62.4%	-	-	-	-
2005	6,825	3,861	-	3,861	-	3,861	56.6%	56.6%	56.6%	56.6%	56.6%	-	-	-	-
2006	7,221	2,947	-	2,947	-	2,947	40.8%	40.8%	40.8%	40.8%	40.8%	-	-	-	-
2007	7,692	3,044	-	3,044	-	3,044	39.6%	39.6%	39.6%	39.6%	39.6%	-	-	-	-
2008	7,814	3,720	-	3,720	-	3,720	47.6%	47.6%	47.6%	47.6%	47.6%	-	-	-	-
2009	7,096	1,896	-	1,896	-	1,896	26.7%	26.7%	26.7%	26.7%	26.7%	-	-	-	-
2010	6,739	1,211	-	1,211	-	1,211	18.0%	18.0%	18.0%	18.0%	18.0%	-	-	-	-
2011	6,190	1,704	-	1,704	-	1,704	27.5%	27.6%	27.6%	27.6%	27.6%	(0.1%)	(2)	(0.1%)	(6)
2012	5,829	1,592	-	1,592	4	1,596	27.4%	27.4%	27.5%	27.5%	27.5%	-	(4)	(0.1%)	(6)
2013	5,560	1,354	523	1,877	21	1,898	34.1%	34.1%	34.2%	34.4%	34.5%	-	-	(0.4%)	(22)
2014	5,276	3,245	-	3,245	44	3,289	62.3%	62.4%	62.6%	62.8%	64.9%	(0.1%)	(3)	(2.6%)	(137)
2015	5,095	1,861	-	1,861	72	1,933	37.9%	38.6%	38.9%	39.8%	40.1%	(0.7%)	(34)	(2.2%)	(112)
2016	4,701	1,081	14	1,095	163	1,258	26.8%	30.8%	31.1%	32.6%	32.8%	(4.0%)	(191)	(6.0%)	(282)
2017	4,393	1,186	578	1,764	310	2,074	47.2%	50.4%	53.6%	54.8%	46.9%	(3.2%)	(142)	0.3%	13
2018	4,369	1,002	248	1,250	593	1,843	42.2%	43.2%	42.5%	43.8%	46.5%	(1.0%)	(45)		
2019	2,108	401	460	861	273	1,134	53.8%	48.3%	-	-	-				
TOTAL	135,525	56,928	1,823	58,751	1,480	60,231	44.4%	44.6%	44.7%	44.9%	44.8%		(421)		(552)
2018 & prior	133,417	56,527	1,363	57,890	1,207	59,097	44.3%	44.6%	44.7%	44.9%	44.8%		(421)		(552)

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

Facility Association **Valuation Results**
 Amounts in: \$1,000s as at June 30, 2019
Coverage: Total
FARM Nunavut
All Vehicles

Life to Date														FARM: Nunavut; Business Segment: All Vehicles; Gov't Line: Total	
Accident Year	Earned Premium \$000s [2] database	Paid Indemnity & Allowed Claims Expense		Case Reserves		Recorded Indemnity & Allowed Claims Expense		Selected IBNR		Ultimate Indemnity & Allowed Claims Expense		Unpaid Indemnity & Allowed Claims Expense			
		\$000s [3] database	% EP [4] =[3]/[2]	\$000s [5] =[7]-[3]	% EP [6] =[5]/[2]	\$000s [7] database	% EP [8] =[7]/[2]	\$000s [9] database	% EP [10] =[9]/[2]	\$000s [11] =[7]+[9]	% EP [12] =[11]/[2]	\$000s [13] =[5]+[9]	% EP [14] =[13]/[2]		
2014 & prior	19,035	4,000	-	366	-	4,366	-	20	-	4,386	-	386	-		
2015	1,597	85	5.3%	85	5.3%	170	10.6%	21	1.3%	191	12.0%	106	6.6%		
2016	1,437	177	12.3%	-	-	177	12.3%	61	4.2%	238	16.6%	61	4.2%		
2017	1,163	78	6.7%	5	0.4%	83	7.1%	119	10.2%	202	17.4%	124	10.7%		
2018	999	87	8.7%	46	4.6%	133	13.3%	183	18.3%	316	31.6%	229	22.9%		
2019	496	29	5.8%	49	9.9%	78	15.7%	101	20.4%	179	36.1%	150	30.2%		
TOTAL	24,727	4,456	-	551	-	5,007	-	505	-	5,512	-	1,056	-		

2018 & prior	24,231	4,427	-	502	-	4,929	-	404	-	5,333	-	906	-
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Earned Premiums include 1990 and later only

Activity During Quarter vs EP														FARM: Nunavut; Business Segment: All Vehicles; Gov't Line: Total	
Accident Year	Earned Premium (LTD) \$000s [16] database	Change in Paid Indemnity & Allowed Claims Expense		Change in Case Reserves		Change in Recorded Indemnity & Allowed Claims Expense		Change in Selected IBNR		Change in Ultimate Indemnity & Allowed Claims Expense		Change in Unpaid Indemnity & Allowed Claims Expense			
		\$000s [17] database	% EP [18] =[17]/[16]	\$000s [19] database	% EP [20] =[19]/[16]	\$000s [21] database	% EP [22] =[21]/[16]	\$000s [23] database	% EP [24] =[23]/[16]	\$000s [25] database	% EP [26] =[25]/[16]	\$000s [27] database	% EP [28] =[27]/[16]		
2014 & prior	19,035	-	-	-	-	-	-	(5)	-	(5)	-	(5)	-		
2015	1,597	-	-	-	-	-	-	(9)	(0.6%)	(9)	(0.6%)	(9)	(0.6%)		
2016	1,437	-	-	-	-	-	-	(60)	(4.2%)	(60)	(4.2%)	(60)	(4.2%)		
2017	1,163	11	0.9%	(5)	(0.4%)	6	0.5%	(89)	(7.7%)	(83)	(7.1%)	(94)	(8.1%)		
2018	999	2	0.2%	2	0.2%	4	0.4%	(82)	(8.2%)	(78)	(7.8%)	(80)	(8.0%)		
TOTAL	24,231	13	-	(3)	-	10	-	(245)	-	(235)	-	(248)	-		

Earned Premiums include 1990 and later only

Emergence During Quarter										FARM: Nunavut; Business Segment: All Vehicles; Gov't Line: Total			
Accident Year	Beginning IBNR \$000s [30] database	Beginning Unpaid \$000s [31] database	Change in Paid Indemnity & Allowed Claims Expense		Change in Recorded Indemnity & Allowed Claims Expense		Change in Ultimate Indemnity & Allowed Claims Expense						
			\$000s [32] [17]	% Beg Unpaid [33] =[32]/[31]	\$000s [34] [21]	% Beg IBNR [35] =[34]/[30]	\$000s [36] [25]	% Beg Unpaid [37] =[36]/[31]					
2014 & prior	25	391	-	-	-	-	(5)	(1.3%)					
2015	30	115	-	-	-	-	(9)	(7.8%)					
2016	121	121	-	-	-	-	(60)	(49.6%)					
2017	208	218	11	5.0%	6	2.9%	(83)	(38.1%)					
2018	265	309	2	0.6%	4	1.5%	(78)	(25.2%)					
TOTAL	649	1,154	13	1.1%	10	1.5%	(235)	(20.4%)					

Facility Association
Amounts in: \$1,000s
Coverage: Total
FARM Nunavut
All Vehicles

Loss Ratios Over Time
as at June 30, 2019

Accident Year [1]	Earned Premium @ Jun 2019 [2] <i>database</i>	Paid Claims Amt @ Jun 2019 [3] <i>database</i>	Case Reserve @ Jun 2019 [4] = [5]-[3]	Recorded Claims Amt @ Jun 2019 [5] <i>database</i>	Selected IBNR @ Jun 2019 [6] <i>database</i>	Ultimate Claims Amt @ Jun 2019 [7] = [5]+[6]	Selected Ultimate LR @ Jun 2019 [8] = [7]/[2]	Selected Ultimate LR @ Mar 2019 [9] <i>database</i>	Selected Ultimate LR @ Dec 2018 [10] <i>database</i>	Selected Ultimate LR @ Sep 2018 [11] <i>database</i>	Selected Ultimate LR @ Jun 2018 [12] <i>database</i>	Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Mar 2019		Sel Ult LR @ Jun 2019 compared with prior Sel Ult LR @ Jun 2018	
												Ultimate LR [13] = [8]-[9]	Claims Amt [14]	Ultimate LR [15] = [8]-[12]	Claims Amt @ curr EP [16] = [2]*[15]
1997 & prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1999	188	2	-	2	-	2	1.1%	1.1%	1.1%	1.1%	1.1%	-	-	-	-
2000	446	58	-	58	-	58	13.0%	13.0%	13.0%	13.0%	13.0%	-	-	-	-
2001	483	164	-	164	-	164	34.0%	34.0%	34.0%	34.0%	34.0%	-	-	-	-
2002	512	110	-	110	-	110	21.5%	21.5%	21.5%	21.5%	21.5%	-	-	-	-
2003	717	71	-	71	-	71	9.9%	9.9%	9.9%	9.9%	9.9%	-	-	-	-
2004	876	136	-	136	-	136	15.5%	15.5%	15.5%	15.5%	15.5%	-	-	-	-
2005	1,128	293	-	293	-	293	26.0%	26.0%	26.0%	26.0%	26.0%	-	-	-	-
2006	1,070	218	-	218	-	218	20.4%	20.4%	20.4%	20.4%	20.4%	-	-	-	-
2007	806	450	-	450	-	450	55.8%	55.8%	55.8%	55.8%	55.8%	-	-	-	-
2008	1,275	204	-	204	-	204	16.0%	16.0%	16.0%	16.0%	16.0%	-	-	-	-
2009	1,883	303	-	303	-	303	16.1%	16.1%	16.1%	16.1%	16.1%	-	-	-	-
2010	2,067	386	-	386	-	386	18.7%	18.7%	18.7%	18.7%	18.7%	-	-	-	-
2011	2,020	283	-	283	-	283	14.0%	14.0%	14.0%	14.0%	14.0%	-	-	-	-
2012	2,025	282	166	448	-	448	22.1%	22.1%	22.1%	22.1%	22.1%	-	-	-	-
2013	1,861	854	-	854	13	867	46.6%	46.6%	46.7%	46.4%	46.4%	-	(1)	0.2%	4
2014	1,678	186	200	386	7	393	23.4%	23.7%	23.9%	12.2%	12.5%	(0.3%)	(4)	10.9%	183
2015	1,597	85	85	170	21	191	12.0%	12.5%	8.9%	11.1%	11.3%	(0.5%)	(9)	0.7%	11
2016	1,437	177	-	177	61	238	16.6%	20.7%	20.2%	24.3%	29.3%	(4.1%)	(60)	(12.7%)	(182)
2017	1,163	78	5	83	119	202	17.4%	24.5%	24.0%	29.1%	29.5%	(7.1%)	(83)	(12.1%)	(141)
2018	999	87	46	133	183	316	31.6%	39.5%	36.0%	39.4%	35.8%	(7.9%)	(78)		
2019	496	29	49	78	101	179	36.1%	38.2%	-	-	-				
TOTAL	24,727	4,456	551	5,007	505	5,512	22.3%	23.1%	22.6%	22.3%	22.4%		(235)		(125)
2018 & prior	24,231	4,427	502	4,929	404	5,333	22.0%	23.0%	22.6%	22.3%	22.4%		(235)		(125)

Earned Premiums include 1990 and later only

LR totals include 1995 and later only, on current EP weights

* Accident year loss ratios are as at the valuation date, for the current accident year, these loss ratios are based on partial year exposure, as such, larger variances may be expected

FARM

Exhibit C

Interest Rate Sensitivity

- C-1 All Jurisdictions
- C-2 Ontario
- C-3 Alberta
- C-4 Newfoundland & Labrador
- C-5 New Brunswick
- C-6 Nova Scotia
- C-7 Prince Edward Island
- C-8 Yukon
- C-9 Northwest Territories
- C-10 Nunavut

EXHIBIT C

Interest Rate Sensitivity (\$000s)

page 1 of 10

As projected from the latest valuation to June 30, 2019.

ALL JURISDICTIONS COMBINED

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	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								
AY	Dollar Impact Relative to Valuation Assumption							
	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								
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	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 C

Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to June 30, 2019.

ONTARIO

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	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

AY	Dollar Impact Relative to Valuation Assumption							
	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

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	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 C
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to June 30, 2019.

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 C

Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to June 30, 2019.

NEWFOUNDLAND AND LABRADOR

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	-	-	-	-	-	-	-	-
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

Dollar Impact Relative to Valuation Assumption								
AY	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

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	-	-	-	-	-	-	-	-
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 C
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to June 30, 2019.

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 C
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to June 30, 2019.

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 C
Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to June 30, 2019.

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 C

Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to June 30, 2019.

YUKON

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	-	-	-	-	-	-	-	-	
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		Dollar Impact Relative to Valuation Assumption							
AY	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		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	-	-	-	-	-	-	-	-	
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 C

Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to June 30, 2019.

NORTHWEST TERRITORIES

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	-	-	-	-	-	-	-	-	
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		Dollar Impact Relative to Valuation Assumption							
AY	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		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	-	-	-	-	-	-	-	-	
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 C

Interest Rate Sensitivity (\$000s)

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As projected from the latest valuation to June 30, 2019.

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

FARM

Exhibit D

Claims Development Margins

D-1 Ontario

D-2 Alberta

D-3 Newfoundland & Labrador

D-4 New Brunswick

D-5 Nova Scotia

D-6 Prince Edward Island

D-7 Yukon

D-8 Northwest Territories

D-9 Nunavut

EXHIBIT D

Discount Rate & Margins for Adverse Deviations

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ONTARIO

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for June 30, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	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 D

Discount Rate & Margins for Adverse Deviations

page 2 of 9

ALBERTA

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for June 30, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	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 D

Discount Rate & Margins for Adverse Deviations

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NEWFOUNDLAND AND LABRADOR

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for June 30, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	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 D

Discount Rate & Margins for Adverse Deviations

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NEW BRUNSWICK

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for June 30, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	Private Passenger				Non-Private Passenger			
Accident Year	Selected Margins for Adverse Development			TOTAL	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages		Third Party Liability	Accident Benefits	Other Coverages	
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 D

Discount Rate & Margins for Adverse Deviations

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NOVA SCOTIA

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for June 30, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	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%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	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 D

Discount Rate & Margins for Adverse Deviations

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PRINCE EDWARD ISLAND

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for June 30, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	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 D

Discount Rate & Margins for Adverse Deviations

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YUKON

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for June 30, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	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%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	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 D

Discount Rate & Margins for Adverse Deviations

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NORTHWEST TERRITORIES

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for June 30, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	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 D

Discount Rate & Margins for Adverse Deviations

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The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for June 30, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

	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