



# **FACILITY ASSOCIATION RESIDUAL MARKET**

## **APRIL 2017 PARTICIPATION REPORT**

# **ACTUARIAL HIGHLIGHTS**

Related Bulletin: [F17-042 FARM April 2017 Participation Report](#)

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**ACTUARIAL HIGHLIGHTS****RESIDUAL MARKET****PARTICIPATION REPORT****APRIL 2017**

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## 1 Summary

### 1.1 Valuation Schedule (Fiscal Year 2017)

The April 2017 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). The table immediately below summarizes the implemented valuations for fiscal year 2017.

FARM FISCAL YEAR 2017 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2016 (completed)	0.62% mfad: 25 bp	Oct. 2016	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2016 (completed)	1.17% mfad: 25 bp	Mar. 2017	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2017		May 2017	update valuation (roll forward):
Jun. 30, 2017		Aug. 2017	update valuation: includes updating claims expense assumptions
Sep. 30, 2017		Oct. 2017	update valuation (roll forward):

Under the proposed schedule for fiscal year 2017, the “off-half” valuation quarters ending March 31, 2017 and September 30, 2017 would not reflect a full valuation update of assumptions, but would rather “roll-forward” key assumptions from the previous valuation. As well, all valuations are proposed to include all jurisdictions and business segments (private passenger and non-private passenger).

### 1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below (the addition of a discussion on the recent Supreme Court decision on Saadati v. Moorhead is new this month).

**Ontario Bill 15** (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and received Royal Assent on November 20, 2014. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the most recent valuation (December 31, 2016), reform adjustments (originally introduced with the June 30, 2015 valuation) specifically related to changes in the non-pecuniary prejudgment interest provision calculation impacting the bodily injury coverage and the applicable interest rate applied to overdue payments in the SABS impacting the accident benefits coverage, were included with the updated industry trend analysis (completed using industry data as at June 30, 2016), impacting the selection of ultimates.

**Ontario Bill 91** (Building Ontario Up Act (Budget Measures), 2015) was introduced into the Legislature by the Minister of Finance on April 23, 2015, and received Royal Assent on June 4, 2015. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the most recent valuation (December 31, 2016), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes in the tort threshold and deductibles impacting the bodily injury coverage and changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at June 30, 2016) and nominal valuation estimates, impacting the selection of ultimates.

**Alberta Bill 39** (Enhancing Consumer Protection in Auto Insurance Act) was introduced into the Legislature by the Minister of Finance on November 6, 2013, and received Royal Assent on December 11, 2013. Bill 39 includes various amendments and provisions such as allowing for both mandatory and optional auto insurance premiums to be regulated by the independent Automobile

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

Insurance Rate Board (AIRB), the introduction of an Insurer file and approve system for premium adjustments instead of an annual industry-wide rate adjustment, improved access to health care after a collision, and strengthened Insurance Company solvency requirements. No specific adjustments have been made to the current valuation assumptions based on Bill 39.

**New Brunswick Regulation 2013-37** was filed on May 7, 2013, amending Regulation 2003-20 (Injury Regulation), made under the Insurance Act. The Regulation introduced a new Part 2 that applies to all injuries arising from motor vehicle accidents occurring on or after July 1, 2013. The new Part 2 re-defines “minor personal injury”, raises the maximum non-pecuniary damages recoverable by those suffering a “minor personal injury”, and sets out a process for annually indexing the monetary cap for inflation. With the most recent valuation (December 31, 2016), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at June 30, 2016), impacting the selection of ultimates.

**Nova Scotia Bill 86**, known as the “**Fair Auto Insurance Reforms**” (FAIR) was introduced on November 9, 2011. FAIR was implemented in two phases. Regulations related to FAIR Phase I (effective April 1, 2012) were published in the Royal Gazette Part 11, on January 13, 2012. These include provisions for enhanced mandatory benefits under Section B (these include medical, rehabilitation, funeral, death and loss of income benefits), prohibiting premium increases if no claim is made, assistance for volunteer Fire Departments, and periodic review of Auto Insurance Law. FAIR Phase II (effective April 1, 2013) includes provisions for: diagnostic and treatment protocols for minor injuries, introduction of direct compensation for property damage, and limited liability and new priority of pay rules for rental companies. With the most recent valuation (December 31, 2016), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2015), impacting the selection of ultimates.

**Prince Edward Island Bill 46** (Minor Injury Definition, Pain and Suffering Damages Cap, Schedule B and DCPD) was introduced into the Legislative Assembly on April 25, 2014 and received Royal Assent on May 14, 2014. Bill 46 amends the Insurance Act, introducing enhanced mandatory benefits under Schedule B (these include medical, rehabilitation, funeral, death and loss of income benefits) and a new section 254.2 that applies to all injuries arising from motor vehicle accidents occurring on or after October 1, 2014. The new section 254.2 re-defines “minor personal injury”, raises the maximum non-pecuniary damages recoverable by those suffering a “minor personal injury”, and sets out a process for annually indexing the monetary cap for inflation. In addition, Bill 46 includes a new section 254.3 which implements Direct Compensation provisions for Property Damage and has been proclaimed into force effective October 1, 2015. With the most recent valuation (December 31, 2016), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2015), impacting the selection of ultimates.

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

was appealed to the BC Court of Appeal where the trial's \$100,000 non-pecuniary award was dismissed. The Supreme Court upheld the \$100,000 non-pecuniary award, determining:

- *“A finding of legally compensable mental injury need not rest, in whole or in part, on the claimant proving a recognized psychiatric injury.”*
- *“...a trier of fact adjudicating a claim of mental injury is not concerned with diagnosis, but with symptoms and their effects.”*
- *“Expert evidence can assist in determining whether or not a mental injury has been shown, but where psychiatric diagnosis is unavailable, it remains open to a trier of fact to find on other evidence adduced by the claimant that he or she has proven on a balance of probabilities the occurrence of mental injury.”*

At the current time, no adjustments have been made to our valuation estimates or views based on the judgment as rendered, but we continue to review and consider the implications of the judgment.

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

In the **New Brunswick** fiscal 2016-17 provincial budget released February 2, 2016, the New Brunswick Finance Minister announced a 2 percentage point increase in the provincial component of the harmonized sales tax (“HST”) effective July 1st, 2016 increasing the combined HST rate in the province from 13% to 15%.

In the **Newfoundland and Labrador** fiscal 2016-17 provincial budget released April 4, 2016, the Newfoundland and Labrador Finance Minister announced a 2 percentage point increase in the provincial component of the HST effective July 1st, 2016 increasing the combined HST rate in the province from 13% to 15%.

In the **Prince Edward Island** fiscal 2016-17 provincial budget released April 19, 2016, the Prince Edward Island Finance Minister announced a 1 percentage point increase in the provincial component of the HST effective October 1st, 2016 increasing the combined HST rate in the province from 14% to 15%.

With the most recent valuation (December 31, 2016), adjustments were explicitly taken into account with the updated industry trend analysis for New Brunswick and Newfoundland and Labrador (completed using industry data as at June 30, 2016), impacting the selection of ultimates, but not for Prince Edward Island (completed using industry data as at December 31, 2015).

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

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, were included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at June 30, 2016).

In the recent Ontario Divisional Court decision in Carr v. Modi (November 18, 2016; 2016 ONSC

7255), the court of appeal ruled that the change to prejudgment interest for non-pecuniary losses<sup>2</sup> from a set level of 5% to the level that applies to pecuniary losses is a matter of substantive law, not procedural, and is presumed not to have retroactive effect (i.e. indexed prejudgment interest rates applies only to accidents where notification was provided to the insurer on or after January 1, 2015). FA's current view is consistent with this Ontario Divisional Court decision, and no adjustments have been made to the provisions for accident years 2014 and prior as a result.

In addition to the above, there have also been multiple conflicting Ontario Superior Court decisions in relation to the application of the changes in the tort threshold and deductibles: *Cobb v. Long Estates* (November 13, 2015), *Vickers v. Palacios* (December 8, 2015) and *Corbett v. Odorico* (March 22, 2016). In the first, the judge ruled that the changes to the tort threshold and deductibles were substantive in nature such that the defendant was not entitled to apply the higher deductible, whereas in the second and third, the judges concluded the deductible change is procedural on the grounds that the cap on damages and the statutory deductible were implemented to achieve particular policy objectives and therefore applied retroactively (i.e. applies to all open claims). FA's current view, consistent with the latter two judgments, is that the changes to the applicable tort threshold and deductibles are applied on a settlement date basis. With the most recent valuation (as at December 31, 2016), no additional reform adjustment was included as we have assumed the retroactive impact of this product reform has been fully reflected in outstanding case reserves.

Recognizing that individual members may interpret these results differently, we have included a table immediately below displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (as at December 31, 2016) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2016 valuation paid emergence projection model. No attempt has been made to distinguish case reserves held for pecuniary versus non-pecuniary losses, nor in estimating the amount of prejudgment interest, if any, is included in the case reserve estimates.

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



**FARM** (Amounts in \$s; ON PPV and non-PPV; as at Dec. 31, 2016)

AY	Curr BI Case	avg yrs to Dec 2016	projected avg # yrs to settlement	projected avg duration
1990	-	26.5	-	-
1991	-	25.5	-	-
1992	311,340	24.5	0.1	24.6
1993	-	23.5	-	-
1994	1,940,556	22.5	1.0	23.5
1995	-	21.5	-	-
1996	-	20.5	-	-
1997	-	19.5	-	-
1998	-	18.5	-	-
1999	-	17.5	-	-
2000	-	16.5	-	-
2001	-	15.5	-	-
2002	257,207	14.5	5.3	19.8
2003	2	13.5	11.1	24.6
2004	2,003,363	12.5	6.3	18.8
2005	1,565,842	11.5	6.9	18.4
2006	475,590	10.5	5.0	15.5
2007	1,062,631	9.5	3.6	13.1
2008	515,801	8.5	3.6	12.1
2009	2,836,890	7.5	2.8	10.3
2010	1,393,814	6.5	2.8	9.3
2011	2,359,017	5.5	2.2	7.7
2012	6,719,460	4.5	2.3	6.8
2013	3,392,195	3.5	2.1	5.6
2014	6,960,313	2.5	2.5	5.0
2015	4,055,400	1.5	3.0	4.5
2016	2,556,688	0.5	3.8	4.3
<b>TOTAL</b>	<b>38,406,109</b>	<b>5.9</b>	<b>3.0</b>	<b>8.9</b>

In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence<sup>3</sup> to claim settlement, via summing the average number of years from claim occurrence to December 31, 2016 (3<sup>rd</sup> column) and from December 31, 2016 to settlement (4<sup>th</sup> column).

## 1.6 Current Provision Summary

The charts at the top of the next page show the current levels of **indemnity only**<sup>4</sup> claims amounts

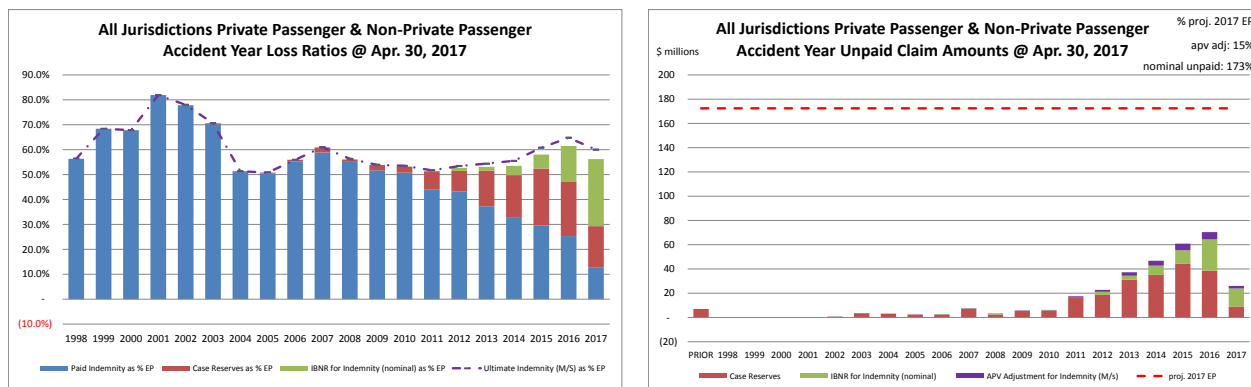
<sup>3</sup>Prejudgment interest in Ontario applies to the period from the date the claim is reported, not from the time of occurrence. We have provided the latter to allow actuarial judgment to be applied in estimating the lag between occurrence and reporting.

<sup>4</sup>Servicing Carriers for the Residual Market are compensated via an initial claims fee paid as a percentage of earned premium. This fee is retroactively adjusted and settled at age 72 months for each accident year based on the formula as laid out in the Plan of Operation. The claims fee is meant to cover Servicing Carrier costs for claims management and adjudication except for certain categories of claims expenses (first party legal and professional consulting fees as described in the Facility Association’s “Claims Guide” manual under the “Legal & Professional Fees” section). These latter fees are reimbursable upon proof of closure of the applicable coverage of the claim, and upon verification of eligibility.

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



booked by accident year<sup>5</sup>. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2017 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$25.1 million – see table at top of next page) represents 15% of the earned premium projected for the full year 2017 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table at the top of the next page, the associated \$5.2 million of actuarial present value adjustments would be released into future net operating results.

<sup>5</sup>The loss ratio chart has been limited to show the most recent 20 accident years; the unpaid provision chart has been limited to show the most recent 20 accident years, and show all accident years older than 20 years collectively as "PRIOR".

claim liabilities (\$000s)		
	amt	%
case	232,178	71.6%
ibnr	66,856	20.6%
M/S apv adj	25,129	7.8%
M/S indemnity	324,163	100.0%
retro claims	36,006	
retro apv adj	5,218	
M/S total	365,387	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled “retro claims” (see footnote 4 on page 8) and the actuarial present value adjustment associated with this latter provision is presented in the

“retro apv adj” row.

The tables immediately below summarize premium and policy liabilities (the “M/S apv adjust.” row for premium liabilities includes the amount associated with claims fees and allowed claims adjustment expenses).

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	78,972	107.9%	claim	335,040	76.4%
prem def/(dpac)	(6,255)	(8.5%)	premium	72,717	16.6%
M/S apv adjust.	450	0.6%	M/S apv adjust.	30,797	7.0%
M/S total	73,167	100.0%	M/S total	438,554	100.0%

## 2 Activity During the Month of April 2017<sup>6</sup>

### 2.1 Recorded Premium and Claims Activity

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

<sup>6</sup>There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

Table 01a Jurisdiction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	3,144	(186)	937	(1,333)	97	1,001	1,034	(331)
AB	4,242	(238)	4,280	934	(2,739)	(1,788)	1,541	(854)
NL	2,242	(107)	2,605	992	(900)	(1,301)	1,705	(309)
NB	1,642	(75)	1,371	497	(587)	(491)	784	5
NS	1,421	(65)	562	(130)	(97)	(234)	464	(364)
PE	383	(18)	185	49	(67)	(107)	118	(58)
YT	146	(6)	50	8	(97)	(133)	(47)	(125)
NT	340	(49)	726	595	(947)	(997)	(221)	(402)
NU	101	(1)	6	0	(4)	(15)	3	(15)
<b>TOTAL</b>	<b>13,661</b>	<b>(745)</b>	<b>10,722</b>	<b>1,611</b>	<b>(5,340)</b>	<b>(4,064)</b>	<b>5,382</b>	<b>(2,453)</b>

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	(40)	(40)	4,984	2,127	(3,914)	(1,508)	1,071	620
2015	(9)	(9)	1,661	295	(1,451)	(521)	210	(226)
2016	(49)	(49)	2,094	(38)	(1,950)	(1,509)	144	(1,547)
2017	13,759	(647)	1,983	(773)	1,975	(526)	3,958	(1,299)
<b>TOTAL</b>	<b>13,661</b>	<b>(745)</b>	<b>10,722</b>	<b>1,611</b>	<b>(5,340)</b>	<b>(4,064)</b>	<b>5,382</b>	<b>(2,453)</b>

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

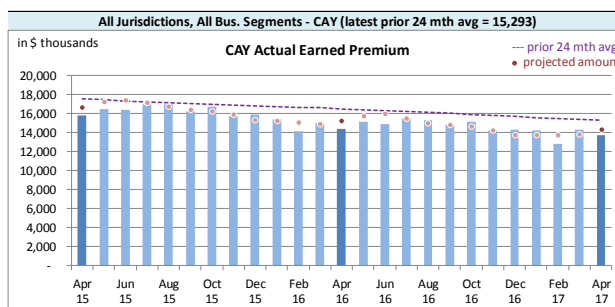
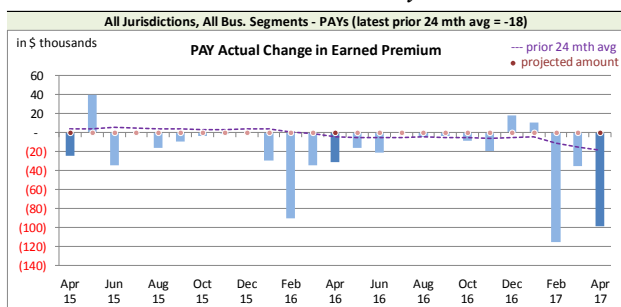
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.

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

The charts at the top of the next page show actual **earned premium**<sup>7</sup> in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compare with the average amount of the preceding 24 calendar months.

<sup>7</sup>Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

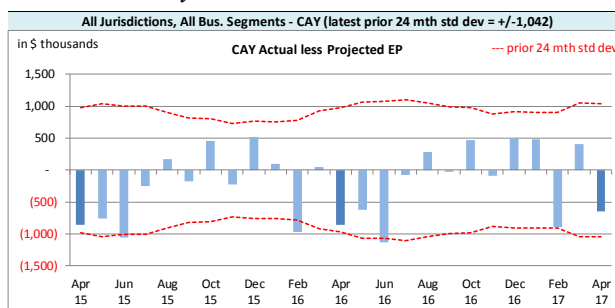
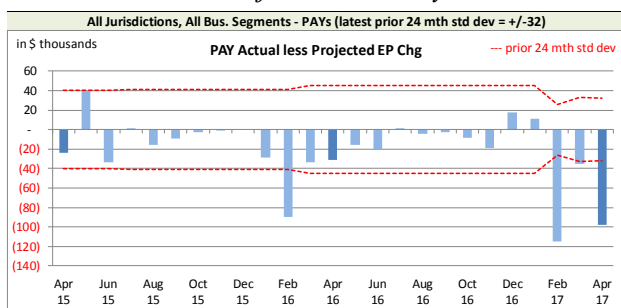
### *FARM Actual Earned Premium by Calendar Month*



**Earned premium** changes during a given calendar month in relation to prior accident years tend to be at modest levels.

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

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



On Latest \$ thousands		
	<b>Earned Premium</b>	
	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(18)	15,293
std dev	32	1,042
A-P <> std dev	4	3
% <> std dev	16.0%	12.0%
norm <> std dev	31.7%	31.7%

Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not seem to be biased (ignoring the prior accident years' (PAYs) variances) and it does appear to generate variances within the prior 24-

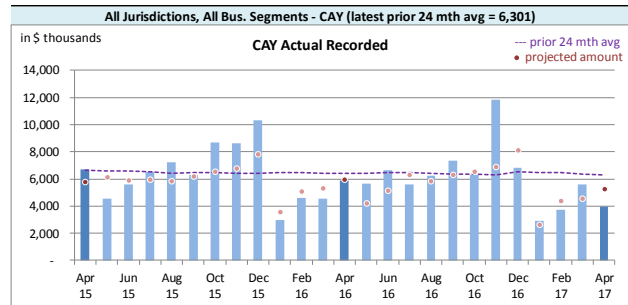
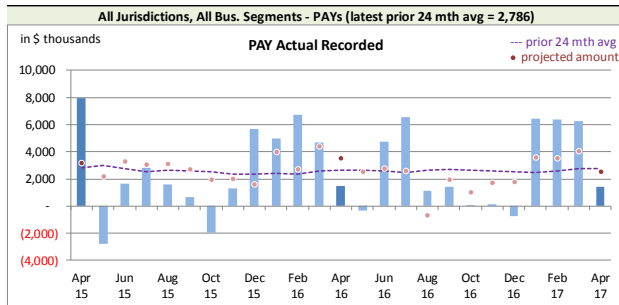
month standard deviation better than as indicated by a normal distribution (see table to the left). That said, it is likely that some additional improvement could be achieved. Starting last month, an adjustment was made to more accurately reflect the number of days of earning per month (the previous methodology was based on the simplifying assumption of equal days in all months). Over time, we may consider other projection approaches to narrow monthly variances.

#### **2.1.b AvsP: Recorded Indemnity**

The charts at the top of the next page show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a "prior 24-month

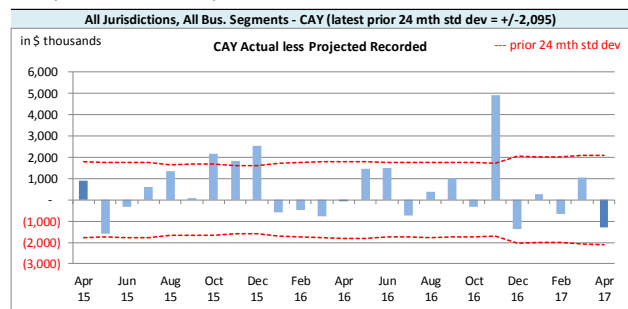
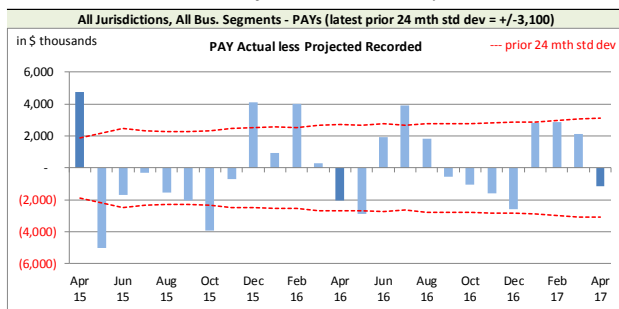
average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

### *FARM Actual Recorded Indemnity by Calendar Month*



**Recorded indemnity** activity variances from the previous month’s projections are shown in the charts immediately below, including the “prior 24-month standard deviation” levels.

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



	On Latest \$ thousands	
	<b>Recorded</b>	
	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	2,786	6,301
std dev	3,100	2,095
A-P <> std dev	7	4
% <> std dev	28.0%	16.0%
norm <> std dev	31.7%	31.7%

The prior accident years (PAYs) **recorded indemnity** variances (see left chart above) have fallen outside of the period’s standard deviation 28% of the time (see left table), suggesting the projection process performs little better than simply projecting based on the previous 24-month average. In addition, there was evidence

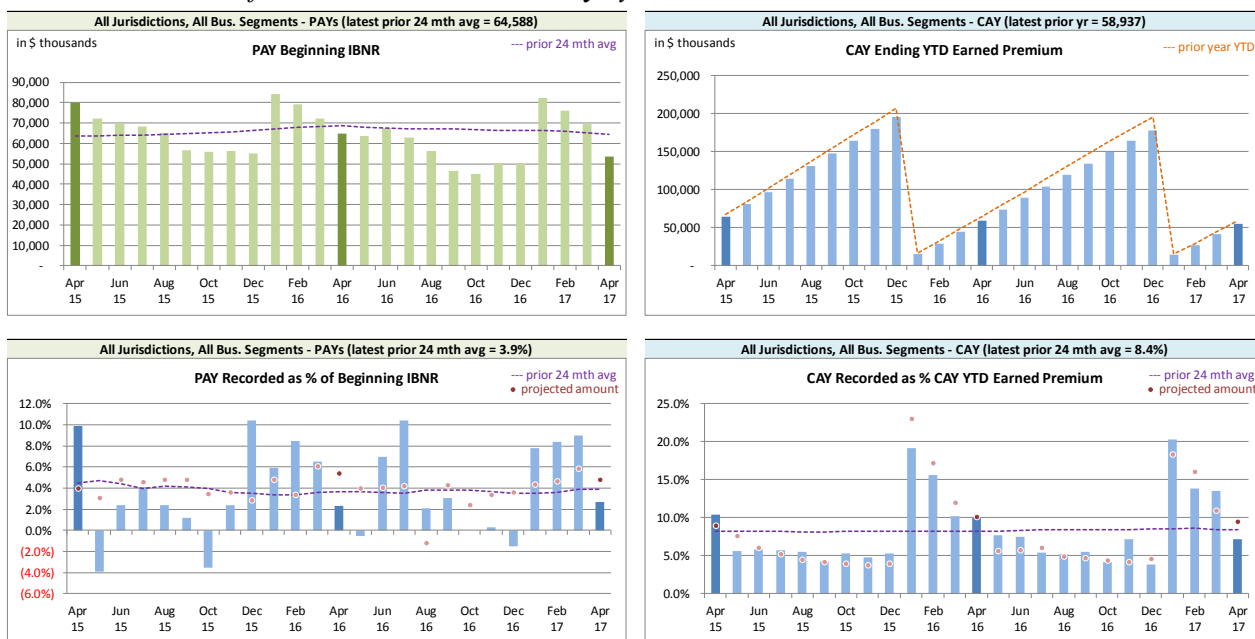
of bias to the end of 2015 (where actuals tended to be lower than our projections), although this seems to have corrected itself (we were unable to identify a cause and were therefore unable to take corrective action ourselves).

The current accident year (CAY) **recorded indemnity** variances (see right chart above) over the period has not indicated a systemic bias overall, and with monthly variances falling outside of the period standard deviation 16% of the time, the projection process appears to perform better than simply projecting based on the previous 24-month average.

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

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

### *FARM Levels that influence<sup>8</sup> Recorded Indemnity by Calendar Month*



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

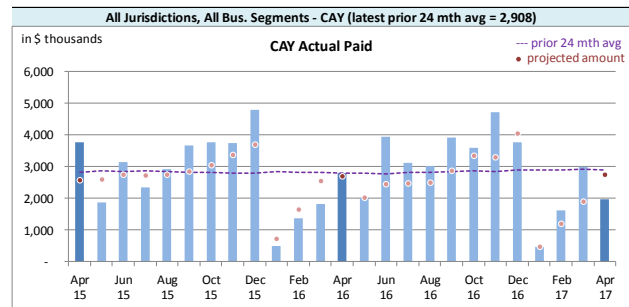
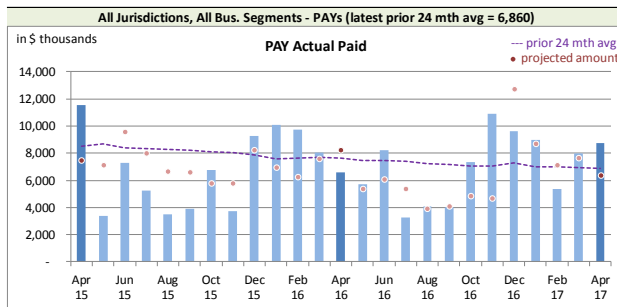
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

#### **2.1.c AvsP: Paid Indemnity**

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

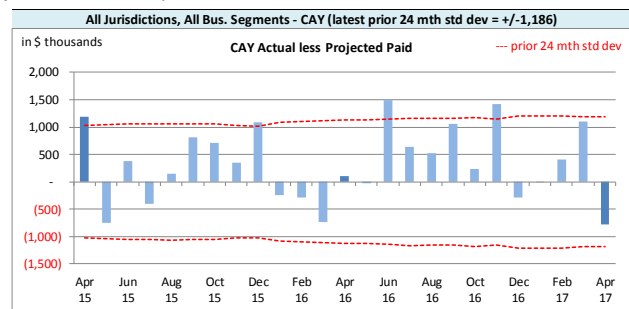
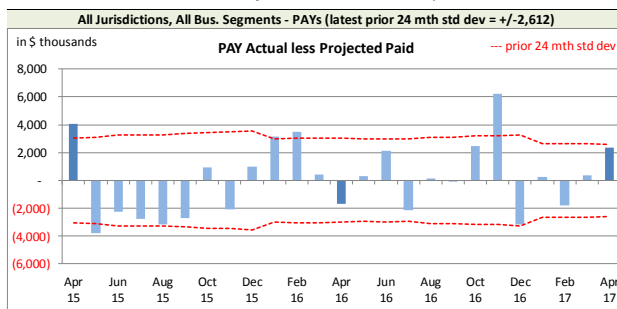
<sup>8</sup>Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

### *FARM Actual Paid Indemnity by Calendar Month*



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

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



On Latest \$ thousands			
	<b>Paid</b>	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		6,860	2,908
std dev		2,612	1,186
A-P <> std dev		5	4
% <> std dev		20.0%	16.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **paid indemnity** variances (left chart above) over the entire period shown do not seem to indicate evidence of bias. The variances have fallen outside of the period’s standard deviation 20% of the time (see table on left) and as this is fewer than indicated by the normal distribution, it suggests the

projection process performs better than simply projecting based on the previous 24-month average.

The current accident year (CAY) **paid indemnity** variances have fallen outside of one standard deviation of the preceding 24-month period approximately 16% of the time, suggesting that the projection process performs better than simply projecting based on the prior 24-month average. However, there may be evidence of bias, as actuals tend to be higher than our projections. At this point, we have not been able to identify a source of this bias.

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



### *FARM Levels that influence<sup>9</sup> Paid Indemnity by Calendar Month*



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

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

## **2.2 Actuarial Provisions**

An "ultimate loss ratio matching method" (described in section 3) is used to determine the month's IBNR<sup>10</sup> for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

<sup>9</sup>Our projections for the prior accident years are based on selected ratios of paid indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date paid indemnity to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium). In both cases, ratio selection is based on consideration of recent paid indemnity levels and AvsP analyses.

<sup>10</sup>For ease of discussion, "IBNR" is used in place of "provisions for incurred but not recorded (IBNR) and development".

The loss ratios and the factors used to determine the current provisions were based on the latest valuation (December 31, 2016 for all jurisdictions). The table immediately below summarizes variances in provisions included in the April 2017 Participation Report and the associated one-month projections from last month's Report.

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

Table 02a		actuarial present value adjustments					
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	15,291	(634)	(5,619)	110	17,286	(184)	26,958 (708)
2015	10,923	223	(1,603)	13	6,993	(28)	16,313 208
2016	25,800	1,518	(2,073)	-	8,079	(8)	31,806 1,510
2017	14,842	938	(804)	(15)	2,870	55	16,908 978
TOTAL	66,856	2,045	(10,099)	108	35,228	(165)	91,985 1,988

The IBNR provision is \$2.0 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees which we refer to as "allowed claims expenses" (see footnote 4 on page 8). The table at the top of the next page summarizes the variances in these "Retro Claims Provisions" included in the April 2017 Participation Report and the one-month projections from last month's Report. The variances reflect earned premium variances by jurisdiction, and variances in payments for allowed claims expenses relative to projections.

*FARM Actual vs. Projected Summary: “Retro Claims Provision”<sup>11</sup> and APV Amounts (\$ thousands)*

Table 02b		actuarial present value adjustments					
Accident Year	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	29,164	187	(1,364)	(8)	4,246	389	32,046 568
2015	3,046	63	(89)	(2)	1,084	312	4,041 373
2016	3,356	56	(99)	(2)	1,147	-	4,404 54
2017	440	7	(31)	-	324	(1)	733 6
<b>TOTAL</b>	<b>36,006</b>	<b>313</b>	<b>(1,583)</b>	<b>(12)</b>	<b>6,801</b>	<b>700</b>	<b>41,224 1,001</b>

The table immediately below summarizes the variances in the provisions for the deferred policy acquisition cost amounts (the FARM overall remains in a deferred asset position) included in the April 2017 Participation Report and the one-month projections from last month’s Report. The variances are mainly driven by the unearned premium balance variance (at the jurisdiction level).

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
	balance:	(6,255)	42	450	31	(5,805)	73
	balance as % unearned premium:	(7.9%)	0.1%	0.6%	(0.1%)	(7.4%)	-
	actual unearned premium:	78,972					
	less projected:	(183)					

### 3 Ultimate Loss Ratio Matching Method

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

- Earned premium to date
- Ultimate loss<sup>12</sup> ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of

<sup>11</sup>“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association. Non-\$0 actuarial present value adjustments for these provisions were added for the first time with the October 2016 Participation Report. Please see the associated Actuarial Highlights for more information.

<sup>12</sup>“Loss” here refers to indemnity only unless otherwise noted.

recorded claims amounts pertaining to “prior accident years”<sup>13</sup> during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

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

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	(10,151)	(18.5%)	(9,767)	(17.8%)	(19,918)	(36.2%)	(771)	10.2%
CAY	37,584	68.4%	2,359	4.3%	39,943	72.7%	9,932	-
TOTAL	27,433	49.9%	(7,408)	(13.5%)	20,025	36.4%	9,160	10.1%

(“% EP” based on 2017 calendar year-to-date earned premium; ratios may not total due to rounding)

The loss ratio change year-to-date in Table 04 reflects not only changes in the prior accident year levels, but also the increase in the calendar year-to-date earned premium with an additional month’s earned premium.

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

#### 5 Current Participation Report – Additional Exhibits

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

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

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

As discussed in section 3, IBNR in the current month’s Participation Report was derived as the difference between the estimated ultimate for the claims amount (i.e. earned premium x ultimate loss ratio) and the associated current recorded amounts (life-to-date payments plus current case reserves).

<sup>13</sup>“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

## **6 EXHIBITS**

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

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

**EXHIBIT A**

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.17%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	26,000	(166,000)	(165,000)	(161,000)
	2008	31,000	31,000	30,000	30,000
	2009	34,000	35,000	34,000	33,000
	2010	15,000	15,000	15,000	15,000
	2011	30,000	67,000	67,000	64,000
	2012	266,000	266,000	260,000	255,000
	2013	468,000	490,000	480,000	471,000
	2014	1,142,000	1,204,000	1,166,000	1,130,000
	2015	1,434,000	1,457,000	1,384,000	1,304,000
	2016	2,363,000	2,125,000	1,970,000	1,806,000
	2017	1,301,000	1,664,000	2,013,000	2,332,000
<b>Private Passenger Total</b>		<b>7,110,000</b>	<b>7,188,000</b>	<b>7,254,000</b>	<b>7,279,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2008		-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	13,000	(179,000)	(174,000)	(171,000)
	2011	118,000	77,000	76,000	75,000
	2012	262,000	275,000	269,000	264,000
	2013	274,000	266,000	259,000	252,000
	2014	240,000	217,000	210,000	202,000
	2015	733,000	733,000	707,000	683,000
	2016	2,480,000	2,420,000	2,229,000	2,039,000
	2017	687,000	837,000	1,198,000	1,585,000
<b>Non Private Passenger Total</b>		<b>4,813,000</b>	<b>4,652,000</b>	<b>4,780,000</b>	<b>4,935,000</b>
<b>Grand Total</b>		<b>11,923,000</b>	<b>11,840,000</b>	<b>12,034,000</b>	<b>12,214,000</b>

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

**EXHIBIT A**

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

page 2 of 10

Jurisdiction Desc	New Brunswick		discount rate: 1.17%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected	
BusinessSegment Desc		ShareYMM				
Acc Year		201703	201704	201705	201706	
Private Passenger	prior	52,000	46,000	46,000	46,000	
	2008	315,000	315,000	309,000	302,000	
	2009	(37,000)	(37,000)	(37,000)	(35,000)	
	2010	88,000	90,000	88,000	86,000	
	2011	320,000	320,000	312,000	306,000	
	2012	181,000	180,000	177,000	173,000	
	2013	375,000	304,000	292,000	284,000	
	2014	323,000	324,000	318,000	312,000	
	2015	389,000	21,000	33,000	32,000	
	2016	1,228,000	1,216,000	1,008,000	811,000	
	2017	790,000	1,199,000	1,649,000	2,008,000	
Private Passenger Total		4,024,000	3,978,000	4,195,000	4,325,000	
Non Private Passenger	prior	380,000	337,000	330,000	325,000	
	2008	(1,000)	(1,000)	(1,000)	-	
	2009	26,000	26,000	25,000	25,000	
	2010	29,000	29,000	28,000	28,000	
	2011	224,000	224,000	220,000	216,000	
	2012	217,000	165,000	161,000	157,000	
	2013	(817,000)	(808,000)	(793,000)	(777,000)	
	2014	526,000	459,000	430,000	405,000	
	2015	99,000	94,000	100,000	104,000	
	2016	1,316,000	1,353,000	1,162,000	962,000	
	2017	436,000	700,000	847,000	970,000	
Non Private Passenger Total		2,435,000	2,578,000	2,509,000	2,415,000	
Grand Total		6,459,000	6,556,000	6,704,000	6,740,000	

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



## EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.17%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	(4,000)	(4,000)	(4,000)	(3,000)
	2008	(6,000)	(6,000)	(6,000)	(6,000)
	2009	80,000	80,000	78,000	76,000
	2010	(155,000)	(153,000)	(150,000)	(148,000)
	2011	14,000	14,000	14,000	14,000
	2012	81,000	270,000	264,000	258,000
	2013	159,000	89,000	89,000	87,000
	2014	328,000	332,000	326,000	316,000
	2015	660,000	651,000	631,000	591,000
	2016	1,448,000	1,419,000	1,334,000	1,177,000
	2017	397,000	574,000	880,000	1,106,000
<b>Private Passenger Total</b>		<b>3,002,000</b>	<b>3,266,000</b>	<b>3,456,000</b>	<b>3,468,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	10,000	10,000	10,000	10,000
	2008	92,000	92,000	90,000	88,000
	2009	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(61,000)	142,000	138,000	135,000
	2011	16,000	12,000	11,000	11,000
	2012	50,000	50,000	49,000	48,000
	2013	236,000	86,000	84,000	82,000
	2014	(156,000)	(278,000)	(272,000)	(267,000)
	2015	1,387,000	1,350,000	1,302,000	1,255,000
	2016	2,159,000	2,166,000	2,124,000	2,011,000
	2017	816,000	1,070,000	1,393,000	1,623,000
<b>Non Private Passenger Total</b>		<b>4,544,000</b>	<b>4,695,000</b>	<b>4,924,000</b>	<b>4,991,000</b>
<b>Grand Total</b>		<b>7,546,000</b>	<b>7,961,000</b>	<b>8,380,000</b>	<b>8,459,000</b>

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

**EXHIBIT A**

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.17%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	(3,000)	4,000	4,000	4,000
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	23,000	23,000	22,000	22,000
	2011	50,000	50,000	49,000	48,000
	2012	6,000	6,000	6,000	6,000
	2013	41,000	41,000	42,000	43,000
	2014	133,000	133,000	134,000	137,000
	2015	9,000	9,000	7,000	5,000
	2016	399,000	321,000	344,000	362,000
	2017	92,000	172,000	229,000	259,000
<b>Private Passenger Total</b>		<b>749,000</b>	<b>758,000</b>	<b>836,000</b>	<b>885,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	(59,000)	(59,000)	(58,000)	(58,000)
	2012	62,000	63,000	62,000	61,000
	2013	53,000	53,000	52,000	51,000
	2014	158,000	158,000	153,000	148,000
	2015	399,000	385,000	364,000	344,000
	2016	89,000	81,000	81,000	80,000
	2017	210,000	275,000	336,000	400,000
<b>Non Private Passenger Total</b>		<b>911,000</b>	<b>955,000</b>	<b>989,000</b>	<b>1,025,000</b>
<b>Grand Total</b>		<b>1,660,000</b>	<b>1,713,000</b>	<b>1,825,000</b>	<b>1,910,000</b>

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

**EXHIBIT A**

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

page 5 of 10

Jurisdiction Desc	Ontario		discount rate: 1.17%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount	ShareYMM					
BusinessSegment Desc	Acc Year	201703	201704	201705	201706	
Private Passenger	prior	1,553,000	1,352,000	1,326,000	1,299,000	
	2008	493,000	493,000	484,000	474,000	
	2009	473,000	476,000	468,000	461,000	
	2010	280,000	389,000	383,000	376,000	
	2011	(320,000)	(323,000)	(317,000)	(310,000)	
	2012	(33,000)	-	3,000	3,000	
	2013	546,000	689,000	677,000	665,000	
	2014	1,010,000	1,043,000	1,050,000	1,022,000	
	2015	1,466,000	1,438,000	1,468,000	1,416,000	
	2016	2,766,000	2,594,000	2,703,000	2,581,000	
	2017	758,000	1,059,000	1,308,000	1,490,000	
Private Passenger Total		8,992,000	9,210,000	9,553,000	9,477,000	
Non Private Passenger	prior	430,000	444,000	435,000	429,000	
	2008	112,000	115,000	112,000	110,000	
	2009	(340,000)	(327,000)	(321,000)	(315,000)	
	2010	323,000	323,000	316,000	310,000	
	2011	671,000	(304,000)	(298,000)	(292,000)	
	2012	1,623,000	1,611,000	1,579,000	1,535,000	
	2013	2,877,000	2,948,000	2,867,000	2,789,000	
	2014	3,615,000	3,570,000	3,472,000	3,358,000	
	2015	2,757,000	3,122,000	3,040,000	2,945,000	
	2016	7,143,000	7,197,000	6,936,000	6,572,000	
	2017	2,740,000	3,669,000	4,576,000	5,391,000	
Non Private Passenger Total		21,951,000	22,368,000	22,714,000	22,832,000	
Grand Total		30,943,000	31,578,000	32,267,000	32,309,000	

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

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

discount rate: 1.17%








interest rate margin: 25 basis pts

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

**EXHIBIT A**

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

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Jurisdiction Desc	<b>Yukon</b>		discount rate: 1.17%			
AccountCode Desc	<b>IBNR Provision</b>		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			<b>Prior Month</b>	<b>Current Month</b>	<b>1st Projected</b>	<b>2nd Projected</b>
<b>Sum of Amount</b>	<b>ShareYMM</b>					
<b>BusinessSegment Desc</b>	<b>Acc Year</b>		<b>201703</b>	<b>201704</b>	<b>201705</b>	<b>201706</b>
 <b>Private Passenger</b>	prior		5,000	5,000	5,000	5,000
	2008		6,000	6,000	6,000	6,000
	2009		6,000	6,000	6,000	6,000
	2010		13,000	13,000	12,000	12,000
	2011		12,000	12,000	12,000	12,000
	2012		25,000	25,000	25,000	25,000
	2013		54,000	54,000	53,000	52,000
	2014		115,000	115,000	114,000	112,000
	2015		302,000	302,000	300,000	297,000
	2016		290,000	325,000	324,000	321,000
	2017		76,000	101,000	116,000	127,000
<b>Private Passenger Total</b>			<b>904,000</b>	<b>964,000</b>	<b>973,000</b>	<b>975,000</b>
 <b>Non Private Passenger</b>	prior		1,000	1,000	1,000	1,000
	2008		1,000	1,000	1,000	1,000
	2009		-	-	-	-
	2010		1,000	1,000	1,000	1,000
	2011		2,000	2,000	2,000	2,000
	2012		18,000	18,000	18,000	18,000
	2013		34,000	34,000	34,000	33,000
	2014		119,000	119,000	118,000	116,000
	2015		228,000	226,000	226,000	223,000
	2016		85,000	122,000	122,000	119,000
	2017		108,000	135,000	177,000	212,000
<b>Non Private Passenger Total</b>			<b>597,000</b>	<b>659,000</b>	<b>700,000</b>	<b>726,000</b>
<b>Grand Total</b>			<b>1,501,000</b>	<b>1,623,000</b>	<b>1,673,000</b>	<b>1,701,000</b>

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

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

discount rate: 1.17%

interest rate margin: 25 basis pts

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

**EXHIBIT A**

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

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Jurisdiction Desc	Nunavut				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.17%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2008	1,000	1,000	1,000	1,000
	2009	-	-	-	-
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	13,000	13,000	13,000	13,000
	2013	18,000	18,000	18,000	18,000
	2014	32,000	32,000	32,000	32,000
	2015	152,000	152,000	152,000	151,000
	2016	146,000	150,000	150,000	149,000
	2017	26,000	37,000	38,000	47,000
<b>Private Passenger Total</b>		<b>393,000</b>	<b>408,000</b>	<b>409,000</b>	<b>416,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	14,000	14,000	14,000	14,000
	2014	635,000	635,000	635,000	635,000
	2015	149,000	149,000	149,000	148,000
	2016	204,000	204,000	204,000	202,000
	2017	81,000	102,000	130,000	159,000
<b>Non Private Passenger Total</b>		<b>1,083,000</b>	<b>1,104,000</b>	<b>1,132,000</b>	<b>1,158,000</b>
<b>Grand Total</b>		<b>1,476,000</b>	<b>1,512,000</b>	<b>1,541,000</b>	<b>1,574,000</b>

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



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

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Jurisdiction Desc	(All)		discount rate: 1.17%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount			ShareYYMM			
BusinessSegment Desc	Acc Year		201703	201704	201705	201706
Private Passenger	prior		1,450,000	1,058,000	1,038,000	1,021,000
	2008		876,000	876,000	861,000	844,000
	2009		601,000	605,000	594,000	585,000
	2010		370,000	483,000	474,000	467,000
	2011		425,000	459,000	451,000	444,000
	2012		1,339,000	1,563,000	1,542,000	1,512,000
	2013		2,274,000	2,319,000	2,276,000	2,235,000
	2014		4,469,000	4,635,000	4,597,000	4,492,000
	2015		6,711,000	6,285,000	6,234,000	6,013,000
	2016		10,893,000	10,336,000	10,031,000	9,358,000
	2017		4,073,000	5,571,000	7,286,000	8,755,000
Private Passenger Total		33,481,000	34,190,000	35,384,000	35,726,000	
Non Private Passenger	prior		990,000	813,000	797,000	786,000
	2008		195,000	154,000	150,000	149,000
	2009		(287,000)	(273,000)	(269,000)	(263,000)
	2010		400,000	411,000	402,000	394,000
	2011		1,366,000	346,000	336,000	332,000
	2012		2,689,000	2,633,000	2,577,000	2,514,000
	2013		3,724,000	3,801,000	3,700,000	3,583,000
	2014		7,449,000	7,075,000	6,887,000	6,674,000
	2015		9,958,000	10,028,000	9,738,000	9,423,000
	2016		21,281,000	21,470,000	20,550,000	19,394,000
	2017		8,559,000	11,337,000	13,833,000	15,761,000
Non Private Passenger Total		56,324,000	57,795,000	58,701,000	58,747,000	
Grand Total		89,805,000	91,985,000	94,085,000	94,473,000	

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

**EXHIBIT B**

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	(17,000)	(216,000)	(212,000)	(208,000)
	2008	13,000	13,000	13,000	13,000
	2009	7,000	8,000	8,000	8,000
	2010	2,000	2,000	2,000	2,000
	2011	(41,000)	(4,000)	(4,000)	(4,000)
	2012	50,000	50,000	49,000	48,000
	2013	165,000	212,000	208,000	204,000
	2014	605,000	679,000	652,000	626,000
	2015	841,000	884,000	822,000	764,000
	2016	1,610,000	1,386,000	1,275,000	1,160,000
	2017	1,101,000	1,411,000	1,696,000	1,953,000
<b>Private Passenger Total</b>		<b>4,336,000</b>	<b>4,425,000</b>	<b>4,509,000</b>	<b>4,566,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2008		-	-	-
	2009	3,000	3,000	3,000	3,000
	2010		(192,000)	(188,000)	(184,000)
	2011	60,000	19,000	19,000	19,000
	2012	64,000	91,000	89,000	87,000
	2013	178,000	174,000	169,000	164,000
	2014	87,000	68,000	65,000	62,000
	2015	361,000	362,000	344,000	327,000
	2016	2,028,000	1,971,000	1,794,000	1,615,000
	2017	588,000	710,000	1,036,000	1,388,000
<b>Non Private Passenger Total</b>		<b>3,372,000</b>	<b>3,209,000</b>	<b>3,334,000</b>	<b>3,484,000</b>
<b>Grand Total</b>		<b>7,708,000</b>	<b>7,634,000</b>	<b>7,843,000</b>	<b>8,050,000</b>

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

**EXHIBIT B**

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

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Jurisdiction Desc	New Brunswick				discount rate: 0.00%
AccountCode Desc	Undiscounted				
	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	19,000	19,000	19,000	19,000
	2008	282,000	282,000	276,000	270,000
	2009	(51,000)	(51,000)	(50,000)	(49,000)
	2010	62,000	64,000	63,000	62,000
	2011	231,000	231,000	226,000	221,000
	2012	105,000	105,000	103,000	101,000
	2013	169,000	137,000	130,000	127,000
	2014	18,000	22,000	21,000	21,000
	2015	39,000	(323,000)	(304,000)	(298,000)
	2016	780,000	772,000	579,000	394,000
	2017	678,000	1,054,000	1,468,000	1,795,000
<b>Private Passenger Total</b>		<b>2,332,000</b>	<b>2,312,000</b>	<b>2,531,000</b>	<b>2,663,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	332,000	289,000	283,000	278,000
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009	10,000	10,000	10,000	10,000
	2010	13,000	13,000	13,000	13,000
	2011	160,000	160,000	157,000	154,000
	2012	128,000	89,000	87,000	85,000
	2013	(1,077,000)	(1,068,000)	(1,047,000)	(1,026,000)
	2014	311,000	245,000	220,000	198,000
	2015	(50,000)	(54,000)	(48,000)	(42,000)
	2016	1,139,000	1,183,000	994,000	795,000
	2017	379,000	623,000	753,000	858,000
<b>Non Private Passenger Total</b>		<b>1,343,000</b>	<b>1,488,000</b>	<b>1,420,000</b>	<b>1,321,000</b>
<b>Grand Total</b>		<b>3,675,000</b>	<b>3,800,000</b>	<b>3,951,000</b>	<b>3,984,000</b>

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
Private Passenger	prior	(21,000)	(21,000)	(21,000)	(21,000)
	2008	(9,000)	(9,000)	(9,000)	(9,000)
	2009	54,000	54,000	53,000	52,000
	2010	(175,000)	(173,000)	(170,000)	(167,000)
	2011	4,000	4,000	4,000	4,000
	2012	49,000	239,000	234,000	229,000
	2013	28,000	(42,000)	(41,000)	(40,000)
	2014	209,000	213,000	209,000	201,000
	2015	475,000	471,000	452,000	416,000
	2016	1,216,000	1,190,000	1,107,000	952,000
	2017	329,000	485,000	767,000	974,000
<b>Private Passenger Total</b>		<b>2,159,000</b>	<b>2,411,000</b>	<b>2,585,000</b>	<b>2,591,000</b>
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2008	88,000	88,000	86,000	84,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	(71,000)	131,000	128,000	125,000
	2011	3,000	3,000	3,000	3,000
	2012	23,000	23,000	23,000	23,000
	2013	51,000	(98,000)	(96,000)	(94,000)
	2014	(299,000)	(410,000)	(402,000)	(394,000)
	2015	1,188,000	1,151,000	1,105,000	1,061,000
	2016	1,854,000	1,867,000	1,830,000	1,720,000
	2017	725,000	948,000	1,240,000	1,439,000
<b>Non Private Passenger Total</b>		<b>3,562,000</b>	<b>3,703,000</b>	<b>3,917,000</b>	<b>3,967,000</b>
<b>Grand Total</b>		<b>5,721,000</b>	<b>6,114,000</b>	<b>6,502,000</b>	<b>6,558,000</b>

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

**EXHIBIT B**

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	(4,000)	4,000	4,000	4,000
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	5,000	5,000	5,000	5,000
	2013	38,000	38,000	39,000	40,000
	2014	102,000	102,000	104,000	106,000
	2015	(89,000)	(89,000)	(91,000)	(93,000)
	2016	273,000	204,000	228,000	251,000
	2017	74,000	144,000	195,000	219,000
Private Passenger Total		399,000	408,000	484,000	532,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	(66,000)	(66,000)	(65,000)	(64,000)
	2012	41,000	43,000	42,000	41,000
	2013	49,000	49,000	48,000	47,000
	2014	132,000	132,000	127,000	122,000
	2015	359,000	346,000	325,000	305,000
	2016	(4,000)	(5,000)	(5,000)	(5,000)
	2017	192,000	250,000	305,000	362,000
Non Private Passenger Total		702,000	748,000	776,000	807,000
Grand Total		1,101,000	1,156,000	1,260,000	1,339,000

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

**EXHIBIT B**



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts


		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
 Private Passenger	prior	456,000	258,000	254,000	250,000
	2008	473,000	473,000	464,000	455,000
	2009	367,000	371,000	364,000	357,000
	2010	184,000	300,000	294,000	288,000
	2011	(402,000)	(402,000)	(394,000)	(386,000)
	2012	(205,000)	(168,000)	(165,000)	(162,000)
	2013	353,000	496,000	486,000	476,000
	2014	659,000	693,000	700,000	679,000
	2015	1,110,000	1,084,000	1,117,000	1,072,000
	2016	2,350,000	2,181,000	2,290,000	2,175,000
	2017	653,000	912,000	1,116,000	1,263,000
Private Passenger Total		5,998,000	6,198,000	6,526,000	6,467,000
 Non Private Passenger	prior	278,000	293,000	287,000	282,000
	2008	86,000	89,000	87,000	85,000
	2009	(425,000)	(412,000)	(404,000)	(396,000)
	2010	300,000	300,000	294,000	288,000
	2011	429,000	(540,000)	(529,000)	(518,000)
	2012	1,262,000	1,251,000	1,226,000	1,189,000
	2013	1,998,000	2,085,000	2,022,000	1,961,000
	2014	2,747,000	2,703,000	2,622,000	2,517,000
	2015	1,524,000	1,862,000	1,806,000	1,734,000
	2016	5,773,000	5,844,000	5,610,000	5,273,000
	2017	2,442,000	3,270,000	4,073,000	4,784,000
Non Private Passenger Total		16,414,000	16,745,000	17,094,000	17,199,000
Grand Total		22,412,000	22,943,000	23,620,000	23,666,000

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

**EXHIBIT B**



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
 Private Passenger	prior	(201,000)	(201,000)	(197,000)	(193,000)
	2008	21,000	21,000	21,000	21,000
	2009	29,000	29,000	29,000	28,000
	2010	8,000	8,000	8,000	8,000
	2011	158,000	158,000	156,000	153,000
	2012	648,000	662,000	655,000	642,000
	2013	618,000	659,000	652,000	639,000
	2014	1,189,000	1,283,000	1,296,000	1,270,000
	2015	1,617,000	1,249,000	1,274,000	1,249,000
	2016	1,587,000	1,542,000	1,573,000	1,542,000
	2017	595,000	685,000	908,000	1,115,000
Private Passenger Total		6,269,000	6,095,000	6,375,000	6,474,000
 Non Private Passenger	prior	104,000	(37,000)	(36,000)	(35,000)
	2008	(43,000)	(83,000)	(81,000)	(79,000)
	2009	18,000	19,000	18,000	18,000
	2010	64,000	64,000	62,000	61,000
	2011	171,000	171,000	166,000	163,000
	2012	218,000	218,000	211,000	207,000
	2013	491,000	680,000	660,000	627,000
	2014	1,394,000	1,277,000	1,239,000	1,189,000
	2015	2,878,000	2,719,000	2,637,000	2,532,000
	2016	6,127,000	6,362,000	6,171,000	5,924,000
	2017	3,077,000	4,045,000	4,534,000	4,684,000
Non Private Passenger Total		14,499,000	15,435,000	15,581,000	15,291,000
Grand Total		20,768,000	21,530,000	21,956,000	21,765,000

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



EXHIBIT B

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

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Jurisdiction Desc	Yukon	<input type="button" value="v"/>
AccountCode Desc	Undiscounted	
	IBNR Provision	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
Private Passenger	prior	5,000	5,000	5,000	5,000
	2008	5,000	5,000	5,000	5,000
	2009	5,000	5,000	5,000	5,000
	2010	6,000	6,000	6,000	6,000
	2011	11,000	11,000	11,000	11,000
	2012	24,000	24,000	24,000	24,000
	2013	50,000	50,000	49,000	48,000
	2014	104,000	104,000	103,000	101,000
	2015	172,000	172,000	170,000	167,000
	2016	261,000	297,000	297,000	294,000
	2017	69,000	93,000	107,000	116,000
Private Passenger Total		712,000	772,000	782,000	782,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2008	1,000	1,000	1,000	1,000
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	2,000	2,000	2,000	2,000
	2012	10,000	10,000	10,000	10,000
	2013	32,000	32,000	32,000	31,000
	2014	108,000	108,000	108,000	106,000
	2015	166,000	164,000	164,000	161,000
	2016	67,000	107,000	107,000	104,000
	2017	97,000	122,000	159,000	189,000
Non Private Passenger Total		485,000	548,000	585,000	606,000
Grand Total		1,197,000	1,320,000	1,367,000	1,388,000

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

**EXHIBIT B**

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2008	9,000	9,000	9,000	9,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	7,000	7,000	7,000	7,000
	2012	29,000	29,000	29,000	28,000
	2013	(170,000)	(170,000)	(168,000)	(165,000)
	2014	(229,000)	(229,000)	(224,000)	(220,000)
	2015	202,000	582,000	576,000	564,000
	2016	315,000	301,000	301,000	289,000
	2017	(53,000)	(38,000)	(1,000)	97,000
Private Passenger Total		112,000	493,000	531,000	611,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	-	-	-	-
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	14,000	14,000	14,000	14,000
	2014	122,000	122,000	120,000	120,000
	2015	66,000	66,000	65,000	65,000
	2016	283,000	280,000	274,000	274,000
	2017	20,000	1,000	11,000	27,000
Non Private Passenger Total		508,000	486,000	487,000	503,000
Grand Total		620,000	979,000	1,018,000	1,114,000

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

**EXHIBIT B**



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
 Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2008	1,000	1,000	1,000	1,000
	2009	-	-	-	-
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	8,000	8,000	8,000	8,000
	2013	16,000	16,000	16,000	16,000
	2014	29,000	29,000	29,000	29,000
	2015	140,000	140,000	140,000	139,000
	2016	134,000	138,000	138,000	137,000
	2017	24,000	34,000	35,000	44,000
<b>Private Passenger Total</b>		<b>357,000</b>	<b>371,000</b>	<b>372,000</b>	<b>379,000</b>
 Non Private Passenger	prior	-	-	-	-
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	-	-	-	-
	2012	-	-	-	-
	2013	13,000	13,000	13,000	13,000
	2014	586,000	586,000	586,000	586,000
	2015	137,000	137,000	137,000	136,000
	2016	180,000	180,000	180,000	178,000
	2017	74,000	93,000	120,000	147,000
<b>Non Private Passenger Total</b>		<b>990,000</b>	<b>1,009,000</b>	<b>1,036,000</b>	<b>1,060,000</b>
<b>Grand Total</b>		<b>1,347,000</b>	<b>1,380,000</b>	<b>1,408,000</b>	<b>1,439,000</b>

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

**EXHIBIT B**

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

page 10 of 10

Jurisdiction Desc	(All)				discount rate: 0.00%
AccountCode Desc	Undiscounted				
	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	230,000	(159,000)	(155,000)	(151,000)
	2008	794,000	794,000	779,000	764,000
	2009	414,000	419,000	412,000	404,000
	2010	95,000	215,000	211,000	207,000
	2011	(28,000)	9,000	10,000	10,000
	2012	713,000	954,000	942,000	923,000
	2013	1,267,000	1,396,000	1,371,000	1,345,000
	2014	2,686,000	2,896,000	2,890,000	2,813,000
	2015	4,507,000	4,170,000	4,156,000	3,980,000
	2016	8,526,000	8,011,000	7,788,000	7,194,000
	2017	3,470,000	4,780,000	6,291,000	7,576,000
<b>Private Passenger Total</b>		<b>22,674,000</b>	<b>23,485,000</b>	<b>24,695,000</b>	<b>25,065,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	725,000	556,000	545,000	536,000
	2008	130,000	93,000	91,000	89,000
	2009	(400,000)	(386,000)	(379,000)	(371,000)
	2010	308,000	318,000	311,000	305,000
	2011	759,000	(251,000)	(247,000)	(241,000)
	2012	1,746,000	1,725,000	1,688,000	1,642,000
	2013	1,749,000	1,881,000	1,815,000	1,737,000
	2014	5,188,000	4,831,000	4,685,000	4,506,000
	2015	6,629,000	6,753,000	6,535,000	6,279,000
	2016	17,447,000	17,789,000	16,955,000	15,878,000
	2017	7,594,000	10,062,000	12,231,000	13,878,000
<b>Non Private Passenger Total</b>		<b>41,875,000</b>	<b>43,371,000</b>	<b>44,230,000</b>	<b>44,238,000</b>
<b>Grand Total</b>		<b>64,549,000</b>	<b>66,856,000</b>	<b>68,925,000</b>	<b>69,303,000</b>

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

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

page 1 of 10

Jurisdiction Desc	<b>Newfoundland &amp; Labrador</b>	<input type="button" value="v"/>
AccountCode Desc	<b>Retro Claims Expense</b>	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

discount rate: 1.17%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	370,000	317,000	312,000	309,000
	2008	49,000	49,000	47,000	46,000
	2009	100,000	100,000	99,000	98,000
	2010	170,000	170,000	168,000	165,000
	2011	221,000	221,000	217,000	214,000
	2012	368,000	368,000	346,000	343,000
	2013	319,000	319,000	314,000	309,000
	2014	339,000	339,000	288,000	282,000
	2015	473,000	473,000	424,000	420,000
	2016	503,000	503,000	499,000	494,000
	2017	129,000	165,000	218,788	265,788
<b>Private Passenger Total</b>		<b>3,041,000</b>	<b>3,024,000</b>	<b>2,932,788</b>	<b>2,945,788</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	119,000	96,000	96,000	96,000
	2008	22,000	22,000	22,000	22,000
	2009	37,000	37,000	36,000	36,000
	2010	53,000	53,000	52,000	51,000
	2011	64,000	64,000	63,000	62,000
	2012	95,000	95,000	89,000	88,000
	2013	80,000	80,000	79,000	78,000
	2014	93,000	93,000	79,000	77,000
	2015	142,000	142,000	128,000	127,000
	2016	167,000	167,000	166,000	164,000
	2017	44,000	55,000	74,835	91,835
<b>Non Private Passenger Total</b>		<b>916,000</b>	<b>904,000</b>	<b>884,835</b>	<b>892,835</b>
<b>Grand Total</b>		<b>3,957,000</b>	<b>3,928,000</b>	<b>3,817,623</b>	<b>3,838,623</b>

**EXHIBIT C-1**

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

page 2 of 10

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

discount rate: 1.17%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
Private Passenger	prior	184,000	184,000	179,000	174,000
	2008	149,000	149,000	146,000	141,000
	2009	167,000	167,000	161,000	156,000
	2010	115,000	115,000	111,000	108,000
	2011	179,000	179,000	173,000	168,000
	2012	321,000	286,000	267,000	261,000
	2013	297,000	297,000	277,000	270,000
	2014	287,000	287,000	280,000	274,000
	2015	241,000	241,000	235,000	228,000
	2016	335,000	322,000	304,000	297,000
	2017	40,000	53,000	62,852	76,852
Private Passenger Total		2,315,000	2,280,000	2,195,852	2,153,852
Non Private Passenger	prior	141,000	141,000	139,000	135,000
	2008	123,000	123,000	121,000	118,000
	2009	140,000	140,000	137,000	134,000
	2010	97,000	97,000	95,000	93,000
	2011	134,000	134,000	132,000	130,000
	2012	236,000	210,000	196,000	194,000
	2013	210,000	210,000	196,000	192,000
	2014	186,000	186,000	183,000	180,000
	2015	149,000	149,000	146,000	144,000
	2016	204,000	196,000	186,000	184,000
	2017	25,000	35,000	39,958	47,958
Non Private Passenger Total		1,645,000	1,621,000	1,570,958	1,551,958
Grand Total		3,960,000	3,901,000	3,766,810	3,705,810

**EXHIBIT C-1**

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

page 3 of 10

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

discount rate: 1.17%

interest rate margin: 25 basis pts

Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year	201703	201704	201705	201706	
Private Passenger	prior	841,000	841,000	824,000	809,000	
	2008	399,000	399,000	390,000	383,000	
	2009	293,000	293,000	288,000	282,000	
	2010	165,000	161,000	158,000	154,000	
	2011	140,000	140,000	138,000	134,000	
	2012	147,000	147,000	145,000	143,000	
	2013	158,000	158,000	132,000	130,000	
	2014	115,000	107,000	113,000	111,000	
	2015	130,000	130,000	114,000	112,000	
	2016	135,000	135,000	132,000	131,000	
	2017	28,000	37,000	45,638	55,638	
Private Passenger Total		2,551,000	2,548,000	2,479,638	2,444,638	
Non Private Passenger	prior	185,000	185,000	184,000	182,000	
	2008	114,000	114,000	113,000	111,000	
	2009	123,000	123,000	121,000	119,000	
	2010	111,000	107,000	105,000	103,000	
	2011	134,000	133,000	129,000	127,000	
	2012	159,000	159,000	156,000	153,000	
	2013	191,000	191,000	158,000	155,000	
	2014	150,000	140,000	146,000	144,000	
	2015	176,000	176,000	154,000	151,000	
	2016	182,000	182,000	179,000	177,000	
	2017	38,000	50,000	63,789	76,789	
Non Private Passenger Total		1,563,000	1,560,000	1,508,789	1,498,789	
Grand Total		4,114,000	4,108,000	3,988,427	3,943,427	

EXHIBIT C-1

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

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
Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 1.17%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	(22,000)	(22,000)	(22,000)	(20,000)
	2008	41,000	41,000	40,000	39,000
	2009	35,000	35,000	34,000	33,000
	2010	29,000	29,000	28,000	27,000
	2011	38,000	38,000	36,000	35,000
	2012	(18,000)	(18,000)	(15,000)	(15,000)
	2013	44,000	44,000	46,000	45,000
	2014	56,000	56,000	49,000	48,000
	2015	63,000	63,000	54,000	53,000
	2016	84,000	84,000	83,000	80,000
	2017	1,000	3,000	4,193	5,193
Private Passenger Total		351,000	353,000	337,193	330,193
<input checked="" type="checkbox"/> Non Private Passenger	prior	(13,000)	(13,000)	(13,000)	(12,000)
	2008	21,000	21,000	21,000	21,000
	2009	21,000	21,000	21,000	21,000
	2010	19,000	19,000	19,000	19,000
	2011	22,000	22,000	22,000	22,000
	2012	(10,000)	(10,000)	(8,000)	(8,000)
	2013	28,000	28,000	29,000	27,000
	2014	36,000	36,000	31,000	29,000
	2015	41,000	41,000	35,000	34,000
	2016	54,000	54,000	53,000	50,000
	2017	1,000	2,000	3,485	5,485
Non Private Passenger Total		220,000	221,000	213,485	208,485
Grand Total		571,000	574,000	550,678	538,678



**EXHIBIT C-1**



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

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

discount rate: 1.17%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
 <b>Private Passenger</b>	prior	5,453,000	5,334,000	5,172,000	5,020,000
	2008	1,167,000	1,167,000	1,134,000	1,098,000
	2009	817,000	816,000	793,000	768,000
	2010	688,000	620,000	601,000	584,000
	2011	893,000	893,000	867,000	841,000
	2012	1,006,000	986,000	919,000	894,000
	2013	755,000	754,000	681,000	659,000
	2014	709,000	708,000	687,000	667,000
	2015	561,000	559,000	514,000	498,000
	2016	618,000	617,000	588,000	574,000
	2017	97,000	130,000	164,357	199,357
<b>Private Passenger Total</b>		<b>12,764,000</b>	<b>12,584,000</b>	<b>12,120,357</b>	<b>11,802,357</b>
 <b>Non Private Passenger</b>	prior	1,739,000	1,687,000	1,652,000	1,617,000
	2008	554,000	554,000	543,000	533,000
	2009	466,000	466,000	456,000	447,000
	2010	520,000	469,000	460,000	451,000
	2011	721,000	721,000	706,000	693,000
	2012	939,000	920,000	880,000	864,000
	2013	1,152,000	1,152,000	1,057,000	1,034,000
	2014	1,323,000	1,323,000	1,298,000	1,274,000
	2015	1,249,000	1,249,000	1,161,000	1,136,000
	2016	1,366,000	1,365,000	1,314,000	1,291,000
	2017	204,000	274,000	344,788	417,788
<b>Non Private Passenger Total</b>		<b>10,233,000</b>	<b>10,180,000</b>	<b>9,871,788</b>	<b>9,757,788</b>
<b>Grand Total</b>		<b>22,997,000</b>	<b>22,764,000</b>	<b>21,992,145</b>	<b>21,560,145</b>

**EXHIBIT C-1**

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

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Jurisdiction Desc	<b>Alberta</b>	<input type="button" value="v"/>
AccountCode Desc	<b>Retro Claims Expense</b>	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

discount rate: 1.17%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
Private Passenger	prior	239,000	239,000	235,000	231,000
	2008	127,000	127,000	125,000	123,000
	2009	106,000	106,000	104,000	102,000
	2010	67,000	67,000	66,000	65,000
	2011	90,000	90,000	88,000	86,000
	2012	115,000	110,000	107,000	105,000
	2013	110,000	110,000	108,000	107,000
	2014	105,000	105,000	103,000	100,000
	2015	114,000	114,000	93,000	90,000
	2016	118,000	118,000	117,000	115,000
	2017	(4,000)	(6,000)	(4,673)	(7,673)
Private Passenger Total		1,187,000	1,180,000	1,141,327	1,116,327
Non Private Passenger	prior	370,000	370,000	369,000	367,000
	2008	437,000	437,000	433,000	430,000
	2009	373,000	373,000	369,000	365,000
	2010	236,000	236,000	234,000	233,000
	2011	301,000	301,000	298,000	295,000
	2012	410,000	398,000	394,000	389,000
	2013	431,000	431,000	427,000	423,000
	2014	449,000	449,000	446,000	441,000
	2015	525,000	525,000	433,000	429,000
	2016	617,000	616,000	614,000	610,000
	2017	(23,000)	(32,000)	(29,332)	(49,332)
Non Private Passenger Total		4,126,000	4,104,000	3,987,668	3,932,668
Grand Total		5,313,000	5,284,000	5,128,995	5,048,995

**EXHIBIT C-1**

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

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Jurisdiction Desc	<b>Yukon</b>	<input type="button" value="v"/>
AccountCode Desc	<b>Retro Claims Expense</b>	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

discount rate: 1.17%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	(23,000)	(23,000)	(22,000)	(21,000)
	2008	12,000	12,000	12,000	12,000
	2009	9,000	9,000	9,000	9,000
	2010	6,000	6,000	6,000	6,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	7,000	7,000	7,000	7,000
	2015	24,000	24,000	14,000	14,000
	2016	7,000	7,000	7,000	7,000
	2017	1,000	-	(1,279)	(1,279)
<b>Private Passenger Total</b>		<b>56,000</b>	<b>55,000</b>	<b>44,721</b>	<b>45,721</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	(7,000)	(7,000)	(7,000)	(7,000)
	2008	8,000	8,000	8,000	8,000
	2009	8,000	8,000	8,000	8,000
	2010	7,000	7,000	7,000	7,000
	2011	8,000	8,000	8,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	(3,000)	(3,000)	(3,000)	(3,000)
	2014	10,000	10,000	10,000	10,000
	2015	34,000	34,000	20,000	20,000
	2016	11,000	11,000	11,000	11,000
	2017		(1,000)	(1,441)	(1,441)
<b>Non Private Passenger Total</b>		<b>85,000</b>	<b>84,000</b>	<b>69,559</b>	<b>69,559</b>
<b>Grand Total</b>		<b>141,000</b>	<b>139,000</b>	<b>114,280</b>	<b>115,280</b>

EXHIBIT C-1

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 1.17%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	57,000	57,000	57,000	57,000
	2008	35,000	35,000	35,000	35,000
	2009	33,000	33,000	33,000	33,000
	2010	25,000	25,000	25,000	25,000
	2011	29,000	29,000	29,000	29,000
	2012	30,000	30,000	30,000	30,000
	2013	33,000	29,000	29,000	29,000
	2014	25,000	25,000	13,000	13,000
	2015	89,000	82,000	93,000	93,000
	2016	11,000	11,000	11,000	11,000
	2017	(12,000)	(16,000)	(39,047)	(43,047)
<b>Private Passenger Total</b>		<b>355,000</b>	<b>340,000</b>	<b>315,953</b>	<b>311,953</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	16,000	16,000	16,000	16,000
	2008	11,000	11,000	11,000	11,000
	2009	10,000	10,000	10,000	10,000
	2010	9,000	9,000	9,000	9,000
	2011	10,000	10,000	10,000	10,000
	2012	11,000	11,000	11,000	11,000
	2013	13,000	11,000	11,000	11,000
	2014	8,000	8,000	4,000	4,000
	2015	29,000	26,000	30,000	30,000
	2016	5,000	5,000	5,000	5,000
	2017	(6,000)	(7,000)	(16,590)	(19,590)
<b>Non Private Passenger Total</b>		<b>116,000</b>	<b>110,000</b>	<b>100,410</b>	<b>97,410</b>
<b>Grand Total</b>		<b>471,000</b>	<b>450,000</b>	<b>416,363</b>	<b>409,363</b>

**EXHIBIT C-1**

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

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Jurisdiction Desc	<b>Nunavut</b>	<input type="button" value="v"/>
AccountCode Desc	<b>Retro Claims Expense</b>	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

discount rate: 1.17%

interest rate margin: 25 basis pts

Sum of Amount		ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year	201703	201704	201705	201706	
Private Passenger	prior	3,000	3,000	3,000	3,000	
	2008	6,000	6,000	6,000	6,000	
	2009	7,000	7,000	7,000	7,000	
	2010	7,000	7,000	7,000	7,000	
	2011	8,000	8,000	8,000	8,000	
	2012	9,000	9,000	9,000	9,000	
	2013	(9,000)	(9,000)	(9,000)	(9,000)	
	2014	7,000	7,000	4,000	4,000	
	2015	7,000	7,000	10,000	10,000	
	2016	5,000	5,000	5,000	5,000	
	2017	(2,000)	(3,000)	(3,610)	(4,610)	
Private Passenger Total		48,000	47,000	46,390	45,390	
Non Private Passenger	prior	2,000	2,000	2,000	2,000	
	2008	2,000	2,000	2,000	2,000	
	2009	4,000	4,000	4,000	4,000	
	2010	4,000	4,000	4,000	4,000	
	2011	6,000	6,000	6,000	6,000	
	2012	6,000	6,000	6,000	6,000	
	2013	(7,000)	(7,000)	(7,000)	(7,000)	
	2014	6,000	6,000	4,000	4,000	
	2015	6,000	6,000	9,000	9,000	
	2016	6,000	6,000	6,000	6,000	
	2017	(5,000)	(6,000)	(6,607)	(7,607)	
Non Private Passenger Total		30,000	29,000	29,393	28,393	
Grand Total		78,000	76,000	75,783	73,783	

**EXHIBIT C-1**

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

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

discount rate: 1.17%

interest rate margin: 25 basis pts

Sum of Amount		ShareYMMM	Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Acc Year	▼	201703	201704	201705	201706
Private Passenger	prior		7,102,000	6,930,000	6,738,000	6,562,000
	2008		1,985,000	1,985,000	1,935,000	1,883,000
	2009		1,567,000	1,566,000	1,528,000	1,488,000
	2010		1,272,000	1,200,000	1,170,000	1,141,000
	2011		1,605,000	1,605,000	1,563,000	1,522,000
	2012		1,986,000	1,926,000	1,816,000	1,778,000
	2013		1,705,000	1,700,000	1,576,000	1,538,000
	2014		1,650,000	1,641,000	1,544,000	1,506,000
	2015		1,702,000	1,693,000	1,551,000	1,518,000
	2016		1,816,000	1,802,000	1,746,000	1,714,000
	2017		278,000	363,000	447,219	546,219
Private Passenger Total			22,668,000	22,411,000	21,614,219	21,196,219
Non Private Passenger	prior		2,552,000	2,477,000	2,438,000	2,396,000
	2008		1,292,000	1,292,000	1,274,000	1,256,000
	2009		1,182,000	1,182,000	1,162,000	1,144,000
	2010		1,056,000	1,001,000	985,000	970,000
	2011		1,400,000	1,399,000	1,374,000	1,353,000
	2012		1,855,000	1,798,000	1,733,000	1,706,000
	2013		2,095,000	2,093,000	1,947,000	1,910,000
	2014		2,261,000	2,251,000	2,201,000	2,163,000
	2015		2,351,000	2,348,000	2,116,000	2,080,000
	2016		2,612,000	2,602,000	2,534,000	2,498,000
	2017		278,000	370,000	472,885	561,885
Non Private Passenger Total			18,934,000	18,813,000	18,236,885	18,037,885
Grand Total			41,602,000	41,224,000	39,851,104	39,234,104

**EXHIBIT C-2**



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

page 1 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
 Private Passenger	prior	331,000	282,000	279,000	276,000
	2008	45,000	45,000	44,000	43,000
	2009	92,000	92,000	91,000	90,000
	2010	157,000	157,000	155,000	153,000
	2011	206,000	206,000	203,000	200,000
	2012	309,000	309,000	306,000	303,000
	2013	269,000	269,000	264,000	259,000
	2014	243,000	243,000	238,000	233,000
	2015	341,000	341,000	337,000	333,000
	2016	377,000	377,000	373,000	369,000
	2017	94,000	125,000	158,788	193,788
Private Passenger Total		2,464,000	2,446,000	2,448,788	2,452,788
 Non Private Passenger	prior	106,000	85,000	85,000	85,000
	2008	20,000	20,000	20,000	20,000
	2009	34,000	34,000	33,000	33,000
	2010	50,000	50,000	49,000	48,000
	2011	59,000	59,000	58,000	57,000
	2012	79,000	79,000	78,000	77,000
	2013	67,000	67,000	66,000	65,000
	2014	67,000	67,000	66,000	65,000
	2015	102,000	102,000	101,000	100,000
	2016	124,000	124,000	123,000	122,000
	2017	33,000	42,000	54,835	66,835
Non Private Passenger Total		741,000	729,000	733,835	738,835
Grand Total		3,205,000	3,175,000	3,182,623	3,191,623

**EXHIBIT C-2**

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

page 2 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
Private Passenger	prior	147,000	147,000	143,000	139,000
	2008	141,000	141,000	137,000	133,000
	2009	157,000	157,000	152,000	147,000
	2010	106,000	106,000	103,000	100,000
	2011	166,000	166,000	161,000	156,000
	2012	290,000	257,000	252,000	247,000
	2013	252,000	252,000	246,000	240,000
	2014	229,000	229,000	223,000	217,000
	2015	185,000	185,000	179,000	173,000
	2016	255,000	255,000	249,000	243,000
	2017	21,000	28,000	35,852	42,852
Private Passenger Total		1,949,000	1,923,000	1,880,852	1,837,852
Non Private Passenger	prior	112,000	112,000	110,000	108,000
	2008	117,000	117,000	115,000	113,000
	2009	131,000	131,000	128,000	125,000
	2010	90,000	90,000	88,000	86,000
	2011	124,000	124,000	122,000	120,000
	2012	213,000	189,000	186,000	184,000
	2013	178,000	178,000	175,000	172,000
	2014	149,000	149,000	146,000	143,000
	2015	114,000	114,000	112,000	110,000
	2016	154,000	154,000	152,000	150,000
	2017	13,000	18,000	22,958	26,958
Non Private Passenger Total		1,395,000	1,376,000	1,356,958	1,337,958
Grand Total		3,344,000	3,299,000	3,237,810	3,175,810



**EXHIBIT C-2**

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

page 3 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts



Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYYMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
 <b>Private Passenger</b>	prior	768,000	768,000	753,000	740,000
	2008	377,000	377,000	369,000	362,000
	2009	274,000	274,000	269,000	264,000
	2010	152,000	148,000	145,000	142,000
	2011	130,000	130,000	127,000	124,000
	2012	138,000	138,000	136,000	134,000
	2013	123,000	123,000	121,000	119,000
	2014	90,000	90,000	88,000	86,000
	2015	92,000	92,000	90,000	88,000
	2016	96,000	96,000	94,000	92,000
	2017	17,000	22,000	27,638	33,638
<b>Private Passenger Total</b>		<b>2,257,000</b>	<b>2,258,000</b>	<b>2,219,638</b>	<b>2,184,638</b>
 <b>Non Private Passenger</b>	prior	176,000	176,000	174,000	172,000
	2008	112,000	112,000	110,000	108,000
	2009	112,000	112,000	110,000	108,000
	2010	107,000	104,000	102,000	100,000
	2011	128,000	127,000	124,000	122,000
	2012	153,000	153,000	150,000	147,000
	2013	151,000	151,000	148,000	145,000
	2014	118,000	118,000	115,000	112,000
	2015	126,000	126,000	123,000	120,000
	2016	131,000	131,000	128,000	125,000
	2017	23,000	31,000	37,789	45,789
<b>Non Private Passenger Total</b>		<b>1,337,000</b>	<b>1,341,000</b>	<b>1,321,789</b>	<b>1,304,789</b>
<b>Grand Total</b>		<b>3,594,000</b>	<b>3,599,000</b>	<b>3,541,427</b>	<b>3,489,427</b>

EXHIBIT C-2



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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYYMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
 Private Passenger	prior	(47,000)	(47,000)	(45,000)	(43,000)
	2008	37,000	37,000	36,000	35,000
	2009	32,000	32,000	31,000	30,000
	2010	27,000	27,000	26,000	25,000
	2011	35,000	35,000	34,000	33,000
	2012	(22,000)	(22,000)	(22,000)	(22,000)
	2013	41,000	41,000	40,000	39,000
	2014	47,000	47,000	46,000	45,000
	2015	48,000	48,000	47,000	46,000
	2016	63,000	63,000	62,000	61,000
	2017	(3,000)	(4,000)	(2,807)	(3,807)
Private Passenger Total		258,000	257,000	252,193	245,193
 Non Private Passenger	prior	(20,000)	(20,000)	(19,000)	(18,000)
	2008	19,000	19,000	19,000	19,000
	2009	19,000	19,000	19,000	19,000
	2010	17,000	17,000	17,000	17,000
	2011	21,000	21,000	21,000	21,000
	2012	(13,000)	(13,000)	(13,000)	(13,000)
	2013	26,000	26,000	25,000	24,000
	2014	30,000	30,000	29,000	28,000
	2015	32,000	32,000	31,000	30,000
	2016	41,000	41,000	40,000	39,000
	2017	(2,000)	(2,000)	(1,515)	(1,515)
Non Private Passenger Total		170,000	170,000	167,485	164,485
Grand Total		428,000	427,000	419,678	409,678

**EXHIBIT C-2**



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
 Private Passenger	prior	5,215,000	5,099,000	4,947,000	4,799,000
	2008	1,131,000	1,131,000	1,097,000	1,064,000
	2009	780,000	779,000	756,000	733,000
	2010	657,000	593,000	575,000	558,000
	2011	861,000	861,000	835,000	810,000
	2012	901,000	882,000	857,000	833,000
	2013	625,000	624,000	603,000	583,000
	2014	597,000	596,000	578,000	560,000
	2015	427,000	426,000	411,000	396,000
	2016	488,000	487,000	473,000	460,000
	2017	67,000	89,000	113,357	136,357
<b>Private Passenger Total</b>		<b>11,749,000</b>	<b>11,567,000</b>	<b>11,245,357</b>	<b>10,932,357</b>
 Non Private Passenger	prior	1,661,000	1,611,000	1,578,000	1,546,000
	2008	522,000	522,000	512,000	502,000
	2009	442,000	442,000	433,000	424,000
	2010	492,000	444,000	435,000	426,000
	2011	682,000	682,000	668,000	655,000
	2012	824,000	807,000	792,000	777,000
	2013	952,000	952,000	931,000	910,000
	2014	1,111,000	1,111,000	1,088,000	1,066,000
	2015	951,000	951,000	928,000	906,000
	2016	1,082,000	1,081,000	1,060,000	1,040,000
	2017	140,000	188,000	235,788	286,788
<b>Non Private Passenger Total</b>		<b>8,859,000</b>	<b>8,791,000</b>	<b>8,660,788</b>	<b>8,538,788</b>
<b>Grand Total</b>		<b>20,608,000</b>	<b>20,358,000</b>	<b>19,906,145</b>	<b>19,471,145</b>

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Alberta</b>	<input type="button" value="v"/>
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
Private Passenger	prior	203,000	203,000	200,000	197,000
	2008	122,000	122,000	120,000	118,000
	2009	99,000	99,000	97,000	95,000
	2010	63,000	63,000	62,000	61,000
	2011	84,000	84,000	82,000	80,000
	2012	105,000	101,000	99,000	97,000
	2013	102,000	102,000	100,000	98,000
	2014	95,000	95,000	93,000	91,000
	2015	86,000	86,000	84,000	82,000
	2016	83,000	83,000	82,000	81,000
	2017	(6,000)	(8,000)	(7,673)	(9,673)
Private Passenger Total		1,036,000	1,030,000	1,011,327	990,327
Non Private Passenger	prior	342,000	342,000	340,000	338,000
	2008	426,000	426,000	422,000	418,000
	2009	354,000	354,000	350,000	346,000
	2010	223,000	223,000	221,000	219,000
	2011	283,000	283,000	280,000	277,000
	2012	382,000	370,000	366,000	362,000
	2013	403,000	403,000	399,000	395,000
	2014	412,000	412,000	408,000	404,000
	2015	400,000	400,000	396,000	392,000
	2016	440,000	439,000	436,000	433,000
	2017	(36,000)	(48,000)	(49,332)	(61,332)
Non Private Passenger Total		3,629,000	3,604,000	3,568,668	3,522,668
Grand Total		4,665,000	4,634,000	4,579,995	4,512,995

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Yukon</b>	<input type="button" value="v"/>
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYYMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
<input checked="" type="checkbox"/> Private Passenger	prior	(30,000)	(30,000)	(29,000)	(28,000)
	2008	12,000	12,000	12,000	12,000
	2009	8,000	8,000	8,000	8,000
	2010	5,000	5,000	5,000	5,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(3,000)	(3,000)	(3,000)	(3,000)
	2014	6,000	6,000	6,000	6,000
	2015	13,000	13,000	13,000	13,000
	2016	4,000	4,000	4,000	4,000
	2017		(1,000)	(2,279)	(2,279)
<b>Private Passenger Total</b>		<b>28,000</b>	<b>27,000</b>	<b>26,721</b>	<b>27,721</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	(12,000)	(12,000)	(11,000)	(11,000)
	2008	7,000	7,000	7,000	7,000
	2009	7,000	7,000	7,000	7,000
	2010	6,000	6,000	6,000	6,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	9,000	9,000	9,000	9,000
	2015	19,000	19,000	19,000	19,000
	2016	6,000	6,000	6,000	6,000
	2017	(2,000)	(3,000)	(4,441)	(5,441)
<b>Non Private Passenger Total</b>		<b>51,000</b>	<b>50,000</b>	<b>49,559</b>	<b>48,559</b>
<b>Grand Total</b>		<b>79,000</b>	<b>77,000</b>	<b>76,280</b>	<b>76,280</b>

**EXHIBIT C-2**

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

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Jurisdiction Desc	<b>Northwest Territories</b>	<input type="button" value="v"/>
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYYMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
Private Passenger	prior	52,000	52,000	52,000	52,000
	2008	34,000	34,000	34,000	34,000
	2009	31,000	31,000	31,000	31,000
	2010	24,000	24,000	24,000	24,000
	2011	27,000	27,000	27,000	27,000
	2012	28,000	28,000	28,000	28,000
	2013	27,000	27,000	27,000	27,000
	2014	7,000	7,000	7,000	7,000
	2015	76,000	76,000	76,000	76,000
	2016	6,000	6,000	6,000	6,000
	2017	(15,000)	(20,000)	(44,047)	(49,047)
Private Passenger Total		297,000	292,000	267,953	262,953
Non Private Passenger	prior	15,000	15,000	15,000	15,000
	2008	10,000	10,000	10,000	10,000
	2009	9,000	9,000	9,000	9,000
	2010	8,000	8,000	8,000	8,000
	2011	9,000	9,000	9,000	9,000
	2012	10,000	10,000	10,000	10,000
	2013	10,000	10,000	10,000	10,000
	2014	2,000	2,000	2,000	2,000
	2015	24,000	24,000	24,000	24,000
	2016	3,000	3,000	3,000	3,000
	2017	(7,000)	(8,000)	(18,590)	(21,590)
Non Private Passenger Total		93,000	92,000	81,410	78,410
Grand Total		390,000	384,000	349,363	341,363

**EXHIBIT C-2**

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

page 9 of 10

Jurisdiction Desc	<b>Nunavut</b>	<input type="button" value="v"/>
AccountCode Desc	<b>Undiscounted Retro Claims Expense</b>	<input type="button" value="v"/>
AccountCode	(All)	<input type="button" value="v"/>
AccidentYear	(All)	<input type="button" value="v"/>

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYYMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
Private Passenger	prior	3,000	3,000	3,000	3,000
	2008	5,000	5,000	5,000	5,000
	2009	6,000	6,000	6,000	6,000
	2010	6,000	6,000	6,000	6,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(10,000)	(10,000)	(10,000)	(10,000)
	2014	3,000	3,000	3,000	3,000
	2015	6,000	6,000	6,000	6,000
	2016	3,000	3,000	3,000	3,000
	2017	(2,000)	(3,000)	(4,610)	(5,610)
Private Passenger Total		35,000	34,000	32,390	31,390
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	2,000	2,000	2,000	2,000
	2009	4,000	4,000	4,000	4,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	5,000	5,000	5,000	5,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	3,000	3,000	3,000	3,000
	2015	5,000	5,000	5,000	5,000
	2016	3,000	3,000	3,000	3,000
	2017	(5,000)	(6,000)	(7,607)	(8,607)
Non Private Passenger Total		20,000	19,000	17,393	16,393
Grand Total		55,000	53,000	49,783	47,783

**EXHIBIT C-2**

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc		ShareYMM			
BusinessSegment Desc	Acc Year	201703	201704	201705	201706
Private Passenger	prior	6,642,000	6,477,000	6,303,000	6,135,000
	2008	1,904,000	1,904,000	1,854,000	1,806,000
	2009	1,479,000	1,478,000	1,441,000	1,404,000
	2010	1,197,000	1,129,000	1,101,000	1,074,000
	2011	1,522,000	1,522,000	1,482,000	1,443,000
	2012	1,764,000	1,708,000	1,671,000	1,635,000
	2013	1,426,000	1,425,000	1,388,000	1,352,000
	2014	1,317,000	1,316,000	1,282,000	1,248,000
	2015	1,274,000	1,273,000	1,243,000	1,213,000
	2016	1,375,000	1,374,000	1,346,000	1,319,000
	2017	173,000	228,000	274,219	336,219
Private Passenger Total		20,073,000	19,834,000	19,385,219	18,965,219
Non Private Passenger	prior	2,382,000	2,311,000	2,274,000	2,237,000
	2008	1,235,000	1,235,000	1,217,000	1,199,000
	2009	1,112,000	1,112,000	1,093,000	1,075,000
	2010	997,000	946,000	930,000	914,000
	2011	1,318,000	1,317,000	1,294,000	1,273,000
	2012	1,661,000	1,608,000	1,582,000	1,557,000
	2013	1,775,000	1,775,000	1,742,000	1,709,000
	2014	1,901,000	1,901,000	1,866,000	1,832,000
	2015	1,773,000	1,773,000	1,739,000	1,706,000
	2016	1,984,000	1,982,000	1,951,000	1,921,000
	2017	157,000	212,000	269,885	327,885
Non Private Passenger Total		16,295,000	16,172,000	15,957,885	15,750,885
Grand Total		36,368,000	36,006,000	35,343,104	34,716,104



**EXHIBIT D**
**Future Expected Cost Ratios - Member Statements (includes Actuarial Present Value Adjustments)**

Sum of MS Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Jurisdiction Desc	ShareYMM 201703	201704	201705	201706
Private Passenger	Newfoundland & Labrador	87.2%	87.3%	87.4%	87.5%
	New Brunswick	77.9%	77.8%	77.5%	77.6%
	Nova Scotia	84.7%	84.8%	84.9%	85.0%
	Prince Edward Island	57.8%	57.8%	57.7%	57.8%
	Ontario	68.7%	68.8%	68.7%	68.9%
	Alberta	74.3%	74.4%	74.1%	74.2%
	Yukon	81.2%	82.1%	81.4%	81.3%
	Northwest Territories	58.0%	58.2%	57.9%	58.0%
	Nunavut	39.8%	39.6%	41.4%	41.3%
Non Private Passenger	Newfoundland & Labrador	103.9%	103.6%	102.3%	101.9%
	New Brunswick	67.9%	68.0%	67.4%	67.5%
	Nova Scotia	76.3%	76.3%	75.5%	75.4%
	Prince Edward Island	70.2%	70.3%	69.8%	69.8%
	Ontario	71.8%	71.9%	71.3%	71.4%
	Alberta	68.6%	68.6%	68.3%	68.4%
	Yukon	65.2%	65.6%	65.4%	65.8%
	Northwest Territories	46.6%	47.0%	46.6%	46.5%
	Nunavut	53.6%	53.8%	53.7%	54.7%
Grand Total		74.4%	74.4%	74.1%	74.2%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
BusinessSegment Desc	Jurisdiction Desc	ShareYMM 201703	201704	201705	201706
Private Passenger	Newfoundland & Labrador	82.0%	82.1%	82.2%	82.3%
	New Brunswick	72.9%	72.8%	72.7%	72.6%
	Nova Scotia	79.0%	79.1%	79.2%	79.4%
	Prince Edward Island	53.9%	54.0%	53.8%	53.9%
	Ontario	63.6%	63.6%	63.7%	63.7%
	Alberta	69.7%	69.7%	69.7%	69.8%
	Yukon	76.2%	76.3%	76.3%	76.6%
	Northwest Territories	54.4%	54.4%	54.4%	54.5%
	Nunavut	37.9%	38.3%	38.8%	39.5%
Non Private Passenger	Newfoundland & Labrador	97.4%	97.1%	96.6%	96.2%
	New Brunswick	63.5%	63.6%	63.6%	63.7%
	Nova Scotia	71.2%	71.2%	71.1%	71.0%
	Prince Edward Island	65.6%	65.7%	65.7%	65.8%
	Ontario	66.1%	66.2%	66.3%	66.4%
	Alberta	64.6%	64.6%	64.6%	64.7%
	Yukon	61.5%	61.9%	62.0%	62.2%
	Northwest Territories	44.1%	44.5%	44.3%	44.3%
	Nunavut	51.1%	50.9%	50.9%	51.7%
Grand Total		69.6%	69.6%	69.6%	69.7%

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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### NEWFOUNDLAND AND LABRADOR

	Private Passenger					Non-Private Passenger			
	Selected Margins for Adverse Development					Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	5.0%	10.0%
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%
prem liab	10.0%	10.0%	5.0%	9.0%		10.0%	10.0%	5.0%	9.6%
				discount rate:	1.17%				
				margin (basis points):	25				
				discount rate:	1.17%				
				margin (basis points):	25				

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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### NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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	12.5%	10.5%	5.0%	12.2%	12.5%	10.6%	5.0%	11.7%
2015	12.5%	10.0%	5.0%	11.8%	12.5%	10.1%	5.0%	11.2%
2016	12.5%	10.1%	5.0%	11.9%	12.4%	10.2%	5.0%	11.6%
2017	12.4%	10.1%	5.0%	11.6%	12.2%	10.1%	5.0%	11.2%
prem liab	12.0%	10.0%	5.0%	10.2%	11.4%	10.2%	5.0%	10.2%
				discount rate:				
				1.17%				
				margin (basis points):				
				25				
				discount rate:				
				1.17%				
				margin (basis points):				
				25				

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

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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**NOVA SCOTIA**

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				TOTAL	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages			Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%	10.0%
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	12.5%	10.0%	5.0%		12.3%	12.5%	10.0%	5.0%	11.6%
2014	12.5%	10.0%	5.0%		11.9%	12.5%	10.2%	5.0%	12.1%
2015	12.5%	10.1%	5.0%		12.2%	12.5%	10.2%	5.0%	11.7%
2016	12.5%	10.1%	5.0%		12.2%	12.5%	10.2%	5.0%	11.6%
2017	12.4%	10.1%	5.0%		11.7%	12.2%	10.2%	5.0%	11.4%
prem liab	11.8%	10.1%	5.0%		10.1%	11.6%	10.1%	5.0%	10.5%
discount rate: 1.17%					discount rate: 1.17%				
margin (basis points): 25					margin (basis points): 25				

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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### PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	12.5%	10.1%	5.0%	12.3%	12.5%	10.2%	5.0%	11.5%	
2016	12.5%	10.2%	5.0%	12.4%	12.5%	10.1%	5.0%	10.9%	
2017	12.1%	10.2%	5.0%	12.0%	12.2%	10.3%	5.0%	11.5%	
prem liab	12.1%	10.1%	5.0%	11.3%	11.5%	10.1%	5.0%	9.9%	
discount rate:				1.17%	discount rate:				1.17%
margin (basis points):				25	margin (basis points):				25

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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### ONTARIO

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	9.9%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	12.0%	12.5%	5.0%	12.3%	12.5%	12.5%	7.3%	12.4%	
2014	12.5%	12.5%	5.0%	12.5%	12.5%	12.5%	12.3%	12.5%	
2015	14.9%	15.0%	7.6%	14.9%	14.8%	15.0%	15.0%	14.9%	
2016	14.9%	15.0%	10.9%	14.9%	14.8%	15.0%	10.6%	14.9%	
2017	14.4%	15.0%	6.8%	14.4%	14.3%	15.0%	7.5%	14.4%	
prem liab	11.7%	15.0%	5.1%	11.5%	12.9%	15.0%	5.6%	12.9%	
discount rate:				1.17%	discount rate:				1.17%
margin (basis points):				25	margin (basis points):				25

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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### ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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	12.5%	12.1%	5.0%	12.5%	12.5%	11.1%	5.0%	12.4%
2015	12.5%	11.8%	5.0%	12.5%	12.4%	11.3%	5.0%	12.4%
2016	12.5%	10.6%	5.0%	12.5%	12.3%	10.9%	5.0%	12.4%
2017	12.2%	10.3%	5.0%	12.0%	11.8%	10.5%	5.0%	11.0%
prem liab	12.0%	10.1%	5.0%	10.9%	11.6%	10.3%	5.0%	9.2%
				discount rate:				
				1.17%				
				margin (basis points):				
				25				
				discount rate:				
				1.17%				
				margin (basis points):				
				25				

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

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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**YUKON**

Private Passenger					Non-Private Passenger						
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			
1995	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%	5.0%		10.0%	
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	12.5%	12.2%	5.0%		12.5%	12.5%	12.5%	5.0%		12.5%	
2015	12.5%	11.5%	5.0%		12.5%	12.5%	12.4%	5.0%		12.4%	
2016	12.5%	11.1%	5.0%		12.5%	12.2%	11.8%	5.0%		11.9%	
2017	12.3%	10.9%	5.0%		12.2%	11.6%	11.3%	5.0%		11.1%	
prem liab	12.1%	10.6%	5.0%		11.4%	11.6%	12.0%	5.0%		10.0%	
discount rate:					1.17%	discount rate:					1.17%
margin (basis points):					25	margin (basis points):					25



## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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### NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
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	12.5%	12.3%	5.0%	12.5%	12.5%	11.5%	5.0%	12.5%	
2015	12.5%	11.7%	5.0%	12.3%	12.3%	11.3%	5.0%	12.1%	
2016	12.4%	11.9%	5.0%	12.4%	12.4%	11.6%	5.0%	11.3%	
2017	12.0%	11.4%	5.0%	11.9%	12.1%	11.3%	5.0%	11.2%	
prem liab	11.1%	10.9%	5.0%	9.2%	11.7%	11.1%	5.0%	9.3%	
discount rate:				1.17%	discount rate:				1.17%
margin (basis points):				25	margin (basis points):				25

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

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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**NUNAVUT**

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	12.5%	12.5%	5.0%	12.5%	10.1%	11.0%	5.0%	10.1%	
2015	12.3%	11.8%	5.0%	10.7%	12.5%	11.4%	5.0%	11.1%	
2016	12.4%	11.7%	5.0%	12.4%	12.4%	11.3%	5.0%	11.7%	
2017	12.1%	11.4%	5.0%	11.9%	12.1%	11.2%	5.0%	11.6%	
prem liab	11.3%	11.2%	5.0%	9.1%	12.4%	10.7%	5.0%	11.3%	
discount rate:				1.17%	discount rate:				1.17%
margin (basis points):				25	margin (basis points):				25

## EXHIBIT F

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

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

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### NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	739	716	694	673	653	634	741	741
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	208	205	202	200	197	195	208	208
2008	171	169	167	166	164	163	171	171
2009	252	249	247	244	241	239	252	252
2010	211	208	205	204	201	198	211	211
2011	1,284	1,272	1,259	1,247	1,234	1,223	1,286	1,286
2012	3,130	3,103	3,076	3,050	3,024	2,999	3,133	3,133
2013	3,497	3,463	3,429	3,397	3,364	3,333	3,500	3,500
2014	6,020	5,961	5,904	5,847	5,793	5,740	6,026	6,026
2015	9,778	9,682	9,588	9,496	9,408	9,321	9,789	9,789
2016	13,472	13,327	13,183	13,043	12,906	12,774	13,489	13,489
2017	17,763	17,544	17,331	17,122	16,919	16,722	17,786	17,786
<b>Total</b>	<b>56,525</b>	<b>55,899</b>	<b>55,285</b>	<b>54,689</b>	<b>54,104</b>	<b>53,541</b>	<b>56,592</b>	<b>56,592</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
<b>Total</b>	<b>626</b>	<b>-</b>	<b>(614)</b>	<b>(1,210)</b>	<b>(1,795)</b>	<b>(2,358)</b>	<b>693</b>	<b>693</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	3.2%	-	(3.1%)	(6.0%)	(8.8%)	(11.5%)	3.5%	3.5%
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1.5%	-	(1.5%)	(2.4%)	(3.9%)	(4.9%)	1.5%	1.5%
2008	1.2%	-	(1.2%)	(1.8%)	(3.0%)	(3.6%)	1.2%	1.2%
2009	1.2%	-	(0.8%)	(2.0%)	(3.2%)	(4.0%)	1.2%	1.2%
2010	1.4%	-	(1.4%)	(1.9%)	(3.4%)	(4.8%)	1.4%	1.4%
2011	0.9%	-	(1.0%)	(2.0%)	(3.0%)	(3.9%)	1.1%	1.1%
2012	0.9%	-	(0.9%)	(1.7%)	(2.5%)	(3.4%)	1.0%	1.0%
2013	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	1.1%	1.1%
2014	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(3.7%)	1.1%	1.1%
2015	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(3.7%)	1.1%	1.1%
2016	1.1%	-	(1.1%)	(2.1%)	(3.2%)	(4.1%)	1.2%	1.2%
2017	1.2%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	1.4%	1.4%
<b>Total</b>	<b>1.1%</b>	<b>-</b>	<b>(1.1%)</b>	<b>(2.2%)</b>	<b>(3.2%)</b>	<b>(4.2%)</b>	<b>1.2%</b>	<b>1.2%</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

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

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

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**NEW BRUNSWICK**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	130	129	129	129	128	128	130	130
2004	-	-	-	-	-	-	-	-
2005	292	282	274	265	257	249	293	293
2006	197	193	189	185	182	178	197	197
2007	8	8	8	8	8	8	8	8
2008	352	345	340	334	329	324	352	352
2009	303	298	293	288	284	280	303	303
2010	333	329	326	322	318	315	333	333
2011	1,214	1,200	1,188	1,175	1,163	1,152	1,215	1,215
2012	1,155	1,145	1,135	1,126	1,116	1,108	1,155	1,155
2013	4,288	4,252	4,218	4,184	4,152	4,120	4,291	4,291
2014	4,596	4,554	4,513	4,473	4,435	4,397	4,600	4,600
2015	4,899	4,848	4,797	4,747	4,699	4,651	4,905	4,905
2016	6,867	6,773	6,681	6,592	6,506	6,421	6,877	6,877
2017	8,392	8,263	8,139	8,017	7,899	7,785	8,405	8,405
<b>Total</b>	<b>33,026</b>	<b>32,619</b>	<b>32,230</b>	<b>31,845</b>	<b>31,476</b>	<b>31,116</b>	<b>33,064</b>	<b>33,064</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
<b>Total</b>	<b>407</b>	<b>-</b>	<b>(389)</b>	<b>(774)</b>	<b>(1,143)</b>	<b>(1,503)</b>	<b>445</b>	<b>445</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	0.8%	-	-	-	(0.8%)	(0.8%)	0.8%	0.8%
2004	-	-	-	-	-	-	-	-
2005	3.5%	-	(2.8%)	(6.0%)	(8.9%)	(11.7%)	3.9%	3.9%
2006	2.1%	-	(2.1%)	(4.1%)	(5.7%)	(7.8%)	2.1%	2.1%
2007	-	-	-	-	-	-	-	-
2008	2.0%	-	(1.4%)	(3.2%)	(4.6%)	(6.1%)	2.0%	2.0%
2009	1.7%	-	(1.7%)	(3.4%)	(4.7%)	(6.0%)	1.7%	1.7%
2010	1.2%	-	(0.9%)	(2.1%)	(3.3%)	(4.3%)	1.2%	1.2%
2011	1.2%	-	(1.0%)	(2.1%)	(3.1%)	(4.0%)	1.3%	1.3%
2012	0.9%	-	(0.9%)	(1.7%)	(2.5%)	(3.2%)	0.9%	0.9%
2013	0.8%	-	(0.8%)	(1.6%)	(2.4%)	(3.1%)	0.9%	0.9%
2014	0.9%	-	(0.9%)	(1.8%)	(2.6%)	(3.4%)	1.0%	1.0%
2015	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(4.1%)	1.2%	1.2%
2016	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(5.2%)	1.5%	1.5%
2017	1.6%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	1.7%	1.7%
<b>Total</b>	<b>1.2%</b>	<b>-</b>	<b>(1.2%)</b>	<b>(2.4%)</b>	<b>(3.5%)</b>	<b>(4.6%)</b>	<b>1.4%</b>	<b>1.4%</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

## EXHIBIT F

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

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

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### NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	97	95	92	89	86	84	98	98
2006	80	77	74	72	70	68	80	80
2007	211	205	200	195	191	186	211	211
2008	228	219	212	204	198	191	228	228
2009	173	171	168	166	164	162	174	174
2010	453	443	435	426	418	410	454	454
2011	236	231	227	223	219	216	237	237
2012	719	704	691	678	666	654	719	719
2013	2,522	2,485	2,448	2,413	2,380	2,350	2,527	2,527
2014	2,657	2,619	2,583	2,548	2,515	2,484	2,661	2,661
2015	3,693	3,642	3,592	3,545	3,499	3,455	3,699	3,699
2016	5,665	5,582	5,502	5,424	5,350	5,278	5,673	5,673
2017	7,743	7,627	7,514	7,405	7,300	7,198	7,755	7,755
Total	24,477	24,100	23,738	23,388	23,056	22,736	24,516	24,516
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
Total	377	-	(362)	(712)	(1,044)	(1,364)	416	416
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	2.1%	-	(3.2%)	(6.3%)	(9.5%)	(11.6%)	3.2%	3.2%
2006	3.9%	-	(3.9%)	(6.5%)	(9.1%)	(11.7%)	3.9%	3.9%
2007	2.9%	-	(2.4%)	(4.9%)	(6.8%)	(9.3%)	2.9%	2.9%
2008	4.1%	-	(3.2%)	(6.8%)	(9.6%)	(12.8%)	4.1%	4.1%
2009	1.2%	-	(1.8%)	(2.9%)	(4.1%)	(5.3%)	1.8%	1.8%
2010	2.3%	-	(1.8%)	(3.8%)	(5.6%)	(7.4%)	2.5%	2.5%
2011	2.2%	-	(1.7%)	(3.5%)	(5.2%)	(6.5%)	2.6%	2.6%
2012	2.1%	-	(1.8%)	(3.7%)	(5.4%)	(7.1%)	2.1%	2.1%
2013	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.4%)	1.7%	1.7%
2014	1.5%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	1.6%	1.6%
2015	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(5.1%)	1.6%	1.6%
2016	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(5.4%)	1.6%	1.6%
2017	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	1.7%	1.7%
Total	1.6%	-	(1.5%)	(3.0%)	(4.3%)	(5.7%)	1.7%	1.7%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

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

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

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**PRINCE EDWARD ISLAND**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	165	164	163	161	160	159	165	165
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	141	139	137	136	134	133	141	141
2011	584	577	568	561	553	546	586	586
2012	249	242	236	229	224	218	250	250
2013	76	75	75	73	72	72	76	76
2014	587	578	570	563	554	548	588	588
2015	1,163	1,148	1,133	1,119	1,105	1,091	1,165	1,165
2016	2,067	2,039	2,013	1,988	1,963	1,940	2,069	2,069
2017	1,616	1,594	1,574	1,554	1,534	1,516	1,618	1,618
Total	6,648	6,556	6,469	6,384	6,299	6,223	6,658	6,658
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
Total	92	-	(87)	(172)	(257)	(333)	102	102
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	0.6%	-	(0.6%)	(1.8%)	(2.4%)	(3.0%)	0.6%	0.6%
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	1.4%	-	(1.4%)	(2.2%)	(3.6%)	(4.3%)	1.4%	1.4%
2011	1.2%	-	(1.6%)	(2.8%)	(4.2%)	(5.4%)	1.6%	1.6%
2012	2.9%	-	(2.5%)	(5.4%)	(7.4%)	(9.9%)	3.3%	3.3%
2013	1.3%	-	-	(2.7%)	(4.0%)	(4.0%)	1.3%	1.3%
2014	1.6%	-	(1.4%)	(2.6%)	(4.2%)	(5.2%)	1.7%	1.7%
2015	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(5.0%)	1.5%	1.5%
2016	1.4%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	1.5%	1.5%
2017	1.4%	-	(1.3%)	(2.5%)	(3.8%)	(4.9%)	1.5%	1.5%
Total	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	1.6%	1.6%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

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

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

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**ONTARIO**

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid								
AY	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	3,964	3,932	3,899	3,869	3,838	3,809	3,966	3,966
2003	3,060	2,983	2,908	2,836	2,767	2,701	3,068	3,068
2004	3,380	3,287	3,197	3,110	3,027	2,948	3,390	3,390
2005	1,859	1,802	1,748	1,696	1,646	1,600	1,865	1,865
2006	2,356	2,280	2,207	2,138	2,071	2,008	2,364	2,364
2007	6,153	5,944	5,747	5,558	5,379	5,211	6,175	6,175
2008	970	943	918	895	872	850	973	973
2009	2,680	2,615	2,553	2,495	2,439	2,386	2,687	2,687
2010	2,005	1,954	1,906	1,860	1,817	1,777	2,011	2,011
2011	4,789	4,674	4,567	4,465	4,368	4,278	4,800	4,800
2012	6,276	6,168	6,064	5,965	5,871	5,782	6,288	6,288
2013	7,600	7,481	7,369	7,262	7,159	7,063	7,612	7,612
2014	9,585	9,477	9,373	9,273	9,176	9,083	9,596	9,596
2015	12,786	12,638	12,495	12,356	12,221	12,092	12,801	12,801
2016	15,498	15,280	15,069	14,865	14,669	14,478	15,520	15,520
2017	16,621	16,353	16,094	15,842	15,600	15,366	16,648	16,648
Total	99,582	97,811	96,114	94,485	92,920	91,432	99,764	99,764
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
Total	1,771	-	(1,697)	(3,326)	(4,891)	(6,379)	1,953	1,953
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	0.8%	-	(0.8%)	(1.6%)	(2.4%)	(3.1%)	0.9%	0.9%
2003	2.6%	-	(2.5%)	(4.9%)	(7.2%)	(9.5%)	2.8%	2.8%
2004	2.8%	-	(2.7%)	(5.4%)	(7.9%)	(10.3%)	3.1%	3.1%
2005	3.2%	-	(3.0%)	(5.9%)	(8.7%)	(11.2%)	3.5%	3.5%
2006	3.3%	-	(3.2%)	(6.2%)	(9.2%)	(11.9%)	3.7%	3.7%
2007	3.5%	-	(3.3%)	(6.5%)	(9.5%)	(12.3%)	3.9%	3.9%
2008	2.9%	-	(2.7%)	(5.1%)	(7.5%)	(9.9%)	3.2%	3.2%
2009	2.5%	-	(2.4%)	(4.6%)	(6.7%)	(8.8%)	2.8%	2.8%
2010	2.6%	-	(2.5%)	(4.8%)	(7.0%)	(9.1%)	2.9%	2.9%
2011	2.5%	-	(2.3%)	(4.5%)	(6.5%)	(8.5%)	2.7%	2.7%
2012	1.8%	-	(1.7%)	(3.3%)	(4.8%)	(6.3%)	1.9%	1.9%
2013	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	1.8%	1.8%
2014	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(4.2%)	1.3%	1.3%
2015	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	1.3%	1.3%
2016	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	1.6%	1.6%
2017	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	1.8%	1.8%
Total	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(6.5%)	2.0%	2.0%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

## EXHIBIT F

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

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

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### ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	74	73	71	69	67	66	74	74
2004	929	903	878	854	831	808	932	932
2005	428	416	404	392	381	370	430	430
2006	234	228	221	214	208	203	235	235
2007	171	166	161	156	151	147	172	172
2008	943	910	878	849	821	795	947	947
2009	149	146	142	139	136	134	149	149
2010	1,112	1,098	1,083	1,069	1,056	1,044	1,114	1,114
2011	3,457	3,408	3,362	3,318	3,276	3,236	3,461	3,461
2012	4,094	4,049	4,004	3,961	3,920	3,881	4,100	4,100
2013	6,900	6,809	6,722	6,637	6,556	6,478	6,908	6,908
2014	9,209	9,082	8,959	8,841	8,726	8,615	9,223	9,223
2015	16,366	16,129	15,902	15,678	15,464	15,258	16,391	16,391
2016	15,920	15,666	15,420	15,182	14,953	14,731	15,947	15,947
2017	20,452	20,160	19,877	19,603	19,340	19,084	20,483	20,483
<b>Total</b>	<b>80,438</b>	<b>79,243</b>	<b>78,084</b>	<b>76,962</b>	<b>75,886</b>	<b>74,850</b>	<b>80,566</b>	<b>80,566</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
<b>Total</b>	1,195	-	(1,159)	(2,281)	(3,357)	(4,393)	1,323	1,323
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	1.4%	-	(2.7%)	(5.5%)	(8.2%)	(9.6%)	1.4%	1.4%
2004	2.9%	-	(2.8%)	(5.4%)	(8.0%)	(10.5%)	3.2%	3.2%
2005	2.9%	-	(2.9%)	(5.8%)	(8.4%)	(11.1%)	3.4%	3.4%
2006	2.6%	-	(3.1%)	(6.1%)	(8.8%)	(11.0%)	3.1%	3.1%
2007	3.0%	-	(3.0%)	(6.0%)	(9.0%)	(11.4%)	3.6%	3.6%
2008	3.6%	-	(3.5%)	(6.7%)	(9.8%)	(12.6%)	4.1%	4.1%
2009	2.1%	-	(2.7%)	(4.8%)	(6.8%)	(8.2%)	2.1%	2.1%
2010	1.3%	-	(1.4%)	(2.6%)	(3.8%)	(4.9%)	1.5%	1.5%
2011	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.0%)	1.6%	1.6%
2012	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(4.1%)	1.3%	1.3%
2013	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	1.5%	1.5%
2014	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(5.1%)	1.6%	1.6%
2015	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	1.6%	1.6%
2016	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	1.8%	1.8%
2017	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(5.3%)	1.6%	1.6%
<b>Total</b>	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.5%)	1.7%	1.7%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption



## EXHIBIT F

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

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

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### YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	2	2	2	2	2	2	2	2
2009	3	3	3	3	3	3	3	3
2010	55	54	54	53	53	52	55	55
2011	8	8	8	8	8	8	8	8
2012	98	96	95	94	93	92	98	98
2013	68	67	66	66	64	64	68	68
2014	180	178	175	173	171	169	180	180
2015	1,847	1,821	1,795	1,771	1,746	1,724	1,850	1,850
2016	560	551	542	534	525	518	560	560
2017	738	727	716	705	695	686	739	739
Total	3,559	3,507	3,456	3,409	3,360	3,318	3,563	3,563
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
Total	52	-	(51)	(98)	(147)	(189)	56	56
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	1.9%	-	-	(1.9%)	(1.9%)	(3.7%)	1.9%	1.9%
2011	-	-	-	-	-	-	-	-
2012	2.1%	-	(1.0%)	(2.1%)	(3.1%)	(4.2%)	2.1%	2.1%
2013	1.5%	-	(1.5%)	(1.5%)	(4.5%)	(4.5%)	1.5%	1.5%
2014	1.1%	-	(1.7%)	(2.8%)	(3.9%)	(5.1%)	1.1%	1.1%
2015	1.4%	-	(1.4%)	(2.7%)	(4.1%)	(5.3%)	1.6%	1.6%
2016	1.6%	-	(1.6%)	(3.1%)	(4.7%)	(6.0%)	1.6%	1.6%
2017	1.5%	-	(1.5%)	(3.0%)	(4.4%)	(5.6%)	1.7%	1.7%
Total	1.5%	-	(1.5%)	(2.8%)	(4.2%)	(5.4%)	1.6%	1.6%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

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

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

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**NORTHWEST TERRITORIES**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	4	4	4	4	4	4	4	4
2009	91	90	89	88	87	86	91	91
2010	1	1	1	1	1	1	1	1
2011	64	63	62	62	61	60	64	64
2012	106	105	104	103	102	101	106	106
2013	561	554	547	540	534	528	562	562
2014	1,660	1,637	1,614	1,594	1,572	1,552	1,662	1,662
2015	1,345	1,325	1,307	1,288	1,270	1,253	1,347	1,347
2016	689	679	668	658	647	638	690	690
2017	1,104	1,086	1,070	1,054	1,038	1,023	1,106	1,106
Total	5,625	5,544	5,466	5,392	5,316	5,246	5,633	5,633
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
Total	81	-	(78)	(152)	(228)	(298)	89	89
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(4.4%)	1.1%	1.1%
2010	-	-	-	-	-	-	-	-
2011	1.6%	-	(1.6%)	(1.6%)	(3.2%)	(4.8%)	1.6%	1.6%
2012	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	1.0%	1.0%
2013	1.3%	-	(1.3%)	(2.5%)	(3.6%)	(4.7%)	1.4%	1.4%
2014	1.4%	-	(1.4%)	(2.6%)	(4.0%)	(5.2%)	1.5%	1.5%
2015	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(5.4%)	1.7%	1.7%
2016	1.5%	-	(1.6%)	(3.1%)	(4.7%)	(6.0%)	1.6%	1.6%
2017	1.7%	-	(1.5%)	(2.9%)	(4.4%)	(5.8%)	1.8%	1.8%
Total	1.5%	-	(1.4%)	(2.7%)	(4.1%)	(5.4%)	1.6%	1.6%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

## EXHIBIT F

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

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

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### NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	2	2	2	2	2	2	2	2
2011	3	2	2	2	2	2	3	3
2012	55	55	54	53	52	52	55	55
2013	24	23	22	22	22	22	24	24
2014	510	505	501	498	493	490	510	510
2015	226	224	220	217	215	212	226	226
2016	366	359	354	349	344	339	366	366
2017	350	345	338	333	329	324	350	350
Total	1,536	1,515	1,493	1,476	1,460	1,443	1,536	1,536
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
Total	21	-	(22)	(39)	(55)	(72)	21	21
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	50.0%	-	-	-	-	-	50.0%	50.0%
2012	-	-	(1.8%)	(3.6%)	(3.6%)	(5.5%)	-	-
2013	4.3%	-	(4.3%)	(4.3%)	(4.3%)	(4.3%)	4.3%	4.3%
2014	1.0%	-	(0.8%)	(1.4%)	(2.4%)	(3.0%)	1.0%	1.0%
2015	0.9%	-	(1.8%)	(3.1%)	(4.0%)	(5.4%)	0.9%	0.9%
2016	1.9%	-	(1.4%)	(2.8%)	(4.2%)	(5.6%)	1.9%	1.9%
2017	1.4%	-	(2.0%)	(3.5%)	(4.6%)	(6.1%)	1.4%	1.4%
Total	1.4%	-	(1.5%)	(2.6%)	(3.6%)	(4.8%)	1.4%	1.4%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

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

Indemnity claims liabilities as projected from the latest valuation to December 31, 2017.

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**ALL JURISDICTIONS COMBINED**

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	3,964	3,932	3,899	3,869	3,838	3,809	3,966	3,966
2003	3,264	3,185	3,108	3,034	2,962	2,895	3,272	3,272
2004	5,048	4,906	4,769	4,637	4,511	4,390	5,063	5,063
2005	2,841	2,759	2,681	2,603	2,530	2,462	2,851	2,851
2006	2,867	2,778	2,691	2,609	2,531	2,457	2,876	2,876
2007	6,751	6,528	6,318	6,117	5,926	5,747	6,774	6,774
2008	2,670	2,592	2,521	2,454	2,390	2,329	2,677	2,677
2009	3,651	3,572	3,495	3,423	3,354	3,290	3,659	3,659
2010	4,313	4,228	4,149	4,073	4,000	3,932	4,322	4,322
2011	11,639	11,435	11,243	11,061	10,884	10,721	11,660	11,660
2012	15,882	15,667	15,459	15,259	15,069	14,887	15,904	15,904
2013	25,536	25,209	24,896	24,594	24,303	24,030	25,568	25,568
2014	35,004	34,591	34,192	33,810	33,435	33,078	35,046	35,046
2015	52,103	51,457	50,829	50,217	49,627	49,057	52,173	52,173
2016	61,104	60,256	59,432	58,635	57,863	57,117	61,191	61,191
2017	74,779	73,699	72,653	71,635	70,654	69,704	74,890	74,890
<b>Total</b>	<b>311,416</b>	<b>306,794</b>	<b>302,335</b>	<b>298,030</b>	<b>293,877</b>	<b>289,905</b>	<b>311,892</b>	<b>311,892</b>
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
<b>Total</b>	4,622	-	(4,459)	(8,764)	(12,917)	(16,889)	5,098	5,098
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.67%	1.17%	1.67%	2.17%	2.67%	3.17%	0.62%	0.62%
2002 & prior	0.8%	-	(0.8%)	(1.6%)	(2.4%)	(3.1%)	0.9%	0.9%
2003	2.5%	-	(2.4%)	(4.7%)	(7.0%)	(9.1%)	2.7%	2.7%
2004	2.9%	-	(2.8%)	(5.5%)	(8.1%)	(10.5%)	3.2%	3.2%
2005	3.0%	-	(2.8%)	(5.7%)	(8.3%)	(10.8%)	3.3%	3.3%
2006	3.2%	-	(3.1%)	(6.1%)	(8.9%)	(11.6%)	3.5%	3.5%
2007	3.4%	-	(3.2%)	(6.3%)	(9.2%)	(12.0%)	3.8%	3.8%
2008	3.0%	-	(2.7%)	(5.3%)	(7.8%)	(10.1%)	3.3%	3.3%
2009	2.2%	-	(2.2%)	(4.2%)	(6.1%)	(7.9%)	2.4%	2.4%
2010	2.0%	-	(1.9%)	(3.7%)	(5.4%)	(7.0%)	2.2%	2.2%
2011	1.8%	-	(1.7%)	(3.3%)	(4.8%)	(6.2%)	2.0%	2.0%
2012	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(5.0%)	1.5%	1.5%
2013	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	1.4%	1.4%
2014	1.2%	-	(1.2%)	(2.3%)	(3.3%)	(4.4%)	1.3%	1.3%
2015	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	1.4%	1.4%
2016	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	1.6%	1.6%
2017	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	1.6%	1.6%
<b>Total</b>	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.5%)	1.7%	1.7%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

**EXHIBIT G-1**

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

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ShareDate	201704	
Jurisdiction Desc	Newfoundland & Labrador	
AccountCode Desc	IBNR Provisor	
AccountCode	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	26	(1)	(191)	-	(192)	(738.5%)	(166)
	2008	31	(1)	1	-	-	-	31
	2009	34	(1)	2	-	1	2.9%	35
	2010	15	-	-	-	-	-	15
	2011	30	(1)	38	-	37	123.3%	67
	2012	266	(6)	6	-	-	-	266
	2013	468	(11)	33	-	22	4.7%	490
	2014	1,142	(18)	80	-	62	5.4%	1,204
	2015	1,434	(18)	41	-	23	1.6%	1,457
	2016	2,363	(37)	(201)	-	(238)	(10.1%)	2,125
	2017	1,301	257	106	-	363	27.9%	1,664
Private Passenger Total		7,110	163	(85)	-	78	1.1%	7,188
Non Private								
Passenger	prior	3	-	-	-	-	-	3
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	13	-	(192)	-	(192)	(1,476.9%)	(179)
	2011	118	(1)	(40)	-	(41)	(34.7%)	77
	2012	262	(6)	19	-	13	5.0%	275
	2013	274	(19)	11	-	(8)	(2.9%)	266
	2014	240	(10)	(13)	-	(23)	(9.6%)	217
	2015	733	(47)	47	-	-	-	733
	2016	2,480	(429)	369	-	(60)	(2.4%)	2,420
	2017	687	47	103	-	150	21.8%	837
Non Private Passenger Total		4,813	(465)	304	-	(161)	(3.3%)	4,652
Grand Total		11,923	(302)	219	-	(83)	(0.7%)	11,840

**EXHIBIT G-1**

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

page 2 of 10

ShareDate	201704	▼
Jurisdiction Desc	New Brunswick	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	52	-	(6)	-	(6)	(11.5%)	46
	2008	315	(6)	6	-	-	-	315
	2009	(37)	-	-	-	-	-	(37)
	2010	88	(1)	3	-	2	2.3%	90
	2011	320	(8)	8	-	-	-	320
	2012	181	(4)	3	-	(1)	(0.6%)	180
	2013	375	(16)	(55)	-	(71)	(18.9%)	304
	2014	323	(6)	7	-	1	0.3%	324
	2015	389	(11)	(357)	-	(368)	(94.6%)	21
	2016	1,228	(140)	128	-	(12)	(1.0%)	1,216
	2017	790	334	75	-	409	51.8%	1,199
Private Passenger Total		4,024	142	(188)	-	(46)	(1.1%)	3,978
Non Private								
Passenger	prior	380	(8)	(35)	-	(43)	(11.3%)	337
	2008	(1)	-	-	-	-	-	(1)
	2009	26	(1)	1	-	-	-	26
	2010	29	(1)	1	-	-	-	29
	2011	224	(4)	4	-	-	-	224
	2012	217	(4)	(48)	-	(52)	(24.0%)	165
	2013	(817)	20	(11)	-	9	(1.1%)	(808)
	2014	526	(19)	(48)	-	(67)	(12.7%)	459
	2015	99	4	(9)	-	(5)	(5.1%)	94
	2016	1,316	(148)	185	-	37	2.8%	1,353
	2017	436	193	71	-	264	60.6%	700
Non Private Passenger Total		2,435	32	111	-	143	5.9%	2,578
Grand Total		6,459	174	(77)	-	97	1.5%	6,556

**EXHIBIT G-1**

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

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ShareDate	201704	▼
Jurisdiction Desc	Nova Scotia	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(4)	-	-	-	-	-	(4)
	2008	(6)	-	-	-	-	-	(6)
	2009	80	(2)	2	-	-	-	80
	2010	(155)	4	(2)	-	2	(1.3%)	(153)
	2011	14	-	-	-	-	-	14
	2012	81	(2)	191	-	189	233.3%	270
	2013	159	(2)	(68)	-	(70)	(44.0%)	89
	2014	328	(9)	13	-	4	1.2%	332
	2015	660	(46)	37	-	(9)	(1.4%)	651
	2016	1,448	(146)	117	-	(29)	(2.0%)	1,419
	2017	397	233	(56)	-	177	44.6%	574
Private Passenger Total		3,002	30	234	-	264	8.8%	3,266
Non Private								
Passenger	prior	10	-	-	-	-	-	10
	2008	92	(2)	2	-	-	-	92
	2009	(5)	-	-	-	-	-	(5)
	2010	(61)	1	202	-	203	(332.8%)	142
	2011	16	(1)	(3)	-	(4)	(25.0%)	12
	2012	50	(1)	1	-	-	-	50
	2013	236	(4)	(146)	-	(150)	(63.6%)	86
	2014	(156)	4	(126)	-	(122)	78.2%	(278)
	2015	1,387	(53)	16	-	(37)	(2.7%)	1,350
	2016	2,159	(44)	51	-	7	0.3%	2,166
	2017	816	153	101	-	254	31.1%	1,070
Non Private Passenger Total		4,544	53	98	-	151	3.3%	4,695
Grand Total		7,546	83	332	-	415	5.5%	7,961

**EXHIBIT G-1**

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

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ShareDate	201704	▼
	Prince Edward	
Jurisdiction Desc	Island	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(3)	-	7	-	7	(233.3%)	4
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	23	(1)	1	-	-	-	23
	2011	50	(1)	1	-	-	-	50
	2012	6	-	-	-	-	-	6
	2013	41	(3)	3	-	-	-	41
	2014	133	(12)	12	-	-	-	133
	2015	9	11	(11)	-	-	-	9
	2016	399	(47)	(31)	-	(78)	(19.5%)	321
	2017	92	55	25	-	80	87.0%	172
Private Passenger Total		749	2	7	-	9	1.2%	758
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	(59)	1	(1)	-	-	-	(59)
	2012	62	(1)	2	-	1	1.6%	63
	2013	53	(1)	1	-	-	-	53
	2014	158	(5)	5	-	-	-	158
	2015	399	(44)	30	-	(14)	(3.5%)	385
	2016	89	-	(8)	-	(8)	(9.0%)	81
	2017	210	61	4	-	65	31.0%	275
Non Private Passenger Total		911	11	33	-	44	4.8%	955
Grand Total		1,660	13	40	-	53	3.2%	1,713



**EXHIBIT G-1**

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

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ShareDate	201704	▼
Jurisdiction Desc	Ontario	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,553	(34)	(167)	-	(201)	(12.9%)	1,352
	2008	493	(9)	9	-	-	-	493
	2009	473	(9)	12	-	3	0.6%	476
	2010	280	(6)	115	-	109	38.9%	389
	2011	(320)	5	(8)	-	(3)	0.9%	(323)
	2012	(33)	1	32	-	33	(100.0%)	-
	2013	546	(13)	156	-	143	26.2%	689
	2014	1,010	(27)	60	-	33	3.3%	1,043
	2015	1,466	(70)	42	-	(28)	(1.9%)	1,438
	2016	2,766	(192)	20	-	(172)	(6.2%)	2,594
	2017	758	298	3	-	301	39.7%	1,059
Private Passenger Total		8,992	(56)	274	-	218	2.4%	9,210
Non Private								
Passenger	prior	430	(6)	20	-	14	3.3%	444
	2008	112	(2)	5	-	3	2.7%	115
	2009	(340)	7	6	-	13	(3.8%)	(327)
	2010	323	(7)	7	-	-	-	323
	2011	671	(14)	(961)	-	(975)	(145.3%)	(304)
	2012	1,623	(32)	20	-	(12)	(0.7%)	1,611
	2013	2,877	(77)	148	-	71	2.5%	2,948
	2014	3,615	(127)	82	-	(45)	(1.2%)	3,570
	2015	2,757	(84)	449	-	365	13.2%	3,122
	2016	7,143	(257)	311	-	54	0.8%	7,197
	2017	2,740	929	-	-	929	33.9%	3,669
Non Private Passenger Total		21,951	330	87	-	417	1.9%	22,368
Grand Total		30,943	274	361	-	635	2.1%	31,578

**EXHIBIT G-1**

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

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ShareDate	201704	▼
Jurisdiction Desc	Alberta	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(172)	5	(5)	-	-	-	(172)
	2008	28	1	(1)	-	-	-	28
	2009	31	-	-	-	-	-	31
	2010	99	(2)	2	-	-	-	99
	2011	300	(5)	5	-	-	-	300
	2012	759	(16)	19	-	3	0.4%	762
	2013	772	(9)	35	-	26	3.4%	798
	2014	1,513	(19)	85	-	66	4.4%	1,579
	2015	1,979	(28)	(344)	-	(372)	(18.8%)	1,607
	2016	1,893	(46)	(4)	-	(50)	(2.6%)	1,843
	2017	668	180	(68)	-	112	16.8%	780
Private Passenger Total		7,870	61	(276)	-	(215)	(2.7%)	7,655
Non Private								
Passenger	prior	165	(4)	(144)	-	(148)	(89.7%)	17
	2008	(9)	1	(45)	-	(44)	488.9%	(53)
	2009	29	-	1	-	1	3.4%	30
	2010	94	(2)	2	-	-	-	94
	2011	394	(5)	5	-	-	-	394
	2012	457	(6)	-	-	(6)	(1.3%)	451
	2013	1,000	(20)	175	-	155	15.5%	1,155
	2014	2,109	(56)	(61)	-	(117)	(5.5%)	1,992
	2015	4,134	(137)	(100)	-	(237)	(5.7%)	3,897
	2016	7,498	(313)	438	-	125	1.7%	7,623
	2017	3,452	434	653	-	1,087	31.5%	4,539
Non Private Passenger Total		19,323	(108)	924	-	816	4.2%	20,139
Grand Total		27,193	(47)	648	-	601	2.2%	27,794

**EXHIBIT G-1**

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

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ShareDate	201704	▼
Jurisdiction Desc	Yukon	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	5	-	-	-	-	-	5
	2008	6	-	-	-	-	-	6
	2009	6	-	-	-	-	-	6
	2010	13	(1)	1	-	-	-	13
	2011	12	-	-	-	-	-	12
	2012	25	-	-	-	-	-	25
	2013	54	(2)	2	-	-	-	54
	2014	115	(6)	6	-	-	-	115
	2015	302	(15)	15	-	-	-	302
	2016	290	(26)	61	-	35	12.1%	325
	2017	76	23	2	-	25	32.9%	101
Private Passenger Total		904	(27)	87	-	60	6.6%	964
Non Private								
<div><div></div> Passenger</div>	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	2	-	-	-	-	-	2
	2012	18	-	-	-	-	-	18
	2013	34	(1)	1	-	-	-	34
	2014	119	(3)	3	-	-	-	119
	2015	228	(3)	1	-	(2)	(0.9%)	226
	2016	85	(2)	39	-	37	43.5%	122
	2017	108	38	(11)	-	27	25.0%	135
Non Private Passenger Total		597	29	33	-	62	10.4%	659
Grand Total		1,501	2	120	-	122	8.1%	1,623

**EXHIBIT G-1**

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

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ShareDate	201704	
Jurisdiction Desc	Northwest	
AccountCode Desc	Territories	
AccountCode	IBNR Provision	
	(All)	

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values					Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation				
Private									
<div><div></div> Passenger</div>	prior	(5)	-	-	-	-	-	(5)	
	2008	9	-	-	-	-	-	9	
	2009	14	-	-	-	-	-	14	
	2010	4	-	-	-	-	-	4	
	2011	15	-	-	-	-	-	15	
	2012	41	(1)	1	-	-	-	41	
	2013	(159)	3	(8)	-	(5)	3.1%	(164)	
	2014	(127)	7	(7)	-	-	-	(127)	
	2015	320	(22)	350	-	328	102.5%	648	
	2016	360	(45)	28	-	(17)	(4.7%)	343	
	2017	(35)	19	1	-	20	(57.1%)	(15)	
Private Passenger Total		437	(39)	365	-	326	74.6%	763	
Non Private									
<div><div></div> Passenger</div>	prior	2	-	-	-	-	-	2	
	2008	-	-	-	-	-	-	-	
	2009	-	-	-	-	-	-	-	
	2010	1	-	-	-	-	-	1	
	2011	-	-	-	-	-	-	-	
	2012	-	-	-	-	-	-	-	
	2013	53	(1)	1	-	-	-	53	
	2014	203	(2)	2	-	-	-	203	
	2015	72	(1)	1	-	-	-	72	
	2016	307	(6)	3	-	(3)	(1.0%)	304	
	2017	29	21	(40)	-	(19)	(65.5%)	10	
Non Private Passenger Total		667	11	(33)	-	(22)	(3.3%)	645	
Grand Total		1,104	(28)	332	-	304	27.5%	1,408	

**EXHIBIT G-1**

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

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ShareDate	201704	▼
Jurisdiction Desc	Nunavut	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
<b>Private</b>								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	4	-	-	-	-	-	4
	2012	13	-	-	-	-	-	13
	2013	18	-	-	-	-	-	18
	2014	32	-	-	-	-	-	32
	2015	152	-	-	-	-	-	152
	2016	146	-	4	-	4	2.7%	150
	2017	26	4	7	-	11	42.3%	37
<b>Private Passenger Total</b>		<b>393</b>	<b>4</b>	<b>11</b>	<b>-</b>	<b>15</b>	<b>3.8%</b>	<b>408</b>
<b>Non Private</b>								
Passenger	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	14	-	-	-	-	-	14
	2014	635	-	-	-	-	-	635
	2015	149	-	-	-	-	-	149
	2016	204	-	-	-	-	-	204
	2017	81	19	2	-	21	25.9%	102
<b>Non Private Passenger Total</b>		<b>1,083</b>	<b>19</b>	<b>2</b>	<b>-</b>	<b>21</b>	<b>1.9%</b>	<b>1,104</b>
<b>Grand Total</b>		<b>1,476</b>	<b>23</b>	<b>13</b>	<b>-</b>	<b>36</b>	<b>2.4%</b>	<b>1,512</b>

**EXHIBIT G-1**

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

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ShareDate	201704	▼
Jurisdiction Desc	(All)	▼
AccountCode Desc	IBNR Provision	▼
AccountCode	(All)	▼

M/S IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	1,450	(30)	(362)	-	(392)	(27.0%)	1,058
	2008	876	(15)	15	-	-	-	876
	2009	601	(12)	16	-	4	0.7%	605
	2010	370	(7)	120	-	113	30.5%	483
	2011	425	(10)	44	-	34	8.0%	459
	2012	1,339	(28)	252	-	224	16.7%	1,563
	2013	2,274	(53)	98	-	45	2.0%	2,319
	2014	4,469	(90)	256	-	166	3.7%	4,635
	2015	6,711	(199)	(227)	-	(426)	(6.3%)	6,285
	2016	10,893	(679)	122	-	(557)	(5.1%)	10,336
	2017	4,073	1,403	95	-	1,498	36.8%	5,571
Private Passenger Total		33,481	280	429	-	709	2.1%	34,190
Non Private								
<div><div></div> Passenger</div>	prior	990	(18)	(159)	-	(177)	(17.9%)	813
	2008	195	(3)	(38)	-	(41)	(21.0%)	154
	2009	(287)	6	8	-	14	(4.9%)	(273)
	2010	400	(9)	20	-	11	2.8%	411
	2011	1,366	(24)	(996)	-	(1,020)	(74.7%)	346
	2012	2,689	(50)	(6)	-	(56)	(2.1%)	2,633
	2013	3,724	(103)	180	-	77	2.1%	3,801
	2014	7,449	(218)	(156)	-	(374)	(5.0%)	7,075
	2015	9,958	(365)	435	-	70	0.7%	10,028
	2016	21,281	(1,199)	1,388	-	189	0.9%	21,470
	2017	8,559	1,895	883	-	2,778	32.5%	11,337
Non Private Passenger Total		56,324	(88)	1,559	-	1,471	2.6%	57,795
Grand Total		89,805	192	1,988	-	2,180	2.4%	91,985

**EXHIBIT G-2**

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

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ShareDate	201704
Jurisdiction Desc	Newfoundland & Labrador
AccountCode Desc	Undiscounted
AccountCode	IBNR Provision (All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(17)	-	(199)	-	(199)	1,170.6%	(216)
	2008	13	-	-	-	-	-	13
	2009	7	-	1	-	1	14.3%	8
	2010	2	-	-	-	-	-	2
	2011	(41)	-	37	-	37	(90.2%)	(4)
	2012	50	(1)	1	-	-	-	50
	2013	165	(2)	49	-	47	28.5%	212
	2014	605	(6)	80	-	74	12.2%	679
	2015	841	-	43	-	43	5.1%	884
	2016	1,610	-	(224)	-	(224)	(13.9%)	1,386
	2017	1,101	191	119	-	310	28.2%	1,411
Private Passenger Total		4,336	182	(93)	-	89	2.1%	4,425
Non Private								
Passenger	prior	3	-	-	-	-	-	3
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	-	-	(192)	-	(192)	100.0%	(192)
	2011	60	(1)	(40)	-	(41)	(68.3%)	19
	2012	64	(4)	31	-	27	42.2%	91
	2013	178	(18)	14	-	(4)	(2.2%)	174
	2014	87	(10)	(9)	-	(19)	(21.8%)	68
	2015	361	(43)	44	-	1	0.3%	362
	2016	2,028	(426)	369	-	(57)	(2.8%)	1,971
	2017	588	16	106	-	122	20.7%	710
Non Private Passenger Total		3,372	(486)	323	-	(163)	(4.8%)	3,209
Grand Total		7,708	(304)	230	-	(74)	(1.0%)	7,634

**EXHIBIT G-2**

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

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ShareDate	201704	▼
Jurisdiction Desc	New Brunswick	▼
AccountCode Desc	Undiscounted	
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	19	-	-	-	-	-	19
	2008	282	(6)	6	-	-	-	282
	2009	(51)	1	(1)	-	-	-	(51)
	2010	62	(1)	3	-	2	3.2%	64
	2011	231	(5)	5	-	-	-	231
	2012	105	(2)	2	-	-	-	105
	2013	169	(12)	(20)	-	(32)	(18.9%)	137
	2014	18	(2)	6	-	4	22.2%	22
	2015	39	(5)	(357)	-	(362)	(928.2%)	(323)
	2016	780	(117)	109	-	(8)	(1.0%)	772
	2017	678	297	79	-	376	55.5%	1,054
Private Passenger Total		2,332	148	(168)	-	(20)	(0.9%)	2,312
Non Private								
Passenger	prior	332	(7)	(36)	-	(43)	(13.0%)	289
	2008	(2)	-	-	-	-	-	(2)
	2009	10	-	-	-	-	-	10
	2010	13	-	-	-	-	-	13
	2011	160	(3)	3	-	-	-	160
	2012	128	(3)	(36)	-	(39)	(30.5%)	89
	2013	(1,077)	22	(13)	-	9	(0.8%)	(1,068)
	2014	311	(19)	(47)	-	(66)	(21.2%)	245
	2015	(50)	4	(8)	-	(4)	8.0%	(54)
	2016	1,139	(148)	192	-	44	3.9%	1,183
	2017	379	177	67	-	244	64.4%	623
Non Private Passenger Total		1,343	23	122	-	145	10.8%	1,488
Grand Total		3,675	171	(46)	-	125	3.4%	3,800



**EXHIBIT G-2**

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

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ShareDate	201704	
Jurisdiction Desc	Nova Scotia	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(21)	-	-	-	-	-	(21)
	2008	(9)	-	-	-	-	-	(9)
	2009	54	(1)	1	-	-	-	54
	2010	(175)	4	(2)	-	2	(1.1%)	(173)
	2011	4	-	-	-	-	-	4
	2012	49	(1)	191	-	190	387.8%	239
	2013	28	(1)	(69)	-	(70)	(250.0%)	(42)
	2014	209	(8)	12	-	4	1.9%	213
	2015	475	(43)	39	-	(4)	(0.8%)	471
	2016	1,216	(146)	120	-	(26)	(2.1%)	1,190
	2017	329	211	(55)	-	156	47.4%	485
Private Passenger Total		2,159	15	237	-	252	11.7%	2,411
Non Private								
Passenger	prior	6	-	-	-	-	-	6
	2008	88	(2)	2	-	-	-	88
	2009	(6)	-	-	-	-	-	(6)
	2010	(71)	1	201	-	202	(284.5%)	131
	2011	3	-	-	-	-	-	3
	2012	23	-	-	-	-	-	23
	2013	51	(1)	(148)	-	(149)	(292.2%)	(98)
	2014	(299)	6	(117)	-	(111)	37.1%	(410)
	2015	1,188	(48)	11	-	(37)	(3.1%)	1,151
	2016	1,854	(37)	50	-	13	0.7%	1,867
	2017	725	133	90	-	223	30.8%	948
Non Private Passenger Total		3,562	52	89	-	141	4.0%	3,703
Grand Total		5,721	67	326	-	393	6.9%	6,114

**EXHIBIT G-2**

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

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ShareDate	201704
Jurisdiction Desc	Prince Edward
AccountCode Desc	Island
	Undiscounted
	IBNR Provision
AccountCode	(All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(4)	-	8	-	8	(200.0%)	4
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	5	-	-	-	-	-	5
	2013	38	(3)	3	-	-	-	38
	2014	102	(12)	12	-	-	-	102
	2015	(89)	11	(11)	-	-	-	(89)
	2016	273	(44)	(25)	-	(69)	(25.3%)	204
	2017	74	48	22	-	70	94.6%	144
Private Passenger Total		399	-	9	-	9	2.3%	408
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	(66)	1	(1)	-	-	-	(66)
	2012	41	(1)	3	-	2	4.9%	43
	2013	49	(1)	1	-	-	-	49
	2014	132	(5)	5	-	-	-	132
	2015	359	(43)	30	-	(13)	(3.6%)	346
	2016	(4)	-	(1)	-	(1)	25.0%	(5)
	2017	192	56	2	-	58	30.2%	250
Non Private Passenger Total		702	7	39	-	46	6.6%	748
Grand Total		1,101	7	48	-	55	5.0%	1,156

**EXHIBIT G-2**

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

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ShareDate	201704	
Jurisdiction Desc	Ontario	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values					Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation				
Private									
Passenger	prior	456	(8)	(190)	-	(198)	(43.4%)	258	
	2008	473	(9)	9	-	-	-	473	
	2009	367	(7)	11	-	4	1.1%	371	
	2010	184	(4)	120	-	116	63.0%	300	
	2011	(402)	8	(8)	-	-	-	(402)	
	2012	(205)	4	33	-	37	(18.0%)	(168)	
	2013	353	(7)	150	-	143	40.5%	496	
	2014	659	(20)	54	-	34	5.2%	693	
	2015	1,110	(67)	41	-	(26)	(2.3%)	1,084	
	2016	2,350	(188)	19	-	(169)	(7.2%)	2,181	
	2017	653	259	-	-	259	39.7%	912	
Private Passenger Total		5,998	(39)	239	-	200	3.3%	6,198	
Non Private									
Passenger	prior	278	(5)	20	-	15	5.4%	293	
	2008	86	(2)	5	-	3	3.5%	89	
	2009	(425)	9	4	-	13	(3.1%)	(412)	
	2010	300	(6)	6	-	-	-	300	
	2011	429	(9)	(960)	-	(969)	(225.9%)	(540)	
	2012	1,262	(25)	14	-	(11)	(0.9%)	1,251	
	2013	1,998	(60)	147	-	87	4.4%	2,085	
	2014	2,747	(110)	66	-	(44)	(1.6%)	2,703	
	2015	1,524	(61)	399	-	338	22.2%	1,862	
	2016	5,773	(231)	302	-	71	1.2%	5,844	
	2017	2,442	829	(1)	-	828	33.9%	3,270	
Non Private Passenger Total		16,414	329	2	-	331	2.0%	16,745	
Grand Total		22,412	290	241	-	531	2.4%	22,943	

**EXHIBIT G-2**

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

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ShareDate	201704	▼
Jurisdiction Desc	Alberta	▼
AccountCode Desc	Undiscounted	
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(201)	4	(4)	-	-	-	(201)
	2008	21	-	-	-	-	-	21
	2009	29	-	-	-	-	-	29
	2010	8	-	-	-	-	-	8
	2011	158	(2)	2	-	-	-	158
	2012	648	(13)	27	-	14	2.2%	662
	2013	618	(6)	47	-	41	6.6%	659
	2014	1,189	(12)	106	-	94	7.9%	1,283
	2015	1,617	(16)	(352)	-	(368)	(22.8%)	1,249
	2016	1,587	(32)	(13)	-	(45)	(2.8%)	1,542
	2017	595	158	(68)	-	90	15.1%	685
Private Passenger Total		6,269	81	(255)	-	(174)	(2.8%)	6,095
Non Private								
Passenger	prior	104	(2)	(139)	-	(141)	(135.6%)	(37)
	2008	(43)	1	(41)	-	(40)	93.0%	(83)
	2009	18	-	1	-	1	5.6%	19
	2010	64	(1)	1	-	-	-	64
	2011	171	(3)	3	-	-	-	171
	2012	218	(4)	4	-	-	-	218
	2013	491	(15)	204	-	189	38.5%	680
	2014	1,394	(42)	(75)	-	(117)	(8.4%)	1,277
	2015	2,878	(86)	(73)	-	(159)	(5.5%)	2,719
	2016	6,127	(245)	480	-	235	3.8%	6,362
	2017	3,077	354	614	-	968	31.5%	4,045
Non Private Passenger Total		14,499	(43)	979	-	936	6.5%	15,435
Grand Total		20,768	38	724	-	762	3.7%	21,530

**EXHIBIT G-2**

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

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ShareDate	201704	
Jurisdiction Desc	Yukon	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<div><div></div> Passenger</div>	prior	5	-	-	-	-	-	5
	2008	5	-	-	-	-	-	5
	2009	5	-	-	-	-	-	5
	2010	6	-	-	-	-	-	6
	2011	11	-	-	-	-	-	11
	2012	24	-	-	-	-	-	24
	2013	50	(2)	2	-	-	-	50
	2014	104	(6)	6	-	-	-	104
	2015	172	(15)	15	-	-	-	172
	2016	261	(26)	62	-	36	13.8%	297
	2017	69	22	2	-	24	34.8%	93
Private Passenger Total		712	(27)	87	-	60	8.4%	772
Non Private								
<div><div></div> Passenger</div>	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	2	-	-	-	-	-	2
	2012	10	-	-	-	-	-	10
	2013	32	(1)	1	-	-	-	32
	2014	108	(2)	2	-	-	-	108
	2015	166	(3)	1	-	(2)	(1.2%)	164
	2016	67	(1)	41	-	40	59.7%	107
	2017	97	35	(10)	-	25	25.8%	122
Non Private Passenger Total		485	28	35	-	63	13.0%	548
Grand Total		1,197	1	122	-	123	10.3%	1,320

**EXHIBIT G-2**

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

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ShareDate	201704
Jurisdiction Desc	Northwest
AccountCode Desc	Territories
	Undiscounted
	IBNR Provision
AccountCode	(All)

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
Passenger	prior	(5)	-	-	-	-	-	(5)
	2008	9	-	-	-	-	-	9
	2009	3	-	-	-	-	-	3
	2010	4	-	-	-	-	-	4
	2011	7	-	-	-	-	-	7
	2012	29	(1)	1	-	-	-	29
	2013	(170)	3	(3)	-	-	-	(170)
	2014	(229)	9	(9)	-	-	-	(229)
	2015	202	(20)	400	-	380	188.1%	582
	2016	315	(44)	30	-	(14)	(4.4%)	301
	2017	(53)	14	1	-	15	(28.3%)	(38)
Private Passenger Total		112	(39)	420	-	381	340.2%	493
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	14	-	-	-	-	-	14
	2014	122	(2)	2	-	-	-	122
	2015	66	(1)	1	-	-	-	66
	2016	283	(6)	3	-	(3)	(1.1%)	280
	2017	20	20	(39)	-	(19)	(95.0%)	1
Non Private Passenger Total		508	11	(33)	-	(22)	(4.3%)	486
Grand Total		620	(28)	387	-	359	57.9%	979

**EXHIBIT G-2**

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

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ShareDate	201704	
Jurisdiction Desc	Nunavut	
AccountCode Desc	Undiscounted	
	IBNR Provider	
AccountCode	(All)	

IBNR - in \$000s

		Values						
BusinessSegment Desc	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private								
<div><div></div> Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	4	-	-	-	-	-	4
	2012	8	-	-	-	-	-	8
	2013	16	-	-	-	-	-	16
	2014	29	-	-	-	-	-	29
	2015	140	-	-	-	-	-	140
	2016	134	-	4	-	4	3.0%	138
	2017	24	3	7	-	10	41.7%	34
Private Passenger Total		357	3	11	-	14	3.9%	371
Non Private								
<div><div></div> Passenger</div>	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	13	-	-	-	-	-	13
	2014	586	-	-	-	-	-	586
	2015	137	-	-	-	-	-	137
	2016	180	-	-	-	-	-	180
	2017	74	17	2	-	19	25.7%	93
Non Private Passenger Total		990	17	2	-	19	1.9%	1,009
Grand Total		1,347	20	13	-	33	2.4%	1,380

**EXHIBIT G-2**

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

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ShareDate	201704	▼
Jurisdiction Desc	(All)	▼
AccountCode Desc	Undiscounted	
	IBNR Provider	▼
AccountCode	(All)	▼

IBNR - in \$000s

BusinessSegment Desc	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	230	(4)	(385)	-	(389)	(169.1%)	(159)
	2008	794	(15)	15	-	-	-	794
	2009	414	(7)	12	-	5	1.2%	419
	2010	95	(1)	121	-	120	126.3%	215
	2011	(28)	1	36	-	37	(132.1%)	9
	2012	713	(14)	255	-	241	33.8%	954
	2013	1,267	(30)	159	-	129	10.2%	1,396
	2014	2,686	(57)	267	-	210	7.8%	2,896
	2015	4,507	(155)	(182)	-	(337)	(7.5%)	4,170
	2016	8,526	(597)	82	-	(515)	(6.0%)	8,011
	2017	3,470	1,203	107	-	1,310	37.8%	4,780
Private Passenger Total		22,674	324	487	-	811	3.6%	23,485
Non Private								
Passenger	prior	725	(14)	(155)	-	(169)	(23.3%)	556
	2008	130	(3)	(34)	-	(37)	(28.5%)	93
	2009	(400)	9	5	-	14	(3.5%)	(386)
	2010	308	(6)	16	-	10	3.2%	318
	2011	759	(15)	(995)	-	(1,010)	(133.1%)	(251)
	2012	1,746	(37)	16	-	(21)	(1.2%)	1,725
	2013	1,749	(74)	206	-	132	7.5%	1,881
	2014	5,188	(184)	(173)	-	(357)	(6.9%)	4,831
	2015	6,629	(281)	405	-	124	1.9%	6,753
	2016	17,447	(1,094)	1,436	-	342	2.0%	17,789
	2017	7,594	1,637	831	-	2,468	32.5%	10,062
Non Private Passenger Total		41,875	(62)	1,558	-	1,496	3.6%	43,371
Grand Total		64,549	262	2,045	-	2,307	3.6%	66,856



## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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### Newfoundland & Labrador

PPV & non-PPV		Newfoundland & Labrador - Projected Balances as at Dec. 31, 2017 (\$000s)								
ending 2017		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(14)	-	(14)	-	-	1	1	(13)	
1998	-	5	-	5	-	-	1	1	6	
1999	-	5	(67)	(62)	-	-	7	7	(55)	
2000	-	(3)	(11)	(14)	-	-	1	1	(13)	
2001	-	(3)	9	6	-	-	1	1	7	
2002	-	1	34	35	-	-	4	4	39	
2003	-	-	78	78	-	-	7	7	85	
2004	-	(177)	109	(68)	6	(2)	27	31	(37)	
2005	-	5	33	38	-	-	4	4	42	
2006	-	4	88	92	-	-	9	9	101	
2007	197	(4)	70	263	(7)	1	25	19	282	
2008	173	13	57	243	(5)	1	25	21	264	
2009	288	11	117	416	(10)	3	40	33	449	
2010	492	(161)	183	514	(16)	3	50	37	551	
2011	1,360	15	233	1,608	(37)	8	156	127	1,735	
2012	4,038	117	356	4,511	(93)	20	461	388	4,899	
2013	3,610	326	292	4,228	(96)	19	449	372	4,600	
2014	6,304	512	267	7,083	(160)	34	730	604	7,687	
2015	8,305	768	403	9,476	(215)	47	1,005	837	10,313	
2016	8,170	1,947	461	10,578	(267)	58	1,132	923	11,501	
PAYs (sub-total):	32,937	3,367	2,712	39,016	(900)	192	4,135	3,427	42,443	
CAY (2017)	11,584	3,636	553	15,773	(449)	94	1,651	1,296	17,069	
claims liabilities:	44,521	7,003	3,265	54,789	(1,349)	286	5,786	4,723	59,512	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	16,403	(1,344)		15,059	(358)	64	1,125	831	15,725	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				69,848	(1,707)	350	6,911	5,554	75,237	

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

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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**New Brunswick**

PPV & non-PPV ending 2017		New Brunswick - Projected Balances as at Dec. 31, 2017 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid		discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	8	6	14		-	-	2	2	16
1998	-	2	4	6		-	-	-	-	6
1999	-	1	5	6		-	-	-	-	6
2000	-	1	4	5		-	-	-	-	5
2001	-	(1)	15	14		-	-	2	2	16
2002	-	(5)	53	48		-	-	8	8	56
2003	204	(15)	(10)	179		(1)	-	20	19	198
2004	-	8	(42)	(34)		-	-	5	5	(29)
2005	80	8	(119)	(31)		2	(1)	19	20	(11)
2006	213	(30)	105	288		(11)	2	28	19	307
2007	-	290	194	484		(3)	1	48	46	530
2008	226	238	211	675		(29)	6	64	41	716
2009	420	(33)	235	622		(24)	5	60	41	663
2010	386	69	156	611		(16)	3	59	46	657
2011	1,329	333	238	1,900		(47)	10	186	149	2,049
2012	1,385	162	392	1,939		(36)	7	176	147	2,086
2013	5,126	(794)	361	4,693		(91)	22	476	407	5,100
2014	4,362	182	315	4,859		(103)	22	607	526	5,385
2015	4,730	(293)	240	4,677		(118)	24	593	499	5,176
2016	4,092	608	349	5,049		(158)	31	608	481	5,530
PAYs (sub-total):	22,553	739	2,712	26,004		(635)	132	2,961	2,458	28,462
CAY (2017)	4,768	2,723	144	7,635		(276)	55	946	725	8,360
claims liabilities:	27,321	3,462	2,856	33,639		(911)	187	3,907	3,183	36,822
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,495	(1,003)		9,492		(189)	36	603	450	9,492
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				43,131		(1,100)	223	4,510	3,633	46,314

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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#### Nova Scotia

PPV & non-PPV ending 2017	Nova Scotia - Projected Balances as at Dec. 31, 2017 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	3	(46)	(43)	-	-	11	11	(32)
1998	-	-	6	4	10	-	-	-	-	10
1999	-	-	(1)	3	2	-	-	-	-	2
2000	-	-	1	6	7	-	-	-	-	7
2001	-	-	4	15	19	-	-	1	1	20
2002	-	-	14	1	15	-	-	1	1	16
2003	-	-	(20)	59	39	-	-	9	9	48
2004	-	16	8	125	149	-	-	15	15	164
2005	-	86	(14)	16	88	(6)	1	8	3	91
2006	-	69	11	348	428	(10)	2	41	33	461
2007	-	152	(27)	291	416	(24)	5	41	22	438
2008	-	145	64	416	625	(39)	8	59	28	653
2009	-	267	40	330	637	(18)	3	63	48	685
2010	-	475	(37)	212	650	(28)	5	62	39	689
2011	-	243	7	222	472	(20)	5	45	30	502
2012	-	602	226	256	1,084	(48)	10	100	62	1,146
2013	-	3,233	(109)	239	3,363	(117)	23	382	288	3,651
2014	-	2,525	(143)	171	2,553	(86)	19	337	270	2,823
2015	-	2,269	1,214	182	3,665	(120)	26	458	364	4,029
2016	-	2,308	1,881	189	4,378	(149)	32	539	422	4,800
PAYs (sub-total):	-	12,390	3,128	3,039	18,557	(665)	139	2,172	1,646	20,203
CAY (2017)	-	4,619	2,362	167	7,148	(253)	51	896	694	7,842
claims liabilities:	-	17,009	5,490	3,206	25,705	(918)	190	3,068	2,340	28,045
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	-	8,969	(796)		8,173	(173)	30	568	425	8,240
						*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:	-				33,878	(1,091)	220	3,636	2,765	36,285

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

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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**Prince Edward Island**

PPV & non-PPV ending 2017	Prince Edward Island - Projected Balances as at Dec. 31, 2017 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior		-	-	1	1	-	-	-	-	1
1998		-	-	1	1	-	-	-	-	1
1999		-	(1)	1	-	-	-	-	-	-
2000		-	(1)	2	1	-	-	-	-	1
2001		-	-	2	2	-	-	-	-	2
2002		-	-	12	12	-	-	1	1	13
2003		-	(2)	16	14	-	-	1	1	15
2004		-	4	17	21	-	-	1	1	22
2005		-	4	47	51	(1)	-	5	4	55
2006		-	-	(170)	(170)	-	-	17	17	(153)
2007		-	(1)	28	27	-	-	3	3	30
2008		-	(1)	48	47	-	-	5	5	52
2009		-	-	43	43	-	-	4	4	47
2010		264	1	41	306	(9)	2	29	22	328
2011		706	(58)	48	696	(20)	4	68	52	748
2012		394	40	(35)	399	(29)	6	53	30	429
2013		11	75	57	143	(5)	-	19	14	157
2014		505	186	67	758	(26)	5	72	51	809
2015		1,125	99	69	1,293	(40)	8	155	123	1,416
2016		1,584	89	92	1,765	(53)	10	217	174	1,939
PAYs (sub-total):		4,589	434	387	5,410	(183)	35	650	502	5,912
CAY (2017)		922	497	(14)	1,405	(46)	9	184	147	1,552
claims liabilities:		5,511	931	373	6,815	(229)	44	834	649	7,464
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		2,310	(220)		2,090	(36)	6	116	86	2,090
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					8,905	(265)	50	950	735	9,554

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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#### Ontario

PPV & non-PPV		Ontario - Projected Balances as at Dec. 31, 2017 (\$000s)								
ending 2017		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	5,443	(11)	44	5,476	(46)	11	558	523	5,999	
1998	-	11	19	30	-	-	3	3	33	
1999	-	1	-	1	-	-	-	-	1	
2000	-	13	(156)	(143)	-	-	17	17	(126)	
2001	-	-	(65)	(65)	-	-	9	9	(56)	
2002	598	(8)	230	820	(39)	8	78	47	867	
2003	2,624	26	535	3,185	(181)	38	303	160	3,345	
2004	1,767	109	1,109	2,985	(190)	38	280	128	3,113	
2005	1,491	196	845	2,532	(179)	37	235	93	2,625	
2006	1,738	250	1,088	3,076	(229)	46	285	102	3,178	
2007	5,664	(107)	1,724	7,281	(563)	111	671	219	7,500	
2008	418	476	1,332	2,226	(141)	29	208	96	2,322	
2009	3,287	(35)	987	4,239	(237)	49	400	212	4,451	
2010	1,528	510	842	2,880	(166)	35	272	141	3,021	
2011	6,175	(801)	1,254	6,628	(371)	74	625	328	6,956	
2012	6,299	909	1,400	8,608	(354)	73	871	590	9,198	
2013	7,864	2,159	1,268	11,291	(413)	80	1,417	1,084	12,375	
2014	7,875	2,660	1,404	11,939	(317)	64	1,557	1,304	13,243	
2015	8,785	2,023	1,097	11,905	(331)	73	1,901	1,643	13,548	
2016	6,227	4,802	1,314	12,343	(400)	86	1,926	1,612	13,955	
PAYs (sub-total):	67,783	13,183	16,271	97,237	(4,157)	852	11,616	8,311	105,548	
CAY (2017)	6,176	8,768	857	15,801	(609)	127	2,508	2,026	17,827	
claims liabilities:	73,959	21,951	17,128	113,038	(4,766)	979	14,124	10,337	123,375	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	19,025	(1,139)		17,886	(392)	76	362	46	17,886	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	130,924				(5,158)	1,055	14,486	10,383	141,261	

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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#### Alberta

PPV & non-PPV		Alberta - Projected Balances as at Dec. 31, 2017 (\$000s)								
ending 2017		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	3	20	23	-	-	15	15	38	
1998	-	14	(3)	11	-	-	1	1	12	
1999	-	11	13	24	-	-	2	2	26	
2000	-	(16)	21	5	-	-	4	4	9	
2001	-	24	29	53	-	-	5	5	58	
2002	-	(11)	49	38	-	-	7	7	45	
2003	60	(7)	83	136	(8)	2	15	9	145	
2004	795	(26)	36	805	(52)	10	76	34	839	
2005	351	(225)	(140)	(14)	1	-	26	27	13	
2006	72	60	4	136	(8)	2	12	6	142	
2007	169	(26)	393	536	(33)	7	53	27	563	
2008	1,177	(49)	500	1,628	(127)	24	150	47	1,675	
2009	165	42	411	618	(31)	7	58	34	652	
2010	1,374	63	262	1,699	(56)	12	164	120	1,819	
2011	4,135	281	330	4,746	(157)	31	459	333	5,079	
2012	2,964	753	425	4,142	(111)	23	404	316	4,458	
2013	6,173	1,126	457	7,756	(237)	47	753	563	8,319	
2014	7,018	2,065	459	9,542	(307)	60	1,148	901	10,443	
2015	10,043	2,805	440	13,288	(451)	94	1,596	1,239	14,527	
2016	8,278	5,008	490	13,776	(509)	110	1,810	1,411	15,187	
PAYs (sub-total):	42,774	11,895	4,279	58,948	(2,086)	429	6,758	5,101	64,049	
CAY (2017)	10,035	7,805	(162)	17,678	(607)	130	1,966	1,489	19,167	
claims liabilities:	52,809	19,700	4,117	76,626	(2,693)	559	8,724	6,590	83,216	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	28,527	(2,463)		26,064	(470)	99	1,438	1,067	26,064	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				102,690	(3,163)	658	10,162	7,657	109,280	

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

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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**Yukon**

PPV & non-PPV		Yukon - Projected Balances as at Dec. 31, 2017 (\$000s)								
ending 2017		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	2	-	2	-	-	-	-	2	
1998	-	1	-	1	-	-	-	-	1	
1999	-	1	-	1	-	-	-	-	1	
2000	-	-	-	-	-	-	-	-	-	
2001	-	1	-	1	-	-	-	-	1	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	-	1	-	-	-	-	1	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	(69)	(69)	-	-	7	7	(62)	
2006	-	-	17	17	-	-	2	2	19	
2007	-	-	19	19	-	-	2	2	21	
2008	-	6	19	25	(1)	-	3	2	27	
2009	-	5	15	20	-	-	3	3	23	
2010	66	7	11	84	(2)	-	9	7	91	
2011	-	13	13	26	-	-	3	3	29	
2012	78	34	15	127	(4)	1	13	10	137	
2013	-	67	(7)	60	(2)	-	8	6	66	
2014	2	183	15	200	(6)	2	25	21	221	
2015	1,536	287	32	1,855	(60)	13	222	175	2,030	
2016	123	263	10	396	(15)	3	52	40	436	
PAYs (sub-total):	1,805	871	90	2,766	(90)	19	349	278	3,044	
CAY (2017)	342	287	(19)	610	(21)	4	78	61	671	
claims liabilities:	2,147	1,158	71	3,376	(111)	23	427	339	3,715	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	892	(79)		813	(18)	3	50	35	813	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,189	(129)	26	477	374	4,528	

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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### Northwest Territories

PPV & non-PPV		Northwest Territories - Projected Balances as at Dec. 31, 2017 (\$000s)								
ending 2017		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	-	-	-	-	-	-	-	-	
1998	-	1	-	1	-	-	-	-	1	
1999	-	2	-	2	-	-	-	-	2	
2000	-	(1)	-	(1)	-	-	-	-	(1)	
2001	-	1	-	1	-	-	-	-	1	
2002	-	1	-	1	-	-	-	-	1	
2003	-	-	-	-	-	-	-	-	-	
2004	-	(2)	-	(2)	-	-	-	-	(2)	
2005	-	-	17	17	-	-	1	1	18	
2006	-	(2)	19	17	-	-	2	2	19	
2007	-	(3)	31	28	-	-	3	3	31	
2008	-	9	44	53	(4)	1	5	2	55	
2009	132	3	40	175	(5)	1	17	13	188	
2010	-	5	32	37	(1)	-	3	2	39	
2011	81	7	36	124	(3)	-	13	10	134	
2012	95	24	38	157	(4)	1	16	13	170	
2013	667	(133)	37	571	(18)	3	56	41	612	
2014	1,784	(88)	9	1,705	(55)	11	215	171	1,876	
2015	147	544	100	791	(25)	4	101	80	871	
2016	219	434	9	662	(26)	5	80	59	721	
PAYs (sub-total):	3,125	802	412	4,339	(141)	26	512	397	4,736	
CAY (2017)	582	362	(114)	830	(36)	8	118	90	920	
claims liabilities:	3,707	1,164	298	5,169	(177)	34	630	487	5,656	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,833	(184)		1,649	(19)	4	73	58	1,649	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,818	(196)	38	703	545	7,305	



## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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#### Nunavut

PPV & non-PPV ending 2017		Nunavut - Projected Balances as at Dec. 31, 2017 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	5	5	-	-	-	-	5
2008	-	1	7	8	-	-	1	1	9
2009	-	-	10	10	-	-	1	1	11
2010	-	3	10	13	-	-	1	1	14
2011	-	4	12	16	-	-	2	2	18
2012	59	8	13	80	(2)	-	9	7	87
2013	-	29	(18)	11	-	-	5	5	16
2014	(31)	574	6	549	(10)	2	56	48	597
2015	4	238	11	253	(8)	2	33	27	280
2016	112	263	6	381	(14)	3	48	37	418
PAYs (sub-total):	144	1,118	62	1,324	(34)	7	156	129	1,453
CAY (2017)	166	131	(29)	268	(11)	3	37	29	297
claims liabilities:	310	1,249	33	1,592	(45)	10	193	158	1,750
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	655	(61)		594	(11)	2	28	19	594
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,186	(56)	12	221	177	2,344

## EXHIBIT H

### Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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### All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2017 (\$000s)									
PPV & non-PPV ending 2017	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	5,443	(9)	25	5,459	(46)	11	587	552	6,011
1998	-	40	25	65	-	-	5	5	70
1999	-	19	(45)	(26)	-	-	9	9	(17)
2000	-	(6)	(134)	(140)	-	-	22	22	(118)
2001	-	25	5	30	-	-	18	18	48
2002	598	(9)	379	968	(39)	8	99	68	1,036
2003	2,888	(17)	761	3,632	(190)	40	355	205	3,837
2004	2,578	(76)	1,354	3,856	(236)	46	404	214	4,070
2005	2,008	(26)	630	2,612	(183)	37	305	159	2,771
2006	2,092	293	1,499	3,884	(258)	52	396	190	4,074
2007	6,182	122	2,755	9,059	(630)	125	846	341	9,400
2008	2,139	757	2,634	5,530	(346)	69	520	243	5,773
2009	4,559	33	2,188	6,780	(325)	68	646	389	7,169
2010	4,585	460	1,749	6,794	(294)	60	649	415	7,209
2011	14,029	(199)	2,386	16,216	(655)	132	1,557	1,034	17,250
2012	15,914	2,273	2,860	21,047	(681)	141	2,103	1,563	22,610
2013	26,684	2,746	2,686	32,116	(979)	194	3,565	2,780	34,896
2014	30,344	6,131	2,713	39,188	(1,070)	219	4,747	3,896	43,084
2015	36,944	7,685	2,574	47,203	(1,368)	291	6,064	4,987	52,190
2016	31,113	15,295	2,920	49,328	(1,591)	338	6,412	5,159	54,487
PAYs (sub-total):	188,100	35,537	29,964	253,601	(8,891)	1,831	29,309	22,249	275,850
CAY (2017)	39,194	26,571	1,383	67,148	(2,308)	481	8,384	6,557	73,705
claims liabilities:	227,294	62,108	31,347	320,749	(11,199)	2,312	37,693	28,806	349,555
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	89,109	(7,289)		81,820	(1,666)	320	4,363	3,017	82,553
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				402,569	(12,865)	2,632	42,056	31,823	432,108