



FACILITY ASSOCIATION RESIDUAL MARKET

AUGUST 2017 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2017)

The August 2017 Participation Report incorporates the results of an updated valuation (as at June 30, 2017) – the impact of the implementation of the valuation is discussed in section 1.2. 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 (completed)	1.07% mfad: 25 bp	May 2017	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Jun. 30, 2017 (completed)	1.27% mfad: 25 bp	Aug. 2017	update valuation: all jurisdictions; cash flow projections updated; discount rate updated; selected margin for adverse investment return left unchanged; selected margins for adverse claims development at coverage / half year level updated; claims expense (“excess legal”) assumptions updated.
Sep. 30, 2017		Oct. 2017	update valuation (roll forward):

Under the proposed schedule for fiscal year 2017, the “off-half” valuation quarters ending June 30, 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 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at June 30, 2017 has been completed for Private Passenger and non-Private Passenger business segments and all jurisdictions since last month’s Participation Report. The valuation was completed by the Facility Association’s

internal actuarial group in conjunction with, and approved by, the Appointed Actuary, under the hybrid model for actuarial services. Additional detail will be provided in an “Actuarial Highlights – Quarterly Valuation” report which we anticipate will be posted to the FA website in early November.

The valuation as at June 30 each year is an important valuation in that:

- it forms the basis for the fiscal year-end Appointed Actuary’s Report¹,
- it is the valuation where the annual review and selection of claims development margins for adverse deviation occurs², and
- it is the valuation where the annual review and selections of the ultimate ratios of excess legal to earned premium occurs.

The valuation implementation impact on the month’s results is summarized in the two tables that follow.

Summary of Impact (\$000s) of Implementing Result of Valuation as at June 30, 2017³

Grand Total	unfav / (fav)					
	IMPACT in \$000s from changes in:					
	ultimates & payout patterns		dsct rate	margins		TOTAL
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	
	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	(3,424)	(612)	(4,036)	(1,906)	(1,256)	(7,198)
CAY	1,073	113	1,186	(333)	-	853
Prem Def	32	228	260	(75)	-	185
TOTAL	(2,319)	(271)	(2,590)	(2,314)	(1,256)	(6,160)

As indicated in the table above, the incorporation of the new valuation had an estimated **\$6.2 million favourable impact** on the month’s net result from operations, subtracting an estimated 5.4 points (see table at the top of the next page) to the **year-to-date Combined Operating Ratio** to end at **83.8%**.

¹The Facility Association’s fiscal year ends at Oct 31, and the final valuation used for the fiscal year-end statements is the September 30 valuation. However, this valuation is a “roll-forward” valuation – that is, key assumptions are “rolled-forward” from the June 30 valuation. Hence, the June 30 valuation really forms the basis for the year-end statements and the supporting Appointed Actuary’s Report.

²Claims development margins for adverse deviation are formally reviewed annually with the June 30 valuation. However, these margins would be reviewed at other valuations should the need arise due to specific events arising warranting such a review (e.g. the introduction of product reform, or a significant legal decision being rendered).

³In these tables, “PAYs” refers to prior accident years, “CAY” refers to the current accident year, and “Prem Def” refers to the provision for premium deficiency or the deferred policy acquisition asset (as applicable). “Nominal” refers to changes excluding any actuarial present value adjustments, whereas “apv adj.” refers to actuarial present value adjustments.

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

Summary of Impact (% YTD EP) of Implementing Result of Valuation as at June 30, 2017

Grand Total	ytd EP 114,867 (actual)					
	IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns		dsct rate	margins		
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	(3.0%)	(0.5%)	(3.5%)	(1.7%)	(1.1%)	(6.3%)
CAY	0.9%	0.1%	1.0%	(0.3%)	-	0.7%
Prem Def	-	0.2%	0.2%	(0.1%)	-	0.2%
TOTAL	(2.0%)	(0.2%)	(2.3%)	(2.0%)	(1.1%)	(5.4%)

The valuation results and associated implementation impacts are discussed in more detail in the next two sections.

1.2.a Valuation Results

The key results of the valuation by jurisdiction and business segment are summarized in the table at the top of the next page (**for indemnity only**), indicating an overall **favourable prior accident year** change of **\$2.7 million** (0.9% of the associated unpaid claims liabilities selected at March 31, 2017), and changes in the selected accident year **2017 nominal indemnity ratios** projected to have an **unfavourable change of \$1.6 million at December 31, 2017** (i.e. this latter estimate is in relation to estimated full year earned premium).

June 30, 2017 Valuation Summary (Indemnity Only)
Valuation Summary (Nominal Basis)

unfavourable / (favourable)

Jurisdiction	2016 & Prior Beginning Indemnity Unpaid (000s)	2016 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2017 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2017 Earned Prem (000s)	2018 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2018 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	100,756	(1,099)	(1.1%)	50.0%	(0.1%)	(40)	52.8%	1.8%	711
PPV	44,235	476	1.1%	49.7%	(0.1%)	(13)	52.5%	3.5%	430
Non-PPV	56,521	(1,575)	(2.8%)	50.2%	(0.1%)	(27)	53.0%	1.0%	281
Alberta	71,558	1,617	2.3%	55.5%	0.9%	482	55.2%	0.5%	298
PPV	17,098	(257)	(1.5%)	56.3%	(3.6%)	(259)	56.5%	(2.5%)	(183)
Non-PPV	54,460	1,874	3.4%	55.4%	1.6%	742	55.0%	1.0%	481
Newfoundland & Labrador	50,983	(1,734)	(3.4%)	74.7%	0.9%	269	74.4%	2.1%	669
PPV	34,435	(761)	(2.2%)	72.0%	2.1%	451	73.5%	3.5%	825
Non-PPV	16,548	(973)	(5.9%)	82.8%	(2.5%)	(182)	77.5%	(2.0%)	(156)
New Brunswick	32,390	246	0.8%	58.6%	2.5%	523	56.8%	2.1%	441
PPV	19,348	(16)	(0.1%)	63.9%	4.1%	515	60.5%	3.0%	390
Non-PPV	13,042	262	2.0%	50.4%	0.1%	8	51.1%	0.6%	51
Nova Scotia	20,595	(906)	(4.4%)	61.8%	0.9%	162	62.5%	1.5%	278
PPV	9,006	(764)	(8.5%)	65.8%	0.1%	8	68.5%	1.5%	119
Non-PPV	11,589	(142)	(1.2%)	58.8%	1.5%	155	58.0%	1.5%	160
Prince Edward Island	7,090	(139)	(2.0%)	49.6%	3.4%	157	47.4%	1.7%	79
PPV	4,040	23	0.6%	42.9%	1.3%	36	42.5%	1.5%	41
Non-PPV	3,050	(162)	(5.3%)	59.6%	6.5%	121	54.5%	2.0%	38
Yukon Territory	3,045	(86)	(2.8%)	49.6%	(3.1%)	(57)	54.0%	(0.9%)	(16)
PPV	1,946	(44)	(2.3%)	57.3%	(6.0%)	(26)	60.5%	(5.5%)	(23)
Non-PPV	1,099	(42)	(3.8%)	47.2%	(2.2%)	(30)	52.0%	0.5%	7
Northwest Territories	5,815	(442)	(7.6%)	44.9%	2.3%	100	43.3%	2.1%	92
PPV	4,112	(401)	(9.8%)	48.3%	2.2%	68	47.0%	3.0%	92
Non-PPV	1,703	(41)	(2.4%)	36.5%	2.5%	32	34.5%	0.0%	-
Nunavut	830	(122)	(14.7%)	35.6%	(0.3%)	(4)	37.2%	(0.4%)	(4)
PPV	372	(77)	(20.7%)	27.4%	0.2%	1	29.0%	1.0%	4
Non-PPV	458	(45)	(9.8%)	39.6%	(0.6%)	(5)	41.0%	(1.0%)	(8)
Total	293,062	(2,665)	(0.9%)	57.8%	0.9%	1,593	58.4%	1.4%	2,549

In the above table, the columns [1] through [3] highlight the changes in prior accident years' results. Changes to the 2017 accident year indemnity loss ratios are summarized in columns [4] through [6]. Finally, columns [7] through [9] summarize the changes in the 2018 indemnity loss ratios.

The valuation process continues to rely on three main actuarial methodologies – the expected loss ratio method, the loss development method⁴, and the Bornhuetter-Ferguson method⁵. The valuation triangles are split by business segment (i.e. private passenger⁶ and non-private passenger), following Member Sharing as per the Plan of Operation. The valuation triangles are directly reconcilable to accident year / calendar year results for the FARM.

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

⁴Also referred to as the chain ladder method or link ratio method.

⁵Three additional methodologies (Mack, Murphy, and ICRFS Cape Cod) are included as part of the valuation process but are currently only considered for references purposes only.

⁶As per the Plan of Operation, the residual market business (i.e. not part of a Risk Sharing Pool or Uninsured Automobile Fund) is segmented into "private passenger non-fleet" and "all other". For convenience, the former is referred to as "private passenger".

or from industry data (via the loss development triangle data available from the General Insurance Statistical Agency (“GISA”) through the Insurance Bureau of Canada (“IBC”)).

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

1.2.b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in Table A below (**total impact is favourable by \$6.2 million**, or 1.3% of the \$462.2 million total member statement policy liabilities as posted in the previous month’s Participation Reports). The valuation focused separately on nominal results for indemnity (see column [1]) and the allowed claims adjustment expenses for excess legal and for specific professional fees ratios (see column [3]). As the retroactive adjustments for Servicing Carrier claims fees are derived directly from accident year indemnity ratios to earned premium, these adjustments were updated to reflect the valuation results as well (see column [2]). Changes in nominal values will generate changes in actuarial present value adjustments, even if the discount rate and/or margins for adverse deviation are not changed. This valuation also saw **changes to the selected discount rate** (but **no change to the selected investment rate margin**), and **changes to the claims development margins** at the jurisdiction / business segment / coverage / accident half-year level. The total changes in actuarial present value adjustments with the valuation implementation are shown in column [5].

Implementation Summary Table A (\$000s)

Implementation Impact - relative to actual for month of Aug 2017

(negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2016)	(2,625)	(849)	50	(3,424)	(3,774)	(7,198)
current accident year claims incurred	1,050	61	(38)	1,073	(220)	853
premium deficiency / (DPAC)	32			32	153	185
TOTAL	(1,543)	(788)	12	(2,319)	(3,841)	(6,160)

The “nominal” impacts (total in column [4] of the table above) reflect changes in the selected ultimate loss ratio (i.e. for each accident year, it is the product of life-to-date earned premium for the accident year and the change in the selected ultimate loss ratio for indemnity and for the allowed claims expenses for the claims liabilities; ultimate loss ratios are also taken into account in determining the premium liabilities). Changes in selected nominal ultimate indemnity for the most recent five prior accident years will generate changes to the retroactive claims fees adjustments to Servicing Carriers (see column [2] of the table above). As well, the selected ultimate ratio levels for allowed claims expenses (“excess legal”) are reviewed annually with the June 30 valuation and were therefore updated with this valuation.

In addition to the changes in the actuarial present value adjustments directly related to the changes in selected nominal values, indemnity payment emergence patterns were updated and cash flows were reviewed against the selected risk-free yield curve. The selected risk-free yield curve was derived

from Government of Canada benchmark bond yields monthly series using values for June 2017 (the selected yield curve is anchored with the valuation date).

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

Implementation Summary Table B⁷ (\$000s) (negative values are favourable)

Estimated Implementation Impact (amounts in \$000s) => Month of August 2017

Jurisdiction / Business Segment	Total				TOTAL [21]
	updated LR, retros, exp [17]	APVs @ 2017 Q1 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	(957)	(381)	(977)	(739)	(3,054)
PPV	594	(125)	(525)	(164)	(220)
Non-PPV	(1,551)	(256)	(452)	(575)	(2,834)
Alberta	1,740	225	(516)	(243)	1,206
PPV	(434)	(48)	(109)	(65)	(656)
Non-PPV	2,174	273	(407)	(178)	1,862
Newfoundland & Labrador	(1,917)	(121)	(347)	-	(2,385)
PPV	(637)	(29)	(256)	-	(922)
Non-PPV	(1,280)	(92)	(91)	-	(1,463)
New Brunswick	430	104	(191)	(100)	243
PPV	243	79	(116)	(63)	143
Non-PPV	187	25	(75)	(37)	100
Nova Scotia	(892)	(51)	(180)	(70)	(1,193)
PPV	(817)	(21)	(81)	(33)	(952)
Non-PPV	(75)	(30)	(99)	(37)	(241)
Prince Edward Island	(38)	23	(42)	(42)	(99)
PPV	47	19	(22)	(34)	10
Non-PPV	(85)	4	(20)	(8)	(109)
Yukon Territory	(129)	(12)	(20)	(2)	(163)
PPV	(65)	(8)	(12)	(1)	(86)
Non-PPV	(64)	(4)	(8)	(1)	(77)
Northwest Territories	(422)	(48)	(31)	(58)	(559)
PPV	(387)	(40)	(22)	(37)	(486)
Non-PPV	(35)	(8)	(9)	(21)	(73)
Nunavut	(134)	(10)	(10)	(2)	(156)
PPV	(84)	(5)	(4)	(1)	(94)
Non-PPV	(50)	(5)	(6)	(1)	(62)
Total	(2,319)	(271)	(2,314)	(1,256)	(6,160)

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

⁷Column [17] reflects the impact of changes in the valuation selected ultimates and column [18] reflects the impact of changes in claims payment patterns (i.e. updated valuation selected ultimates with APVs based on unchanged selection of discount rates and margins for adverse deviation). Column [19] reflects the impact of the change in the selected discount rate and column [20] reflects the impact of any changes in selected margins for adverse deviations.

\$2.3 million.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at June 30, 2017 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **favourable impact of \$0.3 million** (see Table B, column [18]).

Based on updated risk-free yield rates and the updated projected cash flows, the **selected discount rate was increased by 20 basis points** from 1.07% to **1.27%**, resulting in an estimated **favourable impact of \$2.3 million** (see Table B, column [19]). The \$1.9 million indemnity only impact (not shown in the previous tables) associated with the discount rate change is in line with the \$1.8 million change one would estimate through interpolation using last month's sensitivity table (see section 6, Exhibit "F" for examples of sensitivity to discount rate selection).

Finally, the **selected margin for investment return was left unchanged** at 25 basis points, but the **margins selected for claims development** at the coverage / accident half-year level were **changed** with this valuation, generating an estimated **favourable impact of \$1.3 million** (see Table B, column [20]).

"Implementation Summary Table C" (immediately below) summarizes the valuation impact relative to year-to-date earned premium.

Implementation Summary Table C (\$000s)							(negative values are favourable)					
Grand Total	unfav / (fav)						ytd EP 114,867 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns			dsct rate	margins		ultimates & payout patterns			dsct rate	margins	
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYS	(3,424)	(612)	(4,036)	(1,906)	(1,256)	(7,198)	(3.0%)	(0.5%)	(3.5%)	(1.7%)	(1.1%)	(6.3%)
CAY	1,073	113	1,186	(333)	-	853	0.9%	0.1%	1.0%	(0.3%)	-	0.7%
Prem Def	32	228	260	(75)	-	185	-	0.2%	0.2%	(0.1%)	-	0.2%
TOTAL	(2,319)	(271)	(2,590)	(2,314)	(1,256)	(6,160)	(2.0%)	(0.2%)	(2.3%)	(2.0%)	(1.1%)	(5.4%)

Finally, an updated projection to year-end with the new valuation assumptions is presented in "Implementation Summary Table D" (top of next page), allowing comparison to the full year projection included with the 2017 Final Outlook that was posted on October 27, 2016.

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

\$000s	Outlook Posted October 27, 2016			Updated Year-end Projection			Operating Result Change due to Valuation	
	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of August	Year-end 2017
Ontario	38,460	6,833	82.5%	41,534	14,610	64.9%	3,054	2,820
Alberta	59,144	7,013	88.3%	53,882	7,438	86.2%	(1,206)	(1,452)
Newfoundland & Labrador	30,471	(2,698)	109.0%	28,494	(1,211)	104.3%	2,385	2,180
New Brunswick	20,657	1,929	90.8%	20,612	(2,242)	111.0%	(243)	(426)
Nova Scotia	18,087	175	99.2%	17,962	2,074	88.5%	1,193	1,088
Prince Edward Island	4,954	825	83.5%	4,431	(135)	103.1%	99	42
Yukon	1,954	228	88.5%	1,855	731	60.6%	163	182
Northwest Territories	4,584	1,055	77.1%	4,383	1,776	59.6%	559	498
Nunavut	1,332	439	67.2%	1,180	1,306	(10.6%)	156	155
TOTAL	179,643	15,797	91.4%	174,334	24,346	86.2%	6,160	5,087

In total, the operating result projection to year-end has increased by \$8.5 million from the Outlook posted October 27, 2016 (to \$24.3 million as shown in the table above). This amount is \$5.1 million higher than it would have been, if not for the implementation of the June 30, 2017 valuation. (The changes before the impact of the June 30, 2017 valuation are attributable to mix of business and other projection assumptions outside of the valuation process, as well as the previous valuations (2016 Q3, 2016 Q4, and 2017 Q1) implemented since the 2016 Q2 valuation was used as the basis for the 2017 Final Outlook.)

One important change relative to the 2017 Final Outlook has been the increase in the discount rate. Had the 2017 Final Outlook discount rate of 0.69% still been applicable, the operating result would have been lower by \$5.6 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$18.7 million (COR of 89.2%) had the discount rate remained at the 2017 final Outlook level.

1.3 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.

1.4 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation⁸

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

⁸How 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>.

regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below (other than updated references to the most recent valuation as being June 30, 2017 and that the review and update of applicable reform adjustments was completed using industry data as at December 31, 2016, there have been no changes in these descriptions since last month's Highlights).

Ontario Bill 15 (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and **received Royal Assent on November 20, 2014**. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the most recent valuation (June 30, 2017), 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 December 31, 2016), impacting the selection of ultimates. Additional discussion in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss can be found in section 1.6.

Ontario Bill 91 (Building Ontario Up Act (Budget Measures), 2015) was introduced into the Legislature by the Minister of Finance on April 23, 2015, and **received Royal Assent on June 4, 2015**. Bill 91 announced a number of amendments to regulations made under the Insurance Act, including updating the Catastrophic Impairment Definition and changes to the standard benefit level under the Statutory Accident Benefits Schedule (SABS); restrictions on insurance premium increases and lowering of the maximum interest rate charged on monthly auto insurance premium payments; and adjustments to the monetary threshold beyond which the tort deductible does not apply to reflect inflation (adjustments to reflect inflation in the associated tort deductible were undertaken via an update to regulation 461/96). On August 26, 2015, the Ontario government filed Ontario regulations 250/15 and 251/15 implementing reforms set out in Bill 91. With the most recent valuation (June 30, 2017), 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 December 31, 2016) and nominal valuation estimates, impacting the selection of ultimates. Additional discussion in relation to the application of changes in the tort threshold and deductibles can be found in section 1.6.

Prince Edward Island Bill 46 (Minor Injury Definition, Pain and Suffering Damages Cap, Schedule B and DCPD) was introduced into the Legislative Assembly on April 25, 2014 and **received Royal Assent on May 14, 2014**. Bill 46 amends the Insurance Act, introducing enhanced mandatory benefits under Schedule B (these include medical, rehabilitation, funeral, death and loss

of income benefits) and a new section 254.2 that applies to all injuries arising from motor vehicle accidents occurring on or after October 1, 2014. The new section 254.2 re-defines “minor personal injury”, raises the maximum non-pecuniary damages recoverable by those suffering a “minor personal injury”, and sets out a process for annually indexing the monetary cap for inflation. In addition, Bill 46 includes a new section 254.3 which implements Direct Compensation provisions for Property Damage and has been proclaimed into force effective October 1, 2015. With the most recent valuation (June 30, 2017), 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, 2016), impacting the selection of ultimates.

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

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

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

1.5 Harmonized Sales Tax - Atlantic Provinces

(There have been no changes to the section from last month, other than updating the valuation that is being referenced as “most recent” and that the review was completed using industry data as at December 31, 2016 (2016-2).)

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

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

province from 13% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using NL PPV and CV Industry data as at December 31, 2016, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the most recent valuation (June 30, 2017).

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

1.6 Ontario FARM Bodily Injury Case Reserve summary

(There have been no changes to the section from last month, other than updating the valuation that is being referenced as “most recent” and that the review was completed using industry data as at December 31, 2016.)

As indicated in section 1.4, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, were included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at December 31, 2016).

In the **Ontario Court of Appeal decisions** in *El-Khodr v. Lackie* (**September 19, 2017**; 2017 ONCA 716) and *Cobb v. Long Estate* (**September 19, 2017**; 2017 ONCA 717), the court of appeal ruled that the change to prejudgment interest for non-pecuniary⁹ losses from a set level of 5% to the level that applies to pecuniary losses were implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). With the most recent valuation (as at June 30, 2017), FA’s view was consistent with the Ontario Divisional Court decision in *Carr v. Modi* (November 18, 2016; 2016 ONSC 7255) presuming the change in prejudgment interest for non-pecuniary losses would not have a retroactive effect, and no adjustments had been made to the provisions for accident years 2014 and prior as a result. If this latest decision is upheld, the impact will be favourable in relation to open bodily injury claims for accident years 2014 and prior. We are reviewing and assessing the impact of the recent Ontario Court of Appeal decisions with FA’s Appointed Actuary, and the likelihood of the decisions ultimately being upheld.

In addition to the above, in the **Ontario Court of Appeal decisions** in *El-Khodr v. Lackie* (September 19, 2017; 2017 ONCA 716) and *Cobb v. Long Estate* (**September 19, 2017**; 2017

⁹**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.”

ONCA 717), the court of appeal ruled that the changes to the tort deductible and monetary threshold were implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Facility Association view, consistent with these decisions, is that the changes to the bodily injury tort threshold and deductibles are on a settlement date basis. With the most recent valuation (as at June 30, 2017), no additional reform adjustment was included as we have assumed the retroactive impact of this product reform change has been fully reflected in outstanding case reserves.

Recognizing that individual members may interpret these results differently, we have included a table immediately below displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (as at December 31, 2016¹⁰) 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.

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
TOTAL	38,406,109	5.9	3.0	8.9

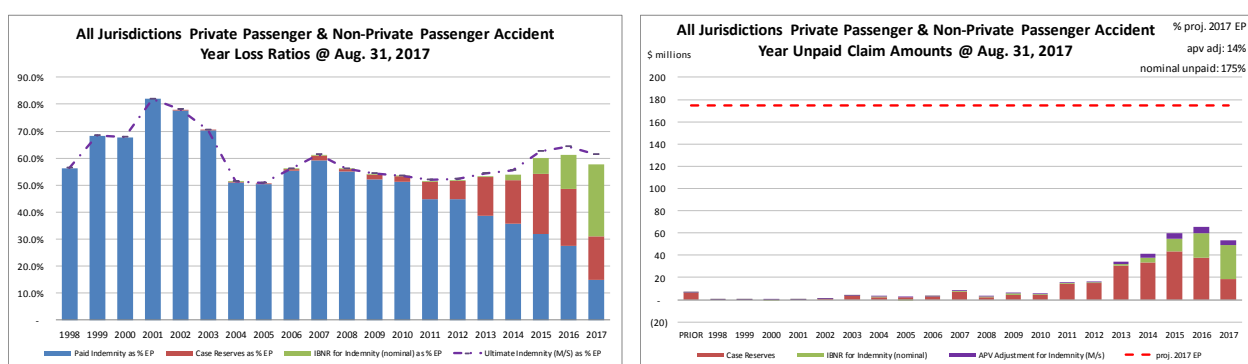
In the above table, the column “projected avg duration” is an estimate of the number of years from

¹⁰This table will be updated to December 31, 2017 with the 2017 Q4 valuation which is anticipated to be implemented with the March 2018 Participation Report.

claim occurrence¹¹ to claim settlement, via summing the average number of years from claim occurrence to December 31, 2016 (3rd column) and from December 31, 2016 to settlement (4th column).

1.7 Current Provision Summary

The charts immediately below show the current levels of **indemnity only**¹² claims amounts booked by accident year¹³. 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 (\$23.6 million – see table at the top of the next page) represents 14% 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 \$4.9 million of actuarial present value adjustments would be released into future net operating results.

¹¹Prejudgment 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.

¹²Servicing 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.

¹³The 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	229,159	69.7%
ibnr	75,981	23.1%
M/S apv adj	23,604	7.2%
M/S indemnity	328,744	100.0%
retro claims	34,897	
retro apv adj	4,909	
M/S total	368,550	

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 12 on page 15) and the actuarial present value adjustment associated with this latter provision is presented in the “retro apv adj” row.

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

premium liabilities (\$000s)

	amt	%
unearned prem	95,009	107.4%
prem def/(dpac)	(7,467)	(8.4%)
M/S apv adjust.	935	1.1%
M/S total	88,477	100.0%

policy liabilities (\$000s)

	amt	%
claim	340,037	74.4%
premium	87,542	19.2%
M/S apv adjust.	29,448	6.4%
M/S total	457,028	100.0%

2 Activity During the Month of August 2017¹⁴

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.

¹⁴There 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	3,796	249	2,054	(431)	(196)	696	1,858	265
AB	4,813	428	3,353	121	975	1,482	4,327	1,602
NL	2,507	100	1,860	322	(538)	(633)	1,322	(311)
NB	1,785	55	680	(295)	491	548	1,171	253
NS	1,556	29	691	2	(50)	(120)	642	(117)
PE	354	(21)	288	132	(194)	(293)	95	(161)
YT	169	17	(8)	(68)	12	4	4	(63)
NT	369	7	190	74	(451)	(487)	(261)	(413)
NU	98	(1)	-	(11)	2	(19)	2	(31)
TOTAL	15,447	863	9,108	(155)	52	1,178	9,160	1,023

(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	-	-	3,415	570	(2,045)	475	1,370	1,045
2015	(1)	(1)	1,548	109	85	850	1,633	959
2016	(45)	(45)	761	(1,340)	(41)	167	721	(1,172)
2017	15,493	909	3,383	506	2,053	(315)	5,436	191
TOTAL	15,447	863	9,108	(155)	52	1,178	9,160	1,023

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

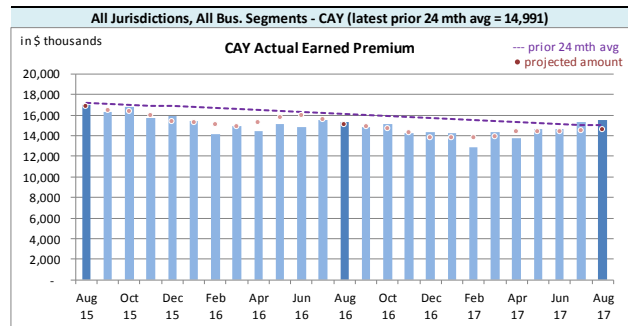
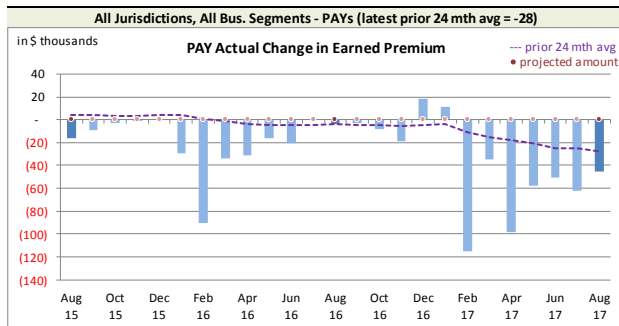
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.

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

The charts at the top of the next page show actual **earned premium**¹⁵ 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.

¹⁵Premium 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.

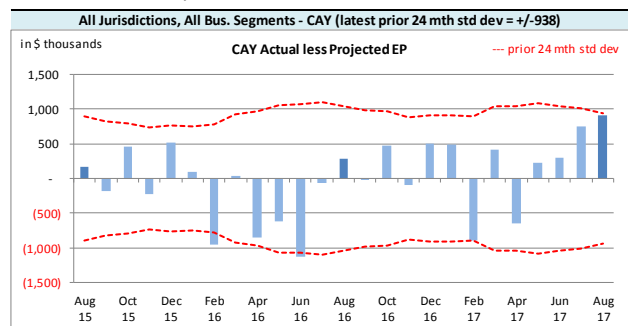
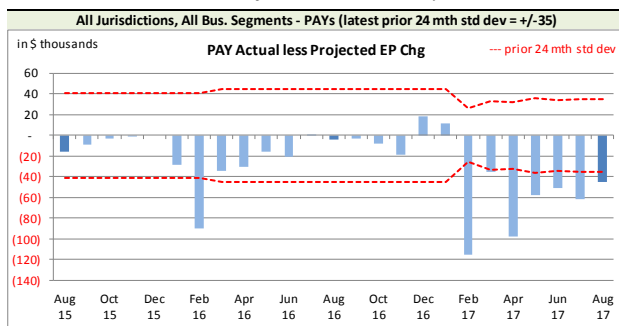
FARM Actual Earned Premium by Calendar Month



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		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(28)	14,991
std dev	35	938
A-P <> std dev	8	2
% <> std dev	32.0%	8.0%
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 with projections included in the March 2017 Participation Reports, we adjust the earned premium projection to more accurately reflect the number of days of earning per month (the previous methodology was based on the simplifying assumption of equal days in all months). Over time, we may consider other projection approaches to narrow monthly variances.

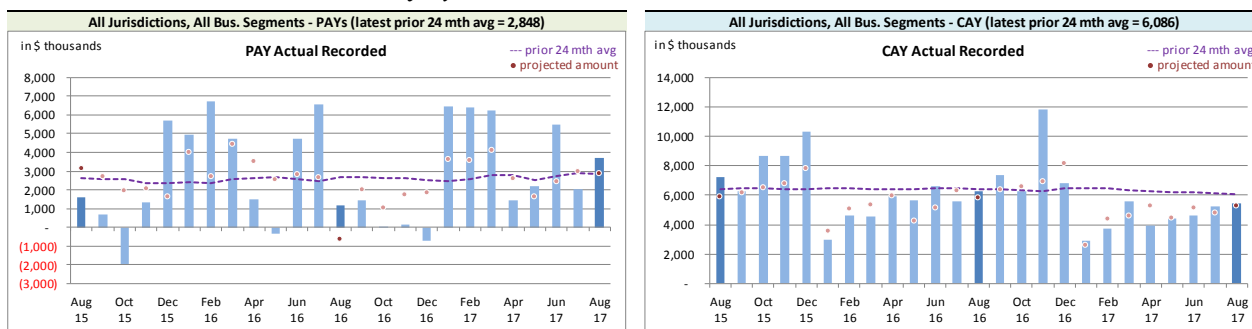
Projection variances have been impacted by one Servicing Carrier re-submitting prior accident year

premium transaction corrections impacting one jurisdiction (Prince Edward Island). The Servicing Carrier has advised that all correcting transactions will be resubmitted by October 31, 2017.

2.1.b AvsP: Recorded Indemnity

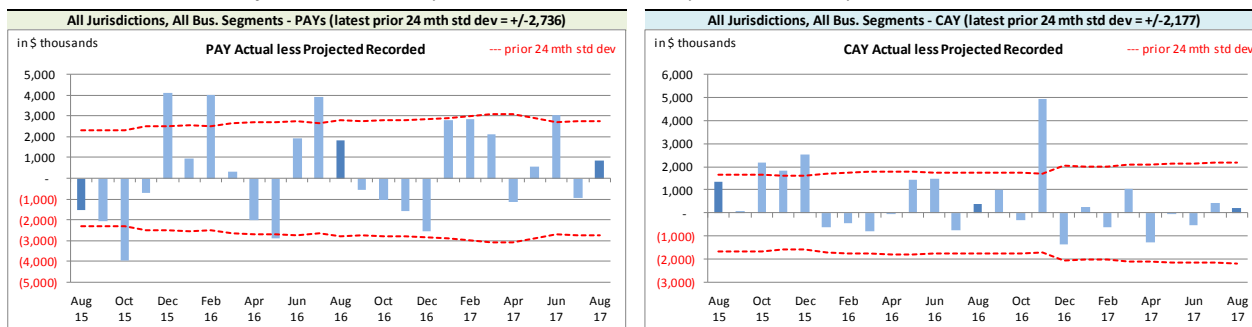
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,848	6,086
std dev		2,736	2,177
A-P <> std dev		6	4
% <> std dev		24.0%	16.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **recorded indemnity** variances (see 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 24% of the time (see left table), suggesting the projection process performs better than simply projecting

based on the previous 24-month average.

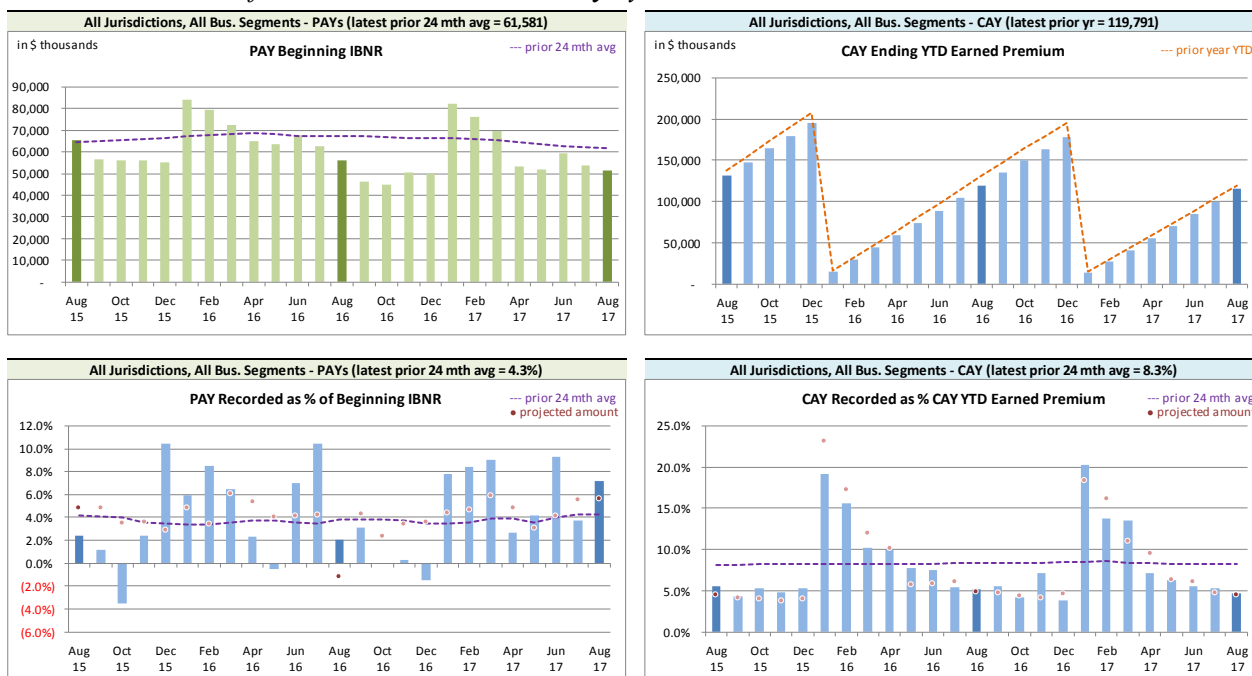
The current accident year (CAY) **recorded indemnity** variances (see right chart above) over the period has not indicated a systemic bias overall, and with monthly variances falling outside of the period standard deviation only 16% of the time, the projection process appears to perform better than simply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

While the preceding does not indicate any particular issue with respect to the projection methodology and process employed, we did introduce some refinements to the process this month.

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

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

FARM Levels that influence¹⁶ 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:

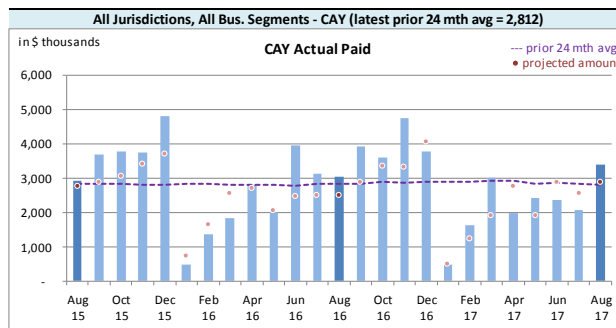
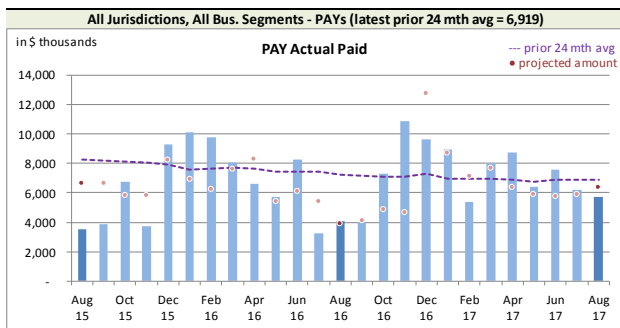
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident 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).

¹⁶Our 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.

2.1.c AvsP: Paid Indemnity

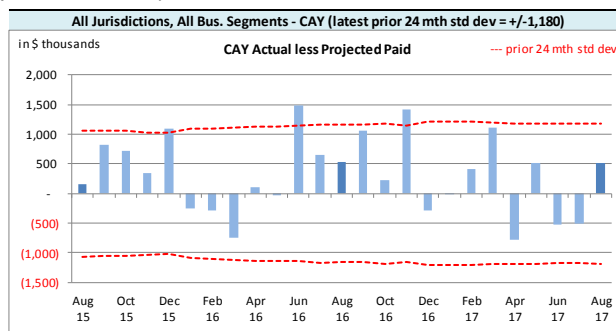
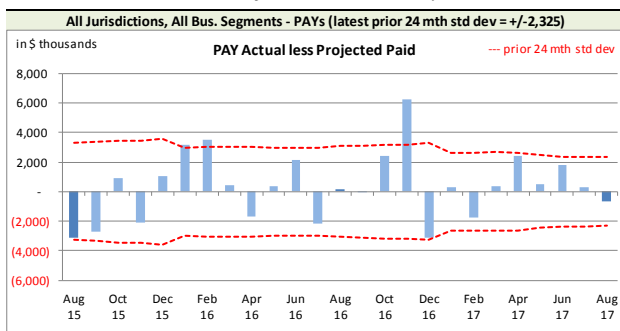
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		6,919	2,812
std dev		2,325	1,180
A-P <> std dev		3	3
% <> std dev		12.0%	12.0%
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 12% of the time (see table on left) and as this is fewer than indicated by the normal distribution, it suggests the projection

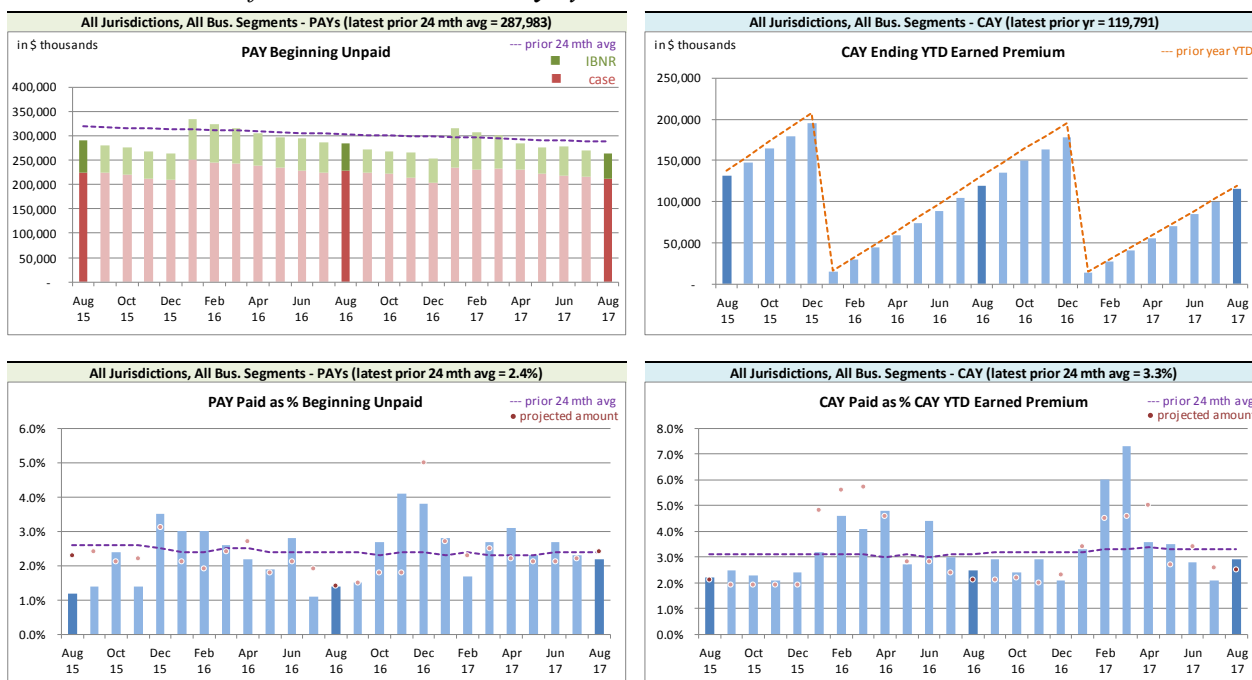
process performs better than simply projecting based on the previous 24-month average.

The current accident year (CAY) **paid indemnity** variances have fallen outside of one standard deviation of the preceding 24-month period approximately 12% 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, although this may have dissipated more recently. At this point, we have not been able to identify a source of any bias.

Similar to our process for projecting **recorded** activity, we introduced some refinements to the **paid** projection process this month.

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

FARM Levels that influence¹⁷ 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

¹⁷Our 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.

IBNR¹⁸ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

The loss ratios and the factors used to determine the current provisions were based on the latest valuation (June 30, 2017 for all jurisdictions). The table immediately below summarizes variances in provisions included in the August 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	11,218	532	(5,699)	(1,062)	14,905	(714)	20,424	(1,244)
2015	11,474	(1,898)	(1,713)	(251)	6,622	(497)	16,383	(2,646)
2016	22,597	(2,004)	(2,085)	(274)	7,490	(283)	28,002	(2,561)
2017	30,692	1,365	(1,783)	(306)	5,867	63	34,776	1,122
TOTAL	75,981	(2,005)	(11,280)	(1,893)	34,884	(1,431)	99,585	(5,329)

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

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees which we refer to as “allowed claims expenses” (see footnote 12 on page 15). The table at the top of the next page summarizes the variances in these “Retro Claims Provisions” included in the August 2017 Participation Report and the one-month projections from last month's Report. The variances generally reflect earned premium variances by jurisdiction, and variances in payments for allowed claims expenses relative to projections, and due to the valuation implementation.

¹⁸For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁹ 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	27,446	(36)	(1,438)	(267)	3,806	(130)	29,814 (433)
2015	3,251	(170)	(94)	(14)	1,015	(62)	4,172 (246)
2016	3,180	(391)	(103)	(10)	1,080	(65)	4,157 (466)
2017	1,020	49	(73)	(11)	716	27	1,663 65
TOTAL	34,897	(548)	(1,708)	(302)	6,617	(230)	39,806 (1,080)

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 August 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), and due to the valuation implementation.

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(7,467)	(6)	935	188	(6,532)	182
balance as % unearned premium:		(7.9%)	-	1.0%	0.2%	(6.9%)	0.2%
actual unearned premium:		95,009					
less projected:		807					

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 loss²⁰ ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

¹⁹“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.

²⁰“Loss” here refers to indemnity only unless otherwise noted.

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 recorded claims amounts pertaining to “prior accident years”²¹ 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	(3,479)	(3.0%)	(13,969)	(12.2%)	(17,448)	(15.2%)	(7,636)	(5.3%)
CAY	80,374	70.0%	4,727	4.1%	85,101	74.1%	12,075	0.6%
TOTAL	76,895	66.9%	(9,242)	(8.0%)	67,653	58.9%	4,440	(4.7%)

(“% 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 and due to the valuation implementation.

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, and due to the valuation implementation.

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”.

²¹“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

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

6 EXHIBITS

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

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

EXHIBIT A

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.27%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201707	201708	201709	201710
<input checked="" type="checkbox"/> Private Passenger	prior	(166,000)	(1,000)	(2,000)	(2,000)
	2008	21,000	8,000	8,000	7,000
	2009	21,000	7,000	7,000	5,000
	2010	72,000	16,000	16,000	15,000
	2011	112,000	44,000	42,000	41,000
	2012	229,000	174,000	172,000	163,000
	2013	372,000	230,000	226,000	224,000
	2014	1,125,000	782,000	773,000	684,000
	2015	1,463,000	1,151,000	1,056,000	1,029,000
	2016	2,802,000	2,626,000	2,601,000	2,567,000
	2017	3,204,000	3,654,000	3,745,000	3,789,000
Private Passenger Total		9,255,000	8,691,000	8,644,000	8,522,000
<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	14,000	15,000	15,000	15,000
	2011	20,000	149,000	147,000	146,000
	2012	234,000	189,000	188,000	186,000
	2013	190,000	87,000	85,000	84,000
	2014	352,000	206,000	203,000	199,000
	2015	1,077,000	536,000	520,000	486,000
	2016	1,788,000	1,216,000	1,201,000	1,105,000
	2017	1,885,000	2,129,000	2,236,000	2,317,000
Non Private Passenger Total		5,566,000	4,533,000	4,601,000	4,544,000
Grand Total		14,821,000	13,224,000	13,245,000	13,066,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick				discount rate: 1.27%
AccountCode Desc	IBNR Provision				interest rate margin: 25 basis pts
AccountCode	(All)				
AccidentYear	(All)				

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	61,000	61,000	61,000	60,000
	2008	79,000	15,000	15,000	14,000
	2009	73,000	44,000	42,000	41,000
	2010	99,000	131,000	128,000	121,000
	2011	183,000	157,000	154,000	148,000
	2012	210,000	204,000	200,000	191,000
	2013	502,000	97,000	92,000	97,000
	2014	513,000	(160,000)	(159,000)	(135,000)
	2015	940,000	1,175,000	1,163,000	1,149,000
	2016	1,395,000	1,792,000	1,762,000	1,744,000
	2017	2,003,000	2,748,000	3,001,000	3,238,000
Private Passenger Total		6,058,000	6,264,000	6,459,000	6,668,000
Non Private Passenger	prior	(314,000)	23,000	23,000	22,000
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	14,000	11,000	11,000	11,000
	2010	40,000	(132,000)	(131,000)	(130,000)
	2011	(11,000)	46,000	45,000	45,000
	2012	101,000	(39,000)	(39,000)	(39,000)
	2013	614,000	465,000	460,000	420,000
	2014	342,000	376,000	372,000	369,000
	2015	446,000	453,000	425,000	421,000
	2016	1,081,000	990,000	981,000	909,000
	2017	1,087,000	1,272,000	1,440,000	1,614,000
Non Private Passenger Total		3,399,000	3,464,000	3,586,000	3,641,000
Grand Total		9,457,000	9,728,000	10,045,000	10,309,000

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

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

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

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

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

EXHIBIT A

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

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Jurisdiction Desc	Ontario				discount rate: 1.27%
AccountCode Desc	IBNR Provision				interest rate margin: 25 basis pts
AccountCode	(All)				
AccidentYear	(All)				

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	2,444,000	2,750,000	2,715,000	2,687,000
	2008	658,000	581,000	575,000	569,000
	2009	(353,000)	606,000	599,000	594,000
	2010	382,000	397,000	393,000	389,000
	2011	(95,000)	(183,000)	(181,000)	(179,000)
	2012	(389,000)	71,000	69,000	69,000
	2013	647,000	120,000	114,000	113,000
	2014	866,000	521,000	510,000	476,000
	2015	1,612,000	1,048,000	997,000	965,000
	2016	2,774,000	2,223,000	2,200,000	2,175,000
	2017	2,342,000	2,784,000	3,144,000	3,501,000
Private Passenger Total		10,888,000	10,918,000	11,135,000	11,359,000
Non Private Passenger	prior	1,005,000	843,000	820,000	813,000
	2008	52,000	16,000	15,000	16,000
	2009	252,000	290,000	282,000	279,000
	2010	265,000	168,000	163,000	161,000
	2011	(312,000)	183,000	182,000	179,000
	2012	785,000	348,000	341,000	336,000
	2013	167,000	(304,000)	(300,000)	(308,000)
	2014	2,943,000	2,026,000	1,998,000	1,909,000
	2015	4,719,000	3,852,000	3,757,000	3,638,000
	2016	7,736,000	6,881,000	6,813,000	6,632,000
	2017	6,949,000	7,676,000	8,252,000	8,760,000
Non Private Passenger Total		24,561,000	21,979,000	22,323,000	22,415,000
Grand Total		35,449,000	32,897,000	33,458,000	33,774,000

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

EXHIBIT A

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

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Jurisdiction Desc	Alberta				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.27%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201707	201708	201709	201710
<input checked="" type="checkbox"/> Private Passenger	prior	(122,000)	(47,000)	(46,000)	(36,000)
	2008	(37,000)	31,000	30,000	27,000
	2009	31,000	31,000	31,000	27,000
	2010	148,000	162,000	161,000	145,000
	2011	254,000	318,000	313,000	284,000
	2012	284,000	269,000	266,000	233,000
	2013	547,000	476,000	455,000	435,000
	2014	1,553,000	1,114,000	1,104,000	1,093,000
	2015	1,366,000	1,278,000	1,206,000	1,187,000
	2016	2,083,000	1,785,000	1,707,000	1,675,000
	2017	1,832,000	1,951,000	2,095,000	2,227,000
Private Passenger Total		7,939,000	7,368,000	7,322,000	7,297,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	41,000	174,000	167,000	164,000
	2008	37,000	14,000	12,000	13,000
	2009	31,000	28,000	27,000	25,000
	2010	195,000	69,000	66,000	64,000
	2011	434,000	628,000	607,000	585,000
	2012	657,000	591,000	571,000	551,000
	2013	692,000	1,119,000	968,000	929,000
	2014	932,000	1,896,000	1,793,000	1,484,000
	2015	4,032,000	3,742,000	3,603,000	3,555,000
	2016	6,984,000	5,241,000	5,095,000	4,962,000
	2017	8,039,000	8,725,000	9,214,000	9,623,000
Non Private Passenger Total		22,074,000	22,227,000	22,123,000	21,955,000
Grand Total		30,013,000	29,595,000	29,445,000	29,252,000

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

EXHIBIT A

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

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Jurisdiction Desc	Yukon		discount rate: 1.27%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment		ShareYMM				
Business Segment	Acc Year	201707	201708	201709	201710	
Private Passenger	prior	5,000	5,000	5,000	5,000	
	2008	3,000	1,000	1,000	1,000	
	2009	6,000	6,000	6,000	6,000	
	2010	13,000	15,000	15,000	14,000	
	2011	11,000	12,000	12,000	12,000	
	2012	22,000	23,000	23,000	23,000	
	2013	44,000	44,000	44,000	44,000	
	2014	99,000	81,000	79,000	78,000	
	2015	379,000	338,000	335,000	333,000	
	2016	292,000	294,000	292,000	288,000	
	2017	173,000	173,000	190,000	207,000	
Private Passenger Total		1,047,000	992,000	1,002,000	1,011,000	
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	-	-	-	
	2011	4,000	6,000	6,000	6,000	
	2012	17,000	17,000	17,000	17,000	
	2013	33,000	12,000	12,000	12,000	
	2014	60,000	53,000	52,000	52,000	
	2015	147,000	129,000	127,000	126,000	
	2016	131,000	130,000	122,000	121,000	
	2017	327,000	369,000	414,000	458,000	
Non Private Passenger Total		722,000	718,000	752,000	794,000	
Grand Total		1,769,000	1,710,000	1,754,000	1,805,000	

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

EXHIBIT A

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.27%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201707	201708	201709	201710
<input checked="" type="checkbox"/> Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2008	3,000	3,000	3,000	3,000
	2009	14,000	19,000	19,000	19,000
	2010	4,000	4,000	4,000	4,000
	2011	2,000	8,000	8,000	8,000
	2012	36,000	36,000	36,000	36,000
	2013	86,000	342,000	339,000	335,000
	2014	237,000	217,000	215,000	213,000
	2015	757,000	333,000	330,000	326,000
	2016	457,000	448,000	444,000	440,000
	2017	275,000	401,000	420,000	432,000
Private Passenger Total		1,866,000	1,806,000	1,813,000	1,811,000
<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	50,000	60,000	59,000	59,000
	2014	106,000	74,000	73,000	73,000
	2015	97,000	76,000	74,000	73,000
	2016	268,000	241,000	227,000	219,000
	2017	(637,000)	(584,000)	(597,000)	(597,000)
Non Private Passenger Total		(113,000)	(130,000)	(161,000)	(170,000)
Grand Total		1,753,000	1,676,000	1,652,000	1,641,000

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

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

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

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

discount rate: 1.27%

interest rate margin: 25 basis pts

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

EXHIBIT B

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201707	201708	201709	201710
<input checked="" type="checkbox"/> Private Passenger	prior	(216,000)	(19,000)	(19,000)	(18,000)
	2008	3,000	4,000	4,000	4,000
	2009	(5,000)	(5,000)	(5,000)	(5,000)
	2010	60,000	11,000	11,000	10,000
	2011	36,000	(1,000)	(1,000)	(1,000)
	2012	22,000	-	-	-
	2013	125,000	27,000	25,000	25,000
	2014	656,000	391,000	387,000	321,000
	2015	899,000	713,000	627,000	621,000
	2016	2,014,000	1,930,000	1,911,000	1,892,000
	2017	2,728,000	3,142,000	3,172,000	3,158,000
Private Passenger Total		6,322,000	6,193,000	6,112,000	6,007,000
<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	1,000	1,000	1,000	1,000
	2011	(34,000)	104,000	103,000	102,000
	2012	74,000	35,000	35,000	35,000
	2013	102,000	11,000	10,000	10,000
	2014	232,000	98,000	97,000	96,000
	2015	714,000	229,000	220,000	198,000
	2016	1,361,000	849,000	841,000	757,000
	2017	1,648,000	1,878,000	1,955,000	2,006,000
Non Private Passenger Total		4,103,000	3,211,000	3,268,000	3,211,000
Grand Total		10,425,000	9,404,000	9,380,000	9,218,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201707	201708	201709	201710
Private Passenger	prior	34,000	34,000	34,000	33,000
	2008	72,000	13,000	13,000	12,000
	2009	54,000	28,000	27,000	25,000
	2010	71,000	103,000	100,000	94,000
	2011	105,000	80,000	78,000	73,000
	2012	133,000	133,000	129,000	121,000
	2013	330,000	(49,000)	(49,000)	(43,000)
	2014	181,000	(375,000)	(371,000)	(345,000)
	2015	541,000	759,000	751,000	743,000
	2016	892,000	1,280,000	1,254,000	1,241,000
	2017	1,740,000	2,441,000	2,656,000	2,855,000
Private Passenger Total		4,153,000	4,447,000	4,622,000	4,809,000
Non Private Passenger	prior	(330,000)	(2,000)	(2,000)	(2,000)
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009	(1,000)	(4,000)	(4,000)	(4,000)
	2010	24,000	(146,000)	(145,000)	(144,000)
	2011	(37,000)	17,000	17,000	17,000
	2012	39,000	(99,000)	(98,000)	(97,000)
	2013	244,000	124,000	123,000	96,000
	2014	142,000	209,000	207,000	205,000
	2015	263,000	278,000	253,000	250,000
	2016	946,000	878,000	869,000	799,000
	2017	948,000	1,134,000	1,284,000	1,439,000
Non Private Passenger Total		2,236,000	2,387,000	2,502,000	2,557,000
Grand Total		6,389,000	6,834,000	7,124,000	7,366,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nova Scotia		discount rate: 0.00%			
AccountCode Desc	Undiscounted					
	IBNR Provision		interest rate margin: 0 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment		ShareYMMM				
Business Segment	Acc Year	201707	201708	201709	201710	
Private Passenger	prior	(20,000)	(21,000)	(19,000)	(17,000)	
	2008	27,000	(9,000)	(9,000)	(8,000)	
	2009	(15,000)	(43,000)	(42,000)	(38,000)	
	2010	(31,000)	(78,000)	(76,000)	(69,000)	
	2011	4,000	(36,000)	(35,000)	(32,000)	
	2012	221,000	(35,000)	(34,000)	(31,000)	
	2013	(42,000)	12,000	12,000	11,000	
	2014	(187,000)	(322,000)	(319,000)	(316,000)	
	2015	373,000	234,000	229,000	227,000	
	2016	1,255,000	1,040,000	988,000	919,000	
	2017	1,043,000	1,238,000	1,419,000	1,611,000	
Private Passenger Total		2,628,000	1,980,000	2,114,000	2,257,000	
Non Private Passenger	prior	6,000	6,000	7,000	7,000	
	2008	58,000	58,000	51,000	47,000	
	2009	(6,000)	(6,000)	(5,000)	(5,000)	
	2010	24,000	2,000	2,000	2,000	
	2011	81,000	5,000	4,000	4,000	
	2012	24,000	14,000	12,000	11,000	
	2013	(3,000)	73,000	66,000	65,000	
	2014	(34,000)	181,000	179,000	174,000	
	2015	1,070,000	914,000	887,000	860,000	
	2016	1,913,000	1,704,000	1,585,000	1,490,000	
	2017	236,000	588,000	737,000	907,000	
Non Private Passenger Total		3,369,000	3,539,000	3,525,000	3,562,000	
Grand Total		5,997,000	5,519,000	5,639,000	5,819,000	

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	4,000	(4,000)	(4,000)	(4,000)
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010	(152,000)	(1,000)	(1,000)	(1,000)
	2011		3,000	3,000	3,000
	2012	2,000	2,000	2,000	2,000
	2013	30,000	15,000	15,000	15,000
	2014	56,000	80,000	79,000	78,000
	2015	227,000	217,000	215,000	213,000
	2016	294,000	170,000	168,000	155,000
	2017	350,000	419,000	422,000	421,000
Private Passenger Total		810,000	900,000	898,000	881,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011	75,000	75,000	74,000	73,000
	2012	34,000	11,000	11,000	11,000
	2013	39,000	26,000	26,000	26,000
	2014	128,000	96,000	95,000	94,000
	2015	325,000	261,000	258,000	255,000
	2016	314,000	264,000	261,000	258,000
	2017	300,000	449,000	480,000	507,000
Non Private Passenger Total		1,214,000	1,181,000	1,204,000	1,223,000
Grand Total		2,024,000	2,081,000	2,102,000	2,104,000

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





Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
	Acc Year	201707	201708	201709	201710
Private Passenger	prior	1,228,000	1,725,000	1,709,000	1,692,000
	2008	629,000	565,000	559,000	553,000
	2009	(466,000)	509,000	504,000	499,000
	2010	287,000	329,000	326,000	323,000
	2011	(204,000)	(275,000)	(272,000)	(269,000)
	2012	(509,000)	(56,000)	(55,000)	(54,000)
	2013	449,000	15,000	15,000	14,000
	2014	514,000	213,000	209,000	184,000
	2015	1,240,000	787,000	740,000	718,000
	2016	2,347,000	1,862,000	1,843,000	1,825,000
	2017	2,057,000	2,469,000	2,786,000	3,103,000
Private Passenger Total		7,572,000	8,143,000	8,364,000	8,588,000
Non Private Passenger	prior	834,000	713,000	691,000	684,000
	2008	25,000	(5,000)	(5,000)	(5,000)
	2009	191,000	242,000	235,000	233,000
	2010	245,000	156,000	151,000	149,000
	2011	(554,000)	(52,000)	(50,000)	(49,000)
	2012	499,000	181,000	176,000	174,000
	2013	(588,000)	(809,000)	(801,000)	(793,000)
	2014	2,164,000	1,307,000	1,294,000	1,268,000
	2015	3,248,000	2,795,000	2,711,000	2,603,000
	2016	6,305,000	5,644,000	5,588,000	5,420,000
	2017	6,171,000	6,836,000	7,306,000	7,709,000
Non Private Passenger Total		18,540,000	17,008,000	17,296,000	17,393,000
Grand Total		26,112,000	25,151,000	25,660,000	25,981,000

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





Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201707	201708	201709	201710
Private Passenger	prior	(150,000)	(75,000)	(75,000)	(64,000)
	2008	(45,000)	20,000	20,000	17,000
	2009	29,000	29,000	29,000	25,000
	2010	61,000	92,000	91,000	77,000
	2011	109,000	175,000	173,000	147,000
	2012	226,000	217,000	215,000	183,000
	2013	433,000	413,000	392,000	372,000
	2014	1,253,000	932,000	923,000	914,000
	2015	998,000	932,000	867,000	858,000
	2016	1,781,000	1,527,000	1,451,000	1,422,000
	2017	1,652,000	1,782,000	1,908,000	2,022,000
Private Passenger Total		6,347,000	6,044,000	5,994,000	5,973,000
Non Private Passenger	prior	(15,000)	126,000	122,000	118,000
	2008	(7,000)	(7,000)	(7,000)	(7,000)
	2009	19,000	19,000	18,000	17,000
	2010	183,000	65,000	63,000	60,000
	2011	246,000	475,000	461,000	443,000
	2012	461,000	399,000	387,000	372,000
	2013	192,000	604,000	459,000	436,000
	2014	329,000	1,398,000	1,300,000	1,001,000
	2015	2,789,000	2,513,000	2,387,000	2,363,000
	2016	5,750,000	4,183,000	4,058,000	3,936,000
	2017	7,146,000	7,812,000	8,218,000	8,552,000
Non Private Passenger Total		17,093,000	17,587,000	17,466,000	17,291,000
Grand Total		23,440,000	23,631,000	23,460,000	23,264,000

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201707	201708	201709	201710
Private Passenger	prior	5,000	5,000	5,000	5,000
	2008	3,000	1,000	1,000	1,000
	2009	5,000	5,000	5,000	5,000
	2010	6,000	8,000	8,000	8,000
	2011	10,000	11,000	11,000	11,000
	2012	20,000	22,000	22,000	22,000
	2013	41,000	41,000	41,000	41,000
	2014	90,000	75,000	74,000	73,000
	2015	253,000	221,000	219,000	217,000
	2016	264,000	268,000	265,000	262,000
	2017	159,000	160,000	175,000	191,000
Private Passenger Total		856,000	817,000	826,000	836,000
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	-	-	-
	2011	4,000	5,000	5,000	5,000
	2012	9,000	9,000	9,000	9,000
	2013	31,000	11,000	11,000	11,000
	2014	55,000	50,000	49,000	49,000
	2015	93,000	79,000	78,000	77,000
	2016	109,000	110,000	102,000	101,000
	2017	298,000	338,000	380,000	421,000
Non Private Passenger Total		602,000	604,000	636,000	675,000
Grand Total		1,458,000	1,421,000	1,462,000	1,511,000

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	<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

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2008	3,000	3,000	3,000	3,000
	2009	3,000	9,000	9,000	9,000
	2010	4,000	4,000	4,000	4,000
	2011	2,000	7,000	7,000	7,000
	2012	25,000	25,000	25,000	25,000
	2013	61,000	318,000	315,000	312,000
	2014	100,000	120,000	119,000	118,000
	2015	678,000	305,000	302,000	299,000
	2016	409,000	406,000	402,000	398,000
	2017	228,000	351,000	363,000	370,000
Private Passenger Total		1,508,000	1,543,000	1,544,000	1,540,000
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	11,000	22,000	22,000	22,000
	2014	30,000	21,000	21,000	21,000
	2015	88,000	69,000	68,000	67,000
	2016	245,000	225,000	211,000	203,000
	2017	(653,000)	(603,000)	(618,000)	(620,000)
Non Private Passenger Total		(276,000)	(263,000)	(293,000)	(304,000)
Grand Total		1,232,000	1,280,000	1,251,000	1,236,000

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

Sum of Amount			Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM	201707	201708	201709	201710
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		3,000	4,000	4,000	4,000
	2012		(94,000)	(93,000)	(92,000)	(91,000)
	2013		13,000	13,000	13,000	13,000
	2014		26,000	23,000	23,000	23,000
	2015		133,000	80,000	79,000	78,000
	2016		124,000	100,000	91,000	90,000
	2017		57,000	68,000	72,000	75,000
Private Passenger Total			264,000	197,000	192,000	194,000
Non Private Passenger	prior			-	-	-
	2008			-	-	-
	2009			-	-	-
	2010			-	-	-
	2011			-	-	-
	2012			-	-	-
	2013		10,000	8,000	8,000	8,000
	2014		23,000	20,000	20,000	20,000
	2015		114,000	88,000	87,000	86,000
	2016		171,000	157,000	154,000	152,000
	2017		169,000	190,000	212,000	232,000
Non Private Passenger Total			487,000	463,000	481,000	498,000
Grand Total			751,000	660,000	673,000	692,000

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

EXHIBIT B

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

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Jurisdiction Desc	(All)		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment		ShareYMMM				
	Acc Year	201707	201708	201709	201710	
Private Passenger	prior	878,000	1,638,000	1,624,000	1,620,000	
	2008	692,000	597,000	591,000	582,000	
	2009	(395,000)	532,000	527,000	520,000	
	2010	309,000	471,000	466,000	449,000	
	2011	65,000	(32,000)	(32,000)	(57,000)	
	2012	46,000	215,000	212,000	177,000	
	2013	1,440,000	805,000	779,000	760,000	
	2014	2,689,000	1,137,000	1,124,000	1,050,000	
	2015	5,342,000	4,248,000	4,029,000	3,974,000	
	2016	9,380,000	8,583,000	8,373,000	8,204,000	
	2017	10,014,000	12,070,000	12,973,000	13,806,000	
Private Passenger Total		30,460,000	30,264,000	30,666,000	31,085,000	
Non Private Passenger	prior	500,000	848,000	823,000	812,000	
	2008	75,000	45,000	38,000	34,000	
	2009	206,000	254,000	247,000	244,000	
	2010	478,000	79,000	73,000	69,000	
	2011	(219,000)	629,000	614,000	595,000	
	2012	1,140,000	550,000	532,000	515,000	
	2013	38,000	70,000	(76,000)	(119,000)	
	2014	3,069,000	3,380,000	3,262,000	2,928,000	
	2015	8,704,000	7,226,000	6,949,000	6,759,000	
	2016	17,114,000	14,014,000	13,669,000	13,116,000	
	2017	16,263,000	18,622,000	19,954,000	21,153,000	
Non Private Passenger Total		47,368,000	45,717,000	46,085,000	46,106,000	
Grand Total		77,828,000	75,981,000	76,751,000	77,191,000	

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

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

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

discount rate: 1.27%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201708	201709	201710
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	241,000	241,000	238,000	236,000
	2008	40,000	39,000	38,000	37,000
	2009	100,000	94,000	93,000	93,000
	2010	170,000	166,000	164,000	161,000
	2011	198,000	136,000	134,000	133,000
	2012	343,000	332,000	332,000	328,000
	2013	266,000	238,000	234,000	230,000
	2014	326,000	268,000	264,000	259,000
	2015	486,000	384,000	379,000	375,000
	2016	563,000	485,000	480,000	475,000
	2017	325,000	363,000	414,078	462,078
Private Passenger Total		3,058,000	2,746,000	2,770,078	2,789,078
Non Private Passenger	prior	76,000	76,000	76,000	76,000
	2008	18,000	18,000	18,000	18,000
	2009	37,000	37,000	36,000	36,000
	2010	53,000	53,000	52,000	51,000
	2011	57,000	41,000	40,000	39,000
	2012	89,000	86,000	85,000	84,000
	2013	66,000	60,000	60,000	60,000
	2014	89,000	73,000	72,000	71,000
	2015	146,000	116,000	115,000	114,000
	2016	187,000	162,000	160,000	159,000
	2017	112,000	125,000	142,672	158,672
Non Private Passenger Total		930,000	847,000	856,672	866,672
Grand Total		3,988,000	3,593,000	3,626,750	3,655,750

EXHIBIT C-1

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

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

discount rate: 1.27%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	141,000	139,000	134,000	129,000
	2008	150,000	150,000	146,000	141,000
	2009	167,000	166,000	160,000	156,000
	2010	115,000	115,000	111,000	108,000
	2011	158,000	136,000	131,000	127,000
	2012	247,000	240,000	236,000	232,000
	2013	378,000	327,000	318,000	313,000
	2014	314,000	265,000	258,000	253,000
	2015	331,000	329,000	322,000	317,000
	2016	361,000	359,000	352,000	346,000
	2017	96,000	124,000	130,513	145,513
Private Passenger Total		2,458,000	2,350,000	2,298,513	2,267,513
Non Private Passenger	prior	103,000	104,000	103,000	102,000
	2008	123,000	123,000	121,000	118,000
	2009	140,000	141,000	138,000	135,000
	2010	97,000	97,000	95,000	93,000
	2011	119,000	103,000	100,000	98,000
	2012	182,000	176,000	173,000	171,000
	2013	266,000	230,000	223,000	220,000
	2014	202,000	172,000	170,000	168,000
	2015	203,000	202,000	200,000	198,000
	2016	218,000	216,000	213,000	211,000
	2017	61,000	81,000	86,036	94,036
Non Private Passenger Total		1,714,000	1,645,000	1,622,036	1,608,036
Grand Total		4,172,000	3,995,000	3,920,549	3,875,549

EXHIBIT C-1

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

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

discount rate: 1.27%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	792,000	788,000	772,000	759,000
	2008	400,000	397,000	388,000	381,000
	2009	292,000	147,000	144,000	141,000
	2010	160,000	136,000	132,000	130,000
	2011	110,000	105,000	103,000	100,000
	2012	147,000	117,000	115,000	113,000
	2013	155,000	155,000	152,000	150,000
	2014	130,000	134,000	132,000	130,000
	2015	123,000	108,000	106,000	104,000
	2016	141,000	112,000	110,000	108,000
	2017	72,000	83,000	91,078	104,078
Private Passenger Total		2,522,000	2,282,000	2,245,078	2,220,078
Non Private Passenger	prior	179,000	176,000	174,000	172,000
	2008	115,000	114,000	112,000	110,000
	2009	123,000	63,000	62,000	61,000
	2010	108,000	89,000	87,000	85,000
	2011	106,000	99,000	97,000	95,000
	2012	160,000	126,000	124,000	122,000
	2013	190,000	189,000	188,000	186,000
	2014	171,000	174,000	172,000	169,000
	2015	167,000	147,000	143,000	141,000
	2016	193,000	151,000	149,000	146,000
	2017	98,000	113,000	124,728	140,728
Non Private Passenger Total		1,610,000	1,441,000	1,432,728	1,427,728
Grand Total		4,132,000	3,723,000	3,677,806	3,647,806

EXHIBIT C-1

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

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

discount rate: 1.27%





interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201707	201708	201709	201710
<input checked="" type="checkbox"/> Private Passenger	prior	(21,000)	(21,000)	(21,000)	(19,000)
	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	28,000	27,000	26,000
	2012	(18,000)	14,000	13,000	12,000
	2013	44,000	41,000	40,000	39,000
	2014	56,000	48,000	47,000	46,000
	2015	82,000	65,000	64,000	63,000
	2016	103,000	81,000	83,000	79,000
	2017	4,000	5,000	1,553	2,553
Private Passenger Total		393,000	366,000	356,553	347,553
<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	17,000	17,000	17,000
	2012	(10,000)	9,000	9,000	9,000
	2013	28,000	24,000	24,000	24,000
	2014	36,000	29,000	29,000	29,000
	2015	54,000	43,000	41,000	41,000
	2016	67,000	52,000	53,000	50,000
	2017	2,000	3,000	692	692
Non Private Passenger Total		247,000	225,000	221,692	219,692
Grand Total		640,000	591,000	578,245	567,245

EXHIBIT C-1

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

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

discount rate: 1.27%





interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	5,302,000	5,186,000	5,029,000	4,883,000
	2008	1,152,000	1,136,000	1,102,000	1,068,000
	2009	819,000	802,000	777,000	754,000
	2010	581,000	543,000	527,000	511,000
	2011	867,000	909,000	883,000	856,000
	2012	831,000	897,000	862,000	836,000
	2013	700,000	677,000	647,000	624,000
	2014	680,000	647,000	629,000	607,000
	2015	619,000	573,000	558,000	541,000
	2016	639,000	590,000	574,000	559,000
	2017	240,000	278,000	312,686	349,686
Private Passenger Total		12,430,000	12,238,000	11,900,686	11,588,686
Non Private Passenger	prior	1,673,000	1,646,000	1,610,000	1,578,000
	2008	546,000	542,000	532,000	521,000
	2009	466,000	461,000	452,000	442,000
	2010	438,000	412,000	405,000	396,000
	2011	695,000	725,000	710,000	695,000
	2012	778,000	843,000	832,000	817,000
	2013	1,072,000	1,033,000	1,007,000	983,000
	2014	1,274,000	1,211,000	1,187,000	1,162,000
	2015	1,381,000	1,280,000	1,255,000	1,231,000
	2016	1,418,000	1,307,000	1,283,000	1,261,000
	2017	511,000	596,000	670,666	753,666
Non Private Passenger Total		10,252,000	10,056,000	9,943,666	9,839,666
Grand Total		22,682,000	22,294,000	21,844,352	21,428,352

EXHIBIT C-1

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

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

discount rate: 1.27%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	239,000	221,000	217,000	214,000
	2008	127,000	127,000	125,000	123,000
	2009	103,000	103,000	100,000	98,000
	2010	66,000	66,000	65,000	64,000
	2011	74,000	79,000	78,000	77,000
	2012	99,000	92,000	89,000	87,000
	2013	111,000	100,000	98,000	96,000
	2014	105,000	98,000	96,000	94,000
	2015	127,000	140,000	138,000	136,000
	2016	118,000	93,000	92,000	91,000
	2017	(10,000)	(8,000)	(10,821)	(11,821)
Private Passenger Total		1,159,000	1,111,000	1,087,179	1,068,179
Non Private Passenger	prior	375,000	355,000	353,000	351,000
	2008	441,000	433,000	429,000	425,000
	2009	361,000	356,000	353,000	350,000
	2010	234,000	229,000	227,000	226,000
	2011	245,000	267,000	264,000	262,000
	2012	360,000	334,000	331,000	327,000
	2013	430,000	398,000	394,000	389,000
	2014	452,000	421,000	416,000	412,000
	2015	584,000	650,000	645,000	642,000
	2016	618,000	495,000	491,000	488,000
	2017	(58,000)	(49,000)	(61,057)	(67,057)
Non Private Passenger Total		4,042,000	3,889,000	3,841,943	3,804,943
Grand Total		5,201,000	5,000,000	4,929,122	4,873,122

EXHIBIT C-1

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

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

discount rate: 1.27%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201707	201708	201709	201710
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	4,000	4,000	4,000
	2012	8,000	7,000	7,000	7,000
	2013	(2,000)	(3,000)	(3,000)	(3,000)
	2014	7,000	7,000	7,000	7,000
	2015	20,000	20,000	20,000	20,000
	2016	9,000	8,000	8,000	8,000
	2017		(1,000)	(1,195)	(2,195)
Private Passenger Total		53,000	46,000	46,805	46,805
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	7,000	7,000	7,000
	2012	9,000	8,000	8,000	8,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	10,000	9,000	9,000	9,000
	2015	28,000	27,000	27,000	27,000
	2016	17,000	18,000	18,000	18,000
	2017		(3,000)	(3,750)	(3,750)
Non Private Passenger Total		84,000	78,000	77,250	77,250
Grand Total		137,000	124,000	124,055	124,055

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: 1.27%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201707	201708	201709	201710
<input checked="" type="checkbox"/> Private Passenger	prior	57,000	57,000	57,000	57,000
	2008	36,000	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	21,000	21,000	21,000
	2012	30,000	25,000	25,000	25,000
	2013	49,000	51,000	51,000	51,000
	2014	45,000	43,000	43,000	43,000
	2015	93,000	57,000	57,000	57,000
	2016	15,000	14,000	14,000	14,000
	2017	(24,000)	(22,000)	(23,837)	(26,837)
Private Passenger Total		388,000	339,000	337,163	334,163
<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	8,000	8,000	8,000
	2012	11,000	9,000	9,000	9,000
	2013	19,000	19,000	19,000	19,000
	2014	16,000	14,000	14,000	14,000
	2015	31,000	19,000	19,000	19,000
	2016	7,000	6,000	6,000	6,000
	2017	(9,000)	(9,000)	(12,621)	(13,621)
Non Private Passenger Total		131,000	112,000	108,379	107,379
Grand Total		519,000	451,000	445,542	441,542

EXHIBIT C-1

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

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

discount rate: 1.27%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201707	201708	201709	201710
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	6,000	6,000	6,000
	2012	9,000	7,000	7,000	7,000
	2013	(10,000)	(10,000)	(10,000)	(10,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	7,000	6,000	6,000	6,000
	2016	5,000	3,000	3,000	3,000
	2017	(5,000)	(5,000)	(5,246)	(6,246)
Private Passenger Total		31,000	24,000	23,754	22,754
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	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	(4,000)	(4,000)	(4,000)	(4,000)
	2015	6,000	6,000	6,000	6,000
	2016	6,000	5,000	5,000	5,000
	2017	(10,000)	(11,000)	(12,449)	(13,449)
Non Private Passenger Total		15,000	11,000	9,551	8,551
Grand Total		46,000	35,000	33,305	31,305

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: 1.27%



interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
▼	▼	201707	201708	201709	201710
Private Passenger	prior	6,731,000	6,591,000	6,407,000	6,241,000
	2008	1,964,000	1,943,000	1,892,000	1,842,000
	2009	1,565,000	1,396,000	1,357,000	1,324,000
	2010	1,159,000	1,093,000	1,065,000	1,039,000
	2011	1,489,000	1,424,000	1,387,000	1,350,000
	2012	1,696,000	1,731,000	1,686,000	1,647,000
	2013	1,691,000	1,576,000	1,527,000	1,490,000
	2014	1,657,000	1,504,000	1,470,000	1,433,000
	2015	1,888,000	1,682,000	1,650,000	1,619,000
	2016	1,954,000	1,745,000	1,716,000	1,683,000
	2017	698,000	817,000	908,809	1,016,809
Private Passenger Total		22,492,000	21,502,000	21,065,809	20,684,809
Non Private Passenger	prior	2,404,000	2,355,000	2,314,000	2,278,000
	2008	1,285,000	1,272,000	1,254,000	1,234,000
	2009	1,170,000	1,101,000	1,084,000	1,067,000
	2010	969,000	919,000	905,000	890,000
	2011	1,268,000	1,271,000	1,247,000	1,225,000
	2012	1,585,000	1,597,000	1,577,000	1,553,000
	2013	2,060,000	1,942,000	1,904,000	1,870,000
	2014	2,246,000	2,099,000	2,065,000	2,030,000
	2015	2,600,000	2,490,000	2,451,000	2,419,000
	2016	2,731,000	2,412,000	2,378,000	2,344,000
	2017	707,000	846,000	934,917	1,049,917
Non Private Passenger Total		19,025,000	18,304,000	18,113,917	17,959,917
Grand Total		41,517,000	39,806,000	39,179,726	38,644,726

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	207,000	207,000	205,000	203,000
	2008	37,000	37,000	36,000	35,000
	2009	92,000	92,000	91,000	90,000
	2010	157,000	157,000	155,000	153,000
	2011	184,000	131,000	129,000	127,000
	2012	304,000	297,000	294,000	291,000
	2013	218,000	172,000	168,000	164,000
	2014	255,000	200,000	196,000	192,000
	2015	376,000	300,000	296,000	292,000
	2016	438,000	362,000	358,000	354,000
	2017	239,000	267,000	307,078	343,078
Private Passenger Total		2,507,000	2,222,000	2,235,078	2,244,078
Non Private Passenger	prior	67,000	67,000	67,000	67,000
	2008	16,000	16,000	16,000	16,000
	2009	34,000	34,000	33,000	33,000
	2010	50,000	50,000	49,000	48,000
	2011	53,000	38,000	37,000	36,000
	2012	78,000	76,000	75,000	74,000
	2013	54,000	43,000	42,000	41,000
	2014	70,000	55,000	54,000	53,000
	2015	113,000	90,000	89,000	88,000
	2016	145,000	120,000	119,000	118,000
	2017	82,000	92,000	105,672	117,672
Non Private Passenger Total		762,000	681,000	686,672	691,672
Grand Total		3,269,000	2,903,000	2,921,750	2,935,750

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	106,000	108,000	105,000	102,000
	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	146,000	126,000	122,000	118,000
	2012	234,000	214,000	210,000	206,000
	2013	319,000	271,000	265,000	260,000
	2014	255,000	212,000	206,000	201,000
	2015	261,000	261,000	255,000	250,000
	2016	294,000	293,000	287,000	281,000
	2017	57,000	73,000	82,513	91,513
Private Passenger Total		2,076,000	1,962,000	1,924,513	1,889,513
Non Private Passenger	prior	78,000	80,000	79,000	78,000
	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	110,000	95,000	93,000	91,000
	2012	172,000	157,000	155,000	153,000
	2013	225,000	191,000	188,000	185,000
	2014	166,000	138,000	136,000	134,000
	2015	161,000	161,000	159,000	157,000
	2016	177,000	176,000	174,000	172,000
	2017	36,000	47,000	54,036	59,036
Non Private Passenger Total		1,463,000	1,383,000	1,369,036	1,353,036
Grand Total		3,539,000	3,345,000	3,293,549	3,242,549

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	724,000	724,000	710,000	698,000
	2008	377,000	377,000	369,000	362,000
	2009	274,000	139,000	136,000	133,000
	2010	147,000	125,000	122,000	120,000
	2011	102,000	97,000	95,000	93,000
	2012	138,000	109,000	107,000	105,000
	2013	128,000	131,000	129,000	127,000
	2014	105,000	110,000	108,000	106,000
	2015	92,000	85,000	83,000	81,000
	2016	102,000	81,000	79,000	77,000
	2017	45,000	52,000	57,078	64,078
Private Passenger Total		2,234,000	2,030,000	1,995,078	1,966,078
Non Private Passenger	prior	167,000	167,000	165,000	163,000
	2008	112,000	112,000	110,000	108,000
	2009	112,000	57,000	56,000	55,000
	2010	104,000	88,000	86,000	84,000
	2011	100,000	95,000	93,000	91,000
	2012	153,000	121,000	119,000	117,000
	2013	158,000	162,000	160,000	158,000
	2014	138,000	144,000	142,000	140,000
	2015	126,000	116,000	113,000	111,000
	2016	140,000	111,000	108,000	105,000
	2017	60,000	71,000	77,728	87,728
Non Private Passenger Total		1,370,000	1,244,000	1,229,728	1,219,728
Grand Total		3,604,000	3,274,000	3,224,806	3,185,806

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201707	201708	201709	201710
<input checked="" type="checkbox"/> 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	26,000	25,000	24,000
	2012	(22,000)	10,000	9,000	8,000
	2013	41,000	38,000	37,000	36,000
	2014	47,000	42,000	41,000	40,000
	2015	67,000	54,000	53,000	52,000
	2016	82,000	63,000	62,000	61,000
	2017	(5,000)	(6,000)	(9,447)	(9,447)
Private Passenger Total		294,000	276,000	265,553	258,553
<input checked="" type="checkbox"/> 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	16,000	16,000	16,000
	2012	(13,000)	6,000	6,000	6,000
	2013	26,000	23,000	23,000	23,000
	2014	30,000	26,000	26,000	26,000
	2015	45,000	36,000	35,000	35,000
	2016	54,000	41,000	40,000	39,000
	2017	(4,000)	(4,000)	(6,308)	(6,308)
Non Private Passenger Total		194,000	179,000	175,692	175,692
Grand Total		488,000	455,000	441,245	434,245

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201708	201709	201710
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	5,031,000	4,983,000	4,834,000	4,690,000
	2008	1,109,000	1,109,000	1,076,000	1,044,000
	2009	776,000	776,000	753,000	730,000
	2010	552,000	524,000	508,000	493,000
	2011	827,000	872,000	846,000	821,000
	2012	762,000	828,000	803,000	779,000
	2013	571,000	608,000	586,000	565,000
	2014	568,000	555,000	537,000	519,000
	2015	500,000	469,000	454,000	439,000
	2016	510,000	474,000	460,000	446,000
	2017	164,000	201,000	224,686	250,686
Private Passenger Total		11,370,000	11,399,000	11,081,686	10,776,686
Non Private Passenger	prior	1,589,000	1,581,000	1,548,000	1,517,000
	2008	512,000	512,000	502,000	492,000
	2009	440,000	440,000	431,000	422,000
	2010	413,000	393,000	385,000	377,000
	2011	655,000	690,000	676,000	662,000
	2012	697,000	758,000	743,000	728,000
	2013	871,000	926,000	904,000	882,000
	2014	1,060,000	1,034,000	1,011,000	989,000
	2015	1,114,000	1,044,000	1,021,000	999,000
	2016	1,132,000	1,051,000	1,030,000	1,009,000
	2017	351,000	430,000	482,666	541,666
Non Private Passenger Total		8,834,000	8,859,000	8,733,666	8,618,666
Grand Total		20,204,000	20,258,000	19,815,352	19,395,352

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta	<input type="button" value="v"/>
AccountCode Desc	Undiscounted	
	Retro Claims	
	Expense	<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		ShareYMMM			
Business Segment	Acc Year	201707	201708	201709	201710
Private Passenger	prior	203,000	181,000	178,000	175,000
	2008	122,000	122,000	120,000	118,000
	2009	96,000	96,000	94,000	92,000
	2010	62,000	62,000	61,000	60,000
	2011	68,000	74,000	73,000	72,000
	2012	92,000	85,000	83,000	81,000
	2013	102,000	94,000	92,000	90,000
	2014	95,000	91,000	89,000	87,000
	2015	86,000	95,000	93,000	91,000
	2016	83,000	60,000	59,000	58,000
	2017	(14,000)	(18,000)	(21,821)	(23,821)
Private Passenger Total		995,000	942,000	920,179	900,179
Non Private Passenger	prior	342,000	321,000	319,000	317,000
	2008	426,000	426,000	422,000	418,000
	2009	342,000	342,000	339,000	336,000
	2010	219,000	219,000	217,000	215,000
	2011	229,000	252,000	249,000	247,000
	2012	334,000	310,000	307,000	304,000
	2013	400,000	370,000	366,000	362,000
	2014	412,000	394,000	390,000	386,000
	2015	398,000	439,000	435,000	431,000
	2016	439,000	319,000	316,000	313,000
	2017	(86,000)	(111,000)	(130,057)	(143,057)
Non Private Passenger Total		3,455,000	3,281,000	3,229,943	3,185,943
Grand Total		4,450,000	4,223,000	4,150,122	4,086,122

EXHIBIT C-2

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

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Jurisdiction Desc	Yukon	<input type="button" value="v"/>
AccountCode Desc	Undiscounted	
	Retro Claims	
	Expense	<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		ShareYYMM			
Business Segment	Acc Year	201707	201708	201709	201710
<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	4,000	4,000	4,000
	2012	7,000	6,000	6,000	6,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	6,000	6,000	6,000	6,000
	2015	10,000	10,000	10,000	10,000
	2016	6,000	6,000	6,000	6,000
	2017	(2,000)	(3,000)	(3,195)	(4,195)
Private Passenger Total		24,000	20,000	20,805	20,805
<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	6,000	6,000	6,000
	2012	8,000	7,000	7,000	7,000
	2013	(6,000)	(5,000)	(5,000)	(5,000)
	2014	9,000	8,000	8,000	8,000
	2015	14,000	13,000	13,000	13,000
	2016	12,000	13,000	13,000	13,000
	2017	(6,000)	(9,000)	(9,750)	(10,750)
Non Private Passenger Total		46,000	41,000	41,250	40,250
Grand Total		70,000	61,000	62,055	61,055

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201707	201708	201709	201710
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	20,000	20,000	20,000
	2012	28,000	24,000	24,000	24,000
	2013	39,000	41,000	41,000	41,000
	2014	23,000	25,000	25,000	25,000
	2015	83,000	51,000	51,000	51,000
	2016	6,000	5,000	5,000	5,000
	2017	(30,000)	(31,000)	(31,837)	(35,837)
Private Passenger Total		317,000	276,000	275,163	271,163
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	7,000	7,000	7,000
	2012	10,000	8,000	8,000	8,000
	2013	15,000	15,000	15,000	15,000
	2014	8,000	8,000	8,000	8,000
	2015	27,000	17,000	17,000	17,000
	2016	3,000	2,000	2,000	2,000
	2017	(12,000)	(13,000)	(16,621)	(17,621)
Non Private Passenger Total		102,000	86,000	82,379	81,379
Grand Total		419,000	362,000	357,542	352,542

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201707	201708	201709	201710
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	5,000	5,000	5,000
	2012	8,000	6,000	6,000	6,000
	2013	(11,000)	(11,000)	(11,000)	(11,000)
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	6,000	5,000	5,000	5,000
	2016	3,000	1,000	1,000	1,000
	2017	(5,000)	(6,000)	(6,246)	(7,246)
Private Passenger Total		21,000	13,000	12,754	11,754
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	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	(5,000)	(5,000)	(5,000)	(5,000)
	2015	5,000	5,000	5,000	5,000
	2016	3,000	2,000	2,000	2,000
	2017	(11,000)	(12,000)	(14,449)	(16,449)
Non Private Passenger Total		6,000	3,000	551	(1,449)
Grand Total		27,000	16,000	13,305	10,305

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount			Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM	201707	201708	201709	201710
Private Passenger	prior		6,249,000	6,181,000	6,013,000	5,852,000
	2008		1,874,000	1,874,000	1,825,000	1,778,000
	2009		1,472,000	1,337,000	1,302,000	1,267,000
	2010		1,086,000	1,036,000	1,010,000	986,000
	2011		1,402,000	1,355,000	1,319,000	1,284,000
	2012		1,551,000	1,579,000	1,542,000	1,506,000
	2013		1,403,000	1,340,000	1,303,000	1,268,000
	2014		1,347,000	1,234,000	1,201,000	1,169,000
	2015		1,481,000	1,330,000	1,300,000	1,271,000
	2016		1,524,000	1,345,000	1,317,000	1,289,000
	2017		449,000	529,000	598,809	668,809
Private Passenger Total			19,838,000	19,140,000	18,730,809	18,338,809
Non Private Passenger	prior		2,228,000	2,201,000	2,165,000	2,130,000
	2008		1,221,000	1,221,000	1,203,000	1,185,000
	2009		1,098,000	1,043,000	1,026,000	1,010,000
	2010		911,000	875,000	860,000	845,000
	2011		1,189,000	1,203,000	1,181,000	1,160,000
	2012		1,444,000	1,448,000	1,425,000	1,402,000
	2013		1,735,000	1,717,000	1,685,000	1,653,000
	2014		1,888,000	1,802,000	1,770,000	1,739,000
	2015		2,003,000	1,921,000	1,887,000	1,856,000
	2016		2,105,000	1,835,000	1,804,000	1,773,000
	2017		410,000	491,000	542,917	611,917
Non Private Passenger Total			16,232,000	15,757,000	15,548,917	15,364,917
Grand Total			36,070,000	34,897,000	34,279,726	33,703,726

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	
Business Segment	Jurisdiction Desc	ShareYMMM	201707	201708	201709	201710
Private Passenger	Newfoundland & Labrador	88.8%	91.3%	91.4%	91.6%	
	New Brunswick	78.3%	81.7%	81.2%	80.8%	
	Nova Scotia	86.4%	87.2%	87.3%	87.6%	
	Prince Edward Island	58.2%	59.7%	59.7%	59.6%	
	Ontario	70.6%	72.1%	72.2%	72.4%	
	Alberta	75.4%	71.7%	71.4%	71.5%	
	Yukon	82.0%	76.5%	75.9%	76.0%	
	Northwest Territories	60.8%	63.2%	63.1%	62.7%	
	Nunavut	41.2%	40.3%	41.5%	41.3%	
Non Private Passenger	Newfoundland & Labrador	103.2%	99.7%	98.3%	97.6%	
	New Brunswick	69.2%	69.3%	68.8%	68.8%	
	Nova Scotia	76.7%	78.0%	77.1%	77.0%	
	Prince Edward Island	70.8%	75.6%	74.5%	73.7%	
	Ontario	72.7%	73.2%	72.6%	72.9%	
	Alberta	68.7%	70.0%	69.5%	69.4%	
	Yukon	66.8%	65.8%	65.5%	66.0%	
	Northwest Territories	48.6%	50.4%	50.2%	49.5%	
	Nunavut	55.7%	54.3%	54.4%	54.5%	
Grand Total		75.2%	76.2%	75.8%	75.9%	

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	Jurisdiction Desc	ShareYMMM	201707	201708	201709	201710
Private Passenger	Newfoundland & Labrador	83.3%	86.1%	86.2%	86.4%	
	New Brunswick	73.0%	76.5%	76.2%	75.7%	
	Nova Scotia	80.5%	81.6%	81.8%	82.1%	
	Prince Edward Island	54.3%	55.8%	55.8%	55.8%	
	Ontario	65.1%	66.8%	67.0%	67.3%	
	Alberta	70.6%	67.4%	67.4%	67.4%	
	Yukon	76.6%	71.8%	71.3%	71.6%	
	Northwest Territories	57.1%	59.7%	59.6%	59.3%	
	Nunavut	38.6%	39.0%	40.0%	39.5%	
Non Private Passenger	Newfoundland & Labrador	96.5%	93.7%	93.0%	92.4%	
	New Brunswick	64.4%	64.9%	65.0%	65.1%	
	Nova Scotia	71.3%	72.9%	72.7%	72.6%	
	Prince Edward Island	65.7%	70.3%	69.8%	69.2%	
	Ontario	66.5%	67.4%	67.5%	67.8%	
	Alberta	64.9%	66.3%	66.2%	66.1%	
	Yukon	63.0%	62.1%	62.4%	62.9%	
	Northwest Territories	45.8%	47.5%	47.5%	47.1%	
	Nunavut	52.0%	51.1%	51.4%	51.6%	
Grand Total		70.1%	71.4%	71.4%	71.5%	

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%	
2018	10.0%	10.0%	5.0%	8.8%	10.0%	10.0%	5.0%	9.6%	
prem liab	10.0%	10.0%	5.0%	8.8%	10.0%	10.0%	5.0%	9.6%	
discount rate:				1.27%	discount rate:				1.27%
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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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	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	12.5%	10.8%	5.0%	12.0%	12.5%	10.0%	5.0%	10.9%	
2016	12.5%	10.0%	5.0%	12.1%	12.4%	10.2%	5.0%	11.1%	
2017	12.4%	10.1%	5.0%	11.6%	12.2%	10.1%	5.0%	11.0%	
2018	12.0%	10.0%	5.0%	10.2%	10.9%	10.1%	5.0%	9.9%	
prem liab	12.0%	10.0%	5.0%	10.2%	10.9%	10.1%	5.0%	9.9%	
discount rate:				1.27%	discount rate:				1.27%
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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NOVA SCOTIA

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2014	12.5%	10.0%	5.0%	11.8%	12.5%	10.0%	5.0%	11.2%	11.2%
2015	12.5%	10.0%	5.0%	12.2%	12.5%	10.2%	5.0%	11.8%	11.8%
2016	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	11.5%	11.5%
2017	12.4%	10.1%	5.0%	11.6%	12.2%	10.2%	5.0%	11.3%	11.3%
2018	11.9%	10.0%	5.0%	10.1%	11.6%	10.1%	5.0%	10.5%	10.5%
prem liab	11.9%	10.0%	5.0%	10.1%	11.6%	10.1%	5.0%	10.5%	10.5%
discount rate:				1.27%	discount rate:				1.27%
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	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	10.1%	5.0%	12.3%	12.5%	10.1%	5.0%	11.2%
2017	12.2%	10.2%	5.0%	12.4%	12.2%	10.2%	5.0%	11.4%
2018	11.5%	10.1%	5.0%	10.5%	12.0%	10.1%	5.0%	10.9%
prem liab	11.5%	10.1%	5.0%	10.5%	12.0%	10.1%	5.0%	10.9%
	discount rate: 1.27%				discount rate: 1.27%			
	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%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	9.9%	10.0%	5.0%	9.9%	10.0%	10.0%	8.3%	10.0%
2014	12.5%	12.5%	5.0%	12.5%	12.5%	12.5%	12.3%	12.5%
2015	12.5%	12.5%	5.8%	12.4%	12.4%	12.5%	12.5%	12.4%
2016	14.8%	15.0%	8.7%	14.8%	14.9%	15.0%	9.7%	14.9%
2017	14.4%	15.0%	6.9%	14.3%	14.2%	15.0%	7.2%	14.3%
2018	11.2%	15.0%	5.2%	11.4%	13.0%	15.0%	5.4%	13.4%
prem liab	11.2%	15.0%	5.2%	11.4%	13.0%	15.0%	5.4%	13.4%
	discount rate:			1.27%	discount rate:			1.27%
	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	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	9.8%
2015	12.4%	12.1%	5.0%	12.4%	12.5%	11.0%	5.0%	12.5%
2016	12.5%	10.4%	5.0%	12.4%	12.4%	10.7%	5.0%	12.4%
2017	12.2%	10.2%	5.0%	11.8%	11.9%	10.5%	5.0%	11.0%
2018	11.9%	10.1%	5.0%	10.3%	11.8%	10.3%	5.0%	8.5%
prem liab	11.9%	10.1%	5.0%	10.3%	11.8%	10.3%	5.0%	8.5%
				discount rate:				
				1.27%				
				margin (basis points):				
				25				
				discount rate:				
				1.27%				
				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			
	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%	11.1%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%
2016	12.4%	10.2%	5.0%	12.1%	12.4%	11.6%	5.0%	12.5%
2017	12.3%	10.8%	5.0%	12.4%	11.6%	11.3%	5.0%	11.0%
2018	12.0%	10.6%	5.0%	10.4%	11.3%	11.0%	5.0%	7.8%
prem liab	12.0%	10.6%	5.0%	10.4%	11.3%	11.0%	5.0%	7.8%
	discount rate:			1.27%	discount rate:			1.27%
	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	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.5%	10.8%	5.0%	12.4%	12.5%	11.2%	5.0%	12.2%
2016	12.4%	12.0%	5.0%	12.4%	12.3%	11.2%	5.0%	10.0%
2017	12.0%	11.3%	5.0%	11.9%	12.0%	11.3%	5.0%	11.2%
2018	11.7%	10.7%	5.0%	9.2%	11.8%	10.4%	5.0%	9.1%
prem liab	11.7%	10.7%	5.0%	9.2%	11.8%	10.4%	5.0%	9.1%
	discount rate: 1.27%				discount rate: 1.27%			
	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	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.1%	11.6%	5.0%	12.1%	12.5%	10.8%	5.0%	12.4%
2016	12.3%	11.1%	5.0%	11.8%	12.5%	11.4%	5.0%	11.3%
2017	12.1%	11.3%	5.0%	12.3%	12.2%	11.2%	5.0%	11.8%
2018	11.8%	10.8%	5.0%	9.3%	11.6%	11.0%	5.0%	9.6%
prem liab	11.8%	10.8%	5.0%	9.3%	11.6%	11.0%	5.0%	9.6%
				discount rate:	1.27%			
				margin (basis points):	25			
						discount rate:	1.27%	
						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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	229	226	222	218	215	212	227	231
2008	210	202	194	187	181	174	205	212
2009	250	243	236	230	224	218	246	252
2010	251	246	242	239	235	231	248	252
2011	1,224	1,202	1,181	1,161	1,142	1,124	1,211	1,231
2012	3,928	3,889	3,851	3,816	3,781	3,748	3,904	3,940
2013	3,619	3,578	3,537	3,498	3,460	3,424	3,594	3,633
2014	5,756	5,689	5,624	5,562	5,503	5,444	5,716	5,777
2015	9,563	9,463	9,365	9,272	9,180	9,091	9,503	9,594
2016	13,736	13,581	13,431	13,286	13,144	13,006	13,643	13,785
2017	16,841	16,633	16,431	16,234	16,042	15,856	16,717	16,906
Total	55,607	54,952	54,314	53,703	53,107	52,528	55,214	55,813
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
Total	655	-	(638)	(1,249)	(1,845)	(2,424)	262	861
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1.3%	-	(1.8%)	(3.5%)	(4.9%)	(6.2%)	0.4%	2.2%
2008	4.0%	-	(4.0%)	(7.4%)	(10.4%)	(13.9%)	1.5%	5.0%
2009	2.9%	-	(2.9%)	(5.3%)	(7.8%)	(10.3%)	1.2%	3.7%
2010	2.0%	-	(1.6%)	(2.8%)	(4.5%)	(6.1%)	0.8%	2.4%
2011	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(6.5%)	0.7%	2.4%
2012	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(3.6%)	0.4%	1.3%
2013	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	0.4%	1.5%
2014	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.3%)	0.5%	1.5%
2015	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(3.9%)	0.4%	1.4%
2016	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(4.2%)	0.5%	1.5%
2017	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	0.5%	1.6%
Total	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(4.4%)	0.5%	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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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	172	172	172	171	171	170	172	173
2004	-	-	-	-	-	-	-	-
2005	83	80	78	76	74	72	81	83
2006	552	537	523	510	497	484	543	557
2007	9	9	9	9	9	8	9	9
2008	66	66	64	63	63	61	66	67
2009	338	333	328	323	318	313	335	340
2010	503	496	491	486	481	476	499	504
2011	1,391	1,375	1,360	1,344	1,331	1,316	1,382	1,396
2012	1,275	1,264	1,253	1,242	1,232	1,222	1,269	1,279
2013	4,717	4,679	4,643	4,608	4,573	4,539	4,694	4,728
2014	5,004	4,960	4,918	4,876	4,836	4,796	4,978	5,017
2015	6,309	6,243	6,177	6,114	6,053	5,992	6,269	6,329
2016	7,290	7,194	7,100	7,010	6,921	6,834	7,232	7,320
2017	8,812	8,680	8,552	8,427	8,306	8,186	8,734	8,854
Total	36,521	36,088	35,668	35,259	34,865	34,469	36,263	36,656
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
Total	433	-	(420)	(829)	(1,223)	(1,619)	175	568
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	(0.6%)	(0.6%)	(1.2%)	-	0.6%
2004	-	-	-	-	-	-	-	-
2005	3.8%	-	(2.5%)	(5.0%)	(7.5%)	(10.0%)	1.3%	3.8%
2006	2.8%	-	(2.6%)	(5.0%)	(7.4%)	(9.9%)	1.1%	3.7%
2007	-	-	-	-	-	(11.1%)	-	-
2008	-	-	(3.0%)	(4.5%)	(4.5%)	(7.6%)	-	1.5%
2009	1.5%	-	(1.5%)	(3.0%)	(4.5%)	(6.0%)	0.6%	2.1%
2010	1.4%	-	(1.0%)	(2.0%)	(3.0%)	(4.0%)	0.6%	1.6%
2011	1.2%	-	(1.1%)	(2.3%)	(3.2%)	(4.3%)	0.5%	1.5%
2012	0.9%	-	(0.9%)	(1.7%)	(2.5%)	(3.3%)	0.4%	1.2%
2013	0.8%	-	(0.8%)	(1.5%)	(2.3%)	(3.0%)	0.3%	1.0%
2014	0.9%	-	(0.8%)	(1.7%)	(2.5%)	(3.3%)	0.4%	1.1%
2015	1.1%	-	(1.1%)	(2.1%)	(3.0%)	(4.0%)	0.4%	1.4%
2016	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(5.0%)	0.5%	1.8%
2017	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(5.7%)	0.6%	2.0%
Total	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(4.5%)	0.5%	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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NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	16	16	15	15	14	14	16	16
2005	101	97	95	92	89	87	99	102
2006	82	79	77	74	72	70	80	83
2007	175	171	167	163	159	156	172	176
2008	153	148	143	139	135	131	150	155
2009	159	156	154	152	149	147	157	160
2010	443	434	425	417	409	402	437	446
2011	143	141	139	137	136	133	143	145
2012	616	605	594	584	574	566	610	620
2013	2,988	2,947	2,908	2,870	2,833	2,799	2,963	3,001
2014	3,007	2,973	2,939	2,906	2,875	2,843	2,986	3,019
2015	3,648	3,601	3,555	3,511	3,470	3,427	3,619	3,662
2016	5,508	5,432	5,359	5,288	5,219	5,152	5,463	5,532
2017	7,745	7,635	7,528	7,425	7,324	7,228	7,679	7,780
Total	24,784	24,435	24,098	23,773	23,458	23,155	24,574	24,897
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
Total	349	-	(337)	(662)	(977)	(1,280)	139	462
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	(6.3%)	(6.3%)	(12.5%)	(12.5%)	-	-
2005	4.1%	-	(2.1%)	(5.2%)	(8.2%)	(10.3%)	2.1%	5.2%
2006	3.8%	-	(2.5%)	(6.3%)	(8.9%)	(11.4%)	1.3%	5.1%
2007	2.3%	-	(2.3%)	(4.7%)	(7.0%)	(8.8%)	0.6%	2.9%
2008	3.4%	-	(3.4%)	(6.1%)	(8.8%)	(11.5%)	1.4%	4.7%
2009	1.9%	-	(1.3%)	(2.6%)	(4.5%)	(5.8%)	0.6%	2.6%
2010	2.1%	-	(2.1%)	(3.9%)	(5.8%)	(7.4%)	0.7%	2.8%
2011	1.4%	-	(1.4%)	(2.8%)	(3.5%)	(5.7%)	1.4%	2.8%
2012	1.8%	-	(1.8%)	(3.5%)	(5.1%)	(6.4%)	0.8%	2.5%
2013	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.0%)	0.5%	1.8%
2014	1.1%	-	(1.1%)	(2.3%)	(3.3%)	(4.4%)	0.4%	1.5%
2015	1.3%	-	(1.3%)	(2.5%)	(3.6%)	(4.8%)	0.5%	1.7%
2016	1.4%	-	(1.3%)	(2.7%)	(3.9%)	(5.2%)	0.6%	1.8%
2017	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(5.3%)	0.6%	1.9%
Total	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	0.6%	1.9%
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	284	281	278	276	273	271	282	285
2011	785	776	768	760	751	743	780	788
2012	306	298	290	283	277	271	301	308
2013	52	51	51	50	49	48	52	52
2014	671	662	653	644	637	628	665	674
2015	1,636	1,617	1,600	1,583	1,566	1,550	1,625	1,641
2016	2,274	2,245	2,217	2,189	2,163	2,137	2,257	2,283
2017	1,659	1,637	1,616	1,596	1,576	1,557	1,646	1,666
Total	7,667	7,567	7,473	7,381	7,292	7,205	7,608	7,697
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
Total	100	-	(94)	(186)	(275)	(362)	41	130
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	1.1%	-	(1.1%)	(1.8%)	(2.8%)	(3.6%)	0.4%	1.4%
2011	1.2%	-	(1.0%)	(2.1%)	(3.2%)	(4.3%)	0.5%	1.5%
2012	2.7%	-	(2.7%)	(5.0%)	(7.0%)	(9.1%)	1.0%	3.4%
2013	2.0%	-	-	(2.0%)	(3.9%)	(5.9%)	2.0%	2.0%
2014	1.4%	-	(1.4%)	(2.7%)	(3.8%)	(5.1%)	0.5%	1.8%
2015	1.2%	-	(1.1%)	(2.1%)	(3.2%)	(4.1%)	0.5%	1.5%
2016	1.3%	-	(1.2%)	(2.5%)	(3.7%)	(4.8%)	0.5%	1.7%
2017	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	0.5%	1.8%
Total	1.3%	-	(1.2%)	(2.5%)	(3.6%)	(4.8%)	0.5%	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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ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid								
AY	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	4,678	4,642	4,609	4,577	4,543	4,512	4,655	4,688
2003	3,080	3,003	2,929	2,858	2,790	2,723	3,034	3,104
2004	2,075	2,020	1,966	1,914	1,864	1,816	2,042	2,093
2005	1,799	1,746	1,695	1,647	1,601	1,557	1,766	1,815
2006	2,603	2,520	2,442	2,367	2,296	2,227	2,553	2,629
2007	7,246	7,004	6,773	6,554	6,346	6,147	7,101	7,323
2008	1,077	1,047	1,018	991	965	940	1,059	1,086
2009	3,525	3,427	3,333	3,245	3,161	3,082	3,466	3,556
2010	1,832	1,784	1,738	1,694	1,654	1,614	1,803	1,848
2011	5,850	5,718	5,593	5,475	5,364	5,257	5,770	5,892
2012	5,822	5,720	5,624	5,533	5,446	5,363	5,760	5,853
2013	8,331	8,203	8,080	7,962	7,852	7,744	8,253	8,372
2014	9,431	9,325	9,223	9,124	9,029	8,937	9,368	9,466
2015	14,292	14,123	13,960	13,803	13,649	13,501	14,191	14,344
2016	14,925	14,715	14,508	14,310	14,118	13,932	14,798	14,991
2017	17,202	16,925	16,655	16,398	16,146	15,902	17,035	17,287
Total	103,768	101,922	100,146	98,452	96,824	95,254	102,654	104,347
	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	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
Total	1,846	-	(1,776)	(3,470)	(5,098)	(6,668)	732	2,425
	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	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	0.8%	-	(0.7%)	(1.4%)	(2.1%)	(2.8%)	0.3%	1.0%
2003	2.6%	-	(2.5%)	(4.8%)	(7.1%)	(9.3%)	1.0%	3.4%
2004	2.7%	-	(2.7%)	(5.2%)	(7.7%)	(10.1%)	1.1%	3.6%
2005	3.0%	-	(2.9%)	(5.7%)	(8.3%)	(10.8%)	1.1%	4.0%
2006	3.3%	-	(3.1%)	(6.1%)	(8.9%)	(11.6%)	1.3%	4.3%
2007	3.5%	-	(3.3%)	(6.4%)	(9.4%)	(12.2%)	1.4%	4.6%
2008	2.9%	-	(2.8%)	(5.3%)	(7.8%)	(10.2%)	1.1%	3.7%
2009	2.9%	-	(2.7%)	(5.3%)	(7.8%)	(10.1%)	1.1%	3.8%
2010	2.7%	-	(2.6%)	(5.0%)	(7.3%)	(9.5%)	1.1%	3.6%
2011	2.3%	-	(2.2%)	(4.2%)	(6.2%)	(8.1%)	0.9%	3.0%
2012	1.8%	-	(1.7%)	(3.3%)	(4.8%)	(6.2%)	0.7%	2.3%
2013	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	0.6%	2.1%
2014	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(4.2%)	0.5%	1.5%
2015	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(4.4%)	0.5%	1.6%
2016	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(5.3%)	0.6%	1.9%
2017	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	0.6%	2.1%
Total	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(6.5%)	0.7%	2.4%
	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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ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	77	76	73	71	70	68	76	78
2004	962	935	910	884	860	838	946	970
2005	222	214	208	202	196	191	217	224
2006	74	71	70	69	67	66	72	74
2007	91	89	86	84	82	80	90	92
2008	1,182	1,140	1,102	1,065	1,030	997	1,157	1,195
2009	213	207	202	198	193	189	210	215
2010	1,102	1,087	1,072	1,058	1,045	1,032	1,093	1,107
2011	3,776	3,721	3,669	3,620	3,572	3,526	3,743	3,793
2012	3,117	3,088	3,060	3,034	3,007	2,982	3,100	3,126
2013	8,142	8,052	7,964	7,879	7,799	7,719	8,087	8,171
2014	10,362	10,227	10,096	9,970	9,848	9,730	10,281	10,404
2015	17,189	16,945	16,706	16,478	16,257	16,042	17,041	17,265
2016	15,914	15,663	15,418	15,183	14,957	14,734	15,764	15,994
2017	19,830	19,547	19,272	19,007	18,751	18,501	19,659	19,918
Total	82,253	81,062	79,908	78,802	77,734	76,695	81,536	82,626
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
Total	1,191	-	(1,154)	(2,260)	(3,328)	(4,367)	474	1,564
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	1.3%	-	(3.9%)	(6.6%)	(7.9%)	(10.5%)	-	2.6%
2004	2.9%	-	(2.7%)	(5.5%)	(8.0%)	(10.4%)	1.2%	3.7%
2005	3.7%	-	(2.8%)	(5.6%)	(8.4%)	(10.7%)	1.4%	4.7%
2006	4.2%	-	(1.4%)	(2.8%)	(5.6%)	(7.0%)	1.4%	4.2%
2007	2.2%	-	(3.4%)	(5.6%)	(7.9%)	(10.1%)	1.1%	3.4%
2008	3.7%	-	(3.3%)	(6.6%)	(9.6%)	(12.5%)	1.5%	4.8%
2009	2.9%	-	(2.4%)	(4.3%)	(6.8%)	(8.7%)	1.4%	3.9%
2010	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(5.1%)	0.6%	1.8%
2011	1.5%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	0.6%	1.9%
2012	0.9%	-	(0.9%)	(1.7%)	(2.6%)	(3.4%)	0.4%	1.2%
2013	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(4.1%)	0.4%	1.5%
2014	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	0.5%	1.7%
2015	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(5.3%)	0.6%	1.9%
2016	1.6%	-	(1.6%)	(3.1%)	(4.5%)	(5.9%)	0.6%	2.1%
2017	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	0.6%	1.9%
Total	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	0.6%	1.9%
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	1	1	1	1	1	1	1	1
2009	3	3	3	3	3	3	3	4
2010	67	66	65	64	63	62	66	67
2011	11	11	11	11	11	11	11	12
2012	114	113	112	110	109	108	114	115
2013	49	49	48	48	47	46	49	49
2014	115	114	113	112	110	108	115	117
2015	1,847	1,821	1,797	1,773	1,750	1,727	1,831	1,855
2016	493	486	479	472	464	457	488	495
2017	646	636	627	618	610	601	640	649
Total	3,346	3,300	3,256	3,212	3,168	3,124	3,318	3,364
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
Total	46	-	(44)	(88)	(132)	(176)	18	64
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	33.3%
2010	1.5%	-	(1.5%)	(3.0%)	(4.5%)	(6.1%)	-	1.5%
2011	-	-	-	-	-	-	-	9.1%
2012	0.9%	-	(0.9%)	(2.7%)	(3.5%)	(4.4%)	0.9%	1.8%
2013	-	-	(2.0%)	(2.0%)	(4.1%)	(6.1%)	-	-
2014	0.9%	-	(0.9%)	(1.8%)	(3.5%)	(5.3%)	0.9%	2.6%
2015	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.2%)	0.5%	1.9%
2016	1.4%	-	(1.4%)	(2.9%)	(4.5%)	(6.0%)	0.4%	1.9%
2017	1.6%	-	(1.4%)	(2.8%)	(4.1%)	(5.5%)	0.6%	2.0%
Total	1.4%	-	(1.3%)	(2.7%)	(4.0%)	(5.3%)	0.5%	1.9%
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	1	1	1	1	1	1	1	1
2009	141	139	137	135	133	131	140	142
2010	2	2	2	2	2	2	2	2
2011	6	6	6	6	6	5	6	6
2012	130	128	127	126	125	123	129	130
2013	800	789	780	771	762	754	794	803
2014	2,013	1,986	1,960	1,936	1,911	1,887	1,997	2,021
2015	448	441	435	429	425	419	444	449
2016	753	742	731	721	711	700	747	756
2017	1,149	1,132	1,114	1,097	1,082	1,066	1,138	1,154
Total	5,443	5,366	5,293	5,224	5,158	5,088	5,398	5,464
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
Total	77	-	(73)	(142)	(208)	(278)	32	98
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	1.4%	-	(1.4%)	(2.9%)	(4.3%)	(5.8%)	0.7%	2.2%
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	(16.7%)	-	-
2012	1.6%	-	(0.8%)	(1.6%)	(2.3%)	(3.9%)	0.8%	1.6%
2013	1.4%	-	(1.1%)	(2.3%)	(3.4%)	(4.4%)	0.6%	1.8%
2014	1.4%	-	(1.3%)	(2.5%)	(3.8%)	(5.0%)	0.6%	1.8%
2015	1.6%	-	(1.4%)	(2.7%)	(3.6%)	(5.0%)	0.7%	1.8%
2016	1.5%	-	(1.5%)	(2.8%)	(4.2%)	(5.7%)	0.7%	1.9%
2017	1.5%	-	(1.6%)	(3.1%)	(4.4%)	(5.8%)	0.5%	1.9%
Total	1.4%	-	(1.4%)	(2.6%)	(3.9%)	(5.2%)	0.6%	1.8%
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	2	2	2	2	2	2	2	2
2011	3	3	3	3	3	3	3	3
2012	70	69	68	68	67	67	69	70
2013	20	20	20	20	20	20	20	20
2014	40	39	39	38	38	37	39	40
2015	186	183	181	178	176	174	185	187
2016	374	369	363	358	353	348	370	375
2017	340	334	329	324	319	314	336	342
Total	1,035	1,019	1,005	991	978	965	1,024	1,039
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
Total	16	-	(14)	(28)	(41)	(54)	5	20
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.4%	-	(1.4%)	(1.4%)	(2.9%)	(2.9%)	-	1.4%
2013	-	-	-	-	-	-	-	-
2014	2.6%	-	-	(2.6%)	(2.6%)	(5.1%)	-	2.6%
2015	1.6%	-	(1.1%)	(2.7%)	(3.8%)	(4.9%)	1.1%	2.2%
2016	1.4%	-	(1.6%)	(3.0%)	(4.3%)	(5.7%)	0.3%	1.6%
2017	1.8%	-	(1.5%)	(3.0%)	(4.5%)	(6.0%)	0.6%	2.4%
Total	1.6%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	0.5%	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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ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	4,678	4,642	4,609	4,577	4,543	4,512	4,655	4,688
2003	3,329	3,251	3,174	3,100	3,031	2,961	3,282	3,355
2004	3,053	2,971	2,891	2,813	2,738	2,668	3,004	3,079
2005	2,205	2,137	2,076	2,017	1,960	1,907	2,163	2,224
2006	3,311	3,207	3,112	3,020	2,932	2,847	3,248	3,343
2007	7,750	7,499	7,257	7,028	6,811	6,603	7,599	7,831
2008	2,690	2,605	2,523	2,447	2,376	2,305	2,639	2,717
2009	4,629	4,508	4,393	4,286	4,181	4,083	4,557	4,669
2010	4,486	4,398	4,315	4,238	4,164	4,092	4,432	4,513
2011	13,189	12,953	12,730	12,517	12,316	12,118	13,049	13,266
2012	15,378	15,174	14,979	14,796	14,618	14,450	15,256	15,441
2013	28,718	28,368	28,031	27,706	27,395	27,093	28,506	28,829
2014	36,399	35,975	35,565	35,168	34,787	34,410	36,145	36,535
2015	55,118	54,437	53,776	53,141	52,526	51,923	54,708	55,326
2016	61,267	60,427	59,606	58,817	58,050	57,300	60,762	61,531
2017	74,224	73,159	72,124	71,126	70,156	69,211	73,584	74,556
Total	320,424	315,711	311,161	306,797	302,584	298,483	317,589	321,903
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
Total	4,713	-	(4,550)	(8,914)	(13,127)	(17,228)	1,878	6,192
	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							
	0.77%	1.27%	1.77%	2.27%	2.77%	3.27%	1.07%	0.62%
2002 & prior	0.8%	-	(0.7%)	(1.4%)	(2.1%)	(2.8%)	0.3%	1.0%
2003	2.4%	-	(2.4%)	(4.6%)	(6.8%)	(8.9%)	1.0%	3.2%
2004	2.8%	-	(2.7%)	(5.3%)	(7.8%)	(10.2%)	1.1%	3.6%
2005	3.2%	-	(2.9%)	(5.6%)	(8.3%)	(10.8%)	1.2%	4.1%
2006	3.2%	-	(3.0%)	(5.8%)	(8.6%)	(11.2%)	1.3%	4.2%
2007	3.3%	-	(3.2%)	(6.3%)	(9.2%)	(11.9%)	1.3%	4.4%
2008	3.3%	-	(3.1%)	(6.1%)	(8.8%)	(11.5%)	1.3%	4.3%
2009	2.7%	-	(2.6%)	(4.9%)	(7.3%)	(9.4%)	1.1%	3.6%
2010	2.0%	-	(1.9%)	(3.6%)	(5.3%)	(7.0%)	0.8%	2.6%
2011	1.8%	-	(1.7%)	(3.4%)	(4.9%)	(6.4%)	0.7%	2.4%
2012	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.8%)	0.5%	1.8%
2013	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(4.5%)	0.5%	1.6%
2014	1.2%	-	(1.1%)	(2.2%)	(3.3%)	(4.4%)	0.5%	1.6%
2015	1.3%	-	(1.2%)	(2.4%)	(3.5%)	(4.6%)	0.5%	1.6%
2016	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(5.2%)	0.6%	1.8%
2017	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	0.6%	1.9%
Total	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(5.5%)	0.6%	2.0%
	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	201708	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(166)	1	(1)	165	165	(99.4%)	(1)
	2008	21	(1)	2	(14)	(13)	(61.9%)	8
	2009	21	-	-	(14)	(14)	(66.7%)	7
	2010	72	(1)	1	(56)	(56)	(77.8%)	16
	2011	112	(2)	2	(68)	(68)	(60.7%)	44
	2012	229	(4)	4	(55)	(55)	(24.0%)	174
	2013	372	(8)	23	(157)	(142)	(38.2%)	230
	2014	1,125	(34)	70	(379)	(343)	(30.5%)	782
	2015	1,463	(66)	59	(305)	(312)	(21.3%)	1,151
	2016	2,802	(218)	289	(247)	(176)	(6.3%)	2,626
	2017	3,204	420	(237)	267	450	14.0%	3,654
Private Passenger Total		9,255	87	212	(863)	(564)	(6.1%)	8,691
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	3	-	-	-	-	-	3
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	14	-	1	-	1	7.1%	15
	2011	20	-	95	34	129	645.0%	149
	2012	234	(6)	6	(45)	(45)	(19.2%)	189
	2013	190	(6)	(2)	(95)	(103)	(54.2%)	87
	2014	352	(17)	(39)	(90)	(146)	(41.5%)	206
	2015	1,077	(54)	(32)	(455)	(541)	(50.2%)	536
	2016	1,788	(109)	(4)	(459)	(572)	(32.0%)	1,216
	2017	1,885	260	129	(145)	244	12.9%	2,129
Non Private Passenger Total		5,566	68	154	(1,255)	(1,033)	(18.6%)	4,533
Grand Total		14,821	155	366	(2,118)	(1,597)	(10.8%)	13,224

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 201708
 Jurisdiction Desc New Brunswick
 AccountCode Des IBNR Provision
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	61	-	-	-	-	-	61
	2008	79	(1)	1	(64)	(64)	(81.0%)	15
	2009	73	(1)	1	(29)	(29)	(39.7%)	44
	2010	99	(2)	7	27	32	32.3%	131
	2011	183	(3)	(36)	13	(26)	(14.2%)	157
	2012	210	(4)	4	(6)	(6)	(2.9%)	204
	2013	502	(10)	(111)	(284)	(405)	(80.7%)	97
	2014	513	(11)	(229)	(433)	(673)	(131.2%)	(160)
	2015	940	(19)	(17)	271	235	25.0%	1,175
	2016	1,395	(51)	39	409	397	28.5%	1,792
	2017	2,003	166	229	350	745	37.2%	2,748
Private Passenger Total		6,058	64	(112)	254	206	3.4%	6,264
Non Private								
Passenger	prior	(314)	6	(6)	337	337	(107.3%)	23
	2008	(1)	1	(1)	-	-	-	(1)
	2009	14	-	(3)	-	(3)	(21.4%)	11
	2010	40	-	(159)	(13)	(172)	(430.0%)	(132)
	2011	(11)	1	(1)	57	57	(518.2%)	46
	2012	101	(3)	(156)	19	(140)	(138.6%)	(39)
	2013	614	(12)	6	(143)	(149)	(24.3%)	465
	2014	342	(8)	8	34	34	9.9%	376
	2015	446	(18)	17	8	7	1.6%	453
	2016	1,081	(140)	171	(122)	(91)	(8.4%)	990
	2017	1,087	157	37	(9)	185	17.0%	1,272
Non Private Passenger Total		3,399	(16)	(87)	168	65	1.9%	3,464
Grand Total		9,457	48	(199)	422	271	2.9%	9,728

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 201708
 Jurisdiction Desc Nova Scotia
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(3)	1	(2)	(2)	(3)	100.0%	(6)
	2008	32	(1)	1	(38)	(38)	(118.8%)	(6)
	2009	4	(1)	25	(57)	(33)	(825.0%)	(29)
	2010	1	-	-	(52)	(52)	(5,200.0%)	(51)
	2011	14	-	(18)	(24)	(42)	(300.0%)	(28)
	2012	252	(5)	5	(275)	(275)	(109.1%)	(23)
	2013	92	(2)	16	7	21	22.8%	113
	2014	(71)	2	(143)	(5)	(146)	205.6%	(217)
	2015	546	(11)	25	(172)	(158)	(28.9%)	388
	2016	1,493	(70)	98	(277)	(249)	(16.7%)	1,244
	2017	1,211	194	20	(6)	208	17.2%	1,419
Private Passenger Total		3,571	107	27	(901)	(767)	(21.5%)	2,804
Non Private								
Passenger	prior	11	-	-	(1)	(1)	(9.1%)	10
	2008	61	(1)	1	(1)	(1)	(1.6%)	60
	2009	(5)	-	-	-	-	-	(5)
	2010	35	(1)	1	(32)	(32)	(91.4%)	3
	2011	91	(3)	3	(82)	(82)	(90.1%)	9
	2012	56	(1)	1	(16)	(16)	(28.6%)	40
	2013	185	(4)	-	40	36	19.5%	221
	2014	128	(1)	62	150	211	164.8%	339
	2015	1,274	(24)	(95)	(62)	(181)	(14.2%)	1,093
	2016	2,220	(121)	95	(223)	(249)	(11.2%)	1,971
	2017	436	241	39	88	368	84.4%	804
Non Private Passenger Total		4,492	85	107	(139)	53	1.2%	4,545
Grand Total		8,063	192	134	(1,040)	(714)	(8.9%)	7,349

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	201708	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	(8)	(8)	(200.0%)	(4)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(129)	2	(2)	163	163	(126.4%)	34
	2011	51	(2)	2	3	3	5.9%	54
	2012	2	-	-	-	-	-	2
	2013	32	(1)	1	(16)	(16)	(50.0%)	16
	2014	87	(1)	(3)	30	26	29.9%	113
	2015	361	(13)	16	(44)	(41)	(11.4%)	320
	2016	404	(31)	11	(119)	(139)	(34.4%)	265
	2017	399	(34)	87	25	78	19.5%	477
Private Passenger Total		1,210	(80)	112	34	66	5.5%	1,276
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	80	(2)	2	-	-	-	80
	2012	55	(2)	4	(29)	(27)	(49.1%)	28
	2013	42	(1)	1	(14)	(14)	(33.3%)	28
	2014	155	(3)	(45)	(2)	(50)	(32.3%)	105
	2015	362	(12)	11	(75)	(76)	(21.0%)	286
	2016	427	(17)	13	(55)	(59)	(13.8%)	368
	2017	339	33	41	85	159	46.9%	498
Non Private Passenger Total		1,459	(4)	27	(90)	(67)	(4.6%)	1,392
Grand Total		2,669	(84)	139	(56)	(1)	-	2,668

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 201708
 Jurisdiction Desc Ontario
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	2,444	(49)	101	254	306	12.5%	2,750
	2008	658	(13)	16	(80)	(77)	(11.7%)	581
	2009	(353)	7	(7)	959	959	(271.7%)	606
	2010	382	(9)	12	12	15	3.9%	397
	2011	(95)	2	2	(92)	(88)	92.6%	(183)
	2012	(389)	8	(3)	455	460	(118.3%)	71
	2013	647	(12)	35	(550)	(527)	(81.5%)	120
	2014	866	(29)	(13)	(303)	(345)	(39.8%)	521
	2015	1,612	(78)	(165)	(321)	(564)	(35.0%)	1,048
	2016	2,774	(193)	55	(413)	(551)	(19.9%)	2,223
	2017	2,342	310	165	(33)	442	18.9%	2,784
Private Passenger Total		10,888	(56)	198	(112)	30	0.3%	10,918
Non Private								
Passenger	prior	1,005	(20)	27	(169)	(162)	(16.1%)	843
	2008	52	(2)	2	(36)	(36)	(69.2%)	16
	2009	252	(5)	111	(68)	38	15.1%	290
	2010	265	(6)	6	(97)	(97)	(36.6%)	168
	2011	(312)	6	(259)	748	495	(158.7%)	183
	2012	785	(24)	(57)	(356)	(437)	(55.7%)	348
	2013	167	10	(94)	(387)	(471)	(282.0%)	(304)
	2014	2,943	(102)	(532)	(283)	(917)	(31.2%)	2,026
	2015	4,719	(193)	148	(822)	(867)	(18.4%)	3,852
	2016	7,736	(386)	629	(1,098)	(855)	(11.1%)	6,881
	2017	6,949	927	(124)	(76)	727	10.5%	7,676
Non Private Passenger Total		24,561	205	(143)	(2,644)	(2,582)	(10.5%)	21,979
Grand Total		35,449	149	55	(2,756)	(2,552)	(7.2%)	32,897

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 201708
 Jurisdiction Desc Alberta
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(122)	3	(3)	75	75	(61.5%)	(47)
	2008	(37)	1	(1)	68	68	(183.8%)	31
	2009	31	(1)	1	-	-	-	31
	2010	148	(3)	(9)	26	14	9.5%	162
	2011	254	(5)	5	64	64	25.2%	318
	2012	284	(6)	(22)	13	(15)	(5.3%)	269
	2013	547	(11)	(103)	43	(71)	(13.0%)	476
	2014	1,553	(46)	44	(437)	(439)	(28.3%)	1,114
	2015	1,366	(50)	(4)	(34)	(88)	(6.4%)	1,278
	2016	2,083	(119)	60	(239)	(298)	(14.3%)	1,785
	2017	1,832	147	181	(209)	119	6.5%	1,951
Private Passenger Total		7,939	(90)	149	(630)	(571)	(7.2%)	7,368
Non Private								
Passenger	prior	41	-	-	133	133	324.4%	174
	2008	37	-	-	(23)	(23)	(62.2%)	14
	2009	31	-	-	(3)	(3)	(9.7%)	28
	2010	195	(4)	4	(126)	(126)	(64.6%)	69
	2011	434	(9)	294	(91)	194	44.7%	628
	2012	657	(12)	10	(64)	(66)	(10.0%)	591
	2013	692	(15)	(74)	516	427	61.7%	1,119
	2014	932	(32)	(128)	1,124	964	103.4%	1,896
	2015	4,032	(245)	(1,000)	955	(290)	(7.2%)	3,742
	2016	6,984	(578)	(265)	(900)	(1,743)	(25.0%)	5,241
	2017	8,039	572	(334)	448	686	8.5%	8,725
Non Private Passenger Total		22,074	(323)	(1,493)	1,969	153	0.7%	22,227
Grand Total		30,013	(413)	(1,344)	1,339	(418)	(1.4%)	29,595

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 201708
 Jurisdiction Desc Yukon
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	5	-	-	-	-	-	5
	2008	3	-	-	(2)	(2)	(66.7%)	1
	2009	6	-	-	-	-	-	6
	2010	13	(1)	1	2	2	15.4%	15
	2011	11	-	-	1	1	9.1%	12
	2012	22	-	-	1	1	4.5%	23
	2013	44	(1)	1	-	-	-	44
	2014	99	(1)	1	(18)	(18)	(18.2%)	81
	2015	379	(7)	7	(41)	(41)	(10.8%)	338
	2016	292	(18)	21	(1)	2	0.7%	294
2017	173	11	10	(21)	-	-	173	
Private Passenger Total		1,047	(17)	41	(79)	(55)	(5.3%)	992
Non Private								
Passenger	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	1	-	-	(1)	(1)	(100.0%)	-
	2011	4	-	-	2	2	50.0%	6
	2012	17	-	-	-	-	-	17
	2013	33	(1)	1	(21)	(21)	(63.6%)	12
	2014	60	(1)	1	(7)	(7)	(11.7%)	53
	2015	147	(2)	2	(18)	(18)	(12.2%)	129
	2016	131	(7)	8	(2)	(1)	(0.8%)	130
2017	327	43	23	(24)	42	12.8%	369	
Non Private Passenger Total		722	32	35	(71)	(4)	(0.6%)	718
Grand Total		1,769	15	76	(150)	(59)	(3.3%)	1,710

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	201708	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(5)	-	-	-	-	-	(5)
	2008	3	-	-	-	-	-	3
	2009	14	-	-	5	5	35.7%	19
	2010	4	-	-	-	-	-	4
	2011	2	-	-	6	6	300.0%	8
	2012	36	(1)	1	-	-	-	36
	2013	86	(1)	254	3	256	297.7%	342
	2014	237	(5)	5	(20)	(20)	(8.4%)	217
	2015	757	(15)	50	(459)	(424)	(56.0%)	333
	2016	457	(21)	30	(18)	(9)	(2.0%)	448
	2017	275	45	37	44	126	45.8%	401
Private Passenger Total		1,866	2	377	(439)	(60)	(3.2%)	1,806
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	50	-	-	10	10	20.0%	60
	2014	106	(2)	2	(32)	(32)	(30.2%)	74
	2015	97	(2)	2	(21)	(21)	(21.6%)	76
	2016	268	(12)	17	(32)	(27)	(10.1%)	241
	2017	(637)	21	11	21	53	(8.3%)	(584)
Non Private Passenger Total		(113)	5	32	(54)	(17)	15.0%	(130)
Grand Total		1,753	7	409	(493)	(77)	(4.4%)	1,676

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 201708
 Jurisdiction Desc Nunavut
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	3	-	-	1	1	33.3%	4
	2012	(89)	2	(2)	1	1	(1.1%)	(88)
	2013	14	-	-	-	-	-	14
	2014	28	(1)	1	(4)	(4)	(14.3%)	24
	2015	144	(5)	5	(57)	(57)	(39.6%)	87
	2016	136	(7)	7	(27)	(27)	(19.9%)	109
2017	62	5	7	-	12	19.4%	74	
Private Passenger Total		300	(6)	18	(86)	(74)	(24.7%)	226
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	(2)	(2)	(18.2%)	9
	2014	25	-	-	(4)	(4)	(16.0%)	21
	2015	126	(5)	5	(28)	(28)	(22.2%)	98
	2016	197	(7)	7	(19)	(19)	(9.6%)	178
2017	184	26	1	(5)	22	12.0%	206	
Non Private Passenger Total		543	14	13	(58)	(31)	(5.7%)	512
Grand Total		843	8	31	(144)	(105)	(12.5%)	738

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 201708
 Jurisdiction Desc (All)
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	2,216	(44)	95	484	535	24.1%	2,751
	2008	759	(15)	19	(130)	(126)	(16.6%)	633
	2009	(204)	4	20	864	888	(435.3%)	684
	2010	593	(14)	10	122	118	19.9%	711
	2011	535	(10)	(43)	(96)	(149)	(27.9%)	386
	2012	557	(10)	(13)	134	111	19.9%	668
	2013	2,336	(46)	116	(954)	(884)	(37.8%)	1,452
	2014	4,437	(126)	(267)	(1,569)	(1,962)	(44.2%)	2,475
	2015	7,568	(264)	(24)	(1,162)	(1,450)	(19.2%)	6,118
	2016	11,836	(728)	610	(932)	(1,050)	(8.9%)	10,786
	2017	11,501	1,264	499	417	2,180	19.0%	13,681
Private Passenger Total		42,134	11	1,022	(2,822)	(1,789)	(4.2%)	40,345
Non Private								
Passenger	prior	748	(14)	21	300	307	41.0%	1,055
	2008	150	(2)	2	(60)	(60)	(40.0%)	90
	2009	295	(5)	108	(71)	32	10.8%	327
	2010	551	(11)	(147)	(269)	(427)	(77.5%)	124
	2011	306	(7)	134	668	795	259.8%	1,101
	2012	1,905	(48)	(192)	(491)	(731)	(38.4%)	1,174
	2013	1,984	(29)	(162)	(96)	(287)	(14.5%)	1,697
	2014	5,043	(166)	(671)	890	53	1.1%	5,096
	2015	12,280	(555)	(942)	(518)	(2,015)	(16.4%)	10,265
	2016	20,832	(1,377)	671	(2,910)	(3,616)	(17.4%)	17,216
	2017	18,609	2,280	(177)	383	2,486	13.4%	21,095
Non Private Passenger Total		62,703	66	(1,355)	(2,174)	(3,463)	(5.5%)	59,240
Grand Total		104,837	77	(333)	(4,996)	(5,252)	(5.0%)	99,585

EXHIBIT G-2

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

page 1 of 10

ShareDate	201708
Jurisdiction Desc	Newfoundland & Labrador
AccountCode Des	Undiscounted
AccountCode	IBNR Provisio
	(All)

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(216)	4	(4)	197	197	(91.2%)	(19)
	2008	3	-	1	-	1	33.3%	4
	2009	(5)	-	-	-	-	-	(5)
	2010	60	(1)	1	(49)	(49)	(81.7%)	11
	2011	36	(1)	1	(37)	(37)	(102.8%)	(1)
	2012	22	-	-	(22)	(22)	(100.0%)	-
	2013	125	(3)	24	(119)	(98)	(78.4%)	27
	2014	656	(26)	67	(306)	(265)	(40.4%)	391
	2015	899	(54)	108	(240)	(186)	(20.7%)	713
	2016	2,014	(201)	286	(169)	(84)	(4.2%)	1,930
	2017	2,728	356	(235)	293	414	15.2%	3,142
Private Passenger Total		6,322	74	249	(452)	(129)	(2.0%)	6,193
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	3	-	-	-	-	-	3
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	-	-	1	-	1	100.0%	1
	2011	(34)	1	104	33	138	(405.9%)	104
	2012	74	(2)	2	(39)	(39)	(52.7%)	35
	2013	102	(5)	(3)	(83)	(91)	(89.2%)	11
	2014	232	(14)	(42)	(78)	(134)	(57.8%)	98
	2015	714	(43)	(36)	(406)	(485)	(67.9%)	229
	2016	1,361	(95)	(11)	(406)	(512)	(37.6%)	849
	2017	1,648	227	123	(120)	230	14.0%	1,878
Non Private Passenger Total		4,103	69	138	(1,099)	(892)	(21.7%)	3,211
Grand Total		10,425	143	387	(1,551)	(1,021)	(9.8%)	9,404

EXHIBIT G-2

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

page 2 of 10

ShareDate	201708	
Jurisdiction Desc	New Brunswi	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	34	-	-	-	-	-	34
	2008	72	(1)	1	(59)	(59)	(81.9%)	13
	2009	54	(1)	1	(26)	(26)	(48.1%)	28
	2010	71	(1)	6	27	32	45.1%	103
	2011	105	(2)	(38)	15	(25)	(23.8%)	80
	2012	133	(3)	3	-	-	-	133
	2013	330	(7)	(113)	(259)	(379)	(114.8%)	(49)
	2014	181	(4)	(217)	(335)	(556)	(307.2%)	(375)
	2015	541	(11)	(24)	253	218	40.3%	759
	2016	892	(45)	36	397	388	43.5%	1,280
	2017	1,740	133	227	341	701	40.3%	2,441
Private Passenger Total		4,153	58	(118)	354	294	7.1%	4,447
Non Private								
Passenger	prior	(330)	7	(7)	328	328	(99.4%)	(2)
	2008	(2)	-	-	-	-	-	(2)
	2009	(1)	-	(3)	-	(3)	300.0%	(4)
	2010	24	-	(159)	(11)	(170)	(708.3%)	(146)
	2011	(37)	1	(1)	54	54	(145.9%)	17
	2012	39	(1)	(158)	21	(138)	(353.8%)	(99)
	2013	244	(5)	-	(115)	(120)	(49.2%)	124
	2014	142	(4)	4	67	67	47.2%	209
	2015	263	(13)	13	15	15	5.7%	278
	2016	946	(132)	164	(100)	(68)	(7.2%)	878
	2017	948	139	42	5	186	19.6%	1,134
Non Private Passenger Total		2,236	(8)	(105)	264	151	6.8%	2,387
Grand Total		6,389	50	(223)	618	445	7.0%	6,834

EXHIBIT G-2

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

page 3 of 10

ShareDate	201708	
Jurisdiction Desc	Nova Scotia	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(20)	-	(1)	-	(1)	5.0%	(21)
	2008	27	(1)	1	(36)	(36)	(133.3%)	(9)
	2009	(15)	-	25	(53)	(28)	186.7%	(43)
	2010	(31)	1	(1)	(47)	(47)	151.6%	(78)
	2011	4	-	(18)	(22)	(40)	(1,000.0%)	(36)
	2012	221	(4)	4	(256)	(256)	(115.8%)	(35)
	2013	(42)	1	13	40	54	(128.6%)	12
	2014	(187)	4	(139)	-	(135)	72.2%	(322)
	2015	373	(7)	21	(153)	(139)	(37.3%)	234
	2016	1,255	(63)	94	(246)	(215)	(17.1%)	1,040
	2017	1,043	168	22	5	195	18.7%	1,238
Private Passenger Total		2,628	99	21	(768)	(648)	(24.7%)	1,980
Non Private								
<div><div></div> Passenger</div>	prior	6	-	-	-	-	-	6
	2008	58	(1)	1	-	-	-	58
	2009	(6)	-	-	-	-	-	(6)
	2010	24	-	-	(22)	(22)	(91.7%)	2
	2011	81	(2)	2	(76)	(76)	(93.8%)	5
	2012	24	-	-	(10)	(10)	(41.7%)	14
	2013	(3)	-	(3)	79	76	(2,533.3%)	73
	2014	(34)	1	67	147	215	(632.4%)	181
	2015	1,070	(21)	(88)	(47)	(156)	(14.6%)	914
	2016	1,913	(115)	94	(188)	(209)	(10.9%)	1,704
	2017	236	209	41	102	352	149.2%	588
Non Private Passenger Total		3,369	71	114	(15)	170	5.0%	3,539
Grand Total		5,997	170	135	(783)	(478)	(8.0%)	5,519

EXHIBIT G-2

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

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ShareDate 201708
Jurisdiction Desc Prince Edward
AccountCode Des Island
AccountCode Des Undiscounted
AccountCode Des IBNR Provisio
AccountCode (All)

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	4	-	-	(8)	(8)	(200.0%)	(4)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(152)	3	(3)	151	151	(99.3%)	(1)
	2011	-	-	-	3	3	100.0%	3
	2012	2	-	-	-	-	-	2
	2013	30	(1)	1	(15)	(15)	(50.0%)	15
	2014	56	(1)	(3)	28	24	42.9%	80
	2015	227	(11)	14	(13)	(10)	(4.4%)	217
	2016	294	(29)	10	(105)	(124)	(42.2%)	170
	2017	350	(39)	84	24	69	19.7%	419
Private Passenger Total		810	(78)	103	65	90	11.1%	900
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	75	(2)	2	-	-	-	75
	2012	34	(1)	3	(25)	(23)	(67.6%)	11
	2013	39	(1)	1	(13)	(13)	(33.3%)	26
	2014	128	(3)	(27)	(2)	(32)	(25.0%)	96
	2015	325	(10)	10	(64)	(64)	(19.7%)	261
	2016	314	(16)	13	(47)	(50)	(15.9%)	264
	2017	300	29	40	80	149	49.7%	449
Non Private Passenger Total		1,214	(4)	42	(71)	(33)	(2.7%)	1,181
Grand Total		2,024	(82)	145	(6)	57	2.8%	2,081

EXHIBIT G-2

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

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ShareDate	201708	
Jurisdiction Desc	Ontario	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	1,228	(24)	77	444	497	40.5%	1,725
	2008	629	(13)	15	(66)	(64)	(10.2%)	565
	2009	(466)	9	(9)	975	975	(209.2%)	509
	2010	287	(6)	9	39	42	14.6%	329
	2011	(204)	4	1	(76)	(71)	34.8%	(275)
	2012	(509)	10	(4)	447	453	(89.0%)	(56)
	2013	449	(9)	33	(458)	(434)	(96.7%)	15
	2014	514	(21)	(20)	(260)	(301)	(58.6%)	213
	2015	1,240	(74)	(168)	(211)	(453)	(36.5%)	787
	2016	2,347	(188)	52	(349)	(485)	(20.7%)	1,862
	2017	2,057	262	158	(8)	412	20.0%	2,469
Private Passenger Total		7,572	(50)	144	477	571	7.5%	8,143
Non Private								
<div><div></div> Passenger</div>	prior	834	(16)	16	(121)	(121)	(14.5%)	713
	2008	25	(1)	1	(30)	(30)	(120.0%)	(5)
	2009	191	(4)	110	(55)	51	26.7%	242
	2010	245	(5)	5	(89)	(89)	(36.3%)	156
	2011	(554)	11	(258)	749	502	(90.6%)	(52)
	2012	499	(20)	23	(321)	(318)	(63.7%)	181
	2013	(588)	24	(105)	(140)	(221)	37.6%	(809)
	2014	2,164	(87)	(544)	(226)	(857)	(39.6%)	1,307
	2015	3,248	(162)	148	(439)	(453)	(13.9%)	2,795
	2016	6,305	(315)	566	(912)	(661)	(10.5%)	5,644
	2017	6,171	812	(129)	(18)	665	10.8%	6,836
Non Private Passenger Total		18,540	237	(167)	(1,602)	(1,532)	(8.3%)	17,008
Grand Total		26,112	187	(23)	(1,125)	(961)	(3.7%)	25,151

EXHIBIT G-2

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

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ShareDate	201708	
Jurisdiction Desc	Alberta	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	





IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(150)	3	(3)	75	75	(50.0%)	(75)
	2008	(45)	1	(1)	65	65	(144.4%)	20
	2009	29	(1)	1	-	-	-	29
	2010	61	(1)	(1)	33	31	50.8%	92
	2011	109	(2)	2	66	66	60.6%	175
	2012	226	(5)	(20)	16	(9)	(4.0%)	217
	2013	433	(9)	(57)	46	(20)	(4.6%)	413
	2014	1,253	(38)	40	(323)	(321)	(25.6%)	932
	2015	998	(40)	(14)	(12)	(66)	(6.6%)	932
	2016	1,781	(107)	50	(197)	(254)	(14.3%)	1,527
	2017	1,652	129	178	(177)	130	7.9%	1,782
Private Passenger Total		6,347	(70)	175	(408)	(303)	(4.8%)	6,044
Non Private								
<div><div></div> Passenger</div>	prior	(15)	1	(1)	141	141	(940.0%)	126
	2008	(7)	-	-	-	-	-	(7)
	2009	19	-	-	-	-	-	19
	2010	183	(4)	4	(118)	(118)	(64.5%)	65
	2011	246	(5)	290	(56)	229	93.1%	475
	2012	461	(9)	6	(59)	(62)	(13.4%)	399
	2013	192	(4)	(63)	479	412	214.6%	604
	2014	329	(20)	(131)	1,220	1,069	324.9%	1,398
	2015	2,789	(195)	(1,022)	941	(276)	(9.9%)	2,513
	2016	5,750	(518)	(301)	(748)	(1,567)	(27.3%)	4,183
	2017	7,146	494	(324)	496	666	9.3%	7,812
Non Private Passenger Total		17,093	(260)	(1,542)	2,296	494	2.9%	17,587
Grand Total		23,440	(330)	(1,367)	1,888	191	0.8%	23,631

EXHIBIT G-2

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

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ShareDate	201708	
Jurisdiction Desc	Yukon	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	5	-	-	-	-	-	5
	2008	3	-	-	(2)	(2)	(66.7%)	1
	2009	5	-	-	-	-	-	5
	2010	6	-	-	2	2	33.3%	8
	2011	10	-	-	1	1	10.0%	11
	2012	20	-	-	2	2	10.0%	22
	2013	41	(1)	1	-	-	-	41
	2014	90	(2)	2	(15)	(15)	(16.7%)	75
	2015	253	(5)	5	(32)	(32)	(12.6%)	221
	2016	264	(18)	21	1	4	1.5%	268
	2017	159	9	10	(18)	1	0.6%	160
Private Passenger Total		856	(17)	39	(61)	(39)	(4.6%)	817
Non Private								
Passenger	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	1	-	-	(1)	(1)	(100.0%)	-
	2011	4	-	-	1	1	25.0%	5
	2012	9	-	-	-	-	-	9
	2013	31	(1)	1	(20)	(20)	(64.5%)	11
	2014	55	(1)	1	(5)	(5)	(9.1%)	50
	2015	93	(2)	2	(14)	(14)	(15.1%)	79
	2016	109	(5)	7	(1)	1	0.9%	110
	2017	298	39	21	(20)	40	13.4%	338
Non Private Passenger Total		602	30	32	(60)	2	0.3%	604
Grand Total		1,458	13	71	(121)	(37)	(2.5%)	1,421

EXHIBIT G-2

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

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ShareDate 201708
Northwest
Jurisdiction Desc Territories
AccountCode Des Undiscounted
IBNR Provisio
AccountCode (All)

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(5)	-	-	-	-	-	(5)
	2008	3	-	-	-	-	-	3
	2009	3	-	-	6	6	200.0%	9
	2010	4	-	-	-	-	-	4
	2011	2	-	-	5	5	250.0%	7
	2012	25	(1)	1	-	-	-	25
	2013	61	(1)	254	4	257	421.3%	318
	2014	100	(2)	2	20	20	20.0%	120
	2015	678	(14)	58	(417)	(373)	(55.0%)	305
	2016	409	(20)	31	(14)	(3)	(0.7%)	406
	2017	228	38	39	46	123	53.9%	351
Private Passenger Total		1,508	-	385	(350)	35	2.3%	1,543
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	11	11	100.0%	22
	2014	30	(1)	1	(9)	(9)	(30.0%)	21
	2015	88	(2)	2	(19)	(19)	(21.6%)	69
	2016	245	(12)	16	(24)	(20)	(8.2%)	225
	2017	(653)	18	11	21	50	(7.7%)	(603)
Non Private Passenger Total		(276)	3	30	(20)	13	(4.7%)	(263)
Grand Total		1,232	3	415	(370)	48	3.9%	1,280

EXHIBIT G-2

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

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ShareDate	201708	
Jurisdiction Desc	Nunavut	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	3	-	-	1	1	33.3%	4
	2012	(94)	2	(2)	1	1	(1.1%)	(93)
	2013	13	-	-	-	-	-	13
	2014	26	(1)	1	(3)	(3)	(11.5%)	23
	2015	133	(5)	5	(53)	(53)	(39.8%)	80
	2016	124	(7)	7	(24)	(24)	(19.4%)	100
	2017	57	3	7	1	11	19.3%	68
Private Passenger Total		264	(8)	18	(77)	(67)	(25.4%)	197
Non Private								
<div><div></div>Passenger</div>	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	10	-	-	(2)	(2)	(20.0%)	8
	2014	23	-	-	(3)	(3)	(13.0%)	20
	2015	114	(5)	5	(26)	(26)	(22.8%)	88
	2016	171	(7)	7	(14)	(14)	(8.2%)	157
	2017	169	24	-	(3)	21	12.4%	190
Non Private Passenger Total		487	12	12	(48)	(24)	(4.9%)	463
Grand Total		751	4	30	(125)	(91)	(12.1%)	660

EXHIBIT G-2

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

page 10 of 10

ShareDate	201708	
Jurisdiction Desc	(All)	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	878	(17)	69	708	760	86.6%	1,638
	2008	692	(14)	17	(98)	(95)	(13.7%)	597
	2009	(395)	7	18	902	927	(234.7%)	532
	2010	309	(5)	11	156	162	52.4%	471
	2011	65	(1)	(52)	(44)	(97)	(149.2%)	(32)
	2012	46	(1)	(18)	188	169	367.4%	215
	2013	1,440	(30)	156	(761)	(635)	(44.1%)	805
	2014	2,689	(91)	(267)	(1,194)	(1,552)	(57.7%)	1,137
	2015	5,342	(221)	5	(878)	(1,094)	(20.5%)	4,248
	2016	9,380	(678)	587	(706)	(797)	(8.5%)	8,583
	2017	10,014	1,059	490	507	2,056	20.5%	12,070
Private Passenger Total		30,460	8	1,016	(1,220)	(196)	(0.6%)	30,264
Non Private								
Passenger	prior	500	(8)	8	348	348	69.6%	848
	2008	75	(2)	2	(30)	(30)	(40.0%)	45
	2009	206	(4)	107	(55)	48	23.3%	254
	2010	478	(9)	(149)	(241)	(399)	(83.5%)	79
	2011	(219)	4	139	705	848	(387.2%)	629
	2012	1,140	(33)	(124)	(433)	(590)	(51.8%)	550
	2013	38	8	(172)	196	32	84.2%	70
	2014	3,069	(129)	(671)	1,111	311	10.1%	3,380
	2015	8,704	(453)	(966)	(59)	(1,478)	(17.0%)	7,226
	2016	17,114	(1,215)	555	(2,440)	(3,100)	(18.1%)	14,014
	2017	16,263	1,991	(175)	543	2,359	14.5%	18,622
Non Private Passenger Total		47,368	150	(1,446)	(355)	(1,651)	(3.5%)	45,717
Grand Total		77,828	158	(430)	(1,575)	(1,847)	(2.4%)	75,981

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	(2)	(12)	-	(14)	-	-	1	1	(13)	
1998	1	4	-	5	-	-	1	1	6	
1999	1	4	(71)	(66)	-	-	7	7	(59)	
2000	-	(3)	(11)	(14)	-	-	1	1	(13)	
2001	(1)	(2)	9	6	-	-	1	1	7	
2002	-	1	34	35	-	-	4	4	39	
2003	-	-	82	82	-	-	8	8	90	
2004	(3)	(8)	24	13	-	-	3	3	16	
2005	-	5	33	38	-	-	4	4	42	
2006	-	4	92	96	-	-	10	10	106	
2007	211	(4)	74	281	(11)	2	27	18	299	
2008	188	3	49	240	(21)	4	22	5	245	
2009	310	(1)	121	430	(28)	5	40	17	447	
2010	279	8	195	482	(21)	3	47	29	511	
2011	1,283	96	157	1,536	(70)	13	146	89	1,625	
2012	3,970	34	357	4,361	(116)	22	444	350	4,711	
2013	3,554	32	195	3,781	(114)	22	436	344	4,125	
2014	5,427	390	235	6,052	(180)	36	655	511	6,563	
2015	7,393	745	370	8,508	(223)	39	907	723	9,231	
2016	10,499	2,386	462	13,347	(380)	70	1,423	1,113	14,460	
PAYs (sub-total):	33,110	3,682	2,407	39,199	(1,164)	216	4,187	3,239	42,438	
CAY (2017)	10,594	5,109	557	16,260	(499)	91	1,688	1,280	17,540	
claims liabilities:	43,704	8,791	2,964	55,459	(1,663)	307	5,875	4,519	59,978	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	14,799	(1,059)		13,740	(353)	67	1,024	738	14,499	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				69,199	(2,016)	374	6,899	5,257	74,477	

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	(1)	(3)	57	53	-	-	8	8	61
2003	216	(12)	(10)	194	(1)	-	22	21	215
2004	-	8	(46)	(38)	-	-	6	6	(32)
2005	76	2	(131)	(53)	(1)	-	22	21	(32)
2006	507	14	121	642	(40)	8	61	29	671
2007	1	11	149	161	(3)	-	16	13	174
2008	61	8	234	303	(15)	2	29	16	319
2009	435	18	259	712	(27)	5	68	46	758
2010	571	(51)	176	696	(19)	4	68	53	749
2011	1,240	82	198	1,520	(42)	8	148	114	1,634
2012	1,504	17	347	1,868	(39)	7	196	164	2,032
2013	5,306	59	430	5,795	(116)	21	617	522	6,317
2014	4,629	(138)	321	4,812	(108)	24	529	445	5,257
2015	5,253	887	393	6,533	(171)	33	808	670	7,203
2016	4,822	1,963	439	7,224	(239)	48	893	702	7,926
PAYs (sub-total):	24,620	2,876	2,971	30,467	(821)	160	3,495	2,834	33,301
CAY (2017)	3,500	4,953	182	8,635	(330)	61	1,042	773	9,408
claims liabilities:	28,120	7,829	3,153	39,102	(1,151)	221	4,537	3,607	42,709
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,291	(979)	9,312		(193)	33	604	444	9,312
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:			48,414		(1,344)	254	5,141	4,051	52,021

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)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	(50)	(47)	-	-	11	11	(36)
1998	(1)	6	4	9	-	-	-	-	9
1999	-	(1)	3	2	-	-	-	-	2
2000	-	1	6	7	-	-	-	-	7
2001	-	4	15	19	-	-	1	1	20
2002	1	11	1	13	-	-	1	1	14
2003	-	(16)	63	47	-	-	7	7	54
2004	14	7	84	105	(6)	1	11	6	111
2005	78	(9)	16	85	(6)	1	7	2	87
2006	69	8	376	453	(11)	2	44	35	488
2007	140	(20)	315	435	(24)	4	41	21	456
2008	102	36	452	590	(38)	7	55	24	614
2009	214	(37)	180	357	(12)	2	35	25	382
2010	508	(57)	196	647	(35)	6	62	33	680
2011	185	(24)	176	337	(15)	3	33	21	358
2012	600	(17)	214	797	(35)	7	74	46	843
2013	3,366	73	277	3,716	(129)	25	387	283	3,999
2014	2,990	(115)	238	3,113	(92)	18	360	286	3,399
2015	2,384	1,057	184	3,625	(119)	22	457	360	3,985
2016	2,900	2,208	173	5,281	(186)	38	656	508	5,789
PAYs (sub-total):	13,550	3,118	2,923	19,591	(708)	136	2,242	1,670	21,261
CAY (2017)	4,028	3,346	185	7,559	(275)	50	929	704	8,263
claims liabilities:	17,578	6,464	3,108	27,150	(983)	186	3,171	2,374	29,524
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,857	(789)		8,068	(189)	33	577	421	8,197
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				35,218	(1,172)	219	3,748	2,795	37,721

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)	51	47	-	-	5	5	52
2006	-	-	(186)	(186)	-	-	19	19	(167)
2007	-	(1)	28	27	-	-	3	3	30
2008	-	(1)	52	51	-	-	5	5	56
2009	-	-	47	47	-	-	5	5	52
2010	428	(1)	41	468	(12)	2	46	36	504
2011	574	74	40	688	(17)	3	68	54	742
2012	412	13	12	437	(31)	5	49	23	460
2013	13	41	57	111	(5)	-	11	6	117
2014	378	168	64	610	(19)	4	64	49	659
2015	1,267	361	85	1,713	(48)	8	176	136	1,849
2016	1,817	378	98	2,293	(74)	15	277	218	2,511
PAYs (sub-total):	4,889	1,028	441	6,358	(206)	37	731	562	6,920
CAY (2017)	613	959	(17)	1,555	(53)	10	207	164	1,719
claims liabilities:	5,502	1,987	424	7,913	(259)	47	938	726	8,639
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,197	(210)		1,987	(35)	6	114	85	1,987
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				9,900	(294)	53	1,052	811	10,626

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 ending 2017		Ontario - 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	5,931	1	48	5,980	(51)	8	611	568	6,548
1998	(1)	11	19	29	-	-	3	3	32
1999	-	1	-	1	-	-	-	-	1
2000	(1)	13	(176)	(164)	-	-	19	19	(145)
2001	(1)	1	(72)	(72)	-	-	9	9	(63)
2002	540	81	258	879	(45)	9	83	47	926
2003	2,750	95	569	3,414	(211)	40	323	152	3,566
2004	1,348	666	1,204	3,218	(218)	42	301	125	3,343
2005	1,576	(55)	945	2,466	(180)	35	228	83	2,549
2006	1,836	475	1,157	3,468	(275)	51	319	95	3,563
2007	5,800	967	1,922	8,689	(724)	129	796	201	8,890
2008	430	532	1,455	2,417	(171)	33	226	88	2,505
2009	2,937	694	1,093	4,724	(326)	61	441	176	4,900
2010	1,461	449	826	2,736	(180)	34	255	109	2,845
2011	6,543	(306)	1,408	7,645	(438)	81	720	363	8,008
2012	4,591	104	1,432	6,127	(285)	53	642	410	6,537
2013	9,489	(685)	1,365	10,169	(409)	74	1,052	717	10,886
2014	7,989	1,022	1,431	10,442	(305)	56	1,382	1,133	11,575
2015	10,013	2,772	1,367	14,152	(432)	86	1,901	1,555	15,707
2016	6,328	7,030	1,389	14,747	(524)	101	2,312	1,889	16,636
PAYs (sub-total):	69,559	13,868	17,640	101,067	(4,774)	893	11,623	7,742	108,809
CAY (2017)	4,577	12,042	965	17,584	(737)	141	2,707	2,111	19,695
claims liabilities:	74,136	25,910	18,605	118,651	(5,511)	1,034	14,330	9,853	128,504
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	20,830	(1,260)		19,570	(498)	87	466	55	19,570
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				138,221	(6,009)	1,121	14,796	9,908	148,074

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 ending 2017		Alberta - 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	2	20	23	-	-	16	16	39
1998	6	7	(3)	10	-	-	1	1	11
1999	2	8	13	23	-	-	2	2	25
2000	(4)	(11)	21	6	-	-	4	4	10
2001	8	14	29	51	-	-	5	5	56
2002	(1)	(9)	53	43	-	-	6	6	49
2003	68	(17)	87	138	(10)	2	14	6	144
2004	803	(24)	36	815	(58)	11	75	28	843
2005	205	28	(191)	42	(4)	2	39	37	79
2006	52	12	4	68	(4)	1	7	4	72
2007	68	(11)	413	470	(25)	5	47	27	497
2008	1,256	11	524	1,791	(152)	28	163	39	1,830
2009	180	29	418	627	(38)	7	60	29	656
2010	878	92	269	1,239	(48)	8	120	80	1,319
2011	3,557	319	313	4,189	(155)	28	404	277	4,466
2012	2,386	319	375	3,080	(73)	12	300	239	3,319
2013	6,577	647	440	7,664	(215)	38	746	569	8,233
2014	7,723	1,487	461	9,671	(319)	57	922	660	10,331
2015	13,568	2,767	510	16,845	(601)	113	2,233	1,745	18,590
2016	9,353	4,972	363	14,688	(590)	117	1,924	1,451	16,139
PAYs (sub-total):	46,686	10,642	4,155	61,483	(2,292)	429	7,088	5,225	66,708
CAY (2017)	7,249	11,249	(200)	18,298	(680)	119	2,103	1,542	19,840
claims liabilities:	53,935	21,891	3,955	79,781	(2,972)	548	9,191	6,767	86,548
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	26,961	(2,337)		24,624	(444)	79	1,272	907	24,624
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				104,405	(3,416)	627	10,463	7,674	111,172

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 ending 2017		Yukon - 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	-	2	-	2	-	-	-	-	2
1998	-	1	-	1	-	-	-	-	1
1999	-	1	-	1	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	(73)	(73)	-	-	7	7	(66)
2006	-	-	17	17	-	-	2	2	19
2007	-	-	19	19	-	-	2	2	21
2008	-	2	19	21	(1)	-	2	1	22
2009	(1)	5	15	19	-	-	2	2	21
2010	66	8	11	85	(3)	1	9	7	92
2011	(1)	16	10	25	-	-	3	3	28
2012	87	31	13	131	(3)	1	14	12	143
2013	-	52	(9)	43	(1)	-	7	6	49
2014	-	120	14	134	(4)	-	14	10	144
2015	1,452	288	23	1,763	(61)	12	235	186	1,949
2016	164	346	19	529	(20)	4	67	51	580
PAYs (sub-total):	1,767	874	78	2,719	(93)	18	364	289	3,008
CAY (2017)	51	723	(18)	756	(28)	5	95	72	828
claims liabilities:	1,818	1,597	60	3,475	(121)	23	459	361	3,836
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	885	(78)		807	(12)	2	41	31	807
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,282	(133)	25	500	392	4,643

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 ending 2017		Northwest Territories - 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	-	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	-	3	44	47	(2)	-	4	2	49
2009	147	9	40	196	(7)	1	19	13	209
2010	-	5	32	37	(1)	-	3	2	39
2011	-	7	27	34	(1)	-	4	3	37
2012	104	25	32	161	(4)	1	16	13	174
2013	503	328	56	887	(27)	5	96	74	961
2014	2,029	57	33	2,119	(70)	13	227	170	2,289
2015	25	337	68	430	(13)	2	53	42	472
2016	122	563	7	692	(27)	5	90	68	760
PAYs (sub-total):	2,930	1,331	406	4,667	(152)	27	518	393	5,060
CAY (2017)	1,454	(204)	(66)	1,184	(50)	9	157	116	1,300
claims liabilities:	4,384	1,127	340	5,851	(202)	36	675	509	6,360
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,783	(179)		1,604	(24)	4	74	54	1,604
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				7,455	(226)	40	749	563	7,964

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	9	13	-	-	1	1	14
2012	158	(89)	11	80	(2)	-	9	7	87
2013	-	21	(19)	2	-	-	4	4	6
2014	-	43	(12)	31	(2)	-	6	4	35
2015	22	160	10	192	(7)	1	24	18	210
2016	114	235	3	352	(13)	3	44	34	386
PAYs (sub-total):	294	376	34	704	(24)	4	91	71	775
CAY (2017)	21	354	(26)	349	(16)	3	48	35	384
claims liabilities:	315	730	8	1,053	(40)	7	139	106	1,159
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	637	(57)		580	(9)	1	23	15	580
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,633	(49)	8	162	121	1,739

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)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,930	4	25	5,959	(51)	8	641	598	6,557
1998	5	32	25	62	-	-	5	5	67
1999	3	15	(49)	(31)	-	-	9	9	(22)
2000	(5)	(1)	(154)	(160)	-	-	24	24	(136)
2001	6	17	(2)	21	-	-	18	18	39
2002	539	81	415	1,035	(45)	9	103	67	1,102
2003	3,034	49	807	3,890	(222)	42	375	195	4,085
2004	2,162	651	1,319	4,132	(282)	54	397	169	4,301
2005	1,935	(33)	667	2,569	(191)	38	313	160	2,729
2006	2,464	511	1,600	4,575	(330)	62	464	196	4,771
2007	6,220	939	2,956	10,115	(787)	140	935	288	10,403
2008	2,037	595	2,836	5,468	(400)	74	507	181	5,649
2009	4,222	717	2,183	7,122	(438)	81	671	314	7,436
2010	4,191	456	1,756	6,403	(319)	58	611	350	6,753
2011	13,381	268	2,338	15,987	(738)	136	1,527	925	16,912
2012	13,812	437	2,793	17,042	(588)	108	1,744	1,264	18,306
2013	28,808	568	2,792	32,168	(1,016)	185	3,356	2,525	34,693
2014	31,165	3,034	2,785	36,984	(1,099)	208	4,159	3,268	40,252
2015	41,377	9,374	3,010	53,761	(1,675)	316	6,794	5,435	59,196
2016	36,119	20,081	2,953	59,153	(2,053)	401	7,686	6,034	65,187
PAYs (sub-total):	197,405	37,795	31,055	266,255	(10,234)	1,920	30,339	22,025	288,280
CAY (2017)	32,087	38,531	1,562	72,180	(2,668)	489	8,976	6,797	78,977
claims liabilities:	229,492	76,326	32,617	338,435	(12,902)	2,409	39,315	28,822	367,257
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	87,240	(6,948)		80,292	(1,757)	312	4,195	2,750	81,180
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				418,727	(14,659)	2,721	43,510	31,572	448,437