



FACILITY ASSOCIATION RESIDUAL MARKET

DECEMBER 2017 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2018)

The December 2017 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). The table immediately below summarizes the implemented valuations for fiscal year 2018.

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

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

There have been no significant changes to this section from last month.

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below. Please note that with the **latest** valuation, as at September 30, 2017, the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgement interest rate on general damages for non-pecuniary loss (further discussed in section 1.5) was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion was provided in the “Actuarial Highlights – Quarterly Valuation” report which was posted to the FA website on January 12, 2018.

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 **latest** valuation (September 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) and nominal valuation selections, impacting the selection of ultimates. Additional discussion in relation to the application of changes to the prejudgement interest rate on general damages for non-pecuniary loss can be found in section 1.5.

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 **latest** valuation (September 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

¹How 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>.

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 1.5.

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 **latest** valuation (September 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.

1.4 Harmonized Sales Tax - Atlantic Provinces

There have been no significant changes to this section from last month.

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 **latest** valuation (September 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 **latest** valuation (September 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 **latest** valuation (September 30, 2017).

1.5 Ontario FARM Bodily Injury Case Reserve summary

There have been no significant changes to this section from last month.

With the **latest** valuation, as at September 30, 2017, the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion was provided in the “Actuarial Highlights – Quarterly Valuation” report which was posted to the FA website on January 12, 2018.

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, were included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at December 31, 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-pecuniary² losses from a set level of 5% to the level that applies to pecuniary losses was implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). During the **latest valuation** (as at September 30, 2017), a reform adjustment in

²**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.”

relation to the application of changes to the prejudgement interest rate on general damages for non-pecuniary loss was included. The reform adjustment, a 2% decrease applied retroactively (using negative IBNR) against bodily injury nominal unpaid claims amounts (outstanding case reserve and selected IBNR) impacting accidents years 2014 and prior, will be reduced at each successive valuation, assuming the impact of this product reform change will be fully reflected in outstanding case reserves by the September 30, 2018 valuation (that is, as this adjustment is unwound, it is anticipated that member settlement and case adjustment activity will occur simultaneously, neutralizing the adjustment unwind).

In addition to the above, in the **Ontario Court of Appeal decisions** in *El-Khodr v. Lackie* (September 19, 2017; 2017 ONCA 716) and *Cobb v. Long Estate* (**September 19, 2017**; 2017 ONCA 717), the court of appeal ruled that the changes to the tort deductible and monetary threshold were implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Facility Association view, consistent with these decisions, is that the changes to the bodily injury tort threshold and deductibles are on a settlement date basis. With the **latest** valuation (as at September 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 at the top of the next page displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (as at December 31, 2016³) 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.

³This 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.

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 claim occurrence⁴ 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).

1.6 Current Provision Summary

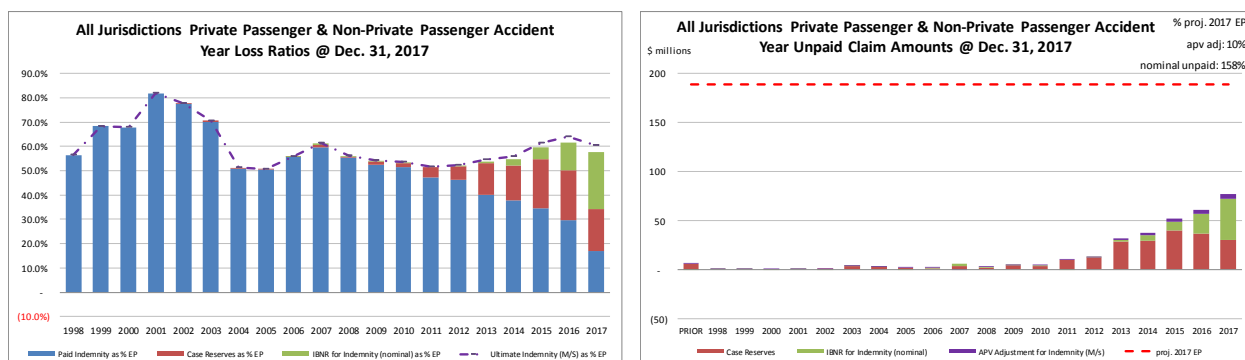
The charts at the top of the next page show the current levels of **indemnity only**⁵ claims amounts

⁴Prejudgment 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.

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

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

booked by accident year⁶. 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 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 (\$18.8 million – see table immediately below) represents 10% of the earned premium 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 below, the associated \$3.8 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)	amt	%
case	215,122	67.9%
ibnr	82,944	26.2%
M/S apv adj	18,796	5.9%
M/S indemnity	316,862	100.0%
retro claims	30,183	
retro apv adj	3,844	
M/S total	350,889	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled "retro claims" (see footnote 5 on page 8) and the actuarial present value adjustment associated

with this latter provision is presented in the "retro apv adj" row.

The tables at the top of the next page 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).

⁶The 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".

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	90,136	107.6%	claim	328,249	75.5%
prem def/(dpac)	(7,092)	(8.5%)	premium	83,044	19.1%
M/S apv adjust.	756	0.9%	M/S apv adjust.	23,396	5.4%
M/S total	83,800	100.0%	M/S total	434,690	100.0%

2 Activity During the Month of December 2017⁷

2.1 Recorded Premium and Claims Activity

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

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

Table 01a Juris- diction	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	3,928	(174)	3,085	456	(2,966)	(2,169)	119	(1,713)
AB	4,501	(91)	4,412	1,833	(3,635)	(4,597)	778	(2,764)
NL	2,481	26	1,644	(412)	811	958	2,455	546
NB	1,765	21	2,419	1,084	(1,397)	(830)	1,022	254
NS	1,565	10	1,745	527	(166)	294	1,580	821
PE	389	28	411	278	(166)	(264)	245	14
YT	152	(1)	89	26	98	121	187	146
NT	369	3	179	74	(106)	(220)	73	(146)
NU	93	2	-	(19)	29	31	29	12
TOTAL	15,243	(176)	13,984	3,848	(7,497)	(6,677)	6,488	(2,830)

(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	(0)	(0)	6,895	2,852	(7,859)	(4,184)	(964)	(1,332)
2015	(6)	(6)	1,799	526	(2,241)	(1,437)	(441)	(910)
2016	(14)	(14)	1,252	5	(1,111)	(987)	142	(981)
2017	15,263	(156)	4,038	464	3,713	(70)	7,751	394
TOTAL	15,243	(176)	13,984	3,848	(7,497)	(6,677)	6,488	(2,830)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

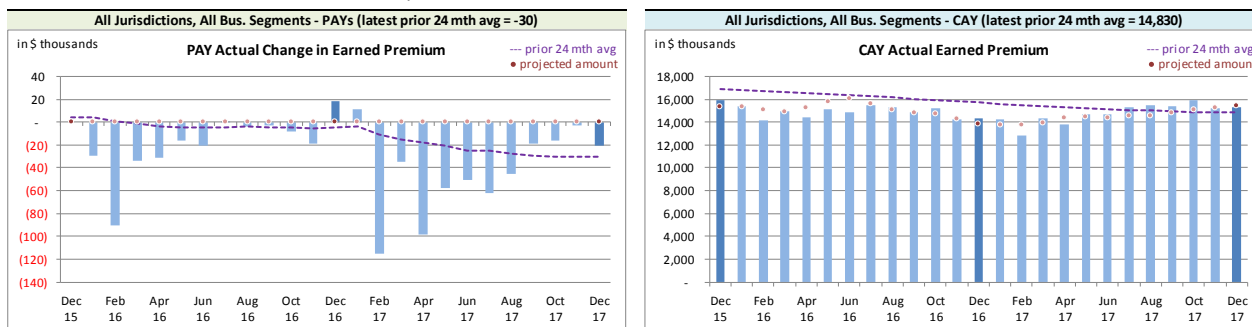
⁷There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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 immediately below show actual **earned premium**⁸ in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compare with the average amount of the preceding 24 calendar months.

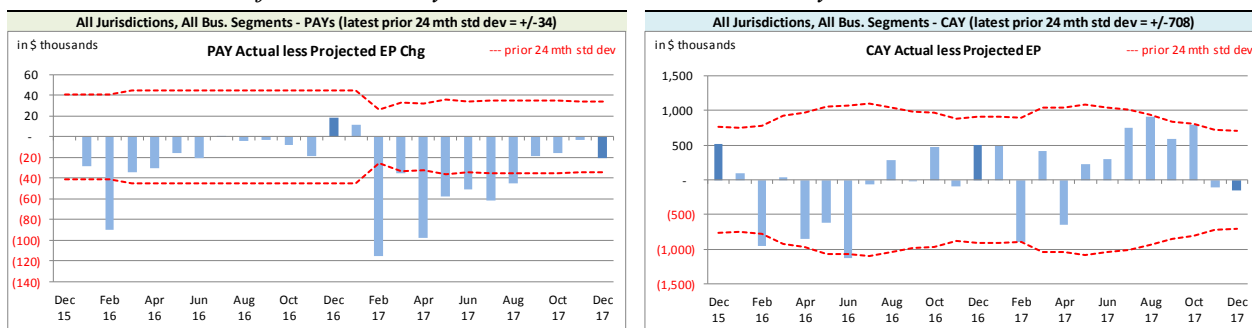
FARM Actual Earned Premium by Calendar Month



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

The 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



⁸Premium 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.

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(30)	14,830
std dev	34	708
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 indicate bias⁹ on a 24-month lag basis (ignoring the prior accident years' (PAYs) variances) and it does appear to generate variances within the prior 24-

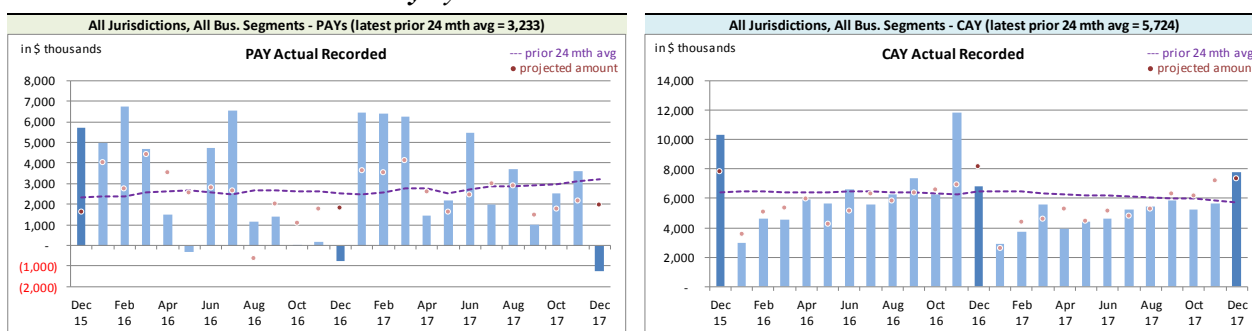
month standard deviation better than as indicated by a normal distribution (see table to the left). That said, it is likely that some additional improvement could be achieved. Starting with projections included in the March 2017 Participation Report, we adjusted the earned premium projection to more accurately reflect the number of days of earning per month (the previous methodology was based on the simplifying assumption of equal days in all months). Over 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 confirmed that there are no more resubmissions regarding these premium corrections.

2.1.b AvsP: Recorded Indemnity

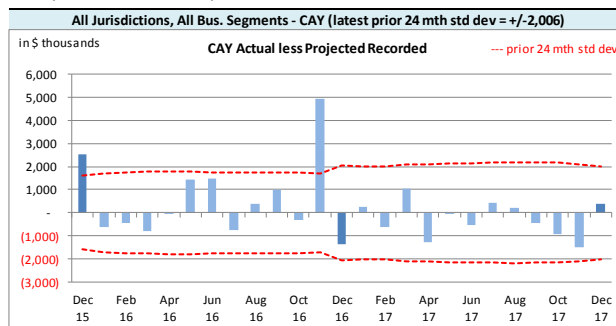
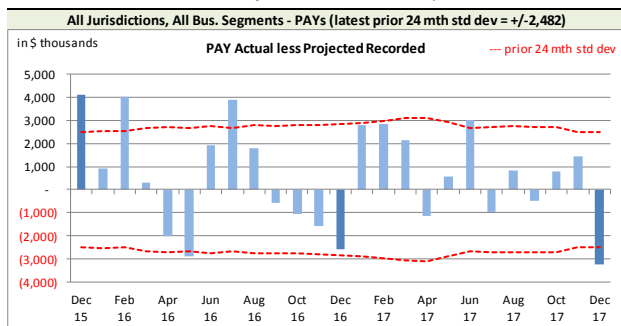
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

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.

⁹We measure bias based on a 95% confidence range for a binominal distribution with trials based on the range being considered and 50% probability of success.

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


On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		3,233	5,724
std dev		2,482	2,006
A-P <> std dev		6	2
% <> std dev		24.0%	8.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **recorded indemnity** variances (see left chart above) over the entire period 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. No bias has

been indicated at a 95% confidence level on a lagging 24-month basis.

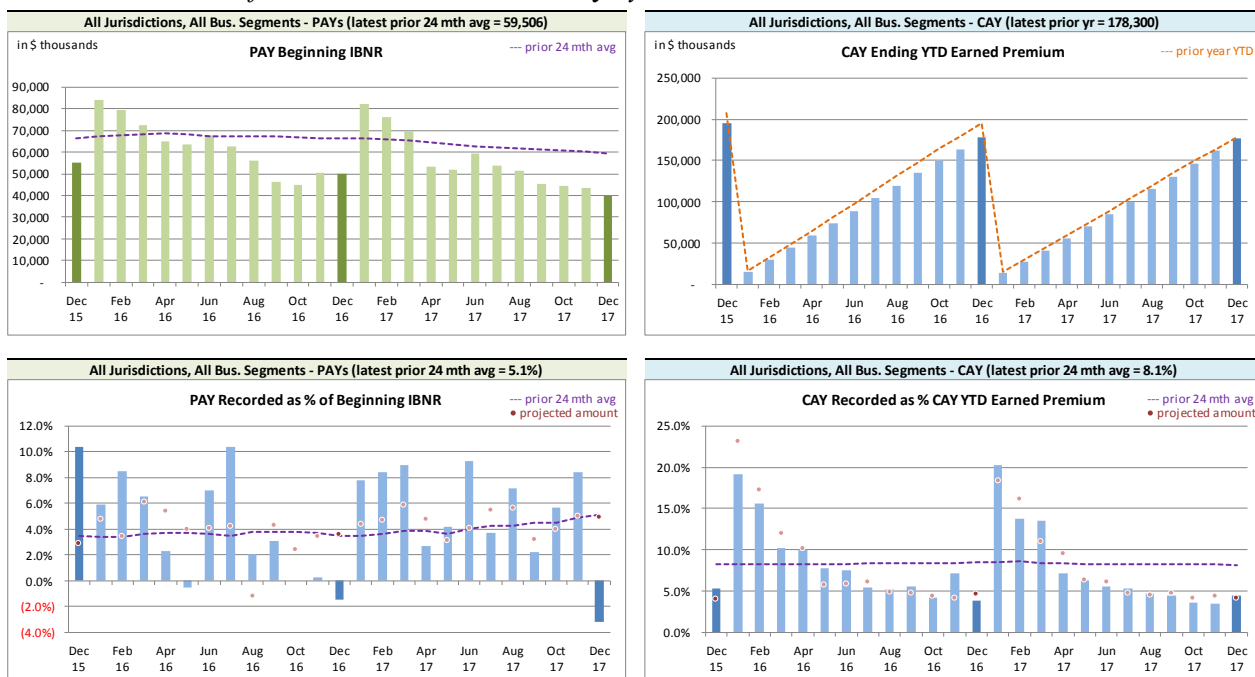
The PAY recorded indemnity variance this month was outside the one standard deviation band. The variance was investigated at the jurisdiction and accident year level and has been attributed to process variance.

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 8% of the time, the projection process appears to perform better than simply projecting based on the previous 24-month average. No bias has been indicated at a 95% confidence level on a lagging 24-month basis.

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

We have included, for reference, additional charts at the top of the next page related to levels influencing **recorded indemnity** activity. We note that for the PAYs, the trailing 24-month average ratio of recorded to beginning IBNR appears to be rising over the last few months. At this point, we are only monitoring.

FARM Levels that influence¹⁰ Recorded Indemnity by Calendar Month



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

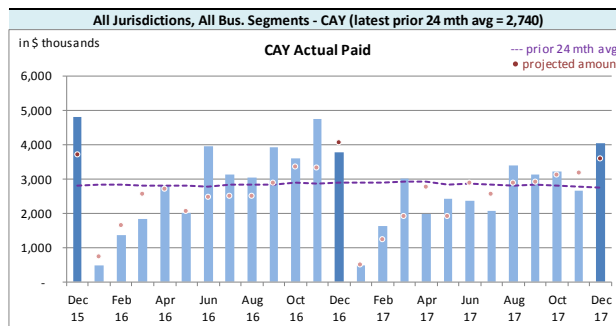
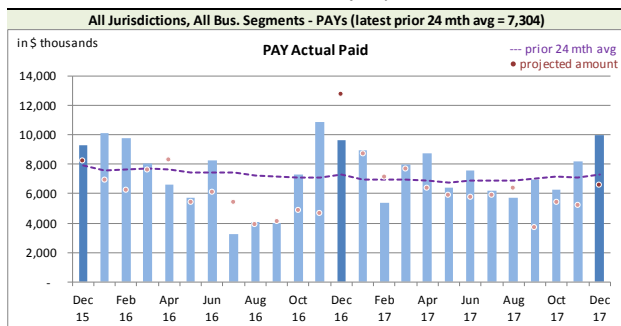
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

2.1.c AvsP: Paid Indemnity

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

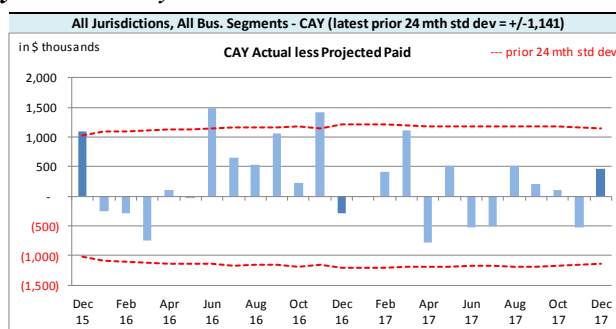
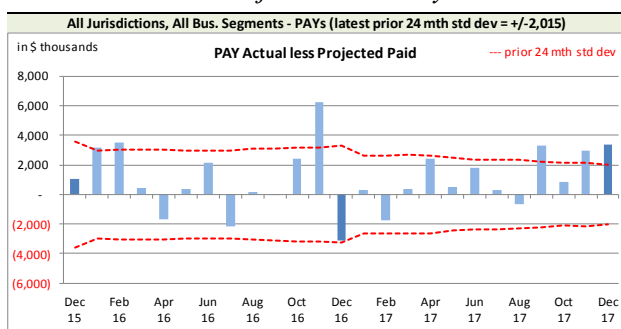
¹⁰Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,304	2,740
std dev		2,015	1,141
A-P <> std dev		6	3
% <> std dev		24.0%	12.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **paid indemnity** variances (left chart above) over the entire period have fallen outside of the period’s standard deviation 24% 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. However, bias is evidenced on a 24-month lag basis, as the number of months where actual **paid indemnity** was higher than projected (18) is outside of a 95% confidence range (assuming a binomial distribution and 50% probability). As well, 3 of the last 4 variances were outside of the 1-standard deviation band (and all 4 had actual above projected). We are looking into this and considering whether our projection process / assumptions need to be adjusted.

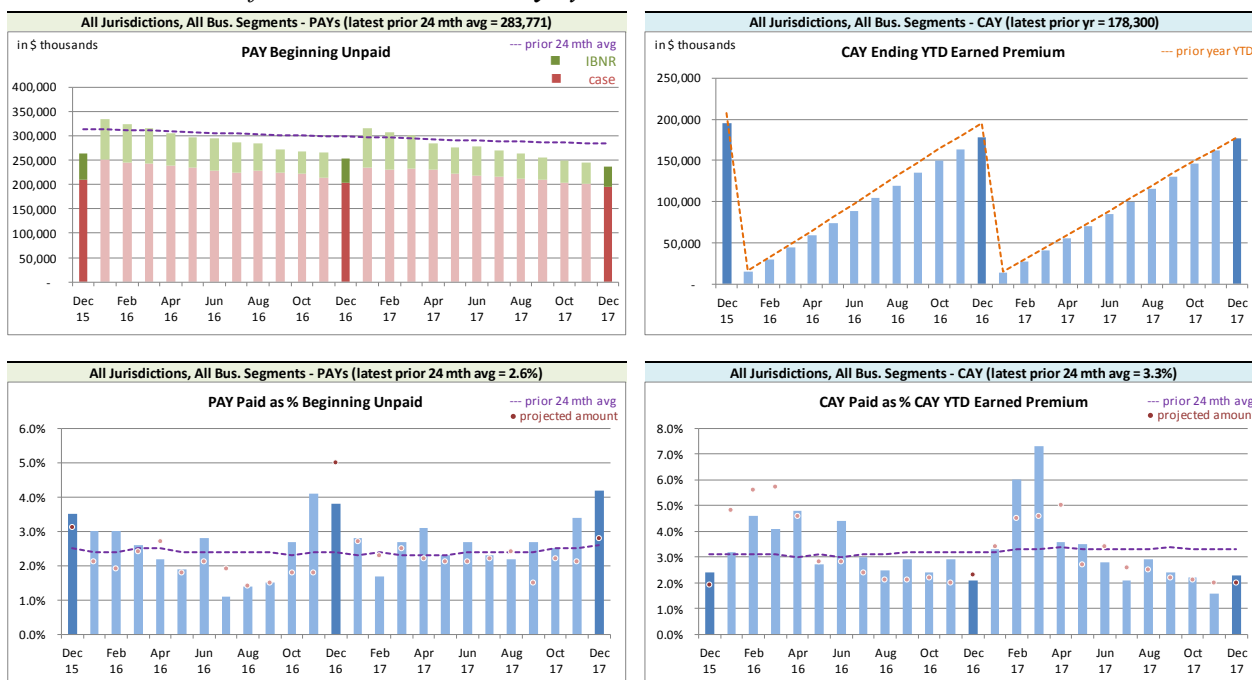
The PAY paid indemnity variance this month was outside the one standard deviation band. The variance was investigated at the jurisdiction and accident year level and has been attributed to process variance. However, as indicated above, we are considering whether our projection process needs adjusting, or whether there is something more than process variance being indicated.

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. No bias has been indicated at a 95% confidence level on a lagging 24-month basis.

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

FARM Levels that influence¹¹ 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

¹¹Our 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.

IBNR¹² 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 (September 30, 2017 for all jurisdictions). The table immediately below summarizes variances in provisions included in the December 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	11,306	1,341	(6,542)	201	12,603	(248)	17,367	1,294
2015	9,202	909	(2,104)	26	5,775	(66)	12,873	869
2016	20,454	972	(2,754)	-	7,011	1	24,711	973
2017	41,982	(463)	(3,690)	27	8,497	(68)	46,789	(504)
TOTAL	82,944	2,759	(15,090)	254	33,886	(381)	101,740	2,632

The IBNR provision is \$2.8 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees which we refer to as “allowed claims expenses” (see footnote 5 on page 8). The table at the top of the next page summarizes the variances in these “Retro Claims Provisions” included in the December 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.

¹²For 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”¹³ 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	22,122	(63)	(1,502)	8	2,801	18	23,421 (37)
2015	3,124	60	(128)	(3)	927	(13)	3,923 44
2016	3,282	49	(150)	(3)	1,046	11	4,178 57
2017	1,655	43	(159)	-	1,009	10	2,505 53
TOTAL	30,183	89	(1,939)	2	5,783	26	34,027 117

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 December 2017 Participation Report and the one-month projections from last month’s Report. The variances are mainly driven by the unearned premium balance variance (at the jurisdiction level).

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(7,092)	77	756	27	(6,336)	104
balance as % unearned premium:		(7.9%)	-	0.8%	0.1%	(7.0%)	0.1%
actual unearned premium:		90,136					
less projected:		(474)					

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 loss¹⁴ ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

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

¹³“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.

¹⁴“Loss” here refers to indemnity only unless otherwise noted.

recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”¹⁵ 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	(6,312)	(3.6%)	(20,772)	(11.8%)	(27,084)	(15.3%)	(487)	1.2%
CAY	123,699	70.1%	5,657	3.2%	129,356	73.3%	11,064	(0.1%)
TOTAL	117,387	66.5%	(15,115)	(8.6%)	102,272	57.9%	10,578	1.0%

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

¹⁵“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.81%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201711	201712	201801	201802
<input checked="" type="checkbox"/> Private Passenger	prior	(7,000)	(7,000)	22,000	23,000
	2009	49,000	68,000	56,000	43,000
	2010	(4,000)	(4,000)	(5,000)	(3,000)
	2011	56,000	56,000	58,000	50,000
	2012	(69,000)	(74,000)	(124,000)	(86,000)
	2013	123,000	99,000	84,000	91,000
	2014	492,000	478,000	458,000	438,000
	2015	969,000	972,000	909,000	894,000
	2016	2,118,000	1,970,000	1,891,000	1,817,000
	2017	5,470,000	5,134,000	4,270,000	3,706,000
	2018			801,000	1,245,000
Private Passenger Total		9,197,000	8,692,000	8,420,000	8,218,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	26,000	26,000	35,000	35,000
	2011	25,000	25,000	20,000	20,000
	2012	525,000	525,000	516,000	511,000
	2013	155,000	142,000	134,000	132,000
	2014	329,000	425,000	422,000	418,000
	2015	557,000	563,000	543,000	533,000
	2016	1,243,000	1,220,000	1,136,000	1,075,000
	2017	2,938,000	2,758,000	2,507,000	2,286,000
	2018			386,000	583,000
Non Private Passenger Total		5,804,000	5,690,000	5,705,000	5,599,000
Grand Total		15,001,000	14,382,000	14,125,000	13,817,000

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

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

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Jurisdiction Desc	Nova Scotia		discount rate: 1.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount			ShareYYMM			
Business Segment	Acc Year		201711	201712	201801	201802
Private Passenger	prior		(12,000)	(11,000)	3,000	2,000
	2009		(32,000)	(32,000)	(31,000)	(31,000)
	2010		11,000	11,000	8,000	8,000
	2011		(87,000)	(87,000)	(76,000)	(76,000)
	2012		(34,000)	(34,000)	(29,000)	(30,000)
	2013		78,000	77,000	76,000	73,000
	2014		129,000	131,000	127,000	126,000
	2015		481,000	283,000	264,000	261,000
	2016		1,126,000	1,137,000	1,131,000	1,071,000
	2017		1,962,000	1,825,000	1,707,000	1,566,000
	2018				257,000	530,000
Private Passenger Total			3,622,000	3,300,000	3,437,000	3,500,000
Non Private Passenger	prior		10,000	10,000	26,000	26,000
	2009		(5,000)	(5,000)	(4,000)	(4,000)
	2010		(6,000)	105,000	119,000	116,000
	2011		(63,000)	(63,000)	(63,000)	(61,000)
	2012		24,000	24,000	20,000	19,000
	2013		395,000	419,000	375,000	366,000
	2014		183,000	(7,000)	(10,000)	(9,000)
	2015		949,000	802,000	801,000	758,000
	2016		1,984,000	1,912,000	1,904,000	1,850,000
	2017		1,859,000	1,841,000	1,736,000	1,699,000
	2018				304,000	584,000
Non Private Passenger Total			5,330,000	5,038,000	5,208,000	5,344,000
Grand Total			8,952,000	8,338,000	8,645,000	8,844,000

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

EXHIBIT A

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

page 4 of 10

Jurisdiction Desc	Prince Edward				
	Island				discount rate: 1.81%
AccountCode Desc	IBNR Provision				interest rate margin: 25 basis pts
AccountCode	(All)				
AccidentYear	(All)				

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009		-	-	-
	2010	28,000	28,000	44,000	44,000
	2011	(159,000)	(159,000)	(157,000)	(155,000)
	2012	2,000	2,000	2,000	2,000
	2013	11,000	11,000	10,000	10,000
	2014	85,000	84,000	82,000	80,000
	2015	272,000	282,000	270,000	268,000
	2016	380,000	387,000	392,000	388,000
	2017	539,000	431,000	401,000	346,000
	2018			53,000	62,000
Private Passenger Total		1,153,000	1,061,000	1,092,000	1,040,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	5,000	5,000	35,000	35,000
	2013	20,000	20,000	19,000	19,000
	2014	102,000	73,000	73,000	73,000
	2015	276,000	223,000	216,000	215,000
	2016	81,000	140,000	123,000	122,000
	2017	669,000	707,000	668,000	629,000
	2018			69,000	133,000
Non Private Passenger Total		1,153,000	1,168,000	1,203,000	1,226,000
Grand Total		2,306,000	2,229,000	2,295,000	2,266,000

Please see Exhibit G-1, page 4 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 5 for Components of Change during Current Month

EXHIBIT A

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

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Jurisdiction Desc	Alberta		discount rate: 1.81%			
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		201711	201712	201801	201802
Private Passenger	prior		(133,000)	(152,000)	(162,000)	(161,000)
	2009		30,000	30,000	30,000	30,000
	2010		(31,000)	(31,000)	(35,000)	(34,000)
	2011		231,000	231,000	198,000	197,000
	2012		276,000	28,000	27,000	27,000
	2013		462,000	460,000	459,000	454,000
	2014		796,000	910,000	916,000	906,000
	2015		1,211,000	1,939,000	1,928,000	1,819,000
	2016		1,465,000	1,493,000	1,259,000	1,182,000
	2017		2,077,000	2,148,000	1,967,000	1,799,000
	2018				228,000	396,000
Private Passenger Total			6,384,000	7,056,000	6,815,000	6,615,000
Non Private Passenger	prior		16,000	403,000	424,000	419,000
	2009		21,000	(6,000)	(12,000)	(11,000)
	2010		67,000	67,000	64,000	63,000
	2011		(332,000)	(451,000)	(461,000)	(457,000)
	2012		255,000	532,000	469,000	462,000
	2013		985,000	721,000	761,000	748,000
	2014		1,621,000	2,282,000	2,262,000	2,235,000
	2015		3,205,000	3,323,000	3,331,000	3,256,000
	2016		5,521,000	5,509,000	5,388,000	5,182,000
	2017		10,203,000	10,148,000	8,432,000	7,765,000
	2018				1,731,000	3,108,000
Non Private Passenger Total			21,562,000	22,528,000	22,389,000	22,770,000
Grand Total			27,946,000	29,584,000	29,204,000	29,385,000

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

page 7 of 10

Jurisdiction Desc	Yukon		discount rate: 1.81%			
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		201711	201712	201801
				201802		
 Private Passenger	prior			4,000	4,000	4,000
	2009			6,000	6,000	6,000
	2010			11,000	11,000	10,000
	2011			12,000	12,000	11,000
	2012			21,000	21,000	21,000
	2013			38,000	38,000	38,000
	2014			71,000	71,000	70,000
	2015			190,000	190,000	189,000
	2016			308,000	294,000	292,000
	2017			215,000	155,000	155,000
	2018					9,000
Private Passenger Total				876,000	802,000	805,000
						797,000
 Non Private Passenger	prior			2,000	2,000	2,000
	2009			-	-	-
	2010			-	-	-
	2011			4,000	4,000	4,000
	2012			17,000	17,000	14,000
	2013			10,000	10,000	10,000
	2014			53,000	53,000	52,000
	2015			114,000	114,000	113,000
	2016			106,000	31,000	32,000
	2017			196,000	225,000	215,000
	2018					58,000
Non Private Passenger Total				502,000	456,000	500,000
						544,000
Grand Total				1,378,000	1,258,000	1,305,000
						1,341,000

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: 1.81%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201711	201712	201801	201802
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009	29,000	29,000	31,000	31,000
	2010	4,000	4,000	4,000	4,000
	2011	8,000	8,000	8,000	8,000
	2012	34,000	28,000	28,000	28,000
	2013	57,000	57,000	56,000	55,000
	2014	(146,000)	(92,000)	(85,000)	(83,000)
	2015	250,000	250,000	249,000	223,000
	2016	411,000	411,000	406,000	384,000
	2017	402,000	404,000	349,000	321,000
	2018			79,000	147,000
Private Passenger Total		1,047,000	1,097,000	1,123,000	1,116,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	47,000	47,000	49,000	48,000
	2014	60,000	60,000	61,000	61,000
	2015	68,000	68,000	67,000	66,000
	2016	260,000	256,000	248,000	246,000
	2017	82,000	192,000	193,000	192,000
	2018			30,000	59,000
Non Private Passenger Total		520,000	626,000	651,000	675,000
Grand Total		1,567,000	1,723,000	1,774,000	1,791,000

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

EXHIBIT A

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

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Jurisdiction Desc	(All)		discount rate: 1.81%			
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		201711	201712	201801	201802
Private Passenger	prior		3,261,000	3,769,000	3,926,000	3,252,000
	2009		580,000	603,000	537,000	432,000
	2010		491,000	634,000	613,000	521,000
	2011		70,000	(46,000)	(81,000)	(51,000)
	2012		23,000	(216,000)	(287,000)	(168,000)
	2013		1,121,000	1,155,000	1,085,000	1,034,000
	2014		2,299,000	2,291,000	2,246,000	2,198,000
	2015		4,230,000	4,729,000	4,628,000	4,441,000
	2016		9,428,000	9,448,000	8,863,000	8,346,000
	2017		17,337,000	16,846,000	14,847,000	13,489,000
	2018				2,338,000	4,045,000
Private Passenger Total			38,840,000	39,213,000	38,715,000	37,539,000
Non Private Passenger	prior		63,000	559,000	600,000	591,000
	2009		94,000	83,000	79,000	78,000
	2010		283,000	394,000	406,000	400,000
	2011		(66,000)	(85,000)	(106,000)	(104,000)
	2012		665,000	1,226,000	1,108,000	1,093,000
	2013		2,797,000	1,599,000	1,632,000	1,618,000
	2014		4,940,000	5,401,000	5,258,000	4,976,000
	2015		8,336,000	8,144,000	8,134,000	7,972,000
	2016		15,524,000	15,263,000	15,051,000	14,582,000
	2017		28,055,000	29,943,000	27,297,000	25,695,000
	2018				4,225,000	7,538,000
Non Private Passenger Total			60,691,000	62,527,000	63,684,000	64,439,000
Grand Total			99,531,000	101,740,000	102,399,000	101,978,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	(15,000)	(15,000)	(13,000)	(11,000)
	2009	47,000	67,000	61,000	47,000
	2010	(6,000)	(6,000)	(5,000)	(4,000)
	2011	39,000	39,000	35,000	27,000
	2012	(187,000)	(187,000)	(170,000)	(131,000)
	2013	(25,000)	(40,000)	(36,000)	(28,000)
	2014	192,000	187,000	185,000	170,000
	2015	638,000	648,000	596,000	590,000
	2016	1,612,000	1,472,000	1,398,000	1,328,000
	2017	4,924,000	4,542,000	3,679,000	3,127,000
	2018			733,000	1,117,000
Private Passenger Total		7,219,000	6,707,000	6,463,000	6,232,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	18,000	18,000	18,000	18,000
	2011	(3,000)	(3,000)	(3,000)	(3,000)
	2012	450,000	450,000	445,000	441,000
	2013	91,000	78,000	77,000	76,000
	2014	258,000	354,000	350,000	346,000
	2015	334,000	348,000	331,000	324,000
	2016	937,000	917,000	825,000	767,000
	2017	2,656,000	2,453,000	2,183,000	1,965,000
	2018			356,000	524,000
Non Private Passenger Total		4,747,000	4,621,000	4,588,000	4,464,000
Grand Total		11,966,000	11,328,000	11,051,000	10,696,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	48,000	48,000	48,000	48,000
	2009	15,000	15,000	15,000	15,000
	2010	101,000	101,000	100,000	98,000
	2011	128,000	19,000	19,000	19,000
	2012	133,000	133,000	132,000	129,000
	2013	(21,000)	(14,000)	(14,000)	(14,000)
	2014	76,000	(103,000)	(98,000)	(95,000)
	2015	(530,000)	(546,000)	(541,000)	(530,000)
	2016	1,196,000	1,365,000	1,228,000	1,216,000
	2017	3,293,000	3,146,000	2,706,000	2,435,000
	2018			374,000	624,000
Private Passenger Total		4,439,000	4,164,000	3,969,000	3,945,000
Non Private Passenger	prior	(4,000)	13,000	13,000	12,000
	2009	(4,000)	(4,000)	(4,000)	(4,000)
	2010	11,000	11,000	11,000	11,000
	2011	10,000	49,000	49,000	48,000
	2012	55,000	70,000	69,000	67,000
	2013	(54,000)	(668,000)	(661,000)	(641,000)
	2014	350,000	273,000	270,000	267,000
	2015	358,000	360,000	346,000	343,000
	2016	730,000	736,000	707,000	629,000
	2017	1,553,000	2,488,000	2,289,000	2,083,000
	2018			194,000	313,000
Non Private Passenger Total		3,005,000	3,328,000	3,283,000	3,128,000
Grand Total		7,444,000	7,492,000	7,252,000	7,073,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	(23,000)	(22,000)	(17,000)	(17,000)
	2009	(43,000)	(43,000)	(38,000)	(38,000)
	2010	2,000	2,000	2,000	2,000
	2011	(90,000)	(90,000)	(79,000)	(78,000)
	2012	(44,000)	(44,000)	(39,000)	(39,000)
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	23,000	25,000	24,000	24,000
	2015	355,000	204,000	186,000	184,000
	2016	970,000	985,000	975,000	916,000
	2017	1,757,000	1,612,000	1,499,000	1,364,000
	2018			230,000	479,000
Private Passenger Total		2,906,000	2,628,000	2,742,000	2,796,000
Non Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	2,000	110,000	108,000	105,000
	2011	(63,000)	(63,000)	(62,000)	(60,000)
	2012	8,000	8,000	8,000	8,000
	2013	280,000	309,000	303,000	294,000
	2014	56,000	(118,000)	(105,000)	(103,000)
	2015	798,000	658,000	651,000	612,000
	2016	1,770,000	1,702,000	1,685,000	1,634,000
	2017	1,588,000	1,547,000	1,439,000	1,410,000
	2018			275,000	529,000
Non Private Passenger Total		4,444,000	4,158,000	4,307,000	4,434,000
Grand Total		7,350,000	6,786,000	7,049,000	7,230,000

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	<input type="button" value="v"/>
AccountCode Desc	Undiscounted	<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	201711	201712	201801	201802
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(181,000)	(181,000)	(179,000)	(177,000)
	2012	2,000	2,000	2,000	2,000
	2013	10,000	10,000	10,000	10,000
	2014	60,000	60,000	59,000	58,000
	2015	197,000	207,000	205,000	203,000
	2016	291,000	298,000	295,000	292,000
	2017	485,000	381,000	351,000	298,000
	2018			46,000	51,000
Private Passenger Total		858,000	771,000	783,000	731,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	1,000	1,000	1,000	1,000
	2013	19,000	19,000	19,000	19,000
	2014	97,000	68,000	67,000	66,000
	2015	259,000	206,000	204,000	202,000
	2016	(1,000)	71,000	67,000	66,000
	2017	614,000	648,000	616,000	579,000
	2018			63,000	122,000
Non Private Passenger Total		989,000	1,013,000	1,037,000	1,055,000
Grand Total		1,847,000	1,784,000	1,820,000	1,786,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	2,821,000	3,360,000	3,326,000	2,661,000
	2009	465,000	469,000	464,000	371,000
	2010	326,000	469,000	464,000	371,000
	2011	(217,000)	(189,000)	(187,000)	(150,000)
	2012	(468,000)	(432,000)	(428,000)	(342,000)
	2013	160,000	238,000	236,000	189,000
	2014	349,000	368,000	364,000	360,000
	2015	743,000	757,000	749,000	727,000
	2016	1,614,000	1,613,000	1,452,000	1,205,000
	2017	2,626,000	2,812,000	2,475,000	2,376,000
	2018			443,000	849,000
Private Passenger Total		8,419,000	9,465,000	9,358,000	8,617,000
Non Private Passenger	prior	(23,000)	56,000	55,000	54,000
	2009	48,000	63,000	60,000	59,000
	2010	156,000	156,000	150,000	148,000
	2011	174,000	257,000	247,000	245,000
	2012	(389,000)	(119,000)	(114,000)	(113,000)
	2013	556,000	230,000	221,000	219,000
	2014	1,496,000	1,521,000	1,506,000	1,265,000
	2015	1,672,000	1,559,000	1,543,000	1,528,000
	2016	4,339,000	4,209,000	4,167,000	4,125,000
	2017	9,110,000	10,012,000	9,612,000	9,228,000
	2018			1,294,000	2,337,000
Non Private Passenger Total		17,139,000	17,944,000	18,741,000	19,095,000
Grand Total		25,558,000	27,409,000	28,099,000	27,712,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts




		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	(160,000)	(198,000)	(196,000)	(195,000)
	2009	29,000	29,000	29,000	29,000
	2010	(54,000)	(54,000)	(53,000)	(52,000)
	2011	117,000	117,000	116,000	115,000
	2012	231,000	(11,000)	(11,000)	(11,000)
	2013	411,000	410,000	406,000	402,000
	2014	658,000	776,000	768,000	760,000
	2015	948,000	1,681,000	1,664,000	1,564,000
	2016	1,290,000	1,318,000	1,068,000	993,000
	2017	1,907,000	1,967,000	1,790,000	1,629,000
	2018			209,000	359,000
Private Passenger Total		5,377,000	6,035,000	5,790,000	5,593,000
Non Private Passenger	prior	30,000	380,000	377,000	374,000
	2009	19,000	(8,000)	(8,000)	(8,000)
	2010	65,000	65,000	64,000	63,000
	2011	(422,000)	(485,000)	(480,000)	(475,000)
	2012	106,000	385,000	381,000	377,000
	2013	562,000	314,000	311,000	308,000
	2014	1,241,000	1,920,000	1,862,000	1,843,000
	2015	2,345,000	2,475,000	2,450,000	2,401,000
	2016	4,597,000	4,600,000	4,462,000	4,284,000
	2017	9,286,000	9,188,000	7,626,000	7,016,000
	2018			1,597,000	2,858,000
Non Private Passenger Total		17,829,000	18,834,000	18,642,000	19,041,000
Grand Total		23,206,000	24,869,000	24,432,000	24,634,000

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	4,000	4,000	4,000	4,000
	2009	5,000	5,000	5,000	5,000
	2010	6,000	6,000	6,000	6,000
	2011	11,000	11,000	11,000	11,000
	2012	20,000	20,000	20,000	20,000
	2013	35,000	35,000	35,000	35,000
	2014	67,000	67,000	66,000	65,000
	2015	109,000	109,000	108,000	107,000
	2016	288,000	275,000	272,000	269,000
	2017	202,000	143,000	142,000	131,000
	2018			8,000	16,000
Private Passenger Total		747,000	675,000	677,000	669,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	-	-	-	-
	2011	4,000	4,000	4,000	4,000
	2012	10,000	10,000	10,000	10,000
	2013	9,000	9,000	9,000	9,000
	2014	50,000	50,000	49,000	49,000
	2015	73,000	73,000	72,000	71,000
	2016	90,000	15,000	15,000	15,000
	2017	172,000	200,000	194,000	188,000
	2018			54,000	102,000
Non Private Passenger Total		410,000	363,000	409,000	450,000
Grand Total		1,157,000	1,038,000	1,086,000	1,119,000

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

EXHIBIT B

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201711	201712	201801	201802
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009	28,000	28,000	28,000	28,000
	2010	4,000	4,000	4,000	4,000
	2011	7,000	7,000	7,000	7,000
	2012	25,000	25,000	25,000	25,000
	2013	54,000	54,000	53,000	52,000
	2014	(221,000)	(167,000)	(165,000)	(163,000)
	2015	232,000	232,000	230,000	205,000
	2016	381,000	381,000	373,000	351,000
	2017	354,000	353,000	307,000	282,000
	2018			72,000	133,000
Private Passenger Total		862,000	915,000	932,000	922,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	17,000	17,000	17,000	17,000
	2014	18,000	18,000	18,000	18,000
	2015	63,000	63,000	62,000	61,000
	2016	245,000	241,000	234,000	232,000
	2017	21,000	125,000	111,000	110,000
	2018			27,000	55,000
Non Private Passenger Total		367,000	467,000	472,000	496,000
Grand Total		1,229,000	1,382,000	1,404,000	1,418,000

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

EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201711	201712	201801	201802
 Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	11,000	11,000	11,000	11,000
	2014	20,000	20,000	20,000	20,000
	2015	80,000	80,000	79,000	78,000
	2016	100,000	100,000	99,000	98,000
	2017	85,000	79,000	78,000	77,000
	2018			4,000	8,000
Private Passenger Total		309,000	303,000	304,000	305,000
 Non Private Passenger	prior		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	7,000	7,000	7,000	7,000
	2014	16,000	16,000	16,000	16,000
	2015	88,000	88,000	87,000	86,000
	2016	156,000	156,000	154,000	152,000
	2017	274,000	286,000	283,000	280,000
	2018			20,000	40,000
Non Private Passenger Total		541,000	553,000	567,000	581,000
Grand Total		850,000	856,000	871,000	886,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	2,667,000	3,169,000	3,144,000	2,482,000
	2009	546,000	570,000	564,000	457,000
	2010	381,000	524,000	520,000	427,000
	2011	(182,000)	(263,000)	(253,000)	(222,000)
	2012	(281,000)	(487,000)	(462,000)	(340,000)
	2013	634,000	703,000	700,000	656,000
	2014	1,224,000	1,233,000	1,223,000	1,199,000
	2015	2,772,000	3,372,000	3,276,000	3,128,000
	2016	7,742,000	7,807,000	7,160,000	6,668,000
	2017	15,633,000	15,035,000	13,027,000	11,719,000
	2018			2,119,000	3,636,000
Private Passenger Total		31,136,000	31,663,000	31,018,000	29,810,000
Non Private Passenger	prior	20,000	466,000	462,000	457,000
	2009	60,000	48,000	45,000	44,000
	2010	253,000	361,000	352,000	346,000
	2011	(299,000)	(240,000)	(244,000)	(240,000)
	2012	241,000	805,000	800,000	791,000
	2013	1,487,000	315,000	303,000	308,000
	2014	3,582,000	4,102,000	4,033,000	3,767,000
	2015	5,990,000	5,830,000	5,746,000	5,628,000
	2016	12,863,000	12,647,000	12,316,000	11,904,000
	2017	25,274,000	26,947,000	24,353,000	22,859,000
	2018			3,880,000	6,880,000
Non Private Passenger Total		49,471,000	51,281,000	52,046,000	52,744,000
Grand Total		80,607,000	82,944,000	83,064,000	82,554,000

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

discount rate: 1.81%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	31,000	31,000	32,000	32,000
	2009	63,000	63,000	60,000	59,000
	2010	109,000	109,000	104,000	102,000
	2011	101,000	101,000	101,000	100,000
	2012	280,000	280,000	274,000	163,000
	2013	205,000	202,000	193,000	189,000
	2014	236,000	234,000	230,000	226,000
	2015	337,000	334,000	328,000	323,000
	2016	437,000	437,000	436,000	432,000
	2017	439,000	481,000	474,000	367,000
	2018			48,000	93,000
Private Passenger Total		2,238,000	2,272,000	2,280,000	2,086,000
Non Private Passenger	prior	10,000	10,000	10,000	10,000
	2009	25,000	25,000	25,000	25,000
	2010	34,000	34,000	36,000	36,000
	2011	31,000	31,000	31,000	31,000
	2012	73,000	73,000	72,000	43,000
	2013	52,000	50,000	49,000	48,000
	2014	66,000	66,000	64,000	63,000
	2015	103,000	102,000	100,000	98,000
	2016	143,000	143,000	145,000	144,000
	2017	153,000	168,000	165,000	128,000
	2018			19,000	35,000
Non Private Passenger Total		690,000	702,000	716,000	661,000
Grand Total		2,928,000	2,974,000	2,996,000	2,747,000

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: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	126,000	126,000	125,000	123,000
	2009	83,000	83,000	80,000	78,000
	2010	105,000	105,000	101,000	98,000
	2011	132,000	67,000	65,000	63,000
	2012	253,000	253,000	245,000	141,000
	2013	291,000	291,000	286,000	281,000
	2014	298,000	295,000	295,000	289,000
	2015	326,000	326,000	317,000	227,000
	2016	342,000	342,000	340,000	334,000
	2017	192,000	209,000	192,000	235,000
	2018			13,000	28,000
Private Passenger Total		2,148,000	2,097,000	2,059,000	1,897,000
Non Private Passenger	prior	99,000	99,000	100,000	97,000
	2009	70,000	70,000	67,000	66,000
	2010	89,000	89,000	86,000	85,000
	2011	102,000	52,000	50,000	49,000
	2012	186,000	186,000	183,000	108,000
	2013	205,000	205,000	204,000	202,000
	2014	193,000	192,000	193,000	191,000
	2015	199,000	199,000	194,000	140,000
	2016	204,000	204,000	205,000	203,000
	2017	121,000	132,000	123,000	152,000
	2018			8,000	18,000
Non Private Passenger Total		1,468,000	1,428,000	1,413,000	1,311,000
Grand Total		3,616,000	3,525,000	3,472,000	3,208,000

EXHIBIT C-1

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

page 3 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	432,000	432,000	429,000	424,000
	2009	3,000	3,000	3,000	3,000
	2010	89,000	89,000	86,000	85,000
	2011	103,000	103,000	101,000	98,000
	2012	111,000	111,000	107,000	96,000
	2013	146,000	140,000	138,000	136,000
	2014	136,000	136,000	136,000	134,000
	2015	113,000	106,000	105,000	110,000
	2016	107,000	105,000	105,000	103,000
	2017	132,000	146,000	142,000	140,000
	2018			13,000	24,000
Private Passenger Total		1,372,000	1,371,000	1,365,000	1,353,000
Non Private Passenger	prior	104,000	104,000	106,000	102,000
	2009	1,000	1,000	1,000	1,000
	2010	57,000	57,000	64,000	63,000
	2011	98,000	98,000	90,000	88,000
	2012	120,000	120,000	116,000	104,000
	2013	176,000	170,000	167,000	165,000
	2014	178,000	178,000	175,000	173,000
	2015	153,000	144,000	140,000	147,000
	2016	150,000	147,000	143,000	141,000
	2017	177,000	194,000	191,000	188,000
	2018			17,000	32,000
Non Private Passenger Total		1,214,000	1,213,000	1,210,000	1,204,000
Grand Total		2,586,000	2,584,000	2,575,000	2,557,000

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: 1.81%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	12,000	12,000	12,000	12,000
	2009	17,000	17,000	17,000	17,000
	2010	20,000	20,000	21,000	21,000
	2011	28,000	28,000	27,000	25,000
	2012	11,000	9,000	10,000	32,000
	2013	29,000	29,000	27,000	26,000
	2014	50,000	50,000	49,000	48,000
	2015	53,000	53,000	54,000	48,000
	2016	90,000	87,000	87,000	86,000
	2017		(2,000)	(2,000)	49,000
	2018			-	1,000
Private Passenger Total		310,000	303,000	302,000	365,000
Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2009	10,000	10,000	10,000	10,000
	2010	13,000	13,000	13,000	13,000
	2011	18,000	18,000	18,000	18,000
	2012	7,000	6,000	8,000	21,000
	2013	18,000	18,000	17,000	17,000
	2014	30,000	30,000	31,000	31,000
	2015	34,000	34,000	35,000	31,000
	2016	59,000	57,000	57,000	57,000
	2017	1,000	(1,000)	(1,000)	32,000
	2018			-	-
Non Private Passenger Total		197,000	192,000	195,000	237,000
Grand Total		507,000	495,000	497,000	602,000

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

page 5 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	4,502,000	4,228,000	4,139,000	4,015,000
	2009	628,000	628,000	598,000	580,000
	2010	684,000	684,000	658,000	638,000
	2011	854,000	843,000	812,000	787,000
	2012	865,000	865,000	837,000	781,000
	2013	668,000	668,000	632,000	610,000
	2014	645,000	623,000	600,000	582,000
	2015	561,000	561,000	543,000	555,000
	2016	575,000	575,000	563,000	547,000
	2017	385,000	424,000	413,000	594,000
	2018			44,000	86,000
Private Passenger Total		10,367,000	10,099,000	9,839,000	9,775,000
Non Private Passenger	prior	1,200,000	1,129,000	1,113,000	1,092,000
	2009	365,000	365,000	365,000	357,000
	2010	520,000	520,000	510,000	500,000
	2011	679,000	671,000	658,000	645,000
	2012	817,000	817,000	776,000	732,000
	2013	1,021,000	1,021,000	1,005,000	984,000
	2014	1,207,000	1,172,000	1,132,000	1,109,000
	2015	1,252,000	1,252,000	1,229,000	1,266,000
	2016	1,271,000	1,271,000	1,261,000	1,239,000
	2017	850,000	938,000	925,000	1,341,000
	2018			106,000	204,000
Non Private Passenger Total		9,182,000	9,156,000	9,080,000	9,469,000
Grand Total		19,549,000	19,255,000	18,919,000	19,244,000

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: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	353,000	353,000	351,000	344,000
	2009	64,000	64,000	63,000	62,000
	2010	60,000	55,000	54,000	53,000
	2011	81,000	81,000	77,000	76,000
	2012	91,000	91,000	88,000	86,000
	2013	103,000	103,000	100,000	98,000
	2014	96,000	96,000	94,000	92,000
	2015	125,000	125,000	123,000	121,000
	2016	119,000	119,000	120,000	119,000
	2017	(22,000)	(23,000)	(23,000)	48,000
	2018			-	1,000
Private Passenger Total		1,070,000	1,064,000	1,047,000	1,100,000
Non Private Passenger	prior	787,000	787,000	822,000	816,000
	2009	224,000	224,000	215,000	213,000
	2010	205,000	189,000	185,000	183,000
	2011	268,000	268,000	260,000	257,000
	2012	330,000	330,000	319,000	315,000
	2013	400,000	400,000	397,000	394,000
	2014	411,000	411,000	411,000	407,000
	2015	585,000	585,000	576,000	572,000
	2016	641,000	641,000	644,000	641,000
	2017	(134,000)	(146,000)	(144,000)	317,000
	2018			-	(3,000)
Non Private Passenger Total		3,717,000	3,689,000	3,685,000	4,112,000
Grand Total		4,787,000	4,753,000	4,732,000	5,212,000

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

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	14,000	14,000	14,000	14,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	7,000	7,000	7,000	7,000
	2015	10,000	10,000	10,000	14,000
	2016	9,000	9,000	9,000	9,000
	2017	(3,000)	(4,000)	(5,000)	4,000
	2018			(1,000)	(1,000)
Private Passenger Total		51,000	50,000	48,000	61,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	9,000	9,000	9,000	9,000
	2015	13,000	13,000	13,000	19,000
	2016	19,000	19,000	19,000	19,000
	2017	(11,000)	(12,000)	(13,000)	14,000
	2018			-	(1,000)
Non Private Passenger Total		54,000	53,000	52,000	84,000
Grand Total		105,000	103,000	100,000	145,000

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: 1.81%
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	201711	201712	201801	201802
<input checked="" type="checkbox"/> Private Passenger	prior	19,000	19,000	19,000	19,000
	2009	13,000	13,000	14,000	14,000
	2010	18,000	18,000	18,000	18,000
	2011	21,000	21,000	21,000	21,000
	2012	25,000	25,000	25,000	25,000
	2013	31,000	31,000	27,000	27,000
	2014	42,000	42,000	43,000	43,000
	2015	50,000	50,000	49,000	27,000
	2016	10,000	10,000	10,000	10,000
	2017	16,000	18,000	18,000	37,000
	2018			(3,000)	(5,000)
Private Passenger Total		245,000	247,000	241,000	236,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	6,000	6,000	6,000	6,000
	2011	8,000	8,000	8,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	12,000	12,000	10,000	10,000
	2014	15,000	15,000	15,000	15,000
	2015	17,000	17,000	17,000	9,000
	2016	4,000	4,000	4,000	4,000
	2017	8,000	7,000	7,000	15,000
	2018			(1,000)	(4,000)
Non Private Passenger Total		88,000	87,000	84,000	81,000
Grand Total		333,000	334,000	325,000	317,000

EXHIBIT C-1
**Retro Claims Expense Provision (\$\$) 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: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	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	6,000	6,000	6,000	6,000
	2016	3,000	3,000	3,000	2,000
	2017	(7,000)	(8,000)	(8,000)	3,000
	2018			(1,000)	(2,000)
Private Passenger Total		6,000	5,000	4,000	13,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	(4,000)	(4,000)	(4,000)	(4,000)
	2015	6,000	6,000	6,000	6,000
	2016	5,000	5,000	5,000	5,000
	2017	(15,000)	(16,000)	(15,000)	9,000
	2018			(2,000)	(1,000)
Non Private Passenger Total		-	(1,000)	(2,000)	23,000
Grand Total		6,000	4,000	2,000	36,000

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

page 10 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	5,490,000	5,216,000	5,122,000	4,984,000
	2009	876,000	876,000	840,000	818,000
	2010	1,093,000	1,088,000	1,050,000	1,023,000
	2011	1,330,000	1,254,000	1,214,000	1,180,000
	2012	1,650,000	1,648,000	1,600,000	1,338,000
	2013	1,459,000	1,450,000	1,389,000	1,353,000
	2014	1,504,000	1,477,000	1,448,000	1,415,000
	2015	1,581,000	1,571,000	1,535,000	1,431,000
	2016	1,692,000	1,687,000	1,673,000	1,642,000
	2017	1,132,000	1,241,000	1,201,000	1,477,000
	2018			113,000	225,000
Private Passenger Total		17,807,000	17,508,000	17,185,000	16,886,000
Non Private Passenger	prior	2,221,000	2,150,000	2,172,000	2,138,000
	2009	703,000	703,000	691,000	680,000
	2010	931,000	915,000	907,000	893,000
	2011	1,215,000	1,157,000	1,126,000	1,107,000
	2012	1,556,000	1,555,000	1,497,000	1,346,000
	2013	1,871,000	1,863,000	1,836,000	1,807,000
	2014	2,105,000	2,069,000	2,026,000	1,994,000
	2015	2,362,000	2,352,000	2,310,000	2,288,000
	2016	2,496,000	2,491,000	2,483,000	2,453,000
	2017	1,150,000	1,264,000	1,238,000	2,196,000
	2018			147,000	280,000
Non Private Passenger Total		16,610,000	16,519,000	16,433,000	17,182,000
Grand Total		34,417,000	34,027,000	33,618,000	34,068,000

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	28,000	28,000	28,000	28,000
	2009	63,000	63,000	62,000	61,000
	2010	106,000	106,000	104,000	102,000
	2011	99,000	99,000	98,000	97,000
	2012	250,000	250,000	248,000	159,000
	2013	163,000	160,000	156,000	152,000
	2014	171,000	170,000	166,000	162,000
	2015	256,000	254,000	250,000	246,000
	2016	340,000	340,000	336,000	332,000
	2017	312,000	342,000	338,000	229,000
	2018			36,000	71,000
Private Passenger Total		1,788,000	1,812,000	1,822,000	1,639,000
Non Private Passenger	prior	9,000	9,000	9,000	9,000
	2009	23,000	23,000	23,000	23,000
	2010	33,000	33,000	33,000	33,000
	2011	29,000	29,000	29,000	29,000
	2012	64,000	64,000	63,000	40,000
	2013	41,000	40,000	39,000	38,000
	2014	47,000	47,000	46,000	45,000
	2015	77,000	76,000	75,000	74,000
	2016	112,000	112,000	111,000	110,000
	2017	109,000	119,000	118,000	80,000
	2018			13,000	26,000
Non Private Passenger Total		544,000	552,000	559,000	507,000
Grand Total		2,332,000	2,364,000	2,381,000	2,146,000

EXHIBIT C-2

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

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

discount rate: 0.00%




interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	119,000	119,000	116,000	113,000
	2009	79,000	79,000	77,000	75,000
	2010	100,000	100,000	97,000	94,000
	2011	126,000	64,000	62,000	60,000
	2012	229,000	229,000	225,000	135,000
	2013	254,000	254,000	249,000	244,000
	2014	263,000	261,000	255,000	250,000
	2015	273,000	273,000	267,000	174,000
	2016	280,000	280,000	274,000	268,000
	2017	123,000	135,000	129,000	174,000
	2018			7,000	15,000
Private Passenger Total		1,846,000	1,794,000	1,758,000	1,602,000
Non Private Passenger	prior	95,000	95,000	93,000	91,000
	2009	66,000	66,000	65,000	64,000
	2010	84,000	84,000	82,000	80,000
	2011	95,000	48,000	47,000	46,000
	2012	168,000	168,000	166,000	101,000
	2013	179,000	179,000	177,000	175,000
	2014	171,000	170,000	168,000	166,000
	2015	168,000	168,000	166,000	110,000
	2016	168,000	168,000	166,000	164,000
	2017	78,000	86,000	84,000	114,000
	2018			5,000	9,000
Non Private Passenger Total		1,272,000	1,232,000	1,219,000	1,120,000
Grand Total		3,118,000	3,026,000	2,977,000	2,722,000

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

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201711	201712	201801	201802
Private Passenger	prior	419,000	419,000	413,000	407,000
	2009	3,000	3,000	3,000	3,000
	2010	84,000	84,000	82,000	80,000
	2011	97,000	97,000	95,000	93,000
	2012	95,000	95,000	93,000	91,000
	2013	123,000	118,000	116,000	114,000
	2014	115,000	115,000	113,000	111,000
	2015	85,000	85,000	83,000	88,000
	2016	73,000	71,000	69,000	67,000
	2017	91,000	100,000	98,000	96,000
	2018			7,000	15,000
Private Passenger Total		1,185,000	1,187,000	1,172,000	1,165,000
Non Private Passenger	prior	101,000	101,000	99,000	97,000
	2009	1,000	1,000	1,000	1,000
	2010	59,000	59,000	58,000	57,000
	2011	95,000	95,000	93,000	91,000
	2012	106,000	106,000	104,000	102,000
	2013	151,000	145,000	143,000	141,000
	2014	151,000	151,000	149,000	147,000
	2015	116,000	116,000	113,000	120,000
	2016	101,000	98,000	95,000	92,000
	2017	122,000	134,000	131,000	128,000
	2018			11,000	20,000
Non Private Passenger Total		1,003,000	1,006,000	997,000	996,000
Grand Total		2,188,000	2,193,000	2,169,000	2,161,000

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	15,000	15,000	15,000	15,000
	2010	19,000	19,000	19,000	19,000
	2011	26,000	26,000	25,000	24,000
	2012	11,000	9,000	8,000	30,000
	2013	27,000	27,000	26,000	25,000
	2014	45,000	45,000	44,000	43,000
	2015	42,000	42,000	41,000	35,000
	2016	74,000	71,000	70,000	69,000
	2017	(12,000)	(13,000)	(14,000)	38,000
	2018			(1,000)	(2,000)
Private Passenger Total		258,000	252,000	244,000	307,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2009	9,000	9,000	9,000	9,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	7,000	6,000	6,000	19,000
	2013	17,000	17,000	17,000	17,000
	2014	28,000	28,000	28,000	28,000
	2015	28,000	28,000	28,000	24,000
	2016	48,000	46,000	46,000	46,000
	2017	(8,000)	(9,000)	(10,000)	24,000
	2018			(1,000)	(1,000)
Non Private Passenger Total		163,000	159,000	157,000	200,000
Grand Total		421,000	411,000	401,000	507,000

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			
	Acc Year	201711	201712	201801	201802
<input checked="" type="checkbox"/> Private Passenger	prior	4,478,000	4,203,000	4,076,000	3,955,000
	2009	626,000	626,000	607,000	589,000
	2010	676,000	676,000	656,000	636,000
	2011	838,000	827,000	802,000	778,000
	2012	846,000	846,000	822,000	766,000
	2013	613,000	613,000	593,000	573,000
	2014	561,000	543,000	526,000	509,000
	2015	478,000	478,000	463,000	476,000
	2016	467,000	467,000	453,000	439,000
	2017	284,000	311,000	296,000	482,000
	2018			30,000	60,000
Private Passenger Total		9,867,000	9,590,000	9,324,000	9,263,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,171,000	1,101,000	1,079,000	1,058,000
	2009	355,000	355,000	348,000	341,000
	2010	506,000	506,000	496,000	486,000
	2011	663,000	655,000	642,000	629,000
	2012	775,000	775,000	760,000	716,000
	2013	934,000	934,000	913,000	893,000
	2014	1,045,000	1,013,000	991,000	970,000
	2015	1,064,000	1,064,000	1,041,000	1,082,000
	2016	1,035,000	1,035,000	1,014,000	994,000
	2017	629,000	693,000	670,000	1,095,000
	2018			72,000	145,000
Non Private Passenger Total		8,177,000	8,131,000	8,026,000	8,409,000
Grand Total		18,044,000	17,721,000	17,350,000	17,672,000

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta	
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			
	Acc Year	201711	201712	201801	201802
Private Passenger	prior	336,000	336,000	329,000	322,000
	2009	62,000	62,000	61,000	60,000
	2010	57,000	53,000	52,000	51,000
	2011	76,000	76,000	74,000	73,000
	2012	85,000	85,000	83,000	81,000
	2013	96,000	96,000	94,000	92,000
	2014	90,000	90,000	88,000	86,000
	2015	82,000	82,000	80,000	78,000
	2016	89,000	89,000	88,000	87,000
	2017	(24,000)	(26,000)	(27,000)	46,000
	2018			(2,000)	(4,000)
Private Passenger Total		949,000	943,000	920,000	972,000
Non Private Passenger	prior	790,000	790,000	783,000	776,000
	2009	222,000	222,000	220,000	218,000
	2010	201,000	185,000	183,000	181,000
	2011	257,000	257,000	254,000	251,000
	2012	309,000	309,000	306,000	303,000
	2013	376,000	376,000	372,000	368,000
	2014	391,000	391,000	387,000	383,000
	2015	380,000	380,000	376,000	372,000
	2016	474,000	474,000	471,000	468,000
	2017	(151,000)	(165,000)	(168,000)	300,000
	2018			(14,000)	(28,000)
Non Private Passenger Total		3,249,000	3,219,000	3,170,000	3,592,000
Grand Total		4,198,000	4,162,000	4,090,000	4,564,000

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

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201711	201712	201801	201802
Private Passenger	prior	13,000	13,000	13,000	13,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(5,000)	(5,000)	(5,000)	(5,000)
	2014	6,000	6,000	6,000	6,000
	2015	2,000	2,000	2,000	6,000
	2016	7,000	7,000	7,000	7,000
	2017	(5,000)	(6,000)	(6,000)	3,000
	2018			(1,000)	(1,000)
Private Passenger Total		35,000	34,000	33,000	46,000
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	8,000	8,000	8,000	8,000
	2015	2,000	2,000	2,000	8,000
	2016	14,000	14,000	14,000	14,000
	2017	(17,000)	(19,000)	(19,000)	9,000
	2018			(1,000)	(2,000)
Non Private Passenger Total		28,000	26,000	25,000	58,000
Grand Total		63,000	60,000	58,000	104,000

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

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201711	201712	201801	201802
Private Passenger	prior	17,000	17,000	17,000	17,000
	2009	13,000	13,000	13,000	13,000
	2010	17,000	17,000	17,000	17,000
	2011	20,000	20,000	20,000	20,000
	2012	24,000	24,000	24,000	24,000
	2013	25,000	25,000	25,000	25,000
	2014	25,000	25,000	25,000	25,000
	2015	48,000	48,000	48,000	25,000
	2016	5,000	5,000	5,000	5,000
	2017	1,000	1,000	1,000	20,000
	2018			(4,000)	(9,000)
Private Passenger Total		195,000	195,000	191,000	182,000
Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	5,000	5,000	5,000	5,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	9,000	9,000	9,000	9,000
	2015	16,000	16,000	16,000	8,000
	2016	2,000	2,000	2,000	2,000
	2017	1,000	-	-	8,000
	2018			(2,000)	(5,000)
Non Private Passenger Total		66,000	65,000	63,000	60,000
Grand Total		261,000	260,000	254,000	242,000

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	201711	201712	201801	201802
Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	6,000	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	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	(8,000)	(9,000)	(9,000)	2,000
	2018			(1,000)	(2,000)
Private Passenger Total		(2,000)	(3,000)	(4,000)	6,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(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	2,000	2,000	2,000	2,000
	2017	(17,000)	(19,000)	(19,000)	5,000
	2018			(2,000)	(2,000)
Non Private Passenger Total		(9,000)	(11,000)	(13,000)	11,000
Grand Total		(11,000)	(14,000)	(17,000)	17,000

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		ShareYMM			
▼	Acc Year ▼	201711	201712	201801	201802
Private Passenger	prior	5,422,000	5,147,000	5,004,000	4,867,000
	2009	866,000	866,000	843,000	821,000
	2010	1,067,000	1,063,000	1,035,000	1,007,000
	2011	1,291,000	1,218,000	1,185,000	1,154,000
	2012	1,552,000	1,550,000	1,515,000	1,298,000
	2013	1,285,000	1,277,000	1,243,000	1,209,000
	2014	1,269,000	1,248,000	1,216,000	1,185,000
	2015	1,271,000	1,269,000	1,239,000	1,133,000
	2016	1,336,000	1,331,000	1,303,000	1,275,000
	2017	762,000	835,000	806,000	1,090,000
	2018			71,000	143,000
Private Passenger Total		16,121,000	15,804,000	15,460,000	15,182,000
Non Private Passenger	prior	2,186,000	2,116,000	2,083,000	2,051,000
	2009	684,000	684,000	674,000	664,000
	2010	907,000	891,000	876,000	861,000
	2011	1,172,000	1,117,000	1,098,000	1,079,000
	2012	1,449,000	1,448,000	1,425,000	1,301,000
	2013	1,692,000	1,685,000	1,655,000	1,626,000
	2014	1,845,000	1,812,000	1,781,000	1,751,000
	2015	1,856,000	1,855,000	1,822,000	1,803,000
	2016	1,956,000	1,951,000	1,921,000	1,892,000
	2017	746,000	820,000	787,000	1,763,000
	2018			81,000	162,000
Non Private Passenger Total		14,493,000	14,379,000	14,203,000	14,953,000
Grand Total		30,614,000	30,183,000	29,663,000	30,135,000

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	ShareYMM	201711	201712	201801	201802
Private Passenger	Newfoundland & Labrador		90.6%	91.2%	91.1%	91.2%
	New Brunswick		78.7%	78.6%	78.5%	78.5%
	Nova Scotia		87.4%	87.8%	87.7%	87.7%
	Prince Edward Island		58.3%	58.5%	58.6%	58.6%
	Ontario		72.4%	72.9%	72.8%	72.9%
	Alberta		67.8%	67.5%	67.3%	67.5%
	Yukon		75.9%	77.6%	76.8%	76.6%
	Northwest Territories		62.5%	62.0%	61.6%	61.8%
	Nunavut		41.4%	42.6%	42.6%	40.1%
Non Private Passenger	Newfoundland & Labrador		96.5%	95.7%	94.9%	94.9%
	New Brunswick		69.9%	68.2%	67.6%	67.5%
	Nova Scotia		77.6%	76.6%	75.9%	75.8%
	Prince Edward Island		72.0%	71.4%	71.1%	71.1%
	Ontario		73.1%	73.6%	72.8%	72.8%
	Alberta		69.0%	69.2%	68.9%	68.9%
	Yukon		66.4%	68.1%	67.2%	67.7%
	Northwest Territories		58.8%	48.4%	47.6%	47.7%
	Nunavut		54.5%	54.5%	53.9%	54.3%
Grand Total			75.4%	75.4%	75.0%	75.1%

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	ShareYMM	201711	201712	201801	201802
Private Passenger	Newfoundland & Labrador		86.3%	86.9%	86.8%	86.9%
	New Brunswick		74.7%	74.6%	74.5%	74.5%
	Nova Scotia		82.6%	83.0%	82.9%	83.0%
	Prince Edward Island		55.0%	55.4%	55.6%	55.5%
	Ontario		67.9%	68.4%	68.4%	68.5%
	Alberta		64.8%	64.6%	64.5%	64.5%
	Yukon		72.2%	73.8%	73.2%	72.5%
	Northwest Territories		59.4%	58.9%	58.7%	58.7%
	Nunavut		39.3%	40.2%	40.2%	39.2%
Non Private Passenger	Newfoundland & Labrador		91.7%	90.9%	90.8%	90.9%
	New Brunswick		66.7%	65.1%	65.0%	65.0%
	Nova Scotia		73.5%	72.5%	72.5%	72.5%
	Prince Edward Island		67.7%	67.5%	67.6%	67.5%
	Ontario		68.5%	68.9%	68.9%	68.9%
	Alberta		65.9%	66.0%	66.0%	66.0%
	Yukon		63.1%	64.9%	64.5%	64.8%
	Northwest Territories		56.2%	46.5%	46.2%	46.0%
	Nunavut		51.9%	52.2%	52.3%	52.4%
Grand Total			71.5%	71.5%	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%	9.9%	
2018	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.6%	
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.6%	
discount rate:				1.81%	discount rate:				1.81%
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%	10.1%	5.0%	11.1%	
2016	12.5%	10.0%	5.0%	12.1%	12.4%	10.1%	5.0%	11.1%	
2017	12.4%	10.1%	5.0%	11.6%	12.3%	10.1%	5.0%	11.4%	
2018	11.8%	10.1%	5.0%	10.0%	11.9%	10.1%	5.0%	10.8%	
prem liab	11.8%	10.1%	5.0%	10.0%	11.9%	10.1%	5.0%	10.8%	
discount rate:				1.81%	discount rate:				1.81%
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			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	12.5%	10.0%	5.0%	11.9%	12.5%	10.0%	5.0%	11.2%
2015	12.5%	10.0%	5.0%	12.2%	12.5%	10.2%	5.0%	11.8%
2016	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	11.5%
2017	12.4%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.4%
2018	11.8%	10.1%	5.0%	9.8%	11.8%	10.1%	5.0%	10.5%
prem liab	11.8%	10.1%	5.0%	9.8%	11.8%	10.1%	5.0%	10.5%
	discount rate:			1.81%	discount rate:			1.81%
	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%	11.0%
2017	12.2%	10.2%	5.0%	11.9%	12.3%	10.2%	5.0%	11.1%
2018	11.8%	10.2%	5.0%	10.9%	11.7%	10.2%	5.0%	10.0%
prem liab	11.8%	10.2%	5.0%	10.5%	11.7%	10.2%	5.0%	10.0%
	discount rate:			1.81%	discount rate:			1.81%
	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%	8.5%	10.0%
2014	12.5%	12.5%	5.0%	12.5%	12.5%	12.5%	12.3%	12.5%
2015	12.5%	12.5%	10.5%	12.5%	12.4%	12.5%	12.5%	12.4%
2016	14.9%	15.0%	8.5%	14.8%	14.9%	15.0%	14.3%	15.0%
2017	14.4%	15.0%	7.0%	14.4%	14.2%	15.0%	6.9%	14.3%
2018	11.1%	15.0%	5.3%	11.3%	13.0%	15.0%	5.6%	12.9%
prem liab	11.1%	15.0%	5.3%	11.3%	13.0%	15.0%	5.6%	12.9%
	discount rate:			1.81%	discount rate:			1.81%
	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	12.5%	12.0%	5.0%	12.5%	12.5%	11.0%	5.0%	12.5%
2016	12.5%	10.3%	5.0%	12.4%	12.4%	10.3%	5.0%	12.3%
2017	12.2%	10.2%	5.0%	11.8%	11.9%	10.6%	5.0%	11.0%
2018	11.9%	10.2%	5.0%	10.3%	11.6%	10.6%	5.0%	9.1%
prem liab	11.9%	10.2%	5.0%	10.3%	11.6%	10.6%	5.0%	9.1%
	discount rate:			1.81%	discount rate:			1.81%
	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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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%	10.6%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%
2016	12.4%	10.2%	5.0%	12.2%	12.3%	11.5%	5.0%	12.3%
2017	12.2%	10.8%	5.0%	11.8%	11.6%	11.2%	5.0%	10.8%
2018	12.0%	10.8%	5.0%	11.2%	11.7%	11.1%	5.0%	10.1%
prem liab	12.0%	10.8%	5.0%	11.2%	11.7%	11.1%	5.0%	10.1%
	discount rate:			1.81%	discount rate:			1.81%
	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				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development		Other Coverages	TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages		
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	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2015	12.5%	12.2%	5.0%	12.5%	12.5%	10.8%	4.9%	12.1%	12.1%
2016	12.4%	12.2%	5.0%	12.5%	12.2%	11.3%	5.0%	10.3%	10.3%
2017	12.0%	11.2%	5.0%	11.6%	12.4%	11.5%	5.0%	12.3%	12.3%
2018	11.4%	11.1%	5.0%	9.0%	12.4%	12.0%	5.0%	11.8%	11.8%
prem liab	11.4%	11.1%	5.0%	9.0%	12.4%	12.0%	5.0%	11.8%	11.8%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
1.81%					1.81%				
25					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%	11.4%	5.0%	12.1%	12.5%	10.8%	5.0%	12.4%	
2016	12.2%	11.0%	5.0%	11.6%	12.5%	11.3%	5.0%	11.7%	
2017	12.0%	11.0%	5.0%	11.0%	12.1%	11.1%	5.0%	11.8%	
2018	11.7%	11.3%	5.0%	10.4%	11.9%	11.0%	5.0%	10.7%	
prem liab	11.7%	11.3%	5.0%	10.4%	11.9%	11.0%	5.0%	10.7%	
discount rate:				1.81%	discount rate:				1.81%
margin (basis points):				25	margin (basis points):				25

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	239	235	231	228	224	221	235	240
2008	212	204	197	190	183	177	205	215
2009	295	286	278	271	264	257	287	298
2010	259	254	251	247	244	240	256	261
2011	1,304	1,279	1,256	1,234	1,212	1,192	1,282	1,315
2012	3,598	3,553	3,511	3,470	3,432	3,395	3,557	3,615
2013	3,718	3,676	3,638	3,599	3,563	3,527	3,680	3,735
2014	6,179	6,109	6,043	5,977	5,915	5,855	6,115	6,207
2015	9,128	9,035	8,944	8,857	8,773	8,690	9,043	9,165
2016	13,347	13,200	13,058	12,919	12,784	12,652	13,212	13,406
2017	16,451	16,250	16,056	15,867	15,683	15,504	16,266	16,529
Total	54,730	54,081	53,463	52,859	52,277	51,710	54,138	54,986
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	1,267	618	-	(604)	(1,186)	(1,753)	675	1,523
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	3.5%	1.7%	-	(1.3%)	(3.0%)	(4.3%)	1.7%	3.9%
2008	7.6%	3.6%	-	(3.6%)	(7.1%)	(10.2%)	4.1%	9.1%
2009	6.1%	2.9%	-	(2.5%)	(5.0%)	(7.6%)	3.2%	7.2%
2010	3.2%	1.2%	-	(1.6%)	(2.8%)	(4.4%)	2.0%	4.0%
2011	3.8%	1.8%	-	(1.8%)	(3.5%)	(5.1%)	2.1%	4.7%
2012	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.3%)	1.3%	3.0%
2013	2.2%	1.0%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.7%
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.7%
2015	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	1.1%	2.5%
2016	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.7%
2017	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	1.3%	2.9%
Total	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	1.3%	2.8%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 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							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	193	193	192	192	191	191	193	194
2004	-	-	-	-	-	-	-	-
2005	84	82	80	77	75	73	82	85
2006	560	545	531	517	504	492	547	566
2007	7	7	7	7	7	7	7	7
2008	72	70	69	68	67	65	71	72
2009	396	391	385	380	374	369	391	399
2010	653	645	637	630	622	615	646	656
2011	1,440	1,419	1,399	1,379	1,362	1,343	1,421	1,448
2012	1,448	1,435	1,423	1,410	1,399	1,388	1,437	1,453
2013	5,571	5,527	5,485	5,443	5,401	5,362	5,531	5,589
2014	5,575	5,526	5,479	5,433	5,387	5,344	5,530	5,593
2015	6,311	6,243	6,176	6,111	6,047	5,985	6,248	6,338
2016	7,319	7,221	7,127	7,036	6,946	6,859	7,229	7,357
2017	9,347	9,201	9,057	8,920	8,785	8,655	9,212	9,405
Total	38,976	38,505	38,047	37,603	37,167	36,748	38,545	39,162
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	929	458	-	(444)	(880)	(1,299)	498	1,115
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	0.5%	0.5%	-	-	(0.5%)	(0.5%)	0.5%	1.0%
2004	-	-	-	-	-	-	-	-
2005	5.0%	2.5%	-	(3.8%)	(6.3%)	(8.8%)	2.5%	6.3%
2006	5.5%	2.6%	-	(2.6%)	(5.1%)	(7.3%)	3.0%	6.6%
2007	-	-	-	-	-	-	-	-
2008	4.3%	1.4%	-	(1.4%)	(2.9%)	(5.8%)	2.9%	4.3%
2009	2.9%	1.6%	-	(1.3%)	(2.9%)	(4.2%)	1.6%	3.6%
2010	2.5%	1.3%	-	(1.1%)	(2.4%)	(3.5%)	1.4%	3.0%
2011	2.9%	1.4%	-	(1.4%)	(2.6%)	(4.0%)	1.6%	3.5%
2012	1.8%	0.8%	-	(0.9%)	(1.7%)	(2.5%)	1.0%	2.1%
2013	1.6%	0.8%	-	(0.8%)	(1.5%)	(2.2%)	0.8%	1.9%
2014	1.8%	0.9%	-	(0.8%)	(1.7%)	(2.5%)	0.9%	2.1%
2015	2.2%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.6%
2016	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.8%)	1.4%	3.2%
2017	3.2%	1.6%	-	(1.5%)	(3.0%)	(4.4%)	1.7%	3.8%
Total	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	1.3%	2.9%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 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							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	1	1	1	1	1	1	1	1
2004	16	16	16	15	15	14	16	17
2005	102	99	96	93	91	88	99	103
2006	83	80	78	75	73	71	81	84
2007	178	174	170	166	162	158	174	179
2008	107	104	101	98	95	92	104	108
2009	187	184	181	178	176	173	184	188
2010	492	481	472	463	454	446	483	496
2011	183	181	177	175	173	170	181	185
2012	651	640	630	620	610	601	641	655
2013	3,286	3,244	3,202	3,162	3,123	3,087	3,247	3,304
2014	3,203	3,168	3,132	3,099	3,066	3,034	3,170	3,218
2015	3,833	3,786	3,740	3,695	3,652	3,610	3,789	3,853
2016	5,529	5,455	5,383	5,312	5,244	5,178	5,460	5,560
2017	8,314	8,196	8,081	7,970	7,863	7,758	8,205	8,361
Total	26,165	25,809	25,460	25,122	24,798	24,481	25,835	26,312
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	705	349	-	(338)	(662)	(979)	375	852
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	(6.3%)	(6.3%)	(12.5%)	-	6.3%
2005	6.3%	3.1%	-	(3.1%)	(5.2%)	(8.3%)	3.1%	7.3%
2006	6.4%	2.6%	-	(3.8%)	(6.4%)	(9.0%)	3.8%	7.7%
2007	4.7%	2.4%	-	(2.4%)	(4.7%)	(7.1%)	2.4%	5.3%
2008	5.9%	3.0%	-	(3.0%)	(5.9%)	(8.9%)	3.0%	6.9%
2009	3.3%	1.7%	-	(1.7%)	(2.8%)	(4.4%)	1.7%	3.9%
2010	4.2%	1.9%	-	(1.9%)	(3.8%)	(5.5%)	2.3%	5.1%
2011	3.4%	2.3%	-	(1.1%)	(2.3%)	(4.0%)	2.3%	4.5%
2012	3.3%	1.6%	-	(1.6%)	(3.2%)	(4.6%)	1.7%	4.0%
2013	2.6%	1.3%	-	(1.2%)	(2.5%)	(3.6%)	1.4%	3.2%
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.7%
2015	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	1.3%	3.0%
2016	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	1.4%	3.3%
2017	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.5%	3.5%
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	1.5%	3.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 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							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	362	359	355	352	349	346	359	364
2011	620	616	611	607	603	599	616	622
2012	356	347	338	330	323	315	348	360
2013	43	43	42	42	41	41	43	43
2014	519	511	503	497	491	485	511	522
2015	1,528	1,511	1,493	1,476	1,461	1,445	1,512	1,536
2016	2,490	2,459	2,428	2,399	2,370	2,342	2,461	2,503
2017	1,655	1,634	1,614	1,594	1,575	1,556	1,635	1,662
Total	7,573	7,480	7,384	7,297	7,213	7,129	7,485	7,612
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	189	96	-	(87)	(171)	(255)	101	228
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	2.0%	1.1%	-	(0.8%)	(1.7%)	(2.5%)	1.1%	2.5%
2011	1.5%	0.8%	-	(0.7%)	(1.3%)	(2.0%)	0.8%	1.8%
2012	5.3%	2.7%	-	(2.4%)	(4.4%)	(6.8%)	3.0%	6.5%
2013	2.4%	2.4%	-	-	(2.4%)	(2.4%)	2.4%	2.4%
2014	3.2%	1.6%	-	(1.2%)	(2.4%)	(3.6%)	1.6%	3.8%
2015	2.3%	1.2%	-	(1.1%)	(2.1%)	(3.2%)	1.3%	2.9%
2016	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	1.4%	3.1%
2017	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.6%)	1.3%	3.0%
Total	2.6%	1.3%	-	(1.2%)	(2.3%)	(3.5%)	1.4%	3.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	4,988	4,953	4,920	4,889	4,857	4,826	4,955	5,000
2003	3,102	3,025	2,951	2,879	2,810	2,744	3,032	3,133
2004	1,485	1,445	1,405	1,369	1,333	1,298	1,448	1,501
2005	1,609	1,560	1,515	1,470	1,429	1,388	1,564	1,627
2006	2,574	2,493	2,414	2,340	2,269	2,201	2,499	2,607
2007	6,354	6,143	5,940	5,749	5,566	5,394	6,159	6,439
2008	1,156	1,124	1,094	1,066	1,038	1,012	1,126	1,169
2009	3,563	3,467	3,373	3,287	3,203	3,125	3,474	3,602
2010	1,964	1,913	1,866	1,822	1,779	1,739	1,918	1,984
2011	5,811	5,677	5,550	5,432	5,318	5,212	5,687	5,865
2012	4,660	4,577	4,498	4,422	4,350	4,282	4,584	4,694
2013	9,723	9,579	9,440	9,309	9,183	9,063	9,590	9,782
2014	10,201	10,085	9,975	9,868	9,766	9,667	10,095	10,246
2015	14,376	14,208	14,045	13,887	13,735	13,587	14,222	14,441
2016	14,904	14,692	14,487	14,287	14,095	13,908	14,709	14,989
2017	18,122	17,829	17,545	17,271	17,006	16,749	17,851	18,237
Total	104,592	102,770	101,018	99,347	97,737	96,195	102,913	105,316
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	3,574	1,752	-	(1,671)	(3,281)	(4,823)	1,895	4,298
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	1.4%	0.7%	-	(0.6%)	(1.3%)	(1.9%)	0.7%	1.6%
2003	5.1%	2.5%	-	(2.4%)	(4.8%)	(7.0%)	2.7%	6.2%
2004	5.7%	2.8%	-	(2.6%)	(5.1%)	(7.6%)	3.1%	6.8%
2005	6.2%	3.0%	-	(3.0%)	(5.7%)	(8.4%)	3.2%	7.4%
2006	6.6%	3.3%	-	(3.1%)	(6.0%)	(8.8%)	3.5%	8.0%
2007	7.0%	3.4%	-	(3.2%)	(6.3%)	(9.2%)	3.7%	8.4%
2008	5.7%	2.7%	-	(2.6%)	(5.1%)	(7.5%)	2.9%	6.9%
2009	5.6%	2.8%	-	(2.5%)	(5.0%)	(7.4%)	3.0%	6.8%
2010	5.3%	2.5%	-	(2.4%)	(4.7%)	(6.8%)	2.8%	6.3%
2011	4.7%	2.3%	-	(2.1%)	(4.2%)	(6.1%)	2.5%	5.7%
2012	3.6%	1.8%	-	(1.7%)	(3.3%)	(4.8%)	1.9%	4.4%
2013	3.0%	1.5%	-	(1.4%)	(2.7%)	(4.0%)	1.6%	3.6%
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	1.2%	2.7%
2015	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	1.3%	2.8%
2016	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.5%	3.5%
2017	3.3%	1.6%	-	(1.6%)	(3.1%)	(4.5%)	1.7%	3.9%
Total	3.5%	1.7%	-	(1.7%)	(3.2%)	(4.8%)	1.9%	4.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid								
AY	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	79	77	74	73	71	69	77	79
2004	1,074	1,044	1,015	987	961	935	1,046	1,087
2005	224	218	212	205	199	194	218	228
2006	5	5	5	5	5	5	5	5
2007	87	85	83	81	79	77	85	88
2008	1,320	1,275	1,231	1,190	1,152	1,115	1,278	1,338
2009	220	215	209	205	200	195	216	222
2010	689	678	668	659	651	642	679	693
2011	3,477	3,431	3,387	3,345	3,305	3,267	3,434	3,495
2012	2,686	2,662	2,639	2,616	2,594	2,573	2,664	2,696
2013	7,693	7,608	7,527	7,448	7,371	7,298	7,615	7,726
2014	9,705	9,579	9,457	9,339	9,226	9,115	9,588	9,755
2015	16,912	16,671	16,440	16,216	15,999	15,790	16,690	17,005
2016	16,759	16,501	16,252	16,011	15,778	15,551	16,523	16,861
2017	19,503	19,226	18,958	18,700	18,449	18,207	19,249	19,614
Total	80,433	79,275	78,157	77,080	76,040	75,033	79,367	80,892
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	2,276	1,118	-	(1,077)	(2,117)	(3,124)	1,210	2,735
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	6.8%	4.1%	-	(1.4%)	(4.1%)	(6.8%)	4.1%	6.8%
2004	5.8%	2.9%	-	(2.8%)	(5.3%)	(7.9%)	3.1%	7.1%
2005	5.7%	2.8%	-	(3.3%)	(6.1%)	(8.5%)	2.8%	7.5%
2006	-	-	-	-	-	-	-	-
2007	4.8%	2.4%	-	(2.4%)	(4.8%)	(7.2%)	2.4%	6.0%
2008	7.2%	3.6%	-	(3.3%)	(6.4%)	(9.4%)	3.8%	8.7%
2009	5.3%	2.9%	-	(1.9%)	(4.3%)	(6.7%)	3.3%	6.2%
2010	3.1%	1.5%	-	(1.3%)	(2.5%)	(3.9%)	1.6%	3.7%
2011	2.7%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	1.4%	3.2%
2012	1.8%	0.9%	-	(0.9%)	(1.7%)	(2.5%)	0.9%	2.2%
2013	2.2%	1.1%	-	(1.0%)	(2.1%)	(3.0%)	1.2%	2.6%
2014	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	1.4%	3.2%
2015	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.5%	3.4%
2016	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	1.7%	3.7%
2017	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.5%	3.5%
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.5%	3.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	4	4	4	4	4	4	4	4
2010	76	75	74	73	72	71	75	76
2011	13	13	13	13	12	11	13	13
2012	123	122	120	119	118	116	122	123
2013	44	43	43	42	41	41	43	44
2014	117	115	113	112	110	110	115	117
2015	1,657	1,634	1,612	1,590	1,569	1,550	1,636	1,666
2016	546	538	530	523	515	508	539	550
2017	699	689	679	670	661	653	689	702
Total	3,279	3,233	3,188	3,146	3,102	3,064	3,236	3,295
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	91	45	-	(42)	(86)	(124)	48	107
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	2.7%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	1.4%	2.7%
2011	-	-	-	-	(7.7%)	(15.4%)	-	-
2012	2.5%	1.7%	-	(0.8%)	(1.7%)	(3.3%)	1.7%	2.5%
2013	2.3%	-	-	(2.3%)	(4.7%)	(4.7%)	-	2.3%
2014	3.5%	1.8%	-	(0.9%)	(2.7%)	(2.7%)	1.8%	3.5%
2015	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.8%)	1.5%	3.3%
2016	3.0%	1.5%	-	(1.3%)	(2.8%)	(4.2%)	1.7%	3.8%
2017	2.9%	1.5%	-	(1.3%)	(2.7%)	(3.8%)	1.5%	3.4%
Total	2.9%	1.4%	-	(1.3%)	(2.7%)	(3.9%)	1.5%	3.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 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							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	154	152	150	147	145	143	152	155
2010	2	2	2	2	2	2	2	2
2011	6	6	6	6	6	6	6	6
2012	135	133	132	131	130	128	134	135
2013	589	581	575	567	560	554	582	592
2014	2,149	2,121	2,093	2,067	2,041	2,015	2,123	2,160
2015	323	319	314	311	306	302	319	325
2016	732	721	710	700	689	680	721	736
2017	1,940	1,908	1,877	1,847	1,819	1,791	1,911	1,952
Total	6,030	5,943	5,859	5,778	5,698	5,621	5,950	6,063
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	171	84	-	(81)	(161)	(238)	91	204
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	2.7%	1.3%	-	(2.0%)	(3.3%)	(4.7%)	1.3%	3.3%
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2.3%	0.8%	-	(0.8%)	(1.5%)	(3.0%)	1.5%	2.3%
2013	2.4%	1.0%	-	(1.4%)	(2.6%)	(3.7%)	1.2%	3.0%
2014	2.7%	1.3%	-	(1.2%)	(2.5%)	(3.7%)	1.4%	3.2%
2015	2.9%	1.6%	-	(1.0%)	(2.5%)	(3.8%)	1.6%	3.5%
2016	3.1%	1.5%	-	(1.4%)	(3.0%)	(4.2%)	1.5%	3.7%
2017	3.4%	1.7%	-	(1.6%)	(3.1%)	(4.6%)	1.8%	4.0%
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	1.6%	3.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	3	3	3	3	2	2	3	3
2011	3	3	3	3	3	3	3	3
2012	176	174	173	171	169	168	174	177
2013	19	19	19	19	19	18	19	19
2014	36	36	35	34	34	34	36	36
2015	195	192	189	187	185	182	192	196
2016	364	358	354	349	343	339	359	366
2017	366	360	354	349	344	339	361	368
Total	1,162	1,145	1,130	1,115	1,099	1,085	1,147	1,168
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	32	15	-	(15)	(31)	(45)	17	38
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	(33.3%)	(33.3%)	-	-
2011	-	-	-	-	-	-	-	-
2012	1.7%	0.6%	-	(1.2%)	(2.3%)	(2.9%)	0.6%	2.3%
2013	-	-	-	-	-	(5.3%)	-	-
2014	2.9%	2.9%	-	(2.9%)	(2.9%)	(2.9%)	2.9%	2.9%
2015	3.2%	1.6%	-	(1.1%)	(2.1%)	(3.7%)	1.6%	3.7%
2016	2.8%	1.1%	-	(1.4%)	(3.1%)	(4.2%)	1.4%	3.4%
2017	3.4%	1.7%	-	(1.4%)	(2.8%)	(4.2%)	2.0%	4.0%
Total	2.8%	1.3%	-	(1.3%)	(2.7%)	(4.0%)	1.5%	3.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 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							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	4,988	4,953	4,920	4,889	4,857	4,826	4,955	5,000
2003	3,375	3,296	3,218	3,145	3,073	3,005	3,303	3,407
2004	2,575	2,505	2,436	2,371	2,309	2,247	2,510	2,605
2005	2,019	1,959	1,903	1,845	1,794	1,743	1,963	2,043
2006	3,222	3,123	3,028	2,937	2,851	2,769	3,132	3,262
2007	6,865	6,644	6,431	6,231	6,038	5,857	6,660	6,953
2008	2,867	2,777	2,692	2,612	2,535	2,461	2,784	2,902
2009	4,819	4,699	4,580	4,472	4,366	4,266	4,708	4,868
2010	4,500	4,410	4,328	4,251	4,175	4,103	4,421	4,535
2011	12,857	12,625	12,402	12,194	11,994	11,803	12,643	12,952
2012	13,833	13,643	13,464	13,289	13,125	12,966	13,661	13,908
2013	30,686	30,320	29,971	29,631	29,302	28,991	30,350	30,834
2014	37,684	37,250	36,830	36,426	36,036	35,659	37,283	37,854
2015	54,263	53,599	52,953	52,330	51,727	51,141	53,651	54,525
2016	61,990	61,145	60,329	59,536	58,764	58,017	61,213	62,328
2017	76,397	75,293	74,221	73,188	72,185	71,212	75,379	76,830
Total	322,940	318,241	313,706	309,347	305,131	301,066	318,616	324,806
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
Total	9,234	4,535	-	(4,359)	(8,575)	(12,640)	4,910	11,100
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.81%	1.31%	1.81%	2.31%	2.81%	3.31%	1.27%	0.62%
2002 & prior	1.4%	0.7%	-	(0.6%)	(1.3%)	(1.9%)	0.7%	1.6%
2003	4.9%	2.4%	-	(2.3%)	(4.5%)	(6.6%)	2.6%	5.9%
2004	5.7%	2.8%	-	(2.7%)	(5.2%)	(7.8%)	3.0%	6.9%
2005	6.1%	2.9%	-	(3.0%)	(5.7%)	(8.4%)	3.2%	7.4%
2006	6.4%	3.1%	-	(3.0%)	(5.8%)	(8.6%)	3.4%	7.7%
2007	6.7%	3.3%	-	(3.1%)	(6.1%)	(8.9%)	3.6%	8.1%
2008	6.5%	3.2%	-	(3.0%)	(5.8%)	(8.6%)	3.4%	7.8%
2009	5.2%	2.6%	-	(2.4%)	(4.7%)	(6.9%)	2.8%	6.3%
2010	4.0%	1.9%	-	(1.8%)	(3.5%)	(5.2%)	2.1%	4.8%
2011	3.7%	1.8%	-	(1.7%)	(3.3%)	(4.8%)	1.9%	4.4%
2012	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	1.5%	3.3%
2013	2.4%	1.2%	-	(1.1%)	(2.2%)	(3.3%)	1.3%	2.9%
2014	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	1.2%	2.8%
2015	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	1.3%	3.0%
2016	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	1.5%	3.3%
2017	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.1%)	1.6%	3.5%
Total	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	1.6%	3.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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ShareDate	201712	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(5)	1	(1)	-	-	-	(5)
	2008	(2)	1	(1)	-	-	-	(2)
	2009	49	(5)	24	-	19	38.8%	68
	2010	(4)	2	(2)	-	-	-	(4)
	2011	56	(6)	6	-	-	-	56
	2012	(69)	13	(18)	-	(5)	7.2%	(74)
	2013	123	(2)	(22)	-	(24)	(19.5%)	99
	2014	492	(18)	4	-	(14)	(2.8%)	478
	2015	969	(25)	28	-	3	0.3%	972
	2016	2,118	(48)	(100)	-	(148)	(7.0%)	1,970
	2017	5,470	152	(488)	-	(336)	(6.1%)	5,134
Private Passenger Total		9,197	65	(570)	-	(505)	(5.5%)	8,692
Non Private								
Passenger	prior	3	(1)	1	-	-	-	3
	2008	-	-	-	-	-	-	-
	2009	3	(1)	1	-	-	-	3
	2010	26	(3)	3	-	-	-	26
	2011	25	1	(1)	-	-	-	25
	2012	525	(90)	90	-	-	-	525
	2013	155	(2)	(11)	-	(13)	(8.4%)	142
	2014	329	(11)	107	-	96	29.2%	425
	2015	557	(39)	45	-	6	1.1%	563
	2016	1,243	(86)	63	-	(23)	(1.9%)	1,220
	2017	2,938	34	(214)	-	(180)	(6.1%)	2,758
Non Private Passenger Total		5,804	(198)	84	-	(114)	(2.0%)	5,690
Grand Total		15,001	(133)	(486)	-	(619)	(4.1%)	14,382

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 201712
 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	62	(1)	1	-	-	-	62
	2008	14	(1)	1	-	-	-	14
	2009	27	(2)	2	-	-	-	27
	2010	121	(6)	6	-	-	-	121
	2011	179	(7)	(137)	-	(144)	(80.4%)	35
	2012	193	(11)	11	-	-	-	193
	2013	109	(2)	(15)	-	(17)	(15.6%)	92
	2014	241	(7)	(173)	-	(180)	(74.7%)	61
	2015	(189)	44	(94)	-	(50)	26.5%	(239)
	2016	1,594	(117)	258	-	141	8.8%	1,735
2017	3,595	329	(458)	-	(129)	(3.6%)	3,466	
Private Passenger Total		5,946	219	(598)	-	(379)	(6.4%)	5,567
Non Private								
Passenger	prior	1	(2)	19	-	17	1,700.0%	18
	2008	(1)	-	-	-	-	-	(1)
	2009	8	1	(1)	-	-	-	8
	2010	33	(2)	2	-	-	-	33
	2011	35	(2)	40	-	38	108.6%	73
	2012	107	(5)	20	-	15	14.0%	122
	2013	217	(10)	(605)	-	(615)	(283.4%)	(398)
	2014	477	(5)	(71)	-	(76)	(15.9%)	401
	2015	493	(18)	20	-	2	0.4%	495
	2016	813	(27)	32	-	5	0.6%	818
2017	1,733	116	839	-	955	55.1%	2,688	
Non Private Passenger Total		3,916	46	295	-	341	8.7%	4,257
Grand Total		9,862	265	(303)	-	(38)	(0.4%)	9,824

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 201712
 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	(4)	(3)	4	-	1	(25.0%)	(3)
	2008	(8)	-	-	-	-	-	(8)
	2009	(32)	(2)	2	-	-	-	(32)
	2010	11	(2)	2	-	-	-	11
	2011	(87)	4	(4)	-	-	-	(87)
	2012	(34)	(1)	1	-	-	-	(34)
	2013	78	-	(1)	-	(1)	(1.3%)	77
	2014	129	(1)	3	-	2	1.6%	131
	2015	481	(4)	(194)	-	(198)	(41.2%)	283
	2016	1,126	(95)	106	-	11	1.0%	1,137
	2017	1,962	209	(346)	-	(137)	(7.0%)	1,825
Private Passenger Total		3,622	105	(427)	-	(322)	(8.9%)	3,300
Non Private								
Passenger	prior	7	(2)	2	-	-	-	7
	2008	3	-	-	-	-	-	3
	2009	(5)	-	-	-	-	-	(5)
	2010	(6)	2	109	-	111	(1,850.0%)	105
	2011	(63)	6	(6)	-	-	-	(63)
	2012	24	(3)	3	-	-	-	24
	2013	395	(8)	32	-	24	6.1%	419
	2014	183	(6)	(184)	-	(190)	(103.8%)	(7)
	2015	949	(27)	(120)	-	(147)	(15.5%)	802
	2016	1,984	(77)	5	-	(72)	(3.6%)	1,912
	2017	1,859	253	(271)	-	(18)	(1.0%)	1,841
Non Private Passenger Total		5,330	138	(430)	-	(292)	(5.5%)	5,038
Grand Total		8,952	243	(857)	-	(614)	(6.9%)	8,338

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	201712	
	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)	-	-	-	-	-	(4)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	28	(1)	1	-	-	-	28
	2011	(159)	1	(1)	-	-	-	(159)
	2012	2	-	-	-	-	-	2
	2013	11	-	-	-	-	-	11
	2014	85	(2)	1	-	(1)	(1.2%)	84
	2015	272	(13)	23	-	10	3.7%	282
	2016	380	(4)	11	-	7	1.8%	387
	2017	539	4	(112)	-	(108)	(20.0%)	431
Private Passenger Total		1,153	(15)	(77)	-	(92)	(8.0%)	1,061
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	5	-	-	-	-	-	5
	2013	20	-	-	-	-	-	20
	2014	102	(1)	(28)	-	(29)	(28.4%)	73
	2015	276	(85)	32	-	(53)	(19.2%)	223
	2016	81	-	59	-	59	72.8%	140
	2017	669	40	(2)	-	38	5.7%	707
Non Private Passenger Total		1,153	(46)	61	-	15	1.3%	1,168
Grand Total		2,306	(61)	(16)	-	(77)	(3.3%)	2,229

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 201712
 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	2,719	(44)	566	-	522	19.2%	3,241
	2008	622	(6)	10	-	4	0.6%	626
	2009	471	(6)	10	-	4	0.8%	475
	2010	348	(4)	147	-	143	41.1%	491
	2011	(174)	(1)	29	-	28	(16.1%)	(146)
	2012	(418)	4	16	-	20	(4.8%)	(398)
	2013	231	(3)	81	-	78	33.8%	309
	2014	610	(98)	115	-	17	2.8%	627
	2015	960	(42)	48	-	6	0.6%	966
	2016	1,919	(19)	14	-	(5)	(0.3%)	1,914
	2017	2,986	271	(58)	-	213	7.1%	3,199
Private Passenger Total		10,274	52	978	-	1,030	10.0%	11,304
Non Private								
Passenger	prior	(12)	9	48	-	57	(475.0%)	45
	2008	43	(5)	40	-	35	81.4%	78
	2009	67	(7)	23	-	16	23.9%	83
	2010	162	(23)	23	-	-	-	162
	2011	264	(29)	91	-	62	23.5%	326
	2012	(268)	54	215	-	269	(100.4%)	1
	2013	960	(19)	(311)	-	(330)	(34.4%)	630
	2014	2,098	(141)	140	-	(1)	-	2,097
	2015	2,577	(36)	(82)	-	(118)	(4.6%)	2,459
	2016	5,343	(54)	(85)	-	(139)	(2.6%)	5,204
	2017	10,083	455	541	-	996	9.9%	11,079
Non Private Passenger Total		21,317	204	643	-	847	4.0%	22,164
Grand Total		31,591	256	1,621	-	1,877	5.9%	33,468

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 201712
 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	(26)	5	(5)	-	-	-	(26)
	2008	(107)	17	(36)	-	(19)	17.8%	(126)
	2009	30	(4)	4	-	-	-	30
	2010	(31)	6	(6)	-	-	-	(31)
	2011	231	(23)	23	-	-	-	231
	2012	276	(37)	(211)	-	(248)	(89.9%)	28
	2013	462	(70)	68	-	(2)	(0.4%)	460
	2014	796	(28)	142	-	114	14.3%	910
	2015	1,211	(49)	777	-	728	60.1%	1,939
	2016	1,465	(53)	81	-	28	1.9%	1,493
	2017	2,077	159	(88)	-	71	3.4%	2,148
Private Passenger Total		6,384	(77)	749	-	672	10.5%	7,056
Non Private								
Passenger	prior	51	(24)	372	-	348	682.4%	399
	2008	(35)	7	32	-	39	(111.4%)	4
	2009	21	(13)	(14)	-	(27)	(128.6%)	(6)
	2010	67	(45)	45	-	-	-	67
	2011	(332)	285	(404)	-	(119)	35.8%	(451)
	2012	255	(80)	357	-	277	108.6%	532
	2013	985	(93)	(171)	-	(264)	(26.8%)	721
	2014	1,621	(79)	740	-	661	40.8%	2,282
	2015	3,205	(172)	290	-	118	3.7%	3,323
	2016	5,521	(432)	420	-	(12)	(0.2%)	5,509
	2017	10,203	(325)	270	-	(55)	(0.5%)	10,148
Non Private Passenger Total		21,562	(971)	1,937	-	966	4.5%	22,528
Grand Total		27,946	(1,048)	2,686	-	1,638	5.9%	29,584

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 201712
 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	(1)	-	-	-	-	-	(1)
	2009	6	(1)	1	-	-	-	6
	2010	11	(1)	1	-	-	-	11
	2011	12	-	-	-	-	-	12
	2012	21	-	-	-	-	-	21
	2013	38	-	-	-	-	-	38
	2014	71	(1)	1	-	-	-	71
	2015	190	(2)	2	-	-	-	190
	2016	308	(3)	(11)	-	(14)	(4.5%)	294
2017	215	3	(63)	-	(60)	(27.9%)	155	
Private Passenger Total		876	(5)	(69)	-	(74)	(8.4%)	802
Non Private								
Passenger	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	4	-	-	-	-	-	4
	2012	17	-	-	-	-	-	17
	2013	10	-	-	-	-	-	10
	2014	53	(1)	1	-	-	-	53
	2015	114	(2)	2	-	-	-	114
	2016	106	-	(75)	-	(75)	(70.8%)	31
2017	196	35	(6)	-	29	14.8%	225	
Non Private Passenger Total		502	32	(78)	-	(46)	(9.2%)	456
Grand Total		1,378	27	(147)	-	(120)	(8.7%)	1,258

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	201712	
	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								
<input checked="" type="checkbox"/> Passenger	prior	(5)	-	-	-	-	-	(5)
	2008	3	-	-	-	-	-	3
	2009	29	-	-	-	-	-	29
	2010	4	-	-	-	-	-	4
	2011	8	-	-	-	-	-	8
	2012	34	-	(6)	-	(6)	(17.6%)	28
	2013	57	(1)	1	-	-	-	57
	2014	(146)	155	(101)	-	54	(37.0%)	(92)
	2015	250	(88)	88	-	-	-	250
	2016	411	(192)	192	-	-	-	411
	2017	402	47	(45)	-	2	0.5%	404
Private Passenger Total		1,047	(79)	129	-	50	4.8%	1,097
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	47	-	-	-	-	-	47
	2014	60	(1)	1	-	-	-	60
	2015	68	(1)	1	-	-	-	68
	2016	260	(2)	(2)	-	(4)	(1.5%)	256
	2017	82	98	12	-	110	134.1%	192
Non Private Passenger Total		520	94	12	-	106	20.4%	626
Grand Total		1,567	15	141	-	156	10.0%	1,723

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 201712
 Jurisdiction Desc Nunavut
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	4	-	-	-	-	-	4
	2012	18	-	-	-	-	-	18
	2013	12	-	-	-	-	-	12
	2014	21	-	-	-	-	-	21
	2015	86	(1)	1	-	-	-	86
	2016	107	(2)	2	-	-	-	107
	2017	91	-	(7)	-	(7)	(7.7%)	84
Private Passenger Total		341	(3)	(4)	-	(7)	(2.1%)	334
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	8	-	-	-	-	-	8
	2014	17	-	-	-	-	-	17
	2015	97	(2)	2	-	-	-	97
	2016	173	(3)	3	-	-	-	173
	2017	292	21	(8)	-	13	4.5%	305
Non Private Passenger Total		587	16	(3)	-	13	2.2%	600
Grand Total		928	13	(7)	-	6	0.6%	934

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 201712
 Jurisdiction Desc (All)
 AccountCode Des IBNR Proviso
 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	2,740	(42)	565	-	523	19.1%	3,263
	2008	521	11	(26)	-	(15)	(2.9%)	506
	2009	580	(20)	43	-	23	4.0%	603
	2010	491	(6)	149	-	143	29.1%	634
	2011	70	(32)	(84)	-	(116)	(165.7%)	(46)
	2012	23	(32)	(207)	-	(239)	(1,039.1%)	(216)
	2013	1,121	(78)	112	-	34	3.0%	1,155
	2014	2,299	-	(8)	-	(8)	(0.3%)	2,291
	2015	4,230	(180)	679	-	499	11.8%	4,729
	2016	9,428	(533)	553	-	20	0.2%	9,448
	2017	17,337	1,174	(1,665)	-	(491)	(2.8%)	16,846
Private Passenger Total		38,840	262	111	-	373	1.0%	39,213
Non Private								
Passenger	prior	52	(20)	442	-	422	811.5%	474
	2008	11	2	72	-	74	672.7%	85
	2009	94	(20)	9	-	(11)	(11.7%)	83
	2010	283	(71)	182	-	111	39.2%	394
	2011	(66)	261	(280)	-	(19)	28.8%	(85)
	2012	665	(124)	685	-	561	84.4%	1,226
	2013	2,797	(132)	(1,066)	-	(1,198)	(42.8%)	1,599
	2014	4,940	(245)	706	-	461	9.3%	5,401
	2015	8,336	(382)	190	-	(192)	(2.3%)	8,144
	2016	15,524	(681)	420	-	(261)	(1.7%)	15,263
	2017	28,055	727	1,161	-	1,888	6.7%	29,943
Non Private Passenger Total		60,691	(685)	2,521	-	1,836	3.0%	62,527
Grand Total		99,531	(423)	2,632	-	2,209	2.2%	101,740

EXHIBIT G-2

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

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ShareDate	201712	
	Newfoundland	
Jurisdiction Desc	& Labrador	
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	(19)	2	(2)	-	-	-	(19)
	2008	4	-	-	-	-	-	4
	2009	47	(4)	24	-	20	42.6%	67
	2010	(6)	1	(1)	-	-	-	(6)
	2011	39	(4)	4	-	-	-	39
	2012	(187)	17	(17)	-	-	-	(187)
	2013	(25)	3	(18)	-	(15)	60.0%	(40)
	2014	192	(2)	(3)	-	(5)	(2.6%)	187
	2015	638	(6)	16	-	10	1.6%	648
	2016	1,612	(32)	(108)	-	(140)	(8.7%)	1,472
	2017	4,924	106	(488)	-	(382)	(7.8%)	4,542
Private Passenger Total		7,219	81	(593)	-	(512)	(7.1%)	6,707
Non Private								
<div><div></div> Passenger</div>	prior	3	(1)	1	-	-	-	3
	2008	-	-	-	-	-	-	-
	2009	3	(1)	1	-	-	-	3
	2010	18	(4)	4	-	-	-	18
	2011	(3)	1	(1)	-	-	-	(3)
	2012	450	(90)	90	-	-	-	450
	2013	91	(1)	(12)	-	(13)	(14.3%)	78
	2014	258	(8)	104	-	96	37.2%	354
	2015	334	(27)	41	-	14	4.2%	348
	2016	937	(75)	55	-	(20)	(2.1%)	917
	2017	2,656	13	(216)	-	(203)	(7.6%)	2,453
Non Private Passenger Total		4,747	(193)	67	-	(126)	(2.7%)	4,621
Grand Total		11,966	(112)	(526)	-	(638)	(5.3%)	11,328

EXHIBIT G-2

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

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ShareDate	201712	
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								
<div><div></div> Passenger</div>	prior	35	-	-	-	-	-	35
	2008	13	(1)	1	-	-	-	13
	2009	15	(1)	1	-	-	-	15
	2010	101	(5)	5	-	-	-	101
	2011	128	(6)	(103)	-	(109)	(85.2%)	19
	2012	133	(7)	7	-	-	-	133
	2013	(21)	-	7	-	7	(33.3%)	(14)
	2014	76	(1)	(178)	-	(179)	(235.5%)	(103)
	2015	(530)	48	(64)	-	(16)	3.0%	(546)
	2016	1,196	(108)	277	-	169	14.1%	1,365
	2017	3,293	304	(451)	-	(147)	(4.5%)	3,146
Private Passenger Total		4,439	223	(498)	-	(275)	(6.2%)	4,164
Non Private								
<div><div></div> Passenger</div>	prior	(2)	-	17	-	17	(850.0%)	15
	2008	(2)	-	-	-	-	-	(2)
	2009	(4)	-	-	-	-	-	(4)
	2010	11	(1)	1	-	-	-	11
	2011	10	(1)	40	-	39	390.0%	49
	2012	55	(3)	18	-	15	27.3%	70
	2013	(54)	1	(615)	-	(614)	1,137.0%	(668)
	2014	350	(4)	(73)	-	(77)	(22.0%)	273
	2015	358	(11)	13	-	2	0.6%	360
	2016	730	(22)	28	-	6	0.8%	736
	2017	1,553	107	828	-	935	60.2%	2,488
Non Private Passenger Total		3,005	66	257	-	323	10.7%	3,328
Grand Total		7,444	289	(241)	-	48	0.6%	7,492

EXHIBIT G-2

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

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ShareDate	201712	
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	(13)	-	1	-	1	(7.7%)	(12)
	2008	(10)	1	(1)	-	-	-	(10)
	2009	(43)	2	(2)	-	-	-	(43)
	2010	2	-	-	-	-	-	2
	2011	(90)	5	(5)	-	-	-	(90)
	2012	(44)	2	(2)	-	-	-	(44)
	2013	(1)	-	-	-	-	-	(1)
	2014	23	(1)	3	-	2	8.7%	25
	2015	355	(4)	(147)	-	(151)	(42.5%)	204
	2016	970	(87)	102	-	15	1.5%	985
	2017	1,757	191	(336)	-	(145)	(8.3%)	1,612
Private Passenger Total		2,906	109	(387)	-	(278)	(9.6%)	2,628
Non Private								
<div><div></div> Passenger</div>	prior	6	-	-	-	-	-	6
	2008	5	-	-	-	-	-	5
	2009	(6)	-	-	-	-	-	(6)
	2010	2	-	108	-	108	5,400.0%	110
	2011	(63)	5	(5)	-	-	-	(63)
	2012	8	(1)	1	-	-	-	8
	2013	280	(3)	32	-	29	10.4%	309
	2014	56	(4)	(170)	-	(174)	(310.7%)	(118)
	2015	798	(16)	(124)	-	(140)	(17.5%)	658
	2016	1,770	(71)	3	-	(68)	(3.8%)	1,702
	2017	1,588	229	(270)	-	(41)	(2.6%)	1,547
Non Private Passenger Total		4,444	139	(425)	-	(286)	(6.4%)	4,158
Grand Total		7,350	248	(812)	-	(564)	(7.7%)	6,786

EXHIBIT G-2

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

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ShareDate	201712	
	Prince Edward	
Jurisdiction Desc	Island	
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	(4)	-	-	-	-	-	(4)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	(181)	2	(2)	-	-	-	(181)
	2012	2	-	-	-	-	-	2
	2013	10	-	-	-	-	-	10
	2014	60	(1)	1	-	-	-	60
	2015	197	(12)	22	-	10	5.1%	207
	2016	291	(3)	10	-	7	2.4%	298
	2017	485	-	(104)	-	(104)	(21.4%)	381
Private Passenger Total		858	(14)	(73)	-	(87)	(10.1%)	771
Non Private								
<div><div></div> Passenger</div>	prior	(1)	-	-	-	-	-	(1)
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	1	-	-	-	-	-	1
	2013	19	-	-	-	-	-	19
	2014	97	(1)	(28)	-	(29)	(29.9%)	68
	2015	259	(83)	30	-	(53)	(20.5%)	206
	2016	(1)	-	72	-	72	(7,200.0%)	71
	2017	614	36	(2)	-	34	5.5%	648
Non Private Passenger Total		989	(48)	72	-	24	2.4%	1,013
Grand Total		1,847	(62)	(1)	-	(63)	(3.4%)	1,784

EXHIBIT G-2

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

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ShareDate	201712	
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								
Passenger	prior	2,188	(22)	557	-	535	24.5%	2,723
	2008	633	(6)	10	-	4	0.6%	637
	2009	465	(5)	9	-	4	0.9%	469
	2010	326	(3)	146	-	143	43.9%	469
	2011	(217)	2	26	-	28	(12.9%)	(189)
	2012	(468)	5	31	-	36	(7.7%)	(432)
	2013	160	(2)	80	-	78	48.8%	238
	2014	349	(94)	113	-	19	5.4%	368
	2015	743	(37)	51	-	14	1.9%	757
	2016	1,614	(16)	15	-	(1)	(0.1%)	1,613
	2017	2,626	233	(47)	-	186	7.1%	2,812
Private Passenger Total		8,419	55	991	-	1,046	12.4%	9,465
Non Private								
Passenger	prior	(48)	7	37	-	44	(91.7%)	(4)
	2008	25	(4)	39	-	35	140.0%	60
	2009	48	(7)	22	-	15	31.3%	63
	2010	156	(23)	23	-	-	-	156
	2011	174	(26)	109	-	83	47.7%	257
	2012	(389)	58	212	-	270	(69.4%)	(119)
	2013	556	(6)	(320)	-	(326)	(58.6%)	230
	2014	1,496	(135)	160	-	25	1.7%	1,521
	2015	1,672	(17)	(96)	-	(113)	(6.8%)	1,559
	2016	4,339	(43)	(87)	-	(130)	(3.0%)	4,209
	2017	9,110	359	543	-	902	9.9%	10,012
Non Private Passenger Total		17,139	163	642	-	805	4.7%	17,944
Grand Total		25,558	218	1,633	-	1,851	7.2%	27,409

EXHIBIT G-2

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

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ShareDate	201712	
Jurisdiction Desc	Alberta	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(48)	7	(7)	-	-	-	(48)
	2008	(112)	17	(55)	-	(38)	33.9%	(150)
	2009	29	(4)	4	-	-	-	29
	2010	(54)	8	(8)	-	-	-	(54)
	2011	117	(18)	18	-	-	-	117
	2012	231	(35)	(207)	-	(242)	(104.8%)	(11)
	2013	411	(70)	69	-	(1)	(0.2%)	410
	2014	658	(26)	144	-	118	17.9%	776
	2015	948	(47)	780	-	733	77.3%	1,681
	2016	1,290	(52)	80	-	28	2.2%	1,318
	2017	1,907	149	(89)	-	60	3.1%	1,967
Private Passenger Total		5,377	(71)	729	-	658	12.2%	6,035
Non Private								
Passenger	prior	37	(25)	341	-	316	854.1%	353
	2008	(7)	5	29	-	34	(485.7%)	27
	2009	19	(13)	(14)	-	(27)	(142.1%)	(8)
	2010	65	(45)	45	-	-	-	65
	2011	(422)	291	(354)	-	(63)	14.9%	(485)
	2012	106	(73)	352	-	279	263.2%	385
	2013	562	(90)	(158)	-	(248)	(44.1%)	314
	2014	1,241	(74)	753	-	679	54.7%	1,920
	2015	2,345	(164)	294	-	130	5.5%	2,475
	2016	4,597	(414)	417	-	3	0.1%	4,600
	2017	9,286	(380)	282	-	(98)	(1.1%)	9,188
Non Private Passenger Total		17,829	(982)	1,987	-	1,005	5.6%	18,834
Grand Total		23,206	(1,053)	2,716	-	1,663	7.2%	24,869

EXHIBIT G-2

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

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ShareDate	201712	
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								
<div><div></div> Passenger</div>	prior	5	-	-	-	-	-	5
	2008	(1)	-	-	-	-	-	(1)
	2009	5	-	-	-	-	-	5
	2010	6	-	-	-	-	-	6
	2011	11	-	-	-	-	-	11
	2012	20	-	-	-	-	-	20
	2013	35	-	-	-	-	-	35
	2014	67	(1)	1	-	-	-	67
	2015	109	(1)	1	-	-	-	109
	2016	288	(3)	(10)	-	(13)	(4.5%)	275
	2017	202	2	(61)	-	(59)	(29.2%)	143
Private Passenger Total		747	(3)	(69)	-	(72)	(9.6%)	675
Non Private								
<div><div></div> Passenger</div>	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	4	-	-	-	-	-	4
	2012	10	-	-	-	-	-	10
	2013	9	-	-	-	-	-	9
	2014	50	(1)	1	-	-	-	50
	2015	73	(1)	1	-	-	-	73
	2016	90	(1)	(74)	-	(75)	(83.3%)	15
	2017	172	33	(5)	-	28	16.3%	200
Non Private Passenger Total		410	30	(77)	-	(47)	(11.5%)	363
Grand Total		1,157	27	(146)	-	(119)	(10.3%)	1,038

EXHIBIT G-2

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

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ShareDate	201712	
	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								
<div><div></div> Passenger</div>	prior	(5)	-	-	-	-	-	(5)
	2008	3	-	-	-	-	-	3
	2009	28	-	-	-	-	-	28
	2010	4	-	-	-	-	-	4
	2011	7	-	-	-	-	-	7
	2012	25	-	-	-	-	-	25
	2013	54	(1)	1	-	-	-	54
	2014	(221)	155	(101)	-	54	(24.4%)	(167)
	2015	232	(88)	88	-	-	-	232
	2016	381	(191)	191	-	-	-	381
	2017	354	42	(43)	-	(1)	(0.3%)	353
Private Passenger Total		862	(83)	136	-	53	6.1%	915
Non Private								
<div><div></div> Passenger</div>	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	17	-	-	-	-	-	17
	2014	18	-	-	-	-	-	18
	2015	63	(1)	1	-	-	-	63
	2016	245	(2)	(2)	-	(4)	(1.6%)	241
	2017	21	93	11	-	104	495.2%	125
Non Private Passenger Total		367	90	10	-	100	27.2%	467
Grand Total		1,229	7	146	-	153	12.4%	1,382

EXHIBIT G-2

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

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ShareDate	201712	
Jurisdiction Desc	Nunavut	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	4	-	-	-	-	-	4
	2012	7	-	-	-	-	-	7
	2013	11	-	-	-	-	-	11
	2014	20	-	-	-	-	-	20
	2015	80	(1)	1	-	-	-	80
	2016	100	(1)	1	-	-	-	100
	2017	85	1	(7)	-	(6)	(7.1%)	79
Private Passenger Total		309	(1)	(5)	-	(6)	(1.9%)	303
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	7	-	-	-	-	-	7
	2014	16	-	-	-	-	-	16
	2015	88	(1)	1	-	-	-	88
	2016	156	(2)	2	-	-	-	156
	2017	274	20	(8)	-	12	4.4%	286
Non Private Passenger Total		541	17	(5)	-	12	2.2%	553
Grand Total		850	16	(10)	-	6	0.7%	856

EXHIBIT G-2

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

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ShareDate	201712	
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								
<div><div></div> Passenger</div>	prior	2,137	(13)	549	-	536	25.1%	2,673
	2008	530	11	(45)	-	(34)	(6.4%)	496
	2009	546	(12)	36	-	24	4.4%	570
	2010	381	1	142	-	143	37.5%	524
	2011	(182)	(19)	(62)	-	(81)	44.5%	(263)
	2012	(281)	(18)	(188)	-	(206)	73.3%	(487)
	2013	634	(70)	139	-	69	10.9%	703
	2014	1,224	29	(20)	-	9	0.7%	1,233
	2015	2,772	(148)	748	-	600	21.6%	3,372
	2016	7,742	(493)	558	-	65	0.8%	7,807
	2017	15,633	1,028	(1,626)	-	(598)	(3.8%)	15,035
Private Passenger Total		31,136	296	231	-	527	1.7%	31,663
Non Private								
<div><div></div> Passenger</div>	prior	(2)	(19)	396	-	377	(18,850.0%)	375
	2008	22	1	68	-	69	313.6%	91
	2009	60	(21)	9	-	(12)	(20.0%)	48
	2010	253	(73)	181	-	108	42.7%	361
	2011	(299)	270	(211)	-	59	(19.7%)	(240)
	2012	241	(109)	673	-	564	234.0%	805
	2013	1,487	(99)	(1,073)	-	(1,172)	(78.8%)	315
	2014	3,582	(227)	747	-	520	14.5%	4,102
	2015	5,990	(321)	161	-	(160)	(2.7%)	5,830
	2016	12,863	(630)	414	-	(216)	(1.7%)	12,647
	2017	25,274	510	1,163	-	1,673	6.6%	26,947
Non Private Passenger Total		49,471	(718)	2,528	-	1,810	3.7%	51,281
Grand Total		80,607	(422)	2,759	-	2,337	2.9%	82,944

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Newfoundland & Labrador

PPV & non-PPV ending 2018	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
prior	(3)	(6)	-	(9)	-	-	2	2	(7)
1999	3	2	-	5	-	-	-	-	5
2000	(2)	(1)	-	(3)	-	-	-	-	(3)
2001	(3)	-	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(6)	(4)	-	(10)	-	-	1	1	(9)
2005	2	3	23	28	-	-	3	3	31
2006	-	4	13	17	-	-	1	1	18
2007	164	(2)	-	162	-	-	16	16	178
2008	150	1	6	157	(9)	1	14	6	163
2009	98	19	74	191	(22)	3	16	(3)	188
2010	184	14	123	321	(14)	2	30	18	339
2011	897	7	116	1,020	(64)	8	96	40	1,060
2012	2,180	318	172	2,670	(173)	21	250	98	2,768
2013	2,397	50	146	2,593	(122)	14	289	181	2,774
2014	4,310	355	161	4,826	(200)	27	534	361	5,187
2015	5,694	377	276	6,347	(244)	33	665	454	6,801
2016	8,638	763	398	9,799	(355)	42	1,018	705	10,504
2017	9,568	2,404	269	12,241	(484)	65	1,304	885	13,126
PAYs (sub-total):	34,271	4,305	1,772	40,348	(1,687)	216	4,240	2,769	43,117
CAY (2018)	14,077	3,456	596	18,129	(782)	104	1,871	1,193	19,322
claims liabilities:	48,348	7,761	2,368	58,477	(2,469)	320	6,111	3,962	62,439
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	15,491	(790)		14,701	(526)	64	1,188	726	15,369
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				73,178	(2,995)	384	7,299	4,688	77,808

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

EXHIBIT H
Projected Year-end Policy Liabilities

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

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New Brunswick

PPV & non-PPV ending 2018	New Brunswick - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	2	8	-	10	-	-	2	2	12
1999	-	1	-	1	-	-	-	-	1
2000	-	1	-	1	-	-	-	-	1
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	(1)	(3)	(1)	(5)	-	-	2	2	(3)
2003	186	(9)	3	180	-	-	18	18	198
2004	1	7	1	9	-	-	1	1	10
2005	69	2	28	99	-	-	10	10	109
2006	90	23	46	159	(12)	1	14	3	162
2007	2	10	13	25	(1)	-	3	2	27
2008	58	6	80	144	(4)	-	15	11	155
2009	390	5	109	504	(36)	5	48	17	521
2010	521	69	137	727	(37)	4	70	37	764
2011	530	51	80	661	(28)	3	64	39	700
2012	1,209	126	181	1,516	(69)	10	145	86	1,602
2013	4,896	(500)	360	4,756	(140)	17	492	369	5,125
2014	3,389	48	351	3,788	(100)	11	378	289	4,077
2015	4,987	(193)	219	5,013	(154)	20	607	473	5,486
2016	3,912	1,436	366	5,714	(211)	24	698	511	6,225
2017	3,376	3,550	223	7,149	(341)	44	864	567	7,716
PAYs (sub-total):	23,617	4,637	2,196	30,450	(1,133)	139	3,431	2,437	32,887
CAY (2018)	4,421	4,783	147	9,351	(516)	66	1,137	687	10,038
claims liabilities:	28,038	9,420	2,343	39,801	(1,649)	205	4,568	3,124	42,925
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,349	(984)		9,365	(308)	40	267	(1)	9,365
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				49,166	(1,957)	245	4,835	3,123	52,290

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

EXHIBIT H
Projected Year-end Policy Liabilities

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

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Nova Scotia

Nova Scotia - Projected Balances as at Dec. 31, 2018 (\$'000s)									
PPV & non-PPV ending 2018	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(1)	8	(1)	6	-	-	2	2	8
1999	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	-	11	11	22	-	-	2	2	24
2003	(1)	(13)	26	12	-	-	3	3	15
2004	13	6	12	31	(2)	-	2	-	31
2005	68	(6)	72	134	(12)	2	12	2	136
2006	60	9	76	145	(7)	1	14	8	153
2007	119	(18)	116	217	(2)	-	22	20	237
2008	86	(5)	122	203	(14)	1	19	6	209
2009	184	(33)	4	155	(10)	1	16	7	162
2010	145	49	114	308	(10)	1	31	22	330
2011	153	(87)	145	211	(18)	2	20	4	215
2012	499	(26)	154	627	(41)	6	58	23	650
2013	2,486	133	217	2,836	(159)	20	298	159	2,995
2014	2,572	(57)	220	2,735	(126)	16	329	219	2,954
2015	1,886	585	171	2,642	(106)	14	337	245	2,887
2016	2,916	1,529	121	4,566	(203)	26	572	395	4,961
2017	4,265	1,806	182	6,253	(299)	38	754	493	6,746
PAYs (sub-total):	15,450	3,895	1,762	21,107	(1,009)	128	2,491	1,610	22,717
CAY (2018)	4,115	4,397	212	8,724	(440)	57	1,045	662	9,386
claims liabilities:	19,565	8,292	1,974	29,831	(1,449)	185	3,536	2,272	32,103
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,245	(827)		8,418	(276)	33	228	(15)	8,590
policy liabilities:				38,249	(1,725)	218	3,764	2,257	40,693

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Prince Edward Island

PPV & non-PPV ending 2018	Prince Edward Island - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	-	-	-	-	-	-	-	-	
1999	-	(1)	-	(1)	-	-	-	-	(1)	
2000	-	(1)	-	(1)	-	-	-	-	(1)	
2001	-	-	-	-	-	-	-	-	-	
2002	-	-	-	-	-	-	-	-	-	
2003	-	(2)	-	(2)	-	-	-	-	(2)	
2004	-	4	-	4	-	-	-	-	4	
2005	-	(4)	-	(4)	-	-	-	-	(4)	
2006	-	-	-	-	-	-	-	-	-	
2007	-	(1)	-	(1)	-	-	-	-	(1)	
2008	-	(1)	17	16	-	-	2	2	18	
2009	-	-	24	24	-	-	3	3	27	
2010	410	(1)	31	440	-	-	44	44	484	
2011	-	(156)	40	(116)	5	(1)	19	23	(93)	
2012	304	3	43	350	(1)	-	35	34	384	
2013	13	29	41	83	(8)	-	8	-	83	
2014	405	105	61	571	(28)	3	58	33	604	
2015	984	365	49	1,398	(69)	8	146	85	1,483	
2016	1,660	262	105	2,027	(92)	11	237	156	2,183	
2017	528	693	52	1,273	(57)	6	155	104	1,377	
PAYs (sub-total):	4,304	1,294	463	6,061	(250)	27	707	484	6,545	
CAY (2018)	897	753	(21)	1,629	(74)	11	210	147	1,776	
claims liabilities:	5,201	2,047	442	7,690	(324)	38	917	631	8,321	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,218	(213)		2,005	(48)	5	41	(2)	2,005	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				9,695	(372)	43	958	629	10,326	

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Ontario

Ontario - Projected Balances as at Dec. 31, 2018 (\$'000s)									
PPV & non-PPV ending 2018	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	4,857	(36)	(4)	4,817	(18)	3	493	478	5,295
1999	-	1	-	1	-	-	-	-	1
2000	5	8	3	16	-	-	1	1	17
2001	(3)	3	45	45	-	-	6	6	51
2002	449	(3)	164	610	-	-	62	62	672
2003	2,329	81	890	3,300	(249)	32	307	90	3,390
2004	1,123	124	1,028	2,275	(175)	23	209	57	2,332
2005	1,187	(85)	273	1,375	(132)	17	123	8	1,383
2006	934	287	297	1,518	(154)	19	144	9	1,527
2007	2,743	1,278	521	4,542	(502)	64	403	(35)	4,507
2008	473	398	567	1,438	(167)	22	128	(17)	1,421
2009	2,465	294	712	3,471	(361)	46	312	(3)	3,468
2010	1,300	308	866	2,474	(234)	31	224	21	2,495
2011	3,899	(79)	1,088	4,908	(407)	52	449	94	5,002
2012	2,955	(279)	1,151	3,827	(309)	40	352	83	3,910
2013	6,829	179	1,113	8,121	(433)	57	842	466	8,587
2014	6,952	942	1,148	9,042	(486)	58	1,180	752	9,794
2015	8,803	1,425	1,235	11,463	(445)	51	1,458	1,064	12,527
2016	8,103	2,926	1,136	12,165	(504)	63	1,906	1,465	13,630
2017	5,636	8,768	1,251	15,655	(787)	97	2,299	1,609	17,264
PAYs (sub-total):	61,039	16,540	13,484	91,063	(5,363)	675	10,898	6,210	97,273
CAY (2018)	7,361	13,690	1,280	22,331	(1,277)	158	3,389	2,270	24,601
claims liabilities:	68,400	30,230	14,764	113,394	(6,640)	833	14,287	8,480	121,874
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	25,859	(1,566)		24,293	(869)	111	532	(226)	24,293
policy liabilities:				137,687	(7,509)	944	14,819	8,254	146,167

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Alberta

Alberta - Projected Balances as at Dec. 31, 2018 (\$'000s)									
PPV & non-PPV ending 2018	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	12	2	(2)	12	-	-	13	13	25
1999	5	4	1	10	-	-	1	1	11
2000	(5)	(6)	3	(8)	-	-	1	1	(7)
2001	14	5	11	30	-	-	3	3	33
2002	(1)	(5)	21	15	-	-	3	3	18
2003	54	(11)	35	78	-	-	8	8	86
2004	740	(14)	51	777	(70)	8	70	8	785
2005	73	8	52	133	(13)	1	14	2	135
2006	237	32	4	273	(28)	4	24	-	273
2007	51	(5)	352	398	(3)	-	42	39	437
2008	744	(53)	447	1,138	(100)	13	124	37	1,175
2009	119	10	248	377	(44)	5	34	(5)	372
2010	361	(15)	202	548	(38)	5	52	19	567
2011	1,749	5	293	2,047	(128)	15	191	78	2,125
2012	1,969	27	340	2,336	(126)	15	221	110	2,446
2013	5,328	175	406	5,909	(186)	24	572	410	6,319
2014	6,047	1,853	414	8,314	(331)	44	787	500	8,814
2015	9,576	2,452	402	12,430	(574)	74	1,620	1,120	13,550
2016	9,781	3,135	515	13,431	(662)	79	1,727	1,144	14,575
2017	6,312	6,007	306	12,625	(691)	91	1,331	731	13,356
PAYs (sub-total):	43,166	13,606	4,101	60,873	(2,994)	378	6,838	4,222	65,095
CAY (2018)	8,613	10,554	(196)	18,971	(955)	135	2,088	1,268	20,239
claims liabilities:	51,779	24,160	3,905	79,844	(3,949)	513	8,926	5,490	85,334
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	27,730	(2,399)		25,331	(672)	81	(587)	(1,178)	25,331
policy liabilities:				105,175	(4,621)	594	8,339	4,312	110,665

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

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Yukon

PPV & non-PPV ending 2018	Yukon - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	-	3	-	-	-	-	3	
1999	-	1	-	1	-	-	-	-	1	
2000	-	-	-	-	-	-	-	-	-	
2001	-	1	-	1	-	-	-	-	1	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	-	1	-	-	-	-	1	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	11	11	-	-	1	1	12	
2007	-	-	5	5	-	-	-	-	5	
2008	-	-	5	5	-	-	-	-	5	
2009	-	5	6	11	-	-	1	1	12	
2010	67	6	8	81	(4)	1	7	4	85	
2011	-	15	10	25	(1)	-	2	1	26	
2012	82	30	13	125	(6)	1	13	8	133	
2013	-	44	(12)	32	(1)	-	7	6	38	
2014	-	104	14	118	(4)	-	13	9	127	
2015	1,251	158	14	1,423	(66)	9	185	128	1,551	
2016	198	257	21	476	(22)	2	59	39	515	
2017	280	177	12	469	(25)	3	53	31	500	
PAYs (sub-total):	1,878	802	107	2,787	(129)	16	341	228	3,015	
CAY (2018)	300	514	(17)	797	(38)	6	95	63	860	
claims liabilities:	2,178	1,316	90	3,584	(167)	22	436	291	3,875	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	854	(75)		779	(25)	3	(7)	(29)	779	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,363	(192)	25	429	262	4,654	

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Northwest Territories

PPV & non-PPV ending 2018	Northwest Territories - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior		-	1	-	1	-	-	-	-	1
1999		-	2	-	2	-	-	-	-	2
2000		-	(1)	-	(1)	-	-	-	-	(1)
2001		-	1	-	1	-	-	-	-	1
2002		-	1	-	1	-	-	-	-	1
2003		-	-	-	-	-	-	-	-	-
2004		-	(2)	-	(2)	-	-	-	-	(2)
2005		-	-	-	-	-	-	-	-	-
2006		-	(2)	-	(2)	-	-	-	-	(2)
2007		-	(3)	9	6	-	-	1	1	7
2008		-	3	13	16	-	-	1	1	17
2009		-	28	17	45	-	-	4	4	49
2010		-	5	22	27	(1)	-	3	2	29
2011		-	7	27	34	(1)	-	4	3	37
2012		22	25	32	79	(3)	-	8	5	84
2013		463	66	34	563	(24)	2	55	33	596
2014		2,044	(128)	34	1,950	(85)	10	204	129	2,079
2015		148	119	33	300	(13)	1	36	24	324
2016		63	515	7	585	(30)	5	73	48	633
2017		1,218	185	28	1,431	(70)	8	181	119	1,550
PAYs (sub-total):		3,958	822	256	5,036	(227)	26	570	369	5,405
CAY (2018)		841	675	(78)	1,438	(81)	10	189	118	1,556
claims liabilities:		4,799	1,497	178	6,474	(308)	36	759	487	6,961
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		1,816	(181)		1,635	(40)	5	28	(7)	1,635
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					8,109	(348)	41	787	480	8,596

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nunavut

PPV & non-PPV ending 2018	Nunavut - Projected Balances as at Dec. 31, 2018 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	2	3	-	-	-	-	3
2009	-	-	3	3	-	-	-	-	3
2010	-	3	7	10	-	-	-	-	10
2011	-	4	9	13	-	-	1	1	14
2012	142	7	11	160	(6)	1	16	11	171
2013	-	18	(19)	(1)	-	-	4	4	3
2014	-	36	(12)	24	(2)	-	6	4	28
2015	22	144	10	176	(8)	1	21	14	190
2016	95	228	3	326	(16)	3	40	27	353
2017	56	279	7	342	(18)	3	41	26	368
PAYs (sub-total):	315	718	21	1,054	(50)	8	129	87	1,141
CAY (2018)	87	260	(23)	324	(17)	2	43	28	352
claims liabilities:	402	978	(2)	1,378	(67)	10	172	115	1,493
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	573	(50)		523	(14)	1	(13)	(26)	523
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,901	(81)	11	159	89	2,016

EXHIBIT H

Projected Year-end Policy Liabilities

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

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All Jurisdictions

PPV & non-PPV ending 2018	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2018 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior		4,867	(20)	(7)	4,840	(18)	3	512	497	5,337
1999		8	9	1	18	-	-	1	1	19
2000		(2)	1	6	5	-	-	2	2	7
2001		8	12	50	70	-	-	10	10	80
2002		447	1	195	643	-	-	69	69	712
2003		2,568	47	955	3,570	(249)	32	336	119	3,689
2004		1,871	121	1,092	3,084	(247)	31	283	67	3,151
2005		1,399	(82)	448	1,765	(157)	20	162	25	1,790
2006		1,321	353	447	2,121	(201)	25	198	22	2,143
2007		3,079	1,259	1,016	5,354	(508)	64	487	43	5,397
2008		1,511	350	1,259	3,120	(294)	37	303	46	3,166
2009		3,256	328	1,197	4,781	(473)	60	434	21	4,802
2010		2,988	438	1,510	4,936	(338)	44	461	167	5,103
2011		7,228	(233)	1,808	8,803	(642)	79	846	283	9,086
2012		9,362	231	2,097	11,690	(734)	94	1,098	458	12,148
2013		22,412	194	2,286	24,892	(1,073)	134	2,567	1,628	26,520
2014		25,719	3,258	2,391	31,368	(1,362)	169	3,489	2,296	33,664
2015		33,351	5,432	2,409	41,192	(1,679)	211	5,075	3,607	44,799
2016		35,366	11,051	2,672	49,089	(2,095)	255	6,330	4,490	53,579
2017		31,239	23,869	2,330	57,438	(2,772)	355	6,982	4,565	62,003
PAYs (sub-total):		187,998	46,619	24,162	258,779	(12,842)	1,613	29,645	18,416	277,195
CAY (2018)		40,712	39,082	1,900	81,694	(4,180)	549	10,067	6,436	88,130
claims liabilities:		228,710	85,701	26,062	340,473	(17,022)	2,162	39,712	24,852	365,325
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:		94,135	(7,085)		87,050	(2,778)	343	1,677	(758)	87,890
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:					427,523	(19,800)	2,505	41,389	24,094	453,215