



FACILITY ASSOCIATION RESIDUAL MARKET

JULY 2017 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

Related Bulletin: [F17-073 FARM July 2017 Participation Report](#)

Related Operating Results: [Summary of Operations – Calendar Year Results](#)

For your convenience, bookmarks have been added to this document. To view them, please click on the BOOKMARK tab at the left.

Should you require any further information, please call Shawn Doherty, Senior Vice President Actuarial & CFO at (416) 644-4968.

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

TABLE OF CONTENTS

1	Summary.....	3
1.1	Valuation Schedule (Fiscal Year 2017)	3
1.2	Appointed Actuary and Hybrid Actuarial Services Model.....	3
1.3	Consideration of Recent Legal Decisions and Changes in Legislation / Regulation	4
1.4	Harmonized Sales Tax - Atlantic Provinces	5
1.5	Ontario FARM Bodily Injury Case Reserve summary.....	6
1.6	Current Provision Summary	8
2	Activity During the Month of July 2017	9
2.1	Recorded Premium and Claims Activity	9
2.1.a	Actual vs. Projected (AvsP): Earned Premium.....	10
2.1.b	AvsP: Recorded Indemnity	12
2.1.c	AvsP: Paid Indemnity	13
2.2	Actuarial Provisions.....	15
3	Ultimate Loss Ratio Matching Method.....	17
4	Calendar Year-to-Date Results.....	18
5	Current Participation Report – Additional Exhibits.....	18
6	EXHIBITS	19

1 Summary

1.1 Valuation Schedule (Fiscal Year 2017)

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

FARM FISCAL YEAR 2017 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2016 (completed)	0.62% mfad: 25 bp	Oct. 2016	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2016 (completed)	1.17% mfad: 25 bp	Mar. 2017	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2017 (completed)	1.07% mfad: 25 bp	May 2017	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Jun. 30, 2017		Aug. 2017	update valuation: includes updating claims expense assumptions
Sep. 30, 2017		Oct. 2017	update valuation (roll forward):

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

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

needed.

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

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 (other than the addition of references to additional discussion in section 1.5, there have been no changes in these descriptions since last month's Highlights).

Ontario Bill 15 (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and **received Royal Assent on November 20, 2014**. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the most recent valuation (March 31, 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 June 30, 2016), impacting the selection of ultimates. Additional discussion in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss can be found in section 1.5.

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 most recent valuation (March 31, 2017), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to changes in the tort threshold and deductibles impacting the bodily injury coverage and changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at June 30, 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

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>.

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 most recent valuation (March 31, 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, 2015), impacting the selection of ultimates.

The **Supreme Court of Canada** rendered its judgment on **Saadati v Moorhead (2017 SCC 28, rendered on Jun 2, 2017)**. Saadati was involved in a collision in July of 2005 in British Columbia and sued the at-fault driver for damages. According to the Supreme Court decision, “*The trial judge found that the ... accident caused S[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

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 2016-1 data, impacting the selected a priori loss ratios, however, no specific adjustments have been made to the valuation assumptions from the most recent valuation (March 31, 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 2016-1 data, impacting the selected a priori loss ratios, however, no specific adjustments have been made to the valuation assumptions from the most recent valuation (March 31, 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%. No specific adjustments have been made to the valuation assumptions from the most recent valuation (March 31, 2017).

1.5 Ontario FARM Bodily Injury Case Reserve summary

The following discussion was updated from last month's Highlights to reflect the Ontario Court of Appeal decisions in El-Khodr v. Lackie (2017ONCA716) and Cobb v. Long Estate (2017ONCA717).

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

In the **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 were implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). With the most recent valuation (as at March 31, 2017), FA's view was consistent with the Ontario Divisional Court decision in Carr v. Modi (November 18, 2016; 2016 ONSC 7255) presuming the change in prejudgment interest for non-pecuniary losses would not have a retroactive effect, and no adjustments had been made to the provisions for accident years 2014 and prior as a result. If this latest decision is upheld, the impact will be favourable in relation to open bodily injury claims for accident years 2014 and prior. We are reviewing and assessing the impact of the recent Ontario Court of Appeal decisions with FA's Appointed Actuary, and the likelihood of the decisions ultimately being upheld.

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

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."

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 (ie. to be applied to all settlements on or after January 1, 2015). The Facility Association view, consistent with these decisions, is that the changes to the bodily injury tort threshold and deductibles are on a settlement date basis. With the most recent valuation (as at March 31, 2017), no additional reform adjustment was included as we have assumed the retroactive impact of this product reform change has been fully reflected in outstanding case reserves.

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

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

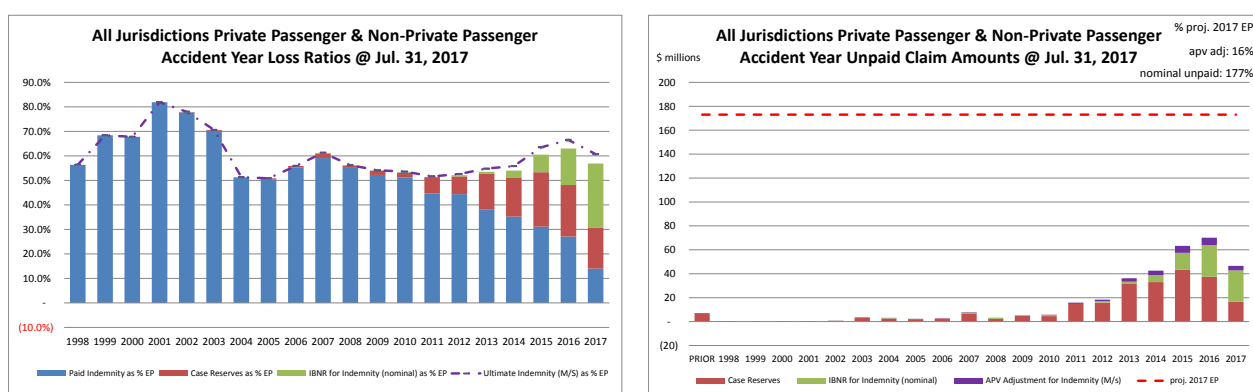
In the above table, the column “projected avg duration” is an estimate of the number of years from

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.

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 immediately below show the current levels of **indemnity only**⁵ claims amounts 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 projected amount of 2017 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$27.0 million – see table at the top of the next page) represents 16% of the earned premium projected for the full year 2017 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current “retro claims” nominal liability estimate shown in the table at the top of the next page, the associated \$5.4 million of actuarial present value adjustments would be

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.

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”.

released into future net operating results.

claim liabilities (\$000s)		
	amt	%
case	229,107	68.6%
ibnr	77,828	23.3%
M/S apv adj	27,009	8.1%
M/S indemnity	333,944	100.0%
retro claims	36,070	
retro apv adj	5,447	
M/S total	375,461	

“retro apv adj” row.

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

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

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	93,357	107.6%	claim	343,005	74.2%
prem def/(dpac)	(7,343)	(8.5%)	premium	86,014	18.6%
M/S apv adjust.	754	0.9%	M/S apv adjust.	33,210	7.2%
M/S total	86,768	100.0%	M/S total	462,229	100.0%

2 Activity During the Month of July 2017⁷

2.1 Recorded Premium and Claims Activity

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

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.

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

Table 01a	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Jurisdiction	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	3,731	301	1,847	(293)	(61)	539	1,786	246
AB	4,709	257	3,346	731	(2,998)	(3,028)	348	(2,297)
NL	2,475	69	1,181	(594)	110	387	1,292	(207)
NB	1,781	53	909	2	438	399	1,346	401
NS	1,565	43	669	(19)	959	897	1,628	879
PE	346	(40)	217	42	(176)	(175)	41	(133)
YT	163	9	46	(16)	(100)	(104)	(54)	(120)
NT	373	7	69	(44)	697	643	766	599
NU	92	(6)	-	(8)	105	105	105	96
TOTAL	15,236	694	8,284	(198)	(1,025)	(338)	7,258	(536)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	4,878	1,947	(3,176)	(622)	1,702	1,325
2015	(2)	(2)	625	(541)	(524)	75	101	(466)
2016	(61)	(61)	726	(1,099)	(522)	(722)	204	(1,821)
2017	15,298	756	2,055	(505)	3,197	932	5,251	426
TOTAL	15,236	694	8,284	(198)	(1,025)	(338)	7,258	(536)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

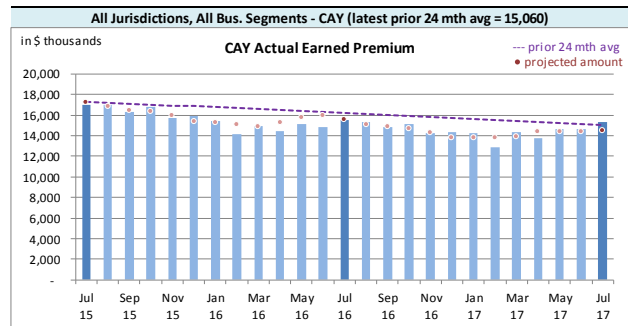
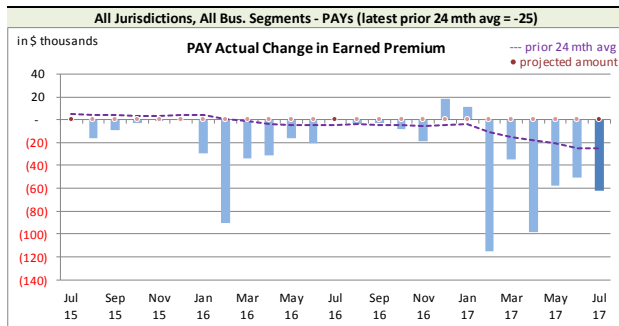
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.

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

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

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.

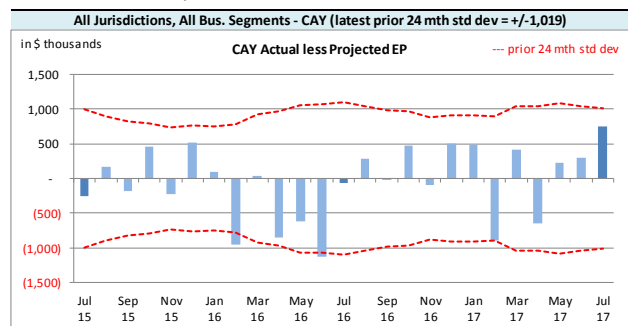
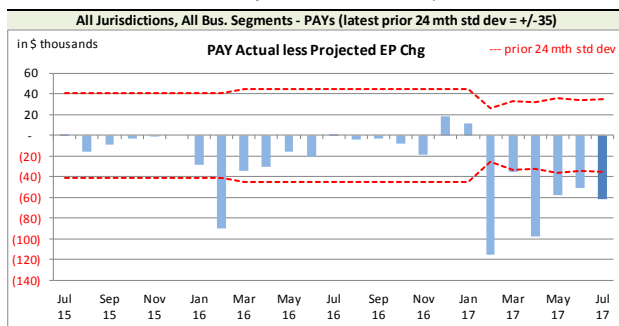
FARM Actual Earned Premium by Calendar Month



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

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

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



On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(25)	15,060
std dev	35	1,019
A-P <> std dev	7	2
% <> std dev	28.0%	8.0%
norm <> std dev	31.7%	31.7%

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

deviation better than as indicated by a normal distribution (see table to the left). That said, it is likely that some additional improvement could be achieved. Starting with projections included in the March 2017 Participation Reports, we adjust the earned premium projection to more accurately reflect the number of days of earning per month (the previous methodology was based on the simplifying assumption of equal days in all months). Over time, we may consider other projection approaches to narrow monthly variances.

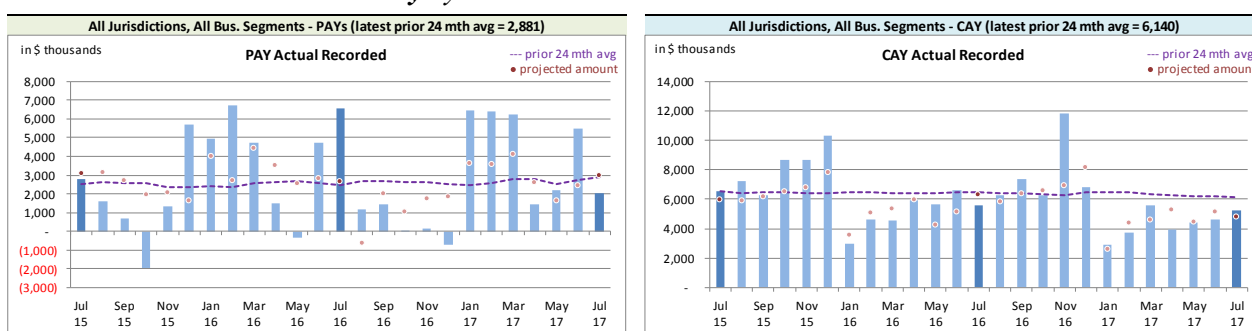
Projection variances have been impacted by one Servicing Carrier re-submitting prior accident year

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

2.1.b AvsP: Recorded Indemnity

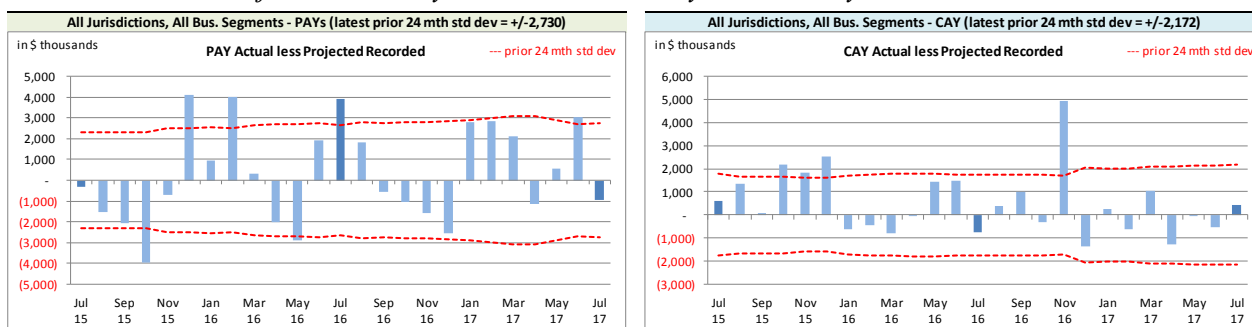
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,881	6,140
std dev		2,730	2,172
A-P <> std dev		6	4
% <> std dev		24.0%	16.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **recorded indemnity** variances (see left chart above) over the entire period shown do not seem to indicate evidence of bias. The variances have fallen outside of the period’s standard deviation 24% of the time (see left table), suggesting the projection process performs better than simply projecting

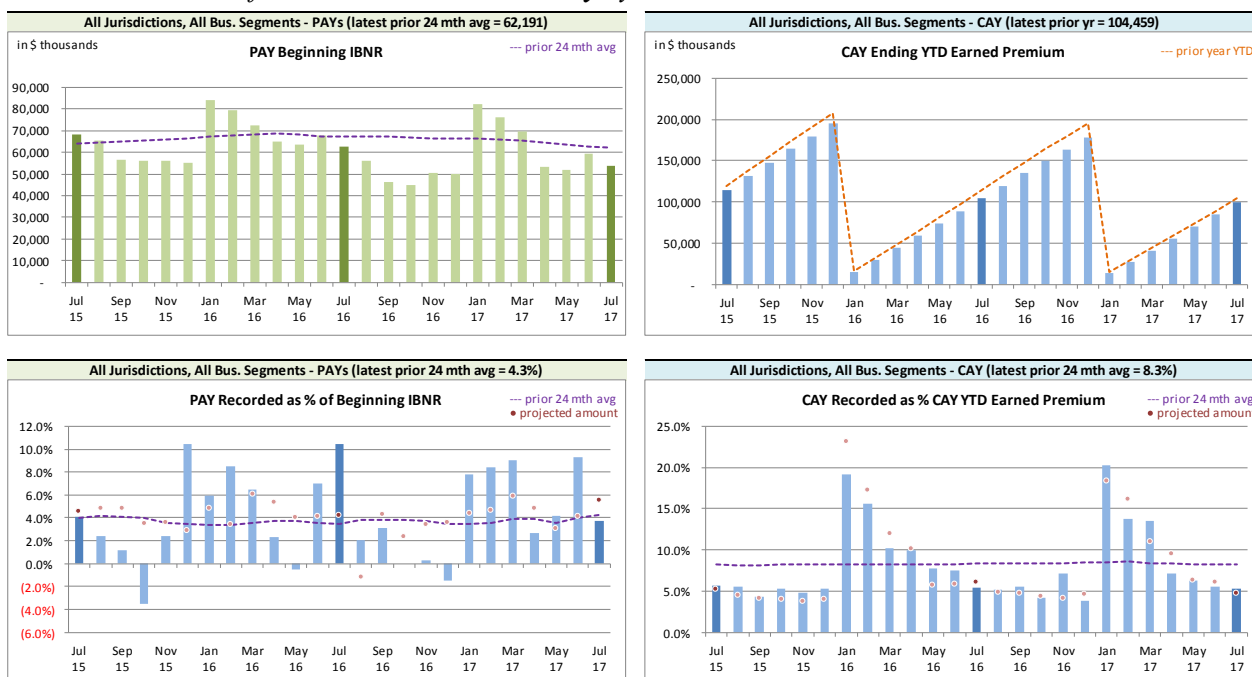
based on the previous 24-month average.

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

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

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

FARM Levels that influence⁹ 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).

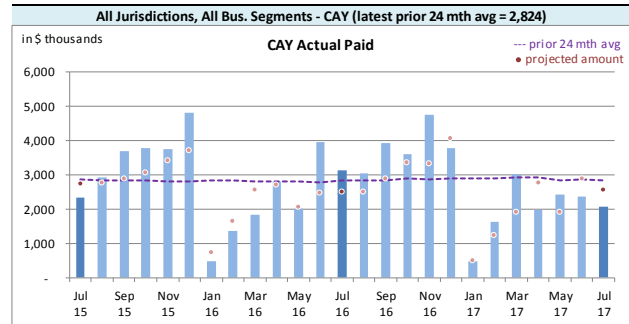
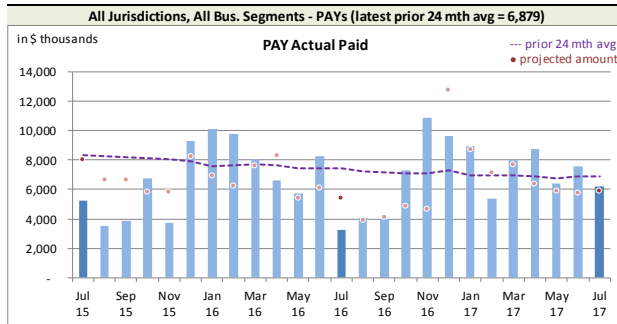
2.1.c AvsP: Paid Indemnity

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

⁹Our 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.

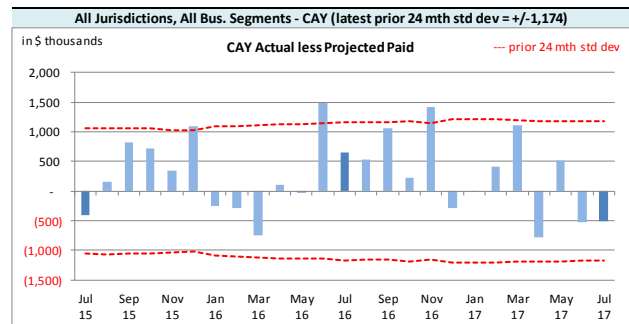
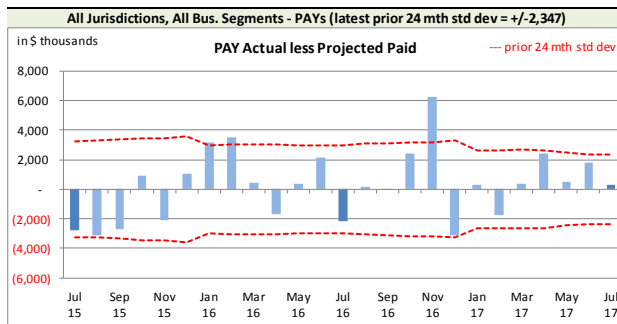
compares with the average amount of the preceding 24 calendar months.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		6,879	2,824
std dev		2,347	1,174
A-P <> std dev		3	3
% <> std dev		12.0%	12.0%
norm <> std dev		31.7%	31.7%

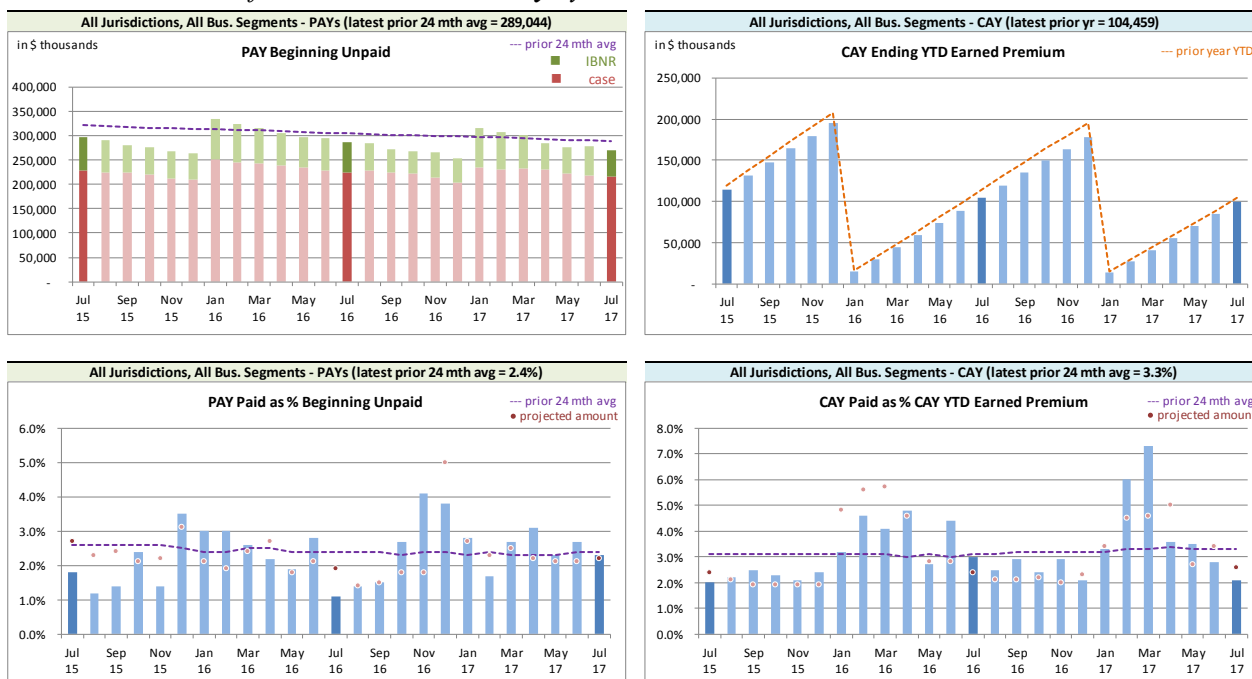
The prior accident years (PAYs) **paid indemnity** variances (left chart above) over the entire period shown do not seem to indicate evidence of bias. The variances have fallen outside of the period’s standard deviation 12% of the time (see table on left) and as this is fewer than indicated by the normal distribution, it suggests the projection

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

The current accident year (CAY) **paid indemnity** variances have fallen outside of one standard deviation of the preceding 24-month period approximately 12% of the time, suggesting that the projection process performs better than simply projecting based on the prior 24-month average. However, there may be evidence of bias, as actuals tend to be higher than our projections. At this point, we have not been able to identify a source of this bias.

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

FARM Levels that influence¹⁰ 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 IBNR¹¹ 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

¹⁰Our 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.

¹¹For ease of discussion, "IBNR" is used in place of "provisions for incurred but not recorded (IBNR) and development".

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 (March 31, 2017 for all jurisdictions). The table immediately below summarizes variances in provisions included in the July 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	11,011	(1,324)	(4,730)	49	15,930	(238)	22,211	(1,513)
2015	14,046	464	(1,502)	(16)	7,304	65	19,848	513
2016	26,494	1,783	(1,874)	(28)	8,048	121	32,668	1,876
2017	26,277	(14)	(1,309)	(29)	5,142	105	30,110	62
TOTAL	77,828	909	(9,415)	(24)	36,424	53	104,837	938

The IBNR provision is \$0.9 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 July 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. However, the variances for provisions for adverse deviations appear high and are being investigated with respect to the projection process.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹² 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	28,098	214	(1,202)	(19)	4,043	308	30,939	503
2015	3,484	20	(81)	-	1,085	314	4,488	334
2016	3,629	47	(95)	(2)	1,151	4	4,685	49
2017	859	15	(53)	(1)	599	4	1,405	18
TOTAL	36,070	296	(1,431)	(22)	6,878	630	41,517	904

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 July 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:		(7,343)	117	754	25	(6,589)	142
balance as % unearned premium:		(7.9%)	-	0.8%	-	(7.1%)	-
actual unearned premium:		93,357					
less projected:		(1,043)					

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 loss¹³ 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

¹²“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.

¹³“Loss” here refers to indemnity only unless otherwise noted.

determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”¹⁴ 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	(133)	(0.1%)	(9,678)	(9.7%)	(9,811)	(9.9%)	(732)	0.9%
CAY	68,649	69.0%	4,379	4.4%	73,028	73.5%	11,193	-
TOTAL	68,516	68.9%	(5,299)	(5.3%)	63,217	63.6%	10,461	0.9%

(“% 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

¹⁴“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

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

6 EXHIBITS

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

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

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: 1.07%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201706	201707	201708	201709
<input checked="" type="checkbox"/> Private Passenger	prior	(166,000)	(166,000)	(165,000)	(161,000)
	2008	21,000	21,000	20,000	20,000
	2009	21,000	21,000	21,000	20,000
	2010	71,000	72,000	71,000	70,000
	2011	112,000	112,000	110,000	109,000
	2012	230,000	229,000	225,000	221,000
	2013	406,000	372,000	364,000	358,000
	2014	1,121,000	1,125,000	1,091,000	1,073,000
	2015	1,524,000	1,463,000	1,397,000	1,357,000
	2016	2,832,000	2,802,000	2,584,000	2,460,000
	2017	2,734,000	3,204,000	3,624,000	3,758,000
Private Passenger Total		8,906,000	9,255,000	9,342,000	9,285,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2008	-	-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	14,000	14,000	14,000	13,000
	2011	20,000	20,000	20,000	21,000
	2012	260,000	234,000	228,000	225,000
	2013	196,000	190,000	184,000	180,000
	2014	353,000	352,000	335,000	320,000
	2015	1,138,000	1,077,000	1,023,000	979,000
	2016	1,865,000	1,788,000	1,679,000	1,583,000
	2017	1,481,000	1,885,000	2,145,000	2,333,000
Non Private Passenger Total		5,333,000	5,566,000	5,634,000	5,660,000
Grand Total		14,239,000	14,821,000	14,976,000	14,945,000

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

EXHIBIT A

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

page 2 of 10

Jurisdiction Desc	New Brunswick				discount rate: 1.07%
AccountCode Desc	IBNR Provision				interest rate margin: 25 basis pts
AccountCode	(All)				
AccidentYear	(All)				

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	61,000	61,000	61,000	60,000
	2008	79,000	79,000	78,000	77,000
	2009	73,000	73,000	72,000	70,000
	2010	107,000	99,000	97,000	94,000
	2011	183,000	183,000	180,000	177,000
	2012	210,000	210,000	206,000	201,000
	2013	500,000	502,000	492,000	484,000
	2014	1,103,000	513,000	502,000	495,000
	2015	823,000	940,000	921,000	906,000
	2016	1,532,000	1,395,000	1,344,000	1,288,000
	2017	1,642,000	2,003,000	2,169,000	2,340,000
Private Passenger Total		6,313,000	6,058,000	6,122,000	6,192,000
Non Private Passenger	prior	(314,000)	(314,000)	(308,000)	(300,000)
	2008	(1,000)	(1,000)	-	-
	2009	14,000	14,000	14,000	14,000
	2010	40,000	40,000	40,000	40,000
	2011	(11,000)	(11,000)	(10,000)	(10,000)
	2012	101,000	101,000	98,000	96,000
	2013	621,000	614,000	602,000	590,000
	2014	323,000	342,000	334,000	328,000
	2015	541,000	446,000	428,000	416,000
	2016	1,088,000	1,081,000	941,000	870,000
	2017	1,086,000	1,087,000	1,244,000	1,372,000
Non Private Passenger Total		3,488,000	3,399,000	3,383,000	3,416,000
Grand Total		9,801,000	9,457,000	9,505,000	9,608,000

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

EXHIBIT A

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

page 3 of 10

Jurisdiction Desc	Nova Scotia				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.07%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201706	201707	201708	201709
<input checked="" type="checkbox"/> Private Passenger	prior	(3,000)	(3,000)	(2,000)	(2,000)
	2008	32,000	32,000	31,000	30,000
	2009	9,000	4,000	3,000	3,000
	2010	1,000	1,000	1,000	2,000
	2011	14,000	14,000	14,000	14,000
	2012	252,000	252,000	247,000	242,000
	2013	92,000	92,000	90,000	90,000
	2014	283,000	(71,000)	(69,000)	(67,000)
	2015	564,000	546,000	535,000	527,000
	2016	1,412,000	1,493,000	1,423,000	1,360,000
	2017	996,000	1,211,000	1,405,000	1,606,000
Private Passenger Total		3,652,000	3,571,000	3,678,000	3,805,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	11,000	11,000	11,000	11,000
	2008	6,000	61,000	60,000	60,000
	2009	(5,000)	(5,000)	(5,000)	(5,000)
	2010	35,000	35,000	34,000	34,000
	2011	91,000	91,000	88,000	87,000
	2012	56,000	56,000	55,000	55,000
	2013	143,000	185,000	181,000	177,000
	2014	130,000	128,000	127,000	124,000
	2015	1,288,000	1,274,000	1,250,000	1,223,000
	2016	2,233,000	2,220,000	2,099,000	1,982,000
	2017	1,072,000	436,000	677,000	857,000
Non Private Passenger Total		5,060,000	4,492,000	4,577,000	4,605,000
Grand Total		8,712,000	8,063,000	8,255,000	8,410,000

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

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

discount rate: 1.07%

interest rate margin: 25 basis pts

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

EXHIBIT A

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

page 5 of 10

Jurisdiction Desc	Ontario		discount rate: 1.07%			
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		201706	201707	201708	201709
Private Passenger	prior		2,307,000	2,444,000	2,395,000	2,348,000
	2008		652,000	658,000	645,000	632,000
	2009		(359,000)	(353,000)	(346,000)	(340,000)
	2010		372,000	382,000	373,000	366,000
	2011			(95,000)	(93,000)	(92,000)
	2012		(401,000)	(389,000)	(381,000)	(374,000)
	2013		636,000	647,000	635,000	623,000
	2014		1,044,000	866,000	837,000	811,000
	2015		1,455,000	1,612,000	1,534,000	1,459,000
	2016		2,745,000	2,774,000	2,581,000	2,404,000
	2017		1,964,000	2,342,000	2,652,000	3,039,000
Private Passenger Total			10,415,000	10,888,000	10,832,000	10,876,000
Non Private Passenger	prior		406,000	1,005,000	985,000	967,000
	2008		86,000	52,000	50,000	49,000
	2009		234,000	252,000	247,000	243,000
	2010		261,000	265,000	259,000	254,000
	2011		(309,000)	(312,000)	(306,000)	(301,000)
	2012		757,000	785,000	761,000	736,000
	2013		1,799,000	167,000	177,000	184,000
	2014		2,887,000	2,943,000	2,841,000	2,743,000
	2015		5,129,000	4,719,000	4,526,000	4,343,000
	2016		7,906,000	7,736,000	7,350,000	6,923,000
	2017		5,770,000	6,949,000	7,876,000	8,815,000
Non Private Passenger Total			24,926,000	24,561,000	24,766,000	24,956,000
Grand Total			35,341,000	35,449,000	35,598,000	35,832,000

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

EXHIBIT A

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

page 6 of 10






Jurisdiction Desc	Alberta					discount rate: 1.07%
AccountCode Desc	IBNR Provision					interest rate margin: 25 basis pts
AccountCode	(All)					
AccidentYear	(All)					
					</	

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: 1.07%			
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	201706	201707	201708	201709	
<input checked="" type="checkbox"/> Private Passenger	prior	5,000	5,000	5,000	5,000	
	2008	3,000	3,000	3,000	3,000	
	2009	6,000	6,000	6,000	6,000	
	2010	13,000	13,000	12,000	12,000	
	2011	11,000	11,000	11,000	11,000	
	2012	22,000	22,000	22,000	22,000	
	2013	44,000	44,000	43,000	42,000	
	2014	99,000	99,000	98,000	96,000	
	2015	284,000	379,000	372,000	367,000	
	2016	277,000	292,000	274,000	256,000	
	2017	141,000	173,000	184,000	193,000	
Private Passenger Total		905,000	1,047,000	1,030,000	1,013,000	
<input checked="" type="checkbox"/> Non Private Passenger	prior	1,000	1,000	1,000	1,000	
	2008	1,000	1,000	1,000	1,000	
	2009	-	-	-	-	
	2010	1,000	1,000	1,000	1,000	
	2011	4,000	4,000	4,000	4,000	
	2012	17,000	17,000	17,000	17,000	
	2013	33,000	33,000	32,000	31,000	
	2014	60,000	60,000	59,000	58,000	
	2015	147,000	147,000	145,000	142,000	
	2016	186,000	131,000	124,000	117,000	
	2017	271,000	327,000	370,000	410,000	
Non Private Passenger Total		721,000	722,000	754,000	782,000	
Grand Total		1,626,000	1,769,000	1,784,000	1,795,000	

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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.07%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201706	201707	201708	201709
<input checked="" type="checkbox"/> Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2008	3,000	3,000	3,000	3,000
	2009	14,000	14,000	14,000	14,000
	2010	4,000	4,000	4,000	4,000
	2011	2,000	2,000	2,000	2,000
	2012	36,000	36,000	35,000	35,000
	2013	86,000	86,000	85,000	83,000
	2014	237,000	237,000	232,000	228,000
	2015	757,000	757,000	742,000	728,000
	2016	459,000	457,000	436,000	416,000
	2017	159,000	275,000	320,000	356,000
Private Passenger Total		1,752,000	1,866,000	1,868,000	1,864,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	-	-	-	-
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	50,000	50,000	50,000	49,000
	2014	106,000	106,000	104,000	103,000
	2015	97,000	97,000	95,000	92,000
	2016	269,000	268,000	256,000	244,000
	2017	76,000	(637,000)	(616,000)	(598,000)
Non Private Passenger Total		601,000	(113,000)	(108,000)	(107,000)
Grand Total		2,353,000	1,753,000	1,760,000	1,757,000

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

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

page 9 of 10

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

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

discount rate: 1.07%

interest rate margin: 25 basis pts

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

EXHIBIT B

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201706	201707	201708	201709
<input checked="" type="checkbox"/> Private Passenger	prior	(216,000)	(216,000)	(212,000)	(208,000)
	2008	3,000	3,000	3,000	3,000
	2009	(5,000)	(5,000)	(5,000)	(5,000)
	2010	57,000	60,000	59,000	58,000
	2011	36,000	36,000	35,000	34,000
	2012	23,000	22,000	22,000	22,000
	2013	153,000	125,000	122,000	120,000
	2014	651,000	656,000	630,000	617,000
	2015	951,000	899,000	845,000	811,000
	2016	2,037,000	2,014,000	1,813,000	1,704,000
	2017	2,330,000	2,728,000	3,084,000	3,162,000
Private Passenger Total		6,020,000	6,322,000	6,396,000	6,318,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2008	-	-	-	-
	2009	3,000	3,000	3,000	3,000
	2010	-	-	-	-
	2011	(34,000)	(34,000)	(33,000)	(32,000)
	2012	74,000	74,000	72,000	71,000
	2013	108,000	102,000	97,000	94,000
	2014	227,000	232,000	218,000	205,000
	2015	768,000	714,000	671,000	631,000
	2016	1,437,000	1,361,000	1,266,000	1,177,000
	2017	1,282,000	1,648,000	1,875,000	2,034,000
Non Private Passenger Total		3,868,000	4,103,000	4,172,000	4,186,000
Grand Total		9,888,000	10,425,000	10,568,000	10,504,000

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)

page 2 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts





Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201706	201707	201708	201709
Private Passenger	prior	34,000	34,000	34,000	34,000
	2008	72,000	72,000	71,000	70,000
	2009	54,000	54,000	53,000	52,000
	2010	79,000	71,000	70,000	69,000
	2011	105,000	105,000	103,000	101,000
	2012	133,000	133,000	130,000	127,000
	2013	328,000	330,000	323,000	317,000
	2014	749,000	181,000	177,000	173,000
	2015	414,000	541,000	530,000	519,000
	2016	1,027,000	892,000	847,000	805,000
	2017	1,412,000	1,740,000	1,873,000	2,005,000
Private Passenger Total		4,407,000	4,153,000	4,211,000	4,272,000
Non Private Passenger	prior	(330,000)	(330,000)	(323,000)	(316,000)
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009	(1,000)	(1,000)	(1,000)	(1,000)
	2010	24,000	24,000	24,000	24,000
	2011	(37,000)	(37,000)	(36,000)	(35,000)
	2012	39,000	39,000	38,000	37,000
	2013	249,000	244,000	239,000	234,000
	2014	115,000	142,000	138,000	135,000
	2015	354,000	263,000	250,000	242,000
	2016	953,000	946,000	814,000	749,000
	2017	966,000	948,000	1,087,000	1,200,000
Non Private Passenger Total		2,330,000	2,236,000	2,228,000	2,267,000
Grand Total		6,737,000	6,389,000	6,439,000	6,539,000

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)

page 3 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
	Acc Year	201706	201707	201708	201709
Private Passenger	prior	(20,000)	(20,000)	(20,000)	(20,000)
	2008	27,000	27,000	26,000	25,000
	2009	(10,000)	(15,000)	(15,000)	(15,000)
	2010	(31,000)	(31,000)	(30,000)	(29,000)
	2011	4,000	4,000	4,000	4,000
	2012	221,000	221,000	217,000	213,000
	2013	(42,000)	(42,000)	(41,000)	(40,000)
	2014	167,000	(187,000)	(183,000)	(179,000)
	2015	391,000	373,000	366,000	359,000
	2016	1,173,000	1,255,000	1,192,000	1,132,000
	2017	851,000	1,043,000	1,211,000	1,383,000
Private Passenger Total		2,731,000	2,628,000	2,727,000	2,833,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2008	3,000	58,000	57,000	56,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	24,000	24,000	24,000	24,000
	2011	81,000	81,000	79,000	77,000
	2012	24,000	24,000	24,000	24,000
	2013	(57,000)	(3,000)	(3,000)	(3,000)
	2014	(33,000)	(34,000)	(33,000)	(32,000)
	2015	1,082,000	1,070,000	1,049,000	1,028,000
	2016	1,923,000	1,913,000	1,798,000	1,690,000
	2017	895,000	236,000	445,000	608,000
Non Private Passenger Total		3,942,000	3,369,000	3,440,000	3,472,000
Grand Total		6,673,000	5,997,000	6,167,000	6,305,000

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)

page 4 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	4,000	4,000	4,000	4,000
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	(152,000)	(152,000)	(149,000)	(146,000)
	2011	-	-	-	-
	2012	2,000	2,000	2,000	2,000
	2013	30,000	30,000	29,000	28,000
	2014	56,000	56,000	55,000	54,000
	2015	227,000	227,000	216,000	199,000
	2016	366,000	294,000	265,000	238,000
	2017	269,000	350,000	311,000	298,000
Private Passenger Total		801,000	810,000	732,000	676,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	-	75,000	73,000	72,000
	2012	31,000	34,000	33,000	32,000
	2013	39,000	39,000	38,000	37,000
	2014	130,000	128,000	125,000	119,000
	2015	326,000	325,000	315,000	296,000
	2016	359,000	314,000	298,000	274,000
	2017	232,000	300,000	329,000	332,000
Non Private Passenger Total		1,116,000	1,214,000	1,210,000	1,161,000
Grand Total		1,917,000	2,024,000	1,942,000	1,837,000

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)

page 5 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201706	201707	201708	201709
Private Passenger	prior	1,089,000	1,228,000	1,204,000	1,180,000
	2008	623,000	629,000	616,000	604,000
	2009	(473,000)	(466,000)	(457,000)	(448,000)
	2010	277,000	287,000	281,000	275,000
	2011	(109,000)	(204,000)	(200,000)	(196,000)
	2012	(522,000)	(509,000)	(499,000)	(489,000)
	2013	438,000	449,000	440,000	431,000
	2014	691,000	514,000	493,000	473,000
	2015	1,080,000	1,240,000	1,166,000	1,096,000
	2016	2,314,000	2,347,000	2,159,000	1,986,000
	2017	1,725,000	2,057,000	2,319,000	2,662,000
Private Passenger Total		7,133,000	7,572,000	7,522,000	7,574,000
Non Private Passenger	prior	235,000	834,000	818,000	802,000
	2008	59,000	25,000	24,000	24,000
	2009	172,000	191,000	187,000	183,000
	2010	241,000	245,000	240,000	235,000
	2011	(554,000)	(554,000)	(543,000)	(532,000)
	2012	466,000	499,000	479,000	460,000
	2013	975,000	(588,000)	(564,000)	(541,000)
	2014	2,100,000	2,164,000	2,077,000	1,994,000
	2015	3,612,000	3,248,000	3,086,000	2,932,000
	2016	6,463,000	6,305,000	5,990,000	5,631,000
	2017	5,120,000	6,171,000	6,983,000	7,805,000
Non Private Passenger Total		18,889,000	18,540,000	18,777,000	18,993,000
Grand Total		26,022,000	26,112,000	26,299,000	26,567,000

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)

page 6 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts





Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM			
		201706	201707	201708	201709
Private Passenger	prior	(150,000)	(150,000)	(147,000)	(144,000)
	2008	(45,000)	(45,000)	(44,000)	(43,000)
	2009	29,000	29,000	28,000	27,000
	2010	88,000	61,000	60,000	59,000
	2011	109,000	109,000	107,000	105,000
	2012	257,000	226,000	221,000	217,000
	2013	436,000	433,000	424,000	416,000
	2014	1,251,000	1,253,000	1,215,000	1,179,000
	2015	1,139,000	998,000	958,000	920,000
	2016	1,504,000	1,781,000	1,674,000	1,574,000
	2017	1,387,000	1,652,000	1,781,000	1,916,000
Private Passenger Total		6,005,000	6,347,000	6,277,000	6,226,000
Non Private Passenger	prior	(60,000)	(15,000)	(14,000)	(13,000)
	2008	(7,000)	(7,000)	(7,000)	(7,000)
	2009	19,000	19,000	19,000	19,000
	2010	183,000	183,000	179,000	175,000
	2011	246,000	246,000	241,000	236,000
	2012	205,000	461,000	452,000	443,000
	2013	237,000	192,000	188,000	184,000
	2014	413,000	329,000	309,000	287,000
	2015	2,545,000	2,789,000	2,594,000	2,361,000
	2016	5,813,000	5,750,000	5,232,000	4,761,000
	2017	5,621,000	7,146,000	7,640,000	8,144,000
Non Private Passenger Total		15,215,000	17,093,000	16,833,000	16,590,000
Grand Total		21,220,000	23,440,000	23,110,000	22,816,000

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)

page 7 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM 			
	Acc Year	201706	201707	201708	201709
Private Passenger	prior	5,000	5,000	5,000	5,000
	2008	3,000	3,000	3,000	3,000
	2009	5,000	5,000	5,000	5,000
	2010	6,000	6,000	6,000	6,000
	2011	10,000	10,000	10,000	10,000
	2012	20,000	20,000	20,000	20,000
	2013	41,000	41,000	40,000	39,000
	2014	90,000	90,000	88,000	86,000
	2015	154,000	253,000	248,000	243,000
	2016	249,000	264,000	246,000	229,000
	2017	129,000	159,000	168,000	176,000
Private Passenger Total		712,000	856,000	839,000	822,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2008	1,000	1,000	1,000	1,000
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	4,000	4,000	4,000	4,000
	2012	9,000	9,000	9,000	9,000
	2013	31,000	31,000	30,000	29,000
	2014	55,000	55,000	54,000	53,000
	2015	93,000	93,000	91,000	89,000
	2016	164,000	109,000	104,000	99,000
	2017	248,000	298,000	337,000	372,000
Non Private Passenger Total		607,000	602,000	632,000	658,000
Grand Total		1,319,000	1,458,000	1,471,000	1,480,000

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)

page 8 of 10

Jurisdiction Desc	Northwest Territories	
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	201706	201707	201708	201709
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2008	3,000	3,000	3,000	3,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	2,000	2,000	2,000	2,000
	2012	25,000	25,000	24,000	24,000
	2013	61,000	61,000	60,000	59,000
	2014	100,000	100,000	98,000	96,000
	2015	678,000	678,000	664,000	651,000
	2016	410,000	409,000	389,000	370,000
	2017	119,000	228,000	266,000	297,000
Private Passenger Total		1,400,000	1,508,000	1,508,000	1,504,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	-	-	-	-
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	11,000	11,000	11,000	11,000
	2014	30,000	30,000	29,000	28,000
	2015	88,000	88,000	86,000	83,000
	2016	245,000	245,000	233,000	221,000
	2017	63,000	(653,000)	(635,000)	(619,000)
Non Private Passenger Total		440,000	(276,000)	(273,000)	(273,000)
Grand Total		1,840,000	1,232,000	1,235,000	1,231,000

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)

page 9 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2008	1,000	1,000	1,000	1,000
	2009		-	-	-
	2010	3,000	3,000	3,000	3,000
	2011	3,000	3,000	3,000	3,000
	2012	7,000	(94,000)	(92,000)	(90,000)
	2013	13,000	13,000	13,000	13,000
	2014	26,000	26,000	25,000	24,000
	2015	133,000	133,000	128,000	123,000
	2016	124,000	124,000	117,000	110,000
	2017	49,000	57,000	60,000	61,000
Private Passenger Total		357,000	264,000	256,000	246,000
Non Private Passenger	prior		-	-	-
	2008		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	10,000	10,000	10,000	10,000
	2014	23,000	23,000	23,000	23,000
	2015	114,000	114,000	109,000	105,000
	2016	175,000	171,000	164,000	157,000
	2017	144,000	169,000	193,000	216,000
Non Private Passenger Total		466,000	487,000	499,000	511,000
Grand Total		823,000	751,000	755,000	757,000

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

EXHIBIT B

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

page 10 of 10

Jurisdiction Desc	(All)		discount rate: 0.00%			
AccountCode Desc	Undiscounted		interest rate margin: 0 basis pts			
	IBNR Provision					
AccountCode	(All)					
AccidentYear	(All)					
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment		ShareYMMM				
	Acc Year	201706	201707	201708	201709	
Private Passenger	prior	739,000	878,000	861,000	844,000	
	2008	686,000	692,000	678,000	665,000	
	2009	(397,000)	(395,000)	(388,000)	(381,000)	
	2010	331,000	309,000	304,000	299,000	
	2011	160,000	65,000	64,000	63,000	
	2012	166,000	46,000	45,000	46,000	
	2013	1,458,000	1,440,000	1,410,000	1,383,000	
	2014	3,781,000	2,689,000	2,598,000	2,523,000	
	2015	5,167,000	5,342,000	5,121,000	4,921,000	
	2016	9,204,000	9,380,000	8,702,000	8,148,000	
	2017	8,271,000	10,014,000	11,073,000	11,960,000	
Private Passenger Total		29,566,000	30,460,000	30,468,000	30,471,000	
Non Private Passenger	prior	(144,000)	500,000	492,000	484,000	
	2008	54,000	75,000	73,000	72,000	
	2009	187,000	206,000	202,000	198,000	
	2010	474,000	478,000	469,000	460,000	
	2011	(294,000)	(219,000)	(215,000)	(210,000)	
	2012	848,000	1,140,000	1,107,000	1,076,000	
	2013	1,603,000	38,000	46,000	55,000	
	2014	3,060,000	3,069,000	2,940,000	2,812,000	
	2015	8,982,000	8,704,000	8,251,000	7,767,000	
	2016	17,532,000	17,114,000	15,899,000	14,759,000	
	2017	14,571,000	16,263,000	18,254,000	20,092,000	
Non Private Passenger Total		46,873,000	47,368,000	47,518,000	47,565,000	
Grand Total		76,439,000	77,828,000	77,986,000	78,036,000	

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

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

page 1 of 10

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

discount rate: 1.07%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM	201707	201708	201709
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	241,000	241,000	238,000	236,000
	2008	49,000	40,000	39,000	38,000
	2009	100,000	100,000	99,000	98,000
	2010	170,000	170,000	168,000	165,000
	2011	222,000	198,000	195,000	192,000
	2012	369,000	343,000	342,000	339,000
	2013	268,000	266,000	262,000	257,000
	2014	336,000	326,000	321,000	316,000
	2015	494,000	486,000	482,000	477,000
	2016	586,000	563,000	559,000	554,000
	2017	274,000	325,000	374,975	408,975
Private Passenger Total		3,109,000	3,058,000	3,079,975	3,080,975
Non Private Passenger	prior	76,000	76,000	76,000	76,000
	2008	22,000	18,000	18,000	18,000
	2009	37,000	37,000	36,000	36,000
	2010	53,000	53,000	52,000	51,000
	2011	64,000	57,000	56,000	55,000
	2012	95,000	89,000	88,000	86,000
	2013	67,000	66,000	65,000	64,000
	2014	93,000	89,000	88,000	87,000
	2015	148,000	146,000	145,000	144,000
	2016	194,000	187,000	186,000	184,000
	2017	94,000	112,000	128,223	139,223
Non Private Passenger Total		943,000	930,000	938,223	940,223
Grand Total		4,052,000	3,988,000	4,018,198	4,021,198

EXHIBIT C-1

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

page 2 of 10

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

discount rate: 1.07%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	184,000	141,000	137,000	132,000
	2008	150,000	150,000	146,000	142,000
	2009	167,000	167,000	161,000	156,000
	2010	115,000	115,000	111,000	108,000
	2011	179,000	158,000	153,000	149,000
	2012	272,000	247,000	243,000	239,000
	2013	378,000	378,000	369,000	363,000
	2014	314,000	314,000	307,000	301,000
	2015	331,000	331,000	325,000	319,000
	2016	361,000	361,000	355,000	337,000
	2017	83,000	96,000	110,741	122,741
Private Passenger Total		2,534,000	2,458,000	2,417,741	2,368,741
Non Private Passenger	prior	141,000	103,000	103,000	100,000
	2008	123,000	123,000	121,000	118,000
	2009	140,000	140,000	138,000	135,000
	2010	97,000	97,000	95,000	93,000
	2011	134,000	119,000	117,000	115,000
	2012	201,000	182,000	180,000	178,000
	2013	266,000	266,000	260,000	256,000
	2014	202,000	202,000	199,000	196,000
	2015	203,000	203,000	201,000	200,000
	2016	218,000	218,000	216,000	206,000
	2017	52,000	61,000	69,796	79,796
Non Private Passenger Total		1,777,000	1,714,000	1,699,796	1,676,796
Grand Total		4,311,000	4,172,000	4,117,537	4,045,537

EXHIBIT C-1

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

page 3 of 10

Jurisdiction Desc	Nova Scotia	<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: 1.07%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	792,000	792,000	776,000	764,000
	2008	400,000	400,000	391,000	383,000
	2009	292,000	292,000	287,000	281,000
	2010	161,000	160,000	156,000	153,000
	2011	110,000	110,000	108,000	107,000
	2012	147,000	147,000	145,000	143,000
	2013	158,000	155,000	151,000	149,000
	2014	130,000	130,000	128,000	126,000
	2015	123,000	123,000	121,000	119,000
	2016	142,000	141,000	139,000	137,000
	2017	60,000	72,000	81,174	92,174
Private Passenger Total		2,515,000	2,522,000	2,483,174	2,454,174
Non Private Passenger	prior	179,000	179,000	177,000	175,000
	2008	115,000	115,000	114,000	112,000
	2009	123,000	123,000	121,000	119,000
	2010	108,000	108,000	106,000	104,000
	2011	106,000	106,000	104,000	103,000
	2012	160,000	160,000	157,000	154,000
	2013	193,000	190,000	187,000	183,000
	2014	171,000	171,000	168,000	164,000
	2015	167,000	167,000	163,000	160,000
	2016	194,000	193,000	190,000	186,000
	2017	82,000	98,000	112,316	125,316
Non Private Passenger Total		1,598,000	1,610,000	1,599,316	1,585,316
Grand Total		4,113,000	4,132,000	4,082,490	4,039,490

EXHIBIT C-1

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


page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 1.07%
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	201706	201707	201708	201709
<input checked="" type="checkbox"/> Private Passenger	prior	(21,000)	(21,000)	(21,000)	(19,000)
	2008	41,000	41,000	40,000	39,000
	2009	35,000	35,000	34,000	33,000
	2010	29,000	29,000	28,000	27,000
	2011	38,000	38,000	36,000	35,000
	2012	(18,000)	(18,000)	(18,000)	(18,000)
	2013	44,000	44,000	43,000	42,000
	2014	56,000	56,000	55,000	54,000
	2015	82,000	82,000	81,000	80,000
	2016	105,000	103,000	102,000	101,000
	2017	2,000	4,000	1,798	3,798
Private Passenger Total		393,000	393,000	381,798	377,798
<input checked="" type="checkbox"/> Non Private Passenger	prior	(13,000)	(13,000)	(13,000)	(12,000)
	2008	21,000	21,000	21,000	21,000
	2009	21,000	21,000	21,000	21,000
	2010	19,000	19,000	19,000	19,000
	2011	22,000	22,000	22,000	22,000
	2012	(10,000)	(10,000)	(10,000)	(10,000)
	2013	28,000	28,000	27,000	25,000
	2014	36,000	36,000	35,000	33,000
	2015	54,000	54,000	53,000	52,000
	2016	67,000	67,000	66,000	65,000
	2017	3,000	2,000	1,622	1,622
Non Private Passenger Total		248,000	247,000	242,622	237,622
Grand Total		641,000	640,000	624,420	615,420

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: 1.07%





interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	5,302,000	5,302,000	5,141,000	4,991,000
	2008	1,152,000	1,152,000	1,119,000	1,085,000
	2009	819,000	819,000	795,000	771,000
	2010	602,000	581,000	564,000	546,000
	2011	879,000	867,000	840,000	815,000
	2012	877,000	831,000	798,000	777,000
	2013	716,000	700,000	662,000	625,000
	2014	684,000	680,000	660,000	641,000
	2015	645,000	619,000	601,000	585,000
	2016	641,000	639,000	623,000	608,000
	2017	204,000	240,000	274,012	311,012
Private Passenger Total		12,521,000	12,430,000	12,077,012	11,755,012
Non Private Passenger	prior	1,673,000	1,673,000	1,640,000	1,604,000
	2008	546,000	546,000	535,000	525,000
	2009	466,000	466,000	457,000	447,000
	2010	454,000	438,000	429,000	420,000
	2011	705,000	695,000	680,000	667,000
	2012	822,000	778,000	770,000	755,000
	2013	1,095,000	1,072,000	1,042,000	988,000
	2014	1,282,000	1,274,000	1,249,000	1,223,000
	2015	1,438,000	1,381,000	1,357,000	1,330,000
	2016	1,423,000	1,418,000	1,397,000	1,375,000
	2017	430,000	511,000	584,960	662,960
Non Private Passenger Total		10,334,000	10,252,000	10,140,960	9,996,960
Grand Total		22,855,000	22,682,000	22,217,972	21,751,972

EXHIBIT C-1

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

page 6 of 10

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

discount rate: 1.07%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	239,000	239,000	235,000	233,000
	2008	127,000	127,000	125,000	123,000
	2009	103,000	103,000	100,000	98,000
	2010	66,000	66,000	65,000	64,000
	2011	74,000	74,000	73,000	72,000
	2012	100,000	99,000	97,000	95,000
	2013	111,000	111,000	109,000	106,000
	2014	105,000	105,000	103,000	100,000
	2015	127,000	127,000	124,000	122,000
	2016	118,000	118,000	117,000	115,000
	2017	(7,000)	(10,000)	(12,972)	(13,972)
Private Passenger Total		1,163,000	1,159,000	1,135,028	1,114,028
Non Private Passenger	prior	375,000	375,000	373,000	371,000
	2008	441,000	441,000	437,000	433,000
	2009	361,000	361,000	358,000	356,000
	2010	234,000	234,000	232,000	230,000
	2011	245,000	245,000	244,000	242,000
	2012	365,000	360,000	357,000	354,000
	2013	430,000	430,000	426,000	421,000
	2014	452,000	452,000	447,000	443,000
	2015	584,000	584,000	580,000	575,000
	2016	618,000	618,000	616,000	612,000
	2017	(48,000)	(58,000)	(75,242)	(83,242)
Non Private Passenger Total		4,057,000	4,042,000	3,994,758	3,953,758
Grand Total		5,220,000	5,201,000	5,129,786	5,067,786

EXHIBIT C-1

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

page 7 of 10

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

discount rate: 1.07%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	(23,000)	(23,000)	(22,000)	(21,000)
	2008	12,000	12,000	12,000	12,000
	2009	9,000	9,000	9,000	9,000
	2010	6,000	6,000	6,000	6,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	7,000	7,000	7,000	7,000
	2015	21,000	20,000	20,000	20,000
	2016	9,000	9,000	8,000	8,000
	2017		-	141	(859)
Private Passenger Total		54,000	53,000	53,141	53,141
Non Private Passenger	prior	(7,000)	(7,000)	(7,000)	(7,000)
	2008	8,000	8,000	8,000	8,000
	2009	8,000	8,000	8,000	8,000
	2010	7,000	7,000	7,000	7,000
	2011	8,000	8,000	8,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	10,000	10,000	10,000	10,000
	2015	29,000	28,000	28,000	28,000
	2016	17,000	17,000	16,000	16,000
	2017	1,000	-	(194)	(1,194)
Non Private Passenger Total		86,000	84,000	82,806	81,806
Grand Total		140,000	137,000	135,947	134,947

EXHIBIT C-1

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

page 8 of 10

Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 1.07%
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	201706	201707	201708	201709
<input checked="" type="checkbox"/> Private Passenger	prior	57,000	57,000	57,000	57,000
	2008	36,000	36,000	36,000	36,000
	2009	33,000	33,000	33,000	33,000
	2010	25,000	25,000	25,000	25,000
	2011	29,000	29,000	29,000	29,000
	2012	30,000	30,000	30,000	30,000
	2013	49,000	49,000	49,000	49,000
	2014	45,000	45,000	45,000	45,000
	2015	93,000	93,000	93,000	93,000
	2016	15,000	15,000	15,000	15,000
	2017	(20,000)	(24,000)	(25,355)	(29,355)
Private Passenger Total		392,000	388,000	386,645	382,645
<input checked="" type="checkbox"/> Non Private Passenger	prior	16,000	16,000	16,000	16,000
	2008	11,000	11,000	11,000	11,000
	2009	10,000	10,000	10,000	10,000
	2010	9,000	9,000	9,000	9,000
	2011	10,000	10,000	10,000	10,000
	2012	11,000	11,000	11,000	11,000
	2013	19,000	19,000	19,000	19,000
	2014	16,000	16,000	16,000	16,000
	2015	31,000	31,000	31,000	31,000
	2016	7,000	7,000	7,000	7,000
	2017	(8,000)	(9,000)	(12,991)	(14,991)
Non Private Passenger Total		132,000	131,000	127,009	125,009
Grand Total		524,000	519,000	513,654	507,654

EXHIBIT C-1

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

page 9 of 10

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: 1.07%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	3,000	3,000	3,000	3,000
	2008	6,000	6,000	6,000	6,000
	2009	7,000	7,000	7,000	7,000
	2010	7,000	7,000	7,000	7,000
	2011	8,000	8,000	8,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	(10,000)	(10,000)	(10,000)	(10,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	7,000	7,000	7,000	7,000
	2016	5,000	5,000	5,000	5,000
	2017	(5,000)	(5,000)	(4,724)	(4,724)
Private Passenger Total		31,000	31,000	31,276	31,276
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	2,000	2,000	2,000	2,000
	2009	4,000	4,000	4,000	4,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	(4,000)	(4,000)	(4,000)	(4,000)
	2015	6,000	6,000	6,000	6,000
	2016	6,000	6,000	6,000	6,000
	2017	(8,000)	(10,000)	(9,988)	(11,988)
Non Private Passenger Total		17,000	15,000	15,012	13,012
Grand Total		48,000	46,000	46,288	44,288

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: 1.07%


interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
▼	Acc Year ▼	201706	201707	201708	201709
Private Passenger	prior	6,774,000	6,731,000	6,544,000	6,376,000
	2008	1,973,000	1,964,000	1,914,000	1,864,000
	2009	1,565,000	1,565,000	1,525,000	1,486,000
	2010	1,181,000	1,159,000	1,130,000	1,101,000
	2011	1,546,000	1,489,000	1,449,000	1,414,000
	2012	1,794,000	1,696,000	1,654,000	1,622,000
	2013	1,712,000	1,691,000	1,633,000	1,579,000
	2014	1,671,000	1,657,000	1,620,000	1,584,000
	2015	1,923,000	1,888,000	1,854,000	1,822,000
	2016	1,982,000	1,954,000	1,923,000	1,880,000
	2017	591,000	698,000	799,790	889,790
Private Passenger Total		22,712,000	22,492,000	22,045,790	21,617,790
Non Private Passenger	prior	2,442,000	2,404,000	2,367,000	2,325,000
	2008	1,289,000	1,285,000	1,267,000	1,248,000
	2009	1,170,000	1,170,000	1,153,000	1,136,000
	2010	985,000	969,000	953,000	937,000
	2011	1,300,000	1,268,000	1,247,000	1,228,000
	2012	1,659,000	1,585,000	1,568,000	1,543,000
	2013	2,087,000	2,060,000	2,015,000	1,945,000
	2014	2,258,000	2,246,000	2,208,000	2,168,000
	2015	2,660,000	2,600,000	2,564,000	2,526,000
	2016	2,744,000	2,731,000	2,700,000	2,657,000
	2017	598,000	707,000	798,502	897,502
Non Private Passenger Total		19,192,000	19,025,000	18,840,502	18,610,502
Grand Total		41,904,000	41,517,000	40,886,292	40,228,292

EXHIBIT C-2

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

page 1 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201706	201707	201708	201709
Private Passenger	prior	207,000	207,000	205,000	203,000
	2008	45,000	37,000	36,000	35,000
	2009	92,000	92,000	91,000	90,000
	2010	157,000	157,000	155,000	153,000
	2011	206,000	184,000	181,000	178,000
	2012	309,000	304,000	301,000	298,000
	2013	220,000	218,000	214,000	210,000
	2014	265,000	255,000	250,000	246,000
	2015	384,000	376,000	372,000	368,000
	2016	440,000	438,000	434,000	430,000
	2017	202,000	239,000	276,975	314,975
Private Passenger Total		2,527,000	2,507,000	2,515,975	2,525,975
Non Private Passenger	prior	67,000	67,000	67,000	67,000
	2008	20,000	16,000	16,000	16,000
	2009	34,000	34,000	33,000	33,000
	2010	50,000	50,000	49,000	48,000
	2011	59,000	53,000	52,000	51,000
	2012	79,000	78,000	77,000	76,000
	2013	55,000	54,000	53,000	52,000
	2014	73,000	70,000	69,000	68,000
	2015	115,000	113,000	112,000	111,000
	2016	145,000	145,000	144,000	143,000
	2017	69,000	82,000	95,223	107,223
Non Private Passenger Total		766,000	762,000	767,223	772,223
Grand Total		3,293,000	3,269,000	3,283,198	3,298,198

EXHIBIT C-2

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

page 2 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	147,000	106,000	103,000	100,000
	2008	141,000	141,000	137,000	133,000
	2009	157,000	157,000	152,000	147,000
	2010	106,000	106,000	103,000	100,000
	2011	166,000	146,000	142,000	138,000
	2012	257,000	234,000	230,000	226,000
	2013	319,000	319,000	313,000	307,000
	2014	255,000	255,000	249,000	243,000
	2015	261,000	261,000	255,000	249,000
	2016	294,000	294,000	288,000	282,000
	2017	49,000	57,000	65,741	73,741
Private Passenger Total		2,152,000	2,076,000	2,037,741	1,998,741
Non Private Passenger	prior	112,000	78,000	77,000	76,000
	2008	117,000	117,000	115,000	113,000
	2009	131,000	131,000	128,000	125,000
	2010	90,000	90,000	88,000	86,000
	2011	124,000	110,000	108,000	106,000
	2012	189,000	172,000	170,000	168,000
	2013	225,000	225,000	222,000	219,000
	2014	166,000	166,000	163,000	160,000
	2015	161,000	161,000	159,000	157,000
	2016	177,000	177,000	175,000	173,000
	2017	31,000	36,000	41,796	46,796
Non Private Passenger Total		1,523,000	1,463,000	1,446,796	1,429,796
Grand Total		3,675,000	3,539,000	3,484,537	3,428,537

EXHIBIT C-2

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

page 3 of 10

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

discount rate: 0.00%





interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	724,000	724,000	710,000	698,000
	2008	377,000	377,000	369,000	362,000
	2009	274,000	274,000	269,000	264,000
	2010	148,000	147,000	144,000	141,000
	2011	102,000	102,000	100,000	98,000
	2012	138,000	138,000	136,000	134,000
	2013	131,000	128,000	126,000	124,000
	2014	105,000	105,000	103,000	101,000
	2015	92,000	92,000	90,000	88,000
	2016	103,000	102,000	100,000	98,000
	2017	38,000	45,000	50,174	57,174
Private Passenger Total		2,232,000	2,234,000	2,197,174	2,165,174
Non Private Passenger	prior	167,000	167,000	165,000	163,000
	2008	112,000	112,000	110,000	108,000
	2009	112,000	112,000	110,000	108,000
	2010	104,000	104,000	102,000	100,000
	2011	100,000	100,000	98,000	96,000
	2012	153,000	153,000	150,000	147,000
	2013	161,000	158,000	155,000	152,000
	2014	138,000	138,000	135,000	132,000
	2015	126,000	126,000	123,000	120,000
	2016	141,000	140,000	137,000	134,000
	2017	51,000	60,000	69,316	77,316
Non Private Passenger Total		1,365,000	1,370,000	1,354,316	1,337,316
Grand Total		3,597,000	3,604,000	3,551,490	3,502,490

EXHIBIT C-2

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

page 4 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Acc Year	201706	201707	201708	201709
<input checked="" type="checkbox"/> Private Passenger	prior	(47,000)	(47,000)	(45,000)	(43,000)
	2008	37,000	37,000	36,000	35,000
	2009	32,000	32,000	31,000	30,000
	2010	27,000	27,000	26,000	25,000
	2011	35,000	35,000	34,000	33,000
	2012	(22,000)	(22,000)	(22,000)	(22,000)
	2013	41,000	41,000	40,000	39,000
	2014	47,000	47,000	46,000	45,000
	2015	67,000	67,000	66,000	65,000
	2016	84,000	82,000	81,000	80,000
	2017	(5,000)	(5,000)	(7,202)	(7,202)
Private Passenger Total		296,000	294,000	285,798	279,798
<input checked="" type="checkbox"/> Non Private Passenger	prior	(20,000)	(20,000)	(19,000)	(18,000)
	2008	19,000	19,000	19,000	19,000
	2009	19,000	19,000	19,000	19,000
	2010	17,000	17,000	17,000	17,000
	2011	21,000	21,000	21,000	21,000
	2012	(13,000)	(13,000)	(13,000)	(13,000)
	2013	26,000	26,000	25,000	24,000
	2014	30,000	30,000	29,000	28,000
	2015	45,000	45,000	44,000	43,000
	2016	54,000	54,000	53,000	52,000
	2017	(3,000)	(4,000)	(4,378)	(5,378)
Non Private Passenger Total		195,000	194,000	190,622	186,622
Grand Total		491,000	488,000	476,420	466,420

EXHIBIT C-2

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

page 5 of 10

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	201707	201708	201709
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	5,031,000	5,031,000	4,881,000	4,735,000
	2008	1,109,000	1,109,000	1,076,000	1,044,000
	2009	776,000	776,000	753,000	730,000
	2010	572,000	552,000	535,000	519,000
	2011	839,000	827,000	802,000	778,000
	2012	806,000	762,000	740,000	719,000
	2013	585,000	571,000	551,000	532,000
	2014	572,000	568,000	550,000	532,000
	2015	511,000	500,000	485,000	470,000
	2016	512,000	510,000	496,000	483,000
	2017	139,000	164,000	187,012	212,012
Private Passenger Total		11,452,000	11,370,000	11,056,012	10,754,012
Non Private Passenger	prior	1,589,000	1,589,000	1,556,000	1,524,000
	2008	512,000	512,000	502,000	492,000
	2009	440,000	440,000	431,000	422,000
	2010	428,000	413,000	405,000	397,000
	2011	665,000	655,000	642,000	629,000
	2012	738,000	697,000	684,000	671,000
	2013	892,000	871,000	851,000	831,000
	2014	1,067,000	1,060,000	1,037,000	1,015,000
	2015	1,137,000	1,114,000	1,092,000	1,070,000
	2016	1,136,000	1,132,000	1,112,000	1,092,000
	2017	294,000	351,000	399,960	453,960
Non Private Passenger Total		8,898,000	8,834,000	8,711,960	8,596,960
Grand Total		20,350,000	20,204,000	19,767,972	19,350,972

EXHIBIT C-2

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

page 6 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	203,000	203,000	200,000	197,000
	2008	122,000	122,000	120,000	118,000
	2009	96,000	96,000	94,000	92,000
	2010	62,000	62,000	61,000	60,000
	2011	68,000	68,000	67,000	66,000
	2012	93,000	92,000	90,000	88,000
	2013	102,000	102,000	100,000	98,000
	2014	95,000	95,000	93,000	91,000
	2015	86,000	86,000	84,000	82,000
	2016	83,000	83,000	82,000	81,000
	2017	(11,000)	(14,000)	(17,972)	(19,972)
Private Passenger Total		999,000	995,000	973,028	953,028
Non Private Passenger	prior	342,000	342,000	340,000	338,000
	2008	426,000	426,000	422,000	418,000
	2009	342,000	342,000	339,000	336,000
	2010	219,000	219,000	217,000	215,000
	2011	229,000	229,000	227,000	225,000
	2012	338,000	334,000	331,000	328,000
	2013	400,000	400,000	396,000	392,000
	2014	412,000	412,000	408,000	404,000
	2015	398,000	398,000	394,000	390,000
	2016	439,000	439,000	436,000	433,000
	2017	(73,000)	(86,000)	(107,242)	(120,242)
Non Private Passenger Total		3,472,000	3,455,000	3,402,758	3,358,758
Grand Total		4,471,000	4,450,000	4,375,786	4,311,786

EXHIBIT C-2

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

page 7 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201706	201707	201708	201709
<input checked="" type="checkbox"/> Private Passenger	prior	(30,000)	(30,000)	(29,000)	(28,000)
	2008	12,000	12,000	12,000	12,000
	2009	8,000	8,000	8,000	8,000
	2010	5,000	5,000	5,000	5,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	6,000	6,000	6,000	6,000
	2015	10,000	10,000	10,000	10,000
	2016	6,000	6,000	6,000	6,000
	2017	(1,000)	(2,000)	(1,859)	(2,859)
Private Passenger Total		25,000	24,000	25,141	25,141
<input checked="" type="checkbox"/> Non Private Passenger	prior	(12,000)	(12,000)	(11,000)	(11,000)
	2008	7,000	7,000	7,000	7,000
	2009	7,000	7,000	7,000	7,000
	2010	6,000	6,000	6,000	6,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	9,000	9,000	9,000	9,000
	2015	14,000	14,000	14,000	14,000
	2016	12,000	12,000	12,000	12,000
	2017	(4,000)	(6,000)	(6,194)	(7,194)
Non Private Passenger Total		48,000	46,000	46,806	45,806
Grand Total		73,000	70,000	71,947	70,947

EXHIBIT C-2

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

page 8 of 10

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

discount rate: 0.00%





interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	52,000	52,000	52,000	52,000
	2008	34,000	34,000	34,000	34,000
	2009	31,000	31,000	31,000	31,000
	2010	24,000	24,000	24,000	24,000
	2011	27,000	27,000	27,000	27,000
	2012	28,000	28,000	28,000	28,000
	2013	39,000	39,000	39,000	39,000
	2014	23,000	23,000	23,000	23,000
	2015	83,000	83,000	83,000	83,000
	2016	6,000	6,000	6,000	6,000
	2017	(26,000)	(30,000)	(35,355)	(39,355)
Private Passenger Total		321,000	317,000	311,645	307,645
Non Private Passenger	prior	15,000	15,000	15,000	15,000
	2008	10,000	10,000	10,000	10,000
	2009	9,000	9,000	9,000	9,000
	2010	8,000	8,000	8,000	8,000
	2011	9,000	9,000	9,000	9,000
	2012	10,000	10,000	10,000	10,000
	2013	15,000	15,000	15,000	15,000
	2014	8,000	8,000	8,000	8,000
	2015	27,000	27,000	27,000	27,000
	2016	3,000	3,000	3,000	3,000
	2017	(10,000)	(12,000)	(16,991)	(19,991)
Non Private Passenger Total		104,000	102,000	97,009	94,009
Grand Total		425,000	419,000	408,654	401,654

EXHIBIT C-2

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

page 9 of 10

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	201707	201708	201709
Business Segment	Acc Year	201706	201707	201708	201709
Private Passenger	prior	3,000	3,000	3,000	3,000
	2008	5,000	5,000	5,000	5,000
	2009	6,000	6,000	6,000	6,000
	2010	6,000	6,000	6,000	6,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(11,000)	(11,000)	(11,000)	(11,000)
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	6,000	6,000	6,000	6,000
	2016	3,000	3,000	3,000	3,000
	2017	(5,000)	(5,000)	(5,724)	(5,724)
Private Passenger Total		21,000	21,000	20,276	20,276
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	2,000	2,000	2,000	2,000
	2009	4,000	4,000	4,000	4,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	5,000	5,000	5,000	5,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	(5,000)	(5,000)	(5,000)	(5,000)
	2015	5,000	5,000	5,000	5,000
	2016	3,000	3,000	3,000	3,000
	2017	(9,000)	(11,000)	(11,988)	(13,988)
Non Private Passenger Total		8,000	6,000	5,012	3,012
Grand Total		29,000	27,000	25,288	23,288

EXHIBIT C-2

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount			Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	▼	Acc Year	▼	ShareYYMM	▼		
				201706	201707	201708	201709
Private Passenger	prior			6,290,000	6,249,000	6,080,000	5,917,000
	2008			1,882,000	1,874,000	1,825,000	1,778,000
	2009			1,472,000	1,472,000	1,435,000	1,398,000
	2010			1,107,000	1,086,000	1,059,000	1,033,000
	2011			1,456,000	1,402,000	1,366,000	1,331,000
	2012			1,624,000	1,551,000	1,518,000	1,486,000
	2013			1,422,000	1,403,000	1,368,000	1,334,000
	2014			1,361,000	1,347,000	1,313,000	1,280,000
	2015			1,500,000	1,481,000	1,451,000	1,421,000
	2016			1,531,000	1,524,000	1,496,000	1,469,000
	2017			380,000	449,000	511,790	582,790
Private Passenger Total				20,025,000	19,838,000	19,422,790	19,029,790
Non Private Passenger	prior			2,262,000	2,228,000	2,192,000	2,156,000
	2008			1,225,000	1,221,000	1,203,000	1,185,000
	2009			1,098,000	1,098,000	1,080,000	1,063,000
	2010			926,000	911,000	896,000	881,000
	2011			1,219,000	1,189,000	1,169,000	1,149,000
	2012			1,507,000	1,444,000	1,422,000	1,400,000
	2013			1,760,000	1,735,000	1,703,000	1,671,000
	2014			1,898,000	1,888,000	1,853,000	1,819,000
	2015			2,028,000	2,003,000	1,970,000	1,937,000
	2016			2,110,000	2,105,000	2,075,000	2,045,000
	2017			346,000	410,000	459,502	518,502
Non Private Passenger Total				16,379,000	16,232,000	16,022,502	15,824,502
Grand Total				36,404,000	36,070,000	35,445,292	34,854,292

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	201706	201707	201708	201709
Private Passenger	Newfoundland & Labrador		88.7%	88.8%	88.8%	88.8%
	New Brunswick		78.5%	78.3%	77.8%	77.5%
	Nova Scotia		86.3%	86.4%	86.4%	86.6%
	Prince Edward Island		58.4%	58.2%	58.2%	58.1%
	Ontario		70.6%	70.6%	70.2%	70.0%
	Alberta		75.5%	75.4%	75.1%	75.0%
	Yukon		82.7%	82.0%	83.1%	83.2%
	Northwest Territories		61.0%	60.8%	60.1%	60.0%
	Nunavut		40.7%	41.2%	40.3%	40.7%
Non Private Passenger	Newfoundland & Labrador		103.7%	103.2%	101.8%	101.1%
	New Brunswick		69.0%	69.2%	68.4%	68.5%
	Nova Scotia		76.8%	76.7%	75.8%	75.7%
	Prince Edward Island		70.7%	70.8%	70.1%	70.1%
	Ontario		72.5%	72.7%	72.0%	72.2%
	Alberta		68.6%	68.7%	68.4%	68.4%
	Yukon		66.8%	66.8%	66.3%	66.5%
	Northwest Territories		48.5%	48.6%	48.1%	48.3%
	Nunavut		55.3%	55.7%	55.5%	55.5%
Grand Total			75.2%	75.2%	74.8%	74.9%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	Jurisdiction Desc	ShareYMM	201706	201707	201708	201709
Private Passenger	Newfoundland & Labrador		83.3%	83.3%	83.3%	83.3%
	New Brunswick		73.2%	73.0%	72.8%	72.5%
	Nova Scotia		80.4%	80.5%	80.6%	80.8%
	Prince Edward Island		54.3%	54.3%	54.2%	54.1%
	Ontario		65.1%	65.1%	64.9%	64.8%
	Alberta		70.7%	70.6%	70.5%	70.4%
	Yukon		76.7%	76.6%	77.2%	77.0%
	Northwest Territories		57.3%	57.1%	56.9%	56.5%
	Nunavut		38.8%	38.6%	39.1%	39.3%
Non Private Passenger	Newfoundland & Labrador		96.9%	96.5%	95.9%	95.2%
	New Brunswick		64.4%	64.4%	64.4%	64.5%
	Nova Scotia		71.4%	71.3%	71.2%	71.1%
	Prince Edward Island		65.7%	65.7%	65.7%	65.7%
	Ontario		66.3%	66.5%	66.5%	66.7%
	Alberta		64.9%	64.9%	64.9%	64.9%
	Yukon		62.9%	63.0%	63.0%	63.0%
	Northwest Territories		45.7%	45.8%	45.7%	45.9%
	Nunavut		52.0%	52.0%	52.0%	52.4%
Grand Total			70.2%	70.1%	70.2%	70.2%

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.

page 1 of 9

NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
2018	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	10.0%
prem liab	10.0%	10.0%	5.0%	8.8%	10.0%	10.0%	5.0%	9.6%
	discount rate: 1.07%				discount rate: 1.07%			
	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.

page 2 of 9

NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	12.5%	10.4%	5.0%	12.1%	12.5%	10.6%	5.0%	11.6%
2015	12.5%	10.0%	5.0%	11.6%	12.4%	10.1%	5.0%	10.8%
2016	12.5%	10.0%	5.0%	12.0%	12.4%	10.2%	5.0%	11.4%
2017	12.4%	10.1%	5.0%	11.6%	12.2%	10.1%	5.0%	11.1%
2018	12.5%	12.5%	5.0%	11.6%	12.5%	12.5%	5.0%	11.1%
prem liab	12.0%	10.0%	5.0%	10.1%	11.1%	10.1%	5.0%	10.1%
	discount rate: 1.07%				discount rate: 1.07%			
	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.

page 3 of 9

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	12.5%	10.0%	5.0%	12.2%	12.5%	10.0%	5.0%	11.6%
2014	12.5%	10.0%	5.0%	11.9%	12.5%	10.1%	5.0%	11.5%
2015	12.5%	10.1%	5.0%	12.2%	12.5%	10.2%	5.0%	11.7%
2016	12.5%	10.1%	5.0%	12.1%	12.5%	10.2%	5.0%	11.5%
2017	12.4%	10.1%	5.0%	11.7%	12.2%	10.2%	5.0%	11.4%
2018	12.5%	12.5%	5.0%	11.7%	12.5%	12.5%	5.0%	11.4%
prem liab	11.9%	10.0%	5.0%	10.2%	11.6%	10.1%	5.0%	10.5%
	discount rate:		1.07%		discount rate:		1.07%	
	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.

page 4 of 9

PRINCE EDWARD ISLAND

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	10.0%
2015	12.5%	10.2%	5.0%	12.4%	12.5%	10.2%	5.0%	11.4%	11.4%
2016	12.5%	10.2%	5.0%	12.3%	12.5%	10.1%	5.0%	11.1%	11.1%
2017	12.1%	10.2%	5.0%	12.0%	12.2%	10.3%	5.0%	11.4%	11.4%
2018	12.5%	12.5%	5.0%	12.0%	12.5%	12.5%	5.0%	11.4%	11.4%
prem liab	12.0%	10.1%	5.0%	10.9%	12.0%	10.1%	5.0%	11.0%	11.0%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
1.07%					1.07%				
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.

page 5 of 9

ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	9.9%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	12.0%	12.5%	5.0%	12.1%	12.5%	12.5%	7.1%	12.4%
2014	12.5%	12.5%	5.0%	12.5%	12.5%	12.5%	12.3%	12.5%
2015	15.0%	15.0%	6.9%	14.9%	14.9%	15.0%	15.0%	14.9%
2016	14.8%	15.0%	8.8%	14.8%	14.9%	15.0%	9.6%	14.9%
2017	14.4%	15.0%	6.6%	14.3%	14.2%	15.0%	7.5%	14.3%
2018	15.0%	15.0%	15.0%	14.3%	15.0%	15.0%	15.0%	14.3%
prem liab	11.4%	15.0%	5.3%	11.5%	13.2%	15.0%	5.5%	13.4%
	discount rate: 1.07%				discount rate: 1.07%			
	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.

page 6 of 9

ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	12.5%	11.9%	5.0%	12.5%	12.5%	10.9%	5.0%	12.5%
2015	12.4%	11.6%	5.0%	12.4%	12.4%	11.2%	5.0%	12.4%
2016	12.5%	10.7%	5.0%	12.5%	12.4%	10.8%	5.0%	12.4%
2017	12.2%	10.3%	5.0%	11.9%	11.8%	10.5%	5.0%	11.0%
2018	12.5%	12.5%	5.0%	11.9%	12.5%	12.5%	5.0%	11.0%
prem liab	11.9%	10.1%	5.0%	10.4%	11.8%	10.3%	5.0%	8.4%
	discount rate:			1.07%	discount rate:			1.07%
	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.

page 7 of 9

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	12.5%	12.5%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%
2015	12.5%	11.3%	5.0%	12.5%	12.5%	12.5%	5.0%	12.4%
2016	12.4%	10.6%	5.0%	12.3%	12.3%	11.6%	5.0%	12.2%
2017	12.3%	10.7%	5.0%	12.2%	11.6%	11.3%	5.0%	11.1%
2018	12.5%	12.5%	5.0%	12.2%	12.5%	12.5%	5.0%	11.1%
prem liab	12.1%	10.2%	5.0%	11.2%	11.3%	10.8%	5.0%	8.0%
	discount rate:		1.07%		discount rate:		1.07%	
	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.

page 8 of 9

NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	12.5%	12.0%	5.0%	12.5%	12.5%	11.0%	5.0%	12.5%	
2015	12.5%	11.2%	5.0%	12.4%	12.0%	11.2%	5.0%	11.7%	
2016	12.3%	11.9%	5.0%	12.3%	12.3%	11.5%	5.0%	12.2%	
2017	12.0%	11.5%	5.0%	11.9%	12.0%	11.2%	5.0%	11.1%	
2018	12.5%	12.5%	5.0%	11.9%	12.5%	12.5%	5.0%	11.1%	
prem liab	11.8%	10.9%	5.0%	9.1%	11.8%	10.9%	5.0%	9.1%	
discount rate:				1.07%	discount rate:				1.07%
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.

page 9 of 9

NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	12.5%	12.5%	5.0%	12.5%	12.5%	10.9%	5.0%	12.3%
2015	12.0%	11.8%	5.0%	10.7%	12.5%	11.1%	5.0%	11.2%
2016	12.4%	11.6%	5.0%	11.7%	12.5%	11.3%	5.0%	12.4%
2017	12.1%	11.2%	5.0%	12.0%	12.1%	11.2%	5.0%	11.7%
2018	12.5%	12.5%	5.0%	12.0%	12.5%	12.5%	5.0%	11.7%
prem liab	11.8%	10.9%	5.0%	9.5%	11.7%	10.8%	5.0%	9.6%
				discount rate:	1.07%			
				margin (basis points):	25			
				discount rate:	1.07%			
				margin (basis points):	25			

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 1 of 10

NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	743	720	698	677	657	638	716	741
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	217	214	211	208	206	203	213	216
2008	178	176	174	173	171	170	176	177
2009	275	272	269	266	263	260	271	274
2010	219	217	214	211	209	207	216	219
2011	1,015	1,004	994	984	974	965	1,003	1,014
2012	3,477	3,447	3,417	3,388	3,359	3,332	3,441	3,474
2013	3,650	3,614	3,578	3,544	3,510	3,477	3,607	3,647
2014	6,635	6,571	6,506	6,444	6,383	6,324	6,557	6,629
2015	10,045	9,947	9,851	9,756	9,664	9,574	9,928	10,036
2016	14,165	14,012	13,859	13,712	13,567	13,426	13,980	14,151
2017	17,262	17,049	16,842	16,640	16,443	16,251	17,007	17,240
Total	57,881	57,243	56,613	56,003	55,406	54,827	57,115	57,818
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
Total	638	-	(630)	(1,240)	(1,837)	(2,416)	(128)	575
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	3.2%	-	(3.1%)	(6.0%)	(8.8%)	(11.4%)	(0.6%)	2.9%
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	1.4%	-	(1.4%)	(2.8%)	(3.7%)	(5.1%)	(0.5%)	0.9%
2008	1.1%	-	(1.1%)	(1.7%)	(2.8%)	(3.4%)	-	0.6%
2009	1.1%	-	(1.1%)	(2.2%)	(3.3%)	(4.4%)	(0.4%)	0.7%
2010	0.9%	-	(1.4%)	(2.8%)	(3.7%)	(4.6%)	(0.5%)	0.9%
2011	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(3.9%)	(0.1%)	1.0%
2012	0.9%	-	(0.9%)	(1.7%)	(2.6%)	(3.3%)	(0.2%)	0.8%
2013	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.2%)	0.9%
2014	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(3.8%)	(0.2%)	0.9%
2015	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(3.7%)	(0.2%)	0.9%
2016	1.1%	-	(1.1%)	(2.1%)	(3.2%)	(4.2%)	(0.2%)	1.0%
2017	1.2%	-	(1.2%)	(2.4%)	(3.6%)	(4.7%)	(0.2%)	1.1%
Total	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(4.2%)	(0.2%)	1.0%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 2 of 10

NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	144	144	143	143	143	142	144	144
2004	-	-	-	-	-	-	-	-
2005	299	289	280	272	263	255	287	298
2006	200	196	192	187	184	180	195	200
2007	8	8	8	7	7	7	8	8
2008	200	196	193	190	187	184	195	200
2009	400	393	386	380	373	367	392	399
2010	398	393	389	385	380	376	393	398
2011	1,196	1,182	1,169	1,156	1,144	1,132	1,180	1,194
2012	1,266	1,255	1,245	1,235	1,224	1,215	1,253	1,265
2013	5,173	5,131	5,091	5,052	5,013	4,975	5,124	5,169
2014	5,015	4,970	4,927	4,884	4,843	4,802	4,962	5,010
2015	6,016	5,954	5,894	5,835	5,777	5,721	5,942	6,010
2016	7,257	7,159	7,064	6,972	6,882	6,793	7,140	7,247
2017	8,364	8,237	8,113	7,993	7,876	7,761	8,212	8,351
Total	35,936	35,507	35,094	34,691	34,296	33,910	35,427	35,893
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
Total	429	-	(413)	(816)	(1,211)	(1,597)	(80)	386
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	(0.7%)	(0.7%)	(0.7%)	(1.4%)	-	-
2004	-	-	-	-	-	-	-	-
2005	3.5%	-	(3.1%)	(5.9%)	(9.0%)	(11.8%)	(0.7%)	3.1%
2006	2.0%	-	(2.0%)	(4.6%)	(6.1%)	(8.2%)	(0.5%)	2.0%
2007	-	-	-	(12.5%)	(12.5%)	(12.5%)	-	-
2008	2.0%	-	(1.5%)	(3.1%)	(4.6%)	(6.1%)	(0.5%)	2.0%
2009	1.8%	-	(1.8%)	(3.3%)	(5.1%)	(6.6%)	(0.3%)	1.5%
2010	1.3%	-	(1.0%)	(2.0%)	(3.3%)	(4.3%)	-	1.3%
2011	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(4.2%)	(0.2%)	1.0%
2012	0.9%	-	(0.8%)	(1.6%)	(2.5%)	(3.2%)	(0.2%)	0.8%
2013	0.8%	-	(0.8%)	(1.5%)	(2.3%)	(3.0%)	(0.1%)	0.7%
2014	0.9%	-	(0.9%)	(1.7%)	(2.6%)	(3.4%)	(0.2%)	0.8%
2015	1.0%	-	(1.0%)	(2.0%)	(3.0%)	(3.9%)	(0.2%)	0.9%
2016	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(0.3%)	1.2%
2017	1.5%	-	(1.5%)	(3.0%)	(4.4%)	(5.8%)	(0.3%)	1.4%
Total	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(4.5%)	(0.2%)	1.1%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 3 of 10

NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	16	16	15	15	14	14	15	16
2005	100	97	94	91	89	86	96	100
2006	81	79	76	74	72	69	78	81
2007	174	170	166	162	159	155	169	174
2008	147	142	138	133	129	126	141	147
2009	135	133	131	129	127	125	133	135
2010	569	559	550	540	531	522	558	569
2011	243	239	235	231	227	224	239	243
2012	788	773	760	746	734	722	771	787
2013	2,730	2,692	2,654	2,618	2,584	2,551	2,684	2,727
2014	2,919	2,881	2,844	2,809	2,775	2,741	2,874	2,916
2015	3,742	3,691	3,642	3,594	3,548	3,504	3,681	3,737
2016	5,758	5,676	5,597	5,519	5,445	5,372	5,659	5,750
2017	7,772	7,657	7,545	7,436	7,333	7,231	7,634	7,761
Total	25,174	24,805	24,447	24,097	23,767	23,442	24,732	25,143
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
Total	369	-	(358)	(708)	(1,038)	(1,363)	(73)	338
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	(6.3%)	(6.3%)	(12.5%)	(12.5%)	(6.3%)	-
2005	3.1%	-	(3.1%)	(6.2%)	(8.2%)	(11.3%)	(1.0%)	3.1%
2006	2.5%	-	(3.8%)	(6.3%)	(8.9%)	(12.7%)	(1.3%)	2.5%
2007	2.4%	-	(2.4%)	(4.7%)	(6.5%)	(8.8%)	(0.6%)	2.4%
2008	3.5%	-	(2.8%)	(6.3%)	(9.2%)	(11.3%)	(0.7%)	3.5%
2009	1.5%	-	(1.5%)	(3.0%)	(4.5%)	(6.0%)	-	1.5%
2010	1.8%	-	(1.6%)	(3.4%)	(5.0%)	(6.6%)	(0.2%)	1.8%
2011	1.7%	-	(1.7%)	(3.3%)	(5.0%)	(6.3%)	-	1.7%
2012	1.9%	-	(1.7%)	(3.5%)	(5.0%)	(6.6%)	(0.3%)	1.8%
2013	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.3%)	1.3%
2014	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(4.9%)	(0.2%)	1.2%
2015	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(0.3%)	1.2%
2016	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	(0.3%)	1.3%
2017	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.6%)	(0.3%)	1.4%
Total	1.5%	-	(1.4%)	(2.9%)	(4.2%)	(5.5%)	(0.3%)	1.4%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 4 of 10

PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	164	162	160	158	156	154	162	164
2011	625	617	608	600	593	585	615	625
2012	277	269	261	254	248	241	267	276
2013	67	66	65	64	63	63	66	67
2014	635	626	617	608	600	591	624	634
2015	1,533	1,513	1,493	1,474	1,455	1,437	1,509	1,531
2016	2,443	2,410	2,379	2,348	2,318	2,290	2,404	2,441
2017	1,599	1,577	1,557	1,537	1,518	1,498	1,573	1,597
Total	7,343	7,240	7,140	7,043	6,951	6,859	7,220	7,335
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
Total	103	-	(100)	(197)	(289)	(381)	(20)	95
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	1.2%	-	(1.2%)	(2.5%)	(3.7%)	(4.9%)	-	1.2%
2011	1.3%	-	(1.5%)	(2.8%)	(3.9%)	(5.2%)	(0.3%)	1.3%
2012	3.0%	-	(3.0%)	(5.6%)	(7.8%)	(10.4%)	(0.7%)	2.6%
2013	1.5%	-	(1.5%)	(3.0%)	(4.5%)	(4.5%)	-	1.5%
2014	1.4%	-	(1.4%)	(2.9%)	(4.2%)	(5.6%)	(0.3%)	1.3%
2015	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(5.0%)	(0.3%)	1.2%
2016	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(5.0%)	(0.2%)	1.3%
2017	1.4%	-	(1.3%)	(2.5%)	(3.7%)	(5.0%)	(0.3%)	1.3%
Total	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.3%)	1.3%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 5 of 10

ONTARIO

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid								
AY	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	4,233	4,201	4,167	4,135	4,105	4,074	4,194	4,230
2003	3,112	3,036	2,963	2,892	2,824	2,758	3,021	3,104
2004	2,190	2,132	2,077	2,022	1,972	1,921	2,121	2,185
2005	1,870	1,814	1,760	1,709	1,660	1,612	1,804	1,865
2006	2,198	2,129	2,063	2,000	1,941	1,882	2,115	2,191
2007	7,746	7,488	7,242	7,010	6,788	6,576	7,437	7,720
2008	1,087	1,057	1,029	1,002	977	952	1,052	1,084
2009	3,149	3,077	3,008	2,943	2,881	2,823	3,063	3,142
2010	1,994	1,945	1,898	1,853	1,811	1,772	1,935	1,989
2011	5,218	5,093	4,975	4,863	4,758	4,657	5,070	5,206
2012	5,465	5,364	5,268	5,177	5,089	5,007	5,345	5,455
2013	7,835	7,714	7,599	7,490	7,385	7,285	7,691	7,823
2014	9,548	9,438	9,332	9,230	9,132	9,037	9,417	9,537
2015	14,870	14,695	14,526	14,362	14,204	14,050	14,662	14,852
2016	16,240	16,012	15,790	15,575	15,369	15,166	15,966	16,216
2017	16,488	16,225	15,970	15,721	15,481	15,249	16,173	16,462
Total	103,243	101,420	99,667	97,984	96,377	94,821	101,066	103,061
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
Total	1,823	-	(1,753)	(3,436)	(5,043)	(6,599)	(354)	1,641
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	0.8%	-	(0.8%)	(1.6%)	(2.3%)	(3.0%)	(0.2%)	0.7%
2003	2.5%	-	(2.4%)	(4.7%)	(7.0%)	(9.2%)	(0.5%)	2.2%
2004	2.7%	-	(2.6%)	(5.2%)	(7.5%)	(9.9%)	(0.5%)	2.5%
2005	3.1%	-	(3.0%)	(5.8%)	(8.5%)	(11.1%)	(0.6%)	2.8%
2006	3.2%	-	(3.1%)	(6.1%)	(8.8%)	(11.6%)	(0.7%)	2.9%
2007	3.4%	-	(3.3%)	(6.4%)	(9.3%)	(12.2%)	(0.7%)	3.1%
2008	2.8%	-	(2.6%)	(5.2%)	(7.6%)	(9.9%)	(0.5%)	2.6%
2009	2.3%	-	(2.2%)	(4.4%)	(6.4%)	(8.3%)	(0.5%)	2.1%
2010	2.5%	-	(2.4%)	(4.7%)	(6.9%)	(8.9%)	(0.5%)	2.3%
2011	2.5%	-	(2.3%)	(4.5%)	(6.6%)	(8.6%)	(0.5%)	2.2%
2012	1.9%	-	(1.8%)	(3.5%)	(5.1%)	(6.7%)	(0.4%)	1.7%
2013	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(5.6%)	(0.3%)	1.4%
2014	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(4.2%)	(0.2%)	1.0%
2015	1.2%	-	(1.2%)	(2.3%)	(3.3%)	(4.4%)	(0.2%)	1.1%
2016	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.3%)	1.3%
2017	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(6.0%)	(0.3%)	1.5%
Total	1.8%	-	(1.7%)	(3.4%)	(5.0%)	(6.5%)	(0.3%)	1.6%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 6 of 10

ALBERTA

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid								
AY	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	76	74	72	71	69	67	74	76
2004	952	926	901	876	854	832	921	950
2005	462	448	435	422	410	398	445	460
2006	69	68	67	65	64	63	68	69
2007	181	176	171	166	161	156	175	181
2008	1,088	1,051	1,015	982	950	919	1,043	1,084
2009	178	174	170	167	163	161	174	177
2010	1,287	1,270	1,253	1,236	1,222	1,206	1,266	1,285
2011	3,577	3,528	3,482	3,437	3,394	3,353	3,519	3,572
2012	2,798	2,766	2,735	2,707	2,678	2,651	2,760	2,794
2013	6,800	6,710	6,623	6,539	6,458	6,380	6,693	6,791
2014	9,780	9,643	9,512	9,385	9,263	9,143	9,618	9,767
2015	16,884	16,643	16,407	16,179	15,961	15,747	16,594	16,860
2016	16,051	15,795	15,549	15,308	15,077	14,853	15,744	16,025
2017	20,293	20,005	19,725	19,456	19,195	18,943	19,947	20,265
Total	80,476	79,277	78,117	76,996	75,919	74,872	79,041	80,356
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
Total	1,199	-	(1,160)	(2,281)	(3,358)	(4,405)	(236)	1,079
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	2.7%	-	(2.7%)	(4.1%)	(6.8%)	(9.5%)	-	2.7%
2004	2.8%	-	(2.7%)	(5.4%)	(7.8%)	(10.2%)	(0.5%)	2.6%
2005	3.1%	-	(2.9%)	(5.8%)	(8.5%)	(11.2%)	(0.7%)	2.7%
2006	1.5%	-	(1.5%)	(4.4%)	(5.9%)	(7.4%)	-	1.5%
2007	2.8%	-	(2.8%)	(5.7%)	(8.5%)	(11.4%)	(0.6%)	2.8%
2008	3.5%	-	(3.4%)	(6.6%)	(9.6%)	(12.6%)	(0.8%)	3.1%
2009	2.3%	-	(2.3%)	(4.0%)	(6.3%)	(7.5%)	-	1.7%
2010	1.3%	-	(1.3%)	(2.7%)	(3.8%)	(5.0%)	(0.3%)	1.2%
2011	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(5.0%)	(0.3%)	1.2%
2012	1.2%	-	(1.1%)	(2.1%)	(3.2%)	(4.2%)	(0.2%)	1.0%
2013	1.3%	-	(1.3%)	(2.5%)	(3.8%)	(4.9%)	(0.3%)	1.2%
2014	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(5.2%)	(0.3%)	1.3%
2015	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	(0.3%)	1.3%
2016	1.6%	-	(1.6%)	(3.1%)	(4.5%)	(6.0%)	(0.3%)	1.5%
2017	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.3%)	(0.3%)	1.3%
Total	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(5.6%)	(0.3%)	1.4%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 7 of 10

YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	2	2	2	2	2	2	2	2
2009	3	3	3	3	2	2	3	3
2010	62	61	60	60	59	58	61	62
2011	9	9	9	9	9	9	9	9
2012	104	103	102	101	100	98	103	104
2013	63	63	62	61	61	59	63	63
2014	128	127	125	124	122	120	127	128
2015	1,840	1,814	1,788	1,763	1,740	1,716	1,809	1,837
2016	562	553	545	536	527	520	551	561
2017	698	688	677	668	659	649	686	697
Total	3,471	3,423	3,373	3,327	3,281	3,233	3,414	3,466
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
Total	48	-	(50)	(96)	(142)	(190)	(9)	43
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	(33.3%)	(33.3%)	-	-
2010	1.6%	-	(1.6%)	(1.6%)	(3.3%)	(4.9%)	-	1.6%
2011	-	-	-	-	-	-	-	-
2012	1.0%	-	(1.0%)	(1.9%)	(2.9%)	(4.9%)	-	1.0%
2013	-	-	(1.6%)	(3.2%)	(3.2%)	(6.3%)	-	-
2014	0.8%	-	(1.6%)	(2.4%)	(3.9%)	(5.5%)	-	0.8%
2015	1.4%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	(0.3%)	1.3%
2016	1.6%	-	(1.4%)	(3.1%)	(4.7%)	(6.0%)	(0.4%)	1.4%
2017	1.5%	-	(1.6%)	(2.9%)	(4.2%)	(5.7%)	(0.3%)	1.3%
Total	1.4%	-	(1.5%)	(2.8%)	(4.1%)	(5.6%)	(0.3%)	1.3%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 8 of 10

NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	2	2	2	2	2	2	2	2
2009	105	104	102	101	99	98	103	105
2010	1	1	1	1	1	1	1	1
2011	71	70	70	69	68	67	70	71
2012	112	111	110	108	107	106	110	112
2013	796	786	777	768	758	749	785	796
2014	1,958	1,931	1,905	1,879	1,855	1,830	1,926	1,955
2015	1,367	1,347	1,327	1,309	1,290	1,272	1,342	1,365
2016	690	679	668	658	648	639	678	690
2017	1,117	1,099	1,083	1,067	1,052	1,036	1,096	1,115
Total	6,219	6,130	6,045	5,962	5,880	5,800	6,113	6,212
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
Total	89	-	(85)	(168)	(250)	(330)	(17)	82
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	1.0%	-	(1.9%)	(2.9%)	(4.8%)	(5.8%)	(1.0%)	1.0%
2010	-	-	-	-	-	-	-	-
2011	1.4%	-	-	(1.4%)	(2.9%)	(4.3%)	-	1.4%
2012	0.9%	-	(0.9%)	(2.7%)	(3.6%)	(4.5%)	(0.9%)	0.9%
2013	1.3%	-	(1.1%)	(2.3%)	(3.6%)	(4.7%)	(0.1%)	1.3%
2014	1.4%	-	(1.3%)	(2.7%)	(3.9%)	(5.2%)	(0.3%)	1.2%
2015	1.5%	-	(1.5%)	(2.8%)	(4.2%)	(5.6%)	(0.4%)	1.3%
2016	1.6%	-	(1.6%)	(3.1%)	(4.6%)	(5.9%)	(0.1%)	1.6%
2017	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(5.7%)	(0.3%)	1.5%
Total	1.5%	-	(1.4%)	(2.7%)	(4.1%)	(5.4%)	(0.3%)	1.3%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

page 9 of 10

NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	2	2	2	2	2	2	2	2
2011	2	2	2	2	2	2	2	2
2012	59	58	58	57	56	56	58	59
2013	21	20	20	19	19	19	20	21
2014	43	43	42	42	41	40	42	43
2015	242	239	236	233	230	227	238	241
2016	353	348	342	337	332	327	347	352
2017	345	339	334	329	323	319	339	344
Total	1,067	1,051	1,036	1,021	1,005	992	1,048	1,064
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
Total	16	-	(15)	(30)	(46)	(59)	(3)	13
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.7%	-	-	(1.7%)	(3.4%)	(3.4%)	-	1.7%
2013	5.0%	-	-	(5.0%)	(5.0%)	(5.0%)	-	5.0%
2014	-	-	(2.3%)	(2.3%)	(4.7%)	(7.0%)	(2.3%)	-
2015	1.3%	-	(1.3%)	(2.5%)	(3.8%)	(5.0%)	(0.4%)	0.8%
2016	1.4%	-	(1.7%)	(3.2%)	(4.6%)	(6.0%)	(0.3%)	1.1%
2017	1.8%	-	(1.5%)	(2.9%)	(4.7%)	(5.9%)	-	1.5%
Total	1.5%	-	(1.4%)	(2.9%)	(4.4%)	(5.6%)	(0.3%)	1.2%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT F
Interest Rate Sensitivity (\$000s)

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

page 10 of 10

ALL JURISDICTIONS COMBINED

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2017 projected Unpaid								
AY	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	4,233	4,201	4,167	4,135	4,105	4,074	4,194	4,230
2003	3,332	3,254	3,178	3,106	3,036	2,967	3,239	3,324
2004	3,901	3,794	3,691	3,590	3,497	3,405	3,773	3,892
2005	2,731	2,648	2,569	2,494	2,422	2,351	2,632	2,723
2006	2,548	2,472	2,398	2,326	2,261	2,194	2,456	2,541
2007	8,326	8,056	7,798	7,553	7,321	7,097	8,002	8,299
2008	2,704	2,626	2,553	2,484	2,418	2,355	2,611	2,696
2009	4,245	4,156	4,069	3,989	3,908	3,836	4,139	4,235
2010	4,696	4,610	4,527	4,446	4,371	4,298	4,594	4,689
2011	11,956	11,744	11,544	11,351	11,169	10,994	11,707	11,936
2012	14,346	14,146	13,956	13,773	13,595	13,428	14,108	14,326
2013	27,135	26,796	26,469	26,155	25,851	25,558	26,733	27,104
2014	36,661	36,230	35,810	35,405	35,014	34,628	36,147	36,619
2015	56,539	55,843	55,164	54,505	53,869	53,248	55,705	56,469
2016	63,519	62,644	61,793	60,965	60,165	59,386	62,469	63,433
2017	73,938	72,876	71,846	70,847	69,880	68,937	72,667	73,832
Total	320,810	316,096	311,532	307,124	302,882	298,756	315,176	320,348
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
Total	4,714	-	(4,564)	(8,972)	(13,214)	(17,340)	(920)	4,252
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.57%	1.07%	1.57%	2.07%	2.57%	3.07%	1.17%	0.62%
2002 & prior	0.8%	-	(0.8%)	(1.6%)	(2.3%)	(3.0%)	(0.2%)	0.7%
2003	2.4%	-	(2.3%)	(4.5%)	(6.7%)	(8.8%)	(0.5%)	2.2%
2004	2.8%	-	(2.7%)	(5.4%)	(7.8%)	(10.3%)	(0.6%)	2.6%
2005	3.1%	-	(3.0%)	(5.8%)	(8.5%)	(11.2%)	(0.6%)	2.8%
2006	3.1%	-	(3.0%)	(5.9%)	(8.5%)	(11.2%)	(0.6%)	2.8%
2007	3.4%	-	(3.2%)	(6.2%)	(9.1%)	(11.9%)	(0.7%)	3.0%
2008	3.0%	-	(2.8%)	(5.4%)	(7.9%)	(10.3%)	(0.6%)	2.7%
2009	2.1%	-	(2.1%)	(4.0%)	(6.0%)	(7.7%)	(0.4%)	1.9%
2010	1.9%	-	(1.8%)	(3.6%)	(5.2%)	(6.8%)	(0.3%)	1.7%
2011	1.8%	-	(1.7%)	(3.3%)	(4.9%)	(6.4%)	(0.3%)	1.6%
2012	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(5.1%)	(0.3%)	1.3%
2013	1.3%	-	(1.2%)	(2.4%)	(3.5%)	(4.6%)	(0.2%)	1.1%
2014	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(4.4%)	(0.2%)	1.1%
2015	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(4.6%)	(0.2%)	1.1%
2016	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(5.2%)	(0.3%)	1.3%
2017	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(5.4%)	(0.3%)	1.3%
Total	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(5.5%)	(0.3%)	1.3%
	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	curr + 200bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

page 1 of 10

ShareDate	201707	
	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								
<div><div></div> Passenger</div>	prior	(166)	1	(1)	-	-	-	(166)
	2008	21	(1)	1	-	-	-	21
	2009	21	-	-	-	-	-	21
	2010	71	(2)	3	-	1	1.4%	72
	2011	112	(2)	2	-	-	-	112
	2012	230	(4)	3	-	(1)	(0.4%)	229
	2013	406	(8)	(26)	-	(34)	(8.4%)	372
	2014	1,121	(30)	34	-	4	0.4%	1,125
	2015	1,524	(67)	6	-	(61)	(4.0%)	1,463
	2016	2,832	(244)	214	-	(30)	(1.1%)	2,802
	2017	2,734	522	(52)	-	470	17.2%	3,204
Private Passenger Total		8,906	165	184	-	349	3.9%	9,255
Non Private								
<div><div></div> Passenger</div>	prior	3	-	-	-	-	-	3
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	14	-	-	-	-	-	14
	2011	20	-	-	-	-	-	20
	2012	260	(5)	(21)	-	(26)	(10.0%)	234
	2013	196	(3)	(3)	-	(6)	(3.1%)	190
	2014	353	(9)	8	-	(1)	(0.3%)	352
	2015	1,138	(23)	(38)	-	(61)	(5.4%)	1,077
	2016	1,865	(103)	26	-	(77)	(4.1%)	1,788
	2017	1,481	249	155	-	404	27.3%	1,885
Non Private Passenger Total		5,333	106	127	-	233	4.4%	5,566
Grand Total		14,239	271	311	-	582	4.1%	14,821

EXHIBIT G-1

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

page 2 of 10

 ShareDate 201707
 Jurisdiction Desc New Brunswick
 AccountCode Des IBNR Provision
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	61	-	-	-	-	-	61
	2008	79	(1)	1	-	-	-	79
	2009	73	(1)	1	-	-	-	73
	2010	107	(3)	(5)	-	(8)	(7.5%)	99
	2011	183	(3)	3	-	-	-	183
	2012	210	(4)	4	-	-	-	210
	2013	500	(10)	12	-	2	0.4%	502
	2014	1,103	(23)	(567)	-	(590)	(53.5%)	513
	2015	823	(15)	132	-	117	14.2%	940
	2016	1,532	(149)	12	-	(137)	(8.9%)	1,395
2017	1,642	261	100	-	361	22.0%	2,003	
Private Passenger Total		6,313	52	(307)	-	(255)	(4.0%)	6,058
Non Private								
Passenger	prior	(314)	6	(6)	-	-	-	(314)
	2008	(1)	1	(1)	-	-	-	(1)
	2009	14	-	-	-	-	-	14
	2010	40	-	-	-	-	-	40
	2011	(11)	1	(1)	-	-	-	(11)
	2012	101	(3)	3	-	-	-	101
	2013	621	(14)	7	-	(7)	(1.1%)	614
	2014	323	(13)	32	-	19	5.9%	342
	2015	541	(34)	(61)	-	(95)	(17.6%)	446
	2016	1,088	(150)	143	-	(7)	(0.6%)	1,081
2017	1,086	183	(182)	-	1	0.1%	1,087	
Non Private Passenger Total		3,488	(23)	(66)	-	(89)	(2.6%)	3,399
Grand Total		9,801	29	(373)	-	(344)	(3.5%)	9,457

EXHIBIT G-1

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

page 3 of 10

 ShareDate 201707
 Jurisdiction Desc Nova Scotia
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(3)	1	(1)	-	-	-	(3)
	2008	32	(1)	1	-	-	-	32
	2009	9	(1)	(4)	-	(5)	(55.6%)	4
	2010	1	-	-	-	-	-	1
	2011	14	-	-	-	-	-	14
	2012	252	(5)	5	-	-	-	252
	2013	92	(2)	2	-	-	-	92
	2014	283	(5)	(349)	-	(354)	(125.1%)	(71)
	2015	564	(11)	(7)	-	(18)	(3.2%)	546
	2016	1,412	(66)	147	-	81	5.7%	1,493
	2017	996	214	1	-	215	21.6%	1,211
Private Passenger Total		3,652	124	(205)	-	(81)	(2.2%)	3,571
Non Private								
Passenger	prior	11	-	-	-	-	-	11
	2008	6	-	55	-	55	916.7%	61
	2009	(5)	-	-	-	-	-	(5)
	2010	35	(1)	1	-	-	-	35
	2011	91	(3)	3	-	-	-	91
	2012	56	(1)	1	-	-	-	56
	2013	143	(2)	44	-	42	29.4%	185
	2014	130	(2)	-	-	(2)	(1.5%)	128
	2015	1,288	(25)	11	-	(14)	(1.1%)	1,274
	2016	2,233	(120)	107	-	(13)	(0.6%)	2,220
	2017	1,072	231	(867)	-	(636)	(59.3%)	436
Non Private Passenger Total		5,060	77	(645)	-	(568)	(11.2%)	4,492
Grand Total		8,712	201	(850)	-	(649)	(7.4%)	8,063

EXHIBIT G-1

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

page 4 of 10

ShareDate	201707	
	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								
<input checked="" type="checkbox"/> Passenger	prior	4	-	-	-	-	-	4
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(129)	2	(2)	-	-	-	(129)
	2011	51	(2)	2	-	-	-	51
	2012	2	-	-	-	-	-	2
	2013	32	(1)	1	-	-	-	32
	2014	87	(1)	1	-	-	-	87
	2015	361	(14)	14	-	-	-	361
	2016	480	(24)	(52)	-	(76)	(15.8%)	404
	2017	311	29	59	-	88	28.3%	399
Private Passenger Total		1,198	(11)	23	-	12	1.0%	1,210
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	12	-	68	-	68	566.7%	80
	2012	52	(1)	4	-	3	5.8%	55
	2013	42	(1)	1	-	-	-	42
	2014	158	(4)	1	-	(3)	(1.9%)	155
	2015	363	(9)	8	-	(1)	(0.3%)	362
	2016	476	(7)	(42)	-	(49)	(10.3%)	427
	2017	263	39	37	-	76	28.9%	339
Non Private Passenger Total		1,365	17	77	-	94	6.9%	1,459
Grand Total		2,563	6	100	-	106	4.1%	2,669

EXHIBIT G-1

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

page 5 of 10

 ShareDate 201707
 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	2,307	(46)	183	-	137	5.9%	2,444
	2008	652	(12)	18	-	6	0.9%	658
	2009	(359)	7	(1)	-	6	(1.7%)	(353)
	2010	372	(9)	19	-	10	2.7%	382
	2011	-	-	(95)	-	(95)	100.0%	(95)
	2012	(401)	7	5	-	12	(3.0%)	(389)
	2013	636	(12)	23	-	11	1.7%	647
	2014	1,044	(36)	(142)	-	(178)	(17.0%)	866
	2015	1,455	(68)	225	-	157	10.8%	1,612
	2016	2,745	(190)	219	-	29	1.1%	2,774
	2017	1,964	483	(105)	-	378	19.2%	2,342
Private Passenger Total		10,415	124	349	-	473	4.5%	10,888
Non Private								
Passenger	prior	406	(8)	607	-	599	147.5%	1,005
	2008	86	(1)	(33)	-	(34)	(39.5%)	52
	2009	234	(5)	23	-	18	7.7%	252
	2010	261	(6)	10	-	4	1.5%	265
	2011	(309)	7	(10)	-	(3)	1.0%	(312)
	2012	757	(26)	54	-	28	3.7%	785
	2013	1,799	(55)	(1,577)	-	(1,632)	(90.7%)	167
	2014	2,887	(99)	155	-	56	1.9%	2,943
	2015	5,129	(173)	(237)	-	(410)	(8.0%)	4,719
	2016	7,906	(352)	182	-	(170)	(2.2%)	7,736
	2017	5,770	774	405	-	1,179	20.4%	6,949
Non Private Passenger Total		24,926	56	(421)	-	(365)	(1.5%)	24,561
Grand Total		35,341	180	(72)	-	108	0.3%	35,449

EXHIBIT G-1

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

page 6 of 10

 ShareDate 201707
 Jurisdiction Desc Alberta
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(122)	3	(3)	-	-	-	(122)
	2008	(37)	1	(1)	-	-	-	(37)
	2009	31	(1)	1	-	-	-	31
	2010	188	(5)	(35)	-	(40)	(21.3%)	148
	2011	254	(5)	5	-	-	-	254
	2012	321	(5)	(32)	-	(37)	(11.5%)	284
	2013	550	(11)	8	-	(3)	(0.5%)	547
	2014	1,550	(45)	48	-	3	0.2%	1,553
	2015	1,508	(56)	(86)	-	(142)	(9.4%)	1,366
	2016	1,808	(99)	374	-	275	15.2%	2,083
	2017	1,540	163	129	-	292	19.0%	1,832
Private Passenger Total		7,591	(60)	408	-	348	4.6%	7,939
Non Private								
Passenger	prior	(4)	1	44	-	45	(1,125.0%)	41
	2008	37	-	-	-	-	-	37
	2009	31	-	-	-	-	-	31
	2010	195	(4)	4	-	-	-	195
	2011	489	(10)	(45)	-	(55)	(11.2%)	434
	2012	440	(8)	225	-	217	49.3%	657
	2013	748	(14)	(42)	-	(56)	(7.5%)	692
	2014	1,126	(35)	(159)	-	(194)	(17.2%)	932
	2015	3,764	(152)	420	-	268	7.1%	4,032
	2016	7,078	(618)	524	-	(94)	(1.3%)	6,984
	2017	6,360	670	1,009	-	1,679	26.4%	8,039
Non Private Passenger Total		20,264	(170)	1,980	-	1,810	8.9%	22,074
Grand Total		27,855	(230)	2,388	-	2,158	7.7%	30,013

EXHIBIT G-1

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

page 7 of 10

 ShareDate 201707
 Jurisdiction Desc Yukon
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	5	-	-	-	-	-	5
	2008	3	-	-	-	-	-	3
	2009	6	-	-	-	-	-	6
	2010	13	(1)	1	-	-	-	13
	2011	11	-	-	-	-	-	11
	2012	22	-	-	-	-	-	22
	2013	44	(1)	1	-	-	-	44
	2014	99	(1)	1	-	-	-	99
	2015	284	(4)	99	-	95	33.5%	379
	2016	277	(17)	32	-	15	5.4%	292
2017	141	11	21	-	32	22.7%	173	
Private Passenger Total		905	(13)	155	-	142	15.7%	1,047
Non Private								
Passenger	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	4	-	-	-	-	-	4
	2012	17	-	-	-	-	-	17
	2013	33	(1)	1	-	-	-	33
	2014	60	(1)	1	-	-	-	60
	2015	147	(2)	2	-	-	-	147
	2016	186	(10)	(45)	-	(55)	(29.6%)	131
2017	271	45	11	-	56	20.7%	327	
Non Private Passenger Total		721	31	(30)	-	1	0.1%	722
Grand Total		1,626	18	125	-	143	8.8%	1,769

EXHIBIT G-1

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

page 8 of 10

ShareDate	201707	
	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								
<div><div></div>Passenger</div>	prior	(5)	-	-	-	-	-	(5)
	2008	3	-	-	-	-	-	3
	2009	14	-	-	-	-	-	14
	2010	4	-	-	-	-	-	4
	2011	2	-	-	-	-	-	2
	2012	36	(1)	1	-	-	-	36
	2013	86	(1)	1	-	-	-	86
	2014	237	(5)	5	-	-	-	237
	2015	757	(21)	21	-	-	-	757
	2016	459	(30)	28	-	(2)	(0.4%)	457
	2017	159	46	70	-	116	73.0%	275
Private Passenger Total		1,752	(12)	126	-	114	6.5%	1,866
Non Private								
<div><div></div>Passenger</div>	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	50	-	-	-	-	-	50
	2014	106	(2)	2	-	-	-	106
	2015	97	(2)	2	-	-	-	97
	2016	269	(12)	11	-	(1)	(0.4%)	268
	2017	76	20	(733)	-	(713)	(938.2%)	(637)
Non Private Passenger Total		601	4	(718)	-	(714)	(118.8%)	(113)
Grand Total		2,353	(8)	(592)	-	(600)	(25.5%)	1,753

EXHIBIT G-1

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

page 9 of 10

 ShareDate 201707
 Jurisdiction Desc Nunavut
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	3	-	-	-	-	-	3
	2012	12	-	(101)	-	(101)	(841.7%)	(89)
	2013	14	-	-	-	-	-	14
	2014	28	-	-	-	-	-	28
	2015	144	-	-	-	-	-	144
	2016	136	-	-	-	-	-	136
	2017	53	7	2	-	9	17.0%	62
Private Passenger Total		392	7	(99)	-	(92)	(23.5%)	300
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	-	-	-	11
	2014	25	-	-	-	-	-	25
	2015	126	(2)	2	-	-	-	126
	2016	201	-	(4)	-	(4)	(2.0%)	197
	2017	157	25	2	-	27	17.2%	184
Non Private Passenger Total		520	23	-	-	23	4.4%	543
Grand Total		912	30	(99)	-	(69)	(7.6%)	843

EXHIBIT G-1

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

page 10 of 10

 ShareDate 201707
 Jurisdiction Desc (All)
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	2,079	(41)	178	-	137	6.6%	2,216
	2008	753	(14)	20	-	6	0.8%	759
	2009	(205)	4	(3)	-	1	(0.5%)	(204)
	2010	630	(18)	(19)	-	(37)	(5.9%)	593
	2011	630	(12)	(83)	-	(95)	(15.1%)	535
	2012	684	(12)	(115)	-	(127)	(18.6%)	557
	2013	2,360	(46)	22	-	(24)	(1.0%)	2,336
	2014	5,552	(146)	(969)	-	(1,115)	(20.1%)	4,437
	2015	7,420	(256)	404	-	148	2.0%	7,568
	2016	11,681	(819)	974	-	155	1.3%	11,836
	2017	9,540	1,736	225	-	1,961	20.6%	11,501
Private Passenger Total		41,124	376	634	-	1,010	2.5%	42,134
Non Private								
Passenger	prior	104	(1)	645	-	644	619.2%	748
	2008	129	-	21	-	21	16.3%	150
	2009	277	(5)	23	-	18	6.5%	295
	2010	547	(11)	15	-	4	0.7%	551
	2011	296	(5)	15	-	10	3.4%	306
	2012	1,683	(44)	266	-	222	13.2%	1,905
	2013	3,643	(90)	(1,569)	-	(1,659)	(45.5%)	1,984
	2014	5,168	(165)	40	-	(125)	(2.4%)	5,043
	2015	12,593	(422)	109	-	(313)	(2.5%)	12,280
	2016	21,302	(1,372)	902	-	(470)	(2.2%)	20,832
	2017	16,536	2,236	(163)	-	2,073	12.5%	18,609
Non Private Passenger Total		62,278	121	304	-	425	0.7%	62,703
Grand Total		103,402	497	938	-	1,435	1.4%	104,837

EXHIBIT G-2

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

page 1 of 10

ShareDate	201707
Jurisdiction Desc	Newfoundland & Labrador
AccountCode Des	Undiscounted
AccountCode	IBNR Provisio
	(All)

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(216)	4	(4)	-	-	-	(216)
	2008	3	-	-	-	-	-	3
	2009	(5)	-	-	-	-	-	(5)
	2010	57	(1)	4	-	3	5.3%	60
	2011	36	(1)	1	-	-	-	36
	2012	23	-	(1)	-	(1)	(4.3%)	22
	2013	153	(3)	(25)	-	(28)	(18.3%)	125
	2014	651	(20)	25	-	5	0.8%	656
	2015	951	(57)	5	-	(52)	(5.5%)	899
	2016	2,037	(204)	181	-	(23)	(1.1%)	2,014
	2017	2,330	453	(55)	-	398	17.1%	2,728
Private Passenger Total		6,020	171	131	-	302	5.0%	6,322
Non Private								
<div><div></div>Passenger</div>	prior	3	-	-	-	-	-	3
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	-	-	-	-	-	-	-
	2011	(34)	1	(1)	-	-	-	(34)
	2012	74	(1)	1	-	-	-	74
	2013	108	(2)	(4)	-	(6)	(5.6%)	102
	2014	227	(5)	10	-	5	2.2%	232
	2015	768	(15)	(39)	-	(54)	(7.0%)	714
	2016	1,437	(86)	10	-	(76)	(5.3%)	1,361
	2017	1,282	215	151	-	366	28.5%	1,648
Non Private Passenger Total		3,868	107	128	-	235	6.1%	4,103
Grand Total		9,888	278	259	-	537	5.4%	10,425

EXHIBIT G-2

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

page 2 of 10

ShareDate	201707	
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	34	-	-	-	-	-	34
	2008	72	(1)	1	-	-	-	72
	2009	54	(1)	1	-	-	-	54
	2010	79	(2)	(6)	-	(8)	(10.1%)	71
	2011	105	(2)	2	-	-	-	105
	2012	133	(3)	3	-	-	-	133
	2013	328	(7)	9	-	2	0.6%	330
	2014	749	(15)	(553)	-	(568)	(75.8%)	181
	2015	414	(8)	135	-	127	30.7%	541
	2016	1,027	(144)	9	-	(135)	(13.1%)	892
	2017	1,412	223	105	-	328	23.2%	1,740
Private Passenger Total		4,407	40	(294)	-	(254)	(5.8%)	4,153
Non Private								
<div><div></div> Passenger</div>	prior	(330)	7	(7)	-	-	-	(330)
	2008	(2)	-	-	-	-	-	(2)
	2009	(1)	-	-	-	-	-	(1)
	2010	24	-	-	-	-	-	24
	2011	(37)	1	(1)	-	-	-	(37)
	2012	39	(1)	1	-	-	-	39
	2013	249	(7)	2	-	(5)	(2.0%)	244
	2014	115	(8)	35	-	27	23.5%	142
	2015	354	(28)	(63)	-	(91)	(25.7%)	263
	2016	953	(143)	136	-	(7)	(0.7%)	946
	2017	966	163	(181)	-	(18)	(1.9%)	948
Non Private Passenger Total		2,330	(16)	(78)	-	(94)	(4.0%)	2,236
Grand Total		6,737	24	(372)	-	(348)	(5.2%)	6,389

EXHIBIT G-2

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

page 3 of 10

ShareDate	201707	
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								
Passenger	prior	(20)	-	-	-	-	-	(20)
	2008	27	(1)	1	-	-	-	27
	2009	(10)	-	(5)	-	(5)	50.0%	(15)
	2010	(31)	1	(1)	-	-	-	(31)
	2011	4	-	-	-	-	-	4
	2012	221	(4)	4	-	-	-	221
	2013	(42)	1	(1)	-	-	-	(42)
	2014	167	(3)	(351)	-	(354)	(212.0%)	(187)
	2015	391	(8)	(10)	-	(18)	(4.6%)	373
	2016	1,173	(59)	141	-	82	7.0%	1,255
	2017	851	187	5	-	192	22.6%	1,043
Private Passenger Total		2,731	114	(217)	-	(103)	(3.8%)	2,628
Non Private								
Passenger	prior	6	-	-	-	-	-	6
	2008	3	-	55	-	55	1,833.3%	58
	2009	(6)	-	-	-	-	-	(6)
	2010	24	-	-	-	-	-	24
	2011	81	(2)	2	-	-	-	81
	2012	24	-	-	-	-	-	24
	2013	(57)	1	53	-	54	(94.7%)	(3)
	2014	(33)	1	(2)	-	(1)	3.0%	(34)
	2015	1,082	(22)	10	-	(12)	(1.1%)	1,070
	2016	1,923	(115)	105	-	(10)	(0.5%)	1,913
	2017	895	200	(859)	-	(659)	(73.6%)	236
Non Private Passenger Total		3,942	63	(636)	-	(573)	(14.5%)	3,369
Grand Total		6,673	177	(853)	-	(676)	(10.1%)	5,997

EXHIBIT G-2

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

page 4 of 10

ShareDate 201707
 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								
Passenger	prior	4	-	-	-	-	-	4
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(152)	3	(3)	-	-	-	(152)
	2011	-	-	-	-	-	-	-
	2012	2	-	-	-	-	-	2
	2013	30	(1)	1	-	-	-	30
	2014	56	(1)	1	-	-	-	56
	2015	227	(11)	11	-	-	-	227
	2016	366	(22)	(50)	-	(72)	(19.7%)	294
2017	269	23	58	-	81	30.1%	350	
Private Passenger Total		801	(9)	18	-	9	1.1%	810
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	75	-	75	100.0%	75
	2012	31	(1)	4	-	3	9.7%	34
	2013	39	(1)	1	-	-	-	39
	2014	130	(3)	1	-	(2)	(1.5%)	128
	2015	326	(7)	6	-	(1)	(0.3%)	325
	2016	359	(7)	(38)	-	(45)	(12.5%)	314
2017	232	33	35	-	68	29.3%	300	
Non Private Passenger Total		1,116	14	84	-	98	8.8%	1,214
Grand Total		1,917	5	102	-	107	5.6%	2,024

EXHIBIT G-2

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

page 5 of 10

ShareDate	201707	
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	1,089	(22)	161	-	139	12.8%	1,228
	2008	623	(12)	18	-	6	1.0%	629
	2009	(473)	9	(2)	-	7	(1.5%)	(466)
	2010	277	(6)	16	-	10	3.6%	287
	2011	(109)	2	(97)	-	(95)	87.2%	(204)
	2012	(522)	10	3	-	13	(2.5%)	(509)
	2013	438	(9)	20	-	11	2.5%	449
	2014	691	(28)	(149)	-	(177)	(25.6%)	514
	2015	1,080	(65)	225	-	160	14.8%	1,240
	2016	2,314	(185)	218	-	33	1.4%	2,347
	2017	1,725	436	(104)	-	332	19.2%	2,057
Private Passenger Total		7,133	130	309	-	439	6.2%	7,572
Non Private								
Passenger	prior	235	(4)	603	-	599	254.9%	834
	2008	59	(1)	(33)	-	(34)	(57.6%)	25
	2009	172	(3)	22	-	19	11.0%	191
	2010	241	(5)	9	-	4	1.7%	245
	2011	(554)	11	(11)	-	-	-	(554)
	2012	466	(19)	52	-	33	7.1%	499
	2013	975	(39)	(1,524)	-	(1,563)	(160.3%)	(588)
	2014	2,100	(84)	148	-	64	3.0%	2,164
	2015	3,612	(144)	(220)	-	(364)	(10.1%)	3,248
	2016	6,463	(323)	165	-	(158)	(2.4%)	6,305
	2017	5,120	661	390	-	1,051	20.5%	6,171
Non Private Passenger Total		18,889	50	(399)	-	(349)	(1.8%)	18,540
Grand Total		26,022	180	(90)	-	90	0.3%	26,112

EXHIBIT G-2

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

page 6 of 10

ShareDate	201707	
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	(150)	3	(3)	-	-	-	(150)
	2008	(45)	1	(1)	-	-	-	(45)
	2009	29	(1)	1	-	-	-	29
	2010	88	(2)	(25)	-	(27)	(30.7%)	61
	2011	109	(2)	2	-	-	-	109
	2012	257	(5)	(26)	-	(31)	(12.1%)	226
	2013	436	(9)	6	-	(3)	(0.7%)	433
	2014	1,251	(38)	40	-	2	0.2%	1,253
	2015	1,139	(46)	(95)	-	(141)	(12.4%)	998
	2016	1,504	(90)	367	-	277	18.4%	1,781
	2017	1,387	143	122	-	265	19.1%	1,652
Private Passenger Total		6,005	(46)	388	-	342	5.7%	6,347
Non Private								
Passenger	prior	(60)	2	43	-	45	(75.0%)	(15)
	2008	(7)	-	-	-	-	-	(7)
	2009	19	-	-	-	-	-	19
	2010	183	(4)	4	-	-	-	183
	2011	246	(5)	5	-	-	-	246
	2012	205	(4)	260	-	256	124.9%	461
	2013	237	(5)	(40)	-	(45)	(19.0%)	192
	2014	413	(21)	(63)	-	(84)	(20.3%)	329
	2015	2,545	(127)	371	-	244	9.6%	2,789
	2016	5,813	(581)	518	-	(63)	(1.1%)	5,750
	2017	5,621	577	948	-	1,525	27.1%	7,146
Non Private Passenger Total		15,215	(168)	2,046	-	1,878	12.3%	17,093
Grand Total		21,220	(214)	2,434	-	2,220	10.5%	23,440

EXHIBIT G-2

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

page 7 of 10

ShareDate	201707	
Jurisdiction Desc	Yukon	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	5	-	-	-	-	-	5
	2008	3	-	-	-	-	-	3
	2009	5	-	-	-	-	-	5
	2010	6	-	-	-	-	-	6
	2011	10	-	-	-	-	-	10
	2012	20	-	-	-	-	-	20
	2013	41	(1)	1	-	-	-	41
	2014	90	(2)	2	-	-	-	90
	2015	154	(3)	102	-	99	64.3%	253
	2016	249	(17)	32	-	15	6.0%	264
2017	129	10	20	-	30	23.3%	159	
Private Passenger Total		712	(13)	157	-	144	20.2%	856
Non Private								
Passenger	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	4	-	-	-	-	-	4
	2012	9	-	-	-	-	-	9
	2013	31	(1)	1	-	-	-	31
	2014	55	(1)	1	-	-	-	55
	2015	93	(2)	2	-	-	-	93
	2016	164	(8)	(47)	-	(55)	(33.5%)	109
2017	248	40	10	-	50	20.2%	298	
Non Private Passenger Total		607	28	(33)	-	(5)	(0.8%)	602
Grand Total		1,319	15	124	-	139	10.5%	1,458

EXHIBIT G-2

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

page 8 of 10

ShareDate	201707	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(5)	-	-	-	-	-	(5)
	2008	3	-	-	-	-	-	3
	2009	3	-	-	-	-	-	3
	2010	4	-	-	-	-	-	4
	2011	2	-	-	-	-	-	2
	2012	25	(1)	1	-	-	-	25
	2013	61	(1)	1	-	-	-	61
	2014	100	(2)	2	-	-	-	100
	2015	678	(20)	20	-	-	-	678
	2016	410	(29)	28	-	(1)	(0.2%)	409
	2017	119	38	71	-	109	91.6%	228
Private Passenger Total		1,400	(15)	123	-	108	7.7%	1,508
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	-	-	-	11
	2014	30	(1)	1	-	-	-	30
	2015	88	(2)	2	-	-	-	88
	2016	245	(12)	12	-	-	-	245
	2017	63	18	(734)	-	(716)	(1,136.5%)	(653)
Non Private Passenger Total		440	3	(719)	-	(716)	(162.7%)	(276)
Grand Total		1,840	(12)	(596)	-	(608)	(33.0%)	1,232

EXHIBIT G-2

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

page 9 of 10

ShareDate	201707	
Jurisdiction Desc	Nunavut	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	3	-	-	-	-	-	3
	2012	7	-	(101)	-	(101)	(1,442.9%)	(94)
	2013	13	-	-	-	-	-	13
	2014	26	-	-	-	-	-	26
	2015	133	-	-	-	-	-	133
	2016	124	-	-	-	-	-	124
	2017	49	6	2	-	8	16.3%	57
Private Passenger Total		357	6	(99)	-	(93)	(26.1%)	264
Non Private								
<div><div></div> Passenger</div>	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	10	-	-	-	-	-	10
	2014	23	-	-	-	-	-	23
	2015	114	(2)	2	-	-	-	114
	2016	175	-	(4)	-	(4)	(2.3%)	171
	2017	144	23	2	-	25	17.4%	169
Non Private Passenger Total		466	21	-	-	21	4.5%	487
Grand Total		823	27	(99)	-	(72)	(8.7%)	751

EXHIBIT G-2

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

page 10 of 10

ShareDate	201707	
Jurisdiction Desc	(All)	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	739	(15)	154	-	139	18.8%	878
	2008	686	(13)	19	-	6	0.9%	692
	2009	(397)	7	(5)	-	2	(0.5%)	(395)
	2010	331	(7)	(15)	-	(22)	(6.6%)	309
	2011	160	(3)	(92)	-	(95)	(59.4%)	65
	2012	166	(3)	(117)	-	(120)	(72.3%)	46
	2013	1,458	(30)	12	-	(18)	(1.2%)	1,440
	2014	3,781	(109)	(983)	-	(1,092)	(28.9%)	2,689
	2015	5,167	(218)	393	-	175	3.4%	5,342
	2016	9,204	(750)	926	-	176	1.9%	9,380
	2017	8,271	1,519	224	-	1,743	21.1%	10,014
Private Passenger Total		29,566	378	516	-	894	3.0%	30,460
Non Private								
Passenger	prior	(144)	5	639	-	644	(447.2%)	500
	2008	54	(1)	22	-	21	38.9%	75
	2009	187	(3)	22	-	19	10.2%	206
	2010	474	(9)	13	-	4	0.8%	478
	2011	(294)	6	69	-	75	(25.5%)	(219)
	2012	848	(26)	318	-	292	34.4%	1,140
	2013	1,603	(54)	(1,511)	-	(1,565)	(97.6%)	38
	2014	3,060	(122)	131	-	9	0.3%	3,069
	2015	8,982	(349)	71	-	(278)	(3.1%)	8,704
	2016	17,532	(1,275)	857	-	(418)	(2.4%)	17,114
	2017	14,571	1,930	(238)	-	1,692	11.6%	16,263
Non Private Passenger Total		46,873	102	393	-	495	1.1%	47,368
Grand Total		76,439	480	909	-	1,389	1.8%	77,828

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 1 of 10

Newfoundland & Labrador

PPV & non-PPV	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2017 (\$000s)								
ending 2017	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(14)	-	(14)	-	-	1	1	(13)
1998	-	5	-	5	-	-	1	1	6
1999	-	5	(70)	(65)	-	-	7	7	(58)
2000	-	(3)	(11)	(14)	-	-	1	1	(13)
2001	-	(3)	9	6	-	-	1	1	7
2002	-	1	34	35	-	-	4	4	39
2003	-	-	81	81	-	-	8	8	89
2004	-	(189)	24	(165)	11	(3)	20	28	(137)
2005	-	5	33	38	-	-	4	4	42
2006	-	4	91	95	-	-	10	10	105
2007	209	(4)	73	278	(7)	1	27	21	299
2008	185	3	49	237	(5)	1	24	20	257
2009	308	(2)	120	426	(9)	3	41	35	461
2010	266	55	192	513	(14)	3	51	40	553
2011	1,461	2	217	1,680	(36)	8	165	137	1,817
2012	3,882	90	362	4,334	(81)	18	445	382	4,716
2013	3,519	202	247	3,968	(83)	19	427	363	4,331
2014	5,619	738	299	6,656	(139)	28	717	606	7,262
2015	8,254	1,236	464	9,954	(207)	49	1,048	890	10,844
2016	9,970	2,304	558	12,832	(293)	62	1,346	1,115	13,947
PAYs (sub-total):	33,673	4,435	2,772	40,880	(863)	189	4,348	3,674	44,554
CAY (2017)	10,992	4,283	573	15,848	(408)	95	1,658	1,345	17,193
claims liabilities:	44,665	8,718	3,345	56,728	(1,271)	284	6,006	5,019	61,747
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	15,950	(1,310)		14,640	(311)	73	1,082	844	15,335
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				71,368	(1,582)	357	7,088	5,863	77,082

*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, 2017, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

page 2 of 10

New Brunswick

PPV & non-PPV ending 2017		New Brunswick - Projected Balances as at Dec. 31, 2017 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	8	6	14	-	-	2	2	16
1998	-	2	4	6	-	-	-	-	6
1999	-	1	5	6	-	-	-	-	6
2000	-	1	4	5	-	-	-	-	5
2001	-	(1)	15	14	-	-	2	2	16
2002	-	(5)	56	51	-	-	8	8	59
2003	216	(15)	(10)	191	(1)	-	21	20	211
2004	-	8	(45)	(37)	-	-	6	6	(31)
2005	71	23	(128)	(34)	2	(1)	22	23	(11)
2006	488	(297)	114	305	(11)	3	29	21	326
2007	-	12	146	158	(2)	-	16	14	172
2008	52	65	228	345	(14)	3	33	22	367
2009	422	48	253	723	(26)	6	69	49	772
2010	407	90	171	668	(17)	4	66	53	721
2011	1,171	63	226	1,460	(39)	9	143	113	1,573
2012	1,320	154	376	1,850	(30)	7	169	146	1,996
2013	5,235	519	499	6,253	(103)	23	660	580	6,833
2014	4,552	271	379	5,202	(98)	23	661	586	5,788
2015	4,749	616	384	5,749	(123)	29	689	595	6,344
2016	4,014	1,170	432	5,616	(160)	38	691	569	6,185
PAYs (sub-total):	22,697	2,733	3,115	28,545	(622)	144	3,287	2,809	31,354
CAY (2017)	4,557	2,998	162	7,717	(254)	55	954	755	8,472
claims liabilities:	27,254	5,731	3,277	36,262	(876)	199	4,241	3,564	39,826
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,387	(991)		9,396	(166)	35	593	462	9,396
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				45,658	(1,042)	234	4,834	4,026	49,222

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 3 of 10

Nova Scotia

PPV & non-PPV ending 2017		Nova Scotia - Projected Balances as at Dec. 31, 2017 (\$'000s)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	3	(49)	(46)	-	-	11	11	(35)
1998	-	6	4	10	-	-	-	-	10
1999	-	(1)	3	2	-	-	-	-	2
2000	-	1	6	7	-	-	-	-	7
2001	-	4	15	19	-	-	1	1	20
2002	-	14	1	15	-	-	1	1	16
2003	-	(19)	62	43	-	-	8	8	51
2004	16	8	83	107	(5)	1	12	8	115
2005	89	(14)	16	91	(6)	1	8	3	94
2006	72	11	369	452	(10)	2	45	37	489
2007	158	(27)	309	440	(22)	5	43	26	466
2008	101	77	443	621	(35)	8	57	30	651
2009	266	(21)	351	596	(18)	4	59	45	641
2010	553	(2)	226	777	(28)	7	74	53	830
2011	189	76	182	447	(16)	5	43	32	479
2012	638	225	268	1,131	(43)	9	105	71	1,202
2013	3,244	(40)	264	3,468	(104)	25	427	348	3,816
2014	2,954	(197)	218	2,975	(84)	20	373	309	3,284
2015	2,273	1,220	194	3,687	(110)	27	477	394	4,081
2016	2,604	2,347	217	5,168	(157)	34	643	520	5,688
PAYs (sub-total):	13,157	3,671	3,182	20,010	(638)	148	2,387	1,897	21,907
CAY (2017)	4,504	2,529	182	7,215	(229)	51	885	707	7,922
claims liabilities:	17,661	6,200	3,364	27,225	(867)	199	3,272	2,604	29,829
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,936	(795)		8,141	(162)	33	575	446	8,224
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				35,366	(1,029)	232	3,847	3,050	38,053

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 4 of 10

Prince Edward Island

PPV & non-PPV ending 2017		Prince Edward Island - Projected Balances as at Dec. 31, 2017 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	1	1	-	-	-	-	1
1998	-	-	1	1	-	-	-	-	1
1999	-	(1)	1	-	-	-	-	-	-
2000	-	(1)	2	1	-	-	-	-	1
2001	-	-	2	2	-	-	-	-	2
2002	-	-	12	12	-	-	1	1	13
2003	-	(2)	16	14	-	-	1	1	15
2004	-	4	17	21	-	-	1	1	22
2005	-	4	50	54	-	-	5	5	59
2006	-	-	(182)	(182)	-	-	18	18	(164)
2007	-	(1)	28	27	-	-	3	3	30
2008	-	(1)	51	50	-	-	5	5	55
2009	-	-	46	46	-	-	5	5	51
2010	415	(137)	41	319	(9)	2	31	24	343
2011	557	69	51	677	(17)	4	67	54	731
2012	390	31	(35)	386	(26)	5	46	25	411
2013	13	59	60	132	(5)	-	14	9	141
2014	557	157	70	784	(25)	5	85	65	849
2015	1,136	396	104	1,636	(46)	10	207	171	1,807
2016	1,677	348	127	2,152	(61)	13	262	214	2,366
PAYs (sub-total):	4,745	925	463	6,133	(189)	39	751	601	6,734
CAY (2017)	883	488	(15)	1,356	(42)	8	183	149	1,505
claims liabilities:	5,628	1,413	448	7,489	(231)	47	934	750	8,239
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,248	(214)		2,034	(34)	6	113	85	2,034
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				9,523	(265)	53	1,047	835	10,273

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 5 of 10

Ontario

PPV & non-PPV ending 2017		Ontario - Projected Balances as at Dec. 31, 2017 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,760	3	47	5,810	(42)	11	595	564	6,374
1998	-	11	19	30	-	-	3	3	33
1999	-	1	-	1	-	-	-	-	1
2000	-	13	(171)	(158)	-	-	18	18	(140)
2001	-	-	(70)	(70)	-	-	9	9	(61)
2002	533	79	251	863	(37)	9	83	55	918
2003	2,714	82	561	3,357	(171)	40	320	189	3,546
2004	1,304	677	1,208	3,189	(177)	38	301	162	3,351
2005	1,548	245	919	2,712	(173)	40	254	121	2,833
2006	1,813	82	1,126	3,021	(201)	45	281	125	3,146
2007	5,733	675	1,870	8,278	(583)	132	770	319	8,597
2008	441	592	1,417	2,450	(143)	31	229	117	2,567
2009	3,002	(250)	1,064	3,816	(187)	43	364	220	4,036
2010	1,443	479	846	2,768	(143)	30	263	150	2,918
2011	6,365	(685)	1,302	6,982	(357)	83	662	388	7,370
2012	5,528	(27)	1,292	6,793	(259)	58	704	503	7,296
2013	9,325	(103)	1,251	10,473	(350)	78	1,375	1,103	11,576
2014	7,595	2,238	1,433	11,266	(281)	64	1,532	1,315	12,581
2015	9,400	3,374	1,436	14,210	(358)	85	2,245	1,972	16,182
2016	6,058	6,033	1,479	13,570	(401)	94	2,132	1,825	15,395
PAYs (sub-total):	68,562	13,519	17,280	99,361	(3,863)	881	12,140	9,158	108,519
CAY (2017)	5,896	9,728	899	16,523	(584)	131	2,615	2,162	18,685
claims liabilities:	74,458	23,247	18,179	115,884	(4,447)	1,012	14,755	11,320	127,204
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	19,973	(1,195)		18,778	(388)	81	420	113	18,778
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				134,662	(4,835)	1,093	15,175	11,433	145,982

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 6 of 10

Alberta

PPV & non-PPV ending 2017		Alberta - Projected Balances as at Dec. 31, 2017 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	3	20	23	-	-	16	16	39
1998	-	14	(3)	11	-	-	1	1	12
1999	-	11	13	24	-	-	2	2	26
2000	-	(16)	21	5	-	-	4	4	9
2001	-	24	29	53	-	-	5	5	58
2002	-	(11)	52	41	-	-	7	7	48
2003	66	(10)	86	142	(7)	2	15	10	152
2004	847	(29)	36	854	(50)	11	81	42	896
2005	196	(150)	(146)	(100)	7	(1)	19	25	(75)
2006	34	36	4	74	(3)	1	7	5	79
2007	78	(18)	408	468	(25)	6	47	28	496
2008	1,315	(47)	518	1,786	(128)	29	166	67	1,853
2009	176	43	413	632	(29)	6	60	37	669
2010	957	221	266	1,444	(41)	9	140	108	1,552
2011	3,701	320	282	4,303	(123)	27	417	321	4,624
2012	2,287	621	401	3,309	(81)	19	323	261	3,570
2013	6,827	564	472	7,863	(226)	52	764	590	8,453
2014	6,924	1,376	477	8,777	(263)	62	1,064	863	9,640
2015	10,820	2,855	454	14,129	(427)	100	1,806	1,479	15,608
2016	8,004	5,196	502	13,702	(466)	108	1,806	1,448	15,150
PAYs (sub-total):	42,232	11,003	4,305	57,540	(1,862)	431	6,750	5,319	62,859
CAY (2017)	9,702	7,778	(183)	17,297	(538)	127	1,930	1,519	18,816
claims liabilities:	51,934	18,781	4,122	74,837	(2,400)	558	8,680	6,838	81,675
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	26,870	(2,323)		24,547	(363)	79	1,252	968	24,547
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				99,384	(2,763)	637	9,932	7,806	106,222

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 7 of 10

Yukon

PPV & non-PPV ending 2017		Yukon - Projected Balances as at Dec. 31, 2017 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	2	-	-	-	-	2
1998	-	1	-	1	-	-	-	-	1
1999	-	1	-	1	-	-	-	-	1
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	(72)	(72)	-	-	7	7	(65)
2006	-	-	17	17	-	-	2	2	19
2007	-	-	19	19	-	-	2	2	21
2008	-	4	19	23	(1)	-	2	1	24
2009	-	5	15	20	-	-	3	3	23
2010	69	7	11	87	(2)	-	9	7	94
2011	-	14	13	27	-	-	3	3	30
2012	84	29	15	128	(3)	1	13	11	139
2013	-	62	(10)	52	(2)	-	11	9	61
2014	-	130	15	145	(4)	1	18	15	160
2015	1,398	305	24	1,727	(52)	12	230	190	1,917
2016	171	265	18	454	(15)	3	57	45	499
PAYs (sub-total):	1,722	827	84	2,633	(79)	17	357	295	2,928
CAY (2017)	321	323	(12)	632	(20)	5	80	65	697
claims liabilities:	2,043	1,150	72	3,265	(99)	22	437	360	3,625
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	874	(78)		796	(12)	2	42	32	796
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,061	(111)	24	479	392	4,421

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 8 of 10

Northwest Territories

PPV & non-PPV ending 2017		Northwest Territories - Projected Balances as at Dec. 31, 2017 (\$000s)							
		nominal values			actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
1998	-	1	-	1	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	17	17	-	-	1	1	18
2006	-	(2)	19	17	-	-	2	2	19
2007	-	(3)	31	28	-	-	3	3	31
2008	-	3	44	47	(2)	1	4	3	50
2009	140	3	40	183	(6)	1	18	13	196
2010	-	5	32	37	(1)	-	3	2	39
2011	-	2	36	38	(1)	-	4	3	41
2012	96	24	38	158	(4)	1	16	13	171
2013	711	67	54	832	(22)	4	90	72	904
2014	1,853	115	31	1,999	(59)	13	270	224	2,223
2015	162	669	110	941	(26)	5	114	93	1,034
2016	204	500	9	713	(26)	6	98	78	791
PAYs (sub-total):	3,166	1,385	461	5,012	(147)	31	623	507	5,519
CAY (2017)	621	292	(80)	833	(32)	7	119	94	927
claims liabilities:	3,787	1,677	381	5,845	(179)	38	742	601	6,446
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,765	(177)		1,588	(19)	4	71	56	1,588
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				7,433	(198)	42	813	657	8,034

EXHIBIT H
Projected Year-end Policy Liabilities

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

page 9 of 10

Nunavut

PPV & non-PPV ending 2017		Nunavut - Projected Balances as at Dec. 31, 2017 (\$000s)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	5	5	-	-	-	-	5
2008	-	1	7	8	-	-	1	1	9
2009	-	-	10	10	-	-	1	1	11
2010	-	3	10	13	-	-	1	1	14
2011	-	3	12	15	-	-	2	2	17
2012	151	(84)	13	80	(1)	-	9	8	88
2013	-	23	(19)	4	-	-	4	4	8
2014	-	47	(12)	35	(2)	-	8	6	41
2015	44	201	11	256	(6)	2	29	25	281
2016	148	232	6	386	(13)	3	51	41	427
PAYs (sub-total):	343	424	43	810	(22)	5	106	89	899
CAY (2017)	161	142	(25)	278	(10)	2	38	30	308
claims liabilities:	504	566	18	1,088	(32)	7	144	119	1,207
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	651	(58)		593	(6)	1	25	20	593
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,681	(38)	8	169	139	1,800

EXHIBIT H

Projected Year-end Policy Liabilities

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

page 10 of 10

All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2017 (\$000s)									
PPV & non-PPV ending 2017	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	5,760	5	25	5,790	(42)	11	625	594	6,384
1998	-	40	25	65	-	-	5	5	70
1999	-	19	(48)	(29)	-	-	9	9	(20)
2000	-	(6)	(149)	(155)	-	-	23	23	(132)
2001	-	25	-	25	-	-	18	18	43
2002	533	78	406	1,017	(37)	9	104	76	1,093
2003	2,996	37	796	3,829	(179)	42	373	236	4,065
2004	2,167	477	1,323	3,967	(221)	47	421	247	4,214
2005	1,904	113	689	2,706	(170)	39	320	189	2,895
2006	2,407	(166)	1,558	3,799	(225)	51	394	220	4,019
2007	6,178	634	2,889	9,701	(639)	144	911	416	10,117
2008	2,094	697	2,776	5,567	(328)	73	521	266	5,833
2009	4,314	(174)	2,312	6,452	(275)	63	620	408	6,860
2010	4,110	721	1,795	6,626	(255)	55	638	438	7,064
2011	13,444	(136)	2,321	15,629	(589)	136	1,506	1,053	16,682
2012	14,376	1,063	2,730	18,169	(528)	118	1,830	1,420	19,589
2013	28,874	1,353	2,818	33,045	(895)	201	3,772	3,078	36,123
2014	30,054	4,875	2,910	37,839	(955)	216	4,728	3,989	41,828
2015	38,236	10,872	3,181	52,289	(1,355)	319	6,845	5,809	58,098
2016	32,850	18,395	3,348	54,593	(1,592)	361	7,086	5,855	60,448
PAYs (sub-total):	190,297	38,922	31,705	260,924	(8,285)	1,885	30,749	24,349	285,273
CAY (2017)	37,637	28,561	1,501	67,699	(2,117)	481	8,462	6,826	74,525
claims liabilities:	227,934	67,483	33,206	328,623	(10,402)	2,366	39,211	31,175	359,798
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	87,654	(7,141)		80,513	(1,461)	314	4,173	3,026	81,291
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				409,136	(11,863)	2,680	43,384	34,201	441,089