



FACILITY ASSOCIATION RESIDUAL MARKET

JUNE 2019 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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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
JUNE 2019

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2019)

The June 2019 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 2019.

FARM			
FISCAL YEAR 2019 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2018 (completed)	2.29% mfad: 25 bp	Oct. 2018	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, 2018 (completed)	1.95% mfad: 25 bp	Mar. 2019	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, 2019 (completed)	1.48% mfad: 25 bp	May 2019	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, 2019		Aug. 2019	update valuation:
Sep. 30, 2019		Oct. 2019	update valuation (roll forward)

Under the proposed schedule for fiscal year 2019, the “off-half” valuation quarters ending March 31, 2019 and September 30, 2019 would not reflect a full valuation update of assumptions, but would rather “roll-forward” key assumptions from the previous valuation. As well, all valuations are proposed to include all jurisdictions and business segments (private passenger and non-private passenger).

1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

There have been no changes in these descriptions since last month's Highlights.

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.

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.

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, 2019), reform adjustments (originally introduced with the September 30, 2015 valuation) specifically related to 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, 2018) and nominal valuation estimates, impacting the selection of ultimates.

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **May 17, 2018**, the Alberta Superintendent of Insurance advised that clarifying amendments have been made to the definition of minor injuries under the Minor Injury Regulation (MIR). With the **most recent** valuation (March 31, 2019), reform adjustments related to changes in the definition of minor injuries under the MIR, were included with the updated industry trend analyses (completed using industry data as at June 30, 2018), impacting the selection of ultimates.

The **Minister of Treasury Board and Finance issued Ministerial Order 14/2018**, on **October 31, 2018**, which states unless otherwise directed by the Minister, the AIRB may not approve filings from insurers for cumulative rate increases on private passenger vehicles greater than +5.0% during the period between December 1, 2018 and August 31, 2019. At the current time, no explicit

¹This link is to a helpful guide on how bills become laws: <http://www.ontla.on.ca/lao/en/media/laointernet/pdf/bills-and-lawmaking-background-documents/how-bills-become-law-en.pdf>.

adjustments have been made to our valuation estimates or views based on this order.

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, 2019), 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, 2017), impacting the selection of ultimates.

The **Nova Scotia Court of Appeal** confirmed, in a unanimous decision released on **January 18, 2019** in relation to **Sparks v Holland (2019 NSCA 3)**, that future Canada Pension Plan (CPP) disability benefits are deductible from future income loss awards in motor-vehicle accident claims in that province. Sparks sustained injuries as a result of a motor vehicle accident in Nova Scotia and sought damages for personal injuries and loss of income. The decision supported an earlier decision (Tibbets v Murphy, 2017 NSCA 35) that both past and future CPP disability benefits are deductible under section 133A of the Insurance Act. At the current time, no adjustments have been made to our valuation estimates as a result of this decision.

1.4 Harmonized Sales Tax - Atlantic Provinces

There have been no changes in these descriptions since last month’s Highlights.

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 1, 2016** increasing the combined HST rate in the province from 13% to 15%. No explicit additional adjustments have been made to the valuation assumptions from the **most recent** valuation (March 31, 2019), on the basis that current estimates have implicitly incorporated the impact.

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 1, 2016** increasing the combined HST rate in the province from 13% to 15%. No explicit additional adjustments have been made to the valuation assumptions from the **most recent** valuation (March 31, 2019), on the basis that current estimates have implicitly incorporated the impact.

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 1, 2016** increasing the combined HST rate in the province from 14% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using PE PPV and CV Industry data as at December 31, 2017, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the

most recent valuation (March 31, 2019).

1.5 Harmonized Sales Tax Class Action – Ontario

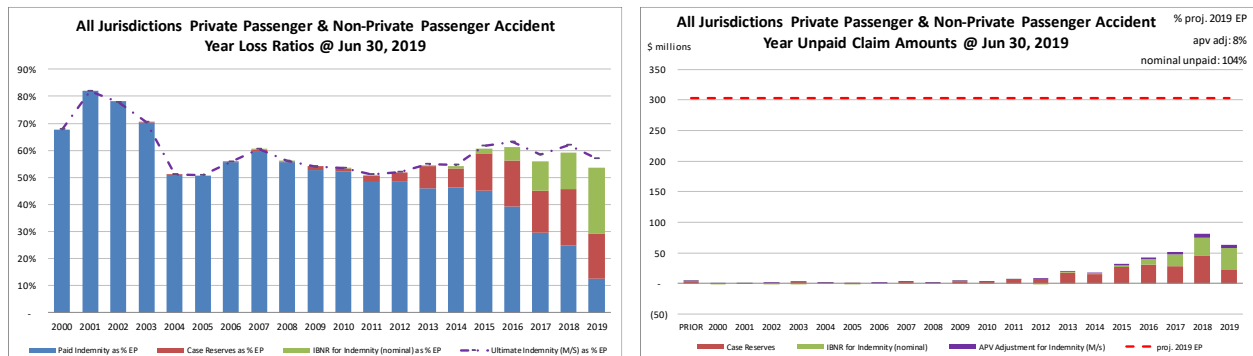
There have been no changes in these descriptions since last month’s Highlights.

Since the end of October 2018, class action lawsuits have been brought against multiple insurers related to HST and limits / sub-limits of benefits per the Statutory Accident Benefits Schedule and FSCO’s Professional Services Guideline as part of claims settlement practices in Ontario.

At the current time, no adjustments have been made to our valuation estimates, but in conjunction with FA’s Appointed Actuary, FA management continues to review and consider the implications of the potential outcomes related to the class action lawsuits. Please contact Shawn Doherty at sdoherty@facilityassociation.com if you need further information.

1.6 Current Provision Summary

The charts immediately below show the current levels of **indemnity only**² claims amounts booked by accident year³. 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 2019 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 (\$24.4 million – see table on the next page) represents 8% of the earned premium projected for the full year 2019 (see

²Servicing 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.

³The 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”.

the upper right corner of the right chart at the bottom of the previous page). 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 immediately below, the associated \$5.0 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)		
	amt	%
case	216,509	63.6%
ibnr	99,741	29.3%
M/S apv adj	24,353	7.1%
M/S indemnity	340,603	100.0%
retro claims	31,290	
retro apv adj	4,975	
M/S total	376,868	

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 2 on page 5) and the actuarial present value adjustment associated with this latter provision is presented in the “retro apv

adj” row.

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

premium liabilities (\$000s)		
	amt	%
unearned prem	160,037	108.1%
prem def/(dpac)	(12,392)	(8.4%)
M/S apv adjust.	445	0.3%
M/S total	148,090	100.0%

policy liabilities (\$000s)		
	amt	%
claim	347,540	66.2%
premium	147,645	28.1%
M/S apv adjust.	29,773	5.7%
M/S total	524,958	100.0%

M/S total by juris (rounded at juris level)	
Ontario	186,449
Alberta	140,285
Newfoundland & Labrador	69,870
New Brunswick	53,866
Nova Scotia	49,408
Prince Edward Island	13,429
Yukon	4,176
Northwest Territories	5,713
Nunavut	1,762
All Jurisdictions	524,958

Total policy liabilities (on an actuarial present value basis) are summarized by jurisdiction in the table to the left.

While Ontario has the largest share of any single jurisdiction (accounting for approximately 36% of the total policy liabilities), collectively, the Atlantic provinces account for a larger overall share at approximately 36% (187 million).

2 Activity During the Month of June 2019⁴

2.1 Recorded Premium and Claims Activity

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

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

Table 01a	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
ON	9,962	883	1,785	(1,635)	(73)	154	1,712	(1,480)
AB	8,474	138	2,142	(1,572)	900	(6)	3,042	(1,579)
NL	2,519	21	1,631	(949)	1,061	1,341	2,692	392
NB	2,125	54	1,916	527	(1,029)	(685)	887	(158)
NS	2,378	134	627	(503)	748	454	1,374	(48)
PE	402	1	70	(153)	128	177	198	25
YT	154	(2)	30	(48)	80	81	109	33
NT	348	(21)	81	(61)	2	(29)	83	(90)
NU	81	(2)	26	19	(3)	(15)	23	3
TOTAL	26,443	1,206	8,307	(4,376)	1,813	1,473	10,120	(2,903)

(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
Prior	(1)	(1)	3,096	(1,275)	(1,714)	1,512	1,381	236
2017	(2)	(2)	397	(959)	(322)	(146)	74	(1,106)
2018	(8)	(8)	931	(1,544)	346	785	1,277	(759)
2019	26,453	1,216	3,884	(597)	3,503	(678)	7,387	(1,275)
TOTAL	26,443	1,206	8,307	(4,376)	1,813	1,473	10,120	(2,903)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

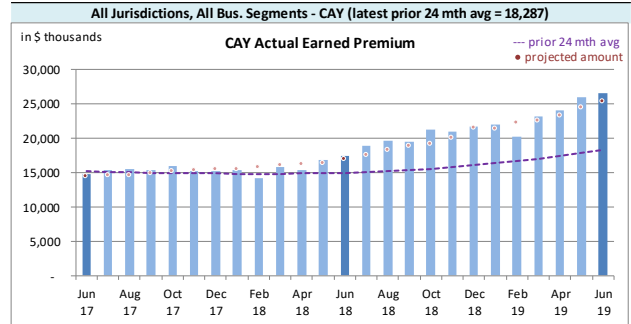
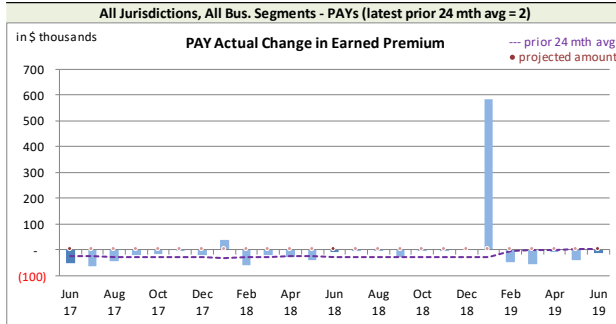
Claims activity varies monthly in part due to “process variance” – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance.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

⁴There 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.

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

The charts immediately below show actual **earned premium**⁵ in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compare with the average amount of the preceding 24 calendar months.

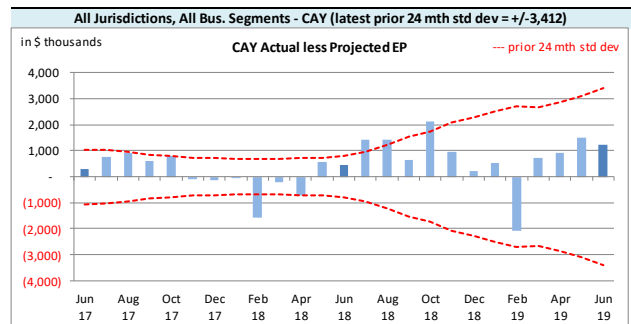
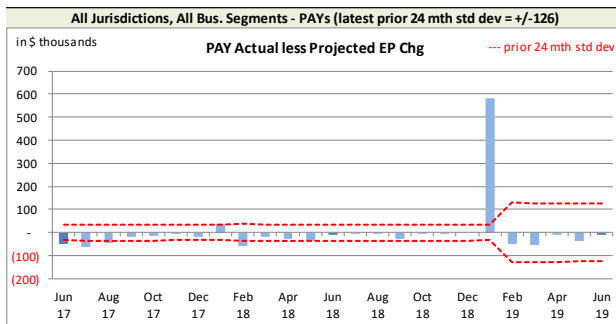
FARM Actual Earned Premium by Calendar Month



Earned premium changes during a given calendar month in relation to prior accident years tend to be at modest levels (the January 2019 PAYs change was unusually high due to late recorded new business commercial (CV) and interurban (IU) policies). Current accident year (CAY) earned premium growth in recent months is related to significant increases in CV and IU vehicles, with 2018 written premium for these two classes increasing by \$61 million (accounting for the bulk of the \$65 million or 57% increase in total FARM non-PPV written premium during 2018). This issue was discussed in the January Highlights.

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



⁵Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	2	18,287
std dev	126	3,412
A-P <> std dev	7	5
% <> std dev	28.0%	20.0%
norm <> std dev	31.7%	31.7%

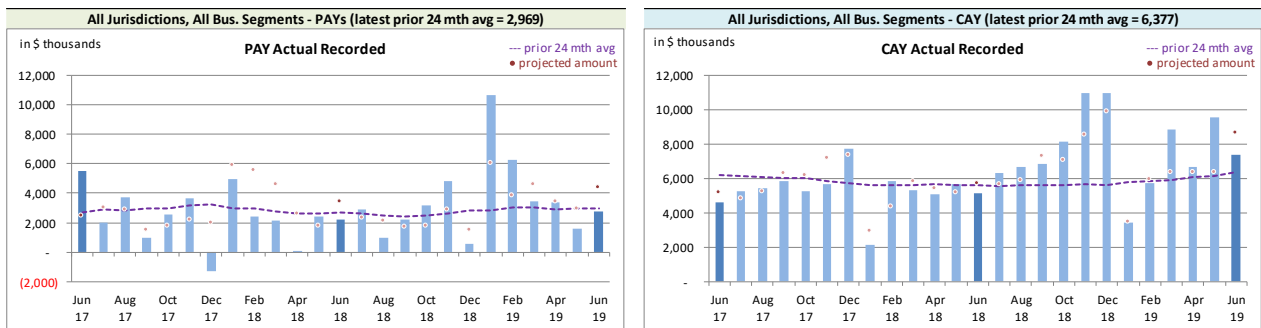
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does not indicate bias⁶ on a 24-month lag basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall). We

are in the process of considering modifications to our written premium projection process with a goal of narrowing monthly variances.

2.1.b AvsP: Recorded Indemnity

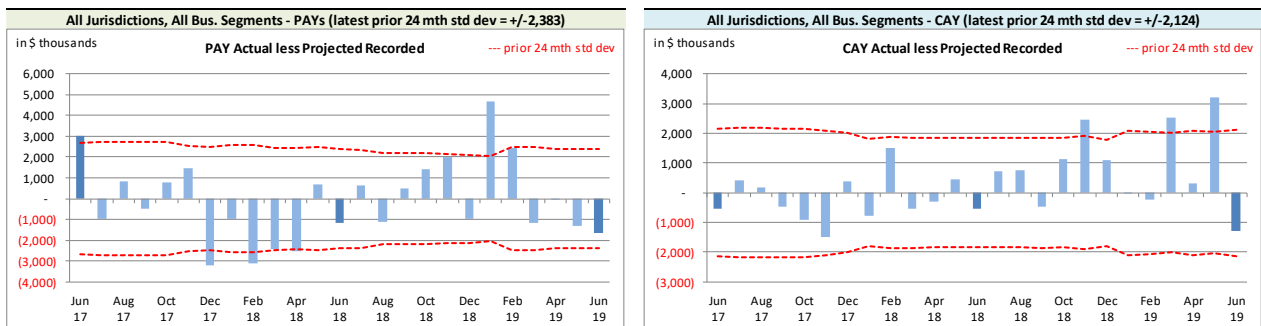
The charts immediately below show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Recorded Indemnity by Calendar Month



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

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



⁶For the binomial distribution with 24 trials and an assumed 50% success probability, the 95% confidence range is 7 to 17 “successes”. That is, favourable or unfavourable counts of 0 to 6 or 18 to 24 out of 24 outcomes would suggest bias.

On Latest \$ thousands		
Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	2,969	6,377
std dev	2,383	2,124
A-P <> std dev	5	3
% <> std dev	20.0%	12.0%
norm <> std dev	31.7%	31.7%

With respect to **recorded indemnity**, 20% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **recorded indemnity** (see table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount

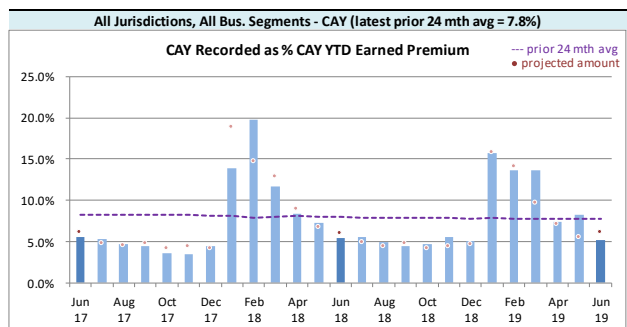
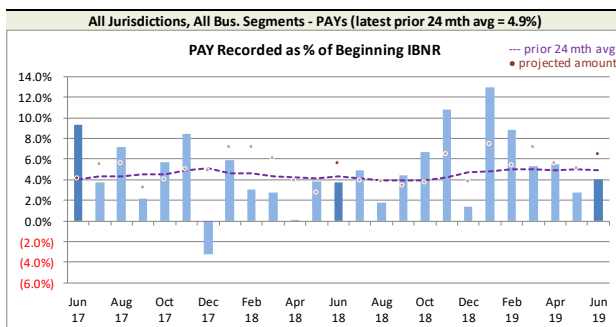
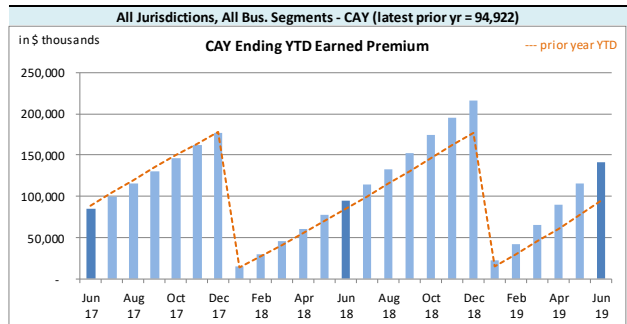
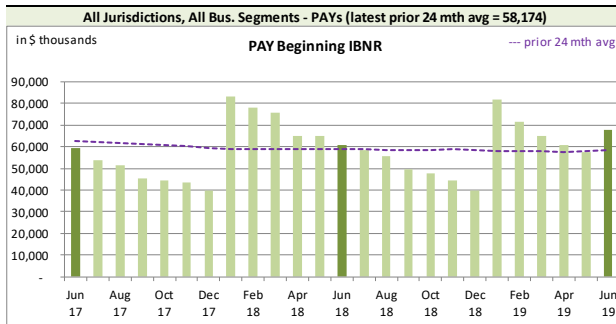
(assuming a normal distribution). Bias has not been indicated at a 95% confidence level on a lagging 24-month basis.

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 12% of the time over the last 25 calendar months (see table above), suggesting the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a lagging 24-month basis.

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

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

FARM Levels that influence⁷ Recorded Indemnity by Calendar Month



⁷Our 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.

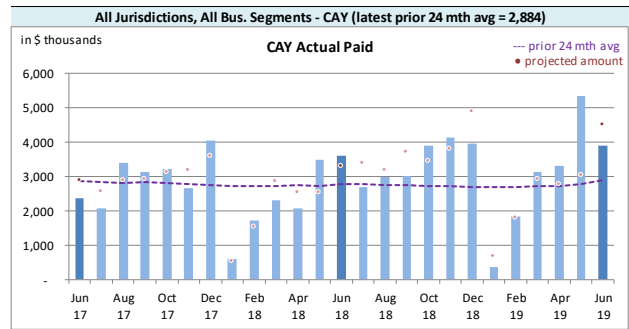
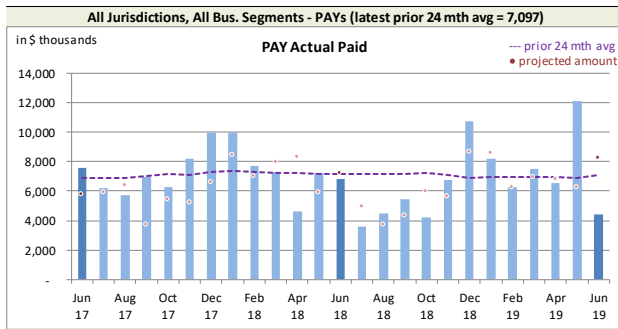
We track beginning prior accident years' IBNR as **recorded indemnity** activity “comes out of” IBNR. Changes in the prior accident years' beginning IBNR (see upper left chart within the group of charts immediately above) occur for several possible reasons:

- 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

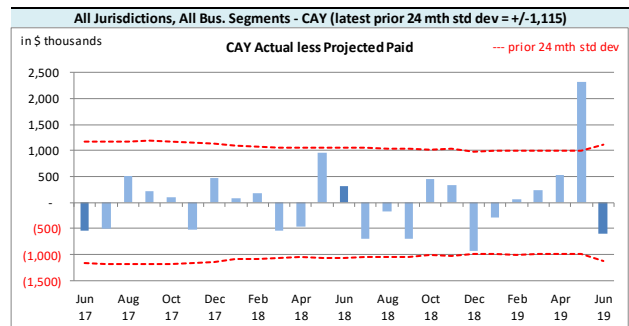
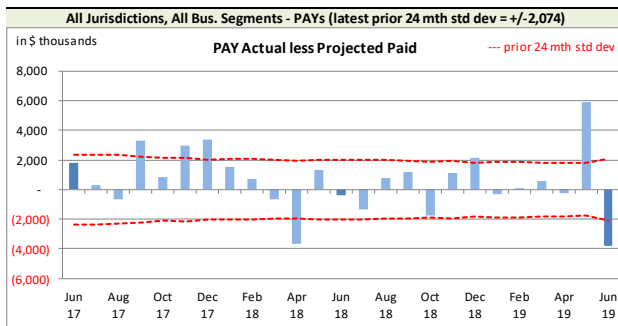
The charts immediately below show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands		
Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)	7,097	2,884
std dev	2,074	1,115
A-P <> std dev	7	1
% <> std dev	28.0%	4.0%
norm <> std dev	31.7%	31.7%

With respect to **paid indemnity**, 28% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed no better than simply projecting the prior 24-month average

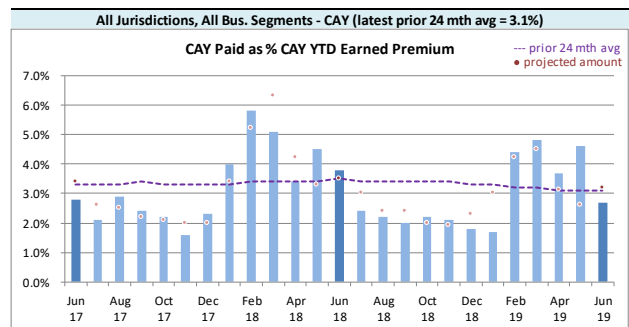
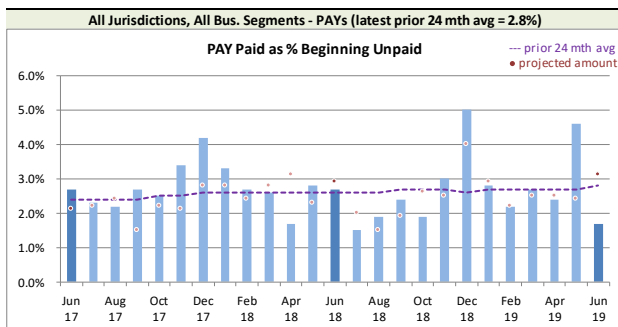
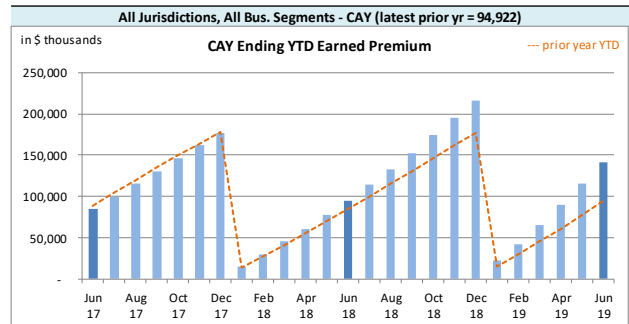
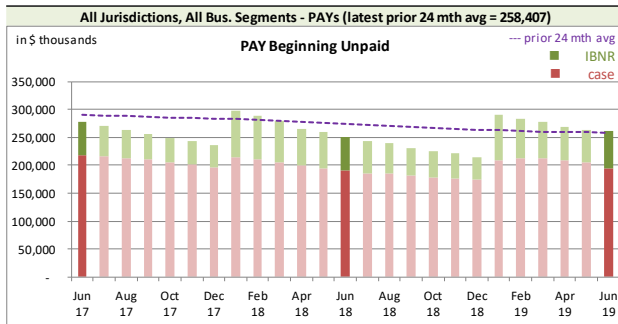
amount (assuming it follows a normal distribution). No bias has been indicated at a 95% confidence level on a lagging 24-month basis.

The PAY **paid** variance was outside of one standard deviation this month. The activity was reviewed and confirmed, with the variance attributed to process variance.

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 4% of the time over the last 25 calendar months (see table above), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a lagging 24-month basis.

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

FARM Levels that influence⁸ Paid Indemnity by Calendar Month



⁸Our 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.

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 IBNR⁹ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (March 31, 2019 for all jurisdictions). The table immediately below summarizes variances in provisions included in this month’s Participation Report and the associated one-month projections from last month’s Report.

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

Accident Year	IBNR		actuarial present value adjustments				IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Discount Amount		Provisions for Adverse Deviations		Actual	Actual less Projected
			Actual	Actual less Projected	Actual	Actual less Projected		
Prior	16,590	(218)	(5,416)	(82)	14,747	127	25,921	(173)
2017	19,253	1,103	(1,623)	(33)	5,630	108	23,260	1,178
2018	29,315	754	(2,953)	(62)	9,338	195	35,700	887
2019	34,583	1,889	(2,402)	(52)	7,032	153	39,213	1,990
TOTAL	99,741	3,528	(12,394)	(229)	36,747	583	124,094	3,882

The IBNR provision is \$3.5 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

⁹For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

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 2 on page 5). The next table summarizes the variances in these “Retro Claims Provisions” included in this month’s 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.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁰ and APV Amounts (\$ thousands)

Accident Year	actuarial present value adjustments							
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	22,979	455	(1,079)	(21)	3,328	89	25,228	523
2017	2,621	63	(105)	(2)	798	7	3,314	68
2018	4,356	85	(167)	(4)	1,406	33	5,595	114
2019	1,334	51	(119)	(1)	913	33	2,128	83
TOTAL	31,290	654	(1,470)	(28)	6,445	162	36,265	788

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 this month’s 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)

	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:	(12,392)	(428)	445	34	(11,947)	(394)
balance as % unearned premium:	(7.7%)	0.1%	0.3%	(0.1%)	(7.5%)	-
actual unearned premium:	160,037					
less projected:	6,458					

¹⁰“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.

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:

- (a) Earned premium to date
- (b) Ultimate loss¹¹ ratio per latest valuation
- (c) Estimated ultimate incurred = (a) x (b)
- (d) Recorded indemnity to date
- (e) IBNR = (c) – (d)

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”¹² 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	12,399	8.7%	5,348	3.8%	17,747	12.5%	(341)	(3.1%)
CAY	93,303	65.7%	5,424	3.8%	98,727	69.5%	18,362	-
TOTAL	105,702	74.4%	10,772	7.6%	116,474	82.0%	18,021	(3.2%)

(“% EP” based on 2019 calendar year-to-date earned premium; ratios may not total due to rounding)

In general, prior accident years (PAYs) changes from last month are due to the release of the actuarial present value adjustments with claims payments, except when valuations are implemented. 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.

¹¹“Loss” here refers to indemnity only unless otherwise noted.

¹²“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

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: 1.48%			
		interest rate margin: 25 basis pts			
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM	201906	201907	201908
Acc Year		201905	201906	201907	201908
Private Passenger	prior	(6,000)	(6,000)	(5,000)	(5,000)
	2010	(5,000)	26,000	25,000	25,000
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	82,000	82,000	80,000	79,000
	2013	50,000	57,000	56,000	56,000
	2014	156,000	134,000	134,000	133,000
	2015	220,000	(44,000)	(45,000)	(21,000)
	2016	977,000	382,000	367,000	353,000
	2017	1,393,000	1,426,000	1,262,000	1,068,000
	2018	1,079,000	589,000	577,000	554,000
2019	1,460,000	1,406,000	1,548,000	1,668,000	
Private Passenger Total		5,401,000	4,047,000	3,994,000	3,905,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	4,000	4,000	5,000	4,000
	2012	24,000	24,000	23,000	23,000
	2013	35,000	245,000	243,000	241,000
	2014	3,000	3,000	3,000	3,000
	2015	316,000	349,000	342,000	337,000
	2016	483,000	350,000	336,000	319,000
	2017	734,000	711,000	658,000	648,000
	2018	1,143,000	1,156,000	1,020,000	850,000
2019	564,000	803,000	828,000	836,000	
Non Private Passenger Total		3,314,000	3,653,000	3,466,000	3,269,000
Grand Total		8,715,000	7,700,000	7,460,000	7,174,000

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

EXHIBIT A

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

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

discount rate: 1.48%
interest rate margin: 25 basis pts

Sum of Amount Business Segment	Acc Year	Prior Month	Current Month	1st Projected	2nd Projected
		ShareYMMM 201905	201906	201907	201908
Private Passenger	prior	41,000	41,000	41,000	39,000
	2010	55,000	55,000	54,000	53,000
	2011	92,000	92,000	90,000	88,000
	2012	137,000	138,000	136,000	131,000
	2013	240,000	253,000	249,000	240,000
	2014	268,000	597,000	592,000	569,000
	2015	348,000	407,000	398,000	389,000
	2016	1,147,000	1,188,000	1,170,000	1,154,000
	2017	3,194,000	3,168,000	3,131,000	3,093,000
	2018	4,211,000	4,207,000	4,132,000	4,010,000
	2019	2,112,000	2,381,000	2,736,000	3,076,000
Private Passenger Total		11,845,000	12,527,000	12,729,000	12,842,000
Non Private Passenger	prior	22,000	22,000	21,000	19,000
	2010	18,000	17,000	18,000	18,000
	2011	147,000	170,000	169,000	159,000
	2012	31,000	31,000	31,000	31,000
	2013	182,000	(150,000)	(149,000)	(132,000)
	2014	44,000	44,000	43,000	42,000
	2015	219,000	73,000	72,000	69,000
	2016	511,000	511,000	473,000	438,000
	2017	852,000	850,000	786,000	728,000
	2018	878,000	872,000	810,000	753,000
	2019	633,000	857,000	1,012,000	1,169,000
Non Private Passenger Total		3,537,000	3,297,000	3,286,000	3,294,000
Grand Total		15,382,000	15,824,000	16,015,000	16,136,000

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: 1.48%			
		interest rate margin: 25 basis pts			
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	25,000	20,000	19,000	18,000
	2010	9,000	9,000	10,000	9,000
	2011	6,000	6,000	6,000	6,000
	2012	(20,000)	(20,000)	(20,000)	(20,000)
	2013	14,000	17,000	17,000	17,000
	2014	33,000	38,000	36,000	36,000
	2015	62,000	73,000	72,000	71,000
	2016	540,000	569,000	544,000	540,000
	2017	1,602,000	1,544,000	1,527,000	1,510,000
	2018	2,601,000	2,543,000	2,493,000	2,424,000
2019	1,689,000	2,129,000	2,536,000	2,969,000	
Private Passenger Total		6,561,000	6,928,000	7,240,000	7,580,000
Non Private Passenger	prior	-	-	-	-
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	-	-	-	(1,000)
	2013	91,000	91,000	90,000	88,000
	2014	113,000	134,000	132,000	130,000
	2015	382,000	384,000	368,000	364,000
	2016	876,000	872,000	836,000	826,000
	2017	1,384,000	1,301,000	1,247,000	1,112,000
	2018	2,390,000	2,278,000	2,175,000	2,117,000
2019	1,753,000	1,877,000	1,930,000	2,034,000	
Non Private Passenger Total		6,982,000	6,930,000	6,771,000	6,663,000
Grand Total		13,543,000	13,858,000	14,011,000	14,243,000

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

EXHIBIT A

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

page 4 of 10

Jurisdiction Desc		Prince Edward Island	discount rate: 1.48%			
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	201905	201906	201907	201908	
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)
	2014	163,000	163,000	149,000	136,000	
	2015	94,000	94,000	87,000	84,000	
	2016	358,000	330,000	304,000	280,000	
	2017	351,000	214,000	201,000	189,000	
	2018	542,000	544,000	501,000	459,000	
2019	255,000	330,000	361,000	385,000		
Private Passenger Total		1,753,000	1,665,000	1,593,000	1,523,000	
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)
	2010		6,000	6,000	6,000	6,000
	2011	1,000	1,000	1,000	1,000	1,000
	2012	(4,000)	(4,000)	(4,000)	(5,000)	(5,000)
	2013	3,000	3,000	3,000	3,000	3,000
	2014	7,000	7,000	7,000	7,000	7,000
	2015	84,000	84,000	83,000	82,000	
	2016	298,000	298,000	294,000	292,000	
	2017	676,000	676,000	670,000	663,000	
	2018	726,000	729,000	722,000	715,000	
2019	294,000	421,000	498,000	574,000		
Non Private Passenger Total		2,084,000	2,220,000	2,279,000	2,337,000	
Grand Total		3,837,000	3,885,000	3,872,000	3,860,000	

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

EXHIBIT A

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

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Jurisdiction Desc		Ontario	discount rate: 1.48%			
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		ShareYMMM				
Business Segment	Acc Year	201905	201906	201907	201908	
Private Passenger	prior	1,569,000	1,201,000	1,189,000	1,176,000	
	2010	641,000	641,000	635,000	627,000	
	2011	138,000	138,000	137,000	135,000	
	2012	26,000	26,000	26,000	24,000	
	2013	20,000	23,000	24,000	22,000	
	2014	114,000	(57,000)	(57,000)	(59,000)	
	2015	101,000	101,000	99,000	97,000	
	2016	785,000	826,000	786,000	759,000	
	2017	2,241,000	2,233,000	2,102,000	2,020,000	
	2018	3,116,000	3,120,000	2,961,000	2,846,000	
	2019	1,964,000	2,461,000	2,926,000	3,439,000	
Private Passenger Total		10,715,000	10,713,000	10,828,000	11,086,000	
Non Private Passenger	prior	103,000	127,000	121,000	121,000	
	2010	42,000	42,000	38,000	38,000	
	2011	185,000	185,000	175,000	174,000	
	2012	237,000	248,000	235,000	232,000	
	2013	469,000	507,000	492,000	487,000	
	2014	453,000	453,000	428,000	424,000	
	2015	1,111,000	1,135,000	1,102,000	1,058,000	
	2016	2,301,000	2,379,000	2,283,000	2,199,000	
	2017	4,301,000	4,333,000	4,147,000	3,988,000	
	2018	10,275,000	10,465,000	10,017,000	9,801,000	
	2019	11,838,000	14,671,000	17,122,000	19,375,000	
Non Private Passenger Total		31,315,000	34,545,000	36,160,000	37,897,000	
Grand Total		42,030,000	45,258,000	46,988,000	48,983,000	

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

EXHIBIT A

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

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Jurisdiction Desc		Alberta	discount rate: 1.48%			
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		ShareYMMM				
Business Segment	Acc Year	201905	201906	201907	201908	
Private Passenger	prior	(8,000)	(11,000)	(9,000)	(10,000)	
	2010	31,000	32,000	32,000	32,000	
	2011	130,000	130,000	130,000	129,000	
	2012	277,000	277,000	274,000	270,000	
	2013	180,000	180,000	178,000	176,000	
	2014	453,000	453,000	449,000	443,000	
	2015	449,000	442,000	437,000	414,000	
	2016	620,000	620,000	614,000	609,000	
	2017	1,123,000	1,353,000	1,285,000	1,272,000	
	2018	1,240,000	1,263,000	1,249,000	1,194,000	
2019	445,000	640,000	745,000	850,000		
Private Passenger Total		4,940,000	5,379,000	5,384,000	5,379,000	
Non Private Passenger	prior	226,000	199,000	197,000	185,000	
	2010	7,000	7,000	7,000	7,000	
	2011	(44,000)	(44,000)	(42,000)	(37,000)	
	2012	(39,000)	(597,000)	(584,000)	(541,000)	
	2013	649,000	736,000	724,000	692,000	
	2014	375,000	457,000	448,000	425,000	
	2015	2,169,000	1,994,000	1,934,000	1,838,000	
	2016	3,550,000	3,572,000	3,288,000	3,121,000	
	2017	4,434,000	4,369,000	4,035,000	3,821,000	
	2018	7,437,000	6,622,000	6,078,000	5,771,000	
2019	8,194,000	10,650,000	12,281,000	13,411,000		
Non Private Passenger Total		26,958,000	27,965,000	28,366,000	28,693,000	
Grand Total		31,898,000	33,344,000	33,750,000	34,072,000	

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

EXHIBIT A

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

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

discount rate: 1.48%
interest rate margin: 25 basis pts

Sum of Amount Business Segment	Acc Year	Prior Month	Current Month	1st Projected	2nd Projected
		ShareYYMM 201905	201906	201907	201908
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	1,000	1,000	1,000	1,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	14,000	14,000	14,000	14,000
	2014	30,000	30,000	30,000	30,000
	2015	56,000	56,000	55,000	55,000
	2016	159,000	159,000	158,000	157,000
	2017	163,000	163,000	160,000	157,000
	2018	198,000	189,000	164,000	162,000
2019	88,000	108,000	112,000	115,000	
Private Passenger Total		724,000	735,000	709,000	706,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	7,000	7,000	7,000	7,000
	2015	33,000	33,000	33,000	33,000
	2016	76,000	76,000	68,000	60,000
	2017	160,000	160,000	141,000	126,000
	2018	187,000	127,000	116,000	107,000
2019	197,000	219,000	250,000	276,000	
Non Private Passenger Total		665,000	627,000	620,000	614,000
Grand Total		1,389,000	1,362,000	1,329,000	1,320,000

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

EXHIBIT A

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

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Jurisdiction Desc		Northwest Territories	discount rate: 1.48%			
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		ShareYMMM				
Business Segment	Acc Year	201905	201906	201907	201908	
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)	
	2010	(1,000)	(1,000)	(1,000)	(1,000)	
	2011	3,000	3,000	3,000	3,000	
	2012	10,000	10,000	10,000	10,000	
	2013	11,000	11,000	11,000	11,000	
	2014	39,000	39,000	39,000	39,000	
	2015	84,000	84,000	83,000	82,000	
	2016	247,000	247,000	245,000	243,000	
	2017	280,000	280,000	276,000	273,000	
	2018	527,000	494,000	485,000	480,000	
2019	146,000	224,000	279,000	329,000		
Private Passenger Total		1,344,000	1,389,000	1,428,000	1,467,000	
Non Private Passenger	prior	2,000	2,000	2,000	2,000	
	2010	1,000	1,000	1,000	1,000	
	2011	-	-	-	-	
	2012	-	-	-	-	
	2013	43,000	43,000	43,000	43,000	
	2014	10,000	10,000	10,000	10,000	
	2015	31,000	32,000	32,000	32,000	
	2016	138,000	138,000	137,000	136,000	
	2017	260,000	260,000	257,000	256,000	
	2018	220,000	214,000	210,000	207,000	
2019	(121,000)	(80,000)	(49,000)	(2,000)		
Non Private Passenger Total		584,000	620,000	643,000	685,000	
Grand Total		1,928,000	2,009,000	2,071,000	2,152,000	

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

EXHIBIT A

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

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Jurisdiction Desc		discount rate: 1.48%			
AccountCode Desc		interest rate margin: 25 basis pts			
AccountCode					
AccidentYear					
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010		-	-	-
	2011		-	-	-
	2012	15,000	15,000	13,000	13,000
	2013	2,000	2,000	2,000	2,000
	2014	8,000	8,000	8,000	8,000
	2015	13,000	13,000	13,000	13,000
	2016	40,000	40,000	38,000	36,000
	2017	32,000	32,000	31,000	30,000
	2018	39,000	35,000	33,000	31,000
2019	19,000	24,000	22,000	21,000	
Private Passenger Total		167,000	168,000	159,000	153,000
Non Private Passenger	prior		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	12,000	12,000	12,000	12,000
	2014	24,000	24,000	23,000	23,000
	2015	25,000	25,000	25,000	25,000
	2016	93,000	93,000	92,000	91,000
	2017	187,000	187,000	185,000	183,000
	2018	253,000	253,000	251,000	249,000
2019	83,000	92,000	107,000	123,000	
Non Private Passenger Total		677,000	686,000	695,000	706,000
Grand Total		844,000	854,000	854,000	859,000

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

EXHIBIT A

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

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

discount rate: 1.48%
interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYMMM 201905	201906	201907	201908
Private Passenger	prior	1,617,000	1,241,000	1,231,000	1,214,000
	2010	729,000	761,000	754,000	744,000
	2011	367,000	367,000	364,000	359,000
	2012	534,000	535,000	526,000	514,000
	2013	529,000	555,000	549,000	536,000
	2014	1,264,000	1,405,000	1,380,000	1,335,000
	2015	1,427,000	1,226,000	1,199,000	1,184,000
	2016	4,873,000	4,361,000	4,226,000	4,131,000
	2017	10,379,000	10,413,000	9,975,000	9,612,000
	2018	13,553,000	12,984,000	12,595,000	12,160,000
2019	8,178,000	9,703,000	11,265,000	12,852,000	
Private Passenger Total		43,450,000	43,551,000	44,064,000	44,641,000
Non Private Passenger	prior	360,000	357,000	348,000	334,000
	2010	68,000	73,000	70,000	70,000
	2011	288,000	311,000	303,000	296,000
	2012	250,000	(297,000)	(298,000)	(260,000)
	2013	1,486,000	1,489,000	1,460,000	1,436,000
	2014	1,036,000	1,139,000	1,101,000	1,071,000
	2015	4,370,000	4,109,000	3,991,000	3,838,000
	2016	8,326,000	8,289,000	7,807,000	7,482,000
	2017	12,988,000	12,847,000	12,126,000	11,525,000
	2018	23,509,000	22,716,000	21,399,000	20,570,000
2019	23,435,000	29,510,000	33,979,000	37,796,000	
Non Private Passenger Total		76,116,000	80,543,000	82,286,000	84,158,000
Grand Total		119,566,000	124,094,000	126,350,000	128,799,000

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

EXHIBIT B

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

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Jurisdiction Desc		discount rate: 0.00%			
AccountCode Desc		interest rate margin: 0 basis pts			
AccountCode					
AccidentYear					
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	(11,000)	(11,000)	(10,000)	(10,000)
	2010	(5,000)	26,000	24,000	24,000
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	(10,000)	(10,000)	(9,000)	(9,000)
	2013	3,000	11,000	10,000	10,000
	2014	(41,000)	(61,000)	(57,000)	(56,000)
	2015	(32,000)	(295,000)	(292,000)	(257,000)
	2016	586,000	5,000	2,000	1,000
	2017	1,006,000	1,048,000	891,000	713,000
	2018	462,000	(11,000)	(5,000)	(5,000)
	2019	1,174,000	1,066,000	1,154,000	1,221,000
Private Passenger Total		3,127,000	1,763,000	1,703,000	1,627,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2010	2,000	2,000	2,000	2,000
	2011	2,000	2,000	2,000	2,000
	2012	11,000	11,000	11,000	11,000
	2013	(2,000)	227,000	225,000	223,000
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	188,000	226,000	224,000	222,000
	2016	308,000	182,000	173,000	161,000
	2017	470,000	447,000	402,000	398,000
	2018	821,000	839,000	713,000	549,000
	2019	447,000	664,000	665,000	650,000
Non Private Passenger Total		2,246,000	2,599,000	2,416,000	2,217,000
Grand Total		5,373,000	4,362,000	4,119,000	3,844,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount Business Segment	Acc Year	Prior Month	Current Month	1st Projected	2nd Projected
		ShareYMMM 201905	201906	201907	201908
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010	29,000	29,000	29,000	28,000
	2011	78,000	78,000	77,000	74,000
	2012	112,000	112,000	111,000	107,000
	2013	185,000	198,000	196,000	188,000
	2014	158,000	539,000	534,000	513,000
	2015	95,000	157,000	155,000	152,000
	2016	809,000	859,000	850,000	841,000
	2017	2,805,000	2,782,000	2,754,000	2,726,000
	2018	3,749,000	3,747,000	3,683,000	3,573,000
	2019	1,914,000	2,155,000	2,473,000	2,777,000
Private Passenger Total		9,933,000	10,655,000	10,861,000	10,978,000
Non Private Passenger	prior	16,000	16,000	16,000	14,000
	2010	2,000	2,000	2,000	2,000
	2011	130,000	158,000	156,000	147,000
	2012	1,000	1,000	1,000	1,000
	2013	(12,000)	(322,000)	(319,000)	(300,000)
	2014	21,000	21,000	21,000	20,000
	2015	146,000	-	-	-
	2016	428,000	428,000	392,000	361,000
	2017	703,000	706,000	646,000	594,000
	2018	667,000	661,000	605,000	557,000
	2019	495,000	694,000	821,000	951,000
Non Private Passenger Total		2,597,000	2,365,000	2,341,000	2,347,000
Grand Total		12,530,000	13,020,000	13,202,000	13,325,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount Business Segment	Acc Year	Prior Month	Current Month	1st Projected	2nd Projected
		ShareYYMM 201905	201906	201907	201908
Private Passenger	prior	5,000	-	-	-
	2010	8,000	8,000	8,000	8,000
	2011	5,000	5,000	5,000	5,000
	2012	(28,000)	(28,000)	(27,000)	(27,000)
	2013	6,000	9,000	9,000	9,000
	2014	(15,000)	(10,000)	(10,000)	(10,000)
	2015	18,000	29,000	29,000	28,000
	2016	431,000	460,000	437,000	433,000
	2017	1,422,000	1,364,000	1,350,000	1,336,000
	2018	2,222,000	2,171,000	2,128,000	2,064,000
2019	1,468,000	1,854,000	2,213,000	2,594,000	
Private Passenger Total		5,542,000	5,862,000	6,142,000	6,440,000
Non Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2010	(2,000)	(2,000)	(2,000)	(2,000)
	2011	(5,000)	(5,000)	(5,000)	(5,000)
	2012	(4,000)	(4,000)	(4,000)	(4,000)
	2013	-	-	-	-
	2014	8,000	28,000	28,000	28,000
	2015	283,000	285,000	271,000	268,000
	2016	685,000	682,000	648,000	642,000
	2017	1,077,000	995,000	945,000	813,000
	2018	2,054,000	1,943,000	1,846,000	1,791,000
2019	1,571,000	1,663,000	1,683,000	1,752,000	
Non Private Passenger Total		5,664,000	5,582,000	5,407,000	5,280,000
Grand Total		11,206,000	11,444,000	11,549,000	11,720,000

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EXHIBIT B

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014	153,000	153,000	139,000	126,000
	2015	29,000	29,000	26,000	24,000
	2016	313,000	287,000	261,000	238,000
	2017	273,000	137,000	125,000	114,000
	2018	469,000	471,000	429,000	390,000
	2019	225,000	294,000	320,000	340,000
Private Passenger Total		1,453,000	1,362,000	1,291,000	1,223,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010		6,000	6,000	6,000
	2011	1,000	1,000	1,000	1,000
	2012		-	-	-
	2013	1,000	1,000	1,000	1,000
	2014	6,000	6,000	6,000	6,000
	2015	81,000	81,000	80,000	79,000
	2016	226,000	226,000	224,000	222,000
	2017	605,000	605,000	599,000	593,000
	2018	562,000	565,000	559,000	553,000
	2019	250,000	368,000	434,000	501,000
Non Private Passenger Total		1,731,000	1,858,000	1,909,000	1,961,000
Grand Total		3,184,000	3,220,000	3,200,000	3,184,000

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount Business Segment	Acc Year	Prior Month	Current Month	1st Projected	2nd Projected
		ShareYYMM 201905	201906	201907	201908
Private Passenger	prior	1,020,000	656,000	650,000	644,000
	2010	579,000	579,000	573,000	567,000
	2011	116,000	116,000	115,000	114,000
	2012	10,000	10,000	10,000	10,000
	2013	(21,000)	(18,000)	(18,000)	(18,000)
	2014	(74,000)	(244,000)	(242,000)	(240,000)
	2015	37,000	37,000	35,000	34,000
	2016	574,000	664,000	631,000	606,000
	2017	2,011,000	2,003,000	1,883,000	1,808,000
	2018	2,683,000	2,691,000	2,556,000	2,454,000
2019	1,663,000	2,081,000	2,470,000	2,906,000	
Private Passenger Total		8,598,000	8,575,000	8,663,000	8,885,000
Non Private Passenger	prior	37,000	62,000	56,000	56,000
	2010	37,000	37,000	34,000	34,000
	2011	127,000	127,000	117,000	116,000
	2012	138,000	151,000	139,000	138,000
	2013	116,000	168,000	155,000	153,000
	2014	276,000	276,000	254,000	251,000
	2015	510,000	535,000	514,000	488,000
	2016	1,649,000	1,731,000	1,653,000	1,587,000
	2017	3,644,000	3,678,000	3,512,000	3,372,000
	2018	8,685,000	8,883,000	8,483,000	8,313,000
2019	10,677,000	13,224,000	15,410,000	17,401,000	
Non Private Passenger Total		25,896,000	28,872,000	30,327,000	31,909,000
Grand Total		34,494,000	37,447,000	38,990,000	40,794,000

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EXHIBIT B

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

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Jurisdiction Desc		Alberta	discount rate: 0.00%			
AccountCode Desc		Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		ShareYMMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201905	201906	201907	201908	
Private Passenger	prior	(38,000)	(41,000)	(40,000)	(39,000)	
	2010	29,000	30,000	30,000	30,000	
	2011	49,000	49,000	49,000	49,000	
	2012	253,000	253,000	250,000	247,000	
	2013	157,000	157,000	155,000	153,000	
	2014	308,000	308,000	305,000	302,000	
	2015	390,000	390,000	386,000	363,000	
	2016	448,000	448,000	444,000	440,000	
	2017	989,000	1,224,000	1,157,000	1,145,000	
	2018	1,044,000	1,067,000	1,056,000	1,003,000	
2019	369,000	545,000	635,000	726,000		
Private Passenger Total		3,998,000	4,430,000	4,427,000	4,419,000	
Non Private Passenger	prior	197,000	170,000	168,000	156,000	
	2010	6,000	6,000	6,000	6,000	
	2011	(84,000)	(84,000)	(82,000)	(76,000)	
	2012	(84,000)	(642,000)	(629,000)	(585,000)	
	2013	338,000	426,000	417,000	388,000	
	2014	247,000	326,000	319,000	297,000	
	2015	1,641,000	1,464,000	1,420,000	1,335,000	
	2016	2,503,000	2,544,000	2,290,000	2,153,000	
	2017	3,444,000	3,383,000	3,079,000	2,894,000	
	2018	5,936,000	5,152,000	4,637,000	4,359,000	
2019	7,207,000	9,469,000	10,911,000	11,866,000		
Non Private Passenger Total		21,351,000	22,214,000	22,536,000	22,793,000	
Grand Total		25,349,000	26,644,000	26,963,000	27,212,000	

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EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount Business Segment	Acc Year	Prior Month	Current Month	1st Projected	2nd Projected
		ShareYYMM 201905	201906	201907	201908
Private Passenger	prior	4,000	4,000	4,000	4,000
	2010	1,000	1,000	1,000	1,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	13,000	13,000	13,000	13,000
	2014	28,000	28,000	28,000	28,000
	2015	53,000	53,000	52,000	51,000
	2016	146,000	146,000	145,000	144,000
	2017	81,000	81,000	80,000	79,000
	2018	183,000	174,000	150,000	148,000
2019	82,000	100,000	104,000	106,000	
Private Passenger Total		601,000	610,000	587,000	584,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	-	-	-	-
	2011	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	6,000	6,000	6,000	6,000
	2015	31,000	31,000	31,000	31,000
	2016	69,000	69,000	61,000	54,000
	2017	147,000	147,000	129,000	114,000
	2018	122,000	64,000	56,000	49,000
2019	181,000	198,000	226,000	249,000	
Non Private Passenger Total		561,000	520,000	514,000	508,000
Grand Total		1,162,000	1,130,000	1,101,000	1,092,000

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

EXHIBIT B

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

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Jurisdiction Desc		Northwest Territories	discount rate: 0.00%			
AccountCode Desc		Undiscounted IBNR Provision	interest rate margin: 0 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201905	201906	201907	201908	
Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)	
	2010	(1,000)	(1,000)	(1,000)	(1,000)	
	2011	3,000	3,000	3,000	3,000	
	2012	9,000	9,000	9,000	9,000	
	2013	10,000	10,000	10,000	10,000	
	2014	36,000	36,000	36,000	36,000	
	2015	78,000	78,000	77,000	76,000	
	2016	227,000	227,000	225,000	223,000	
	2017	211,000	211,000	209,000	207,000	
	2018	477,000	446,000	437,000	433,000	
	2019	126,000	200,000	249,000	295,000	
Private Passenger Total		1,174,000	1,217,000	1,252,000	1,289,000	
Non Private Passenger	prior	2,000	2,000	2,000	2,000	
	2010	1,000	1,000	1,000	1,000	
	2011	-	-	-	-	
	2012	-	-	-	-	
	2013	11,000	11,000	11,000	11,000	
	2014	9,000	9,000	9,000	9,000	
	2015	29,000	30,000	30,000	30,000	
	2016	126,000	126,000	125,000	124,000	
	2017	240,000	240,000	238,000	236,000	
	2018	195,000	190,000	186,000	184,000	
	2019	(134,000)	(96,000)	(67,000)	(23,000)	
Non Private Passenger Total		479,000	513,000	535,000	574,000	
Grand Total		1,653,000	1,730,000	1,787,000	1,863,000	

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

EXHIBIT B

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

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Jurisdiction Desc		discount rate: 0.00%			
AccountCode Desc		interest rate margin: 0 basis pts			
AccountCode					
AccidentYear					
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMMM				
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2010		-	-	-
	2011		-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	2,000	2,000	2,000	2,000
	2014	7,000	7,000	7,000	7,000
	2015	12,000	12,000	12,000	12,000
	2016	37,000	37,000	35,000	33,000
	2017	29,000	29,000	28,000	27,000
	2018	36,000	32,000	30,000	28,000
2019	18,000	22,000	20,000	19,000	
Private Passenger Total		141,000	141,000	134,000	128,000
Non Private Passenger	prior		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	11,000	11,000	11,000	11,000
	2014	5,000	5,000	5,000	5,000
	2015	18,000	18,000	18,000	18,000
	2016	84,000	84,000	83,000	82,000
	2017	173,000	173,000	171,000	169,000
	2018	230,000	230,000	228,000	226,000
2019	74,000	82,000	96,000	110,000	
Non Private Passenger Total		595,000	603,000	612,000	621,000
Grand Total		736,000	744,000	746,000	749,000

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

EXHIBIT B

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

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Jurisdiction Desc (All)		discount rate: 0.00%			
AccountCode Desc Undiscounted IBNR Provision		interest rate margin: 0 basis pts			
AccountCode (All)					
AccidentYear (All)					
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	971,000	599,000	595,000	590,000
	2010	639,000	671,000	663,000	656,000
	2011	249,000	249,000	247,000	243,000
	2012	353,000	353,000	351,000	344,000
	2013	353,000	380,000	375,000	365,000
	2014	560,000	756,000	740,000	706,000
	2015	680,000	490,000	480,000	483,000
	2016	3,571,000	3,133,000	3,030,000	2,959,000
	2017	8,827,000	8,879,000	8,477,000	8,155,000
	2018	11,325,000	10,788,000	10,464,000	10,088,000
	2019	7,039,000	8,317,000	9,638,000	10,984,000
Private Passenger Total		34,567,000	34,615,000	35,060,000	35,573,000
Non Private Passenger	prior	256,000	254,000	246,000	232,000
	2010	46,000	52,000	49,000	49,000
	2011	171,000	199,000	189,000	185,000
	2012	63,000	(482,000)	(481,000)	(438,000)
	2013	465,000	524,000	503,000	489,000
	2014	571,000	670,000	641,000	615,000
	2015	2,927,000	2,670,000	2,588,000	2,471,000
	2016	6,078,000	6,072,000	5,649,000	5,386,000
	2017	10,503,000	10,374,000	9,721,000	9,183,000
	2018	19,272,000	18,527,000	17,313,000	16,581,000
	2019	20,768,000	26,266,000	30,179,000	33,457,000
Non Private Passenger Total		61,120,000	65,126,000	66,597,000	68,210,000
Grand Total		95,687,000	99,741,000	101,657,000	103,783,000

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				discount rate: 1.48%
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	201905	201906	201907	201908
Private Passenger	prior	117,000	117,000	116,000	115,000
	2010	86,000	86,000	86,000	84,000
	2011	90,000	90,000	88,000	87,000
	2012	143,000	143,000	141,000	138,000
	2013	245,000	245,000	241,000	238,000
	2014	178,000	176,000	171,000	167,000
	2015	400,000	400,000	396,000	392,000
	2016	372,000	372,000	368,000	363,000
	2017	257,000	256,000	252,000	247,000
	2018	427,000	427,000	423,000	419,000
	2019	160,000	193,000	229,196	263,196
Private Passenger Total		2,475,000	2,505,000	2,511,196	2,513,196
Non Private Passenger	prior	44,000	44,000	44,000	44,000
	2010	30,000	30,000	30,000	30,000
	2011	26,000	26,000	26,000	26,000
	2012	39,000	39,000	38,000	36,000
	2013	64,000	64,000	63,000	62,000
	2014	49,000	49,000	48,000	46,000
	2015	121,000	121,000	120,000	119,000
	2016	124,000	124,000	123,000	122,000
	2017	90,000	90,000	89,000	88,000
	2018	162,000	162,000	160,000	157,000
	2019	62,000	74,000	87,833	99,833
Non Private Passenger Total		811,000	823,000	828,833	829,833
Grand Total		3,286,000	3,328,000	3,340,029	3,343,029

EXHIBIT C-1

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

page 2 of 10

Jurisdiction Desc		New Brunswick				discount rate: 1.48%
AccountCode Desc		Retro Claims Expense				interest rate margin: 25 basis pts
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment		ShareYYMM				
Acc Year		201905	201906	201907	201908	
Private Passenger	prior	120,000	120,000	116,000	114,000	
	2010	86,000	86,000	84,000	82,000	
	2011	102,000	102,000	98,000	95,000	
	2012	134,000	134,000	130,000	126,000	
	2013	159,000	159,000	154,000	151,000	
	2014	252,000	252,000	247,000	240,000	
	2015	288,000	288,000	269,000	263,000	
	2016	241,000	241,000	235,000	228,000	
	2017	254,000	254,000	247,000	242,000	
	2018	295,000	295,000	276,000	270,000	
	2019	123,000	150,000	165,122	189,122	
Private Passenger Total		2,054,000	2,081,000	2,021,122	2,000,122	
Non Private Passenger	prior	91,000	91,000	89,000	86,000	
	2010	71,000	71,000	70,000	69,000	
	2011	75,000	75,000	74,000	73,000	
	2012	99,000	99,000	97,000	95,000	
	2013	111,000	111,000	109,000	107,000	
	2014	162,000	162,000	160,000	158,000	
	2015	177,000	177,000	167,000	165,000	
	2016	144,000	144,000	142,000	140,000	
	2017	162,000	162,000	159,000	156,000	
	2018	211,000	211,000	199,000	196,000	
	2019	95,000	115,000	126,320	147,320	
Non Private Passenger Total		1,398,000	1,418,000	1,392,320	1,392,320	
Grand Total		3,452,000	3,499,000	3,413,442	3,392,442	

EXHIBIT C-1

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

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Jurisdiction Desc		Nova Scotia				discount rate: 1.48%
AccountCode Desc		Retro Claims Expense				interest rate margin: 25 basis pts
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment		ShareYYMM				
Acc Year		201905	201906	201907	201908	
Private Passenger	prior	354,000	354,000	344,000	337,000	
	2010	79,000	79,000	77,000	76,000	
	2011	79,000	79,000	78,000	77,000	
	2012	78,000	78,000	77,000	76,000	
	2013	65,000	65,000	64,000	64,000	
	2014	140,000	140,000	131,000	130,000	
	2015	83,000	83,000	81,000	79,000	
	2016	145,000	145,000	142,000	140,000	
	2017	164,000	164,000	163,000	161,000	
	2018	239,000	239,000	237,000	236,000	
	2019	120,000	150,000	175,513	204,513	
Private Passenger Total		1,546,000	1,576,000	1,569,513	1,580,513	
Non Private Passenger	prior	105,000	105,000	103,000	102,000	
	2010	62,000	62,000	61,000	59,000	
	2011	75,000	75,000	74,000	73,000	
	2012	84,000	84,000	82,000	81,000	
	2013	82,000	82,000	79,000	78,000	
	2014	184,000	184,000	172,000	170,000	
	2015	115,000	115,000	112,000	110,000	
	2016	199,000	199,000	195,000	193,000	
	2017	219,000	219,000	216,000	213,000	
	2018	295,000	295,000	293,000	290,000	
	2019	118,000	145,000	166,637	192,637	
Non Private Passenger Total		1,538,000	1,565,000	1,553,637	1,561,637	
Grand Total		3,084,000	3,141,000	3,123,150	3,142,150	

EXHIBIT C-1

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 1.48%
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	201905	201906	201907	201908
Private Passenger	prior	62,000	62,000	62,000	62,000
	2010	15,000	15,000	15,000	15,000
	2011	23,000	23,000	23,000	23,000
	2012	31,000	31,000	30,000	29,000
	2013	37,000	37,000	36,000	35,000
	2014	48,000	48,000	47,000	45,000
	2015	42,000	42,000	41,000	40,000
	2016	111,000	111,000	110,000	109,000
	2017	95,000	95,000	94,000	93,000
	2018	70,000	70,000	68,000	67,000
	2019	13,000	15,000	19,775	23,775
Private Passenger Total		547,000	549,000	545,775	541,775
Non Private Passenger	prior	22,000	22,000	22,000	22,000
	2010	10,000	10,000	10,000	10,000
	2011	13,000	13,000	13,000	13,000
	2012	16,000	16,000	16,000	16,000
	2013	22,000	22,000	22,000	22,000
	2014	28,000	28,000	28,000	28,000
	2015	27,000	27,000	26,000	24,000
	2016	73,000	73,000	72,000	70,000
	2017	62,000	62,000	61,000	60,000
	2018	53,000	53,000	52,000	51,000
	2019	12,000	13,000	16,576	18,576
Non Private Passenger Total		338,000	339,000	338,576	334,576
Grand Total		885,000	888,000	884,351	876,351

EXHIBIT C-1

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

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Jurisdiction Desc		Ontario	discount rate: 1.48%			
AccountCode Desc		Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		ShareYMMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201905	201906	201907	201908	
Private Passenger	prior	3,267,000	3,267,000	3,167,000	3,071,000	
	2010	460,000	460,000	447,000	434,000	
	2011	586,000	585,000	568,000	550,000	
	2012	737,000	737,000	715,000	693,000	
	2013	640,000	640,000	621,000	602,000	
	2014	595,000	595,000	579,000	561,000	
	2015	583,000	583,000	566,000	552,000	
	2016	534,000	534,000	519,000	505,000	
	2017	471,000	471,000	440,000	424,000	
	2018	691,000	691,000	670,000	649,000	
	2019	261,000	327,000	385,985	452,985	
Private Passenger Total		8,825,000	8,890,000	8,677,985	8,493,985	
Non Private Passenger	prior	991,000	991,000	973,000	954,000	
	2010	349,000	349,000	342,000	336,000	
	2011	476,000	475,000	464,000	455,000	
	2012	717,000	717,000	703,000	689,000	
	2013	981,000	981,000	961,000	942,000	
	2014	1,124,000	1,124,000	1,103,000	1,082,000	
	2015	1,302,000	1,302,000	1,277,000	1,255,000	
	2016	1,186,000	1,186,000	1,164,000	1,142,000	
	2017	1,049,000	1,049,000	994,000	968,000	
	2018	2,180,000	2,180,000	2,138,000	2,093,000	
	2019	923,000	1,151,000	1,350,008	1,577,008	
Non Private Passenger Total		11,278,000	11,505,000	11,469,008	11,493,008	
Grand Total		20,103,000	20,395,000	20,146,993	19,986,993	

EXHIBIT C-1

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

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Jurisdiction Desc		Alberta	discount rate: 1.48%			
AccountCode Desc		Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201905	201906	201907	201908	
Private Passenger	prior	337,000	337,000	331,000	323,000	
	2010	31,000	31,000	30,000	29,000	
	2011	59,000	59,000	57,000	56,000	
	2012	56,000	56,000	55,000	54,000	
	2013	77,000	71,000	69,000	68,000	
	2014	89,000	89,000	87,000	85,000	
	2015	45,000	45,000	44,000	43,000	
	2016	72,000	72,000	71,000	70,000	
	2017	55,000	55,000	54,000	53,000	
	2018	99,000	99,000	98,000	97,000	
	2019	(14,000)	(15,000)	(15,908)	(17,908)	
Private Passenger Total		906,000	899,000	880,092	860,092	
Non Private Passenger	prior	997,000	997,000	990,000	980,000	
	2010	112,000	112,000	111,000	110,000	
	2011	192,000	192,000	189,000	187,000	
	2012	204,000	204,000	202,000	200,000	
	2013	301,000	275,000	272,000	268,000	
	2014	385,000	385,000	381,000	376,000	
	2015	212,000	212,000	210,000	207,000	
	2016	386,000	386,000	383,000	380,000	
	2017	348,000	348,000	344,000	342,000	
	2018	772,000	772,000	767,000	763,000	
	2019	(135,000)	(158,000)	(164,857)	(186,857)	
Non Private Passenger Total		3,774,000	3,725,000	3,684,143	3,626,143	
Grand Total		4,680,000	4,624,000	4,564,235	4,486,235	

EXHIBIT C-1

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

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Jurisdiction Desc		Yukon				discount rate: 1.48%
AccountCode Desc		Retro Claims Expense				interest rate margin: 25 basis pts
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment		ShareYYMM				
Acc Year		201905	201906	201907	201908	
Private Passenger	prior	2,000	2,000	2,000	2,000	
	2010	2,000	2,000	2,000	2,000	
	2011	3,000	3,000	3,000	3,000	
	2012	4,000	4,000	4,000	4,000	
	2013	6,000	6,000	6,000	6,000	
	2014	(13,000)	(13,000)	(13,000)	(13,000)	
	2015	(14,000)	(14,000)	(14,000)	(14,000)	
	2016	4,000	4,000	4,000	4,000	
	2017	21,000	21,000	21,000	21,000	
	2018	13,000	13,000	13,000	13,000	
	2019		(1,000)	(463)	(1,463)	
Private Passenger Total		28,000	27,000	27,537	26,537	
Non Private Passenger	prior	2,000	2,000	2,000	2,000	
	2010	3,000	3,000	3,000	3,000	
	2011	4,000	4,000	4,000	4,000	
	2012	7,000	7,000	7,000	7,000	
	2013	9,000	9,000	9,000	9,000	
	2014	(17,000)	(17,000)	(17,000)	(17,000)	
	2015	(20,000)	(20,000)	(20,000)	(20,000)	
	2016	7,000	7,000	7,000	7,000	
	2017	69,000	69,000	69,000	67,000	
	2018	49,000	49,000	49,000	49,000	
	2019		(3,000)	(2,000)	(2,637)	
Non Private Passenger Total		110,000	111,000	110,363	108,363	
Grand Total		138,000	138,000	137,900	134,900	

EXHIBIT C-1

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 1.48%
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	201905	201906	201907	201908
Private Passenger	prior	11,000	11,000	11,000	11,000
	2010	12,000	12,000	12,000	12,000
	2011	17,000	17,000	17,000	17,000
	2012	21,000	21,000	21,000	21,000
	2013	24,000	24,000	24,000	24,000
	2014	27,000	27,000	27,000	27,000
	2015	10,000	10,000	10,000	10,000
	2016	24,000	24,000	24,000	24,000
	2017	(6,000)	(6,000)	(6,000)	(6,000)
	2018	20,000	20,000	20,000	20,000
	2019	(12,000)	(12,000)	(24,753)	(27,753)
Private Passenger Total		148,000	148,000	135,247	132,247
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	9,000	9,000	9,000	9,000
	2015	4,000	4,000	4,000	4,000
	2016	9,000	9,000	9,000	9,000
	2017	(3,000)	(3,000)	(3,000)	(3,000)
	2018	10,000	10,000	10,000	10,000
	2019	(6,000)	(6,000)	(12,688)	(14,688)
Non Private Passenger Total		52,000	52,000	45,312	43,312
Grand Total		200,000	200,000	180,559	175,559

EXHIBIT C-1

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

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Jurisdiction Desc						discount rate: 1.48%
AccountCode Desc						interest rate margin: 25 basis pts
AccountCode						
AccidentYear						
		Prior Month	Current Month	1st Projected	2nd Projected	
Sum of Amount		ShareYYMM				
Business Segment	Acc Year	201905	201906	201907	201908	
Private Passenger	prior	2,000	2,000	2,000	2,000	
	2010	3,000	3,000	3,000	3,000	
	2011	4,000	4,000	4,000	4,000	
	2012	6,000	6,000	6,000	6,000	
	2013	7,000	7,000	7,000	7,000	
	2014	(6,000)	(6,000)	(6,000)	(6,000)	
	2015	6,000	6,000	6,000	6,000	
	2016	4,000	4,000	4,000	4,000	
	2017	2,000	2,000	2,000	2,000	
	2018	2,000	2,000	2,000	2,000	
	2019	(2,000)	(2,000)	(2,285)	(3,285)	
Private Passenger Total		28,000	28,000	27,715	26,715	
Non Private Passenger	prior	1,000	1,000	1,000	1,000	
	2010	2,000	2,000	2,000	2,000	
	2011	3,000	3,000	3,000	3,000	
	2012	4,000	4,000	4,000	4,000	
	2013	4,000	4,000	4,000	4,000	
	2014	(6,000)	(6,000)	(6,000)	(6,000)	
	2015	6,000	6,000	6,000	6,000	
	2016	6,000	6,000	6,000	6,000	
	2017	6,000	6,000	6,000	6,000	
	2018	7,000	7,000	6,000	6,000	
	2019	(7,000)	(9,000)	(8,009)	(9,009)	
Non Private Passenger Total		26,000	24,000	23,991	22,991	
Grand Total		54,000	52,000	51,706	49,706	

EXHIBIT C-1

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

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Jurisdiction Desc		(All)	discount rate: 1.48%			
AccountCode Desc		Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
Sum of Amount		ShareYMMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201905	201906	201907	201908	
Private Passenger	prior	4,272,000	4,272,000	4,151,000	4,037,000	
	2010	774,000	774,000	756,000	737,000	
	2011	963,000	962,000	936,000	912,000	
	2012	1,210,000	1,210,000	1,179,000	1,147,000	
	2013	1,260,000	1,254,000	1,222,000	1,195,000	
	2014	1,310,000	1,308,000	1,270,000	1,236,000	
	2015	1,443,000	1,443,000	1,399,000	1,371,000	
	2016	1,507,000	1,507,000	1,477,000	1,447,000	
	2017	1,313,000	1,312,000	1,267,000	1,237,000	
	2018	1,856,000	1,856,000	1,807,000	1,773,000	
	2019	649,000	805,000	932,182	1,083,182	
Private Passenger Total		16,557,000	16,703,000	16,396,182	16,175,182	
Non Private Passenger	prior	2,255,000	2,255,000	2,226,000	2,193,000	
	2010	643,000	643,000	633,000	623,000	
	2011	870,000	869,000	853,000	840,000	
	2012	1,178,000	1,178,000	1,157,000	1,136,000	
	2013	1,583,000	1,557,000	1,528,000	1,501,000	
	2014	1,918,000	1,918,000	1,878,000	1,846,000	
	2015	1,944,000	1,944,000	1,902,000	1,870,000	
	2016	2,134,000	2,134,000	2,101,000	2,069,000	
	2017	2,002,000	2,002,000	1,935,000	1,897,000	
	2018	3,739,000	3,739,000	3,674,000	3,615,000	
	2019	1,059,000	1,323,000	1,559,183	1,822,183	
Non Private Passenger Total		19,325,000	19,562,000	19,446,183	19,412,183	
Grand Total		35,882,000	36,265,000	35,842,365	35,587,365	

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				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	110,000	110,000	109,000	108,000
	2010	86,000	86,000	85,000	84,000
	2011	89,000	89,000	88,000	87,000
	2012	137,000	137,000	135,000	133,000
	2013	234,000	234,000	230,000	227,000
	2014	136,000	134,000	130,000	126,000
	2015	341,000	341,000	337,000	333,000
	2016	313,000	313,000	309,000	305,000
	2017	174,000	173,000	169,000	165,000
	2018	326,000	326,000	322,000	318,000
	2019	108,000	132,000	159,196	183,196
Private Passenger Total		2,054,000	2,075,000	2,073,196	2,069,196
Non Private Passenger	prior	40,000	40,000	40,000	40,000
	2010	27,000	27,000	27,000	27,000
	2011	26,000	26,000	26,000	26,000
	2012	36,000	36,000	35,000	34,000
	2013	59,000	59,000	58,000	57,000
	2014	37,000	37,000	36,000	35,000
	2015	102,000	102,000	101,000	100,000
	2016	103,000	103,000	102,000	101,000
	2017	60,000	60,000	59,000	58,000
	2018	123,000	123,000	121,000	119,000
	2019	42,000	51,000	60,833	68,833
Non Private Passenger Total		655,000	664,000	665,833	665,833
Grand Total		2,709,000	2,739,000	2,739,029	2,735,029

EXHIBIT C-2

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

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Jurisdiction Desc	New Brunswick	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	108,000	108,000	105,000	103,000
	2010	80,000	80,000	78,000	76,000
	2011	95,000	95,000	92,000	89,000
	2012	126,000	126,000	122,000	118,000
	2013	147,000	147,000	143,000	139,000
	2014	224,000	224,000	219,000	214,000
	2015	248,000	248,000	242,000	237,000
	2016	185,000	185,000	179,000	173,000
	2017	187,000	187,000	181,000	175,000
	2018	216,000	216,000	210,000	204,000
	2019	83,000	101,000	118,122	135,122
Private Passenger Total		1,699,000	1,717,000	1,689,122	1,663,122
Non Private Passenger	prior	85,000	85,000	82,000	79,000
	2010	67,000	67,000	66,000	65,000
	2011	71,000	71,000	70,000	69,000
	2012	93,000	93,000	91,000	89,000
	2013	104,000	104,000	102,000	100,000
	2014	146,000	146,000	144,000	142,000
	2015	153,000	153,000	151,000	149,000
	2016	111,000	111,000	109,000	107,000
	2017	120,000	120,000	117,000	114,000
	2018	156,000	156,000	153,000	150,000
	2019	64,000	78,000	91,320	106,320
Non Private Passenger Total		1,170,000	1,184,000	1,176,320	1,170,320
Grand Total		2,869,000	2,901,000	2,865,442	2,833,442

EXHIBIT C-2

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

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Jurisdiction Desc	Nova Scotia	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	334,000	334,000	327,000	320,000
	2010	79,000	79,000	77,000	75,000
	2011	72,000	72,000	71,000	70,000
	2012	74,000	74,000	73,000	72,000
	2013	62,000	62,000	61,000	60,000
	2014	120,000	120,000	119,000	118,000
	2015	69,000	69,000	67,000	65,000
	2016	116,000	116,000	114,000	112,000
	2017	132,000	132,000	130,000	128,000
	2018	186,000	186,000	184,000	182,000
	2019	84,000	103,000	123,513	144,513
Private Passenger Total		1,328,000	1,347,000	1,346,513	1,346,513
Non Private Passenger	prior	94,000	94,000	93,000	92,000
	2010	56,000	56,000	55,000	54,000
	2011	71,000	71,000	70,000	69,000
	2012	82,000	82,000	80,000	78,000
	2013	76,000	76,000	74,000	73,000
	2014	157,000	157,000	155,000	153,000
	2015	94,000	94,000	92,000	90,000
	2016	159,000	159,000	156,000	153,000
	2017	176,000	176,000	173,000	170,000
	2018	229,000	229,000	226,000	223,000
	2019	82,000	101,000	117,637	136,637
Non Private Passenger Total		1,276,000	1,295,000	1,291,637	1,291,637
Grand Total		2,604,000	2,642,000	2,638,150	2,638,150

EXHIBIT C-2

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	56,000	56,000	56,000	56,000
	2010	15,000	15,000	15,000	15,000
	2011	21,000	21,000	21,000	21,000
	2012	28,000	28,000	27,000	26,000
	2013	34,000	34,000	33,000	32,000
	2014	42,000	42,000	41,000	40,000
	2015	34,000	34,000	33,000	32,000
	2016	99,000	99,000	98,000	97,000
	2017	80,000	80,000	79,000	78,000
	2018	48,000	48,000	47,000	46,000
	2019	6,000	7,000	9,775	10,775
Private Passenger Total		463,000	464,000	459,775	453,775
Non Private Passenger	prior	20,000	20,000	20,000	20,000
	2010	10,000	10,000	10,000	10,000
	2011	12,000	12,000	12,000	12,000
	2012	16,000	16,000	16,000	16,000
	2013	21,000	21,000	21,000	21,000
	2014	26,000	26,000	26,000	26,000
	2015	22,000	22,000	21,000	20,000
	2016	65,000	65,000	64,000	63,000
	2017	53,000	53,000	52,000	51,000
	2018	37,000	37,000	36,000	35,000
	2019	5,000	6,000	7,576	8,576
Non Private Passenger Total		287,000	288,000	285,576	282,576
Grand Total		750,000	752,000	745,351	736,351

EXHIBIT C-2

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

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Jurisdiction Desc	Ontario	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	3,160,000	3,160,000	3,064,000	2,971,000
	2010	442,000	442,000	429,000	416,000
	2011	576,000	575,000	558,000	541,000
	2012	727,000	727,000	705,000	684,000
	2013	609,000	609,000	591,000	573,000
	2014	529,000	529,000	513,000	497,000
	2015	523,000	523,000	508,000	494,000
	2016	455,000	455,000	441,000	428,000
	2017	384,000	384,000	368,000	353,000
	2018	561,000	561,000	542,000	524,000
	2019	175,000	220,000	263,985	309,985
Private Passenger Total		8,141,000	8,185,000	7,982,985	7,790,985
Non Private Passenger	prior	946,000	946,000	928,000	910,000
	2010	331,000	331,000	324,000	318,000
	2011	456,000	455,000	446,000	437,000
	2012	666,000	666,000	653,000	640,000
	2013	928,000	928,000	909,000	891,000
	2014	986,000	986,000	966,000	946,000
	2015	1,166,000	1,166,000	1,144,000	1,122,000
	2016	1,009,000	1,009,000	989,000	969,000
	2017	854,000	854,000	831,000	808,000
	2018	1,767,000	1,767,000	1,728,000	1,689,000
	2019	622,000	777,000	927,008	1,083,008
Non Private Passenger Total		9,731,000	9,885,000	9,845,008	9,813,008
Grand Total		17,872,000	18,070,000	17,827,993	17,603,993

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	305,000	305,000	299,000	293,000
	2010	29,000	29,000	28,000	27,000
	2011	55,000	55,000	54,000	53,000
	2012	53,000	53,000	52,000	51,000
	2013	72,000	65,000	64,000	63,000
	2014	83,000	83,000	81,000	79,000
	2015	29,000	29,000	28,000	27,000
	2016	49,000	49,000	48,000	47,000
	2017	47,000	47,000	46,000	45,000
	2018	72,000	72,000	71,000	70,000
	2019	(15,000)	(17,000)	(19,908)	(21,908)
Private Passenger Total		779,000	770,000	751,092	733,092
Non Private Passenger	prior	960,000	960,000	951,000	942,000
	2010	102,000	102,000	101,000	100,000
	2011	186,000	186,000	184,000	182,000
	2012	194,000	194,000	192,000	190,000
	2013	283,000	258,000	255,000	252,000
	2014	359,000	359,000	355,000	351,000
	2015	139,000	139,000	137,000	135,000
	2016	259,000	259,000	256,000	253,000
	2017	297,000	297,000	294,000	291,000
	2018	566,000	566,000	562,000	558,000
	2019	(149,000)	(176,000)	(202,857)	(229,857)
Non Private Passenger Total		3,196,000	3,144,000	3,084,143	3,024,143
Grand Total		3,975,000	3,914,000	3,835,235	3,757,235

EXHIBIT C-2

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

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Jurisdiction Desc	Yukon	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	5,000	5,000	5,000	5,000
	2014	(15,000)	(15,000)	(15,000)	(15,000)
	2015	(15,000)	(15,000)	(15,000)	(15,000)
	2016	2,000	2,000	2,000	2,000
	2017	18,000	18,000	18,000	18,000
	2018	11,000	11,000	11,000	11,000
	2019	(1,000)	(2,000)	(1,463)	(2,463)
Private Passenger Total		16,000	15,000	15,537	14,537
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	8,000	8,000	8,000	8,000
	2014	(20,000)	(20,000)	(20,000)	(20,000)
	2015	(21,000)	(21,000)	(21,000)	(21,000)
	2016	5,000	5,000	5,000	5,000
	2017	58,000	58,000	58,000	58,000
	2018	39,000	39,000	39,000	39,000
	2019	(6,000)	(7,000)	(6,637)	(7,637)
Non Private Passenger Total		78,000	77,000	77,363	76,363
Grand Total		94,000	92,000	92,900	90,900

EXHIBIT C-2

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	10,000	10,000	10,000	10,000
	2010	11,000	11,000	11,000	11,000
	2011	15,000	15,000	15,000	15,000
	2012	19,000	19,000	19,000	19,000
	2013	23,000	23,000	23,000	23,000
	2014	25,000	25,000	25,000	25,000
	2015	9,000	9,000	9,000	9,000
	2016	22,000	22,000	22,000	22,000
	2017	(17,000)	(17,000)	(17,000)	(17,000)
	2018	10,000	10,000	10,000	10,000
	2019	(16,000)	(18,000)	(32,753)	(35,753)
Private Passenger Total		111,000	109,000	94,247	91,247
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	7,000	7,000	7,000	7,000
	2013	8,000	8,000	8,000	8,000
	2014	8,000	8,000	8,000	8,000
	2015	3,000	3,000	3,000	3,000
	2016	8,000	8,000	8,000	8,000
	2017	(8,000)	(8,000)	(8,000)	(8,000)
	2018	5,000	5,000	5,000	5,000
	2019	(8,000)	(10,000)	(17,688)	(19,688)
Non Private Passenger Total		34,000	32,000	24,312	22,312
Grand Total		145,000	141,000	118,559	113,559

EXHIBIT C-2

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

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Jurisdiction Desc	Nunavut	discount rate: 0.00%			
AccountCode Desc	Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201905	201906	201907	201908
Private Passenger	prior	2,000	2,000	2,000	2,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	6,000	6,000	6,000	6,000
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	1,000	1,000	1,000	1,000
	2019	(2,000)	(2,000)	(2,285)	(3,285)
Private Passenger Total		23,000	23,000	22,715	21,715
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2010	2,000	2,000	2,000	2,000
	2011	3,000	3,000	3,000	3,000
	2012	4,000	4,000	4,000	4,000
	2013	4,000	4,000	4,000	4,000
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	5,000	5,000	5,000	5,000
	2016	5,000	5,000	5,000	5,000
	2017	5,000	5,000	5,000	5,000
	2018	3,000	3,000	3,000	3,000
	2019	(8,000)	(10,000)	(10,009)	(12,009)
Non Private Passenger Total		18,000	16,000	15,991	13,991
Grand Total		41,000	39,000	38,706	35,706

EXHIBIT C-2

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

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Jurisdiction Desc		(All)	discount rate: 0.00%			
AccountCode Desc		Undiscounted Retro Claims Expense	interest rate margin: 0 basis pts			
AccountCode		(All)				
AccidentYear		(All)				
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM				
Business Segment	Acc Year	201905	201906	201907	201908	
Private Passenger	prior	4,087,000	4,087,000	3,974,000	3,865,000	
	2010	747,000	747,000	728,000	709,000	
	2011	930,000	929,000	906,000	883,000	
	2012	1,173,000	1,173,000	1,142,000	1,112,000	
	2013	1,192,000	1,185,000	1,156,000	1,128,000	
	2014	1,137,000	1,135,000	1,106,000	1,077,000	
	2015	1,243,000	1,243,000	1,214,000	1,187,000	
	2016	1,245,000	1,245,000	1,217,000	1,190,000	
	2017	1,007,000	1,006,000	976,000	947,000	
	2018	1,431,000	1,431,000	1,398,000	1,366,000	
	2019	422,000	524,000	618,182	720,182	
Private Passenger Total		14,614,000	14,705,000	14,435,182	14,184,182	
Non Private Passenger	prior	2,150,000	2,150,000	2,119,000	2,088,000	
	2010	602,000	602,000	592,000	583,000	
	2011	834,000	833,000	820,000	807,000	
	2012	1,104,000	1,104,000	1,084,000	1,064,000	
	2013	1,491,000	1,466,000	1,439,000	1,414,000	
	2014	1,693,000	1,693,000	1,664,000	1,635,000	
	2015	1,663,000	1,663,000	1,633,000	1,603,000	
	2016	1,724,000	1,724,000	1,694,000	1,664,000	
	2017	1,615,000	1,615,000	1,581,000	1,547,000	
	2018	2,925,000	2,925,000	2,873,000	2,821,000	
	2019	644,000	810,000	967,183	1,134,183	
Non Private Passenger Total		16,445,000	16,585,000	16,466,183	16,360,183	
Grand Total		31,059,000	31,290,000	30,901,365	30,544,365	

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		ShareYMM			
Jurisdiction Desc		201905	201906	201907	201908
Private Passenger	Newfoundland & Labrador	85.1%	84.9%	84.7%	84.4%
	New Brunswick	86.3%	86.1%	85.7%	85.6%
	Nova Scotia	92.7%	92.2%	91.5%	91.0%
	Prince Edward Island	62.9%	63.0%	63.0%	63.1%
	Ontario	71.3%	71.4%	71.2%	71.3%
	Alberta	64.1%	64.3%	64.3%	64.3%
	Yukon	81.0%	82.1%	79.7%	81.8%
	Northwest Territories	65.7%	65.5%	65.4%	65.0%
	Nunavut	40.2%	41.6%	41.7%	43.6%
Non Private Passenger	Newfoundland & Labrador	80.1%	79.9%	79.3%	79.2%
	New Brunswick	79.5%	78.5%	76.9%	76.0%
	Nova Scotia	82.3%	82.3%	81.6%	81.6%
	Prince Edward Island	90.0%	89.2%	87.2%	86.0%
	Ontario	65.9%	66.2%	65.6%	65.8%
	Alberta	65.7%	65.8%	65.8%	66.0%
	Yukon	62.9%	63.1%	62.4%	62.6%
	Northwest Territories	52.8%	52.8%	52.1%	51.9%
	Nunavut	52.2%	52.4%	51.3%	51.7%
Grand Total		71.4%	71.5%	71.1%	71.3%

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		ShareYMM			
Jurisdiction Desc		201905	201906	201907	201908
Private Passenger	Newfoundland & Labrador	80.5%	80.3%	80.1%	79.9%
	New Brunswick	81.3%	81.1%	81.0%	80.7%
	Nova Scotia	87.0%	86.5%	86.0%	85.5%
	Prince Edward Island	59.2%	59.2%	59.5%	59.3%
	Ontario	66.8%	66.9%	66.9%	67.0%
	Alberta	61.1%	61.2%	61.3%	61.3%
	Yukon	76.2%	76.7%	76.1%	77.3%
	Northwest Territories	61.9%	61.8%	61.9%	61.7%
	Nunavut	38.7%	38.8%	39.2%	40.8%
Non Private Passenger	Newfoundland & Labrador	75.5%	75.4%	75.4%	75.3%
	New Brunswick	75.1%	74.1%	73.4%	72.5%
	Nova Scotia	77.2%	77.2%	77.3%	77.4%
	Prince Edward Island	84.2%	83.3%	82.3%	81.1%
	Ontario	61.3%	61.6%	61.7%	61.9%
	Alberta	62.6%	62.6%	62.7%	62.9%
	Yukon	59.7%	59.7%	59.7%	59.9%
	Northwest Territories	49.9%	49.7%	49.7%	49.6%
	Nunavut	49.2%	49.0%	48.7%	48.8%
Grand Total		67.3%	67.3%	67.3%	67.4%

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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%
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%	10.0%	10.0%	10.0%	5.0%	10.0%
2018	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2019	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
2020	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%
prem liab	10.0%	10.0%	5.0%	8.8%	10.0%	10.0%	5.0%	9.4%
			discount rate:	1.48%			discount rate:	1.48%
			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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.8%
2017	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	11.9%
2018	12.5%	10.0%	5.0%	12.0%	12.5%	10.1%	5.0%	11.9%
2019	12.5%	10.2%	5.0%	11.7%	12.4%	10.1%	5.0%	11.5%
2020	12.4%	10.0%	5.0%	11.7%	12.2%	10.1%	5.0%	11.5%
prem liab	12.0%	10.0%	5.0%	9.9%	11.6%	10.1%	5.0%	9.8%
			discount rate:	1.48%			discount rate:	1.48%
			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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NOVA SCOTIA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	5.0%	12.1%
2016	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	11.3%
2017	12.5%	10.0%	5.0%	12.3%	12.5%	10.1%	5.0%	11.7%
2018	12.5%	10.1%	5.0%	11.9%	12.5%	10.1%	5.0%	11.7%
2019	12.5%	10.1%	5.0%	11.7%	12.5%	10.1%	5.0%	11.4%
2020	12.3%	10.1%	5.0%	11.7%	12.2%	10.2%	5.0%	11.4%
prem liab	12.0%	10.1%	5.0%	10.0%	11.6%	10.1%	5.0%	10.0%
			discount rate:	1.48%			discount rate:	1.48%
			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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger			
Accident Year	Selected Margins for Adverse Development			TOTAL	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages		Third Party Liability	Accident Benefits	Other Coverages	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
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%	11.6%	10.0%	10.0%	5.0%	11.1%
2018	10.0%	10.0%	5.0%	12.1%	10.0%	10.0%	5.0%	11.7%
2019	12.5%	10.0%	5.0%	11.9%	12.4%	10.1%	5.0%	11.7%
2020	12.2%	10.1%	5.0%	11.9%	12.4%	10.2%	5.0%	11.7%
prem liab	11.5%	10.1%	5.0%	10.9%	12.4%	10.2%	5.0%	10.5%
				discount rate: 1.48%				discount rate: 1.48%
				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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	9.9%
2016	10.0%	10.0%	10.0%	12.5%	10.0%	10.0%	9.9%	12.5%
2017	10.0%	10.0%	8.2%	12.4%	9.8%	10.0%	10.0%	12.5%
2018	12.5%	12.5%	7.3%	14.7%	12.5%	12.5%	12.5%	14.6%
2019	12.5%	12.5%	12.5%	14.0%	12.4%	12.5%	9.2%	13.4%
2020	14.1%	15.0%	6.7%	14.0%	13.3%	15.0%	6.3%	13.4%
prem liab	11.6%	15.0%	5.2%	9.9%	12.5%	15.0%	5.4%	12.0%
			discount rate:	1.48%			discount rate:	1.48%
			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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.4%
2017	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.3%
2018	12.5%	10.5%	5.0%	12.4%	12.4%	10.2%	5.0%	12.4%
2019	12.5%	10.6%	5.0%	11.4%	12.3%	10.3%	5.0%	11.0%
2020	12.2%	10.1%	5.0%	11.4%	11.9%	10.3%	5.0%	11.0%
prem liab	11.6%	10.1%	5.0%	9.7%	11.5%	10.2%	5.0%	9.6%
			discount rate:	1.48%			discount rate:	1.48%
			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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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YUKON

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.5%
2017	10.0%	10.0%	5.0%	12.4%	10.0%	10.0%	5.0%	12.2%
2018	12.5%	12.5%	5.0%	12.3%	12.5%	12.5%	5.0%	12.3%
2019	12.5%	11.1%	5.0%	12.1%	12.3%	11.5%	5.0%	10.8%
2020	12.3%	10.7%	5.0%	12.1%	11.9%	11.0%	5.0%	10.8%
prem liab	12.2%	10.8%	5.0%	10.5%	11.7%	11.4%	5.0%	8.8%
			discount rate:	1.48%			discount rate:	1.48%
			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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger			
Accident Year	Selected Margins for Adverse Development			TOTAL	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages		Third Party Liability	Accident Benefits	Other Coverages	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	12.3%
2017	10.0%	10.0%	5.0%	12.5%	10.0%	10.0%	5.0%	11.9%
2018	12.5%	12.1%	5.0%	12.3%	12.5%	10.3%	5.0%	12.5%
2019	12.5%	12.2%	5.0%	11.2%	12.4%	11.4%	5.0%	11.8%
2020	12.0%	11.4%	5.0%	11.2%	12.3%	11.3%	5.0%	11.8%
prem liab	11.4%	11.3%	5.0%	9.3%	12.1%	11.3%	5.0%	10.1%
			discount rate:	1.48%			discount rate:	1.48%
			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, 2019 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	10.0%	10.0%	5.0%	12.0%	10.0%	10.0%	5.0%	12.5%
2017	10.0%	10.0%	5.0%	11.5%	10.0%	10.0%	5.0%	11.8%
2018	12.0%	11.5%	5.0%	12.0%	12.5%	11.2%	5.0%	12.4%
2019	12.2%	11.6%	5.0%	11.7%	12.4%	11.2%	5.0%	11.9%
2020	12.1%	11.3%	5.0%	11.7%	12.3%	11.1%	5.0%	11.9%
prem liab	11.7%	11.3%	5.0%	10.2%	12.3%	11.2%	5.0%	10.6%
			discount rate:	1.48%			discount rate:	1.48%
			margin (basis points):	25			margin (basis points):	25

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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NEWFOUNDLAND AND LABRADOR

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	30	30	29	28	27	26	28	27
2008	102	99	96	93	90	88	93	92
2009	91	88	85	82	80	77	82	81
2010	29	28	27	26	25	25	26	26
2011	298	287	277	267	258	249	267	262
2012	1,750	1,714	1,682	1,649	1,619	1,591	1,651	1,630
2013	948	933	919	906	893	881	907	898
2014	2,289	2,261	2,234	2,207	2,183	2,159	2,209	2,193
2015	3,946	3,908	3,870	3,834	3,799	3,766	3,836	3,812
2016	6,169	6,108	6,049	5,991	5,937	5,882	5,995	5,957
2017	7,912	7,835	7,759	7,686	7,614	7,545	7,691	7,641
2018	11,439	11,317	11,199	11,083	10,972	10,861	11,090	11,014
2019	15,056	14,878	14,704	14,533	14,369	14,208	14,545	14,432
Total	50,059	49,486	48,930	48,385	47,866	47,358	48,420	48,065
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	1,129	556	-	(545)	(1,064)	(1,572)	(510)	(865)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	3.4%	3.4%	-	(3.4%)	(6.9%)	(10.3%)	(3.4%)	(6.9%)
2008	6.3%	3.1%	-	(3.1%)	(6.3%)	(8.3%)	(3.1%)	(4.2%)
2009	7.1%	3.5%	-	(3.5%)	(5.9%)	(9.4%)	(3.5%)	(4.7%)
2010	7.4%	3.7%	-	(3.7%)	(7.4%)	(7.4%)	(3.7%)	(3.7%)
2011	7.6%	3.6%	-	(3.6%)	(6.9%)	(10.1%)	(3.6%)	(5.4%)
2012	4.0%	1.9%	-	(2.0%)	(3.7%)	(5.4%)	(1.8%)	(3.1%)
2013	3.2%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(1.3%)	(2.3%)
2014	2.5%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(1.1%)	(1.8%)
2015	2.0%	1.0%	-	(0.9%)	(1.8%)	(2.7%)	(0.9%)	(1.5%)
2016	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.9%)	(1.5%)
2017	2.0%	1.0%	-	(0.9%)	(1.9%)	(2.8%)	(0.9%)	(1.5%)
2018	2.1%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(1.0%)	(1.7%)
2019	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(1.1%)	(1.8%)
Total	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.0%)	(1.8%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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NEW BRUNSWICK

Amounts in \$000s

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	24	24	24	24	24	24	24	24
2007	-	-	-	-	-	-	-	-
2008	55	53	51	49	47	46	49	49
2009	324	317	312	306	301	296	306	304
2010	468	460	453	446	440	433	446	442
2011	347	343	339	335	332	328	335	332
2012	651	641	633	624	616	608	625	619
2013	2,638	2,608	2,578	2,550	2,523	2,495	2,552	2,533
2014	1,176	1,166	1,158	1,149	1,140	1,132	1,149	1,144
2015	4,110	4,076	4,044	4,012	3,982	3,951	4,015	3,993
2016	4,761	4,714	4,668	4,624	4,580	4,539	4,627	4,597
2017	6,232	6,152	6,076	6,001	5,929	5,858	6,006	5,957
2018	8,351	8,227	8,107	7,989	7,875	7,763	7,996	7,918
2019	11,490	11,300	11,117	10,938	10,765	10,598	10,950	10,831
Total	40,627	40,081	39,560	39,047	38,554	38,071	39,080	38,743
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Dollar Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	1,067	521	-	(513)	(1,006)	(1,489)	(480)	(817)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

Percentage Impact Relative to Valuation Assumption								
AY	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	7.8%	3.9%	-	(3.9%)	(7.8%)	(9.8%)	(3.9%)	(3.9%)
2009	3.8%	1.6%	-	(1.9%)	(3.5%)	(5.1%)	(1.9%)	(2.6%)
2010	3.3%	1.5%	-	(1.5%)	(2.9%)	(4.4%)	(1.5%)	(2.4%)
2011	2.4%	1.2%	-	(1.2%)	(2.1%)	(3.2%)	(1.2%)	(2.1%)
2012	2.8%	1.3%	-	(1.4%)	(2.7%)	(3.9%)	(1.3%)	(2.2%)
2013	2.3%	1.2%	-	(1.1%)	(2.1%)	(3.2%)	(1.0%)	(1.7%)
2014	1.6%	0.7%	-	(0.8%)	(1.6%)	(2.2%)	(0.8%)	(1.2%)
2015	1.6%	0.8%	-	(0.8%)	(1.5%)	(2.3%)	(0.7%)	(1.3%)
2016	2.0%	1.0%	-	(0.9%)	(1.9%)	(2.8%)	(0.9%)	(1.5%)
2017	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(1.2%)	(2.0%)
2018	3.0%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(1.4%)	(2.3%)
2019	3.4%	1.6%	-	(1.6%)	(3.2%)	(4.7%)	(1.5%)	(2.6%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.8%)	(1.2%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	16	15	15	15	14	14	15	15
2005	88	86	84	82	80	78	82	81
2006	-	-	-	-	-	-	-	-
2007	101	100	100	99	98	97	99	98
2008	-	-	-	-	-	-	-	-
2009	247	238	230	223	216	209	223	218
2010	76	73	71	69	66	64	69	67
2011	7	7	7	6	6	6	6	6
2012	156	153	151	148	146	143	149	147
2013	1,122	1,105	1,087	1,072	1,057	1,041	1,073	1,062
2014	1,844	1,822	1,802	1,782	1,763	1,744	1,783	1,770
2015	1,110	1,098	1,086	1,075	1,065	1,054	1,075	1,068
2016	3,282	3,248	3,215	3,183	3,151	3,121	3,185	3,164
2017	4,986	4,929	4,872	4,819	4,766	4,715	4,822	4,786
2018	7,843	7,741	7,642	7,546	7,452	7,362	7,552	7,487
2019	12,512	12,337	12,165	12,000	11,839	11,683	12,010	11,900
Total	33,390	32,952	32,527	32,119	31,719	31,331	32,143	31,869
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	863	425	-	(408)	(808)	(1,196)	(384)	(658)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	6.7%	-	-	-	(6.7%)	(6.7%)	-	-
2005	4.8%	2.4%	-	(2.4%)	(4.8%)	(7.1%)	(2.4%)	(3.6%)
2006	-	-	-	-	-	-	-	-
2007	1.0%	-	-	(1.0%)	(2.0%)	(3.0%)	(1.0%)	(2.0%)
2008	-	-	-	-	-	-	-	-
2009	7.4%	3.5%	-	(3.0%)	(6.1%)	(9.1%)	(3.0%)	(5.2%)
2010	7.0%	2.8%	-	(2.8%)	(7.0%)	(9.9%)	(2.8%)	(5.6%)
2011	-	-	-	(14.3%)	(14.3%)	(14.3%)	(14.3%)	(14.3%)
2012	3.3%	1.3%	-	(2.0%)	(3.3%)	(5.3%)	(1.3%)	(2.6%)
2013	3.2%	1.7%	-	(1.4%)	(2.8%)	(4.2%)	(1.3%)	(2.3%)
2014	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.1%)	(1.8%)
2015	2.2%	1.1%	-	(1.0%)	(1.9%)	(2.9%)	(1.0%)	(1.7%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(0.9%)	(1.6%)
2017	2.3%	1.2%	-	(1.1%)	(2.2%)	(3.2%)	(1.0%)	(1.8%)
2018	2.6%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(1.2%)	(2.0%)
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(1.3%)	(2.2%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.7%)	(1.2%)	(2.0%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	485	467	450	433	417	403	434	423
2011	-	-	-	-	-	-	-	-
2012	331	317	304	291	280	268	292	284
2013	48	47	46	45	44	43	45	45
2014	342	337	332	328	323	319	328	325
2015	762	753	743	734	725	717	735	729
2016	2,152	2,122	2,094	2,068	2,042	2,017	2,069	2,051
2017	1,440	1,423	1,406	1,390	1,374	1,359	1,391	1,380
2018	2,325	2,294	2,265	2,237	2,210	2,184	2,239	2,220
2019	1,889	1,865	1,842	1,819	1,797	1,776	1,820	1,806
Total	9,774	9,625	9,482	9,345	9,212	9,086	9,353	9,263
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	292	143	-	(137)	(270)	(396)	(129)	(219)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	7.8%	3.8%	-	(3.8%)	(7.3%)	(10.4%)	(3.6%)	(6.0%)
2011	-	-	-	-	-	-	-	-
2012	8.9%	4.3%	-	(4.3%)	(7.9%)	(11.8%)	(3.9%)	(6.6%)
2013	4.3%	2.2%	-	(2.2%)	(4.3%)	(6.5%)	(2.2%)	(2.2%)
2014	3.0%	1.5%	-	(1.2%)	(2.7%)	(3.9%)	(1.2%)	(2.1%)
2015	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.5%)	(1.1%)	(1.9%)
2016	2.8%	1.3%	-	(1.2%)	(2.5%)	(3.7%)	(1.2%)	(2.1%)
2017	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.3%)	(1.1%)	(1.8%)
2018	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(1.1%)	(2.0%)
2019	2.6%	1.2%	-	(1.2%)	(2.4%)	(3.6%)	(1.2%)	(2.0%)
Total	3.1%	1.5%	-	(1.4%)	(2.8%)	(4.2%)	(1.4%)	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	5,988	5,900	5,814	5,732	5,650	5,573	5,737	5,681
2005	9	8	8	8	8	8	8	8
2006	602	586	570	555	541	526	556	546
2007	2,562	2,486	2,413	2,343	2,277	2,213	2,348	2,302
2008	629	608	590	571	553	537	572	561
2009	1,986	1,925	1,867	1,813	1,761	1,711	1,816	1,780
2010	1,498	1,466	1,437	1,409	1,382	1,357	1,410	1,393
2011	2,321	2,260	2,203	2,147	2,096	2,045	2,151	2,115
2012	1,422	1,393	1,365	1,339	1,314	1,290	1,341	1,324
2013	5,840	5,747	5,659	5,574	5,494	5,416	5,580	5,524
2014	4,420	4,362	4,307	4,254	4,202	4,154	4,257	4,222
2015	7,126	7,044	6,964	6,887	6,814	6,742	6,891	6,841
2016	7,946	7,862	7,782	7,704	7,629	7,556	7,708	7,657
2017	9,454	9,340	9,230	9,123	9,019	8,919	9,130	9,058
2018	19,306	19,035	18,774	18,520	18,274	18,035	18,537	18,369
2019	33,529	33,022	32,537	32,064	31,605	31,163	32,092	31,778
Total	104,638	103,044	101,520	100,043	98,619	97,245	100,134	99,159
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	3,118	1,524	-	(1,477)	(2,901)	(4,275)	(1,386)	(2,361)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	3.0%	1.5%	-	(1.4%)	(2.8%)	(4.1%)	(1.3%)	(2.3%)
2005	12.5%	-	-	-	-	-	-	-
2006	5.6%	2.8%	-	(2.6%)	(5.1%)	(7.7%)	(2.5%)	(4.2%)
2007	6.2%	3.0%	-	(2.9%)	(5.6%)	(8.3%)	(2.7%)	(4.6%)
2008	6.6%	3.1%	-	(3.2%)	(6.3%)	(9.0%)	(3.1%)	(4.9%)
2009	6.4%	3.1%	-	(2.9%)	(5.7%)	(8.4%)	(2.7%)	(4.7%)
2010	4.2%	2.0%	-	(1.9%)	(3.8%)	(5.6%)	(1.9%)	(3.1%)
2011	5.4%	2.6%	-	(2.5%)	(4.9%)	(7.2%)	(2.4%)	(4.0%)
2012	4.2%	2.1%	-	(1.9%)	(3.7%)	(5.5%)	(1.8%)	(3.0%)
2013	3.2%	1.6%	-	(1.5%)	(2.9%)	(4.3%)	(1.4%)	(2.4%)
2014	2.6%	1.3%	-	(1.2%)	(2.4%)	(3.6%)	(1.2%)	(2.0%)
2015	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.0%)	(1.8%)
2016	2.1%	1.0%	-	(1.0%)	(2.0%)	(2.9%)	(1.0%)	(1.6%)
2017	2.4%	1.2%	-	(1.2%)	(2.3%)	(3.4%)	(1.1%)	(1.9%)
2018	2.8%	1.4%	-	(1.4%)	(2.7%)	(3.9%)	(1.3%)	(2.2%)
2019	3.0%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(1.4%)	(2.3%)
Total	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.2%)	(1.4%)	(2.3%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	54	53	53	51	50	49	51	50
2005	108	105	103	100	98	95	100	99
2006	4	4	4	4	4	4	4	4
2007	28	28	28	28	27	27	28	27
2008	1,044	1,012	981	952	924	897	954	934
2009	45	44	42	41	40	38	41	40
2010	11	11	11	11	11	10	11	11
2011	1,676	1,643	1,612	1,583	1,555	1,528	1,584	1,565
2012	442	435	430	424	419	413	424	420
2013	2,772	2,736	2,701	2,670	2,638	2,608	2,671	2,650
2014	3,059	3,029	3,000	2,971	2,944	2,917	2,973	2,954
2015	8,412	8,329	8,248	8,171	8,096	8,023	8,176	8,124
2016	11,593	11,458	11,328	11,201	11,079	10,960	11,209	11,126
2017	11,747	11,599	11,456	11,317	11,182	11,050	11,325	11,233
2018	20,868	20,548	20,240	19,938	19,646	19,363	19,958	19,756
2019	30,603	30,189	29,788	29,400	29,024	28,661	29,426	29,168
Total	92,466	91,223	90,025	88,862	87,737	86,643	88,935	88,161
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	2,441	1,198	-	(1,163)	(2,288)	(3,382)	(1,090)	(1,864)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	1.9%	-	-	(3.8%)	(5.7%)	(7.5%)	(3.8%)	(5.7%)
2005	4.9%	1.9%	-	(2.9%)	(4.9%)	(7.8%)	(2.9%)	(3.9%)
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	(3.6%)	(3.6%)	-	(3.6%)
2008	6.4%	3.2%	-	(3.0%)	(5.8%)	(8.6%)	(2.8%)	(4.8%)
2009	7.1%	4.8%	-	(2.4%)	(4.8%)	(9.5%)	(2.4%)	(4.8%)
2010	-	-	-	-	-	(9.1%)	-	-
2011	4.0%	1.9%	-	(1.8%)	(3.5%)	(5.2%)	(1.7%)	(2.9%)
2012	2.8%	1.2%	-	(1.4%)	(2.6%)	(4.0%)	(1.4%)	(2.3%)
2013	2.6%	1.3%	-	(1.1%)	(2.3%)	(3.4%)	(1.1%)	(1.9%)
2014	2.0%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.9%)	(1.5%)
2015	2.0%	1.0%	-	(0.9%)	(1.8%)	(2.7%)	(0.9%)	(1.5%)
2016	2.3%	1.1%	-	(1.1%)	(2.2%)	(3.2%)	(1.1%)	(1.8%)
2017	2.5%	1.2%	-	(1.2%)	(2.4%)	(3.5%)	(1.1%)	(1.9%)
2018	3.1%	1.5%	-	(1.5%)	(2.9%)	(4.3%)	(1.4%)	(2.4%)
2019	2.7%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(1.2%)	(2.1%)
Total	2.7%	1.3%	-	(1.3%)	(2.5%)	(3.8%)	(1.2%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	23	22	21	21	20	19	21	20
2011	2	2	2	2	2	2	2	2
2012	4	4	3	3	3	3	3	3
2013	13	12	12	12	12	12	12	12
2014	26	26	26	26	25	25	26	25
2015	72	72	71	71	69	69	71	70
2016	390	385	381	377	372	368	377	374
2017	1,147	1,131	1,115	1,101	1,086	1,072	1,102	1,092
2018	933	919	907	893	880	869	894	885
2019	630	622	614	607	599	592	607	602
Total	3,240	3,195	3,152	3,113	3,068	3,031	3,115	3,085
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	88	43	-	(39)	(84)	(121)	(37)	(67)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	9.5%	4.8%	-	-	(4.8%)	(9.5%)	-	(4.8%)
2011	-	-	-	-	-	-	-	-
2012	33.3%	33.3%	-	-	-	-	-	-
2013	8.3%	-	-	-	-	-	-	-
2014	-	-	-	-	(3.8%)	(3.8%)	-	(3.8%)
2015	1.4%	1.4%	-	-	(2.8%)	(2.8%)	-	(1.4%)
2016	2.4%	1.0%	-	(1.0%)	(2.4%)	(3.4%)	(1.0%)	(1.8%)
2017	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(1.2%)	(2.1%)
2018	2.9%	1.3%	-	(1.5%)	(3.0%)	(4.2%)	(1.4%)	(2.4%)
2019	2.6%	1.3%	-	(1.1%)	(2.4%)	(3.6%)	(1.1%)	(2.0%)
Total	2.8%	1.4%	-	(1.2%)	(2.7%)	(3.8%)	(1.2%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	2	2	2	2	2	2	2	2
2012	5	5	5	5	5	5	5	5
2013	357	352	347	343	339	334	343	340
2014	36	36	35	35	35	35	35	35
2015	92	90	89	89	88	87	89	88
2016	398	393	389	385	381	376	385	382
2017	995	981	968	955	943	931	956	947
2018	938	923	909	896	883	870	897	888
2019	1,240	1,221	1,204	1,186	1,168	1,153	1,187	1,176
Total	4,063	4,003	3,948	3,896	3,844	3,793	3,899	3,863
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	115	55	-	(52)	(104)	(155)	(49)	(85)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	2.9%	1.4%	-	(1.2%)	(2.3%)	(3.7%)	(1.2%)	(2.0%)
2014	2.9%	2.9%	-	-	-	-	-	-
2015	3.4%	1.1%	-	-	(1.1%)	(2.2%)	-	(1.1%)
2016	2.3%	1.0%	-	(1.0%)	(2.1%)	(3.3%)	(1.0%)	(1.8%)
2017	2.8%	1.3%	-	(1.3%)	(2.6%)	(3.8%)	(1.2%)	(2.2%)
2018	3.2%	1.5%	-	(1.4%)	(2.9%)	(4.3%)	(1.3%)	(2.3%)
2019	3.0%	1.4%	-	(1.5%)	(3.0%)	(4.2%)	(1.4%)	(2.3%)
Total	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(1.2%)	(2.2%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	110	109	108	107	106	106	107	107
2013	10	10	10	9	9	9	9	9
2014	135	135	135	134	134	134	134	134
2015	102	101	100	99	99	98	99	99
2016	107	106	105	104	103	101	104	103
2017	195	192	190	187	186	183	187	186
2018	258	255	251	248	245	241	248	246
2019	284	280	275	271	267	263	272	268
Total	1,201	1,188	1,174	1,159	1,149	1,135	1,160	1,152
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	27	14	-	(15)	(25)	(39)	(14)	(22)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1.9%	0.9%	-	(0.9%)	(1.9%)	(1.9%)	(0.9%)	(0.9%)
2013	-	-	-	(10.0%)	(10.0%)	(10.0%)	(10.0%)	(10.0%)
2014	-	-	-	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)
2015	2.0%	1.0%	-	(1.0%)	(1.0%)	(2.0%)	(1.0%)	(1.0%)
2016	1.9%	1.0%	-	(1.0%)	(1.9%)	(3.8%)	(1.0%)	(1.9%)
2017	2.6%	1.1%	-	(1.6%)	(2.1%)	(3.7%)	(1.6%)	(2.1%)
2018	2.8%	1.6%	-	(1.2%)	(2.4%)	(4.0%)	(1.2%)	(2.0%)
2019	3.3%	1.8%	-	(1.5%)	(2.9%)	(4.4%)	(1.1%)	(2.5%)
Total	2.3%	1.2%	-	(1.3%)	(2.1%)	(3.3%)	(1.2%)	(1.9%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2019.

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2019 projected Unpaid							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	6,058	5,968	5,882	5,798	5,714	5,636	5,803	5,746
2005	205	199	195	190	186	181	190	188
2006	630	614	598	583	569	554	584	574
2007	2,721	2,644	2,570	2,498	2,429	2,363	2,503	2,454
2008	1,830	1,772	1,718	1,665	1,614	1,568	1,668	1,636
2009	2,693	2,612	2,536	2,465	2,398	2,331	2,468	2,423
2010	2,590	2,527	2,470	2,415	2,361	2,311	2,417	2,382
2011	4,653	4,544	4,442	4,342	4,251	4,160	4,347	4,284
2012	4,871	4,771	4,681	4,590	4,508	4,427	4,597	4,539
2013	13,748	13,550	13,359	13,181	13,009	12,839	13,192	13,073
2014	13,327	13,174	13,029	12,886	12,749	12,619	12,894	12,802
2015	25,732	25,471	25,215	24,972	24,737	24,507	24,987	24,824
2016	36,798	36,396	36,011	35,637	35,274	34,920	35,659	35,411
2017	44,108	43,582	43,072	42,579	42,099	41,632	42,610	42,280
2018	72,261	71,259	70,294	69,350	68,437	67,548	69,411	68,783
2019	107,233	105,714	104,246	102,818	101,433	100,097	102,909	101,961
Total	339,458	334,797	330,318	325,969	321,768	317,693	326,239	323,360
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
Total	9,140	4,479	-	(4,349)	(8,550)	(12,625)	(4,079)	(6,958)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.48%	0.98%	1.48%	1.98%	2.48%	2.98%	1.95%	2.29%
2004 & prior	3.0%	1.5%	-	(1.4%)	(2.9%)	(4.2%)	(1.3%)	(2.3%)
2005	5.1%	2.1%	-	(2.6%)	(4.6%)	(7.2%)	(2.6%)	(3.6%)
2006	5.4%	2.7%	-	(2.5%)	(4.8%)	(7.4%)	(2.3%)	(4.0%)
2007	5.9%	2.9%	-	(2.8%)	(5.5%)	(8.1%)	(2.6%)	(4.5%)
2008	6.5%	3.1%	-	(3.1%)	(6.1%)	(8.7%)	(2.9%)	(4.8%)
2009	6.2%	3.0%	-	(2.8%)	(5.4%)	(8.1%)	(2.7%)	(4.5%)
2010	4.9%	2.3%	-	(2.2%)	(4.4%)	(6.4%)	(2.1%)	(3.6%)
2011	4.8%	2.3%	-	(2.3%)	(4.3%)	(6.3%)	(2.1%)	(3.6%)
2012	4.1%	1.9%	-	(1.9%)	(3.7%)	(5.4%)	(1.8%)	(3.0%)
2013	2.9%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(1.3%)	(2.1%)
2014	2.3%	1.1%	-	(1.1%)	(2.1%)	(3.1%)	(1.0%)	(1.7%)
2015	2.1%	1.0%	-	(1.0%)	(1.9%)	(2.8%)	(0.9%)	(1.6%)
2016	2.2%	1.1%	-	(1.0%)	(2.0%)	(3.0%)	(1.0%)	(1.7%)
2017	2.4%	1.2%	-	(1.1%)	(2.3%)	(3.3%)	(1.1%)	(1.8%)
2018	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.9%)	(1.3%)	(2.1%)
2019	2.9%	1.4%	-	(1.4%)	(2.7%)	(4.0%)	(1.3%)	(2.2%)
Total	2.8%	1.4%	-	(1.3%)	(2.6%)	(3.8%)	(1.2%)	(2.1%)
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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Jurisdiction Desc	Newfoundland & Labrador
AccountCode Desc	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	(6)	3	(3)	-	-	(6)	
	2010	(5)	1	30	-	31	26	
	2011	(5)	-	-	-	-	(5)	
	2012	82	(4)	4	-	-	82	
	2013	50	(4)	11	-	7	57	
	2014	156	(3)	(19)	-	(22)	134	
	2015	220	(10)	(254)	-	(264)	(44)	
	2016	977	(137)	(458)	-	(595)	382	
	2017	1,393	(212)	245	-	33	1,426	
	2018	1,079	(257)	(233)	-	(490)	589	
	2019	1,460	194	(248)	-	(54)	1,406	
Private Passenger Total		5,401	(429)	(925)	-	(1,354)	4,047	
Non Private Passenger								
	prior	6	-	-	-	-	6	
	2010	2	-	-	-	-	2	
	2011	4	1	(1)	-	-	4	
	2012	24	(1)	1	-	-	24	
	2013	35	(2)	212	-	210	245	
	2014	3	-	-	-	-	3	
	2015	316	(36)	69	-	33	349	
	2016	483	(67)	(66)	-	(133)	350	
	2017	734	(82)	59	-	(23)	711	
	2018	1,143	(139)	152	-	13	1,156	
	2019	564	61	178	-	239	803	
Non Private Passenger Total		3,314	(265)	604	-	339	3,653	
Grand Total		8,715	(694)	(321)	-	(1,015)	7,700	

EXHIBIT G-1

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

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Jurisdiction Desc	New Brunswick
AccountCode Desc	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	41	-	-	-	-	-	41
	2010	55	(2)	2	-	-	-	55
	2011	92	(3)	3	-	-	-	92
	2012	137	(3)	4	-	1	0.7%	138
	2013	240	(7)	20	-	13	5.4%	253
	2014	268	(7)	336	-	329	122.8%	597
	2015	348	(11)	70	-	59	17.0%	407
	2016	1,147	(33)	74	-	41	3.6%	1,188
	2017	3,194	(40)	14	-	(26)	(0.8%)	3,168
	2018	4,211	(51)	47	-	(4)	(0.1%)	4,207
	2019	2,112	432	(163)	-	269	12.7%	2,381
Private Passenger Total		11,845	275	407	-	682	5.8%	12,527
Non Private Passenger								
	prior	22	(2)	2	-	-	-	22
	2010	18	-	(1)	-	(1)	(5.6%)	17
	2011	147	(9)	32	-	23	15.6%	170
	2012	31	-	-	-	-	-	31
	2013	182	(2)	(330)	-	(332)	(182.4%)	(150)
	2014	44	(3)	3	-	-	-	44
	2015	219	(30)	(116)	-	(146)	(66.7%)	73
	2016	511	(42)	42	-	-	-	511
	2017	852	(35)	33	-	(2)	(0.2%)	850
	2018	878	(61)	55	-	(6)	(0.7%)	872
	2019	633	199	25	-	224	35.4%	857
Non Private Passenger Total		3,537	15	(255)	-	(240)	(6.8%)	3,297
Grand Total		15,382	290	152	-	442	2.9%	15,824

EXHIBIT G-1

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

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Jurisdiction Desc	Nova Scotia
AccountCode Desc	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	25	(1)	(4)	-	(5)	(20.0%)	20
	2010	9	1	(1)	-	-	-	9
	2011	6	-	-	-	-	-	6
	2012	(20)	(1)	1	-	-	-	(20)
	2013	14	-	3	-	3	21.4%	17
	2014	33	(2)	7	-	5	15.2%	38
	2015	62	(2)	13	-	11	17.7%	73
	2016	540	(16)	45	-	29	5.4%	569
	2017	1,602	(67)	9	-	(58)	(3.6%)	1,544
	2018	2,601	(112)	54	-	(58)	(2.2%)	2,543
	2019	1,689	386	54	-	440	26.1%	2,129
Private Passenger Total		6,561	186	181	-	367	5.6%	6,928
Non Private Passenger								
	prior	-	-	-	-	-	-	-
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	-	-	-	-	-	-	-
	2013	91	(1)	1	-	-	-	91
	2014	113	-	21	-	21	18.6%	134
	2015	382	(16)	18	-	2	0.5%	384
	2016	876	(27)	23	-	(4)	(0.5%)	872
	2017	1,384	(72)	(11)	-	(83)	(6.0%)	1,301
	2018	2,390	(91)	(21)	-	(112)	(4.7%)	2,278
	2019	1,753	154	(30)	-	124	7.1%	1,877
Non Private Passenger Total		6,982	(53)	1	-	(52)	(0.7%)	6,930
Grand Total		13,543	133	182	-	315	2.3%	13,858

EXHIBIT G-1

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

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

M/S IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change	Sum of % Total Change	
Private Passenger								
	prior	(5)	-	-	-	-	-	(5)
	2010	(2)	-	-	-	-	-	(2)
	2011	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	163	(3)	3	-	-	-	163
	2015	94	(4)	4	-	-	-	94
	2016	358	(4)	(24)	-	(28)	(7.8%)	330
	2017	351	(4)	(133)	-	(137)	(39.0%)	214
	2018	542	(7)	9	-	2	0.4%	544
	2019	255	31	44	-	75	29.4%	330
Private Passenger Total		1,753	9	(97)	-	(88)	(5.0%)	1,665
Non Private Passenger								
	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	6	-	6	100.0%	6
	2011	1	-	-	-	-	-	1
	2012	(4)	-	-	-	-	-	(4)
	2013	3	-	-	-	-	-	3
	2014	7	-	-	-	-	-	7
	2015	84	(1)	1	-	-	-	84
	2016	298	(3)	3	-	-	-	298
	2017	676	(6)	6	-	-	-	676
	2018	726	(8)	11	-	3	0.4%	729
	2019	294	71	56	-	127	43.2%	421
Non Private Passenger Total		2,084	53	83	-	136	6.5%	2,220
Grand Total		3,837	62	(14)	-	48	1.3%	3,885

EXHIBIT G-1

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

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Jurisdiction Desc	Ontario
AccountCode Desc	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	1,569	(77)	(291)	-	(368)	(23.5%)	1,201
	2010	641	(39)	39	-	-	-	641
	2011	138	(7)	7	-	-	-	138
	2012	26	(2)	2	-	-	-	26
	2013	20	1	2	-	3	15.0%	23
	2014	114	1	(172)	-	(171)	(150.0%)	(57)
	2015	101	(2)	2	-	-	-	101
	2016	785	(41)	82	-	41	5.2%	826
	2017	2,241	(135)	127	-	(8)	(0.4%)	2,233
	2018	3,116	(259)	263	-	4	0.1%	3,120
	2019	1,964	483	14	-	497	25.3%	2,461
Private Passenger Total		10,715	(77)	75	-	(2)	-	10,713
Non Private Passenger								
	prior	103	(8)	32	-	24	23.3%	127
	2010	42	(5)	5	-	-	-	42
	2011	185	(16)	16	-	-	-	185
	2012	237	(19)	30	-	11	4.6%	248
	2013	469	(29)	67	-	38	8.1%	507
	2014	453	(37)	37	-	-	-	453
	2015	1,111	(38)	62	-	24	2.2%	1,135
	2016	2,301	(96)	174	-	78	3.4%	2,379
	2017	4,301	(213)	245	-	32	0.7%	4,333
	2018	10,275	(510)	700	-	190	1.8%	10,465
	2019	11,838	2,209	624	-	2,833	23.9%	14,671
Non Private Passenger Total		31,315	1,238	1,992	-	3,230	10.3%	34,545
Grand Total		42,030	1,161	2,067	-	3,228	7.7%	45,258

EXHIBIT G-1

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

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Jurisdiction Desc	Alberta
AccountCode Desc	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	(8)	-	(3)	-	(3)	37.5%	(11)
	2010	31	(1)	2	-	1	3.2%	32
	2011	130	(2)	2	-	-	-	130
	2012	277	(9)	9	-	-	-	277
	2013	180	(5)	5	-	-	-	180
	2014	453	(14)	14	-	-	-	453
	2015	449	(13)	6	-	(7)	(1.6%)	442
	2016	620	(15)	15	-	-	-	620
	2017	1,123	(33)	263	-	230	20.5%	1,353
	2018	1,240	(36)	59	-	23	1.9%	1,263
	2019	445	87	108	-	195	43.8%	640
Private Passenger Total		4,940	(41)	480	-	439	8.9%	5,379
Non Private Passenger								
	prior	226	(20)	(7)	-	(27)	(11.9%)	199
	2010	7	(1)	1	-	-	-	7
	2011	(44)	5	(5)	-	-	-	(44)
	2012	(39)	5	(563)	-	(558)	1,430.8%	(597)
	2013	649	(53)	140	-	87	13.4%	736
	2014	375	(33)	115	-	82	21.9%	457
	2015	2,169	(93)	(82)	-	(175)	(8.1%)	1,994
	2016	3,550	(261)	283	-	22	0.6%	3,572
	2017	4,434	(374)	309	-	(65)	(1.5%)	4,369
	2018	7,437	(640)	(175)	-	(815)	(11.0%)	6,622
	2019	8,194	1,191	1,265	-	2,456	30.0%	10,650
Non Private Passenger Total		26,958	(274)	1,281	-	1,007	3.7%	27,965
Grand Total		31,898	(315)	1,761	-	1,446	4.5%	33,344

EXHIBIT G-1

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

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Jurisdiction Desc Yukon
AccountCode Desc 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	4	-	-	-	-	-	4
	2010	1	-	-	-	-	-	1
	2011	4	-	-	-	-	-	4
	2012	7	-	-	-	-	-	7
	2013	14	-	-	-	-	-	14
	2014	30	-	-	-	-	-	30
	2015	56	(1)	1	-	-	-	56
	2016	159	(1)	1	-	-	-	159
	2017	163	(3)	3	-	-	-	163
	2018	198	(3)	(6)	-	(9)	(4.5%)	189
	2019	88	4	16	-	20	22.7%	108
Private Passenger Total		724	(4)	15	-	11	1.5%	735
Non Private Passenger								
	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	7	-	-	-	-	-	7
	2015	33	-	-	-	-	-	33
	2016	76	(1)	1	-	-	-	76
	2017	160	(1)	1	-	-	-	160
	2018	187	(14)	(46)	-	(60)	(32.1%)	127
	2019	197	21	1	-	22	11.2%	219
Non Private Passenger Total		665	5	(43)	-	(38)	(5.7%)	627
Grand Total		1,389	1	(28)	-	(27)	(1.9%)	1,362

EXHIBIT G-1

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

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Jurisdiction Desc	Northwest Territories
AccountCode Desc	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	(2)	-	-	-	-	-	-	(2)
	2010	(1)	-	-	-	-	-	-	(1)
	2011	3	-	-	-	-	-	-	3
	2012	10	-	-	-	-	-	-	10
	2013	11	-	-	-	-	-	-	11
	2014	39	-	-	-	-	-	-	39
	2015	84	(1)	1	-	-	-	-	84
	2016	247	(2)	2	-	-	-	-	247
	2017	280	(2)	2	-	-	-	-	280
	2018	527	(54)	21	-	(33)	(6.3%)	-	494
	2019	146	43	35	-	78	53.4%	-	224
Private Passenger Total		1,344	(16)	61	-	45	3.3%	-	1,389
Non Private Passenger									
	prior	2	-	-	-	-	-	-	2
	2010	1	-	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-	-
	2013	43	-	-	-	-	-	-	43
	2014	10	-	-	-	-	-	-	10
	2015	31	-	1	-	1	3.2%	-	32
	2016	138	(1)	1	-	-	-	-	138
	2017	260	(3)	3	-	-	-	-	260
	2018	220	(3)	(3)	-	(6)	(2.7%)	-	214
	2019	(121)	19	22	-	41	(33.9%)	-	(80)
Non Private Passenger Total		584	12	24	-	36	6.2%	-	620
Grand Total		1,928	(4)	85	-	81	4.2%	-	2,009

EXHIBIT G-1

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	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	(1)	-	-	-	-	(1)	
	2010	-	-	-	-	-	-	
	2011	-	-	-	-	-	-	
	2012	15	(2)	2	-	-	15	
	2013	2	-	-	-	-	2	
	2014	8	-	-	-	-	8	
	2015	13	-	-	-	-	13	
	2016	40	(2)	2	-	-	40	
	2017	32	(1)	1	-	-	32	
	2018	39	(2)	(2)	-	(4)	35	
	2019	19	2	3	-	5	24	
Private Passenger Total		167	(5)	6	-	1	168	
Non Private Passenger								
	prior	-	-	-	-	-	-	
	2010	-	-	-	-	-	-	
	2011	-	-	-	-	-	-	
	2012	-	-	-	-	-	-	
	2013	12	-	-	-	-	12	
	2014	24	(1)	1	-	-	24	
	2015	25	-	-	-	-	25	
	2016	93	(1)	1	-	-	93	
	2017	187	(2)	2	-	-	187	
	2018	253	(2)	2	-	-	253	
	2019	83	23	(14)	-	9	92	
Non Private Passenger Total		677	17	(8)	-	9	686	
Grand Total		844	12	(2)	-	10	854	

EXHIBIT G-1

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

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Jurisdiction Desc	(All)
AccountCode Desc	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	1,617	(75)	(301)	-	(376)	(23.3%)	1,241
	2010	729	(40)	72	-	32	4.4%	761
	2011	367	(12)	12	-	-	-	367
	2012	534	(21)	22	-	1	0.2%	535
	2013	529	(15)	41	-	26	4.9%	555
	2014	1,264	(28)	169	-	141	11.2%	1,405
	2015	1,427	(44)	(157)	-	(201)	(14.1%)	1,226
	2016	4,873	(251)	(261)	-	(512)	(10.5%)	4,361
	2017	10,379	(497)	531	-	34	0.3%	10,413
	2018	13,553	(781)	212	-	(569)	(4.2%)	12,984
	2019	8,178	1,662	(137)	-	1,525	18.6%	9,703
Private Passenger Total		43,450	(102)	203	-	101	0.2%	43,551
Non Private Passenger								
	prior	360	(30)	27	-	(3)	(0.8%)	357
	2010	68	(6)	11	-	5	7.4%	73
	2011	288	(19)	42	-	23	8.0%	311
	2012	250	(15)	(532)	-	(547)	(218.8%)	(297)
	2013	1,486	(87)	90	-	3	0.2%	1,489
	2014	1,036	(74)	177	-	103	9.9%	1,139
	2015	4,370	(214)	(47)	-	(261)	(6.0%)	4,109
	2016	8,326	(499)	462	-	(37)	(0.4%)	8,289
	2017	12,988	(788)	647	-	(141)	(1.1%)	12,847
	2018	23,509	(1,468)	675	-	(793)	(3.4%)	22,716
	2019	23,435	3,948	2,127	-	6,075	25.9%	29,510
Non Private Passenger Total		76,116	748	3,679	-	4,427	5.8%	80,543
Grand Total		119,566	646	3,882	-	4,528	3.8%	124,094

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(11)	2	(2)	-	-	-	(11)
	2010	(5)	1	30	-	31	(620.0%)	26
	2011	(5)	1	(1)	-	-	-	(5)
	2012	(10)	2	(2)	-	-	-	(10)
	2013	3	(1)	9	-	8	266.7%	11
	2014	(41)	8	(28)	-	(20)	48.8%	(61)
	2015	(32)	1	(264)	-	(263)	821.9%	(295)
	2016	586	(117)	(464)	-	(581)	(99.1%)	5
	2017	1,006	(201)	243	-	42	4.2%	1,048
	2018	462	(240)	(233)	-	(473)	(102.4%)	(11)
2019	1,174	142	(250)	-	(108)	(9.2%)	1,066	
Private Passenger Total		3,127	(402)	(962)	-	(1,364)	(43.6%)	1,763
Non Private Passenger	prior	6	-	-	-	-	-	6
	2010	2	-	-	-	-	-	2
	2011	2	-	-	-	-	-	2
	2012	11	-	-	-	-	-	11
	2013	(2)	-	229	-	229	(11,450.0%)	227
	2014	(7)	-	-	-	-	-	(7)
	2015	188	(28)	66	-	38	20.2%	226
	2016	308	(46)	(80)	-	(126)	(40.9%)	182
	2017	470	(71)	48	-	(23)	(4.9%)	447
	2018	821	(123)	141	-	18	2.2%	839
2019	447	38	179	-	217	48.5%	664	
Non Private Passenger Total		2,246	(230)	583	-	353	15.7%	2,599
Grand Total		5,373	(632)	(379)	-	(1,011)	(18.8%)	4,362

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	29	(1)	1	-	-	-	29
	2011	78	(2)	2	-	-	-	78
	2012	112	(3)	3	-	-	-	112
	2013	185	(6)	19	-	13	7.0%	198
	2014	158	(5)	386	-	381	241.1%	539
	2015	95	(3)	65	-	62	65.3%	157
	2016	809	(24)	74	-	50	6.2%	859
	2017	2,805	(28)	5	-	(23)	(0.8%)	2,782
	2018	3,749	(37)	35	-	(2)	(0.1%)	3,747
2019	1,914	396	(155)	-	241	12.6%	2,155	
Private Passenger Total		9,933	287	435	-	722	7.3%	10,655
Non Private Passenger	prior	16	(2)	2	-	-	-	16
	2010	2	-	-	-	-	-	2
	2011	130	(10)	38	-	28	21.5%	158
	2012	1	-	-	-	-	-	1
	2013	(12)	1	(311)	-	(310)	2,583.3%	(322)
	2014	21	(2)	2	-	-	-	21
	2015	146	(26)	(120)	-	(146)	(100.0%)	-
	2016	428	(39)	39	-	-	-	428
	2017	703	(28)	31	-	3	0.4%	706
	2018	667	(53)	47	-	(6)	(0.9%)	661
2019	495	171	28	-	199	40.2%	694	
Non Private Passenger Total		2,597	12	(244)	-	(232)	(8.9%)	2,365
Grand Total		12,530	299	191	-	490	3.9%	13,020

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	5	-	(5)	-	(5)	(100.0%)	-
	2010	8	-	-	-	-	-	8
	2011	5	-	-	-	-	-	5
	2012	(28)	-	-	-	-	-	(28)
	2013	6	-	3	-	3	50.0%	9
	2014	(15)	-	5	-	5	(33.3%)	(10)
	2015	18	-	11	-	11	61.1%	29
	2016	431	(13)	42	-	29	6.7%	460
	2017	1,422	(64)	6	-	(58)	(4.1%)	1,364
	2018	2,222	(100)	49	-	(51)	(2.3%)	2,171
2019	1,468	338	48	-	386	26.3%	1,854	
Private Passenger Total		5,542	161	159	-	320	5.8%	5,862
Non Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2010	(2)	-	-	-	-	-	(2)
	2011	(5)	-	-	-	-	-	(5)
	2012	(4)	-	-	-	-	-	(4)
	2013	-	-	-	-	-	-	-
	2014	8	-	20	-	20	250.0%	28
	2015	283	(14)	16	-	2	0.7%	285
	2016	685	(21)	18	-	(3)	(0.4%)	682
	2017	1,077	(65)	(17)	-	(82)	(7.6%)	995
	2018	2,054	(82)	(29)	-	(111)	(5.4%)	1,943
2019	1,571	120	(28)	-	92	5.9%	1,663	
Non Private Passenger Total		5,664	(62)	(20)	-	(82)	(1.4%)	5,582
Grand Total		11,206	99	139	-	238	2.1%	11,444

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change			
Private Passenger	prior	(5)	-	-	-	-	-	(5)	
	2010	(1)	-	-	-	-	-	(1)	
	2011	(1)	-	-	-	-	-	(1)	
	2012	-	-	-	-	-	-	-	
	2013	(2)	-	-	-	-	-	(2)	
	2014	153	(2)	2	-	-	-	153	
	2015	29	-	-	-	-	-	29	
	2016	313	(3)	(23)	-	(26)	(8.3%)	287	
	2017	273	(3)	(133)	-	(136)	(49.8%)	137	
	2018	469	(5)	7	-	2	0.4%	471	
2019	225	26	43	-	69	30.7%	294		
Private Passenger Total		1,453	13	(104)	-	(91)	(6.3%)	1,362	
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)	
	2010	-	-	6	-	6	100.0%	6	
	2011	1	-	-	-	-	-	1	
	2012	-	-	-	-	-	-	-	
	2013	1	-	-	-	-	-	1	
	2014	6	-	-	-	-	-	6	
	2015	81	(1)	1	-	-	-	81	
	2016	226	(2)	2	-	-	-	226	
	2017	605	(6)	6	-	-	-	605	
	2018	562	(6)	9	-	3	0.5%	565	
2019	250	62	56	-	118	47.2%	368		
Non Private Passenger Total		1,731	47	80	-	127	7.3%	1,858	
Grand Total		3,184	60	(24)	-	36	1.1%	3,220	

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	1,020	(65)	(299)	-	(364)	(35.7%)	656
	2010	579	(38)	38	-	-	-	579
	2011	116	(8)	8	-	-	-	116
	2012	10	(1)	1	-	-	-	10
	2013	(21)	1	2	-	3	(14.3%)	(18)
	2014	(74)	5	(175)	-	(170)	229.7%	(244)
	2015	37	-	-	-	-	-	37
	2016	574	(37)	127	-	90	15.7%	664
	2017	2,011	(131)	123	-	(8)	(0.4%)	2,003
	2018	2,683	(215)	223	-	8	0.3%	2,691
2019	1,663	416	2	-	418	25.1%	2,081	
Private Passenger Total		8,598	(73)	50	-	(23)	(0.3%)	8,575
Non Private Passenger	prior	37	(4)	29	-	25	67.6%	62
	2010	37	(4)	4	-	-	-	37
	2011	127	(13)	13	-	-	-	127
	2012	138	(14)	27	-	13	9.4%	151
	2013	116	(12)	64	-	52	44.8%	168
	2014	276	(28)	28	-	-	-	276
	2015	510	(28)	53	-	25	4.9%	535
	2016	1,649	(91)	173	-	82	5.0%	1,731
	2017	3,644	(200)	234	-	34	0.9%	3,678
	2018	8,685	(478)	676	-	198	2.3%	8,883
2019	10,677	1,990	557	-	2,547	23.9%	13,224	
Non Private Passenger Total		25,896	1,118	1,858	-	2,976	11.5%	28,872
Grand Total		34,494	1,045	1,908	-	2,953	8.6%	37,447

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(38)	1	(4)	-	(3)	7.9%	(41)
	2010	29	(1)	2	-	1	3.4%	30
	2011	49	(1)	1	-	-	-	49
	2012	253	(8)	8	-	-	-	253
	2013	157	(5)	5	-	-	-	157
	2014	308	(9)	9	-	-	-	308
	2015	390	(12)	12	-	-	-	390
	2016	448	(13)	13	-	-	-	448
	2017	989	(30)	265	-	235	23.8%	1,224
	2018	1,044	(31)	54	-	23	2.2%	1,067
2019	369	70	106	-	176	47.7%	545	
Private Passenger Total		3,998	(39)	471	-	432	10.8%	4,430
Non Private Passenger	prior	197	(19)	(8)	-	(27)	(13.7%)	170
	2010	6	(1)	1	-	-	-	6
	2011	(84)	8	(8)	-	-	-	(84)
	2012	(84)	8	(566)	-	(558)	664.3%	(642)
	2013	338	(34)	122	-	88	26.0%	426
	2014	247	(25)	104	-	79	32.0%	326
	2015	1,641	(82)	(95)	-	(177)	(10.8%)	1,464
	2016	2,503	(250)	291	-	41	1.6%	2,544
	2017	3,444	(344)	283	-	(61)	(1.8%)	3,383
	2018	5,936	(594)	(190)	-	(784)	(13.2%)	5,152
2019	7,207	1,019	1,243	-	2,262	31.4%	9,469	
Non Private Passenger Total		21,351	(314)	1,177	-	863	4.0%	22,214
Grand Total		25,349	(353)	1,648	-	1,295	5.1%	26,644

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4	-	-	-	-	-	4
	2010	1	-	-	-	-	-	1
	2011	4	-	-	-	-	-	4
	2012	6	-	-	-	-	-	6
	2013	13	-	-	-	-	-	13
	2014	28	-	-	-	-	-	28
	2015	53	(1)	1	-	-	-	53
	2016	146	(1)	1	-	-	-	146
	2017	81	(1)	1	-	-	-	81
	2018	183	(2)	(7)	-	(9)	(4.9%)	174
2019	82	3	15	-	18	22.0%	100	
Private Passenger Total		601	(2)	11	-	9	1.5%	610
Non Private Passenger	prior	2	-	-	-	-	-	2
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	6	-	-	-	-	-	6
	2015	31	-	-	-	-	-	31
	2016	69	(1)	1	-	-	-	69
	2017	147	(1)	1	-	-	-	147
	2018	122	(12)	(46)	-	(58)	(47.5%)	64
2019	181	17	-	-	17	9.4%	198	
Non Private Passenger Total		561	3	(44)	-	(41)	(7.3%)	520
Grand Total		1,162	1	(33)	-	(32)	(2.8%)	1,130

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change			
Private Passenger	prior	(2)	-	-	-	-	-	(2)	
	2010	(1)	-	-	-	-	-	(1)	
	2011	3	-	-	-	-	-	3	
	2012	9	-	-	-	-	-	9	
	2013	10	-	-	-	-	-	10	
	2014	36	-	-	-	-	-	36	
	2015	78	(1)	1	-	-	-	78	
	2016	227	(2)	2	-	-	-	227	
	2017	211	(2)	2	-	-	-	211	
	2018	477	(52)	21	-	(31)	(6.5%)	446	
	2019	126	41	33	-	74	58.7%	200	
Private Passenger Total		1,174	(16)	59	-	43	3.7%	1,217	
Non Private Passenger	prior	2	-	-	-	-	-	2	
	2010	1	-	-	-	-	-	1	
	2011	-	-	-	-	-	-	-	
	2012	-	-	-	-	-	-	-	
	2013	11	-	-	-	-	-	11	
	2014	9	-	-	-	-	-	9	
	2015	29	-	1	-	1	3.4%	30	
	2016	126	(1)	1	-	-	-	126	
	2017	240	(2)	2	-	-	-	240	
	2018	195	(2)	(3)	-	(5)	(2.6%)	190	
	2019	(134)	16	22	-	38	(28.4%)	(96)	
Non Private Passenger Total		479	11	23	-	34	7.1%	513	
Grand Total		1,653	(5)	82	-	77	4.7%	1,730	

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	2	-	-	-	-	-	2
	2014	7	-	-	-	-	-	7
	2015	12	-	-	-	-	-	12
	2016	37	(2)	2	-	-	-	37
	2017	29	(1)	1	-	-	-	29
	2018	36	(2)	(2)	-	(4)	(11.1%)	32
2019	18	1	3	-	4	22.2%	22	
Private Passenger Total		141	(4)	4	-	-	-	141
Non Private Passenger	prior	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	11	-	-	-	-	-	11
	2014	5	-	-	-	-	-	5
	2015	18	-	-	-	-	-	18
	2016	84	(1)	1	-	-	-	84
	2017	173	(2)	2	-	-	-	173
	2018	230	(2)	2	-	-	-	230
2019	74	21	(13)	-	8	10.8%	82	
Non Private Passenger Total		595	16	(8)	-	8	1.3%	603
Grand Total		736	12	(4)	-	8	1.1%	744

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Values						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	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	971	(62)	(310)	-	(372)	(38.3%)	599
	2010	639	(39)	71	-	32	5.0%	671
	2011	249	(10)	10	-	-	-	249
	2012	353	(10)	10	-	-	-	353
	2013	353	(11)	38	-	27	7.6%	380
	2014	560	(3)	199	-	196	35.0%	756
	2015	680	(16)	(174)	-	(190)	(27.9%)	490
	2016	3,571	(212)	(226)	-	(438)	(12.3%)	3,133
	2017	8,827	(461)	513	-	52	0.6%	8,879
	2018	11,325	(684)	147	-	(537)	(4.7%)	10,788
2019	7,039	1,433	(155)	-	1,278	18.2%	8,317	
Private Passenger Total		34,567	(75)	123	-	48	0.1%	34,615
Non Private Passenger	prior	256	(25)	23	-	(2)	(0.8%)	254
	2010	46	(5)	11	-	6	13.0%	52
	2011	171	(15)	43	-	28	16.4%	199
	2012	63	(6)	(539)	-	(545)	(865.1%)	(482)
	2013	465	(45)	104	-	59	12.7%	524
	2014	571	(55)	154	-	99	17.3%	670
	2015	2,927	(179)	(78)	-	(257)	(8.8%)	2,670
	2016	6,078	(452)	446	-	(6)	(0.1%)	6,072
	2017	10,503	(719)	590	-	(129)	(1.2%)	10,374
	2018	19,272	(1,352)	607	-	(745)	(3.9%)	18,527
2019	20,768	3,454	2,044	-	5,498	26.5%	26,266	
Non Private Passenger Total		61,120	601	3,405	-	4,006	6.6%	65,126
Grand Total		95,687	526	3,528	-	4,054	4.2%	99,741

EXHIBIT H

Projected Year-end Policy Liabilities

The table below presents the projected policy liabilities as at December 31, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Newfoundland & Labrador

PPV & non-PPV ending 2019	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	(4)	-	(4)	-	-	2	2	(2)
2000	-	(3)	-	(3)	-	-	-	-	(3)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(2)	(10)	12	-	-	-	2	2	2
2005	-	5	15	20	-	-	1	1	21
2006	1	3	8	12	-	-	1	1	13
2007	28	(4)	17	41	(3)	-	4	1	42
2008	89	2	38	129	(10)	1	12	3	132
2009	80	7	59	146	(12)	2	13	3	149
2010	2	24	107	133	(10)	1	12	3	136
2011	651	(2)	109	758	(79)	11	68	-	758
2012	1,998	(2)	158	2,154	(121)	19	203	101	2,255
2013	953	137	268	1,358	(67)	11	130	74	1,432
2014	2,840	(52)	141	2,929	(109)	14	330	235	3,164
2015	4,432	5	413	4,850	(135)	21	489	375	5,225
2016	5,827	140	386	6,353	(179)	28	667	516	6,869
2017	6,138	769	203	7,110	(207)	33	791	617	7,727
2018	10,390	361	415	11,166	(346)	59	1,190	903	12,069
PAYs (sub-total):	33,427	1,374	2,344	37,145	(1,278)	200	3,916	2,838	39,983
CAY (2019)	12,511	1,860	392	14,763	(516)	89	1,558	1,131	15,894
claims liabilities:	45,938	3,234	2,736	51,908	(1,794)	289	5,474	3,969	55,877
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	15,009	(1,422)		13,587	(340)	52	895	607	13,587
policy liabilities:				65,495	(2,134)	341	6,369	4,576	69,464

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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New Brunswick

PPV & non-PPV ending 2019	New Brunswick - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	2	9	-	11	-	-	2	2	13
2000	-	1	-	1	-	-	-	-	1
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	(1)	(4)	(1)	(6)	-	-	2	2	(4)
2003	199	(8)	3	194	-	-	19	19	213
2004	-	1	25	26	-	-	3	3	29
2005	1	2	10	13	-	-	3	3	16
2006	5	13	(32)	(14)	-	-	8	8	(6)
2007	-	(4)	50	46	-	-	6	6	52
2008	53	(2)	53	104	(11)	-	10	(1)	103
2009	286	1	57	344	(18)	2	33	17	361
2010	611	24	129	764	(34)	5	74	45	809
2011	182	173	144	499	(18)	2	50	34	533
2012	712	86	186	984	(39)	6	95	62	1,046
2013	3,030	(83)	215	3,162	(103)	14	306	217	3,379
2014	493	424	329	1,246	(30)	5	134	109	1,355
2015	3,410	128	358	3,896	(91)	13	392	314	4,210
2016	2,778	949	251	3,978	(114)	19	514	419	4,397
2017	2,424	2,888	260	5,572	(204)	35	707	538	6,110
2018	3,478	3,832	320	7,630	(326)	50	957	681	8,311
PAYs (sub-total):	17,663	8,429	2,357	28,449	(988)	151	3,315	2,478	30,927
CAY (2019)	5,176	6,241	369	11,786	(565)	94	1,449	978	12,764
claims liabilities:	22,839	14,670	2,726	40,235	(1,553)	245	4,764	3,456	43,691
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	12,462	(1,167)		11,295	(307)	46	731	470	11,295
policy liabilities:				51,530	(1,860)	291	5,495	3,926	54,986

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Nova Scotia

PPV & non-PPV ending 2019	Nova Scotia - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	1	7	(1)	7	-	-	2	2	9
2000	-	1	-	1	-	-	-	-	1
2001	-	4	-	4	-	-	-	-	4
2002	2	12	1	15	-	-	1	1	16
2003	(2)	(13)	-	(15)	-	-	2	2	(13)
2004	13	8	36	57	(3)	-	7	4	61
2005	75	(2)	45	118	(8)	1	12	5	123
2006	-	(5)	44	39	-	-	5	5	44
2007	100	(4)	79	175	(5)	-	18	13	188
2008	1	7	73	81	-	-	9	9	90
2009	208	(19)	103	292	(26)	4	28	6	298
2010	123	4	120	247	(20)	3	23	6	253
2011	7	-	131	138	(4)	1	15	12	150
2012	214	(26)	140	328	(19)	3	32	16	344
2013	1,583	7	125	1,715	(78)	11	165	98	1,813
2014	1,976	15	259	2,250	(73)	12	223	162	2,412
2015	1,102	271	140	1,513	(48)	8	199	159	1,672
2016	2,120	947	249	3,316	(101)	16	403	318	3,634
2017	3,092	1,799	280	5,171	(172)	32	642	502	5,673
2018	4,283	3,264	385	7,932	(295)	47	964	716	8,648
PAYs (sub-total):	14,898	6,277	2,209	23,384	(852)	138	2,750	2,036	25,420
CAY (2019)	6,117	7,012	474	13,603	(558)	94	1,628	1,164	14,767
claims liabilities:	21,015	13,289	2,683	36,987	(1,410)	232	4,378	3,200	40,187
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,871	(1,388)		13,483	(346)	50	992	696	13,712
policy liabilities:				50,470	(1,756)	282	5,370	3,896	53,899

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Prince Edward Island

PPV & non-PPV ending 2019	Prince Edward Island - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	(1)	-	(1)	-	-	-	-	(1)
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	(2)
2004	-	4	5	9	-	-	-	-	9
2005	-	(4)	15	11	-	-	1	1	12
2006	-	-	23	23	-	-	3	3	26
2007	-	(1)	8	7	-	-	1	1	8
2008	-	(1)	9	8	-	-	1	1	9
2009	-	-	16	16	-	-	2	2	18
2010	417	5	25	447	(49)	7	42	-	447
2011	-	-	33	33	-	-	3	3	36
2012	302	-	40	342	(38)	6	30	(2)	340
2013	48	(1)	49	96	(4)	-	10	6	102
2014	65	128	62	255	(12)	2	28	18	273
2015	833	99	48	980	(38)	6	103	71	1,051
2016	1,364	440	156	1,960	(84)	13	196	125	2,085
2017	1,085	664	124	1,873	(64)	10	216	162	2,035
2018	1,830	863	74	2,767	(103)	17	346	260	3,027
PAYs (sub-total):	5,944	2,192	687	8,823	(392)	61	982	651	9,474
CAY (2019)	1,027	995	29	2,051	(75)	12	260	197	2,248
claims liabilities:	6,971	3,187	716	10,874	(467)	73	1,242	848	11,722
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,310	(216)		2,094	(52)	7	129	84	2,094
policy liabilities:				12,968	(519)	80	1,371	932	13,816

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Ontario

PPV & non-PPV ending 2019	Ontario - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	3,494	28	(4)	3,518	(60)	11	358	309	3,827
2000	-	11	3	14	-	-	1	1	15
2001	(2)	2	33	33	-	-	5	5	38
2002	407	(3)	138	542	(27)	4	52	29	571
2003	1,453	(182)	752	2,023	(115)	18	193	96	2,119
2004	569	93	636	1,298	(82)	12	123	53	1,351
2005	8	(34)	440	414	(21)	4	45	28	442
2006	345	134	307	786	(61)	10	72	21	807
2007	1,831	330	155	2,316	(198)	32	212	46	2,362
2008	286	196	468	950	(85)	14	87	16	966
2009	2,198	24	544	2,766	(237)	37	253	53	2,819
2010	751	515	663	1,929	(111)	18	183	90	2,019
2011	2,119	183	882	3,184	(238)	38	295	95	3,279
2012	1,929	110	1,195	3,234	(186)	29	305	148	3,382
2013	5,664	95	1,329	7,088	(327)	52	675	400	7,488
2014	4,930	(27)	1,308	6,211	(240)	42	651	453	6,664
2015	8,080	405	1,480	9,965	(334)	52	1,036	754	10,719
2016	5,329	1,725	1,273	8,327	(249)	36	1,088	875	9,202
2017	4,027	4,191	1,019	9,237	(339)	58	1,249	968	10,205
2018	6,850	9,288	1,998	18,136	(740)	128	2,845	2,233	20,369
PAYs (sub-total):	50,268	17,084	14,619	81,971	(3,650)	595	9,728	6,673	88,644
CAY (2019)	13,049	27,494	2,236	42,779	(1,857)	299	6,350	4,792	47,571
claims liabilities:	63,317	44,578	16,855	124,750	(5,507)	894	16,078	11,465	136,215
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	55,500	(3,420)		52,080	(1,226)	200	2,979	1,953	52,080
policy liabilities:				176,830	(6,733)	1,094	19,057	13,418	188,295

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Alberta

PPV & non-PPV ending 2019		Alberta - Projected Balances as at Dec. 31, 2019 (\$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	4	21	(1)	24	-	-	16	16	40
2000	(3)	(11)	(3)	(17)	-	-	1	1	(16)
2001	5	17	5	27	-	-	2	2	29
2002	(2)	(7)	12	3	-	-	3	3	6
2003	31	(40)	35	26	(1)	-	4	3	29
2004	23	(53)	(18)	(48)	-	-	5	5	(43)
2005	95	11	-	106	(8)	1	10	3	109
2006	6	(13)	58	51	-	-	11	11	62
2007	37	14	382	433	(9)	1	43	35	468
2008	508	160	443	1,111	(89)	14	103	28	1,139
2009	38	(1)	266	303	(24)	4	31	11	314
2010	4	27	120	151	(2)	-	16	14	165
2011	2,161	(26)	223	2,358	(132)	21	223	112	2,470
2012	1,285	(300)	229	1,214	(53)	7	116	70	1,284
2013	3,942	425	302	4,669	(176)	32	448	304	4,973
2014	2,734	457	410	3,601	(103)	17	350	264	3,865
2015	5,360	1,410	150	6,920	(201)	34	750	583	7,503
2016	9,528	1,850	284	11,662	(390)	60	1,523	1,193	12,855
2017	7,990	3,105	320	11,415	(417)	68	1,383	1,034	12,449
2018	14,103	4,380	608	19,091	(837)	133	2,437	1,733	20,824
PAYs (sub-total):	47,849	11,426	3,825	63,100	(2,442)	392	7,475	5,425	68,525
CAY (2019)	15,911	13,690	(368)	29,233	(1,152)	204	3,202	2,254	31,487
claims liabilities:	63,760	25,116	3,457	92,333	(3,594)	596	10,677	7,679	100,012
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	49,665	(4,231)		45,434	(1,039)	156	2,393	1,510	45,434
policy liabilities:				137,767	(4,633)	752	13,070	9,189	145,446

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Yukon

PPV & non-PPV ending 2019	Yukon - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	4	-	4	-	-	-	-	4
2000	-	-	-	-	-	-	-	-	-
2001	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	4	4	-	-	-	-	4
2010	73	1	5	79	(7)	1	6	-	79
2011	-	4	7	11	-	-	-	-	11
2012	-	7	10	17	-	-	2	2	19
2013	-	15	13	28	-	-	3	3	31
2014	-	34	(35)	(1)	-	-	8	8	7
2015	-	80	(36)	44	(2)	-	10	8	52
2016	11	190	7	208	(7)	1	28	22	230
2017	841	185	76	1,102	(42)	7	132	97	1,199
2018	662	188	50	900	(36)	5	111	80	980
PAYs (sub-total):	1,587	710	101	2,398	(94)	14	300	220	2,618
CAY (2019)	242	458	(16)	684	(26)	5	83	62	746
claims liabilities:	1,829	1,168	85	3,082	(120)	19	383	282	3,364
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	850	(74)		776	(16)	3	39	26	776
policy liabilities:				3,858	(136)	22	422	308	4,140

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Northwest Territories

PPV & non-PPV ending 2019	Northwest Territories - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	3	-	3	-	-	-	-	3
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	(2)
2007	-	(3)	1	(2)	-	-	-	-	(2)
2008	-	3	-	3	-	-	-	-	3
2009	-	-	11	11	-	-	1	1	12
2010	-	-	15	15	-	-	1	1	16
2011	-	3	20	23	-	-	3	3	26
2012	-	9	26	35	-	-	4	4	39
2013	493	21	31	545	(22)	3	52	33	578
2014	-	45	33	78	(2)	-	9	7	85
2015	-	102	12	114	(4)	-	13	9	123
2016	24	326	30	380	(12)	2	46	36	416
2017	543	427	(25)	945	(39)	6	132	99	1,044
2018	242	569	15	826	(37)	6	112	81	907
PAYs (sub-total):	1,302	1,502	169	2,973	(116)	17	373	274	3,247
CAY (2019)	665	646	(76)	1,235	(53)	9	159	115	1,350
claims liabilities:	1,967	2,148	93	4,208	(169)	26	532	389	4,597
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,733	(170)		1,563	(30)	5	75	50	1,563
policy liabilities:				5,771	(199)	31	607	439	6,160

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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Nunavut

PPV & non-PPV ending 2019	Nunavut - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	3	3	-	-	-	-	3
2010	-	-	5	5	-	-	-	-	5
2011	-	-	7	7	-	-	-	-	7
2012	154	1	9	164	(3)	-	16	13	177
2013	-	13	10	23	-	-	2	2	25
2014	190	12	(13)	189	(2)	-	22	20	209
2015	79	30	10	119	(3)	-	13	10	129
2016	6	111	9	126	(4)	-	15	11	137
2017	8	188	7	203	(7)	1	23	17	220
2018	50	242	4	296	(12)	2	40	30	326
PAYs (sub-total):	487	596	51	1,134	(31)	3	131	103	1,237
CAY (2019)	70	229	(24)	275	(13)	2	37	26	301
claims liabilities:	557	825	27	1,409	(44)	5	168	129	1,538
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	504	(44)		460	(9)	1	18	10	460
policy liabilities:				1,869	(53)	6	186	139	1,998

*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, 2019, broken down by component. By segment (i.e. private passenger vs non-private passenger) is available upon request.

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All Jurisdictions

PPV & non-PPV ending 2019	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2019 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	
prior	3,501	67	(6)	3,562	(60)	11	380	331	3,893
2000	(3)	(3)	-	(6)	-	-	2	2	(4)
2001	3	20	32	55	-	-	8	8	63
2002	406	(1)	150	555	(27)	4	58	35	590
2003	1,681	(244)	791	2,228	(116)	18	218	120	2,348
2004	603	41	696	1,340	(85)	12	140	67	1,407
2005	179	(22)	525	682	(37)	6	72	41	723
2006	357	130	408	895	(61)	10	100	49	944
2007	1,996	328	692	3,016	(215)	33	284	102	3,118
2008	937	366	1,084	2,387	(195)	29	222	56	2,443
2009	2,810	12	1,063	3,885	(317)	49	361	93	3,978
2010	1,981	600	1,189	3,770	(233)	35	357	159	3,929
2011	5,120	335	1,556	7,011	(471)	73	657	259	7,270
2012	6,594	(115)	1,993	8,472	(459)	70	803	414	8,886
2013	15,713	629	2,342	18,684	(777)	123	1,791	1,137	19,821
2014	13,228	1,036	2,494	16,758	(571)	92	1,755	1,276	18,034
2015	23,296	2,530	2,575	28,401	(856)	134	3,005	2,283	30,684
2016	26,987	6,678	2,645	36,310	(1,140)	175	4,480	3,515	39,825
2017	26,148	14,216	2,264	42,628	(1,491)	250	5,275	4,034	46,662
2018	41,888	22,987	3,869	68,744	(2,732)	447	9,002	6,717	75,461
PAYs (sub-total):	173,425	49,590	26,362	249,377	(9,843)	1,571	28,970	20,698	270,075
CAY (2019)	54,768	58,625	3,016	116,409	(4,815)	808	14,726	10,719	127,128
claims liabilities:	228,193	108,215	29,378	365,786	(14,658)	2,379	43,696	31,417	397,203
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	152,904	(12,132)		140,772	(3,365)	520	8,251	5,406	141,001
policy liabilities:				506,558	(18,023)	2,899	51,947	36,823	538,204

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