



# **FACILITY ASSOCIATION RESIDUAL MARKET**

## **NOVEMBER 2017 PARTICIPATION REPORT**

### **ACTUARIAL HIGHLIGHTS**

Related Bulletin: [F18-004 FARM November 2017 Participation Report](#)

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

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

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## 1 Summary

### 1.1 Valuation Schedule (Fiscal Year 2018)

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

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

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

### 1.2 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below (there have been no significant changes in these descriptions since last month's Highlights). Please note that with the current valuation, as at September 30, 2017, the impact of recent Ontario Court of Appeal decisions in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss (further discussed in section 1.5) was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion was provided in the "Actuarial Highlights – Quarterly Valuation" report which was posted to the FA website on January 12, 2018.

**Ontario Bill 15** (Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014) was introduced into the Legislature by the Minister of Finance on July 15, 2014 and **received Royal Assent on November 20, 2014**. Bill 15 includes various amendments and provisions such as moving the Ontario Automobile Dispute Resolution System (DRS) for statutory accident benefits from the Financial Services Commission of Ontario to the Ministry of the Attorney General (Licence Appeal Tribunal), regulation of the Tow and Storage Industry (amendments to the Consumer Protection Act and Repair and Storage Liens Act), regulations related to licensing of insurance agents and adjusters, changes to the applicable interest rate applied to overdue payments in the Statutory Accident Benefits Schedule (SABS), and changes to the prejudgment interest rate on general damages for non-pecuniary loss from the rate as set out in the Courts of Justice Act to rates linked to market conditions. With the most recent valuation (September 30, 2017), reform adjustments (originally introduced with the June 30, 2015 valuation) specifically related to changes in the non-pecuniary prejudgment interest provision calculation impacting the bodily injury coverage and the applicable interest rate applied to overdue payments in the SABS impacting the accident benefits coverage, were included with the updated industry trend analysis (completed using industry data as at December 31, 2016) and nominal valuation selections, impacting the selection of ultimates. Additional discussion in relation to the application of changes to the prejudgment interest rate on general damages for non-pecuniary loss can be found in section 1.5.

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

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

coverages, were included with the updated industry trend analysis (completed using industry data as at December 31, 2016) and nominal valuation estimates, impacting the selection of ultimates. Additional discussion in relation to the application of changes in the tort threshold and deductibles can be found in section 1.5.

**Prince Edward Island Bill 46** (Minor Injury Definition, Pain and Suffering Damages Cap, Schedule B and DCPD) was introduced into the Legislative Assembly on April 25, 2014 and **received Royal Assent on May 14, 2014**. Bill 46 amends the Insurance Act, introducing enhanced mandatory benefits under Schedule B (these include medical, rehabilitation, funeral, death and loss of income benefits) and a new section 254.2 that applies to all injuries arising from motor vehicle accidents occurring on or after October 1, 2014. The new section 254.2 re-defines “minor personal injury”, raises the maximum non-pecuniary damages recoverable by those suffering a “minor personal injury”, and sets out a process for annually indexing the monetary cap for inflation. In addition, Bill 46 includes a new section 254.3 which implements Direct Compensation provisions for Property Damage and has been proclaimed into force effective October 1, 2015. With the most recent valuation (September 30, 2017), reform adjustments (originally introduced with the June 30, 2014 valuation) were explicitly taken into account with the updated industry trend analysis (completed using industry data as at December 31, 2016), impacting the selection of ultimates.

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

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

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

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

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

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

loss cost trend structures selected using NB PPV and CV Industry data as at December 31, 2016, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the most recent valuation (September 30, 2017).

In the **Newfoundland and Labrador** fiscal 2016-17 provincial budget released April 4, 2016, the Newfoundland and Labrador Finance Minister announced a 2 percentage point increase in the provincial component of the HST **effective July 1st, 2016** increasing the combined HST rate in the province from 13% to 15%. An adjustment for the HST rate increase was included in the updated loss cost trend structures selected using NL PPV and CV Industry data as at December 31, 2016, impacting the selected a priori loss ratios, however, no additional adjustments have been made to the valuation assumptions from the most recent valuation (September 30, 2017).

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

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

With the exception of updating the Actuarial Highlights – Quarterly valuation posting date, there have been no changes to this section from last month.

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

As indicated in section 1.3, reform adjustments, specifically related to changes in the non-pecuniary prejudgment interest provisions in **Ontario Bill 15** and the changes in the tort threshold and deductibles in **Ontario Bill 91** impacting the third party liability - bodily injury coverage for accident years 2015 and subsequent, were included with the updated Ontario Private Passenger Vehicle and Commercial Vehicle industry trend analyses (completed using industry data as at December 31, 2016).

In the **Ontario Court of Appeal decisions** in *El-Khodr v. Lackie* (**September 19, 2017**; 2017 ONCA 716) and *Cobb v. Long Estate* (**September 19, 2017**; 2017 ONCA 717), the court of appeal ruled that the change to prejudgment interest for non-pecuniary<sup>2</sup> losses from a set level of 5% to the level that applies to pecuniary losses was implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after

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

January 1, 2015). During the **current valuation** (as at September 30, 2017), **a reform adjustment in relation to the application of changes to the prejudgement interest rate on general damages for non-pecuniary loss was included**. The reform adjustment, a 2% decrease applied retroactively (using negative IBNR) against bodily injury nominal unpaid claims amounts (outstanding case reserve and selected IBNR) impacting accidents years 2014 and prior, will be reduced at each successive valuation, assuming the impact of this product reform change will be fully reflected in outstanding case reserves by the September 30, 2018 valuation (that is, as this adjustment is unwound, it is anticipated that member settlement and case adjustment activity will occur simultaneously, neutralizing the adjustment unwind).

**In addition to the above**, in the **Ontario Court of Appeal decisions** in *El-Khodr v. Lackie* (September 19, 2017; 2017 ONCA 716) and *Cobb v. Long Estate* (September 19, 2017; 2017 ONCA 717), the court of appeal ruled that the changes to the tort deductible and monetary threshold were implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). The Facility Association view, consistent with these decisions, is that the changes to the bodily injury tort threshold and deductibles are on a settlement date basis. With the most recent valuation (as at September 30, 2017), no additional reform adjustment was included as we have assumed the retroactive impact of this product reform change has been fully reflected in outstanding case reserves.

Recognizing that individual members may interpret these results differently, we have included a table at the top of the next page displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (as at December 31, 2016<sup>3</sup>) by accident year as well as projected average duration, from accident date to projected settlement date, from the December 31, 2016 valuation paid emergence projection model. No attempt has been made to distinguish case reserves held for pecuniary versus non-pecuniary losses, nor in estimating the amount of prejudgment interest, if any, is included in the case reserve estimates.

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<sup>3</sup>This table will be updated to December 31, 2017 with the 2017 Q4 valuation which is anticipated to be implemented with the March 2018 Participation Report.



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

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

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

## 1.6 Current Provision Summary

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

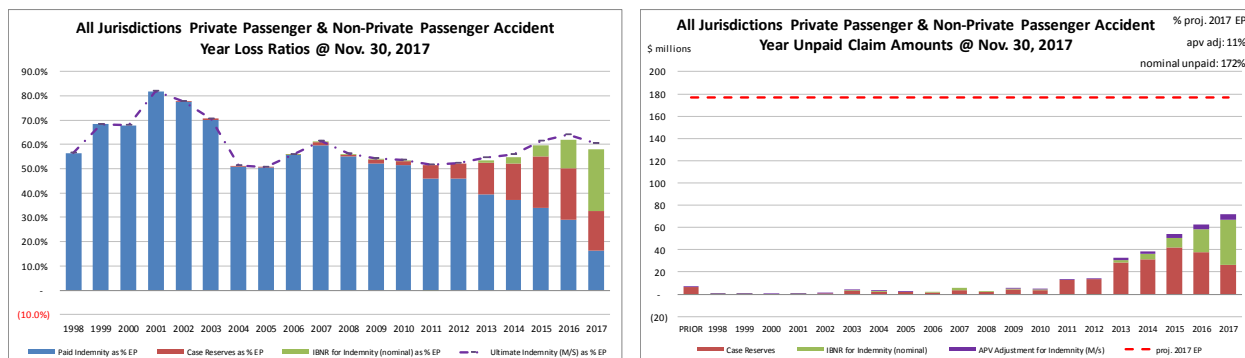
<sup>4</sup>Prejudgment interest in Ontario applies to the period from the date the claim is reported, not from the time of occurrence. We have provided the latter to allow actuarial judgment to be applied in estimating the lag between occurrence and reporting.

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

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



booked by accident year<sup>6</sup>. The left chart displays life-to-date indemnity payments, case reserves, IBNR and the total including actuarial present value adjustments against accident year earned premium. The right chart shows the associated dollar amounts for the components of the unpaid claims liabilities and the current projected amount of 2017 full year earned premium (the red hash-mark line) to provide some perspective.



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

The current actuarial present value adjustments balance associated with indemnity (\$18.9 million – see table immediately below) represents 11% of the earned premium projected for the full year 2017 (see the upper right corner of the right chart above). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled. Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate shown in the table below, the associated \$3.8 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	222,619	69.1%
ibnr	80,607	25.0%
M/S apv adj	18,924	5.9%
M/S indemnity	322,150	100.0%
retro claims	30,614	
retro apv adj	3,803	
M/S total	356,567	

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

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

The tables at the top of the next page summarize premium and policy liabilities (the "M/S apv adjust." row for premium liabilities includes the amount associated with claims fees and allowed claims adjustment expenses).

<sup>6</sup>The loss ratio chart has been limited to show the most recent 20 accident years; the unpaid provision chart has been limited to show the most recent 20 accident years, and show all accident years older than 20 years collectively as "PRIOR".

premium liabilities (\$000s)			policy liabilities (\$000s)		
	amt	%		amt	%
unearned prem	96,072	107.6%	claim	333,840	74.9%
prem def/(dpac)	(7,593)	(8.5%)	premium	88,479	19.8%
M/S apv adjust.	785	0.9%	M/S apv adjust.	23,512	5.3%
M/S total	89,264	100.0%	M/S total	445,831	100.0%

## 2 Activity During the Month of November 2017<sup>7</sup>

### 2.1 Recorded Premium and Claims Activity

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

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

Table 01a  Juris- diction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	3,996	(62)	2,359	349	1,690	1,414	4,049	1,764
AB	4,518	(11)	2,598	86	929	(105)	3,527	(20)
NL	2,412	(19)	2,978	879	(2,938)	(2,668)	40	(1,789)
NB	1,725	(15)	1,955	1,228	(1,154)	(1,038)	801	191
NS	1,528	(8)	739	7	(537)	(539)	201	(532)
PE	387	25	141	23	(92)	(130)	49	(107)
YT	150	(6)	0	(49)	144	156	145	108
NT	351	(20)	74	(42)	414	406	487	364
NU	92	3	-	(14)	(9)	(12)	(9)	(26)
TOTAL	15,159	(113)	10,844	2,468	(1,553)	(2,515)	9,291	(47)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Table 01b  Accident Year	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	-	-	5,319	2,387	(4,462)	(2,418)	856	(32)
2015	(0)	(0)	1,801	666	(183)	328	1,618	994
2016	(3)	(3)	1,064	(62)	89	551	1,152	488
2017	15,162	(110)	2,660	(523)	3,003	(976)	5,664	(1,498)
TOTAL	15,159	(113)	10,844	2,468	(1,553)	(2,515)	9,291	(47)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

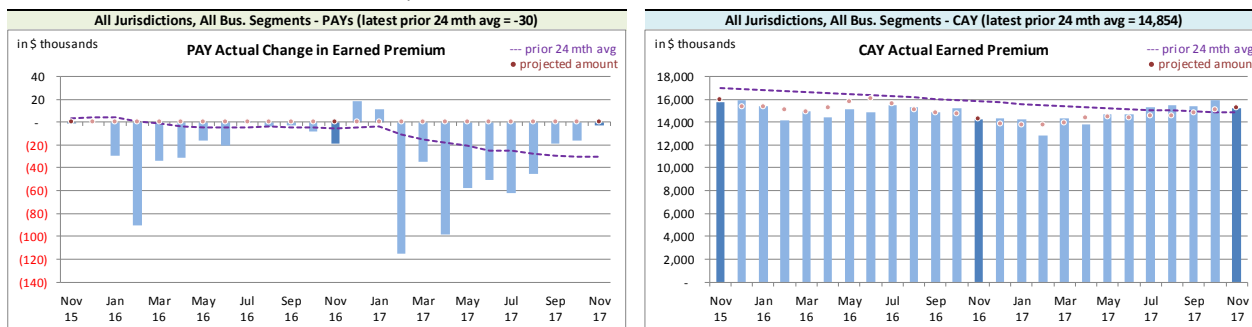
<sup>7</sup>There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

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

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

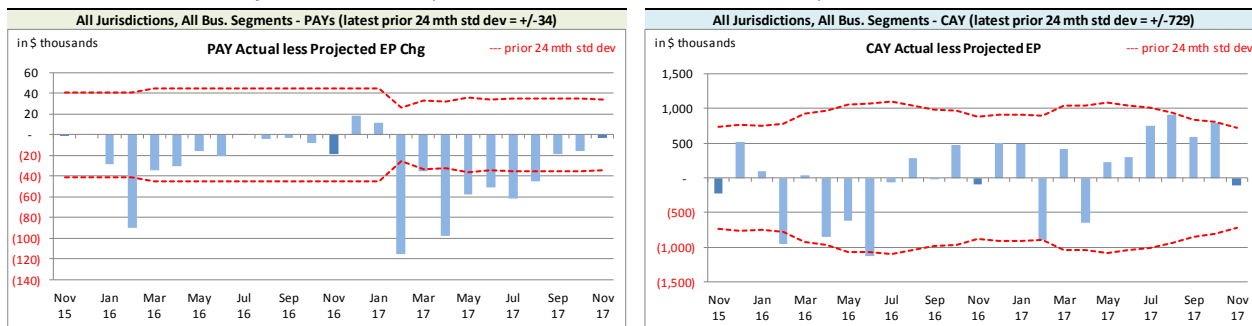
*FARM Actual Earned Premium by Calendar Month*



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

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

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



<sup>8</sup>Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

On Latest \$ thousands		
<b>Earned Premium</b>	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(30)	14,854
std dev	34	729
A-P <> std dev	8	2
% <> std dev	32.0%	8.0%
norm <> std dev	31.7%	31.7%

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

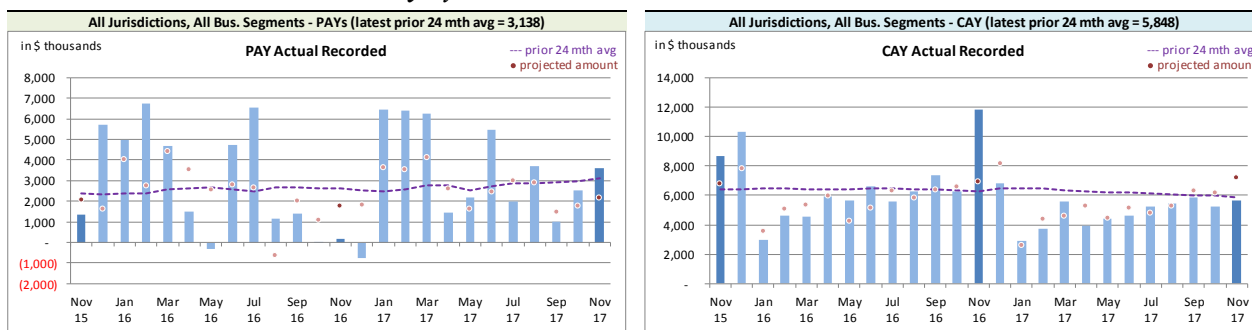
deviation better than as indicated by a normal distribution (see table to the left). That said, it is likely that some additional improvement could be achieved. Starting with projections included in the March 2017 Participation Report, we adjust the earned premium projection to more accurately reflect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

Projection variances have been impacted by one Servicing Carrier re-submitting prior accident year premium transaction corrections impacting one jurisdiction (Prince Edward Island). The Servicing Carrier has confirmed that there are no more resubmissions regarding these premium corrections.

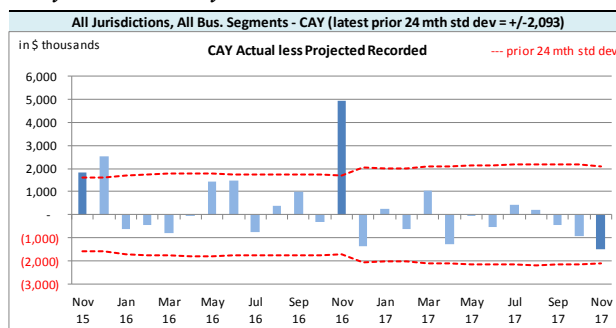
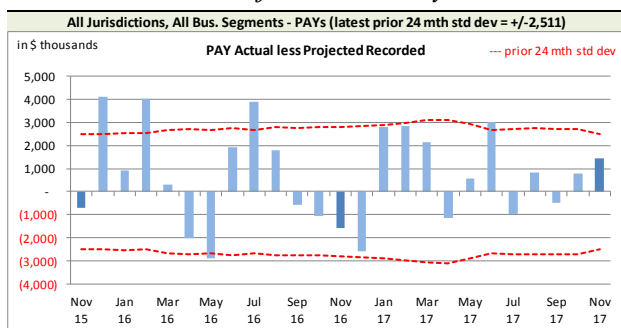
### 2.1.b AvsP: Recorded Indemnity

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

*FARM Actual Recorded Indemnity by Calendar Month*



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

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


On Latest \$ thousands			
	<b>Recorded</b>	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		3,138	5,848
std dev		2,511	2,093
A-P <> std dev		5	3
% <> std dev		20.0%	12.0%
norm <> std dev		31.7%	31.7%

The prior accident years (PAYs) **recorded indemnity** variances (see left chart above) over the entire period shown do not seem to indicate evidence of bias. The variances have fallen outside of the period's standard deviation 20% of the time (see left table), suggesting the projection process performs better than simply projecting

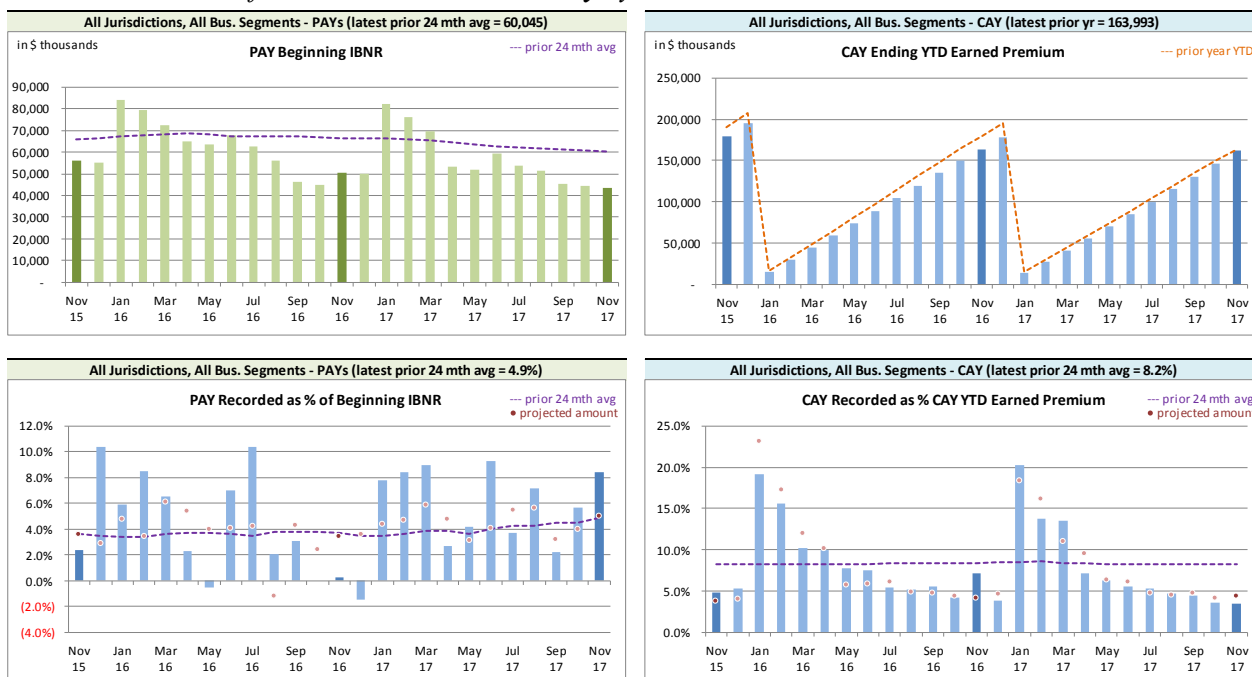
based on the previous 24-month average.

The current accident year (CAY) **recorded indemnity** variances (see right chart above) over the period has not indicated a systemic bias overall, and with monthly variances falling outside of the period standard deviation only 12% of the time, the projection process appears to perform better than simply projecting based on the previous 24-month average.

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

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

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



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

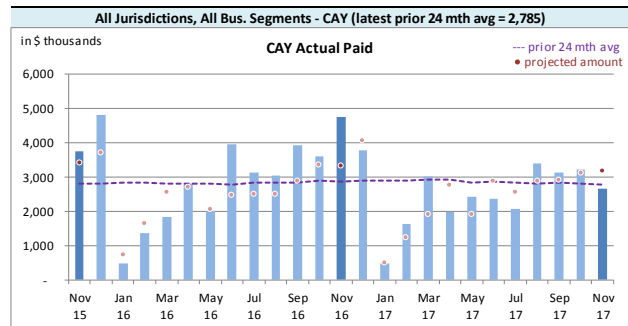
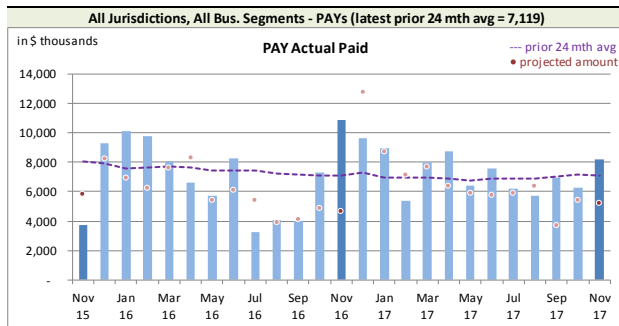
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

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

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

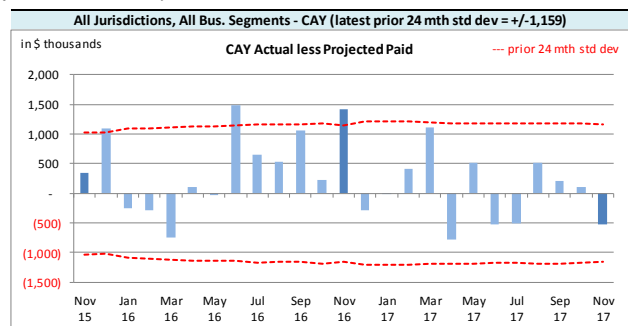
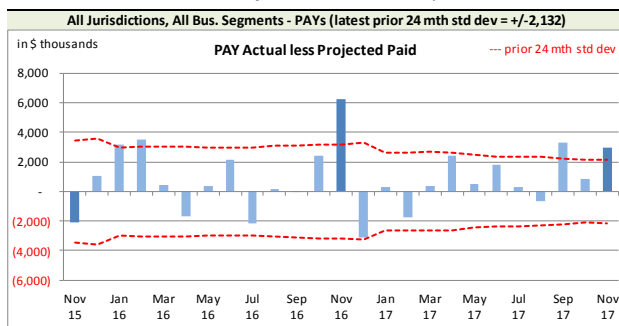
<sup>9</sup>Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e.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

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



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

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



On Latest \$ thousands			
	<b>Paid</b>	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,119	2,785
std dev		2,132	1,159
A-P <> std dev		5	3
% <> std dev		20.0%	12.0%
norm <> std dev		31.7%	31.7%

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

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

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

The current accident year (CAY) **paid indemnity** variances have fallen outside of one standard deviation of the preceding 24-month period approximately 12% of the time, suggesting that the projection process performs better than simply projecting based on the prior 24-month average.

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



### *FARM Levels that influence<sup>10</sup> Paid Indemnity by Calendar Month*



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

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

## **2.2 Actuarial Provisions**

An "ultimate loss ratio matching method" (described in section 3) is used to determine the month's IBNR<sup>11</sup> for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

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

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

liability) and the Provisions for Adverse Deviations.

The loss ratios and the factors used to determine the current provisions were based on the latest valuation (September 30, 2017 for all jurisdictions). The table immediately below summarizes variances in provisions included in the November 2017 Participation Report and the associated one-month projections from last month's Report.

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

Table 02a		actuarial present value adjustments						
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	10,333	35	(6,984)	125	13,272	(239)	16,621	(79)
2015	8,762	(995)	(2,182)	34	5,986	(88)	12,566	(1,049)
2016	20,605	(489)	(2,814)	(6)	7,161	8	24,952	(487)
2017	40,907	1,434	(3,443)	(24)	7,928	55	45,392	1,465
TOTAL	80,607	(15)	(15,423)	129	34,347	(264)	99,531	(150)

The IBNR provision is \$15 thousand lower than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees which we refer to as “allowed claims expenses” (see footnote 5 on page 8). The table at the top of the next page summarizes the variances in these “Retro Claims Provisions” included in the November 2017 Participation Report and the one-month projections from last month's Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed claims expenses relative to projections.

*FARM Actual vs. Projected Summary: “Retro Claims Provision”<sup>12</sup> and APV Amounts (\$ thousands)*

Table 02b		actuarial present value adjustments					
Accident Year	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual Actual less Projected
Prior	22,687	227	(1,546)	(18)	2,863	46	24,004 255
2015	3,127	47	(128)	(2)	944	2	3,943 47
2016	3,292	40	(150)	(3)	1,046	8	4,188 45
2017	1,508	56	(146)	-	920	(1)	2,282 55
<b>TOTAL</b>	<b>30,614</b>	<b>370</b>	<b>(1,970)</b>	<b>(23)</b>	<b>5,773</b>	<b>55</b>	<b>34,417 402</b>

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

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

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(7,593)	(86)	785	49	(6,808)	(37)
balance as % unearned premium:		(7.9%)	-	0.8%	0.1%	(7.1%)	0.1%
actual unearned premium:		96,072					
less projected:		1,621					

### 3 Ultimate Loss Ratio Matching Method

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

- Earned premium to date
- Ultimate loss<sup>13</sup> ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was

<sup>12</sup>“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association. Non-\$0 actuarial present value adjustments for these provisions were added for the first time with the October 2016 Participation Report. Please see the associated Actuarial Highlights for more information.

<sup>13</sup>“Loss” here refers to indemnity only unless otherwise noted.

determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”<sup>14</sup> during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

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

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	(6,311)	(3.9%)	(20,287)	(12.6%)	(26,598)	(16.5%)	(527)	1.3%
CAY	113,024	70.1%	5,259	3.3%	118,283	73.4%	11,072	-
TOTAL	106,714	66.2%	(15,028)	(9.3%)	91,686	56.9%	10,544	1.4%

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

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

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

#### 5 Current Participation Report – Additional Exhibits

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

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

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

As discussed in section 3, IBNR in the current month’s Participation Report was derived as the difference between the estimated ultimate for the claims amount (i.e. earned premium x ultimate loss

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

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

## **6 EXHIBITS**

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

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

**EXHIBIT A**

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.81%	
				interest rate margin: 25 basis pts	
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	201710	201711	201712	201801
<input checked="" type="checkbox"/> Private Passenger	prior	(7,000)	(7,000)	(5,000)	23,000
	2009	47,000	49,000	44,000	31,000
	2010	(4,000)	(4,000)	(2,000)	(5,000)
	2011	27,000	56,000	50,000	55,000
	2012	130,000	(69,000)	(56,000)	(110,000)
	2013	204,000	123,000	121,000	105,000
	2014	536,000	492,000	474,000	456,000
	2015	923,000	969,000	944,000	884,000
	2016	2,188,000	2,118,000	2,070,000	2,003,000
	2017	4,416,000	5,470,000	5,622,000	4,915,000
	2018				910,000
<b>Private Passenger Total</b>		<b>8,460,000</b>	<b>9,197,000</b>	<b>9,262,000</b>	<b>9,267,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	2,000	2,000
	2009	3,000	3,000	2,000	2,000
	2010	12,000	26,000	23,000	31,000
	2011	28,000	25,000	26,000	21,000
	2012	38,000	525,000	435,000	426,000
	2013	43,000	155,000	153,000	145,000
	2014	279,000	329,000	318,000	317,000
	2015	633,000	557,000	518,000	501,000
	2016	1,222,000	1,243,000	1,157,000	1,081,000
	2017	2,633,000	2,938,000	2,972,000	2,697,000
	2018				381,000
<b>Non Private Passenger Total</b>		<b>4,894,000</b>	<b>5,804,000</b>	<b>5,606,000</b>	<b>5,604,000</b>
<b>Grand Total</b>		<b>13,354,000</b>	<b>15,001,000</b>	<b>14,868,000</b>	<b>14,871,000</b>

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

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

page 2 of 10

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



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

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

**EXHIBIT A**

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

page 4 of 10

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201710	201711	201712	201801
<input checked="" type="checkbox"/> Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009		-	-	-
	2010	28,000	28,000	27,000	43,000
	2011	(159,000)	(159,000)	(158,000)	(156,000)
	2012	2,000	2,000	2,000	2,000
	2013	11,000	11,000	11,000	10,000
	2014	85,000	85,000	83,000	81,000
	2015	278,000	272,000	259,000	248,000
	2016	361,000	380,000	376,000	381,000
	2017	493,000	539,000	543,000	507,000
	2018				57,000
<b>Private Passenger Total</b>		<b>1,094,000</b>	<b>1,153,000</b>	<b>1,138,000</b>	<b>1,168,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	6,000	5,000	5,000	35,000
	2013	20,000	20,000	20,000	19,000
	2014	101,000	102,000	101,000	101,000
	2015	276,000	276,000	191,000	187,000
	2016	75,000	81,000	81,000	65,000
	2017	594,000	669,000	709,000	670,000
	2018				67,000
<b>Non Private Passenger Total</b>		<b>1,072,000</b>	<b>1,153,000</b>	<b>1,107,000</b>	<b>1,144,000</b>
<b>Grand Total</b>		<b>2,166,000</b>	<b>2,306,000</b>	<b>2,245,000</b>	<b>2,312,000</b>

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

**EXHIBIT A**

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

page 5 of 10





Jurisdiction Desc	Ontario		discount rate: 1.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
Business Segment	Acc Year		201710	201711	201712	201801
Private Passenger	prior		2,573,000	3,341,000	3,291,000	3,414,000
	2009		468,000	471,000	465,000	415,000
	2010		352,000	348,000	344,000	323,000
	2011		(130,000)	(174,000)	(175,000)	(189,000)
	2012		1,000	(418,000)	(414,000)	(418,000)
	2013		209,000	231,000	228,000	189,000
	2014		629,000	610,000	512,000	474,000
	2015		999,000	960,000	918,000	900,000
	2016		2,014,000	1,919,000	1,900,000	1,742,000
	2017		3,340,000	2,986,000	3,257,000	2,928,000
	2018					505,000
Private Passenger Total			10,455,000	10,274,000	10,326,000	10,283,000
Non Private Passenger	prior		181,000	31,000	35,000	30,000
	2009		107,000	67,000	60,000	69,000
	2010		162,000	162,000	139,000	134,000
	2011		271,000	264,000	235,000	235,000
	2012		(282,000)	(268,000)	(214,000)	(272,000)
	2013		1,131,000	960,000	941,000	968,000
	2014		2,350,000	2,098,000	1,957,000	1,837,000
	2015		3,271,000	2,577,000	2,541,000	2,552,000
	2016		6,211,000	5,343,000	5,289,000	5,332,000
	2017		9,705,000	10,083,000	10,538,000	10,404,000
	2018					1,434,000
Non Private Passenger Total			23,107,000	21,317,000	21,521,000	22,723,000
Grand Total			33,562,000	31,591,000	31,847,000	33,006,000

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


**EXHIBIT A**

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

page 6 of 10

Jurisdiction Desc	<b>Alberta</b>	
AccountCode Desc	<b>IBNR Provision</b>	
AccountCode	(All)	
AccidentYear	(All)	

 discount rate: 1.81%  
 interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM 			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	(23,000)	(133,000)	(111,000)	(98,000)
	2009	30,000	30,000	26,000	26,000
	2010	(37,000)	(31,000)	(25,000)	(28,000)
	2011	282,000	231,000	208,000	175,000
	2012	276,000	276,000	239,000	237,000
	2013	462,000	462,000	392,000	392,000
	2014	972,000	796,000	768,000	776,000
	2015	1,200,000	1,211,000	1,162,000	1,162,000
	2016	1,499,000	1,465,000	1,412,000	1,378,000
	2017	1,806,000	2,077,000	2,236,000	2,157,000
	2018				216,000
Private Passenger Total		6,467,000	6,384,000	6,307,000	6,393,000
Non Private Passenger	prior	15,000	16,000	(1,000)	59,000
	2009	21,000	21,000	8,000	1,000
	2010	67,000	67,000	22,000	21,000
	2011	229,000	(332,000)	(47,000)	(84,000)
	2012	255,000	255,000	175,000	117,000
	2013	969,000	985,000	892,000	929,000
	2014	1,622,000	1,621,000	1,542,000	1,573,000
	2015	3,831,000	3,205,000	3,033,000	3,052,000
	2016	5,604,000	5,521,000	5,089,000	4,991,000
	2017	9,973,000	10,203,000	9,878,000	8,181,000
	2018				1,668,000
Non Private Passenger Total		22,586,000	21,562,000	20,591,000	20,508,000
Grand Total		29,053,000	27,946,000	26,898,000	26,901,000

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

**EXHIBIT A**

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

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Jurisdiction Desc	Yukon		discount rate: 1.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount			ShareYYMM			
Business Segment	Acc Year		201710	201711	201712	201801
Private Passenger	prior		4,000	4,000	4,000	4,000
	2009		6,000	6,000	5,000	5,000
	2010		11,000	11,000	10,000	10,000
	2011		12,000	12,000	12,000	11,000
	2012		21,000	21,000	21,000	21,000
	2013		38,000	38,000	38,000	38,000
	2014		71,000	71,000	70,000	69,000
	2015		190,000	190,000	188,000	188,000
	2016		308,000	308,000	305,000	308,000
	2017		218,000	215,000	218,000	222,000
	2018					11,000
Private Passenger Total			879,000	876,000	871,000	887,000
Non Private Passenger	prior		2,000	2,000	2,000	2,000
	2009			-	-	-
	2010			-	-	-
	2011		4,000	4,000	4,000	4,000
	2012		17,000	17,000	17,000	14,000
	2013		10,000	10,000	10,000	10,000
	2014		53,000	53,000	52,000	52,000
	2015		114,000	114,000	112,000	112,000
	2016		56,000	106,000	106,000	106,000
	2017		316,000	196,000	231,000	229,000
	2018					51,000
Non Private Passenger Total			572,000	502,000	534,000	580,000
Grand Total			1,451,000	1,378,000	1,405,000	1,467,000

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

**EXHIBIT A**

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.81%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201710	201711	201712	201801
<input checked="" type="checkbox"/> Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2009	29,000	29,000	29,000	31,000
	2010	4,000	4,000	4,000	4,000
	2011	8,000	8,000	8,000	8,000
	2012	34,000	34,000	34,000	33,000
	2013	57,000	57,000	56,000	55,000
	2014	179,000	(146,000)	9,000	15,000
	2015	262,000	250,000	162,000	161,000
	2016	424,000	411,000	219,000	219,000
	2017	406,000	402,000	449,000	386,000
	2018				72,000
<b>Private Passenger Total</b>		<b>1,401,000</b>	<b>1,047,000</b>	<b>968,000</b>	<b>982,000</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009		-	-	-
	2010	1,000	1,000	1,000	1,000
	2011		-	-	-
	2012		-	-	-
	2013	47,000	47,000	47,000	48,000
	2014	60,000	60,000	59,000	60,000
	2015	68,000	68,000	67,000	65,000
	2016	260,000	260,000	258,000	251,000
	2017	(13,000)	82,000	180,000	184,000
	2018				30,000
<b>Non Private Passenger Total</b>		<b>425,000</b>	<b>520,000</b>	<b>614,000</b>	<b>641,000</b>
<b>Grand Total</b>		<b>1,826,000</b>	<b>1,567,000</b>	<b>1,582,000</b>	<b>1,623,000</b>

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

**EXHIBIT A**

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

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Jurisdiction Desc	Nunavut		discount rate: 1.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM					
Business Segment	Acc Year		201710	201711	201712	201801
<input checked="" type="checkbox"/> Private Passenger	prior		(1,000)	(1,000)	(1,000)	(1,000)
	2009			-	-	-
	2010		3,000	3,000	3,000	3,000
	2011		4,000	4,000	4,000	4,000
	2012		18,000	18,000	18,000	17,000
	2013		12,000	12,000	12,000	12,000
	2014		21,000	21,000	21,000	21,000
	2015		86,000	86,000	85,000	83,000
	2016		107,000	107,000	105,000	104,000
	2017		85,000	91,000	91,000	95,000
	2018					6,000
Private Passenger Total			335,000	341,000	338,000	344,000
<input checked="" type="checkbox"/> Non Private Passenger	prior			-	-	-
	2009			-	-	-
	2010			-	-	-
	2011			-	-	-
	2012			-	-	-
	2013		8,000	8,000	8,000	8,000
	2014		17,000	17,000	17,000	17,000
	2015		97,000	97,000	95,000	94,000
	2016		173,000	173,000	170,000	169,000
	2017		254,000	292,000	313,000	317,000
	2018					23,000
Non Private Passenger Total			549,000	587,000	603,000	628,000
Grand Total			884,000	928,000	941,000	972,000

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)		discount rate: 1.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
Business Segment	Acc Year		201710	201711	201712	201801
Private Passenger	prior		2,602,000	3,261,000	3,230,000	3,408,000
	2009		574,000	580,000	560,000	499,000
	2010		429,000	491,000	485,000	468,000
	2011		132,000	70,000	38,000	9,000
	2012		641,000	23,000	(9,000)	(85,000)
	2013		1,147,000	1,121,000	1,043,000	966,000
	2014		2,870,000	2,299,000	2,299,000	2,254,000
	2015		4,589,000	4,230,000	4,050,000	3,959,000
	2016		9,704,000	9,428,000	8,895,000	8,567,000
	2017		15,467,000	17,337,000	18,511,000	16,652,000
	2018					2,505,000
Private Passenger Total			38,155,000	38,840,000	39,102,000	39,202,000
Non Private Passenger	prior		212,000	63,000	45,000	122,000
	2009		134,000	94,000	74,000	70,000
	2010		270,000	283,000	212,000	235,000
	2011		549,000	(66,000)	195,000	153,000
	2012		172,000	665,000	541,000	437,000
	2013		2,882,000	2,797,000	2,665,000	2,676,000
	2014		5,132,000	4,940,000	4,695,000	4,582,000
	2015		9,727,000	8,336,000	7,954,000	7,963,000
	2016		16,477,000	15,524,000	14,843,000	14,681,000
	2017		26,425,000	28,055,000	28,782,000	26,459,000
	2018					4,140,000
Non Private Passenger Total			61,980,000	60,691,000	60,006,000	61,518,000
Grand Total			100,135,000	99,531,000	99,108,000	100,720,000

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

**EXHIBIT B**

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	(15,000)	(15,000)	(13,000)	(11,000)
	2009	46,000	47,000	43,000	39,000
	2010	(6,000)	(6,000)	(5,000)	(5,000)
	2011	8,000	39,000	35,000	32,000
	2012		(187,000)	(170,000)	(155,000)
	2013	43,000	(25,000)	(22,000)	(20,000)
	2014	236,000	192,000	190,000	188,000
	2015	582,000	638,000	632,000	581,000
	2016	1,662,000	1,612,000	1,580,000	1,517,000
	2017	3,916,000	4,924,000	5,030,000	4,326,000
	2018				842,000
Private Passenger Total		6,472,000	7,219,000	7,300,000	7,334,000
Non Private Passenger	prior	3,000	3,000	2,000	2,000
	2009	3,000	3,000	2,000	2,000
	2010	1,000	18,000	14,000	14,000
	2011		(3,000)	(2,000)	(2,000)
	2012	(80,000)	450,000	360,000	356,000
	2013	(27,000)	91,000	90,000	89,000
	2014	197,000	258,000	250,000	247,000
	2015	389,000	334,000	307,000	292,000
	2016	903,000	937,000	862,000	776,000
	2017	2,376,000	2,656,000	2,669,000	2,375,000
	2018				351,000
Non Private Passenger Total		3,765,000	4,747,000	4,554,000	4,502,000
Grand Total		10,237,000	11,966,000	11,854,000	11,836,000

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	48,000	48,000	47,000	47,000
	2009	15,000	15,000	14,000	14,000
	2010	101,000	101,000	96,000	95,000
	2011	125,000	128,000	122,000	121,000
	2012	133,000	133,000	126,000	125,000
	2013	(51,000)	(21,000)	(21,000)	(21,000)
	2014	15,000	76,000	75,000	71,000
	2015	(50,000)	(530,000)	(482,000)	(477,000)
	2016	1,308,000	1,196,000	1,088,000	979,000
	2017	2,751,000	3,293,000	3,597,000	3,093,000
	2018				375,000
Private Passenger Total		4,395,000	4,439,000	4,662,000	4,422,000
Non Private Passenger	prior	(4,000)	(4,000)	(4,000)	(4,000)
	2009	(4,000)	(4,000)	(4,000)	(4,000)
	2010	11,000	11,000	10,000	10,000
	2011	17,000	10,000	9,000	9,000
	2012	62,000	55,000	52,000	51,000
	2013	(32,000)	(54,000)	(53,000)	(52,000)
	2014	350,000	350,000	346,000	343,000
	2015	346,000	358,000	347,000	333,000
	2016	795,000	730,000	708,000	701,000
	2017	1,263,000	1,553,000	1,660,000	1,527,000
	2018				163,000
Non Private Passenger Total		2,804,000	3,005,000	3,071,000	3,077,000
Grand Total		7,199,000	7,444,000	7,733,000	7,499,000

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	<b>Nova Scotia</b>	
AccountCode Desc	<b>Undiscounted</b>	
	<b>IBNR Provision</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	(24,000)	(23,000)	(22,000)	(17,000)
	2009	(43,000)	(43,000)	(41,000)	(36,000)
	2010	(72,000)	2,000	2,000	2,000
	2011	(90,000)	(90,000)	(85,000)	(75,000)
	2012	(44,000)	(44,000)	(42,000)	(37,000)
	2013	(18,000)	(1,000)	(1,000)	(1,000)
	2014	25,000	23,000	22,000	21,000
	2015	226,000	355,000	351,000	319,000
	2016	925,000	970,000	883,000	874,000
	2017	1,498,000	1,757,000	1,948,000	1,792,000
	2018				289,000
Private Passenger Total		2,383,000	2,906,000	3,015,000	3,131,000
Non Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	2,000	2,000	2,000	2,000
	2011	(28,000)	(63,000)	(58,000)	(57,000)
	2012	6,000	8,000	7,000	7,000
	2013	276,000	280,000	277,000	271,000
	2014	44,000	56,000	52,000	46,000
	2015	804,000	798,000	782,000	774,000
	2016	1,782,000	1,770,000	1,699,000	1,682,000
	2017	1,290,000	1,588,000	1,817,000	1,744,000
	2018				278,000
Non Private Passenger Total		4,181,000	4,444,000	4,583,000	4,752,000
Grand Total		6,564,000	7,350,000	7,598,000	7,883,000

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

**EXHIBIT B**

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted				discount rate: 0.00%
AccountCode	IBNR Provision				interest rate margin: 0 basis pts
AccountCode	(All)				
AccidentYear	(All)				





		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	(181,000)	(181,000)	(179,000)	(177,000)
	2012	2,000	2,000	2,000	2,000
	2013	10,000	10,000	10,000	10,000
	2014	60,000	60,000	59,000	58,000
	2015	202,000	197,000	185,000	183,000
	2016	272,000	291,000	288,000	285,000
	2017	443,000	485,000	485,000	446,000
	2018				50,000
Private Passenger Total		802,000	858,000	844,000	851,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010		-	-	-
	2011	1,000	1,000	1,000	1,000
	2012	1,000	1,000	1,000	1,000
	2013	19,000	19,000	19,000	19,000
	2014	96,000	97,000	96,000	95,000
	2015	260,000	259,000	176,000	174,000
	2016	(7,000)	(1,000)	(1,000)	(1,000)
	2017	545,000	614,000	650,000	617,000
	2018				61,000
Non Private Passenger Total		914,000	989,000	941,000	966,000
Grand Total		1,716,000	1,847,000	1,785,000	1,817,000

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

**EXHIBIT B**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	2,056,000	2,821,000	2,793,000	2,765,000
	2009	462,000	465,000	460,000	455,000
	2010	330,000	326,000	323,000	320,000
	2011	(175,000)	(217,000)	(215,000)	(213,000)
	2012	(56,000)	(468,000)	(463,000)	(458,000)
	2013	138,000	160,000	158,000	156,000
	2014	366,000	349,000	255,000	252,000
	2015	774,000	743,000	706,000	699,000
	2016	1,704,000	1,614,000	1,598,000	1,438,000
	2017	3,017,000	2,626,000	2,859,000	2,516,000
	2018				452,000
Private Passenger Total		8,616,000	8,419,000	8,474,000	8,382,000
Non Private Passenger	prior	127,000	(23,000)	(20,000)	(19,000)
	2009	83,000	48,000	41,000	39,000
	2010	156,000	156,000	133,000	128,000
	2011	180,000	174,000	148,000	142,000
	2012	(403,000)	(389,000)	(331,000)	(318,000)
	2013	705,000	556,000	550,000	528,000
	2014	1,736,000	1,496,000	1,361,000	1,347,000
	2015	2,365,000	1,672,000	1,655,000	1,638,000
	2016	5,196,000	4,339,000	4,296,000	4,253,000
	2017	8,842,000	9,110,000	9,469,000	9,280,000
	2018				1,312,000
Non Private Passenger Total		18,987,000	17,139,000	17,302,000	18,330,000
Grand Total		27,603,000	25,558,000	25,776,000	26,712,000

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

**EXHIBIT B**



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

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Jurisdiction Desc	<b>Alberta</b>	
AccountCode Desc	<b>Undiscounted</b>	
	<b>IBNR Provision</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201710	201711	201712	201801
 <b>Private Passenger</b>	prior	(50,000)	(160,000)	(136,000)	(135,000)
	2009	29,000	29,000	25,000	25,000
	2010	(61,000)	(54,000)	(46,000)	(46,000)
	2011	159,000	117,000	99,000	98,000
	2012	231,000	231,000	196,000	194,000
	2013	411,000	411,000	341,000	338,000
	2014	834,000	658,000	632,000	626,000
	2015	929,000	948,000	901,000	892,000
	2016	1,320,000	1,290,000	1,238,000	1,188,000
	2017	1,651,000	1,907,000	2,056,000	1,974,000
	2018				196,000
<b>Private Passenger Total</b>		<b>5,453,000</b>	<b>5,377,000</b>	<b>5,306,000</b>	<b>5,350,000</b>
 <b>Non Private Passenger</b>	prior	30,000	30,000	10,000	10,000
	2009	19,000	19,000	6,000	6,000
	2010	65,000	65,000	20,000	20,000
	2011	139,000	(422,000)	(131,000)	(130,000)
	2012	105,000	106,000	33,000	33,000
	2013	545,000	562,000	472,000	467,000
	2014	1,242,000	1,241,000	1,167,000	1,155,000
	2015	2,897,000	2,345,000	2,181,000	2,159,000
	2016	4,676,000	4,597,000	4,183,000	4,058,000
	2017	9,115,000	9,286,000	8,906,000	7,392,000
	2018				1,537,000
<b>Non Private Passenger Total</b>		<b>18,833,000</b>	<b>17,829,000</b>	<b>16,847,000</b>	<b>16,707,000</b>
<b>Grand Total</b>		<b>24,286,000</b>	<b>23,206,000</b>	<b>22,153,000</b>	<b>22,057,000</b>




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



**EXHIBIT B**

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

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Jurisdiction Desc	<b>Yukon</b>	
AccountCode Desc	<b>Undiscounted</b>	
	<b>IBNR Provision</b>	
AccountCode	(All)	
AccidentYear	(All)	

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	4,000	4,000	4,000	4,000
	2009	5,000	5,000	5,000	5,000
	2010	6,000	6,000	6,000	6,000
	2011	11,000	11,000	11,000	11,000
	2012	20,000	20,000	20,000	20,000
	2013	35,000	35,000	35,000	35,000
	2014	67,000	67,000	66,000	65,000
	2015	109,000	109,000	108,000	107,000
	2016	288,000	288,000	285,000	288,000
	2017	206,000	202,000	204,000	206,000
	2018				10,000
Private Passenger Total		751,000	747,000	744,000	757,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2009	-	-	-	-
	2010	-	-	-	-
	2011	4,000	4,000	4,000	4,000
	2012	10,000	10,000	10,000	10,000
	2013	9,000	9,000	9,000	9,000
	2014	50,000	50,000	49,000	49,000
	2015	73,000	73,000	72,000	71,000
	2016	40,000	90,000	89,000	88,000
	2017	295,000	172,000	205,000	207,000
	2018				47,000
Non Private Passenger Total		483,000	410,000	440,000	487,000
Grand Total		1,234,000	1,157,000	1,184,000	1,244,000

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

**EXHIBIT B**

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

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Jurisdiction Desc	Northwest Territories					
AccountCode Desc	Undiscounted				discount rate: 0.00%	
AccountCode	(All)				interest rate margin: 0 basis pts	
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM				
Business Segment	Acc Year		201710	201711	201712	201801
<div>Private Passenger</div>	prior		(2,000)	(2,000)	(2,000)	(2,000)
	2009		28,000	28,000	28,000	28,000
	2010		4,000	4,000	4,000	4,000
	2011		7,000	7,000	7,000	7,000
	2012		25,000	25,000	25,000	25,000
	2013		54,000	54,000	53,000	52,000
	2014		104,000	(221,000)	(66,000)	(65,000)
	2015		244,000	232,000	144,000	143,000
	2016		393,000	381,000	190,000	186,000
	2017		362,000	354,000	396,000	341,000
	2018					64,000
Private Passenger Total			1,219,000	862,000	779,000	783,000
<div>Non Private Passenger</div>	prior		2,000	2,000	2,000	2,000
	2009			-	-	-
	2010		1,000	1,000	1,000	1,000
	2011			-	-	-
	2012			-	-	-
	2013		17,000	17,000	17,000	17,000
	2014		18,000	18,000	18,000	18,000
	2015		63,000	63,000	62,000	61,000
	2016		245,000	245,000	243,000	236,000
	2017		(66,000)	21,000	114,000	101,000
	2018					27,000
Non Private Passenger Total			280,000	367,000	457,000	463,000
Grand Total			1,499,000	1,229,000	1,236,000	1,246,000

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

**EXHIBIT B**



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

page 9 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201710	201711	201712	201801
 Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	11,000	11,000	11,000	11,000
	2014	20,000	20,000	20,000	20,000
	2015	80,000	80,000	79,000	78,000
	2016	100,000	100,000	99,000	98,000
	2017	79,000	85,000	86,000	90,000
	2018				5,000
Private Passenger Total		303,000	309,000	308,000	315,000
 Non Private Passenger	prior		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	7,000	7,000	7,000	7,000
	2014	16,000	16,000	16,000	16,000
	2015	88,000	88,000	87,000	86,000
	2016	156,000	156,000	154,000	152,000
	2017	238,000	274,000	294,000	297,000
	2018				22,000
Non Private Passenger Total		505,000	541,000	558,000	580,000
Grand Total		808,000	850,000	866,000	895,000

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

**EXHIBIT B**

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

page 10 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	2,011,000	2,667,000	2,665,000	2,645,000
	2009	542,000	546,000	534,000	530,000
	2010	304,000	381,000	382,000	378,000
	2011	(132,000)	(182,000)	(201,000)	(192,000)
	2012	318,000	(281,000)	(299,000)	(277,000)
	2013	633,000	634,000	564,000	560,000
	2014	1,727,000	1,224,000	1,253,000	1,236,000
	2015	3,096,000	2,772,000	2,624,000	2,525,000
	2016	7,972,000	7,742,000	7,249,000	6,853,000
	2017	13,923,000	15,633,000	16,661,000	14,784,000
	2018				2,283,000
Private Passenger Total		30,394,000	31,136,000	31,432,000	31,325,000
Non Private Passenger	prior	170,000	20,000	2,000	3,000
	2009	95,000	60,000	39,000	37,000
	2010	236,000	253,000	180,000	175,000
	2011	313,000	(299,000)	(29,000)	(33,000)
	2012	(299,000)	241,000	132,000	140,000
	2013	1,519,000	1,487,000	1,388,000	1,355,000
	2014	3,749,000	3,582,000	3,355,000	3,316,000
	2015	7,285,000	5,990,000	5,669,000	5,588,000
	2016	13,786,000	12,863,000	12,233,000	11,945,000
	2017	23,898,000	25,274,000	25,784,000	23,540,000
	2018				3,798,000
Non Private Passenger Total		50,752,000	49,471,000	48,753,000	49,864,000
Grand Total		81,146,000	80,607,000	80,185,000	81,189,000

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

EXHIBIT C-1

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

page 1 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	50,000	31,000	31,000	32,000
	2009	63,000	63,000	62,000	59,000
	2010	109,000	109,000	107,000	102,000
	2011	101,000	101,000	100,000	100,000
	2012	319,000	280,000	280,000	274,000
	2013	213,000	205,000	200,000	192,000
	2014	241,000	236,000	231,000	227,000
	2015	337,000	337,000	332,000	325,000
	2016	458,000	437,000	432,000	432,000
	2017	396,000	439,000	490,902	483,902
	2018				50,000
Private Passenger Total		2,287,000	2,238,000	2,265,902	2,276,902
Non Private Passenger	prior	19,000	10,000	10,000	10,000
	2009	25,000	25,000	25,000	25,000
	2010	34,000	34,000	34,000	36,000
	2011	31,000	31,000	31,000	31,000
	2012	83,000	73,000	72,000	71,000
	2013	54,000	52,000	50,000	49,000
	2014	67,000	66,000	65,000	63,000
	2015	103,000	103,000	102,000	100,000
	2016	150,000	143,000	142,000	144,000
	2017	137,000	153,000	171,178	168,178
	2018				18,000
Non Private Passenger Total		703,000	690,000	702,178	715,178
Grand Total		2,990,000	2,928,000	2,968,080	2,992,080

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

page 2 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	126,000	126,000	123,000	123,000
	2009	83,000	83,000	82,000	78,000
	2010	105,000	105,000	102,000	98,000
	2011	132,000	132,000	127,000	124,000
	2012	253,000	253,000	249,000	241,000
	2013	291,000	291,000	284,000	280,000
	2014	298,000	298,000	292,000	292,000
	2015	326,000	326,000	319,000	312,000
	2016	342,000	342,000	336,000	334,000
	2017	173,000	192,000	197,728	193,728
	2018				15,000
Private Passenger Total		2,129,000	2,148,000	2,111,728	2,090,728
Non Private Passenger	prior	99,000	99,000	96,000	97,000
	2009	70,000	70,000	69,000	66,000
	2010	89,000	89,000	87,000	85,000
	2011	102,000	102,000	99,000	97,000
	2012	186,000	186,000	183,000	181,000
	2013	205,000	205,000	201,000	200,000
	2014	193,000	193,000	191,000	192,000
	2015	199,000	199,000	197,000	192,000
	2016	204,000	204,000	201,000	203,000
	2017	110,000	121,000	124,582	123,582
	2018				8,000
Non Private Passenger Total		1,457,000	1,468,000	1,448,582	1,444,582
Grand Total		3,586,000	3,616,000	3,560,310	3,535,310

**EXHIBIT C-1**




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

page 3 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201710	201711	201712	201801
 <b>Private Passenger</b>	prior	432,000	432,000	427,000	424,000
	2009	3,000	3,000	3,000	3,000
	2010	89,000	89,000	87,000	85,000
	2011	103,000	103,000	101,000	98,000
	2012	111,000	111,000	107,000	104,000
	2013	146,000	146,000	143,000	141,000
	2014	136,000	136,000	134,000	134,000
	2015	113,000	113,000	111,000	109,000
	2016	107,000	107,000	105,000	105,000
	2017	119,000	132,000	144,599	140,599
	2018				14,000
<b>Private Passenger Total</b>		<b>1,359,000</b>	<b>1,372,000</b>	<b>1,362,599</b>	<b>1,357,599</b>
 <b>Non Private Passenger</b>	prior	104,000	104,000	102,000	102,000
	2009	1,000	1,000	1,000	1,000
	2010	57,000	57,000	56,000	63,000
	2011	98,000	98,000	95,000	88,000
	2012	120,000	120,000	117,000	114,000
	2013	176,000	176,000	174,000	171,000
	2014	178,000	178,000	176,000	173,000
	2015	153,000	153,000	150,000	147,000
	2016	150,000	150,000	147,000	143,000
	2017	160,000	177,000	193,392	190,392
	2018				16,000
<b>Non Private Passenger Total</b>		<b>1,197,000</b>	<b>1,214,000</b>	<b>1,211,392</b>	<b>1,208,392</b>
<b>Grand Total</b>		<b>2,556,000</b>	<b>2,586,000</b>	<b>2,573,991</b>	<b>2,565,991</b>

### EXHIBIT C-1

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 1.81%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	201710	201711	201712	201801
<input checked="" type="checkbox"/> Private Passenger	prior	12,000	12,000	12,000	12,000
	2009	17,000	17,000	17,000	17,000
	2010	20,000	20,000	20,000	21,000
	2011	28,000	28,000	27,000	25,000
	2012	14,000	11,000	10,000	11,000
	2013	29,000	29,000	28,000	26,000
	2014	50,000	50,000	49,000	48,000
	2015	56,000	53,000	55,000	50,000
	2016	90,000	90,000	89,000	90,000
	2017		-	(11,026)	(11,026)
	2018				-
<b>Private Passenger Total</b>		<b>316,000</b>	<b>310,000</b>	<b>295,974</b>	<b>288,974</b>
<input checked="" type="checkbox"/> Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2009	10,000	10,000	10,000	10,000
	2010	13,000	13,000	13,000	13,000
	2011	18,000	18,000	18,000	18,000
	2012	9,000	7,000	7,000	9,000
	2013	18,000	18,000	18,000	17,000
	2014	30,000	30,000	30,000	31,000
	2015	36,000	34,000	36,000	33,000
	2016	59,000	59,000	58,000	57,000
	2017		1,000	(7,813)	(7,813)
	2018				-
<b>Non Private Passenger Total</b>		<b>200,000</b>	<b>197,000</b>	<b>189,187</b>	<b>187,187</b>
<b>Grand Total</b>		<b>516,000</b>	<b>507,000</b>	<b>485,161</b>	<b>476,161</b>



**EXHIBIT C-1**

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

page 5 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	4,502,000	4,502,000	4,369,000	4,279,000
	2009	632,000	628,000	609,000	580,000
	2010	684,000	684,000	664,000	638,000
	2011	881,000	854,000	829,000	798,000
	2012	879,000	865,000	841,000	813,000
	2013	700,000	668,000	641,000	604,000
	2014	654,000	645,000	623,000	600,000
	2015	567,000	561,000	545,000	528,000
	2016	581,000	575,000	559,000	547,000
	2017	349,000	385,000	411,285	400,285
	2018				45,000
Private Passenger Total		10,429,000	10,367,000	10,091,285	9,832,285
Non Private Passenger	prior	1,200,000	1,200,000	1,175,000	1,161,000
	2009	368,000	365,000	358,000	357,000
	2010	520,000	520,000	508,000	500,000
	2011	700,000	679,000	666,000	654,000
	2012	831,000	817,000	801,000	761,000
	2013	1,071,000	1,021,000	996,000	981,000
	2014	1,227,000	1,207,000	1,183,000	1,143,000
	2015	1,263,000	1,252,000	1,227,000	1,205,000
	2016	1,286,000	1,271,000	1,248,000	1,239,000
	2017	761,000	850,000	911,136	899,136
	2018				105,000
Non Private Passenger Total		9,227,000	9,182,000	9,073,136	9,005,136
Grand Total		19,656,000	19,549,000	19,164,421	18,837,421

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

page 6 of 10

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





discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	353,000	353,000	344,000	344,000
	2009	64,000	64,000	63,000	62,000
	2010	60,000	60,000	59,000	58,000
	2011	81,000	81,000	78,000	76,000
	2012	91,000	91,000	88,000	86,000
	2013	103,000	103,000	100,000	98,000
	2014	97,000	96,000	94,000	92,000
	2015	125,000	125,000	123,000	121,000
	2016	119,000	119,000	118,000	119,000
	2017	(19,000)	(22,000)	(22,400)	(22,400)
	2018				-
Private Passenger Total		1,074,000	1,070,000	1,044,600	1,033,600
Non Private Passenger	prior	787,000	787,000	779,000	816,000
	2009	224,000	224,000	222,000	213,000
	2010	205,000	205,000	203,000	199,000
	2011	268,000	268,000	265,000	257,000
	2012	330,000	330,000	328,000	315,000
	2013	400,000	400,000	395,000	394,000
	2014	415,000	411,000	407,000	407,000
	2015	585,000	585,000	580,000	572,000
	2016	641,000	641,000	637,000	641,000
	2017	(120,000)	(134,000)	(139,756)	(137,756)
	2018				(2,000)
Non Private Passenger Total		3,735,000	3,717,000	3,676,244	3,674,244
Grand Total		4,809,000	4,787,000	4,720,844	4,707,844

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

page 7 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	14,000	14,000	14,000	14,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	7,000	7,000	7,000	7,000
	2013	(4,000)	(4,000)	(4,000)	(4,000)
	2014	7,000	7,000	7,000	7,000
	2015	10,000	10,000	10,000	10,000
	2016	9,000	9,000	9,000	9,000
	2017	(3,000)	(3,000)	(4,057)	(5,057)
	2018				(1,000)
Private Passenger Total		51,000	51,000	49,943	47,943
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	(6,000)	(6,000)	(6,000)	(6,000)
	2014	9,000	9,000	9,000	9,000
	2015	13,000	13,000	13,000	13,000
	2016	19,000	19,000	19,000	19,000
	2017	(9,000)	(11,000)	(13,768)	(14,768)
	2018				-
Non Private Passenger Total		56,000	54,000	51,232	50,232
Grand Total		107,000	105,000	101,175	98,175

EXHIBIT C-1

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

page 8 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	19,000	19,000	19,000	19,000
	2009	13,000	13,000	13,000	14,000
	2010	18,000	18,000	18,000	18,000
	2011	21,000	21,000	21,000	21,000
	2012	25,000	25,000	25,000	25,000
	2013	31,000	31,000	27,000	27,000
	2014	42,000	42,000	42,000	43,000
	2015	50,000	50,000	50,000	49,000
	2016	10,000	10,000	10,000	10,000
	2017	15,000	16,000	21,958	17,958
	2018				(2,000)
Private Passenger Total		244,000	245,000	246,958	241,958
Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	6,000	6,000	6,000	6,000
	2011	8,000	8,000	8,000	8,000
	2012	9,000	9,000	9,000	9,000
	2013	12,000	12,000	10,000	10,000
	2014	15,000	15,000	15,000	15,000
	2015	17,000	17,000	17,000	17,000
	2016	4,000	4,000	4,000	4,000
	2017	7,000	8,000	6,543	4,543
	2018				-
Non Private Passenger Total		87,000	88,000	84,543	82,543
Grand Total		331,000	333,000	331,501	324,501

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

page 9 of 10

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(10,000)	(10,000)	(10,000)	(10,000)
	2014	(6,000)	(6,000)	(6,000)	(6,000)
	2015	6,000	6,000	6,000	6,000
	2016	3,000	3,000	2,000	2,000
	2017	(6,000)	(7,000)	(7,813)	(7,813)
	2018				(1,000)
Private Passenger Total		7,000	6,000	4,187	3,187
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	(4,000)	(4,000)	(4,000)	(4,000)
	2015	6,000	6,000	6,000	6,000
	2016	5,000	5,000	5,000	5,000
	2017	(15,000)	(15,000)	(15,075)	(15,075)
	2018				(2,000)
Non Private Passenger Total		-	-	(75)	(2,075)
Grand Total		7,000	6,000	4,112	1,112

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

page 10 of 10

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

discount rate: 1.81%





interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	5,509,000	5,490,000	5,340,000	5,248,000
	2009	880,000	876,000	854,000	818,000
	2010	1,093,000	1,093,000	1,065,000	1,028,000
	2011	1,357,000	1,330,000	1,293,000	1,252,000
	2012	1,706,000	1,650,000	1,614,000	1,568,000
	2013	1,499,000	1,459,000	1,409,000	1,354,000
	2014	1,519,000	1,504,000	1,466,000	1,437,000
	2015	1,590,000	1,581,000	1,551,000	1,510,000
	2016	1,719,000	1,692,000	1,660,000	1,648,000
	2017	1,024,000	1,132,000	1,221,176	1,190,176
	2018				120,000
Private Passenger Total		17,896,000	17,807,000	17,473,176	17,173,176
Non Private Passenger	prior	2,230,000	2,221,000	2,183,000	2,207,000
	2009	706,000	703,000	693,000	680,000
	2010	931,000	931,000	914,000	909,000
	2011	1,236,000	1,215,000	1,193,000	1,164,000
	2012	1,582,000	1,556,000	1,531,000	1,474,000
	2013	1,923,000	1,871,000	1,831,000	1,809,000
	2014	2,130,000	2,105,000	2,072,000	2,029,000
	2015	2,375,000	2,362,000	2,328,000	2,285,000
	2016	2,518,000	2,496,000	2,461,000	2,455,000
	2017	1,031,000	1,150,000	1,230,419	1,210,419
	2018				143,000
Non Private Passenger Total		16,662,000	16,610,000	16,436,419	16,365,419
Grand Total		34,558,000	34,417,000	33,909,595	33,538,595

**EXHIBIT C-2**

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

page 1 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	47,000	28,000	28,000	28,000
	2009	63,000	63,000	62,000	61,000
	2010	106,000	106,000	104,000	102,000
	2011	99,000	99,000	98,000	97,000
	2012	287,000	250,000	248,000	246,000
	2013	171,000	163,000	159,000	155,000
	2014	177,000	171,000	167,000	163,000
	2015	256,000	256,000	252,000	248,000
	2016	340,000	340,000	336,000	332,000
	2017	281,000	312,000	351,902	347,902
	2018				36,000
Private Passenger Total		1,827,000	1,788,000	1,805,902	1,815,902
Non Private Passenger	prior	17,000	9,000	9,000	9,000
	2009	23,000	23,000	23,000	23,000
	2010	33,000	33,000	33,000	33,000
	2011	29,000	29,000	29,000	29,000
	2012	74,000	64,000	63,000	62,000
	2013	43,000	41,000	40,000	39,000
	2014	48,000	47,000	46,000	45,000
	2015	77,000	77,000	76,000	75,000
	2016	112,000	112,000	111,000	110,000
	2017	97,000	109,000	122,178	121,178
	2018				13,000
Non Private Passenger Total		553,000	544,000	552,178	559,178
Grand Total		2,380,000	2,332,000	2,358,080	2,375,080

**EXHIBIT C-2**

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

page 2 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	119,000	119,000	116,000	113,000
	2009	79,000	79,000	77,000	75,000
	2010	100,000	100,000	97,000	94,000
	2011	126,000	126,000	122,000	118,000
	2012	229,000	229,000	225,000	221,000
	2013	254,000	254,000	249,000	244,000
	2014	263,000	263,000	257,000	252,000
	2015	273,000	273,000	267,000	262,000
	2016	280,000	280,000	274,000	268,000
	2017	111,000	123,000	136,728	130,728
	2018				8,000
Private Passenger Total		1,834,000	1,846,000	1,820,728	1,785,728
Non Private Passenger	prior	95,000	95,000	93,000	91,000
	2009	66,000	66,000	65,000	64,000
	2010	84,000	84,000	82,000	80,000
	2011	95,000	95,000	93,000	91,000
	2012	168,000	168,000	166,000	164,000
	2013	179,000	179,000	177,000	175,000
	2014	171,000	171,000	169,000	167,000
	2015	168,000	168,000	166,000	164,000
	2016	168,000	168,000	166,000	164,000
	2017	71,000	78,000	86,582	84,582
	2018				4,000
Non Private Passenger Total		1,265,000	1,272,000	1,263,582	1,248,582
Grand Total		3,099,000	3,118,000	3,084,310	3,034,310



**EXHIBIT C-2**

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

page 3 of 10

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	419,000	419,000	413,000	407,000
	2009	3,000	3,000	3,000	3,000
	2010	84,000	84,000	82,000	80,000
	2011	97,000	97,000	95,000	93,000
	2012	95,000	95,000	93,000	91,000
	2013	123,000	123,000	121,000	119,000
	2014	115,000	115,000	113,000	111,000
	2015	85,000	85,000	83,000	81,000
	2016	73,000	73,000	71,000	69,000
	2017	82,000	91,000	98,599	96,599
	2018				8,000
Private Passenger Total		1,176,000	1,185,000	1,172,599	1,158,599
Non Private Passenger	prior	101,000	101,000	99,000	97,000
	2009	1,000	1,000	1,000	1,000
	2010	59,000	59,000	58,000	57,000
	2011	95,000	95,000	93,000	91,000
	2012	106,000	106,000	104,000	102,000
	2013	151,000	151,000	149,000	147,000
	2014	151,000	151,000	149,000	147,000
	2015	116,000	116,000	113,000	111,000
	2016	101,000	101,000	98,000	95,000
	2017	110,000	122,000	133,392	130,392
	2018				10,000
Non Private Passenger Total		991,000	1,003,000	997,392	988,392
Grand Total		2,167,000	2,188,000	2,169,991	2,146,991

**EXHIBIT C-2**

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

page 4 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	11,000	11,000	11,000	11,000
	2009	15,000	15,000	15,000	15,000
	2010	19,000	19,000	19,000	19,000
	2011	26,000	26,000	25,000	24,000
	2012	11,000	11,000	10,000	9,000
	2013	27,000	27,000	26,000	25,000
	2014	45,000	45,000	44,000	43,000
	2015	42,000	42,000	41,000	40,000
	2016	74,000	74,000	73,000	72,000
	2017	(11,000)	(12,000)	(25,026)	(26,026)
	2018				(1,000)
Private Passenger Total		259,000	258,000	238,974	230,974
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2009	9,000	9,000	9,000	9,000
	2010	12,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	7,000	7,000	7,000	7,000
	2013	17,000	17,000	17,000	17,000
	2014	28,000	28,000	28,000	28,000
	2015	28,000	28,000	28,000	28,000
	2016	48,000	48,000	47,000	46,000
	2017	(7,000)	(8,000)	(16,813)	(17,813)
	2018				(1,000)
Non Private Passenger Total		164,000	163,000	153,187	150,187
Grand Total		423,000	421,000	392,161	381,161

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	4,478,000	4,478,000	4,344,000	4,215,000
	2009	631,000	626,000	607,000	589,000
	2010	676,000	676,000	656,000	636,000
	2011	864,000	838,000	813,000	789,000
	2012	860,000	846,000	822,000	798,000
	2013	644,000	613,000	593,000	573,000
	2014	570,000	561,000	543,000	526,000
	2015	483,000	478,000	463,000	448,000
	2016	473,000	467,000	453,000	439,000
	2017	256,000	284,000	298,285	283,285
	2018				31,000
Private Passenger Total		9,935,000	9,867,000	9,592,285	9,327,285
Non Private Passenger	prior	1,171,000	1,171,000	1,147,000	1,124,000
	2009	358,000	355,000	348,000	341,000
	2010	506,000	506,000	496,000	486,000
	2011	684,000	663,000	650,000	637,000
	2012	787,000	775,000	760,000	745,000
	2013	982,000	934,000	913,000	893,000
	2014	1,063,000	1,045,000	1,023,000	1,001,000
	2015	1,075,000	1,064,000	1,041,000	1,019,000
	2016	1,048,000	1,035,000	1,014,000	994,000
	2017	563,000	629,000	665,136	642,136
	2018				72,000
Non Private Passenger Total		8,237,000	8,177,000	8,057,136	7,954,136
Grand Total		18,172,000	18,044,000	17,649,421	17,281,421

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	336,000	336,000	329,000	322,000
	2009	62,000	62,000	61,000	60,000
	2010	57,000	57,000	56,000	55,000
	2011	76,000	76,000	74,000	73,000
	2012	85,000	85,000	83,000	81,000
	2013	96,000	96,000	94,000	92,000
	2014	91,000	90,000	88,000	86,000
	2015	82,000	82,000	80,000	78,000
	2016	89,000	89,000	88,000	87,000
	2017	(22,000)	(24,000)	(25,400)	(26,400)
	2018				(2,000)
Private Passenger Total		952,000	949,000	927,600	905,600
Non Private Passenger	prior	790,000	790,000	783,000	776,000
	2009	222,000	222,000	220,000	218,000
	2010	201,000	201,000	199,000	197,000
	2011	257,000	257,000	254,000	251,000
	2012	309,000	309,000	306,000	303,000
	2013	376,000	376,000	372,000	368,000
	2014	394,000	391,000	387,000	383,000
	2015	380,000	380,000	376,000	372,000
	2016	474,000	474,000	471,000	468,000
	2017	(137,000)	(151,000)	(158,756)	(161,756)
	2018				(14,000)
Non Private Passenger Total		3,266,000	3,249,000	3,209,244	3,160,244
Grand Total		4,218,000	4,198,000	4,136,844	4,065,844

**EXHIBIT C-2**

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201710	201711	201712	201801
Private Passenger	prior	13,000	13,000	13,000	13,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	4,000	4,000	4,000	4,000
	2012	6,000	6,000	6,000	6,000
	2013	(5,000)	(5,000)	(5,000)	(5,000)
	2014	6,000	6,000	6,000	6,000
	2015	2,000	2,000	2,000	2,000
	2016	7,000	7,000	7,000	7,000
	2017	(5,000)	(5,000)	(6,057)	(6,057)
	2018				(1,000)
Private Passenger Total		35,000	35,000	33,943	32,943
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2009	3,000	3,000	3,000	3,000
	2010	4,000	4,000	4,000	4,000
	2011	6,000	6,000	6,000	6,000
	2012	7,000	7,000	7,000	7,000
	2013	(7,000)	(7,000)	(7,000)	(7,000)
	2014	8,000	8,000	8,000	8,000
	2015	2,000	2,000	2,000	2,000
	2016	14,000	14,000	14,000	14,000
	2017	(15,000)	(17,000)	(20,768)	(20,768)
	2018				(1,000)
Non Private Passenger Total		30,000	28,000	24,232	23,232
Grand Total		65,000	63,000	58,175	56,175

**EXHIBIT C-2**

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

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

discount rate: 0.00%


interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201710	201711	201712	201801
Private Passenger	prior	17,000	17,000	17,000	17,000
	2009	13,000	13,000	13,000	13,000
	2010	17,000	17,000	17,000	17,000
	2011	20,000	20,000	20,000	20,000
	2012	24,000	24,000	24,000	24,000
	2013	25,000	25,000	25,000	25,000
	2014	25,000	25,000	25,000	25,000
	2015	48,000	48,000	48,000	48,000
	2016	5,000	5,000	5,000	5,000
	2017	1,000	1,000	1,958	1,958
	2018				(4,000)
Private Passenger Total		195,000	195,000	195,958	191,958
Non Private Passenger	prior	5,000	5,000	5,000	5,000
	2009	4,000	4,000	4,000	4,000
	2010	5,000	5,000	5,000	5,000
	2011	7,000	7,000	7,000	7,000
	2012	8,000	8,000	8,000	8,000
	2013	9,000	9,000	9,000	9,000
	2014	9,000	9,000	9,000	9,000
	2015	16,000	16,000	16,000	16,000
	2016	2,000	2,000	2,000	2,000
	2017	1,000	1,000	(2,457)	(2,457)
	2018				(1,000)
Non Private Passenger Total		66,000	66,000	62,543	61,543
Grand Total		261,000	261,000	258,501	253,501

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
	Acc Year	201710	201711	201712	201801
Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	2,000	2,000	2,000	2,000
	2010	4,000	4,000	4,000	4,000
	2011	5,000	5,000	5,000	5,000
	2012	6,000	6,000	6,000	6,000
	2013	(11,000)	(11,000)	(11,000)	(11,000)
	2014	(7,000)	(7,000)	(7,000)	(7,000)
	2015	5,000	5,000	5,000	5,000
	2016	1,000	1,000	1,000	1,000
	2017	(7,000)	(8,000)	(8,813)	(8,813)
	2018				(1,000)
Private Passenger Total		(1,000)	(2,000)	(2,813)	(3,813)
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2009	1,000	1,000	1,000	1,000
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	5,000	5,000	5,000	5,000
	2013	(8,000)	(8,000)	(8,000)	(8,000)
	2014	(5,000)	(5,000)	(5,000)	(5,000)
	2015	5,000	5,000	5,000	5,000
	2016	2,000	2,000	2,000	2,000
	2017	(16,000)	(17,000)	(19,075)	(19,075)
	2018				(2,000)
Non Private Passenger Total		(8,000)	(9,000)	(11,075)	(13,075)
Grand Total		(9,000)	(11,000)	(13,888)	(16,888)

**EXHIBIT C-2**

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
▼	Acc Year ▼	201710	201711	201712	201801
Private Passenger	prior	5,441,000	5,422,000	5,272,000	5,127,000
	2009	871,000	866,000	843,000	821,000
	2010	1,067,000	1,067,000	1,039,000	1,011,000
	2011	1,317,000	1,291,000	1,256,000	1,223,000
	2012	1,603,000	1,552,000	1,517,000	1,482,000
	2013	1,324,000	1,285,000	1,251,000	1,217,000
	2014	1,285,000	1,269,000	1,236,000	1,205,000
	2015	1,276,000	1,271,000	1,241,000	1,212,000
	2016	1,342,000	1,336,000	1,308,000	1,280,000
	2017	686,000	762,000	822,176	793,176
	2018				74,000
Private Passenger Total		16,212,000	16,121,000	15,785,176	15,445,176
Non Private Passenger	prior	2,194,000	2,186,000	2,151,000	2,117,000
	2009	687,000	684,000	674,000	664,000
	2010	907,000	907,000	892,000	877,000
	2011	1,193,000	1,172,000	1,152,000	1,132,000
	2012	1,471,000	1,449,000	1,426,000	1,403,000
	2013	1,742,000	1,692,000	1,662,000	1,633,000
	2014	1,867,000	1,845,000	1,814,000	1,783,000
	2015	1,867,000	1,856,000	1,823,000	1,792,000
	2016	1,969,000	1,956,000	1,925,000	1,895,000
	2017	667,000	746,000	789,419	756,419
	2018				80,000
Non Private Passenger Total		14,564,000	14,493,000	14,308,419	14,132,419
Grand Total		30,776,000	30,614,000	30,093,595	29,577,595



## EXHIBIT D

### Future Expected Cost Ratios - Member Statements (includes Actuarial Present Value Adjustments)

Sum of MS Cost Ratio			Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Jurisdiction Desc	ShareYMM	201710	201711	201712	201801
Private Passenger	Newfoundland & Labrador		90.1%	90.6%	90.9%	91.1%
	New Brunswick		78.9%	78.7%	79.0%	78.5%
	Nova Scotia		87.0%	87.4%	87.9%	87.7%
	Prince Edward Island		57.8%	58.3%	58.2%	58.6%
	Ontario		71.9%	72.4%	72.6%	72.8%
	Alberta		68.1%	67.8%	67.3%	67.3%
	Yukon		74.8%	75.9%	76.4%	77.3%
	Northwest Territories		62.9%	62.5%	63.4%	61.6%
	Nunavut		39.7%	41.4%	41.1%	41.1%
Non Private Passenger	Newfoundland & Labrador		97.2%	96.5%	94.7%	94.9%
	New Brunswick		71.3%	69.9%	68.0%	67.5%
	Nova Scotia		78.6%	77.6%	76.1%	75.9%
	Prince Edward Island		71.9%	72.0%	70.6%	70.8%
	Ontario		72.7%	73.1%	72.7%	72.8%
	Alberta		68.9%	69.0%	68.9%	68.9%
	Yukon		64.7%	66.4%	66.4%	67.4%
	Northwest Territories		67.6%	58.8%	49.3%	47.2%
	Nunavut		53.5%	54.5%	53.5%	53.9%
Grand Total			75.3%	75.4%	75.0%	75.0%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected	
Business Segment	Jurisdiction Desc	ShareYMM	201710	201711	201712	201801
Private Passenger	Newfoundland & Labrador		85.8%	86.3%	86.6%	86.8%
	New Brunswick		74.7%	74.7%	74.9%	74.5%
	Nova Scotia		82.3%	82.6%	83.2%	83.0%
	Prince Edward Island		54.8%	55.0%	55.1%	55.5%
	Ontario		67.5%	67.9%	68.2%	68.4%
	Alberta		65.1%	64.8%	64.5%	64.5%
	Yukon		71.6%	72.2%	72.4%	73.5%
	Northwest Territories		59.8%	59.4%	60.5%	58.6%
	Nunavut		39.1%	39.3%	39.5%	39.5%
Non Private Passenger	Newfoundland & Labrador		92.3%	91.7%	90.6%	90.8%
	New Brunswick		68.1%	66.7%	65.4%	65.0%
	Nova Scotia		74.4%	73.5%	72.7%	72.5%
	Prince Edward Island		67.9%	67.7%	67.3%	67.4%
	Ontario		68.1%	68.5%	68.7%	68.9%
	Alberta		65.8%	65.9%	66.0%	66.0%
	Yukon		61.6%	63.1%	63.8%	64.7%
	Northwest Territories		64.6%	56.2%	47.5%	45.5%
	Nunavut		51.6%	51.9%	51.7%	52.1%
Grand Total			71.4%	71.5%	71.4%	71.4%

## 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, 2017 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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### NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2016	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2017	10.0%	10.0%	5.0%	9.9%	10.0%	10.0%	5.0%	9.9%	
2018	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.6%	
prem liab	10.0%	10.0%	5.0%	8.9%	10.0%	10.0%	5.0%	9.6%	
discount rate:				1.81%	discount rate:				1.81%
margin (basis points):				25	margin (basis points):				25

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### NEW BRUNSWICK

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	12.5%	10.8%	5.0%	12.0%	12.5%	10.1%	5.0%	11.1%	
2016	12.5%	10.0%	5.0%	12.1%	12.4%	10.1%	5.0%	11.1%	
2017	12.4%	10.1%	5.0%	11.6%	12.3%	10.1%	5.0%	11.4%	
2018	11.8%	10.1%	5.0%	10.0%	11.9%	10.1%	5.0%	10.8%	
prem liab	11.8%	10.1%	5.0%	10.0%	11.9%	10.1%	5.0%	10.8%	
discount rate:				1.81%	discount rate:				1.81%
margin (basis points):				25	margin (basis points):				25

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

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

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**NOVA SCOTIA**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	12.5%	10.0%	5.0%	11.9%	12.5%	10.0%	5.0%	11.2%
2015	12.5%	10.0%	5.0%	12.2%	12.5%	10.2%	5.0%	11.8%
2016	12.5%	10.1%	5.0%	12.1%	12.5%	10.1%	5.0%	11.5%
2017	12.4%	10.1%	5.0%	11.6%	12.3%	10.2%	5.0%	11.4%
2018	11.8%	10.1%	5.0%	9.8%	11.8%	10.1%	5.0%	10.5%
prem liab	11.8%	10.1%	5.0%	9.8%	11.8%	10.1%	5.0%	10.5%
	discount rate:		1.81%		discount rate:		1.81%	
	margin (basis points):		25		margin (basis points):		25	

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

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

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**PRINCE EDWARD ISLAND**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2016	12.5%	10.1%	5.0%	12.3%	12.5%	10.1%	5.0%	11.0%
2017	12.2%	10.2%	5.0%	11.9%	12.3%	10.2%	5.0%	11.1%
2018	11.8%	10.2%	5.0%	10.9%	11.7%	10.2%	5.0%	10.0%
prem liab	11.8%	10.2%	5.0%	10.5%	11.7%	10.2%	5.0%	10.0%
	discount rate:		1.81%		discount rate:		1.81%	
	margin (basis points):		25		margin (basis points):		25	

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

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

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**ONTARIO**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1996	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	9.9%	10.0%	5.0%	9.9%	10.0%	10.0%	8.5%	10.0%
2014	12.5%	12.5%	5.0%	12.5%	12.5%	12.5%	12.3%	12.5%
2015	12.5%	12.5%	10.5%	12.5%	12.4%	12.5%	12.5%	12.4%
2016	14.9%	15.0%	8.5%	14.8%	14.9%	15.0%	14.3%	15.0%
2017	14.4%	15.0%	7.0%	14.4%	14.2%	15.0%	6.9%	14.3%
2018	11.1%	15.0%	5.3%	11.3%	13.0%	15.0%	5.6%	12.9%
prem liab	11.1%	15.0%	5.3%	11.3%	13.0%	15.0%	5.6%	12.9%
	discount rate:		1.81%		discount rate:		1.81%	
	margin (basis points):		25		margin (basis points):		25	

## EXHIBIT E

### Discount Rate & Margins for Adverse Deviations

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

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### ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	9.8%
2015	12.5%	12.0%	5.0%	12.5%	12.5%	11.0%	5.0%	12.5%
2016	12.5%	10.3%	5.0%	12.4%	12.4%	10.3%	5.0%	12.3%
2017	12.2%	10.2%	5.0%	11.8%	11.9%	10.6%	5.0%	11.0%
2018	11.9%	10.2%	5.0%	10.3%	11.6%	10.6%	5.0%	9.1%
prem liab	11.9%	10.2%	5.0%	10.3%	11.6%	10.6%	5.0%	9.1%
	discount rate:			1.81%	discount rate:			1.81%
	margin (basis points):			25	margin (basis points):			25

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

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

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**YUKON**

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2015	12.5%	10.6%	5.0%	12.5%	12.5%	12.5%	5.0%	12.5%
2016	12.4%	10.2%	5.0%	12.2%	12.3%	11.5%	5.0%	12.3%
2017	12.2%	10.8%	5.0%	11.8%	11.6%	11.2%	5.0%	10.8%
2018	12.0%	10.8%	5.0%	11.2%	11.7%	11.1%	5.0%	10.1%
prem liab	12.0%	10.8%	5.0%	11.2%	11.7%	11.1%	5.0%	10.1%
	discount rate:			1.81%	discount rate:			1.81%
	margin (basis points):			25	margin (basis points):			25



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

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

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**NORTHWEST TERRITORIES**

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1995	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1996	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1997	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1998	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	12.5%	12.2%	5.0%	12.5%	12.5%	10.8%	4.9%	12.1%	
2016	12.4%	12.2%	5.0%	12.5%	12.2%	11.3%	5.0%	10.3%	
2017	12.0%	11.2%	5.0%	11.6%	12.4%	11.5%	5.0%	12.3%	
2018	11.4%	11.1%	5.0%	9.0%	12.4%	12.0%	5.0%	11.8%	
prem liab	11.4%	11.1%	5.0%	9.0%	12.4%	12.0%	5.0%	11.8%	
discount rate:				1.81%	discount rate:				1.81%
margin (basis points):				25	margin (basis points):				25

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

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

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**NUNAVUT**

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1999	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2000	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2001	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2002	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2003	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2004	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2005	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2006	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2007	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2008	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2009	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2010	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2011	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2012	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2013	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2014	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2015	12.1%	11.4%	5.0%	12.1%	12.5%	10.8%	5.0%	12.4%	
2016	12.2%	11.0%	5.0%	11.6%	12.5%	11.3%	5.0%	11.7%	
2017	12.0%	11.0%	5.0%	11.0%	12.1%	11.1%	5.0%	11.8%	
2018	11.7%	11.3%	5.0%	10.4%	11.9%	11.0%	5.0%	10.7%	
prem liab	11.7%	11.3%	5.0%	10.4%	11.9%	11.0%	5.0%	10.7%	
discount rate:				1.81%	discount rate:				1.81%
margin (basis points):				25	margin (basis points):				25

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

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

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**NEWFOUNDLAND AND LABRADOR**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

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

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

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**NEW BRUNSWICK**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

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

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

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**NOVA SCOTIA**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

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

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

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**PRINCE EDWARD ISLAND**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

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

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

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**ONTARIO**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

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

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

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**ALBERTA**

Amounts in \$000s

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

Amounts in

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

Amounts in

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



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

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

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**YUKON**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

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

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

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**NORTHWEST TERRITORIES**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

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

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

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**NUNAVUT**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

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

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

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**ALL JURISDICTIONS COMBINED**

Amounts in \$000s

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

Amounts in

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

Amounts in

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

**EXHIBIT G-1**

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

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ShareDate	201711	
	<b>Newfoundland</b>	
Jurisdiction Desc	& Labrador	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(5)	1	(1)	-	-	-	(5)
	2008	(2)	(1)	1	-	-	-	(2)
	2009	47	(7)	9	-	2	4.3%	49
	2010	(4)	1	(1)	-	-	-	(4)
	2011	27	(1)	30	-	29	107.4%	56
	2012	130	-	(199)	-	(199)	(153.1%)	(69)
	2013	204	(1)	(80)	-	(81)	(39.7%)	123
	2014	536	(32)	(12)	-	(44)	(8.2%)	492
	2015	923	(40)	86	-	46	5.0%	969
	2016	2,188	(37)	(33)	-	(70)	(3.2%)	2,118
	2017	4,416	96	958	-	1,054	23.9%	5,470
Private Passenger Total		8,460	(21)	758	-	737	8.7%	9,197
Non Private								
<div><div></div>Passenger</div>	prior	3	-	-	-	-	-	3
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	12	-	14	-	14	116.7%	26
	2011	28	-	(3)	-	(3)	(10.7%)	25
	2012	38	(2)	489	-	487	1,281.6%	525
	2013	43	-	112	-	112	260.5%	155
	2014	279	(6)	56	-	50	17.9%	329
	2015	633	(41)	(35)	-	(76)	(12.0%)	557
	2016	1,222	(61)	82	-	21	1.7%	1,243
	2017	2,633	52	253	-	305	11.6%	2,938
Non Private Passenger Total		4,894	(58)	968	-	910	18.6%	5,804
Grand Total		13,354	(79)	1,726	-	1,647	12.3%	15,001

**EXHIBIT G-1**

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

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 ShareDate 201711  
 Jurisdiction Desc New Brunswick  
 AccountCode Des IBNR Provision  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	62	(4)	4	-	-	-	62
	2008	14	(1)	1	-	-	-	14
	2009	26	(1)	2	-	1	3.8%	27
	2010	121	(10)	10	-	-	-	121
	2011	175	(13)	17	-	4	2.3%	179
	2012	193	(14)	14	-	-	-	193
	2013	90	3	16	-	19	21.1%	109
	2014	240	(4)	5	-	1	0.4%	241
	2015	297	-	(486)	-	(486)	(163.6%)	(189)
	2016	1,718	(30)	(94)	-	(124)	(7.2%)	1,594
	2017	3,026	330	239	-	569	18.8%	3,595
Private Passenger Total		5,962	256	(272)	-	(16)	(0.3%)	5,946
Non Private								
Passenger	prior	1	(1)	1	-	-	-	1
	2008	(1)	-	-	-	-	-	(1)
	2009	8	-	-	-	-	-	8
	2010	34	(1)	-	-	(1)	(2.9%)	33
	2011	42	-	(7)	-	(7)	(16.7%)	35
	2012	114	(2)	(5)	-	(7)	(6.1%)	107
	2013	263	(3)	(43)	-	(46)	(17.5%)	217
	2014	478	(5)	4	-	(1)	(0.2%)	477
	2015	482	(4)	15	-	11	2.3%	493
	2016	878	(8)	(57)	-	(65)	(7.4%)	813
	2017	1,428	232	73	-	305	21.4%	1,733
Non Private Passenger Total		3,727	208	(19)	-	189	5.1%	3,916
Grand Total		9,689	464	(291)	-	173	1.8%	9,862

**EXHIBIT G-1**

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

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 ShareDate 201711  
 Jurisdiction Desc Nova Scotia  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(5)	1	-	-	1	(20.0%)	(4)
	2008	(8)	-	-	-	-	-	(8)
	2009	(32)	-	-	-	-	-	(32)
	2010	(49)	-	60	-	60	(122.4%)	11
	2011	(87)	2	(2)	-	-	-	(87)
	2012	(34)	-	-	-	-	-	(34)
	2013	64	-	14	-	14	21.9%	78
	2014	137	(3)	(5)	-	(8)	(5.8%)	129
	2015	354	(4)	131	-	127	35.9%	481
	2016	1,085	(13)	54	-	41	3.8%	1,126
	2017	1,677	206	79	-	285	17.0%	1,962
Private Passenger Total		3,102	189	331	-	520	16.8%	3,622
Non Private								
Passenger	prior	7	(2)	2	-	-	-	7
	2008	3	-	-	-	-	-	3
	2009	(5)	-	-	-	-	-	(5)
	2010	(6)	2	(2)	-	-	-	(6)
	2011	(26)	-	(37)	-	(37)	142.3%	(63)
	2012	24	(2)	2	-	-	-	24
	2013	391	(4)	8	-	4	1.0%	395
	2014	172	(6)	17	-	11	6.4%	183
	2015	955	(8)	2	-	(6)	(0.6%)	949
	2016	1,998	(113)	99	-	(14)	(0.7%)	1,984
	2017	1,535	227	97	-	324	21.1%	1,859
Non Private Passenger Total		5,048	94	188	-	282	5.6%	5,330
Grand Total		8,150	283	519	-	802	9.8%	8,952

**EXHIBIT G-1**

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

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ShareDate	201711	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(4)	-	-	-	-	-	(4)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	28	-	-	-	-	-	28
	2011	(159)	2	(2)	-	-	-	(159)
	2012	2	-	-	-	-	-	2
	2013	11	-	-	-	-	-	11
	2014	85	(1)	1	-	-	-	85
	2015	278	(9)	3	-	(6)	(2.2%)	272
	2016	361	(20)	39	-	19	5.3%	380
	2017	493	6	40	-	46	9.3%	539
Private Passenger Total		1,094	(22)	81	-	59	5.4%	1,153
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	6	(1)	-	-	(1)	(16.7%)	5
	2013	20	-	-	-	-	-	20
	2014	101	(1)	2	-	1	1.0%	102
	2015	276	(2)	2	-	-	-	276
	2016	75	1	5	-	6	8.0%	81
	2017	594	44	31	-	75	12.6%	669
Non Private Passenger Total		1,072	41	40	-	81	7.6%	1,153
Grand Total		2,166	19	121	-	140	6.5%	2,306



**EXHIBIT G-1**

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

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 ShareDate 201711  
 Jurisdiction Desc Ontario  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,951	(50)	818	-	768	39.4%	2,719
	2008	622	(19)	19	-	-	-	622
	2009	468	(15)	18	-	3	0.6%	471
	2010	352	(10)	6	-	(4)	(1.1%)	348
	2011	(130)	4	(48)	-	(44)	33.8%	(174)
	2012	1	1	(420)	-	(419)	(41,900.0%)	(418)
	2013	209	(1)	23	-	22	10.5%	231
	2014	629	(32)	13	-	(19)	(3.0%)	610
	2015	999	(76)	37	-	(39)	(3.9%)	960
	2016	2,014	(22)	(73)	-	(95)	(4.7%)	1,919
	2017	3,340	288	(642)	-	(354)	(10.6%)	2,986
Private Passenger Total		10,455	68	(249)	-	(181)	(1.7%)	10,274
Non Private								
Passenger	prior	138	(3)	(147)	-	(150)	(108.7%)	(12)
	2008	43	(3)	3	-	-	-	43
	2009	107	(7)	(33)	-	(40)	(37.4%)	67
	2010	162	(9)	9	-	-	-	162
	2011	271	(14)	7	-	(7)	(2.6%)	264
	2012	(282)	20	(6)	-	14	(5.0%)	(268)
	2013	1,131	(90)	(81)	-	(171)	(15.1%)	960
	2014	2,350	(308)	56	-	(252)	(10.7%)	2,098
	2015	3,271	(372)	(322)	-	(694)	(21.2%)	2,577
	2016	6,211	(114)	(754)	-	(868)	(14.0%)	5,343
	2017	9,705	613	(235)	-	378	3.9%	10,083
Non Private Passenger Total		23,107	(287)	(1,503)	-	(1,790)	(7.7%)	21,317
Grand Total		33,562	(219)	(1,752)	-	(1,971)	(5.9%)	31,591

**EXHIBIT G-1**

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

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 ShareDate 201711  
 Jurisdiction Desc Alberta  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(26)	-	-	-	-	-	(26)
	2008	3	-	(110)	-	(110)	(3,666.7%)	(107)
	2009	30	-	-	-	-	-	30
	2010	(37)	-	6	-	6	(16.2%)	(31)
	2011	282	(5)	(46)	-	(51)	(18.1%)	231
	2012	276	(3)	3	-	-	-	276
	2013	462	(4)	4	-	-	-	462
	2014	972	(10)	(166)	-	(176)	(18.1%)	796
	2015	1,200	(11)	22	-	11	0.9%	1,211
	2016	1,499	(15)	(19)	-	(34)	(2.3%)	1,465
	2017	1,806	145	126	-	271	15.0%	2,077
Private Passenger Total		6,467	97	(180)	-	(83)	(1.3%)	6,384
Non Private								
Passenger	prior	50	1	-	-	1	2.0%	51
	2008	(35)	2	(2)	-	-	-	(35)
	2009	21	-	-	-	-	-	21
	2010	67	(1)	1	-	-	-	67
	2011	229	(7)	(554)	-	(561)	(245.0%)	(332)
	2012	255	(7)	7	-	-	-	255
	2013	969	(187)	203	-	16	1.7%	985
	2014	1,622	(167)	166	-	(1)	(0.1%)	1,621
	2015	3,831	(125)	(501)	-	(626)	(16.3%)	3,205
	2016	5,604	(289)	206	-	(83)	(1.5%)	5,521
	2017	9,973	(405)	635	-	230	2.3%	10,203
Non Private Passenger Total		22,586	(1,185)	161	-	(1,024)	(4.5%)	21,562
Grand Total		29,053	(1,088)	(19)	-	(1,107)	(3.8%)	27,946

**EXHIBIT G-1**

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

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 ShareDate 201711  
 Jurisdiction Desc Yukon  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	5	-	-	-	-	-	5
	2008	(1)	-	-	-	-	-	(1)
	2009	6	-	-	-	-	-	6
	2010	11	-	-	-	-	-	11
	2011	12	-	-	-	-	-	12
	2012	21	-	-	-	-	-	21
	2013	38	-	-	-	-	-	38
	2014	71	(1)	1	-	-	-	71
	2015	190	(2)	2	-	-	-	190
	2016	308	(6)	6	-	-	-	308
2017	218	6	(9)	-	(3)	(1.4%)	215	
Private Passenger Total		879	(3)	-	-	(3)	(0.3%)	876
Non Private								
Passenger	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	4	-	-	-	-	-	4
	2012	17	-	-	-	-	-	17
	2013	10	-	-	-	-	-	10
	2014	53	(1)	1	-	-	-	53
	2015	114	(2)	2	-	-	-	114
	2016	56	1	49	-	50	89.3%	106
2017	316	40	(160)	-	(120)	(38.0%)	196	
Non Private Passenger Total		572	38	(108)	-	(70)	(12.2%)	502
Grand Total		1,451	35	(108)	-	(73)	(5.0%)	1,378

**EXHIBIT G-1**

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

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ShareDate	201711	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(5)	-	-	-	-	-	(5)
	2008	3	-	-	-	-	-	3
	2009	29	-	-	-	-	-	29
	2010	4	-	-	-	-	-	4
	2011	8	-	-	-	-	-	8
	2012	34	-	-	-	-	-	34
	2013	57	(1)	1	-	-	-	57
	2014	179	(1)	(324)	-	(325)	(181.6%)	(146)
	2015	262	(1)	(11)	-	(12)	(4.6%)	250
	2016	424	(5)	(8)	-	(13)	(3.1%)	411
	2017	406	47	(51)	-	(4)	(1.0%)	402
Private Passenger Total		1,401	39	(393)	-	(354)	(25.3%)	1,047
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	47	-	-	-	-	-	47
	2014	60	(1)	1	-	-	-	60
	2015	68	(1)	1	-	-	-	68
	2016	260	(5)	5	-	-	-	260
	2017	(13)	86	9	-	95	(730.8%)	82
Non Private Passenger Total		425	79	16	-	95	22.4%	520
Grand Total		1,826	118	(377)	-	(259)	(14.2%)	1,567

**EXHIBIT G-1**

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

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 ShareDate 201711  
 Jurisdiction Desc Nunavut  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
<b>Private</b>								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	4	-	-	-	-	-	4
	2012	18	-	-	-	-	-	18
	2013	12	-	-	-	-	-	12
	2014	21	-	-	-	-	-	21
	2015	86	(1)	1	-	-	-	86
	2016	107	(3)	3	-	-	-	107
	2017	85	1	5	-	6	7.1%	91
<b>Private Passenger Total</b>		<b>335</b>	<b>(3)</b>	<b>9</b>	<b>-</b>	<b>6</b>	<b>1.8%</b>	<b>341</b>
<b>Non Private</b>								
Passenger	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	8	-	-	-	-	-	8
	2014	17	-	-	-	-	-	17
	2015	97	(2)	2	-	-	-	97
	2016	173	(3)	3	-	-	-	173
	2017	254	21	17	-	38	15.0%	292
<b>Non Private Passenger Total</b>		<b>549</b>	<b>16</b>	<b>22</b>	<b>-</b>	<b>38</b>	<b>6.9%</b>	<b>587</b>
<b>Grand Total</b>		<b>884</b>	<b>13</b>	<b>31</b>	<b>-</b>	<b>44</b>	<b>5.0%</b>	<b>928</b>

**EXHIBIT G-1**

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

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 ShareDate 201711  
 Jurisdiction Desc (All)  
 AccountCode Des IBNR Provisio  
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,971	(52)	821	-	769	39.0%	2,740
	2008	631	(21)	(89)	-	(110)	(17.4%)	521
	2009	574	(23)	29	-	6	1.0%	580
	2010	429	(19)	81	-	62	14.5%	491
	2011	132	(11)	(51)	-	(62)	(47.0%)	70
	2012	641	(16)	(602)	-	(618)	(96.4%)	23
	2013	1,147	(4)	(22)	-	(26)	(2.3%)	1,121
	2014	2,870	(84)	(487)	-	(571)	(19.9%)	2,299
	2015	4,589	(144)	(215)	-	(359)	(7.8%)	4,230
	2016	9,704	(151)	(125)	-	(276)	(2.8%)	9,428
	2017	15,467	1,125	745	-	1,870	12.1%	17,337
Private Passenger Total		38,155	600	85	-	685	1.8%	38,840
Non Private								
Passenger	prior	201	(5)	(144)	-	(149)	(74.1%)	52
	2008	11	(1)	1	-	-	-	11
	2009	134	(7)	(33)	-	(40)	(29.9%)	94
	2010	270	(9)	22	-	13	4.8%	283
	2011	549	(21)	(594)	-	(615)	(112.0%)	(66)
	2012	172	6	487	-	493	286.6%	665
	2013	2,882	(284)	199	-	(85)	(2.9%)	2,797
	2014	5,132	(495)	303	-	(192)	(3.7%)	4,940
	2015	9,727	(557)	(834)	-	(1,391)	(14.3%)	8,336
	2016	16,477	(591)	(362)	-	(953)	(5.8%)	15,524
	2017	26,425	910	720	-	1,630	6.2%	28,055
Non Private Passenger Total		61,980	(1,054)	(235)	-	(1,289)	(2.1%)	60,691
Grand Total		100,135	(454)	(150)	-	(604)	(0.6%)	99,531

**EXHIBIT G-2**

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

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ShareDate	201711	
	<b>Newfoundland</b>	
Jurisdiction Desc	& Labrador	
AccountCode Des	<b>Undiscounted</b>	
	<b>IBNR Provisio</b>	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(19)	2	(2)	-	-	-	(19)
	2008	4	(1)	1	-	-	-	4
	2009	46	(7)	8	-	1	2.2%	47
	2010	(6)	1	(1)	-	-	-	(6)
	2011	8	(1)	32	-	31	387.5%	39
	2012	-	-	(187)	-	(187)	100.0%	(187)
	2013	43	-	(68)	-	(68)	(158.1%)	(25)
	2014	236	(19)	(25)	-	(44)	(18.6%)	192
	2015	582	(23)	79	-	56	9.6%	638
	2016	1,662	(17)	(33)	-	(50)	(3.0%)	1,612
	2017	3,916	54	954	-	1,008	25.7%	4,924
Private Passenger Total		6,472	(11)	758	-	747	11.5%	7,219
Non Private								
<div><div></div>Passenger</div>	prior	3	-	-	-	-	-	3
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	1	-	17	-	17	1,700.0%	18
	2011	-	-	(3)	-	(3)	100.0%	(3)
	2012	(80)	1	529	-	530	(662.5%)	450
	2013	(27)	1	117	-	118	(437.0%)	91
	2014	197	(2)	63	-	61	31.0%	258
	2015	389	(23)	(32)	-	(55)	(14.1%)	334
	2016	903	(45)	79	-	34	3.8%	937
	2017	2,376	28	252	-	280	11.8%	2,656
Non Private Passenger Total		3,765	(40)	1,022	-	982	26.1%	4,747
Grand Total		10,237	(51)	1,780	-	1,729	16.9%	11,966

**EXHIBIT G-2**

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

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ShareDate	201711	
Jurisdiction Desc	New Brunswi	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	35	(4)	4	-	-	-	35
	2008	13	(1)	1	-	-	-	13
	2009	15	(2)	2	-	-	-	15
	2010	101	(10)	10	-	-	-	101
	2011	125	(13)	16	-	3	2.4%	128
	2012	133	(13)	13	-	-	-	133
	2013	(51)	9	21	-	30	(58.8%)	(21)
	2014	15	-	61	-	61	406.7%	76
	2015	(50)	3	(483)	-	(480)	960.0%	(530)
	2016	1,308	(26)	(86)	-	(112)	(8.6%)	1,196
	2017	2,751	303	239	-	542	19.7%	3,293
Private Passenger Total		4,395	246	(202)	-	44	1.0%	4,439
Non Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2008	(2)	-	-	-	-	-	(2)
	2009	(4)	-	-	-	-	-	(4)
	2010	11	-	-	-	-	-	11
	2011	17	-	(7)	-	(7)	(41.2%)	10
	2012	62	(1)	(6)	-	(7)	(11.3%)	55
	2013	(32)	-	(22)	-	(22)	68.8%	(54)
	2014	350	(4)	4	-	-	-	350
	2015	346	(3)	15	-	12	3.5%	358
	2016	795	(8)	(57)	-	(65)	(8.2%)	730
	2017	1,263	215	75	-	290	23.0%	1,553
Non Private Passenger Total		2,804	199	2	-	201	7.2%	3,005
Grand Total		7,199	445	(200)	-	245	3.4%	7,444



**EXHIBIT G-2**

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

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ShareDate	201711	
Jurisdiction Desc	Nova Scotia	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(14)	-	1	-	1	(7.1%)	(13)
	2008	(10)	-	-	-	-	-	(10)
	2009	(43)	1	(1)	-	-	-	(43)
	2010	(72)	1	73	-	74	(102.8%)	2
	2011	(90)	2	(2)	-	-	-	(90)
	2012	(44)	1	(1)	-	-	-	(44)
	2013	(18)	-	17	-	17	(94.4%)	(1)
	2014	25	(2)	-	-	(2)	(8.0%)	23
	2015	226	(2)	131	-	129	57.1%	355
	2016	925	(9)	54	-	45	4.9%	970
	2017	1,498	185	74	-	259	17.3%	1,757
Private Passenger Total		2,383	177	346	-	523	21.9%	2,906
Non Private								
Passenger	prior	6	-	-	-	-	-	6
	2008	5	-	-	-	-	-	5
	2009	(6)	-	-	-	-	-	(6)
	2010	2	-	-	-	-	-	2
	2011	(28)	-	(35)	-	(35)	125.0%	(63)
	2012	6	-	2	-	2	33.3%	8
	2013	276	(3)	7	-	4	1.4%	280
	2014	44	(1)	13	-	12	27.3%	56
	2015	804	(8)	2	-	(6)	(0.7%)	798
	2016	1,782	(107)	95	-	(12)	(0.7%)	1,770
	2017	1,290	203	95	-	298	23.1%	1,588
Non Private Passenger Total		4,181	84	179	-	263	6.3%	4,444
Grand Total		6,564	261	525	-	786	12.0%	7,350

**EXHIBIT G-2**

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

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ShareDate	201711	
	Prince Edward	
Jurisdiction Desc	Island	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(4)	-	-	-	-	-	(4)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	(181)	2	(2)	-	-	-	(181)
	2012	2	-	-	-	-	-	2
	2013	10	-	-	-	-	-	10
	2014	60	(1)	1	-	-	-	60
	2015	202	(8)	3	-	(5)	(2.5%)	197
	2016	272	(19)	38	-	19	7.0%	291
	2017	443	3	39	-	42	9.5%	485
Private Passenger Total		802	(23)	79	-	56	7.0%	858
Non Private								
<div><div></div>Passenger</div>	prior	(1)	-	-	-	-	-	(1)
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	1	-	-	-	-	-	1
	2012	1	-	-	-	-	-	1
	2013	19	-	-	-	-	-	19
	2014	96	(1)	2	-	1	1.0%	97
	2015	260	(3)	2	-	(1)	(0.4%)	259
	2016	(7)	1	5	-	6	(85.7%)	(1)
	2017	545	40	29	-	69	12.7%	614
Non Private Passenger Total		914	37	38	-	75	8.2%	989
Grand Total		1,716	14	117	-	131	7.6%	1,847



**EXHIBIT G-2**

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

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ShareDate	201711	
Jurisdiction Desc	Ontario	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
 Passenger	prior	1,423	(44)	809	-	765	53.8%	2,188
	2008	633	(19)	19	-	-	-	633
	2009	462	(14)	17	-	3	0.6%	465
	2010	330	(10)	6	-	(4)	(1.2%)	326
	2011	(175)	5	(47)	-	(42)	24.0%	(217)
	2012	(56)	2	(414)	-	(412)	735.7%	(468)
	2013	138	(1)	23	-	22	15.9%	160
	2014	366	(22)	5	-	(17)	(4.6%)	349
	2015	774	(70)	39	-	(31)	(4.0%)	743
	2016	1,704	(17)	(73)	-	(90)	(5.3%)	1,614
	2017	3,017	251	(642)	-	(391)	(13.0%)	2,626
Private Passenger Total		8,616	61	(258)	-	(197)	(2.3%)	8,419
Non Private								
 Passenger	prior	102	(6)	(144)	-	(150)	(147.1%)	(48)
	2008	25	(2)	2	-	-	-	25
	2009	83	(5)	(30)	-	(35)	(42.2%)	48
	2010	156	(9)	9	-	-	-	156
	2011	180	(11)	5	-	(6)	(3.3%)	174
	2012	(403)	24	(10)	-	14	(3.5%)	(389)
	2013	705	(85)	(64)	-	(149)	(21.1%)	556
	2014	1,736	(278)	38	-	(240)	(13.8%)	1,496
	2015	2,365	(355)	(338)	-	(693)	(29.3%)	1,672
	2016	5,196	(104)	(753)	-	(857)	(16.5%)	4,339
	2017	8,842	514	(246)	-	268	3.0%	9,110
Non Private Passenger Total		18,987	(317)	(1,531)	-	(1,848)	(9.7%)	17,139
Grand Total		27,603	(256)	(1,789)	-	(2,045)	(7.4%)	25,558

**EXHIBIT G-2**

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

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ShareDate	201711	
Jurisdiction Desc	Alberta	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(48)	-	-	-	-	-	(48)
	2008	(2)	-	(110)	-	(110)	5,500.0%	(112)
	2009	29	-	-	-	-	-	29
	2010	(61)	1	6	-	7	(11.5%)	(54)
	2011	159	(2)	(40)	-	(42)	(26.4%)	117
	2012	231	(2)	2	-	-	-	231
	2013	411	(4)	4	-	-	-	411
	2014	834	(8)	(168)	-	(176)	(21.1%)	658
	2015	929	(9)	28	-	19	2.0%	948
	2016	1,320	(13)	(17)	-	(30)	(2.3%)	1,290
	2017	1,651	134	122	-	256	15.5%	1,907
Private Passenger Total		5,453	97	(173)	-	(76)	(1.4%)	5,377
Non Private								
<div><div></div> Passenger</div>	prior	37	-	-	-	-	-	37
	2008	(7)	-	-	-	-	-	(7)
	2009	19	-	-	-	-	-	19
	2010	65	(1)	1	-	-	-	65
	2011	139	(3)	(558)	-	(561)	(403.6%)	(422)
	2012	105	(2)	3	-	1	1.0%	106
	2013	545	(174)	191	-	17	3.1%	562
	2014	1,242	(149)	148	-	(1)	(0.1%)	1,241
	2015	2,897	(116)	(436)	-	(552)	(19.1%)	2,345
	2016	4,676	(281)	202	-	(79)	(1.7%)	4,597
	2017	9,115	(464)	635	-	171	1.9%	9,286
Non Private Passenger Total		18,833	(1,190)	186	-	(1,004)	(5.3%)	17,829
Grand Total		24,286	(1,093)	13	-	(1,080)	(4.4%)	23,206

**EXHIBIT G-2**

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

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ShareDate	201711	
Jurisdiction Desc	Yukon	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	5	-	-	-	-	-	5
	2008	(1)	-	-	-	-	-	(1)
	2009	5	-	-	-	-	-	5
	2010	6	-	-	-	-	-	6
	2011	11	-	-	-	-	-	11
	2012	20	-	-	-	-	-	20
	2013	35	-	-	-	-	-	35
	2014	67	(1)	1	-	-	-	67
	2015	109	(1)	1	-	-	-	109
	2016	288	(6)	6	-	-	-	288
	2017	206	5	(9)	-	(4)	(1.9%)	202
Private Passenger Total		751	(3)	(1)	-	(4)	(0.5%)	747
Non Private								
Passenger	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	4	-	-	-	-	-	4
	2012	10	-	-	-	-	-	10
	2013	9	-	-	-	-	-	9
	2014	50	(1)	1	-	-	-	50
	2015	73	(1)	1	-	-	-	73
	2016	40	-	50	-	50	125.0%	90
	2017	295	38	(161)	-	(123)	(41.7%)	172
Non Private Passenger Total		483	36	(109)	-	(73)	(15.1%)	410
Grand Total		1,234	33	(110)	-	(77)	(6.2%)	1,157

**EXHIBIT G-2**

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

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ShareDate	201711	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(5)	-	-	-	-	-	(5)
	2008	3	-	-	-	-	-	3
	2009	28	-	-	-	-	-	28
	2010	4	-	-	-	-	-	4
	2011	7	-	-	-	-	-	7
	2012	25	-	-	-	-	-	25
	2013	54	(1)	1	-	-	-	54
	2014	104	(1)	(324)	-	(325)	(312.5%)	(221)
	2015	244	(2)	(10)	-	(12)	(4.9%)	232
	2016	393	(4)	(8)	-	(12)	(3.1%)	381
	2017	362	43	(51)	-	(8)	(2.2%)	354
Private Passenger Total		1,219	35	(392)	-	(357)	(29.3%)	862
Non Private								
<div><div></div> Passenger</div>	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	17	-	-	-	-	-	17
	2014	18	-	-	-	-	-	18
	2015	63	(1)	1	-	-	-	63
	2016	245	(5)	5	-	-	-	245
	2017	(66)	79	8	-	87	(131.8%)	21
Non Private Passenger Total		280	73	14	-	87	31.1%	367
Grand Total		1,499	108	(378)	-	(270)	(18.0%)	1,229

**EXHIBIT G-2**

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

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ShareDate	201711	
Jurisdiction Desc	Nunavut	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	4	-	-	-	-	-	4
	2012	7	-	-	-	-	-	7
	2013	11	-	-	-	-	-	11
	2014	20	-	-	-	-	-	20
	2015	80	(1)	1	-	-	-	80
	2016	100	(2)	2	-	-	-	100
	2017	79	1	5	-	6	7.6%	85
Private Passenger Total		303	(2)	8	-	6	2.0%	309
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	7	-	-	-	-	-	7
	2014	16	-	-	-	-	-	16
	2015	88	(1)	1	-	-	-	88
	2016	156	(2)	2	-	-	-	156
	2017	238	20	16	-	36	15.1%	274
Non Private Passenger Total		505	17	19	-	36	7.1%	541
Grand Total		808	15	27	-	42	5.2%	850

**EXHIBIT G-2**

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

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ShareDate	201711	
Jurisdiction Desc	(All)	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	1,371	(46)	812	-	766	55.9%	2,137
	2008	640	(21)	(89)	-	(110)	(17.2%)	530
	2009	542	(22)	26	-	4	0.7%	546
	2010	304	(17)	94	-	77	25.3%	381
	2011	(132)	(7)	(43)	-	(50)	37.9%	(182)
	2012	318	(12)	(587)	-	(599)	(188.4%)	(281)
	2013	633	3	(2)	-	1	0.2%	634
	2014	1,727	(54)	(449)	-	(503)	(29.1%)	1,224
	2015	3,096	(113)	(211)	-	(324)	(10.5%)	2,772
	2016	7,972	(113)	(117)	-	(230)	(2.9%)	7,742
	2017	13,923	979	731	-	1,710	12.3%	15,633
Private Passenger Total		30,394	577	165	-	742	2.4%	31,136
Non Private								
Passenger	prior	148	(6)	(144)	-	(150)	(101.4%)	(2)
	2008	22	(2)	2	-	-	-	22
	2009	95	(5)	(30)	-	(35)	(36.8%)	60
	2010	236	(10)	27	-	17	7.2%	253
	2011	313	(14)	(598)	-	(612)	(195.5%)	(299)
	2012	(299)	22	518	-	540	(180.6%)	241
	2013	1,519	(261)	229	-	(32)	(2.1%)	1,487
	2014	3,749	(436)	269	-	(167)	(4.5%)	3,582
	2015	7,285	(511)	(784)	-	(1,295)	(17.8%)	5,990
	2016	13,786	(551)	(372)	-	(923)	(6.7%)	12,863
	2017	23,898	673	703	-	1,376	5.8%	25,274
Non Private Passenger Total		50,752	(1,101)	(180)	-	(1,281)	(2.5%)	49,471
Grand Total		81,146	(524)	(15)	-	(539)	(0.7%)	80,607



## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Newfoundland & Labrador

PPV & non-PPV ending 2017	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2017 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(1)	(13)	-	(14)	-	-	1	1	(13)
1998	-	5	-	5	-	-	1	1	6
1999	-	5	-	5	-	-	-	-	5
2000	-	(3)	-	(3)	-	-	-	-	(3)
2001	-	(3)	(6)	(9)	-	-	1	1	(8)
2002	-	1	-	1	-	-	-	-	1
2003	-	-	1	1	-	-	-	-	1
2004	(1)	(11)	-	(12)	-	-	1	1	(11)
2005	-	5	23	28	-	-	3	3	31
2006	1	3	13	17	-	-	1	1	18
2007	225	(4)	-	221	(13)	2	21	10	231
2008	201	4	6	211	(27)	3	18	(6)	205
2009	287	45	85	417	(39)	5	37	3	420
2010	241	9	137	387	(22)	3	35	16	403
2011	1,138	33	127	1,298	(84)	10	121	47	1,345
2012	3,139	190	311	3,640	(156)	18	368	230	3,870
2013	3,252	68	199	3,519	(142)	20	379	257	3,776
2014	5,359	440	213	6,012	(245)	35	645	435	6,447
2015	7,179	939	328	8,446	(307)	36	900	629	9,075
2016	10,225	2,442	447	13,114	(515)	69	1,358	912	14,026
PAYs (sub-total):	31,245	4,155	1,884	37,284	(1,550)	201	3,890	2,541	39,825
CAY (2017)	7,897	7,699	474	16,070	(686)	90	1,679	1,083	17,153
claims liabilities:	39,142	11,854	2,358	53,354	(2,236)	291	5,569	3,624	56,978
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	14,703	(1,082)		13,621	(485)	58	1,025	598	14,242
policy liabilities:				66,975	(2,721)	349	6,594	4,222	71,220

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### New Brunswick

PPV & non-PPV ending 2017	New Brunswick - Projected Balances as at Dec. 31, 2017 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
Acc Yr										
prior	-	8	-	8	-	-	2	2		10
1998	-	2	-	2	-	-	-	-		2
1999	-	1	-	1	-	-	-	-		1
2000	-	1	-	1	-	-	-	-		1
2001	-	(1)	-	(1)	-	-	-	-		(1)
2002	-	(4)	(1)	(5)	-	-	2	2		(3)
2003	223	(13)	3	213	(2)	-	21	19		232
2004	-	8	1	9	-	-	1	1		10
2005	79	3	28	110	(8)	1	10	3		113
2006	110	16	58	184	(14)	1	17	4		188
2007	-	12	13	25	-	-	3	3		28
2008	59	10	107	176	(13)	-	18	5		181
2009	445	10	142	597	(30)	4	59	33		630
2010	579	106	179	864	(38)	6	82	50		914
2011	1,327	131	215	1,673	(85)	11	159	85		1,758
2012	1,374	178	391	1,943	(58)	7	198	147		2,090
2013	5,420	(74)	426	5,772	(158)	16	589	447		6,219
2014	3,656	421	426	4,503	(140)	17	465	342		4,845
2015	6,043	(135)	433	6,341	(238)	27	759	548		6,889
2016	4,636	1,796	440	6,872	(318)	41	841	564		7,436
PAYs (sub-total):	23,951	2,476	2,861	29,288	(1,102)	131	3,226	2,255		31,543
CAY (2017)	3,288	5,257	224	8,769	(491)	62	1,044	615		9,384
claims liabilities:	27,239	7,733	3,085	38,057	(1,593)	193	4,270	2,870		40,927
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	10,102	(966)		9,136	(304)	41	594	331		9,136
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				47,193	(1,897)	234	4,864	3,201		50,063

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

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

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

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**Nova Scotia**

Nova Scotia - Projected Balances as at Dec. 31, 2017 (\$000s)									
PPV & non-PPV ending 2017	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	1	2	(1)	2	-	-	1	1	3
1998	(1)	6	-	5	-	-	-	-	5
1999	1	(1)	-	-	-	-	-	-	-
2000	-	1	-	1	-	-	-	-	1
2001	(1)	4	-	3	-	-	-	-	3
2002	(3)	13	11	21	-	-	2	2	23
2003	5	(18)	26	13	(1)	-	3	2	15
2004	9	8	12	29	(2)	-	2	-	29
2005	64	(6)	83	141	(13)	2	12	1	142
2006	68	10	87	165	(10)	1	16	7	172
2007	121	(26)	139	234	(18)	2	22	6	240
2008	90	(4)	155	241	(22)	3	21	2	243
2009	189	(47)	4	146	(8)	1	15	8	154
2010	267	4	140	411	(39)	5	38	4	415
2011	206	(143)	188	251	(14)	1	24	11	262
2012	545	(35)	197	707	(42)	6	84	48	755
2013	3,181	276	270	3,727	(172)	22	386	236	3,963
2014	2,996	74	262	3,332	(136)	18	397	279	3,611
2015	2,367	1,133	196	3,696	(163)	20	474	331	4,027
2016	2,497	2,582	169	5,248	(253)	32	660	439	5,687
PAYs (sub-total):	12,602	3,833	1,938	18,373	(893)	113	2,157	1,377	19,750
CAY (2017)	4,219	3,765	232	8,216	(416)	54	986	624	8,840
claims liabilities:	16,821	7,598	2,170	26,589	(1,309)	167	3,143	2,001	28,590
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,038	(804)		8,234	(263)	32	576	345	8,342
policy liabilities:				34,823	(1,572)	199	3,719	2,346	36,932

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Prince Edward Island

PPV & non-PPV ending 2017	Prince Edward Island - Projected Balances as at Dec. 31, 2017 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-	-
1999	-	(1)	-	(1)	-	-	-	-	-	(1)
2000	-	(1)	-	(1)	-	-	-	-	-	(1)
2001	-	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-	-
2003	-	(2)	-	(2)	-	-	-	-	-	(2)
2004	-	4	-	4	-	-	-	-	-	4
2005	-	(4)	-	(4)	-	-	-	-	-	(4)
2006	-	-	-	-	-	-	-	-	-	-
2007	-	(1)	-	(1)	-	-	-	-	-	(1)
2008	-	(1)	17	16	-	-	2	2	18	18
2009	-	-	24	24	-	-	3	3	27	27
2010	442	(1)	31	472	(17)	2	45	30	502	502
2011	5	(178)	41	(132)	4	(1)	22	25	(107)	(107)
2012	337	3	17	357	(36)	4	36	4	361	361
2013	13	29	43	85	(4)	-	9	5	90	90
2014	417	155	72	644	(32)	3	65	36	680	680
2015	1,141	361	69	1,571	(65)	8	168	111	1,682	1,682
2016	2,080	287	120	2,487	(110)	13	294	197	2,684	2,684
PAYs (sub-total):	4,435	650	434	5,519	(260)	29	644	413	5,932	5,932
CAY (2017)	498	1,135	(42)	1,591	(76)	11	205	140	1,731	1,731
claims liabilities:	4,933	1,785	392	7,110	(336)	40	849	553	7,663	7,663
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,093	(200)		1,893	(45)	5	102	62	1,893	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				9,003	(381)	45	951	615	9,556	

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Ontario

PPV & non-PPV ending 2017		Ontario - Projected Balances as at Dec. 31, 2017 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	6,070	(58)	(4)	6,008	(74)	11	607	544	6,552
1998	(1)	11	-	10	-	-	1	1	11
1999	-	1	-	1	-	-	-	-	1
2000	(1)	13	3	15	-	-	1	1	16
2001	(1)	1	56	56	-	-	7	7	63
2002	548	(2)	225	771	(56)	7	73	24	795
2003	2,805	110	1,227	4,142	(349)	44	383	78	4,220
2004	1,351	181	1,548	3,080	(294)	38	279	23	3,103
2005	1,528	(140)	532	1,920	(199)	26	173	-	1,920
2006	1,259	363	438	2,060	(228)	28	184	(16)	2,044
2007	3,263	1,645	702	5,610	(646)	84	496	(66)	5,544
2008	454	648	764	1,866	(180)	22	168	10	1,876
2009	2,928	501	955	4,384	(414)	53	397	36	4,420
2010	1,521	456	1,152	3,129	(274)	35	286	47	3,176
2011	5,932	(67)	1,463	7,328	(590)	77	672	159	7,487
2012	4,944	(794)	1,582	5,732	(352)	45	533	226	5,958
2013	8,893	708	1,506	11,107	(592)	70	1,114	592	11,699
2014	8,457	1,616	1,566	11,639	(466)	54	1,505	1,093	12,732
2015	10,897	2,361	1,504	14,762	(615)	77	1,904	1,366	16,128
2016	7,344	5,894	1,467	14,705	(740)	91	2,284	1,635	16,340
PAYs (sub-total):	68,191	13,448	16,686	98,325	(6,069)	762	11,067	5,760	104,085
CAY (2017)	4,968	12,328	963	18,259	(1,084)	133	2,777	1,826	20,085
claims liabilities:	73,159	25,776	17,649	116,584	(7,153)	895	13,844	7,586	124,170
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	24,627	(1,491)		23,136	(801)	104	475	(222)	23,136
policy liabilities:				139,720	(7,954)	999	14,319	7,364	147,306

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### Alberta

PPV & non-PPV ending 2017	Alberta - Projected Balances as at Dec. 31, 2017 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	1	3	1	5	-	-	16	16	21
1998	7	6	(3)	10	-	-	1	1	11
1999	1	9	1	11	-	-	1	1	12
2000	(1)	(14)	3	(12)	-	-	2	2	(10)
2001	8	14	11	33	-	-	3	3	36
2002	2	(12)	21	11	-	-	3	3	14
2003	81	(23)	36	94	(9)	1	9	1	95
2004	960	(35)	62	987	(96)	11	90	5	992
2005	102	16	56	174	(18)	2	18	2	176
2006	22	19	4	45	(1)	-	4	3	48
2007	75	(12)	407	470	(33)	4	45	16	486
2008	1,472	(97)	513	1,888	(222)	28	166	(28)	1,860
2009	201	31	281	513	(44)	4	47	7	520
2010	512	(26)	255	741	(46)	6	70	30	771
2011	3,661	(32)	328	3,957	(191)	23	376	208	4,165
2012	2,460	229	389	3,078	(99)	12	299	212	3,290
2013	6,805	813	466	8,084	(318)	42	776	500	8,584
2014	7,732	1,799	475	10,006	(463)	60	940	537	10,543
2015	11,794	3,082	456	15,332	(766)	91	2,035	1,360	16,692
2016	10,246	5,421	559	16,226	(880)	114	2,042	1,276	17,502
PAYs (sub-total):	46,141	11,191	4,321	61,653	(3,186)	398	6,943	4,155	65,808
CAY (2017)	7,563	10,962	(184)	18,341	(956)	135	1,995	1,174	19,515
claims liabilities:	53,704	22,153	4,137	79,994	(4,142)	533	8,938	5,329	85,323
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	26,835	(2,320)		24,515	(635)	78	1,306	749	24,515
policy liabilities:				104,509	(4,777)	611	10,244	6,078	109,838

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Yukon

PPV & non-PPV ending 2017	Yukon - Projected Balances as at Dec. 31, 2017 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
Acc Yr										
prior	-	2	-	2	-	-	-	-		2
1998	-	1	-	1	-	-	-	-		1
1999	-	1	-	1	-	-	-	-		1
2000	-	-	-	-	-	-	-	-		-
2001	-	1	-	1	-	-	-	-		1
2002	-	-	-	-	-	-	-	-		-
2003	-	1	-	1	-	-	-	-		1
2004	-	-	-	-	-	-	-	-		-
2005	-	-	-	-	-	-	-	-		-
2006	-	-	11	11	-	-	1	1		12
2007	-	-	5	5	-	-	-	-		5
2008	-	-	5	5	-	-	-	-		5
2009	(1)	5	6	10	-	-	-	-		10
2010	69	6	8	83	(4)	1	7	4		87
2011	(1)	15	10	24	-	-	2	2		26
2012	91	30	13	134	(5)	1	14	10		144
2013	-	44	(12)	32	(1)	-	7	6		38
2014	-	115	14	129	(5)	-	14	9		138
2015	1,393	180	4	1,577	(76)	9	206	139		1,716
2016	155	374	21	550	(28)	4	68	44		594
PAYs (sub-total):	1,706	775	85	2,566	(119)	15	319	215		2,781
CAY (2017)	239	409	(27)	621	(32)	4	77	49		670
claims liabilities:	1,945	1,184	58	3,187	(151)	19	396	264		3,451
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	837	(74)		763	(24)	3	45	24		763
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,950	(175)	22	441	288		4,214

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

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

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

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**Northwest Territories**

PPV & non-PPV ending 2017	Northwest Territories - Projected Balances as at Dec. 31, 2017 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1998	-	1	-	1	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	(2)
2007	-	(3)	9	6	-	-	1	1	7
2008	-	3	13	16	-	-	1	1	17
2009	-	28	17	45	(3)	-	4	1	46
2010	-	5	22	27	(1)	-	3	2	29
2011	-	7	27	34	(1)	-	4	3	37
2012	107	25	32	164	(6)	1	16	11	175
2013	518	70	34	622	(28)	3	61	36	658
2014	2,180	(48)	34	2,166	(101)	13	227	139	2,305
2015	93	206	64	363	(16)	2	40	26	389
2016	259	433	7	699	(38)	4	85	51	750
PAYs (sub-total):	3,157	726	259	4,142	(194)	23	442	271	4,413
CAY (2017)	1,400	510	-	1,910	(113)	15	246	148	2,058
claims liabilities:	4,557	1,236	259	6,052	(307)	38	688	419	6,471
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,791	(181)		1,610	(38)	5	77	44	1,610
policy liabilities:				7,662	(345)	43	765	463	8,081

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



## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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#### Nunavut

PPV & non-PPV ending 2017	Nunavut - Projected Balances as at Dec. 31, 2017 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-	-	-
2001	-	(1)	-	(1)	-	-	-	-	(1)
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	2	3	-	-	-	-	3
2009	-	-	3	3	-	-	-	-	3
2010	-	3	7	10	-	-	-	-	10
2011	-	4	9	13	-	-	1	1	14
2012	164	7	11	182	(6)	1	18	13	195
2013	-	18	(19)	(1)	-	-	4	4	3
2014	-	36	(12)	24	(2)	-	6	4	28
2015	22	166	10	198	(9)	1	24	16	214
2016	104	253	3	360	(19)	3	42	26	386
PAYs (sub-total):	290	486	14	790	(36)	5	95	64	854
CAY (2017)	14	380	(28)	366	(22)	3	48	29	395
claims liabilities:	304	866	(14)	1,156	(58)	8	143	93	1,249
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	584	(51)		533	(14)	1	23	10	533
policy liabilities:				1,689	(72)	9	166	103	1,782

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

## EXHIBIT H

### Projected Year-end Policy Liabilities

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

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### All Jurisdictions

PPV & non-PPV ending 2017	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2017 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	6,071	(56)	(4)	6,011	(74)	11	627	564	6,575
1998	5	32	(3)	34	-	-	3	3	37
1999	2	17	1	20	-	-	1	1	21
2000	(2)	(4)	6	-	-	-	3	3	3
2001	6	16	61	83	-	-	11	11	94
2002	547	(4)	256	799	(56)	7	80	31	830
2003	3,114	55	1,293	4,462	(361)	45	416	100	4,562
2004	2,319	153	1,623	4,095	(392)	49	373	30	4,125
2005	1,773	(126)	722	2,369	(238)	31	216	9	2,378
2006	1,460	409	611	2,480	(253)	30	223	-	2,480
2007	3,684	1,611	1,275	6,570	(710)	92	588	(30)	6,540
2008	2,276	564	1,582	4,422	(464)	56	394	(14)	4,408
2009	4,049	573	1,517	6,139	(538)	67	562	91	6,230
2010	3,631	562	1,931	6,124	(441)	58	566	183	6,307
2011	12,268	(230)	2,408	14,446	(961)	121	1,381	541	14,987
2012	13,161	(167)	2,943	15,937	(760)	95	1,566	901	16,838
2013	28,082	1,952	2,913	32,947	(1,415)	173	3,325	2,083	35,030
2014	30,797	4,608	3,050	38,455	(1,590)	200	4,264	2,874	41,329
2015	40,929	8,293	3,064	52,286	(2,255)	271	6,510	4,526	56,812
2016	37,546	19,482	3,233	60,261	(2,901)	371	7,674	5,144	65,405
PAYs (sub-total):	191,718	37,740	28,482	257,940	(13,409)	1,677	28,783	17,051	274,991
CAY (2017)	30,086	42,445	1,612	74,143	(3,876)	507	9,057	5,688	79,831
claims liabilities:	221,804	80,185	30,094	332,083	(17,285)	2,184	37,840	22,739	354,822
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	90,610	(7,169)		83,441	(2,609)	327	4,223	1,941	84,170
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				415,524	(19,894)	2,511	42,063	24,680	438,992

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