



FACILITY ASSOCIATION RESIDUAL MARKET

OCTOBER 2017 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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

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1 Summary

1.1 Valuation Schedule (Fiscal Year 2017)

The October 2017 Participation Report incorporates the results of an updated valuation (as at September 30, 2017) – the impact of the implementation of the valuation is discussed in section 1.2. The table immediately below summarizes the implemented valuations for fiscal year 2017.

FARM FISCAL YEAR 2017 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2016 (completed)	0.62% mfad: 25 bp	Oct. 2016	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2016 (completed)	1.17% mfad: 25 bp	Mar. 2017	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Mar. 31, 2017 (completed)	1.07% mfad: 25 bp	May 2017	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Jun. 30, 2017 (completed)	1.27% mfad: 25 bp	Aug. 2017	updated valuation: all jurisdictions; cash flow projections updated; discount rate updated; selected margin for adverse investment return left unchanged; selected margins for adverse claims development at coverage / half year level updated; claims expense (“excess legal”) assumptions updated.
Sep. 30, 2017 (completed)	1.27% 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).

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

1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at September 30, 2017 has been completed for Private Passenger and non-Private Passenger business segments and all jurisdictions since last month’s Participation Report. The valuation was completed by the Facility Association’s internal actuarial group in conjunction with, and approved by, the Appointed Actuary, under the hybrid model for actuarial services. Additional detail will be provided in an “Actuarial Highlights – Quarterly Valuation” report which we anticipate will be posted to the FA website on or before January 26, 2018.

The valuation as at September 30 each year is a roll-forward valuation (i.e. many assumptions are “rolled-forward” from the immediately prior June 30 valuation. Typically, allowed claims expense (or “excess legal and specific professional fees”) ultimate selections are included in this roll-forward. However, with this valuation, additional work was completed in relation to a one-off review of older accident year (accident year 2009 & prior) allowed claims expense ultimate selections to better align with corresponding selected nominal unpaid indemnity, in conjunction with review of large loss open claims files completed by FA’s claims department during the quarter.

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

Summary of Impact (\$000s) of Implementing Result of Valuation as at September 30, 2017¹

Grand Total	unfav / (fav)					
	IMPACT in \$000s from changes in:					
	ultimates & payout patterns			dsct rate	margins	
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	(2,313)	(334)	(2,647)	(4,581)	-	(7,228)
CAY	294	(22)	272	(1,059)	-	(787)
Prem Def	(81)	15	(66)	(207)	-	(273)
TOTAL	(2,100)	(341)	(2,441)	(5,847)	-	(8,288)

As indicated in the table above, the incorporation of the new valuation had an estimated **\$8.3 million favourable impact** on the month’s net result from operations, subtracting an estimated 5.7 points (see table at the top of the next page) to the **year-to-date Combined Operating Ratio** to end at **80.0%**.

¹In these tables, “PAYs” refers to prior accident years, “CAY” refers to the current accident year, and “Prem Def” refers to the provision for premium deficiency or the deferred policy acquisition asset (as applicable). “Nominal” refers to changes excluding any actuarial present value adjustments, whereas “apv adj.” refers to actuarial present value adjustments.

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

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

Grand Total	ytd EP 146,084 (actual)					
	IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns		dsct rate	margins		
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	(1.6%)	(0.2%)	(1.8%)	(3.1%)	-	(4.9%)
CAY	0.2%	-	0.2%	(0.7%)	-	(0.5%)
Prem Def	(0.1%)	-	-	(0.1%)	-	(0.2%)
TOTAL	(1.4%)	(0.2%)	(1.7%)	(4.0%)	-	(5.7%)

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

1.2.a Valuation Results

The key results of the valuation by jurisdiction and business segment are summarized in the table at the top of the next page (**for indemnity only**), indicating an overall **unfavourable prior accident year** change of **\$1.5 million** (0.5% of the associated unpaid claims liabilities selected at June 30, 2017), and changes in the selected accident year **2017 nominal indemnity ratios** projected to have an **unfavourable change of \$0.3 million at December 31, 2017** (i.e. this latter estimate is in relation to estimated full year earned premium).

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

unfavourable / (favourable)

Jurisdiction	2016 & Prior Beginning Indemnity Unpaid (000s)	2016 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2017 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2017 Earned Prem (000s)	2018 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2018 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	93,651	1,151	1.2%	50.0%	0.0%	3	52.9%	0.0%	-
PPV	41,877	141	0.3%	49.5%	(0.2%)	(27)	52.5%	0.0%	-
Non-PPV	51,774	1,010	2.0%	50.3%	0.1%	29	53.0%	0.0%	-
Alberta	66,705	502	0.8%	54.2%	(1.3%)	(725)	54.8%	(0.4%)	(224)
PPV	15,522	2	0.0%	55.4%	(0.9%)	(67)	53.6%	(2.9%)	(224)
Non-PPV	51,183	500	1.0%	54.0%	(1.4%)	(658)	55.0%	0.0%	-
Newfoundland & Labrador	43,856	(968)	(2.2%)	73.2%	(1.6%)	(460)	74.6%	0.0%	-
PPV	29,731	(560)	(1.9%)	69.9%	(2.1%)	(446)	73.5%	0.0%	-
Non-PPV	14,125	(408)	(2.9%)	82.6%	(0.2%)	(15)	77.5%	0.0%	-
New Brunswick	30,056	1,261	4.2%	60.7%	2.0%	420	56.7%	0.0%	-
PPV	17,890	965	5.4%	60.7%	(3.2%)	(401)	60.5%	0.0%	-
Non-PPV	12,166	296	2.4%	60.6%	10.2%	821	51.1%	0.0%	-
Nova Scotia	18,703	162	0.9%	64.8%	2.9%	526	62.6%	0.0%	-
PPV	7,878	387	4.9%	65.7%	(0.1%)	(8)	68.5%	0.0%	-
Non-PPV	10,825	(225)	(2.1%)	64.0%	5.2%	533	58.0%	0.0%	-
Prince Edward Island	6,711	(120)	(1.8%)	46.8%	(2.8%)	(125)	47.4%	0.1%	3
PPV	3,934	(63)	(1.6%)	40.5%	(2.4%)	(65)	42.6%	0.1%	3
Non-PPV	2,777	(57)	(2.1%)	56.3%	(3.3%)	(60)	54.5%	0.0%	-
Yukon Territory	2,783	(235)	(8.4%)	45.3%	(4.4%)	(81)	53.8%	0.0%	-
PPV	1,848	(249)	(13.5%)	57.3%	0.0%	-	60.5%	0.0%	-
Non-PPV	935	14	1.5%	41.5%	(5.7%)	(81)	52.0%	0.0%	-
Northwest Territories	4,563	(375)	(8.2%)	61.4%	16.5%	723	43.2%	0.0%	1
PPV	2,942	(357)	(12.1%)	48.2%	(0.1%)	(3)	47.0%	0.0%	-
Non-PPV	1,621	(18)	(1.1%)	93.4%	56.9%	726	34.6%	0.1%	1
Nunavut	700	85	12.1%	35.8%	0.0%	(0)	37.9%	0.0%	-
PPV	295	95	32.2%	26.7%	(0.7%)	(2)	29.0%	0.0%	-
Non-PPV	405	(10)	(2.5%)	39.9%	0.3%	2	41.0%	0.0%	-
Total	267,728	1,463	0.5%	57.9%	0.2%	279	58.0%	(0.1%)	(220)

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

The valuation process continues to rely on three main actuarial methodologies – the expected loss ratio method, the loss development method², and the Bornhuetter-Ferguson method³. The valuation triangles are split by business segment (i.e. private passenger⁴ and non-private passenger), following Member Sharing as per the Plan of Operation. The valuation triangles are directly reconcilable to accident year / calendar year results for the FARM.

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

²Also referred to as the chain ladder method or link ratio method.

³Three additional methodologies (Mack, Murphy, and ICRFS Cape Cod) are included as part of the valuation process but are currently only considered for references purposes only.

⁴As per the Plan of Operation, the residual market business (i.e. not part of a Risk Sharing Pool or Uninsured Automobile Fund) is segmented into "private passenger non-fleet" and "all other". For convenience, the former is referred to as "private passenger".

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

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

1.2.b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in Table A below (**total impact is favourable by \$8.3 million**, or 1.8% of the \$458.2 million total member statement policy liabilities as posted in the previous month’s Participation Reports). The valuation focused separately on nominal results for indemnity (see column [1]) and the allowed claims adjustment expenses for excess legal and for specific professional fees ratios (see column [3]). As the retroactive adjustments for Servicing Carrier claims fees are derived directly from accident year indemnity ratios to earned premium, these adjustments were updated to reflect the valuation results as well (see column [2]). Changes in nominal values will generate changes in actuarial present value adjustments, even if the discount rate and/or margins for adverse deviation are not changed. This valuation also saw **changes to the selected discount rate** (but **no change to the selected investment rate margin**), but **no changes to the claims development margins** at the jurisdiction / business segment / coverage / accident half-year level. The total changes in actuarial present value adjustments with the valuation implementation are shown in column [5].

Implementation Summary Table A (\$000s)

Implementation Impact - relative to projection for month of Oct 2017

(negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2016)	1,584	311	(4,208)	(2,313)	(4,915)	(7,228)
current accident year claims incurred	215	74	5	294	(1,081)	(787)
premium deficiency / (DPAC)	(81)			(81)	(192)	(273)
TOTAL	1,718	385	(4,203)	(2,100)	(6,188)	(8,288)

The “nominal” impacts (total in column [4] of the table above) reflect changes in the selected ultimate loss ratio (i.e. for each accident year, it is the product of life-to-date earned premium for the accident year and the change in the selected ultimate loss ratio for indemnity and for the allowed claims expenses for the claims liabilities; ultimate loss ratios are also taken into account in determining the premium liabilities). Changes in selected nominal ultimate indemnity for the most recent five prior accident years will generate changes to the retroactive claims fees adjustments to Servicing Carriers (see column [2] of the table above). While the selected ultimate ratio levels for allowed claims expenses (“excess legal”) are reviewed annually with the June 30 valuation and would therefore not typically be updated with this valuation, the scope of the September 30, 2017 valuation was extended specifically to review the older accident year (accident year 2009 & prior) allowed claims expense ultimate selections to better align with corresponding selected nominal unpaid indemnity, in conjunction with review of large loss open claims files completed by FA’s claims department during the quarter.

In addition to the changes in the actuarial present value adjustments directly related to the changes in selected nominal values, indemnity payment emergence patterns were updated and cash flows were reviewed against the selected risk-free yield curve. The selected risk-free yield curve was derived from Government of Canada benchmark bond yields monthly series using values for September 2017 (the selected yield curve is anchored with the valuation date).

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

Implementation Summary Table B⁵ (\$000s) (negative values are favourable)
Estimated Implementation Impact (amounts in \$000s) = > Month of October 2017

Jurisdiction / Business Segment	Total				
	updated LR, retros, exp [17]	APVs @ 2017 Q2 dsct rate [18]	updated dsct rate [19]	updated margins [20]	TOTAL [21]
Ontario	(750)	(66)	(2,336)	-	(3,152)
PPV	(1,082)	(42)	(1,232)	-	(2,356)
Non-PPV	332	(24)	(1,104)	-	(796)
Alberta	(9)	(81)	(1,341)	-	(1,431)
PPV	(21)	(36)	(272)	-	(329)
Non-PPV	12	(45)	(1,069)	-	(1,102)
Newfoundland & Labrador	(1,969)	(156)	(891)	-	(3,016)
PPV	(1,420)	(114)	(664)	-	(2,198)
Non-PPV	(549)	(42)	(227)	-	(818)
New Brunswick	1,387	6	(528)	-	865
PPV	503	(28)	(316)	-	159
Non-PPV	884	34	(212)	-	706
Nova Scotia	(500)	57	(480)	-	(923)
PPV	(466)	(13)	(234)	-	(713)
Non-PPV	(34)	70	(246)	-	(210)
Prince Edward Island	(163)	(59)	(111)	-	(333)
PPV	(77)	(37)	(60)	-	(174)
Non-PPV	(86)	(22)	(51)	-	(159)
Yukon Territory	(297)	(51)	(47)	-	(395)
PPV	(234)	(34)	(27)	-	(295)
Non-PPV	(63)	(17)	(20)	-	(100)
Northwest Territories	136	1	(94)	-	43
PPV	(436)	(42)	(53)	-	(531)
Non-PPV	572	43	(41)	-	574
Nunavut	65	8	(19)	-	54
PPV	80	5	(7)	-	78
Non-PPV	(15)	3	(12)	-	(24)
Total	(2,100)	(341)	(5,847)	-	(8,288)

⁵Column [17] reflects the impact of changes in the valuation selected ultimates and column [18] reflects the impact of changes in claims payment patterns (i.e. updated valuation selected ultimates with APVs based on unchanged selection of discount rates and margins for adverse deviation). Column [19] reflects the impact of the change in the selected discount rate and column [20] reflects the impact of any changes in selected margins for adverse deviations.

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments), is presented in Table A column [4] and Table B column [17], indicating a **total favourable** impact of **\$2.1 million**.

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

Based on updated risk-free yield rates and the updated projected cash flows, the **selected discount rate** was **increased by 54 basis points** from 1.27% to **1.81%**, resulting in an estimated **favourable impact** of **\$5.8 million** (see Table B, column [19]). The \$5.0 million claims liability indemnity only impact (not shown in the previous tables) associated with the discount rate change is in line with the \$4.9 million change one would estimate through interpolation using last month's sensitivity table (see section 6, Exhibit "F" for examples of sensitivity to discount rate selection).

Finally, the **selected margin for investment return** was **left unchanged** at 25 basis points, and the **margins selected for claims development** at the coverage / accident half-year level were also **left unchanged** with this valuation, hence generating **no impact** (see Table B, column [20]).

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

Implementation Summary Table C (\$000s)							(negative values are favourable)						
Grand Total	unfav / (fav)						ytd EP 146,084 (actual)						
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:						
	ultimates & payout patterns			dsct rate	margins		ultimates & payout patterns			dsct rate	margins		
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]	
PAYs	(2,313)	(334)	(2,647)	(4,581)	-	(7,228)	(1.6%)	(0.2%)	(1.8%)	(3.1%)	-	(4.9%)	
CAY	294	(22)	272	(1,059)	-	(787)	0.2%	-	0.2%	(0.7%)	-	(0.5%)	
Prem Def	(81)	15	(66)	(207)	-	(273)	(0.1%)	-	-	(0.1%)	-	(0.2%)	
TOTAL	(2,100)	(341)	(2,441)	(5,847)	-	(8,288)	(1.4%)	(0.2%)	(1.7%)	(4.0%)	-	(5.7%)	

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

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

\$000s	Outlook Posted October 27, 2016			Updated Year-end Projection			Operating Result Change due to Valuation	
	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of October	Year-end 2017
Ontario	38,460	6,833	82.5%	43,210	17,614	59.3%	3,152	3,134
Alberta	59,144	7,013	88.3%	54,355	9,219	83.1%	1,431	1,488
Newfoundland & Labrador	30,471	(2,698)	109.0%	28,504	1,787	93.9%	3,016	3,052
New Brunswick	20,657	1,929	90.8%	20,682	(3,097)	115.0%	(865)	(977)
Nova Scotia	18,087	175	99.2%	18,016	2,909	84.0%	923	789
Prince Edward Island	4,954	825	83.5%	4,456	232	94.9%	333	353
Yukon	1,954	228	88.5%	1,862	1,138	39.0%	395	412
Northwest Territories	4,584	1,055	77.1%	4,413	1,585	64.2%	(43)	(204)
Nunavut	1,332	439	67.2%	1,157	1,251	(7.8%)	(54)	(49)
TOTAL	179,643	15,797	91.4%	176,653	32,637	81.6%	8,288	7,998

In total, the operating result projection to year-end has increased by \$16.8 million from the Outlook posted October 27, 2016 (to \$32.6 million as shown in the table above). This amount is \$8.0 million higher than it would have been, if not for the implementation of the September 30, 2017 valuation. (The changes before the impact of the September 30, 2017 valuation are attributable to mix of business and other projection assumptions outside of the valuation process, as well as the previous valuations (2016 Q3, 2016 Q4, 2017 Q1, and 2017 Q2) implemented since the 2016 Q2 valuation was used as the basis for the 2017 Final Outlook.)

One important change relative to the 2017 Final Outlook has been the increase in the discount rate (the interest rate margin for adverse deviation remained consistent at 25 basis points). Had the 2017 Final Outlook discount rate of 0.69% still been applicable, the operating result would have been *lower* by \$10.4 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$22.2 million (COR of 87.4%) had the discount rate remained at the 2017 final Outlook level.

1.3 Appointed Actuary and Hybrid Actuarial Services Model

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

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

1.4 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation⁶

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. Descriptions of some of the more recent changes are provided below. Please note that with the 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 1.6) was reviewed and a nominal valuation adjustment was included impacting accident years 2014 and prior, further discussion will be provided in the “Actuarial Highlights – Quarterly Valuation” report which we anticipate will be posted to the FA website in January 2018. Other than mention of this nominal valuation adjustment and updating the current valuation references, there have been no significant changes in these descriptions since last month’s Highlights).

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

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

⁶How 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>.

valuation) specifically related to changes in the tort threshold and deductibles impacting the bodily injury coverage and changes to the SABS impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analysis (completed using industry data as at December 31, 2016) and nominal valuation estimates, impacting the selection of ultimates. Additional discussion in relation to the application of changes in the tort threshold and deductibles can be found in section 1.6.

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

1.5 Harmonized Sales Tax - Atlantic Provinces

These descriptions have been updated since last month’s Highlights to reflect the change in the most recent valuation references.

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).

1.6 Ontario FARM Bodily Injury Case Reserve summary

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 will be provided in the “Actuarial Highlights – Quarterly Valuation” report which we anticipate will be posted to the FA website in January 2018.

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

In the **Ontario Court of Appeal decisions** in *El-Khodr v. Lackie* (**September 19, 2017**; 2017 ONCA 716) and *Cobb v. Long Estate* (**September 19, 2017**; 2017 ONCA 717), the court of appeal ruled that the change to prejudgment interest for non-pecuniary⁷ losses from a set level of 5% to the

⁷**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.”

level that applies to pecuniary losses were implemented to achieve particular policy objectives and therefore should have retrospective application (i.e. to be applied to all settlements on or after January 1, 2015). 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 immediately below displaying the Ontario FARM Third Party Liability – Bodily Injury Case Reserves (as at December 31, 2016⁸) 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.

⁸This table will be updated to December 31, 2017 with the 2017 Q4 valuation which is anticipated to be implemented with the March 2018 Participation Report.

FARM (Amounts in \$s; ON PPV and non-PPV; as at Dec. 31, 2016)				
AY	Curr BI Case	avg yrs to Dec 2016	projected avg # yrs to settlement	projected avg duration
1990	-	26.5	-	-
1991	-	25.5	-	-
1992	311,340	24.5	0.1	24.6
1993	-	23.5	-	-
1994	1,940,556	22.5	1.0	23.5
1995	-	21.5	-	-
1996	-	20.5	-	-
1997	-	19.5	-	-
1998	-	18.5	-	-
1999	-	17.5	-	-
2000	-	16.5	-	-
2001	-	15.5	-	-
2002	257,207	14.5	5.3	19.8
2003	2	13.5	11.1	24.6
2004	2,003,363	12.5	6.3	18.8
2005	1,565,842	11.5	6.9	18.4
2006	475,590	10.5	5.0	15.5
2007	1,062,631	9.5	3.6	13.1
2008	515,801	8.5	3.6	12.1
2009	2,836,890	7.5	2.8	10.3
2010	1,393,814	6.5	2.8	9.3
2011	2,359,017	5.5	2.2	7.7
2012	6,719,460	4.5	2.3	6.8
2013	3,392,195	3.5	2.1	5.6
2014	6,960,313	2.5	2.5	5.0
2015	4,055,400	1.5	3.0	4.5
2016	2,556,688	0.5	3.8	4.3
TOTAL	38,406,109	5.9	3.0	8.9

In the above table, the column “projected avg duration” is an estimate of the number of years from claim occurrence⁹ to claim settlement, via summing the average number of years from claim occurrence to December 31, 2016 (3rd column) and from December 31, 2016 to settlement (4th column).

1.7 Current Provision Summary

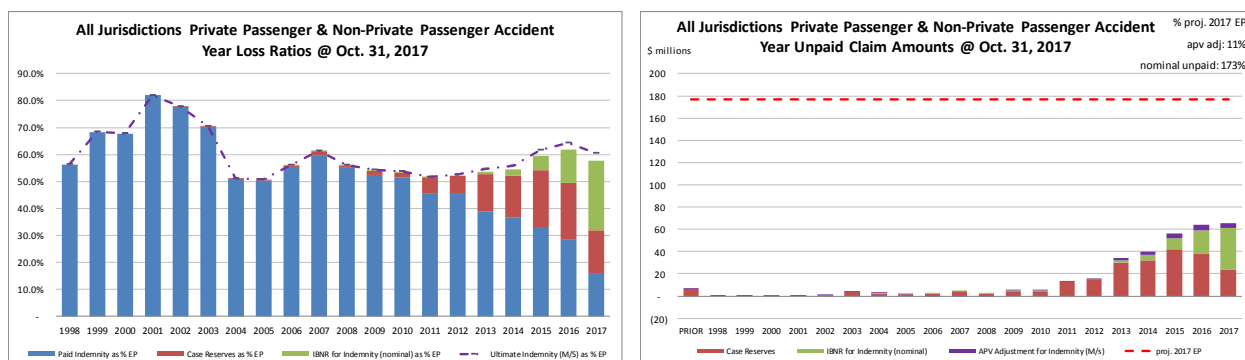
The charts at the top of the next page show the current levels of **indemnity only**¹⁰ claims amounts

⁹Prejudgment 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.

¹⁰Servicing 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 year¹¹. 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 (\$19.0 million – see table immediately below – down from \$23.6 million due to the valuation implementation) 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 (down from \$5.0 million due to the valuation implementation) of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	224,172	69.1%
ibnr	81,146	25.0%
M/S apv adj	18,989	5.9%
M/S indemnity	324,307	100.0%
retro claims	30,776	
retro apv adj	3,782	
M/S total	358,865	

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 10 on page 15) 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).

¹¹The 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	98,893	107.7%	claim	336,094	74.6%
prem def/(dpac)	(7,837)	(8.5%)	premium	91,056	20.2%
M/S apv adjust.	783	0.9%	M/S apv adjust.	23,554	5.2%
M/S total	91,839	100.0%	M/S total	450,704	100.0%

2 Activity During the Month of October 2017¹²

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	4,166	301	2,559	303	(1,133)	(205)	1,426	98
AB	4,765	203	2,175	(400)	66	(79)	2,241	(479)
NL	2,496	37	1,426	(556)	(608)	(381)	818	(937)
NB	1,814	87	1,460	681	309	141	1,769	822
NS	1,583	74	606	(42)	(8)	(169)	598	(211)
PE	409	50	879	754	(284)	(287)	595	466
YT	163	8	103	59	7	22	110	81
NT	378	14	259	147	(77)	(120)	183	27
NU	93	1	-	(12)	9	7	9	(5)
TOTAL	15,868	776	9,467	934	(1,719)	(1,072)	7,748	(139)

(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	(9)	(9)	4,909	1,639	(3,724)	(1,014)	1,185	625
2015	(3)	(3)	735	(437)	301	1,146	1,036	709
2016	(5)	(5)	600	(378)	(296)	(181)	304	(559)
2017	15,885	793	3,224	110	2,000	(1,024)	5,223	(914)
TOTAL	15,868	776	9,467	934	(1,719)	(1,072)	7,748	(139)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

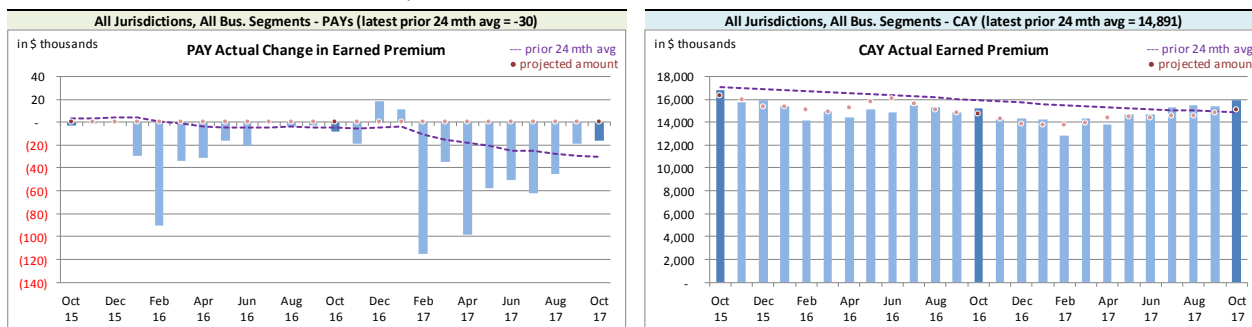
¹²There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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**¹³ 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.

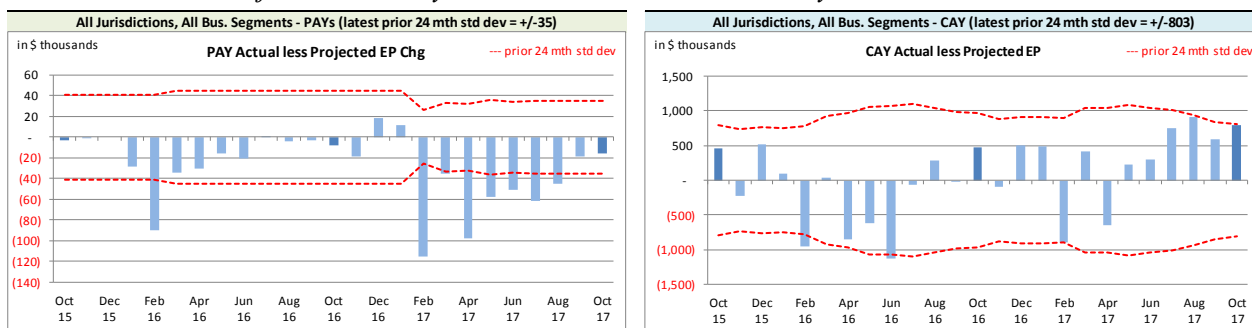
FARM Actual Earned Premium by Calendar Month



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



¹³Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	(30)	14,891
std dev	35	803
A-P <> std dev	8	2
% <> std dev	32.0%	8.0%
norm <> std dev	31.7%	31.7%

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

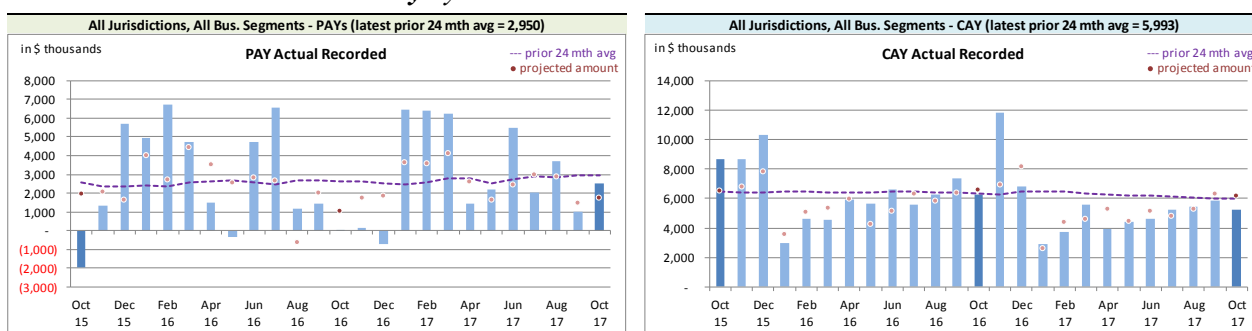
deviation better than as indicated by a normal distribution (see table to the left). That said, it is likely that some additional improvement could be achieved. Starting with projections included in the March 2017 Participation Reports, we adjust the earned premium projection to more accurately reflect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

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

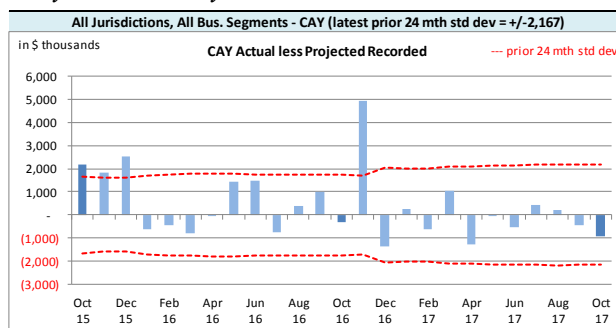
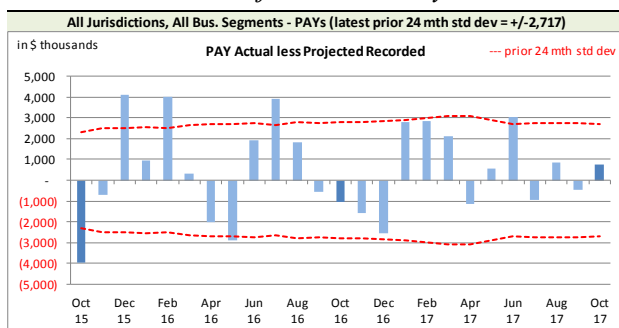
2.1.b AvsP: Recorded Indemnity

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			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		2,950	5,993
std dev		2,717	2,167
A-P <> std dev		6	4
% <> std dev		24.0%	16.0%
norm <> std dev		31.7%	31.7%

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

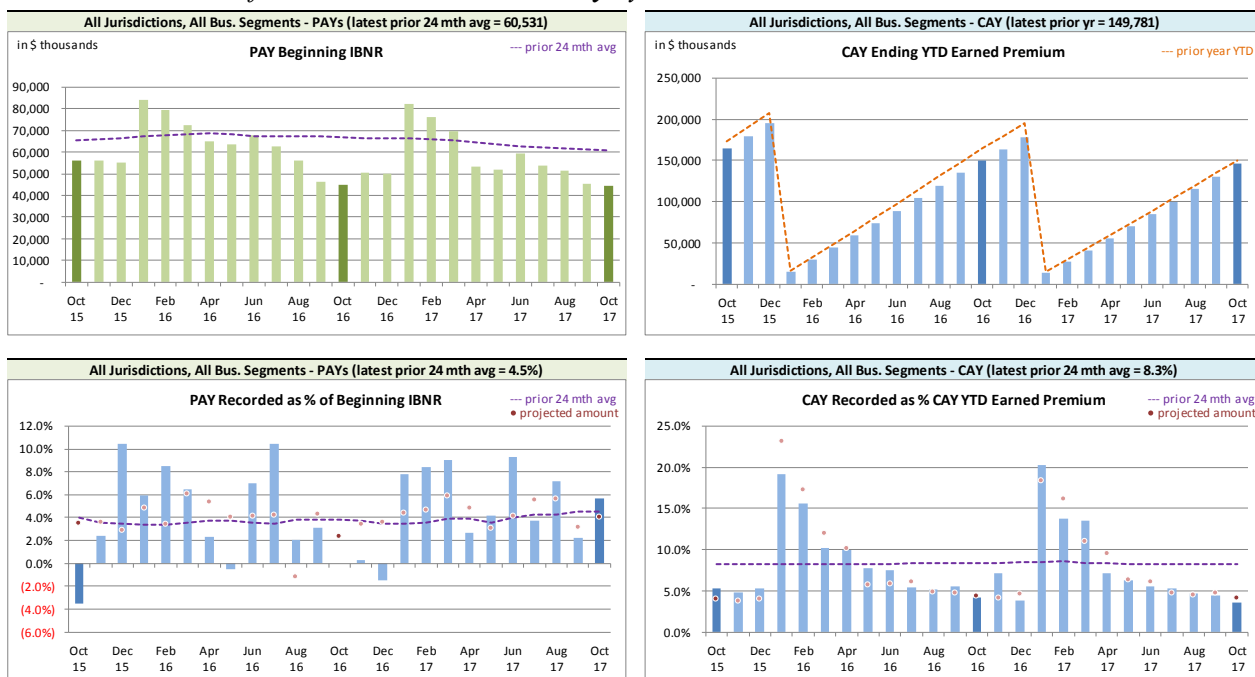
based on the previous 24-month average.

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

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

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

FARM Levels that influence¹⁴ 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:

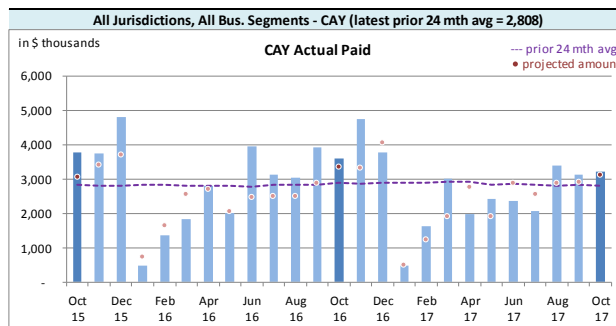
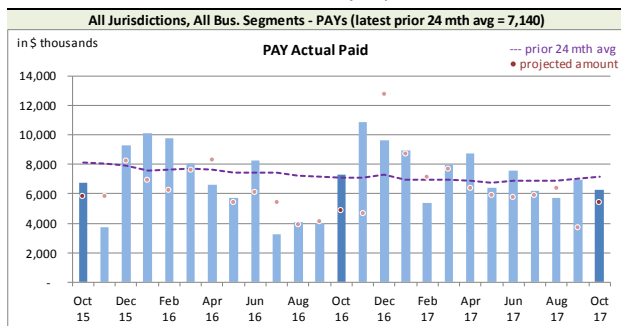
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident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

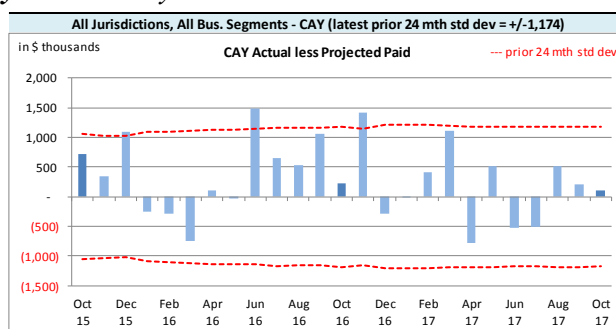
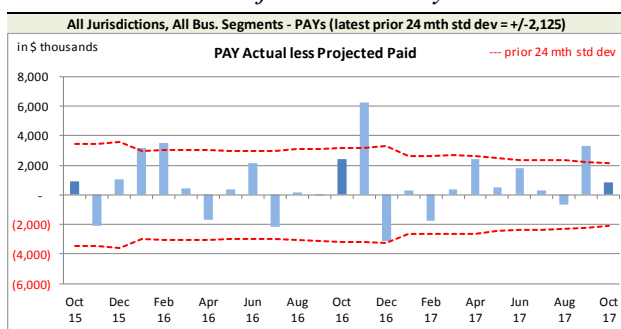
¹⁴Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,140	2,808
std dev		2,125	1,174
A-P <> std dev		4	3
% <> std dev		16.0%	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 16% of the time (see table on left) and as this is fewer than indicated by the normal distribution, it suggests the projection

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

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

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

FARM Levels that influence¹⁵ 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 IBNR¹⁶ 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

¹⁵Our 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.

¹⁶For 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 October 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

Accident Year	IBNR		actuarial present value adjustments				IBNR + actuarial present value adjustments	
			Discount Amount		Provisions for Adverse Deviations			
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	11,186	1,059	(7,259)	(1,909)	13,819	(190)	17,746	(1,040)
2015	10,381	(1,564)	(2,263)	(620)	6,198	(148)	14,316	(2,332)
2016	21,758	1,301	(2,861)	(837)	7,284	9	26,181	473
2017	37,821	1,563	(3,129)	(938)	7,200	(28)	41,892	597
TOTAL	81,146	2,359	(15,512)	(4,304)	34,501	(357)	100,135	(2,302)

The IBNR provision is \$2.4 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1, and due to the valuation implementation.

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

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

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

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees which we refer to as “allowed claims expenses” (see footnote 10 on page 15). The table at the top of the next page summarizes the variances in these “Retro Claims Provisions” included in the October 2017 Participation Report and the one-month projections from last month's Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed claims expenses relative to projections, and due to the valuation implementation.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹⁷ and APV Amounts (\$ thousands)

Table 02b

Accident Year	actuarial present value adjustments							
	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	22,969	(3,587)	(1,566)	(183)	2,898	(789)	24,301	(4,559)
2015	3,143	(44)	(129)	(37)	951	(55)	3,965	(136)
2016	3,311	190	(151)	(50)	1,077	8	4,237	148
2017	1,353	66	(131)	(37)	833	(51)	2,055	(22)
TOTAL	30,776	(3,375)	(1,977)	(307)	5,759	(887)	34,558	(4,569)

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

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

Table 03

	Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:	(7,837)	(106)	783	(171)	(7,054)	(277)
balance as % unearned premium:	(7.9%)	-	0.8%	(0.2%)	(7.1%)	(0.2%)
actual unearned premium:	98,893					
less projected:	822					

3 Ultimate Loss Ratio Matching Method

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

- (a) Earned premium to date
- (b) Ultimate loss¹⁸ ratio per latest valuation
- (c) Estimated ultimate incurred = (a) x (b)
- (d) Recorded indemnity to date
- (e) IBNR = (c) – (d)

¹⁷“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.

¹⁸“Loss” here refers to indemnity only unless otherwise noted.

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to “prior accident years”¹⁹ 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	(5,866)	(4.0%)	(19,757)	(13.5%)	(25,623)	(17.5%)	(7,630)	(3.7%)
CAY	102,445	70.1%	4,773	3.3%	107,218	73.4%	10,820	(0.6%)
TOTAL	96,579	66.1%	(14,984)	(10.3%)	81,595	55.9%	3,190	(4.3%)

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

¹⁹“Prior accident years” and the “current accident year” are defined relative to the calendar year associated with the projection period.

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

6 EXHIBITS

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

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

EXHIBIT A

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 1.81%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM				
Business Segment	Acc Year	201709	201710	201711	201712
<input checked="" type="checkbox"/> Private Passenger	prior	(1,000)	(5,000)	(4,000)	(2,000)
	2008	8,000	(2,000)	(3,000)	(3,000)
	2009	20,000	47,000	40,000	36,000
	2010	16,000	(4,000)	(3,000)	(2,000)
	2011	44,000	27,000	26,000	24,000
	2012	173,000	130,000	130,000	127,000
	2013	240,000	204,000	203,000	190,000
	2014	765,000	536,000	504,000	488,000
	2015	1,039,000	923,000	883,000	857,000
	2016	2,691,000	2,188,000	2,151,000	2,119,000
	2017	4,089,000	4,416,000	4,512,000	4,583,000
Private Passenger Total		9,084,000	8,460,000	8,439,000	8,417,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	3,000	3,000	3,000	2,000
	2008	-	-	-	-
	2009	3,000	3,000	3,000	2,000
	2010	15,000	12,000	12,000	11,000
	2011	148,000	28,000	28,000	28,000
	2012	221,000	38,000	36,000	51,000
	2013	137,000	43,000	43,000	42,000
	2014	202,000	279,000	273,000	264,000
	2015	836,000	633,000	592,000	531,000
	2016	1,302,000	1,222,000	1,161,000	997,000
	2017	2,474,000	2,633,000	2,685,000	2,725,000
Non Private Passenger Total		5,341,000	4,894,000	4,836,000	4,653,000
Grand Total		14,425,000	13,354,000	13,275,000	13,070,000

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

EXHIBIT A

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

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Jurisdiction Desc	New Brunswick				discount rate: 1.81%
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	201709	201710	201711	201712
Private Passenger	prior	62,000	62,000	58,000	57,000
	2008	15,000	14,000	13,000	12,000
	2009	43,000	26,000	25,000	23,000
	2010	131,000	121,000	111,000	105,000
	2011	90,000	175,000	162,000	155,000
	2012	203,000	193,000	179,000	171,000
	2013	97,000	90,000	93,000	90,000
	2014	(177,000)	240,000	236,000	227,000
	2015	898,000	297,000	297,000	297,000
	2016	1,853,000	1,718,000	1,688,000	1,657,000
	2017	3,201,000	3,026,000	3,356,000	3,692,000
Private Passenger Total		6,416,000	5,962,000	6,218,000	6,486,000
Non Private Passenger	prior	23,000	1,000	-	(1,000)
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	11,000	8,000	8,000	9,000
	2010	(132,000)	34,000	33,000	31,000
	2011	46,000	42,000	42,000	40,000
	2012	(52,000)	114,000	112,000	108,000
	2013	473,000	263,000	260,000	250,000
	2014	375,000	478,000	473,000	468,000
	2015	411,000	482,000	478,000	454,000
	2016	964,000	878,000	870,000	822,000
	2017	664,000	1,428,000	1,660,000	1,910,000
Non Private Passenger Total		2,782,000	3,727,000	3,935,000	4,090,000
Grand Total		9,198,000	9,689,000	10,153,000	10,576,000

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

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

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

EXHIBIT A

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

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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	201709	201710	201711	201712
Private Passenger	prior	(4,000)	(4,000)	(4,000)	(4,000)
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009	-	-	-	-
	2010	34,000	28,000	28,000	27,000
	2011	54,000	(159,000)	(157,000)	(156,000)
	2012	2,000	2,000	2,000	2,000
	2013	16,000	11,000	11,000	11,000
	2014	113,000	85,000	84,000	82,000
	2015	458,000	278,000	269,000	256,000
	2016	132,000	361,000	341,000	337,000
	2017	541,000	493,000	499,000	503,000
Private Passenger Total		1,345,000	1,094,000	1,072,000	1,057,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008	-	-	-	-
	2009	-	-	-	-
	2010	-	-	-	-
	2011	80,000	1,000	1,000	1,000
	2012	28,000	6,000	5,000	5,000
	2013	28,000	20,000	20,000	20,000
	2014	105,000	101,000	100,000	99,000
	2015	287,000	276,000	274,000	190,000
	2016	383,000	75,000	76,000	74,000
	2017	599,000	594,000	638,000	680,000
Non Private Passenger Total		1,509,000	1,072,000	1,113,000	1,068,000
Grand Total		2,854,000	2,166,000	2,185,000	2,125,000

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

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

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

EXHIBIT A

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

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Jurisdiction Desc	Alberta		discount rate: 1.81%			
AccountCode Desc	IBNR Provision		interest rate margin: 25 basis pts			
AccountCode	(All)					
AccidentYear	(All)					
			Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYMM					
Business Segment	Acc Year		201709	201710	201711	201712
Private Passenger	prior		(20,000)	(26,000)	(26,000)	(20,000)
	2008		31,000	3,000	3,000	3,000
	2009		31,000	30,000	30,000	26,000
	2010		(11,000)	(37,000)	(37,000)	(30,000)
	2011		318,000	282,000	277,000	247,000
	2012		268,000	276,000	273,000	238,000
	2013		474,000	462,000	458,000	389,000
	2014		1,114,000	972,000	962,000	928,000
	2015		1,213,000	1,200,000	1,189,000	1,047,000
	2016		1,771,000	1,499,000	1,484,000	1,404,000
	2017		2,129,000	1,806,000	1,951,000	2,098,000
Private Passenger Total			7,318,000	6,467,000	6,564,000	6,330,000
Non Private Passenger	prior		47,000	50,000	51,000	26,000
	2008		14,000	(35,000)	(33,000)	(27,000)
	2009		28,000	21,000	21,000	8,000
	2010		69,000	67,000	66,000	22,000
	2011		767,000	229,000	222,000	124,000
	2012		593,000	255,000	248,000	170,000
	2013		1,085,000	969,000	782,000	719,000
	2014		1,610,000	1,622,000	1,455,000	1,385,000
	2015		4,625,000	3,831,000	3,706,000	3,501,000
	2016		4,240,000	5,604,000	5,315,000	5,252,000
	2017		9,463,000	9,973,000	9,568,000	9,115,000
Non Private Passenger Total			22,541,000	22,586,000	21,401,000	20,295,000
Grand Total			29,859,000	29,053,000	27,965,000	26,625,000

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	ShareYMMM					
Business Segment	Acc Year		201709	201710	201711	201712
Private Passenger	prior		5,000	5,000	5,000	5,000
	2008		1,000	(1,000)	(1,000)	(1,000)
	2009		6,000	6,000	6,000	5,000
	2010		15,000	11,000	11,000	10,000
	2011		12,000	12,000	12,000	12,000
	2012		23,000	21,000	21,000	21,000
	2013		44,000	38,000	38,000	38,000
	2014		81,000	71,000	70,000	69,000
	2015		438,000	190,000	188,000	186,000
	2016		294,000	308,000	302,000	298,000
	2017		200,000	218,000	224,000	228,000
Private Passenger Total			1,119,000	879,000	876,000	871,000
Non Private Passenger	prior		1,000	1,000	1,000	1,000
	2008		1,000	1,000	1,000	1,000
	2009		-	-	-	-
	2010		-	-	-	-
	2011		6,000	4,000	4,000	4,000
	2012		17,000	17,000	17,000	17,000
	2013		12,000	10,000	10,000	10,000
	2014		53,000	53,000	52,000	52,000
	2015		132,000	114,000	112,000	111,000
	2016		88,000	56,000	57,000	57,000
	2017		432,000	316,000	356,000	398,000
Non Private Passenger Total			742,000	572,000	610,000	651,000
Grand Total			1,861,000	1,451,000	1,486,000	1,522,000

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	201709	201710	201711	201712
<input checked="" type="checkbox"/> Private Passenger	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2008	3,000	3,000	3,000	3,000
	2009	19,000	29,000	29,000	29,000
	2010	4,000	4,000	4,000	4,000
	2011	8,000	8,000	8,000	8,000
	2012	36,000	34,000	34,000	34,000
	2013	342,000	57,000	56,000	55,000
	2014	217,000	179,000	178,000	105,000
	2015	326,000	262,000	261,000	242,000
	2016	443,000	424,000	419,000	365,000
	2017	357,000	406,000	453,000	502,000
Private Passenger Total		1,750,000	1,401,000	1,440,000	1,342,000
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2008	-	-	-	-
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	60,000	47,000	47,000	47,000
	2014	74,000	60,000	59,000	59,000
	2015	76,000	68,000	67,000	65,000
	2016	269,000	260,000	255,000	252,000
	2017	(543,000)	(13,000)	73,000	176,000
Non Private Passenger Total		(61,000)	425,000	504,000	602,000
Grand Total		1,689,000	1,826,000	1,944,000	1,944,000

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

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

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

EXHIBIT A

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

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Jurisdiction Desc	(All)	▼
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	201709	201710	201711	201712
Private Passenger	prior	2,702,000	1,971,000	1,919,000	1,888,000
	2008	633,000	631,000	610,000	604,000
	2009	696,000	574,000	551,000	534,000
	2010	546,000	429,000	410,000	402,000
	2011	329,000	132,000	121,000	86,000
	2012	679,000	641,000	625,000	577,000
	2013	1,406,000	1,147,000	1,143,000	1,052,000
	2014	2,264,000	2,870,000	2,786,000	2,553,000
	2015	5,816,000	4,589,000	4,445,000	4,198,000
	2016	10,536,000	9,704,000	9,553,000	9,242,000
	2017	15,348,000	15,467,000	16,592,000	17,693,000
Private Passenger Total		40,955,000	38,155,000	38,755,000	38,829,000
Non Private Passenger	prior	1,092,000	201,000	196,000	153,000
	2008	90,000	11,000	10,000	14,000
	2009	326,000	134,000	127,000	102,000
	2010	124,000	270,000	261,000	192,000
	2011	1,207,000	549,000	528,000	402,000
	2012	600,000	172,000	178,000	163,000
	2013	2,050,000	2,882,000	2,598,000	2,497,000
	2014	4,848,000	5,132,000	4,637,000	4,409,000
	2015	11,258,000	9,727,000	9,170,000	8,726,000
	2016	16,121,000	16,477,000	15,886,000	15,471,000
	2017	22,910,000	26,425,000	27,335,000	28,160,000
Non Private Passenger Total		60,626,000	61,980,000	60,926,000	60,289,000
Grand Total		101,581,000	100,135,000	99,681,000	99,118,000

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	ShareYMMM				
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	(19,000)	(19,000)	(17,000)	(15,000)
	2008	4,000	4,000	3,000	3,000
	2009	8,000	46,000	39,000	35,000
	2010	11,000	(6,000)	(5,000)	(5,000)
	2011	(1,000)	8,000	7,000	6,000
	2012		-	-	-
	2013	38,000	43,000	43,000	38,000
	2014	380,000	236,000	217,000	215,000
	2015	606,000	582,000	559,000	553,000
	2016	2,007,000	1,662,000	1,645,000	1,629,000
	2017	3,511,000	3,916,000	3,970,000	3,999,000
Private Passenger Total		6,545,000	6,472,000	6,461,000	6,458,000
Non Private Passenger	prior	3,000	3,000	3,000	2,000
	2008		-	-	-
	2009	3,000	3,000	3,000	2,000
	2010	1,000	1,000	1,000	1,000
	2011	103,000	-	-	-
	2012	67,000	(80,000)	(79,000)	(63,000)
	2013	61,000	(27,000)	(26,000)	(26,000)
	2014	95,000	197,000	195,000	189,000
	2015	541,000	389,000	366,000	318,000
	2016	940,000	903,000	858,000	704,000
	2017	2,189,000	2,376,000	2,404,000	2,418,000
Non Private Passenger Total		4,003,000	3,765,000	3,725,000	3,545,000
Grand Total		10,548,000	10,237,000	10,186,000	10,003,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	35,000	35,000	31,000	31,000
	2008	13,000	13,000	12,000	11,000
	2009	28,000	15,000	13,000	12,000
	2010	103,000	101,000	91,000	86,000
	2011	13,000	125,000	112,000	106,000
	2012	133,000	133,000	120,000	114,000
	2013	(49,000)	(51,000)	(42,000)	(42,000)
	2014	(391,000)	15,000	15,000	15,000
	2015	497,000	(50,000)	(47,000)	(43,000)
	2016	1,344,000	1,308,000	1,282,000	1,256,000
	2017	2,858,000	2,751,000	3,054,000	3,365,000
Private Passenger Total		4,584,000	4,395,000	4,641,000	4,911,000
Non Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2008	(2,000)	(2,000)	(2,000)	(2,000)
	2009	(4,000)	(4,000)	(4,000)	(4,000)
	2010	(146,000)	11,000	11,000	10,000
	2011	17,000	17,000	17,000	16,000
	2012	(99,000)	62,000	61,000	58,000
	2013	134,000	(32,000)	(32,000)	(32,000)
	2014	209,000	350,000	346,000	343,000
	2015	254,000	346,000	343,000	322,000
	2016	852,000	795,000	787,000	740,000
	2017	512,000	1,263,000	1,478,000	1,713,000
Non Private Passenger Total		1,725,000	2,804,000	3,003,000	3,162,000
Grand Total		6,309,000	7,199,000	7,644,000	8,073,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	(21,000)	(14,000)	(14,000)	(14,000)
	2008	(9,000)	(10,000)	(10,000)	(9,000)
	2009	(43,000)	(43,000)	(42,000)	(40,000)
	2010	(72,000)	(72,000)	(71,000)	(67,000)
	2011	(36,000)	(90,000)	(88,000)	(84,000)
	2012	(35,000)	(44,000)	(43,000)	(41,000)
	2013	(30,000)	(18,000)	(18,000)	(17,000)
	2014	(310,000)	25,000	23,000	22,000
	2015	177,000	226,000	224,000	222,000
	2016	932,000	925,000	916,000	834,000
	2017	1,413,000	1,498,000	1,683,000	1,873,000
Private Passenger Total		1,966,000	2,383,000	2,560,000	2,679,000
Non Private Passenger	prior	6,000	6,000	6,000	6,000
	2008	58,000	5,000	5,000	5,000
	2009	(6,000)	(6,000)	(6,000)	(6,000)
	2010	2,000	2,000	2,000	2,000
	2011	5,000	(28,000)	(28,000)	(26,000)
	2012	16,000	6,000	6,000	6,000
	2013	69,000	276,000	273,000	270,000
	2014	205,000	44,000	43,000	40,000
	2015	890,000	804,000	796,000	780,000
	2016	1,757,000	1,782,000	1,675,000	1,608,000
	2017	598,000	1,290,000	1,493,000	1,716,000
Non Private Passenger Total		3,600,000	4,181,000	4,265,000	4,401,000
Grand Total		5,566,000	6,564,000	6,825,000	7,080,000

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	ShareYYMM				
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	(4,000)	(4,000)	(4,000)	(4,000)
	2008	(1,000)	(1,000)	(1,000)	(1,000)
	2009		-	-	-
	2010	(1,000)	(1,000)	(1,000)	(1,000)
	2011	3,000	(181,000)	(179,000)	(177,000)
	2012	2,000	2,000	2,000	2,000
	2013	15,000	10,000	10,000	10,000
	2014	80,000	60,000	59,000	58,000
	2015	356,000	202,000	194,000	182,000
	2016	38,000	272,000	253,000	250,000
	2017	479,000	443,000	446,000	447,000
Private Passenger Total		967,000	802,000	779,000	766,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2008		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011	75,000	1,000	1,000	1,000
	2012	11,000	1,000	1,000	1,000
	2013	26,000	19,000	19,000	19,000
	2014	96,000	96,000	95,000	94,000
	2015	262,000	260,000	257,000	175,000
	2016	283,000	(7,000)	(6,000)	(6,000)
	2017	542,000	545,000	585,000	623,000
Non Private Passenger Total		1,294,000	914,000	951,000	906,000
Grand Total		2,261,000	1,716,000	1,730,000	1,672,000

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	201709	201710	201711	201712
Private Passenger	prior	1,679,000	1,423,000	1,379,000	1,364,000
	2008	565,000	633,000	614,000	608,000
	2009	508,000	462,000	448,000	444,000
	2010	331,000	330,000	320,000	317,000
	2011	(265,000)	(175,000)	(170,000)	(168,000)
	2012	(28,000)	(56,000)	(54,000)	(53,000)
	2013	5,000	138,000	137,000	136,000
	2014	52,000	366,000	344,000	251,000
	2015	768,000	774,000	704,000	669,000
	2016	1,754,000	1,704,000	1,687,000	1,670,000
	2017	2,787,000	3,017,000	3,268,000	3,512,000
Private Passenger Total		8,156,000	8,616,000	8,677,000	8,750,000
Non Private Passenger	prior	877,000	102,000	96,000	81,000
	2008	(5,000)	25,000	23,000	20,000
	2009	242,000	83,000	78,000	66,000
	2010	156,000	156,000	147,000	125,000
	2011	(41,000)	180,000	169,000	144,000
	2012	(374,000)	(403,000)	(379,000)	(322,000)
	2013	(465,000)	705,000	620,000	614,000
	2014	1,364,000	1,736,000	1,458,000	1,327,000
	2015	2,671,000	2,365,000	2,010,000	1,990,000
	2016	5,440,000	5,196,000	5,092,000	5,041,000
	2017	7,797,000	8,842,000	9,356,000	9,792,000
Non Private Passenger Total		17,662,000	18,987,000	18,670,000	18,878,000
Grand Total		25,818,000	27,603,000	27,347,000	27,628,000

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

EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201709	201710	201711	201712
 Private Passenger	prior	(48,000)	(48,000)	(48,000)	(41,000)
	2008	20,000	(2,000)	(2,000)	(2,000)
	2009	29,000	29,000	29,000	25,000
	2010	(50,000)	(61,000)	(60,000)	(51,000)
	2011	175,000	159,000	157,000	133,000
	2012	216,000	231,000	229,000	195,000
	2013	411,000	411,000	407,000	338,000
	2014	932,000	834,000	826,000	793,000
	2015	878,000	929,000	920,000	782,000
	2016	1,521,000	1,320,000	1,307,000	1,229,000
	2017	1,942,000	1,651,000	1,785,000	1,921,000
Private Passenger Total		6,026,000	5,453,000	5,550,000	5,322,000
 Non Private Passenger	prior	2,000	37,000	37,000	12,000
	2008	(7,000)	(7,000)	(7,000)	(2,000)
	2009	19,000	19,000	19,000	6,000
	2010	65,000	65,000	64,000	20,000
	2011	615,000	139,000	136,000	42,000
	2012	402,000	105,000	103,000	32,000
	2013	571,000	545,000	371,000	312,000
	2014	1,139,000	1,242,000	1,093,000	1,027,000
	2015	3,434,000	2,897,000	2,781,000	2,586,000
	2016	3,203,000	4,676,000	4,395,000	4,351,000
	2017	8,452,000	9,115,000	8,651,000	8,143,000
Non Private Passenger Total		17,895,000	18,833,000	17,643,000	16,529,000
Grand Total		23,921,000	24,286,000	23,193,000	21,851,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	5,000	5,000	5,000	5,000
	2008	1,000	(1,000)	(1,000)	(1,000)
	2009	5,000	5,000	5,000	5,000
	2010	8,000	6,000	6,000	6,000
	2011	11,000	11,000	11,000	11,000
	2012	22,000	20,000	20,000	20,000
	2013	41,000	35,000	35,000	35,000
	2014	75,000	67,000	66,000	65,000
	2015	321,000	109,000	108,000	107,000
	2016	268,000	288,000	282,000	279,000
	2017	185,000	206,000	211,000	215,000
Private Passenger Total		942,000	751,000	748,000	747,000
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2008	1,000	1,000	1,000	1,000
	2009	-	-	-	-
	2010	-	-	-	-
	2011	5,000	4,000	4,000	4,000
	2012	9,000	10,000	10,000	10,000
	2013	11,000	9,000	9,000	9,000
	2014	50,000	50,000	49,000	49,000
	2015	82,000	73,000	72,000	71,000
	2016	68,000	40,000	40,000	40,000
	2017	397,000	295,000	333,000	372,000
Non Private Passenger Total		624,000	483,000	519,000	557,000
Grand Total		1,566,000	1,234,000	1,267,000	1,304,000

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	201709	201710	201711	201712
<div>Private Passenger</div>	prior	(5,000)	(5,000)	(5,000)	(5,000)
	2008	3,000	3,000	3,000	3,000
	2009	9,000	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	318,000	54,000	53,000	52,000
	2014	120,000	104,000	103,000	31,000
	2015	298,000	244,000	242,000	223,000
	2016	402,000	393,000	389,000	335,000
	2017	304,000	362,000	405,000	449,000
Private Passenger Total		1,485,000	1,219,000	1,254,000	1,152,000
<div>Non Private Passenger</div>	prior	2,000	2,000	2,000	2,000
	2008	-	-	-	-
	2009	-	-	-	-
	2010	1,000	1,000	1,000	1,000
	2011	-	-	-	-
	2012	-	-	-	-
	2013	22,000	17,000	17,000	17,000
	2014	21,000	18,000	18,000	18,000
	2015	69,000	63,000	62,000	61,000
	2016	250,000	245,000	240,000	238,000
	2017	(565,000)	(66,000)	13,000	110,000
Non Private Passenger Total		(200,000)	280,000	353,000	447,000
Grand Total		1,285,000	1,499,000	1,607,000	1,599,000

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

EXHIBIT B



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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201709	201710	201711	201712
 Private Passenger	prior	(2,000)	(2,000)	(2,000)	(2,000)
	2008	1,000	1,000	1,000	1,000
	2009		-	-	-
	2010	3,000	3,000	3,000	3,000
	2011	4,000	4,000	4,000	4,000
	2012	(93,000)	7,000	7,000	7,000
	2013	13,000	11,000	11,000	11,000
	2014	23,000	20,000	20,000	20,000
	2015	80,000	80,000	79,000	78,000
	2016	100,000	100,000	98,000	97,000
	2017	75,000	79,000	80,000	82,000
Private Passenger Total		204,000	303,000	301,000	301,000
 Non Private Passenger	prior		-	-	-
	2008		-	-	-
	2009		-	-	-
	2010		-	-	-
	2011		-	-	-
	2012		-	-	-
	2013	8,000	7,000	7,000	7,000
	2014	20,000	16,000	16,000	16,000
	2015	88,000	88,000	87,000	86,000
	2016	161,000	156,000	154,000	152,000
	2017	218,000	238,000	258,000	277,000
Non Private Passenger Total		495,000	505,000	522,000	538,000
Grand Total		699,000	808,000	823,000	839,000

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

EXHIBIT B

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	1,620,000	1,371,000	1,325,000	1,319,000
	2008	597,000	640,000	619,000	613,000
	2009	544,000	542,000	520,000	509,000
	2010	337,000	304,000	287,000	292,000
	2011	(89,000)	(132,000)	(139,000)	(162,000)
	2012	242,000	318,000	306,000	269,000
	2013	762,000	633,000	636,000	561,000
	2014	961,000	1,727,000	1,673,000	1,470,000
	2015	3,981,000	3,096,000	2,983,000	2,773,000
	2016	8,366,000	7,972,000	7,859,000	7,579,000
	2017	13,554,000	13,923,000	14,902,000	15,863,000
Private Passenger Total		30,875,000	30,394,000	30,971,000	31,086,000
Non Private Passenger	prior	888,000	148,000	142,000	101,000
	2008	45,000	22,000	20,000	22,000
	2009	254,000	95,000	90,000	64,000
	2010	79,000	236,000	226,000	159,000
	2011	779,000	313,000	299,000	181,000
	2012	32,000	(299,000)	(277,000)	(278,000)
	2013	437,000	1,519,000	1,258,000	1,190,000
	2014	3,199,000	3,749,000	3,313,000	3,103,000
	2015	8,291,000	7,285,000	6,774,000	6,389,000
	2016	12,954,000	13,786,000	13,235,000	12,868,000
	2017	20,140,000	23,898,000	24,571,000	25,164,000
Non Private Passenger Total		47,098,000	50,752,000	49,651,000	48,963,000
Grand Total		77,973,000	81,146,000	80,622,000	80,049,000

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

EXHIBIT C-1

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

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

discount rate: 1.81%

interest rate margin: 25 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	241,000	28,000	28,000	28,000
	2008	39,000	22,000	22,000	22,000
	2009	92,000	63,000	62,000	61,000
	2010	166,000	109,000	107,000	105,000
	2011	136,000	101,000	100,000	99,000
	2012	332,000	319,000	318,000	314,000
	2013	238,000	213,000	208,000	205,000
	2014	268,000	241,000	238,000	233,000
	2015	384,000	337,000	332,000	328,000
	2016	485,000	458,000	432,000	427,000
	2017	409,000	396,000	446,112	492,112
Private Passenger Total		2,790,000	2,287,000	2,293,112	2,314,112
Non Private Passenger	prior	76,000	8,000	8,000	8,000
	2008	18,000	11,000	11,000	11,000
	2009	36,000	25,000	25,000	25,000
	2010	53,000	34,000	34,000	34,000
	2011	41,000	31,000	31,000	31,000
	2012	86,000	83,000	82,000	81,000
	2013	60,000	54,000	53,000	52,000
	2014	73,000	67,000	66,000	65,000
	2015	116,000	103,000	102,000	101,000
	2016	162,000	150,000	142,000	141,000
	2017	142,000	137,000	155,024	170,024
Non Private Passenger Total		863,000	703,000	709,024	719,024
Grand Total		3,653,000	2,990,000	3,002,136	3,033,136

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

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	138,000	64,000	63,000	62,000
	2008	150,000	62,000	60,000	58,000
	2009	166,000	83,000	82,000	80,000
	2010	109,000	105,000	102,000	99,000
	2011	136,000	132,000	127,000	123,000
	2012	240,000	253,000	249,000	245,000
	2013	327,000	291,000	284,000	279,000
	2014	265,000	298,000	292,000	287,000
	2015	329,000	326,000	319,000	315,000
	2016	359,000	342,000	336,000	330,000
	2017	141,000	173,000	192,547	208,547
Private Passenger Total		2,360,000	2,129,000	2,106,547	2,086,547
Non Private Passenger	prior	102,000	47,000	46,000	44,000
	2008	123,000	52,000	50,000	49,000
	2009	141,000	70,000	69,000	67,000
	2010	92,000	89,000	87,000	85,000
	2011	103,000	102,000	99,000	97,000
	2012	176,000	186,000	183,000	181,000
	2013	230,000	205,000	201,000	199,000
	2014	172,000	193,000	191,000	189,000
	2015	202,000	199,000	197,000	195,000
	2016	216,000	204,000	201,000	199,000
	2017	91,000	110,000	120,878	133,878
Non Private Passenger Total		1,648,000	1,457,000	1,444,878	1,438,878
Grand Total		4,008,000	3,586,000	3,551,425	3,525,425

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

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	788,000	307,000	303,000	299,000
	2008	397,000	125,000	124,000	122,000
	2009	147,000	3,000	3,000	3,000
	2010	136,000	89,000	87,000	85,000
	2011	105,000	103,000	101,000	98,000
	2012	117,000	111,000	107,000	105,000
	2013	155,000	146,000	143,000	141,000
	2014	134,000	136,000	134,000	132,000
	2015	108,000	113,000	111,000	109,000
	2016	112,000	107,000	105,000	104,000
	2017	89,000	119,000	132,228	145,228
Private Passenger Total		2,288,000	1,359,000	1,350,228	1,343,228
Non Private Passenger	prior	176,000	69,000	68,000	66,000
	2008	114,000	35,000	34,000	34,000
	2009	63,000	1,000	1,000	1,000
	2010	89,000	57,000	56,000	55,000
	2011	99,000	98,000	95,000	93,000
	2012	126,000	120,000	117,000	115,000
	2013	189,000	176,000	174,000	172,000
	2014	174,000	178,000	176,000	175,000
	2015	147,000	153,000	150,000	148,000
	2016	151,000	150,000	147,000	143,000
	2017	122,000	160,000	176,613	192,613
Non Private Passenger Total		1,450,000	1,197,000	1,194,613	1,194,613
Grand Total		3,738,000	2,556,000	2,544,841	2,537,841

EXHIBIT C-1



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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 1.81%
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	201709	201710	201711	201712
<input checked="" type="checkbox"/> Private Passenger	prior	(21,000)	-	-	-
	2008	41,000	12,000	12,000	12,000
	2009	35,000	17,000	17,000	17,000
	2010	29,000	20,000	20,000	20,000
	2011	28,000	28,000	27,000	25,000
	2012	14,000	14,000	13,000	12,000
	2013	41,000	29,000	28,000	27,000
	2014	48,000	50,000	49,000	48,000
	2015	65,000	56,000	55,000	54,000
	2016	81,000	90,000	89,000	88,000
	2017	7,000	-	(12,744)	(11,744)
Private Passenger Total		368,000	316,000	297,256	291,256
<input checked="" type="checkbox"/> Non Private Passenger	prior	(13,000)	-	-	-
	2008	21,000	7,000	7,000	7,000
	2009	21,000	10,000	10,000	10,000
	2010	19,000	13,000	13,000	13,000
	2011	17,000	18,000	18,000	18,000
	2012	9,000	9,000	9,000	9,000
	2013	24,000	18,000	18,000	18,000
	2014	29,000	30,000	30,000	30,000
	2015	43,000	36,000	36,000	36,000
	2016	52,000	59,000	58,000	57,000
	2017	3,000	-	(7,729)	(8,729)
Non Private Passenger Total		225,000	200,000	191,271	189,271
Grand Total		593,000	516,000	488,527	480,527

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

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

discount rate: 1.81%

interest rate margin: 25 basis pts


		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	5,113,000	3,972,000	3,855,000	3,742,000
	2008	1,040,000	530,000	514,000	498,000
	2009	782,000	632,000	613,000	595,000
	2010	545,000	684,000	664,000	644,000
	2011	909,000	881,000	854,000	829,000
	2012	897,000	879,000	854,000	829,000
	2013	677,000	700,000	672,000	649,000
	2014	647,000	654,000	634,000	614,000
	2015	573,000	567,000	551,000	534,000
	2016	590,000	581,000	566,000	551,000
	2017	317,000	349,000	370,591	411,591
Private Passenger Total		12,090,000	10,429,000	10,147,591	9,896,591
Non Private Passenger	prior	1,613,000	940,000	921,000	903,000
	2008	497,000	260,000	254,000	249,000
	2009	450,000	368,000	361,000	354,000
	2010	412,000	520,000	508,000	498,000
	2011	725,000	700,000	686,000	673,000
	2012	843,000	831,000	814,000	798,000
	2013	1,033,000	1,071,000	1,045,000	1,023,000
	2014	1,211,000	1,227,000	1,201,000	1,177,000
	2015	1,280,000	1,263,000	1,238,000	1,214,000
	2016	1,307,000	1,286,000	1,263,000	1,240,000
	2017	685,000	761,000	822,446	912,446
Non Private Passenger Total		10,056,000	9,227,000	9,113,446	9,041,446
Grand Total		22,146,000	19,656,000	19,261,037	18,938,037

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

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

discount rate: 1.81%

interest rate margin: 25 basis pts








		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM 			
Business Segment	Acc Year	201709	201710	201711	201712
 Private Passenger	prior	221,000	234,000	228,000	221,000
	2008	127,000	119,000	116,000	114,000
	2009	103,000	64,000	63,000	62,000
	2010	66,000	60,000	59,000	58,000
	2011	79,000	81,000	78,000	78,000
	2012	92,000	91,000	88,000	86,000
	2013	100,000	103,000	100,000	98,000
	2014	98,000	97,000	95,000	93,000
	2015	140,000	125,000	123,000	121,000
	2016	93,000	119,000	118,000	117,000
	2017	(9,000)	(19,000)	(22,551)	(22,551)
Private Passenger Total		1,110,000	1,074,000	1,045,449	1,025,449
 Non Private Passenger	prior	355,000	393,000	389,000	386,000
	2008	433,000	394,000	390,000	387,000
	2009	356,000	224,000	222,000	221,000
	2010	229,000	205,000	203,000	201,000
	2011	267,000	268,000	265,000	262,000
	2012	334,000	330,000	328,000	324,000
	2013	398,000	400,000	395,000	392,000
	2014	421,000	415,000	410,000	406,000
	2015	650,000	585,000	580,000	576,000
	2016	495,000	641,000	637,000	634,000
	2017	(56,000)	(120,000)	(137,566)	(149,566)
Non Private Passenger Total		3,882,000	3,735,000	3,681,434	3,639,434
Grand Total		4,992,000	4,809,000	4,726,883	4,664,883

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

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

discount rate: 1.81%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	(23,000)	11,000	11,000	11,000
	2008	12,000	3,000	3,000	3,000
	2009	9,000	3,000	3,000	3,000
	2010	6,000	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	(3,000)	(4,000)	(4,000)	(4,000)
	2014	7,000	7,000	7,000	7,000
	2015	20,000	10,000	10,000	10,000
	2016	8,000	9,000	9,000	9,000
	2017	(1,000)	(3,000)	(4,209)	(5,209)
Private Passenger Total		46,000	51,000	49,791	48,791
Non Private Passenger	prior	(7,000)	6,000	6,000	6,000
	2008	8,000	2,000	2,000	2,000
	2009	8,000	3,000	3,000	3,000
	2010	7,000	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	(4,000)	(6,000)	(6,000)	(6,000)
	2014	9,000	9,000	9,000	9,000
	2015	27,000	13,000	13,000	13,000
	2016	18,000	19,000	19,000	19,000
	2017	(4,000)	(9,000)	(12,621)	(14,621)
Non Private Passenger Total		77,000	56,000	52,379	50,379
Grand Total		123,000	107,000	102,170	99,170

EXHIBIT C-1

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

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Jurisdiction Desc	Northwest Territories	
AccountCode Desc	Retro Claims Expense	
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	201709	201710	201711	201712
Private Passenger	prior	57,000	8,000	8,000	8,000
	2008	35,000	11,000	11,000	11,000
	2009	33,000	13,000	13,000	13,000
	2010	25,000	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	51,000	31,000	27,000	27,000
	2014	43,000	42,000	42,000	42,000
	2015	57,000	50,000	50,000	50,000
	2016	14,000	10,000	10,000	10,000
	2017	(24,000)	15,000	21,488	28,488
Private Passenger Total		337,000	244,000	246,488	253,488
Non Private Passenger	prior	16,000	2,000	2,000	2,000
	2008	11,000	3,000	3,000	3,000
	2009	10,000	4,000	4,000	4,000
	2010	9,000	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	19,000	12,000	10,000	10,000
	2014	14,000	15,000	15,000	15,000
	2015	19,000	17,000	17,000	17,000
	2016	6,000	4,000	4,000	4,000
	2017	(9,000)	7,000	7,265	8,265
Non Private Passenger Total		112,000	87,000	85,265	86,265
Grand Total		449,000	331,000	331,753	339,753

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

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Jurisdiction Desc	Nunavut	
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	201709	201710	201711	201712
Private Passenger	prior	3,000	-	-	-
	2008	6,000	1,000	1,000	1,000
	2009	7,000	2,000	2,000	2,000
	2010	7,000	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)	(6,000)	(7,093)	(9,093)
Private Passenger Total		23,000	7,000	4,907	2,907
Non Private Passenger	prior	2,000	-	-	-
	2008	2,000	1,000	1,000	1,000
	2009	4,000	1,000	1,000	1,000
	2010	4,000	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	(13,000)	(15,000)	(13,972)	(14,972)
Non Private Passenger Total		9,000	-	1,028	28
Grand Total		32,000	7,000	5,935	2,935

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

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

discount rate: 1.81%





interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	6,517,000	4,624,000	4,496,000	4,371,000
	2008	1,847,000	885,000	863,000	841,000
	2009	1,374,000	880,000	858,000	836,000
	2010	1,089,000	1,093,000	1,065,000	1,037,000
	2011	1,424,000	1,357,000	1,318,000	1,283,000
	2012	1,731,000	1,706,000	1,668,000	1,630,000
	2013	1,576,000	1,499,000	1,448,000	1,412,000
	2014	1,504,000	1,519,000	1,485,000	1,450,000
	2015	1,682,000	1,590,000	1,557,000	1,527,000
	2016	1,745,000	1,719,000	1,667,000	1,638,000
	2017	923,000	1,024,000	1,116,369	1,237,369
Private Passenger Total		21,412,000	17,896,000	17,541,369	17,262,369
Non Private Passenger	prior	2,320,000	1,465,000	1,440,000	1,415,000
	2008	1,227,000	765,000	752,000	743,000
	2009	1,089,000	706,000	696,000	686,000
	2010	914,000	931,000	914,000	899,000
	2011	1,271,000	1,236,000	1,213,000	1,193,000
	2012	1,597,000	1,582,000	1,556,000	1,531,000
	2013	1,942,000	1,923,000	1,883,000	1,853,000
	2014	2,099,000	2,130,000	2,094,000	2,062,000
	2015	2,490,000	2,375,000	2,339,000	2,306,000
	2016	2,412,000	2,518,000	2,476,000	2,442,000
	2017	961,000	1,031,000	1,110,338	1,229,338
Non Private Passenger Total		18,322,000	16,662,000	16,473,338	16,359,338
Grand Total		39,734,000	34,558,000	34,014,707	33,621,707

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	207,000	24,000	24,000	24,000
	2008	37,000	23,000	23,000	23,000
	2009	89,000	63,000	62,000	61,000
	2010	157,000	106,000	104,000	102,000
	2011	131,000	99,000	98,000	97,000
	2012	297,000	287,000	284,000	281,000
	2013	172,000	171,000	167,000	163,000
	2014	200,000	177,000	173,000	169,000
	2015	300,000	256,000	252,000	248,000
	2016	362,000	340,000	336,000	332,000
	2017	302,000	281,000	319,112	352,112
Private Passenger Total		2,254,000	1,827,000	1,842,112	1,852,112
Non Private Passenger	prior	67,000	7,000	7,000	7,000
	2008	16,000	10,000	10,000	10,000
	2009	33,000	23,000	23,000	23,000
	2010	50,000	33,000	33,000	33,000
	2011	38,000	29,000	29,000	29,000
	2012	76,000	74,000	73,000	72,000
	2013	43,000	43,000	42,000	41,000
	2014	55,000	48,000	47,000	46,000
	2015	90,000	77,000	76,000	75,000
	2016	120,000	112,000	111,000	110,000
	2017	104,000	97,000	111,024	121,024
Non Private Passenger Total		692,000	553,000	562,024	567,024
Grand Total		2,946,000	2,380,000	2,404,136	2,419,136

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	106,000	59,000	58,000	57,000
	2008	141,000	60,000	58,000	56,000
	2009	157,000	79,000	77,000	75,000
	2010	101,000	100,000	97,000	94,000
	2011	126,000	126,000	122,000	118,000
	2012	214,000	229,000	225,000	221,000
	2013	271,000	254,000	249,000	244,000
	2014	212,000	263,000	257,000	252,000
	2015	261,000	273,000	267,000	262,000
	2016	293,000	280,000	274,000	268,000
	2017	83,000	111,000	123,547	134,547
Private Passenger Total		1,965,000	1,834,000	1,807,547	1,781,547
Non Private Passenger	prior	78,000	45,000	44,000	43,000
	2008	117,000	50,000	49,000	48,000
	2009	131,000	66,000	65,000	64,000
	2010	85,000	84,000	82,000	80,000
	2011	95,000	95,000	93,000	91,000
	2012	157,000	168,000	166,000	164,000
	2013	191,000	179,000	177,000	175,000
	2014	138,000	171,000	169,000	167,000
	2015	161,000	168,000	166,000	164,000
	2016	176,000	168,000	166,000	164,000
	2017	53,000	71,000	77,878	86,878
Non Private Passenger Total		1,382,000	1,265,000	1,254,878	1,246,878
Grand Total		3,347,000	3,099,000	3,062,425	3,028,425

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	724,000	297,000	293,000	289,000
	2008	377,000	122,000	120,000	118,000
	2009	139,000	3,000	3,000	3,000
	2010	125,000	84,000	82,000	80,000
	2011	97,000	97,000	95,000	93,000
	2012	109,000	95,000	93,000	91,000
	2013	131,000	123,000	121,000	119,000
	2014	110,000	115,000	113,000	111,000
	2015	85,000	85,000	83,000	81,000
	2016	81,000	73,000	71,000	69,000
	2017	56,000	82,000	91,228	99,228
Private Passenger Total		2,034,000	1,176,000	1,165,228	1,153,228
Non Private Passenger	prior	167,000	65,000	64,000	63,000
	2008	112,000	36,000	35,000	34,000
	2009	57,000	1,000	1,000	1,000
	2010	88,000	59,000	58,000	57,000
	2011	95,000	95,000	93,000	91,000
	2012	121,000	106,000	104,000	102,000
	2013	162,000	151,000	149,000	147,000
	2014	144,000	151,000	149,000	147,000
	2015	116,000	116,000	113,000	111,000
	2016	111,000	101,000	98,000	95,000
	2017	76,000	110,000	121,613	132,613
Non Private Passenger Total		1,249,000	991,000	985,613	980,613
Grand Total		3,283,000	2,167,000	2,150,841	2,133,841

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts



		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	201709	201710	201711	201712
 Private Passenger	prior	(47,000)	-	-	-
	2008	37,000	11,000	11,000	11,000
	2009	32,000	15,000	15,000	15,000
	2010	27,000	19,000	19,000	19,000
	2011	26,000	26,000	25,000	24,000
	2012	10,000	11,000	10,000	9,000
	2013	38,000	27,000	26,000	25,000
	2014	42,000	45,000	44,000	43,000
	2015	54,000	42,000	41,000	40,000
	2016	63,000	74,000	73,000	72,000
	2017	(6,000)	(11,000)	(24,744)	(25,744)
Private Passenger Total		276,000	259,000	239,256	232,256
 Non Private Passenger	prior	(20,000)	-	-	-
	2008	19,000	6,000	6,000	6,000
	2009	19,000	9,000	9,000	9,000
	2010	17,000	12,000	12,000	12,000
	2011	16,000	16,000	16,000	16,000
	2012	6,000	7,000	7,000	7,000
	2013	23,000	17,000	17,000	17,000
	2014	26,000	28,000	28,000	28,000
	2015	36,000	28,000	28,000	28,000
	2016	41,000	48,000	47,000	46,000
	2017	(5,000)	(7,000)	(16,729)	(17,729)
Non Private Passenger Total		178,000	164,000	153,271	151,271
Grand Total		454,000	423,000	392,527	383,527

EXHIBIT C-2

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

page 5 of 10

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	4,914,000	3,941,000	3,823,000	3,710,000
	2008	1,016,000	537,000	521,000	505,000
	2009	757,000	631,000	612,000	594,000
	2010	525,000	676,000	656,000	636,000
	2011	872,000	864,000	838,000	813,000
	2012	828,000	860,000	835,000	811,000
	2013	608,000	644,000	623,000	602,000
	2014	555,000	570,000	552,000	534,000
	2015	469,000	483,000	468,000	453,000
	2016	474,000	473,000	459,000	445,000
	2017	228,000	256,000	269,591	298,591
Private Passenger Total		11,246,000	9,935,000	9,656,591	9,401,591
Non Private Passenger	prior	1,550,000	923,000	904,000	886,000
	2008	469,000	248,000	243,000	238,000
	2009	429,000	358,000	351,000	344,000
	2010	393,000	506,000	496,000	486,000
	2011	690,000	684,000	670,000	657,000
	2012	758,000	787,000	772,000	757,000
	2013	926,000	982,000	960,000	939,000
	2014	1,034,000	1,063,000	1,040,000	1,018,000
	2015	1,044,000	1,075,000	1,052,000	1,030,000
	2016	1,051,000	1,048,000	1,027,000	1,006,000
	2017	494,000	563,000	600,446	667,446
Non Private Passenger Total		8,838,000	8,237,000	8,115,446	8,028,446
Grand Total		20,084,000	18,172,000	17,772,037	17,430,037

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	181,000	220,000	215,000	210,000
	2008	122,000	116,000	114,000	112,000
	2009	96,000	62,000	61,000	60,000
	2010	62,000	57,000	56,000	55,000
	2011	74,000	76,000	74,000	73,000
	2012	85,000	85,000	83,000	81,000
	2013	94,000	96,000	94,000	92,000
	2014	91,000	91,000	89,000	87,000
	2015	95,000	82,000	80,000	78,000
	2016	60,000	89,000	88,000	87,000
	2017	(19,000)	(22,000)	(24,551)	(25,551)
Private Passenger Total		941,000	952,000	929,449	909,449
Non Private Passenger	prior	321,000	387,000	384,000	381,000
	2008	426,000	403,000	399,000	395,000
	2009	342,000	222,000	220,000	218,000
	2010	219,000	201,000	199,000	197,000
	2011	252,000	257,000	254,000	251,000
	2012	310,000	309,000	306,000	303,000
	2013	370,000	376,000	372,000	368,000
	2014	394,000	394,000	390,000	386,000
	2015	439,000	380,000	376,000	372,000
	2016	319,000	474,000	471,000	468,000
	2017	(126,000)	(137,000)	(154,566)	(168,566)
Non Private Passenger Total		3,266,000	3,266,000	3,216,434	3,170,434
Grand Total		4,207,000	4,218,000	4,145,883	4,079,883

EXHIBIT C-2

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

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

discount rate: 0.00%





interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	(30,000)	10,000	10,000	10,000
	2008	12,000	3,000	3,000	3,000
	2009	8,000	3,000	3,000	3,000
	2010	5,000	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	(4,000)	(5,000)	(5,000)	(5,000)
	2014	6,000	6,000	6,000	6,000
	2015	10,000	2,000	2,000	2,000
	2016	6,000	7,000	7,000	7,000
	2017	(3,000)	(5,000)	(5,209)	(6,209)
Private Passenger Total		20,000	35,000	34,791	33,791
Non Private Passenger	prior	(12,000)	6,000	6,000	6,000
	2008	7,000	2,000	2,000	2,000
	2009	7,000	3,000	3,000	3,000
	2010	6,000	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	(5,000)	(7,000)	(7,000)	(7,000)
	2014	8,000	8,000	8,000	8,000
	2015	13,000	2,000	2,000	2,000
	2016	13,000	14,000	14,000	14,000
	2017	(10,000)	(15,000)	(17,621)	(19,621)
Non Private Passenger Total		40,000	30,000	27,379	25,379
Grand Total		60,000	65,000	62,170	59,170

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		ShareYMM			
Business Segment	Acc Year	201709	201710	201711	201712
Private Passenger	prior	52,000	7,000	7,000	7,000
	2008	34,000	10,000	10,000	10,000
	2009	31,000	13,000	13,000	13,000
	2010	24,000	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	41,000	25,000	25,000	25,000
	2014	25,000	25,000	25,000	25,000
	2015	51,000	48,000	48,000	48,000
	2016	5,000	5,000	5,000	5,000
	2017	(34,000)	1,000	6,488	11,488
Private Passenger Total		273,000	195,000	200,488	205,488
Non Private Passenger	prior	15,000	2,000	2,000	2,000
	2008	10,000	3,000	3,000	3,000
	2009	9,000	4,000	4,000	4,000
	2010	8,000	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	15,000	9,000	9,000	9,000
	2014	8,000	9,000	9,000	9,000
	2015	17,000	16,000	16,000	16,000
	2016	2,000	2,000	2,000	2,000
	2017	(14,000)	1,000	265	265
Non Private Passenger Total		85,000	66,000	65,265	65,265
Grand Total		358,000	261,000	265,753	270,753

EXHIBIT C-2

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

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

discount rate: 0.00%

interest rate margin: 0 basis pts

Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	201709	201710	201711	201712
<input checked="" type="checkbox"/> Private Passenger	prior	3,000	-	-	-
	2008	5,000	1,000	1,000	1,000
	2009	6,000	2,000	2,000	2,000
	2010	6,000	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)	(7,000)	(8,093)	(10,093)
Private Passenger Total		12,000	(1,000)	(2,093)	(4,093)
<input checked="" type="checkbox"/> Non Private Passenger	prior	2,000	-	-	-
	2008	2,000	1,000	1,000	1,000
	2009	4,000	1,000	1,000	1,000
	2010	4,000	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	(14,000)	(16,000)	(17,972)	(18,972)
Non Private Passenger Total		1,000	(8,000)	(9,972)	(10,972)
Grand Total		13,000	(9,000)	(12,065)	(15,065)

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		ShareYMMM			
▼	Acc Year ▼	201709	201710	201711	201712
Private Passenger	prior	6,110,000	4,558,000	4,430,000	4,307,000
	2008	1,781,000	883,000	861,000	839,000
	2009	1,315,000	871,000	848,000	826,000
	2010	1,032,000	1,067,000	1,039,000	1,011,000
	2011	1,355,000	1,317,000	1,281,000	1,247,000
	2012	1,579,000	1,603,000	1,566,000	1,530,000
	2013	1,340,000	1,324,000	1,289,000	1,254,000
	2014	1,234,000	1,285,000	1,252,000	1,220,000
	2015	1,330,000	1,276,000	1,246,000	1,217,000
	2016	1,345,000	1,342,000	1,314,000	1,286,000
	2017	600,000	686,000	747,369	828,369
Private Passenger Total		19,021,000	16,212,000	15,873,369	15,565,369
Non Private Passenger	prior	2,168,000	1,435,000	1,411,000	1,388,000
	2008	1,178,000	759,000	748,000	737,000
	2009	1,031,000	687,000	677,000	667,000
	2010	870,000	907,000	892,000	877,000
	2011	1,203,000	1,193,000	1,172,000	1,152,000
	2012	1,448,000	1,471,000	1,448,000	1,425,000
	2013	1,717,000	1,742,000	1,711,000	1,681,000
	2014	1,802,000	1,867,000	1,835,000	1,804,000
	2015	1,921,000	1,867,000	1,834,000	1,803,000
	2016	1,835,000	1,969,000	1,938,000	1,907,000
	2017	558,000	667,000	704,338	783,338
Non Private Passenger Total		15,731,000	14,564,000	14,370,338	14,224,338
Grand Total		34,752,000	30,776,000	30,243,707	29,789,707

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
ShareYMM					
Business Segment	Jurisdiction Desc	201709	201710	201711	201712
Private Passenger	Newfoundland & Labrador	91.5%	90.1%	90.2%	90.9%
	New Brunswick	81.3%	78.9%	78.9%	78.9%
	Nova Scotia	87.5%	87.0%	87.4%	87.9%
	Prince Edward Island	59.6%	57.8%	58.1%	58.3%
	Ontario	72.5%	71.9%	72.0%	72.7%
	Alberta	71.7%	68.1%	67.7%	67.3%
	Yukon	77.7%	74.8%	74.7%	76.0%
	Northwest Territories	63.1%	62.9%	63.8%	63.6%
	Nunavut	41.0%	39.7%	41.5%	42.0%
Non Private Passenger	Newfoundland & Labrador	99.1%	97.2%	95.6%	94.6%
	New Brunswick	69.4%	71.3%	69.6%	67.9%
	Nova Scotia	78.0%	78.6%	77.0%	76.0%
	Prince Edward Island	74.7%	71.9%	71.2%	70.9%
	Ontario	73.6%	72.7%	72.1%	72.6%
	Alberta	69.9%	68.9%	68.7%	68.9%
	Yukon	66.4%	64.7%	65.2%	66.9%
	Northwest Territories	50.6%	67.6%	59.2%	49.2%
	Nunavut	54.7%	53.5%	53.5%	54.0%
Grand Total		76.3%	75.3%	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
ShareYMM					
Business Segment	Jurisdiction Desc	201709	201710	201711	201712
Private Passenger	Newfoundland & Labrador	86.3%	85.8%	86.1%	86.6%
	New Brunswick	76.1%	74.7%	75.0%	74.9%
	Nova Scotia	81.9%	82.3%	82.8%	83.2%
	Prince Edward Island	55.7%	54.8%	55.0%	55.4%
	Ontario	67.2%	67.5%	67.7%	68.2%
	Alberta	67.4%	65.1%	64.8%	64.5%
	Yukon	72.1%	71.6%	71.4%	72.4%
	Northwest Territories	59.6%	59.8%	60.7%	60.7%
	Nunavut	39.1%	39.1%	39.6%	39.8%
Non Private Passenger	Newfoundland & Labrador	93.0%	92.3%	91.5%	90.6%
	New Brunswick	64.9%	68.1%	67.0%	65.4%
	Nova Scotia	72.8%	74.4%	73.6%	72.6%
	Prince Edward Island	69.7%	67.9%	67.7%	67.5%
	Ontario	67.7%	68.1%	68.3%	68.7%
	Alberta	66.2%	65.8%	65.8%	66.0%
	Yukon	62.6%	61.6%	62.5%	64.1%
	Northwest Territories	47.3%	64.6%	57.4%	47.4%
	Nunavut	51.7%	51.6%	51.7%	51.9%
Grand Total		71.4%	71.4%	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				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	
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%				
				margin (basis points):				
				25				
				discount rate:				
				1.81%				
				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	201710	
	Newfoundland	
Jurisdiction Desc	& Labrador	
AccountCode Des	IBNR Provisio	
AccountCode	(All)	

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(1)	-	-	(4)	(4)	400.0%	(5)
	2008	8	(2)	2	(10)	(10)	(125.0%)	(2)
	2009	20	-	52	(25)	27	135.0%	47
	2010	16	(1)	1	(20)	(20)	(125.0%)	(4)
	2011	44	(3)	8	(22)	(17)	(38.6%)	27
	2012	173	(8)	8	(43)	(43)	(24.9%)	130
	2013	240	(2)	28	(62)	(36)	(15.0%)	204
	2014	765	(88)	77	(218)	(229)	(29.9%)	536
	2015	1,039	(28)	(35)	(53)	(116)	(11.2%)	923
	2016	2,691	(34)	81	(550)	(503)	(18.7%)	2,188
	2017	4,089	151	698	(522)	327	8.0%	4,416
Private Passenger Total		9,084	(15)	920	(1,529)	(624)	(6.9%)	8,460
Non Private								
Passenger	prior	3	-	-	-	-	-	3
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	15	-	-	(3)	(3)	(20.0%)	12
	2011	148	(2)	2	(120)	(120)	(81.1%)	28
	2012	221	(2)	(107)	(74)	(183)	(82.8%)	38
	2013	137	(3)	(50)	(41)	(94)	(68.6%)	43
	2014	202	(4)	74	7	77	38.1%	279
	2015	836	(67)	144	(280)	(203)	(24.3%)	633
	2016	1,302	(106)	67	(41)	(80)	(6.1%)	1,222
	2017	2,474	268	(46)	(63)	159	6.4%	2,633
Non Private Passenger Total		5,341	84	84	(615)	(447)	(8.4%)	4,894
Grand Total		14,425	69	1,004	(2,144)	(1,071)	(7.4%)	13,354

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 201710
 Jurisdiction Desc New Brunswick
 AccountCode Des IBNR Provision
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	62	(1)	1	-	-	-	62
	2008	15	(1)	1	(1)	(1)	(6.7%)	14
	2009	43	(2)	2	(17)	(17)	(39.5%)	26
	2010	131	(6)	4	(8)	(10)	(7.6%)	121
	2011	90	(3)	13	75	85	94.4%	175
	2012	203	(8)	9	(11)	(10)	(4.9%)	193
	2013	97	4	(129)	118	(7)	(7.2%)	90
	2014	(177)	24	(414)	807	417	(235.6%)	240
	2015	898	(49)	(487)	(65)	(601)	(66.9%)	297
	2016	1,853	(132)	109	(112)	(135)	(7.3%)	1,718
	2017	3,201	238	27	(440)	(175)	(5.5%)	3,026
Private Passenger Total		6,416	64	(864)	346	(454)	(7.1%)	5,962
Non Private								
Passenger	prior	23	-	(16)	(6)	(22)	(95.7%)	1
	2008	(1)	-	-	-	-	-	(1)
	2009	11	-	-	(3)	(3)	(27.3%)	8
	2010	(132)	1	(1)	166	166	(125.8%)	34
	2011	46	(1)	-	(3)	(4)	(8.7%)	42
	2012	(52)	-	13	153	166	(319.2%)	114
	2013	473	(42)	(117)	(51)	(210)	(44.4%)	263
	2014	375	(4)	174	(67)	103	27.5%	478
	2015	411	(5)	3	73	71	17.3%	482
	2016	964	(69)	57	(74)	(86)	(8.9%)	878
	2017	664	134	(51)	681	764	115.1%	1,428
Non Private Passenger Total		2,782	14	62	869	945	34.0%	3,727
Grand Total		9,198	78	(802)	1,215	491	5.3%	9,689

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 201710
 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	(6)	3	4	(6)	1	(16.7%)	(5)
	2008	(6)	1	(2)	(1)	(2)	33.3%	(8)
	2009	(29)	3	(3)	(3)	(3)	10.3%	(32)
	2010	(45)	5	(5)	(4)	(4)	8.9%	(49)
	2011	(28)	3	(85)	23	(59)	210.7%	(87)
	2012	(23)	3	(3)	(11)	(11)	47.8%	(34)
	2013	71	-	(12)	5	(7)	(9.9%)	64
	2014	(208)	2	(1)	344	345	(165.9%)	137
	2015	330	(4)	15	13	24	7.3%	354
	2016	1,131	(127)	127	(46)	(46)	(4.1%)	1,085
	2017	1,610	216	(95)	(54)	67	4.2%	1,677
Private Passenger Total		2,797	105	(60)	260	305	10.9%	3,102
Non Private								
Passenger	prior	10	-	-	(3)	(3)	(30.0%)	7
	2008	60	(5)	5	(57)	(57)	(95.0%)	3
	2009	(5)	-	-	-	-	-	(5)
	2010	3	-	-	(9)	(9)	(300.0%)	(6)
	2011	9	-	(33)	(2)	(35)	(388.9%)	(26)
	2012	42	(1)	1	(18)	(18)	(42.9%)	24
	2013	217	(3)	258	(81)	174	80.2%	391
	2014	363	(8)	(38)	(145)	(191)	(52.6%)	172
	2015	1,068	(28)	(111)	26	(113)	(10.6%)	955
	2016	2,023	(113)	174	(86)	(25)	(1.2%)	1,998
	2017	839	200	71	425	696	83.0%	1,535
Non Private Passenger Total		4,629	42	327	50	419	9.1%	5,048
Grand Total		7,426	147	267	310	724	9.7%	8,150

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	201710	
	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	34	(1)	1	(6)	(6)	(17.6%)	28
	2011	54	(1)	(213)	1	(213)	(394.4%)	(159)
	2012	2	-	-	-	-	-	2
	2013	16	-	-	(5)	(5)	(31.3%)	11
	2014	113	(2)	(17)	(9)	(28)	(24.8%)	85
	2015	458	(5)	-	(175)	(180)	(39.3%)	278
	2016	132	(4)	99	134	229	173.5%	361
	2017	541	19	8	(75)	(48)	(8.9%)	493
Private Passenger Total		1,345	6	(122)	(135)	(251)	(18.7%)	1,094
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	(1)	-	-	-	-	-	(1)
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	80	(2)	2	(79)	(79)	(98.8%)	1
	2012	28	(1)	1	(22)	(22)	(78.6%)	6
	2013	28	-	-	(8)	(8)	(28.6%)	20
	2014	105	(1)	(22)	19	(4)	(3.8%)	101
	2015	287	(3)	1	(9)	(11)	(3.8%)	276
	2016	383	(4)	(328)	24	(308)	(80.4%)	75
	2017	599	54	5	(64)	(5)	(0.8%)	594
Non Private Passenger Total		1,509	43	(341)	(139)	(437)	(29.0%)	1,072
Grand Total		2,854	49	(463)	(274)	(688)	(24.1%)	2,166

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 201710
 Jurisdiction Desc Ontario
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	2,673	(27)	37	(732)	(722)	(27.0%)	1,951
	2008	581	(6)	8	39	41	7.1%	622
	2009	606	(7)	8	(139)	(138)	(22.8%)	468
	2010	399	(3)	2	(46)	(47)	(11.8%)	352
	2011	(173)	3	(26)	66	43	(24.9%)	(130)
	2012	85	-	36	(120)	(84)	(98.8%)	1
	2013	108	(2)	84	19	101	93.5%	209
	2014	335	(16)	17	293	294	87.8%	629
	2015	1,027	(31)	7	(4)	(28)	(2.7%)	999
	2016	2,112	(26)	(41)	(31)	(98)	(4.6%)	2,014
	2017	3,139	373	(85)	(87)	201	6.4%	3,340
Private Passenger Total		10,892	258	47	(742)	(437)	(4.0%)	10,455
Non Private								
Passenger	prior	1,007	(13)	(18)	(838)	(869)	(86.3%)	138
	2008	16	-	-	27	27	168.8%	43
	2009	289	(3)	10	(189)	(182)	(63.0%)	107
	2010	168	(2)	2	(6)	(6)	(3.6%)	162
	2011	151	(5)	12	113	120	79.5%	271
	2012	(249)	1	(532)	498	(33)	13.3%	(282)
	2013	29	(10)	18	1,094	1,102	3,800.0%	1,131
	2014	2,045	(88)	231	162	305	14.9%	2,350
	2015	3,725	(117)	(191)	(146)	(454)	(12.2%)	3,271
	2016	6,670	(175)	143	(427)	(459)	(6.9%)	6,211
	2017	8,746	768	402	(211)	959	11.0%	9,705
Non Private Passenger Total		22,597	356	77	77	510	2.3%	23,107
Grand Total		33,489	614	124	(665)	73	0.2%	33,562

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 201710
 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	(20)	7	(7)	(6)	(6)	30.0%	(26)
	2008	31	(4)	4	(28)	(28)	(90.3%)	3
	2009	31	(4)	4	(1)	(1)	(3.2%)	30
	2010	(11)	6	(186)	154	(26)	236.4%	(37)
	2011	318	(30)	30	(36)	(36)	(11.3%)	282
	2012	268	(33)	15	26	8	3.0%	276
	2013	474	(21)	21	(12)	(12)	(2.5%)	462
	2014	1,114	(10)	(18)	(114)	(142)	(12.7%)	972
	2015	1,213	(19)	(19)	25	(13)	(1.1%)	1,200
	2016	1,771	(33)	(47)	(192)	(272)	(15.4%)	1,499
	2017	2,129	123	(336)	(110)	(323)	(15.2%)	1,806
Private Passenger Total		7,318	(18)	(539)	(294)	(851)	(11.6%)	6,467
Non Private								
Passenger	prior	47	-	(39)	42	3	6.4%	50
	2008	14	-	-	(49)	(49)	(350.0%)	(35)
	2009	28	(1)	1	(7)	(7)	(25.0%)	21
	2010	69	(4)	4	(2)	(2)	(2.9%)	67
	2011	767	(29)	(1)	(508)	(538)	(70.1%)	229
	2012	593	(21)	19	(336)	(338)	(57.0%)	255
	2013	1,085	(45)	12	(83)	(116)	(10.7%)	969
	2014	1,610	(271)	125	158	12	0.7%	1,622
	2015	4,625	(57)	(14)	(723)	(794)	(17.2%)	3,831
	2016	4,240	(107)	136	1,335	1,364	32.2%	5,604
	2017	9,463	367	932	(789)	510	5.4%	9,973
Non Private Passenger Total		22,541	(168)	1,175	(962)	45	0.2%	22,586
Grand Total		29,859	(186)	636	(1,256)	(806)	(2.7%)	29,053

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 201710
 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	-	-	(2)	(2)	(200.0%)	(1)
	2009	6	-	-	-	-	-	6
	2010	15	-	-	(4)	(4)	(26.7%)	11
	2011	12	-	-	-	-	-	12
	2012	23	-	-	(2)	(2)	(8.7%)	21
	2013	44	-	-	(6)	(6)	(13.6%)	38
	2014	81	(2)	2	(10)	(10)	(12.3%)	71
	2015	438	(4)	4	(248)	(248)	(56.6%)	190
	2016	294	(2)	39	(23)	14	4.8%	308
2017	200	15	8	(5)	18	9.0%	218	
Private Passenger Total		1,119	7	53	(300)	(240)	(21.4%)	879
Non Private								
Passenger	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	6	-	-	(2)	(2)	(33.3%)	4
	2012	17	-	-	-	-	-	17
	2013	12	-	-	(2)	(2)	(16.7%)	10
	2014	53	(1)	1	-	-	-	53
	2015	132	(2)	2	(18)	(18)	(13.6%)	114
	2016	88	(1)	(51)	20	(32)	(36.4%)	56
2017	432	49	(87)	(78)	(116)	(26.9%)	316	
Non Private Passenger Total		742	45	(135)	(80)	(170)	(22.9%)	572
Grand Total		1,861	52	(82)	(380)	(410)	(22.0%)	1,451

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	201710	
	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	19	-	16	(6)	10	52.6%	29
	2010	4	-	-	-	-	-	4
	2011	8	-	-	-	-	-	8
	2012	36	-	-	(2)	(2)	(5.6%)	34
	2013	342	(3)	3	(285)	(285)	(83.3%)	57
	2014	217	(2)	2	(38)	(38)	(17.5%)	179
	2015	326	(3)	6	(67)	(64)	(19.6%)	262
	2016	443	(3)	13	(29)	(19)	(4.3%)	424
	2017	357	32	33	(16)	49	13.7%	406
Private Passenger Total		1,750	21	73	(443)	(349)	(19.9%)	1,401
Non Private								
Passenger	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	60	(1)	1	(13)	(13)	(21.7%)	47
	2014	74	(1)	1	(14)	(14)	(18.9%)	60
	2015	76	(2)	3	(9)	(8)	(10.5%)	68
	2016	269	(10)	10	(9)	(9)	(3.3%)	260
	2017	(543)	5	(117)	642	530	(97.6%)	(13)
Non Private Passenger Total		(61)	(9)	(102)	597	486	(796.7%)	425
Grand Total		1,689	12	(29)	154	137	8.1%	1,826

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 201710
 Jurisdiction Desc Nunavut
 AccountCode Des IBNR Provisio
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	3	-	-	-	-	-	3
	2011	4	-	-	-	-	-	4
	2012	(88)	1	(1)	106	106	(120.5%)	18
	2013	14	-	-	(2)	(2)	(14.3%)	12
	2014	24	-	-	(3)	(3)	(12.5%)	21
	2015	87	(1)	1	(1)	(1)	(1.1%)	86
	2016	109	(1)	1	(2)	(2)	(1.8%)	107
	2017	82	4	3	(4)	3	3.7%	85
Private Passenger Total		234	3	4	94	101	43.2%	335
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	9	-	-	(1)	(1)	(11.1%)	8
	2014	21	-	-	(4)	(4)	(19.0%)	17
	2015	98	(1)	1	(1)	(1)	(1.0%)	97
	2016	182	(2)	2	(9)	(9)	(4.9%)	173
	2017	236	21	(1)	(2)	18	7.6%	254
Non Private Passenger Total		546	18	2	(17)	3	0.5%	549
Grand Total		780	21	6	77	104	13.3%	884

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 201710
 Jurisdiction Desc (All)
 AccountCode Des IBNR Proviso
 AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	2,702	(18)	35	(748)	(731)	(27.1%)	1,971
	2008	633	(12)	13	(3)	(2)	(0.3%)	631
	2009	696	(10)	79	(191)	(122)	(17.5%)	574
	2010	546	-	(183)	66	(117)	(21.4%)	429
	2011	329	(31)	(273)	107	(197)	(59.9%)	132
	2012	679	(45)	64	(57)	(38)	(5.6%)	641
	2013	1,406	(24)	(5)	(230)	(259)	(18.4%)	1,147
	2014	2,264	(94)	(352)	1,052	606	26.8%	2,870
	2015	5,816	(144)	(508)	(575)	(1,227)	(21.1%)	4,589
	2016	10,536	(362)	381	(851)	(832)	(7.9%)	9,704
	2017	15,348	1,171	261	(1,313)	119	0.8%	15,467
Private Passenger Total		40,955	431	(488)	(2,743)	(2,800)	(6.8%)	38,155
Non Private								
Passenger	prior	1,092	(13)	(73)	(805)	(891)	(81.6%)	201
	2008	90	(5)	5	(79)	(79)	(87.8%)	11
	2009	326	(4)	11	(199)	(192)	(58.9%)	134
	2010	124	(5)	5	146	146	117.7%	270
	2011	1,207	(39)	(18)	(601)	(658)	(54.5%)	549
	2012	600	(24)	(605)	201	(428)	(71.3%)	172
	2013	2,050	(104)	122	814	832	40.6%	2,882
	2014	4,848	(378)	546	116	284	5.9%	5,132
	2015	11,258	(282)	(162)	(1,087)	(1,531)	(13.6%)	9,727
	2016	16,121	(587)	210	733	356	2.2%	16,477
	2017	22,910	1,866	1,108	541	3,515	15.3%	26,425
Non Private Passenger Total		60,626	425	1,149	(220)	1,354	2.2%	61,980
Grand Total		101,581	856	661	(2,963)	(1,446)	(1.4%)	100,135

EXHIBIT G-2

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

page 1 of 10

ShareDate	201710
Jurisdiction Desc	Newfoundland & Labrador
AccountCode Des	Undiscounted
AccountCode	IBNR Provisio
	(All)

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div>Passenger</div>	prior	(19)	1	(1)	-	-	-	(19)
	2008	4	-	-	-	-	-	4
	2009	8	-	52	(14)	38	475.0%	46
	2010	11	(1)	1	(17)	(17)	(154.5%)	(6)
	2011	(1)	-	9	-	9	(900.0%)	8
	2012	-	-	-	-	-	-	-
	2013	38	-	29	(24)	5	13.2%	43
	2014	380	(65)	63	(142)	(144)	(37.9%)	236
	2015	606	(6)	(39)	21	(24)	(4.0%)	582
	2016	2,007	(20)	77	(402)	(345)	(17.2%)	1,662
	2017	3,511	90	684	(369)	405	11.5%	3,916
Private Passenger Total		6,545	(1)	875	(947)	(73)	(1.1%)	6,472
Non Private								
<div><div></div>Passenger</div>	prior	3	-	-	-	-	-	3
	2008	-	-	-	-	-	-	-
	2009	3	-	-	-	-	-	3
	2010	1	-	-	-	-	-	1
	2011	103	(1)	1	(103)	(103)	(100.0%)	-
	2012	67	(1)	(107)	(39)	(147)	(219.4%)	(80)
	2013	61	(1)	(52)	(35)	(88)	(144.3%)	(27)
	2014	95	(1)	90	13	102	107.4%	197
	2015	541	(54)	138	(236)	(152)	(28.1%)	389
	2016	940	(94)	57	-	(37)	(3.9%)	903
	2017	2,189	237	(38)	(12)	187	8.5%	2,376
Non Private Passenger Total		4,003	85	89	(412)	(238)	(5.9%)	3,765
Grand Total		10,548	84	964	(1,359)	(311)	(2.9%)	10,237

EXHIBIT G-2

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

page 2 of 10

ShareDate	201710	
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	(1)	1	-	-	-	35
	2008	13	(1)	1	-	-	-	13
	2009	28	(2)	2	(13)	(13)	(46.4%)	15
	2010	103	(6)	4	-	(2)	(1.9%)	101
	2011	13	(1)	12	101	112	861.5%	125
	2012	133	(8)	8	-	-	-	133
	2013	(49)	6	(131)	123	(2)	4.1%	(51)
	2014	(391)	27	(395)	774	406	(103.8%)	15
	2015	497	(45)	(489)	(13)	(547)	(110.1%)	(50)
	2016	1,344	(121)	111	(26)	(36)	(2.7%)	1,308
	2017	2,858	200	28	(335)	(107)	(3.7%)	2,751
Private Passenger Total		4,584	48	(848)	611	(189)	(4.1%)	4,395
Non Private								
Passenger	prior	(2)	-	-	-	-	-	(2)
	2008	(2)	-	-	-	-	-	(2)
	2009	(4)	-	-	-	-	-	(4)
	2010	(146)	1	(1)	157	157	(107.5%)	11
	2011	17	-	-	-	-	-	17
	2012	(99)	1	13	147	161	(162.6%)	62
	2013	134	(29)	(128)	(9)	(166)	(123.9%)	(32)
	2014	209	(2)	185	(42)	141	67.5%	350
	2015	254	(3)	2	93	92	36.2%	346
	2016	852	(68)	57	(46)	(57)	(6.7%)	795
	2017	512	117	(51)	685	751	146.7%	1,263
Non Private Passenger Total		1,725	17	77	985	1,079	62.6%	2,804
Grand Total		6,309	65	(771)	1,596	890	14.1%	7,199

EXHIBIT G-2

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

page 3 of 10

ShareDate	201710	
Jurisdiction Desc	Nova Scotia	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	(21)	3	4	-	7	(33.3%)	(14)
	2008	(9)	1	(2)	-	(1)	11.1%	(10)
	2009	(43)	4	(4)	-	-	-	(43)
	2010	(72)	6	(6)	-	-	-	(72)
	2011	(36)	3	(79)	22	(54)	150.0%	(90)
	2012	(35)	3	(3)	(9)	(9)	25.7%	(44)
	2013	(30)	2	(14)	24	12	(40.0%)	(18)
	2014	(310)	3	(2)	334	335	(108.1%)	25
	2015	177	(2)	16	35	49	27.7%	226
	2016	932	(121)	121	(7)	(7)	(0.8%)	925
	2017	1,413	192	(100)	(7)	85	6.0%	1,498
Private Passenger Total		1,966	94	(69)	392	417	21.2%	2,383
Non Private								
<div><div></div> Passenger</div>	prior	6	-	-	-	-	-	6
	2008	58	(5)	5	(53)	(53)	(91.4%)	5
	2009	(6)	-	-	-	-	-	(6)
	2010	2	-	-	-	-	-	2
	2011	5	-	(33)	-	(33)	(660.0%)	(28)
	2012	16	(1)	1	(10)	(10)	(62.5%)	6
	2013	69	(1)	258	(50)	207	300.0%	276
	2014	205	(6)	(38)	(117)	(161)	(78.5%)	44
	2015	890	(27)	(106)	47	(86)	(9.7%)	804
	2016	1,757	(105)	169	(39)	25	1.4%	1,782
	2017	598	175	71	446	692	115.7%	1,290
Non Private Passenger Total		3,600	30	327	224	581	16.1%	4,181
Grand Total		5,566	124	258	616	998	17.9%	6,564

EXHIBIT G-2

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

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ShareDate	201710
Jurisdiction Desc	Prince Edward Island
AccountCode Des	Undiscounted
AccountCode	IBNR Provisio
	(All)

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
Passenger	prior	(4)	-	-	-	-	-	(4)
	2008	(1)	-	-	-	-	-	(1)
	2009	-	-	-	-	-	-	-
	2010	(1)	-	-	-	-	-	(1)
	2011	3	-	(184)	-	(184)	(6,133.3%)	(181)
	2012	2	-	-	-	-	-	2
	2013	15	-	-	(5)	(5)	(33.3%)	10
	2014	80	(1)	(17)	(2)	(20)	(25.0%)	60
	2015	356	(4)	(1)	(149)	(154)	(43.3%)	202
	2016	38	(3)	99	138	234	615.8%	272
	2017	479	15	5	(56)	(36)	(7.5%)	443
Private Passenger Total		967	7	(98)	(74)	(165)	(17.1%)	802
Non Private								
Passenger	prior	(1)	-	-	-	-	-	(1)
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	75	(1)	1	(74)	(74)	(98.7%)	1
	2012	11	-	-	(10)	(10)	(90.9%)	1
	2013	26	-	-	(7)	(7)	(26.9%)	19
	2014	96	(1)	(22)	23	-	-	96
	2015	262	(3)	1	-	(2)	(0.8%)	260
	2016	283	(3)	(328)	41	(290)	(102.5%)	(7)
	2017	542	50	4	(51)	3	0.6%	545
Non Private Passenger Total		1,294	42	(344)	(78)	(380)	(29.4%)	914
Grand Total		2,261	49	(442)	(152)	(545)	(24.1%)	1,716

EXHIBIT G-2

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

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ShareDate	201710	
Jurisdiction Desc	Ontario	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	1,679	(16)	28	(268)	(256)	(15.2%)	1,423
	2008	565	(6)	8	66	68	12.0%	633
	2009	508	(5)	8	(49)	(46)	(9.1%)	462
	2010	331	(3)	2	-	(1)	(0.3%)	330
	2011	(265)	3	(26)	113	90	(34.0%)	(175)
	2012	(28)	-	36	(64)	(28)	100.0%	(56)
	2013	5	-	87	46	133	2,660.0%	138
	2014	52	(6)	8	312	314	603.8%	366
	2015	768	(23)	1	28	6	0.8%	774
	2016	1,754	(18)	(44)	12	(50)	(2.9%)	1,704
	2017	2,787	328	(76)	(22)	230	8.3%	3,017
Private Passenger Total		8,156	254	32	174	460	5.6%	8,616
Non Private								
<div><div></div> Passenger</div>	prior	877	(10)	10	(775)	(775)	(88.4%)	102
	2008	(5)	-	-	30	30	(600.0%)	25
	2009	242	(2)	9	(166)	(159)	(65.7%)	83
	2010	156	(2)	2	-	-	-	156
	2011	(41)	-	11	210	221	(539.0%)	180
	2012	(374)	4	(529)	496	(29)	7.8%	(403)
	2013	(465)	5	12	1,153	1,170	(251.6%)	705
	2014	1,364	(27)	173	226	372	27.3%	1,736
	2015	2,671	(107)	(199)	-	(306)	(11.5%)	2,365
	2016	5,440	(163)	140	(221)	(244)	(4.5%)	5,196
	2017	7,797	654	391	-	1,045	13.4%	8,842
Non Private Passenger Total		17,662	352	20	953	1,325	7.5%	18,987
Grand Total		25,818	606	52	1,127	1,785	6.9%	27,603

EXHIBIT G-2

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

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ShareDate	201710	
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)	7	(7)	-	-	-	(48)
	2008	20	(3)	3	(22)	(22)	(110.0%)	(2)
	2009	29	(4)	4	-	-	-	29
	2010	(50)	8	(170)	151	(11)	22.0%	(61)
	2011	175	(26)	26	(16)	(16)	(9.1%)	159
	2012	216	(32)	15	32	15	6.9%	231
	2013	411	(21)	21	-	-	-	411
	2014	932	(9)	(19)	(70)	(98)	(10.5%)	834
	2015	878	(9)	(16)	76	51	5.8%	929
	2016	1,521	(30)	(41)	(130)	(201)	(13.2%)	1,320
	2017	1,942	105	(340)	(56)	(291)	(15.0%)	1,651
Private Passenger Total		6,026	(14)	(524)	(35)	(573)	(9.5%)	5,453
Non Private								
<div><div></div> Passenger</div>	prior	2	1	(35)	69	35	1,750.0%	37
	2008	(7)	-	-	-	-	-	(7)
	2009	19	(1)	1	-	-	-	19
	2010	65	(3)	3	-	-	-	65
	2011	615	(25)	(2)	(449)	(476)	(77.4%)	139
	2012	402	(16)	14	(295)	(297)	(73.9%)	105
	2013	571	(29)	3	-	(26)	(4.6%)	545
	2014	1,139	(262)	121	244	103	9.0%	1,242
	2015	3,434	(34)	(33)	(470)	(537)	(15.6%)	2,897
	2016	3,203	(96)	123	1,446	1,473	46.0%	4,676
	2017	8,452	292	920	(549)	663	7.8%	9,115
Non Private Passenger Total		17,895	(173)	1,115	(4)	938	5.2%	18,833
Grand Total		23,921	(187)	591	(39)	365	1.5%	24,286

EXHIBIT G-2

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

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ShareDate	201710	
Jurisdiction Desc	Yukon	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<div><div></div> Passenger</div>	prior	5	-	-	-	-	-	5
	2008	1	-	-	(2)	(2)	(200.0%)	(1)
	2009	5	-	-	-	-	-	5
	2010	8	-	-	(2)	(2)	(25.0%)	6
	2011	11	-	-	-	-	-	11
	2012	22	-	-	(2)	(2)	(9.1%)	20
	2013	41	-	-	(6)	(6)	(14.6%)	35
	2014	75	(1)	1	(8)	(8)	(10.7%)	67
	2015	321	(3)	3	(212)	(212)	(66.0%)	109
	2016	268	(3)	40	(17)	20	7.5%	288
	2017	185	13	8	-	21	11.4%	206
Private Passenger Total		942	6	52	(249)	(191)	(20.3%)	751
Non Private								
<div><div></div> Passenger</div>	prior	1	-	-	-	-	-	1
	2008	1	-	-	-	-	-	1
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	5	-	-	(1)	(1)	(20.0%)	4
	2012	9	-	-	1	1	11.1%	10
	2013	11	-	-	(2)	(2)	(18.2%)	9
	2014	50	(1)	1	-	-	-	50
	2015	82	(1)	1	(9)	(9)	(11.0%)	73
	2016	68	(1)	(51)	24	(28)	(41.2%)	40
	2017	397	45	(80)	(67)	(102)	(25.7%)	295
Non Private Passenger Total		624	42	(129)	(54)	(141)	(22.6%)	483
Grand Total		1,566	48	(77)	(303)	(332)	(21.2%)	1,234

EXHIBIT G-2

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

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ShareDate	201710	
	Northwest	
Jurisdiction Desc	Territories	
AccountCode Des	Undiscounted	
	IBNR Provisio	
AccountCode	(All)	

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private								
<input checked="" type="checkbox"/> Passenger	prior	(5)	-	-	-	-	-	(5)
	2008	3	-	-	-	-	-	3
	2009	9	-	24	(5)	19	211.1%	28
	2010	4	-	-	-	-	-	4
	2011	7	-	-	-	-	-	7
	2012	25	-	-	-	-	-	25
	2013	318	(3)	3	(264)	(264)	(83.0%)	54
	2014	120	(1)	1	(16)	(16)	(13.3%)	104
	2015	298	(3)	6	(57)	(54)	(18.1%)	244
	2016	402	(4)	13	(18)	(9)	(2.2%)	393
	2017	304	26	34	(2)	58	19.1%	362
Private Passenger Total		1,485	15	81	(362)	(266)	(17.9%)	1,219
Non Private								
<input checked="" type="checkbox"/> Passenger	prior	2	-	-	-	-	-	2
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	1	-	-	-	-	-	1
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	22	-	-	(5)	(5)	(22.7%)	17
	2014	21	-	-	(3)	(3)	(14.3%)	18
	2015	69	(1)	2	(7)	(6)	(8.7%)	63
	2016	250	(10)	10	(5)	(5)	(2.0%)	245
	2017	(565)	3	(114)	610	499	(88.3%)	(66)
Non Private Passenger Total		(200)	(8)	(102)	590	480	(240.0%)	280
Grand Total		1,285	7	(21)	228	214	16.7%	1,499

EXHIBIT G-2

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

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ShareDate	201710	
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	(93)	1	(1)	100	100	(107.5%)	7
	2013	13	-	-	(2)	(2)	(15.4%)	11
	2014	23	-	-	(3)	(3)	(13.0%)	20
	2015	80	(1)	1	-	-	-	80
	2016	100	(1)	1	-	-	-	100
	2017	75	3	3	(2)	4	5.3%	79
Private Passenger Total		204	2	4	93	99	48.5%	303
Non Private								
Passenger	prior	-	-	-	-	-	-	-
	2008	-	-	-	-	-	-	-
	2009	-	-	-	-	-	-	-
	2010	-	-	-	-	-	-	-
	2011	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	8	-	-	(1)	(1)	(12.5%)	7
	2014	20	-	-	(4)	(4)	(20.0%)	16
	2015	88	(1)	1	-	-	-	88
	2016	161	(2)	2	(5)	(5)	(3.1%)	156
	2017	218	19	(1)	2	20	9.2%	238
Non Private Passenger Total		495	16	2	(8)	10	2.0%	505
Grand Total		699	18	6	85	109	15.6%	808

EXHIBIT G-2

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

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ShareDate	201710	
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	1,620	(6)	25	(268)	(249)	(15.4%)	1,371
	2008	597	(9)	10	42	43	7.2%	640
	2009	544	(7)	86	(81)	(2)	(0.4%)	542
	2010	337	4	(169)	132	(33)	(9.8%)	304
	2011	(89)	(21)	(242)	220	(43)	48.3%	(132)
	2012	242	(36)	55	57	76	31.4%	318
	2013	762	(16)	(5)	(108)	(129)	(16.9%)	633
	2014	961	(53)	(360)	1,179	766	79.7%	1,727
	2015	3,981	(96)	(518)	(271)	(885)	(22.2%)	3,096
	2016	8,366	(321)	377	(450)	(394)	(4.7%)	7,972
	2017	13,554	972	246	(849)	369	2.7%	13,923
Private Passenger Total		30,875	411	(495)	(397)	(481)	(1.6%)	30,394
Non Private								
Passenger	prior	888	(9)	(25)	(706)	(740)	(83.3%)	148
	2008	45	(5)	5	(23)	(23)	(51.1%)	22
	2009	254	(3)	10	(166)	(159)	(62.6%)	95
	2010	79	(4)	4	157	157	198.7%	236
	2011	779	(27)	(22)	(417)	(466)	(59.8%)	313
	2012	32	(13)	(608)	290	(331)	(1,034.4%)	(299)
	2013	437	(55)	93	1,044	1,082	247.6%	1,519
	2014	3,199	(300)	510	340	550	17.2%	3,749
	2015	8,291	(231)	(193)	(582)	(1,006)	(12.1%)	7,285
	2016	12,954	(542)	179	1,195	832	6.4%	13,786
	2017	20,140	1,592	1,102	1,064	3,758	18.7%	23,898
Non Private Passenger Total		47,098	403	1,055	2,196	3,654	7.8%	50,752
Grand Total		77,973	814	560	1,799	3,173	4.1%	81,146

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		
Acc Yr										
prior	(2)	(12)	-	(14)	-	-	1	1	(13)	
1998	1	4	-	5	-	-	1	1	6	
1999	1	4	-	5	-	-	-	-	5	
2000	-	(3)	-	(3)	-	-	-	-	(3)	
2001	(1)	(2)	(6)	(9)	-	-	1	1	(8)	
2002	-	1	-	1	-	-	-	-	1	
2003	-	-	1	1	-	-	-	-	1	
2004	(3)	(9)	-	(12)	-	-	1	1	(11)	
2005	-	5	23	28	-	-	3	3	31	
2006	1	3	13	17	-	-	1	1	18	
2007	224	(4)	-	220	(13)	2	21	10	230	
2008	200	3	33	236	(29)	3	20	(6)	230	
2009	291	37	84	412	(38)	5	36	3	415	
2010	284	(4)	135	415	(24)	3	38	17	432	
2011	1,274	6	126	1,406	(94)	12	132	50	1,456	
2012	4,206	(63)	353	4,496	(190)	23	450	283	4,779	
2013	3,545	12	204	3,761	(152)	21	404	273	4,034	
2014	5,289	404	215	5,908	(239)	34	636	431	6,339	
2015	7,167	871	323	8,361	(304)	35	892	623	8,984	
2016	10,281	2,333	442	13,056	(512)	68	1,353	909	13,965	
PAYs (sub-total):	32,758	3,586	1,946	38,290	(1,595)	206	3,990	2,601	40,891	
CAY (2017)	9,117	6,417	473	16,007	(683)	89	1,674	1,080	17,087	
claims liabilities:	41,875	10,003	2,419	54,297	(2,278)	295	5,664	3,681	57,978	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	14,459	(1,065)		13,394	(477)	58	1,009	590	14,007	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				67,691	(2,755)	353	6,673	4,271	71,985	

*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)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	2	6	-	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	220	(12)	3	211	(2)	-	21	19	230	
2004	1	7	1	9	-	-	1	1	10	
2005	78	3	28	109	(8)	1	10	3	112	
2006	110	15	56	181	(14)	1	16	3	184	
2007	1	11	13	25	-	-	3	3	28	
2008	60	9	104	173	(13)	-	18	5	178	
2009	443	8	139	590	(30)	4	58	32	622	
2010	584	96	174	854	(38)	6	82	50	904	
2011	1,322	122	209	1,653	(84)	11	157	84	1,737	
2012	1,366	172	385	1,923	(56)	7	197	148	2,071	
2013	5,770	(74)	419	6,115	(168)	17	624	473	6,588	
2014	4,465	358	419	5,242	(163)	20	537	394	5,636	
2015	5,731	279	426	6,436	(241)	27	770	556	6,992	
2016	4,661	1,996	432	7,089	(329)	42	867	580	7,669	
PAYs (sub-total):	24,814	2,995	2,807	30,616	(1,146)	136	3,365	2,355	32,971	
CAY (2017)	3,619	5,078	222	8,919	(500)	63	1,082	645	9,564	
claims liabilities:	28,433	8,073	3,029	39,535	(1,646)	199	4,447	3,000	42,535	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	10,087	(962)		9,125	(305)	39	590	324	9,125	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				48,660	(1,951)	238	5,037	3,324	51,660	

EXHIBIT H

Projected Year-end Policy Liabilities

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

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Nova Scotia

PPV & non-PPV ending 2017		Nova Scotia - Projected Balances as at Dec. 31, 2017 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	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	6	(19)	26	13	(1)	-	3	2	15
2004	9	8	12	29	(2)	-	2	-	29
2005	63	(6)	82	139	(13)	2	12	1	140
2006	60	10	86	156	(9)	1	15	7	163
2007	120	(26)	136	230	(18)	2	21	5	235
2008	83	(4)	152	231	(20)	3	21	4	235
2009	186	(46)	4	144	(8)	1	13	6	150
2010	444	(65)	137	516	(41)	5	48	12	528
2011	214	(110)	184	288	(18)	2	26	10	298
2012	539	(35)	193	697	(42)	6	84	48	745
2013	3,217	253	266	3,736	(174)	22	387	235	3,971
2014	3,013	62	258	3,333	(136)	19	397	280	3,613
2015	2,468	1,002	192	3,662	(162)	20	470	328	3,990
2016	2,673	2,442	164	5,279	(254)	33	662	441	5,720
PAYs (sub-total):	13,092	3,491	1,902	18,485	(898)	116	2,164	1,382	19,867
CAY (2017)	4,255	3,589	232	8,076	(409)	54	972	617	8,693
claims liabilities:	17,347	7,080	2,134	26,561	(1,307)	170	3,136	1,999	28,560
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,818	(788)		8,030	(257)	31	561	335	8,138
policy liabilities:				34,591	(1,564)	201	3,697	2,334	36,698

*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)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
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	
2009	-	-	24	24	-	-	3	3	27	
2010	437	(1)	31	467	(17)	2	45	30	497	
2011	5	(176)	40	(131)	4	(1)	21	24	(107)	
2012	418	3	16	437	(44)	5	48	9	446	
2013	13	29	42	84	(4)	-	9	5	89	
2014	418	152	71	641	(32)	3	65	36	677	
2015	1,138	357	68	1,563	(64)	8	167	111	1,674	
2016	2,103	244	118	2,465	(110)	13	291	194	2,659	
PAYs (sub-total):	4,532	602	427	5,561	(267)	30	651	414	5,975	
CAY (2017)	524	1,070	(44)	1,550	(75)	11	200	136	1,686	
claims liabilities:	5,056	1,672	383	7,111	(342)	41	851	550	7,661	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,128	(204)		1,924	(47)	5	105	63	1,924	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				9,035	(389)	46	956	613	9,585	

*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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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	6,020	(86)	(4)	5,930	(73)	11	600	538	6,468	
1998	(1)	11	-	10	-	-	1	1	11	
1999	-	1	-	1	-	-	-	-	1	
2000	(1)	13	3	15	-	-	1	1	16	
2001	(1)	1	55	55	-	-	7	7	62	
2002	547	(2)	219	764	(56)	7	72	23	787	
2003	2,797	108	1,192	4,097	(345)	44	379	78	4,175	
2004	1,347	172	1,504	3,023	(288)	38	275	25	3,048	
2005	1,452	(48)	517	1,921	(200)	26	173	(1)	1,920	
2006	1,891	475	426	2,792	(309)	39	250	(20)	2,772	
2007	3,826	800	684	5,310	(611)	79	470	(62)	5,248	
2008	455	628	743	1,826	(177)	22	166	11	1,837	
2009	3,008	510	938	4,456	(419)	54	404	39	4,495	
2010	1,519	442	1,122	3,083	(270)	35	281	46	3,129	
2011	5,877	(24)	1,470	7,323	(590)	77	673	160	7,483	
2012	4,711	(375)	1,568	5,904	(369)	47	548	226	6,130	
2013	9,183	750	1,541	11,474	(612)	72	1,148	608	12,082	
2014	8,182	1,578	1,552	11,312	(453)	52	1,467	1,066	12,378	
2015	10,435	2,659	1,483	14,577	(608)	76	1,883	1,351	15,928	
2016	6,537	6,711	1,451	14,699	(738)	91	2,284	1,637	16,336	
PAYs (sub-total):	67,784	14,324	16,464	98,572	(6,118)	770	11,082	5,734	104,306	
CAY (2017)	3,856	13,304	966	18,126	(1,077)	133	2,759	1,815	19,941	
claims liabilities:	71,640	27,628	17,430	116,698	(7,195)	903	13,841	7,549	124,247	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	24,143	(1,464)		22,679	(788)	103	441	(244)	22,679	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:	139,377				(7,983)	1,006	14,282	7,305	146,926	

*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)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
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	79	(23)	35	91	(8)	1	8	1	92
2004	933	(35)	61	959	(94)	11	87	4	963
2005	99	16	55	170	(17)	2	17	2	172
2006	21	19	4	44	(1)	-	4	3	47
2007	73	(12)	402	463	(33)	4	44	15	478
2008	1,338	(4)	507	1,841	(216)	27	163	(26)	1,815
2009	195	31	278	504	(43)	4	47	8	512
2010	516	(31)	252	737	(46)	6	70	30	767
2011	3,479	175	324	3,978	(190)	23	379	212	4,190
2012	2,390	227	384	3,001	(96)	12	291	207	3,208
2013	6,762	650	460	7,872	(310)	41	757	488	8,360
2014	7,350	1,820	473	9,643	(446)	58	907	519	10,162
2015	12,437	3,368	450	16,255	(813)	96	2,144	1,427	17,682
2016	10,026	5,580	555	16,161	(877)	114	2,035	1,272	17,433
PAYs (sub-total):	45,716	11,787	4,274	61,777	(3,190)	399	6,979	4,188	65,965
CAY (2017)	8,402	10,064	(195)	18,271	(953)	135	1,989	1,171	19,442
claims liabilities:	54,118	21,851	4,079	80,048	(4,143)	534	8,968	5,359	85,407
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	26,211	(2,263)		23,948	(620)	74	1,274	728	23,948
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:	103,996				(4,763)	608	10,242	6,087	109,355

*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
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
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	12
2007	-	-	5	5	-	-	-	-	5	5
2008	-	-	5	5	-	-	-	-	5	5
2009	(1)	5	6	10	-	-	-	-	10	10
2010	68	6	8	82	(4)	1	7	4	86	86
2011	(1)	15	10	24	-	-	2	2	26	26
2012	90	30	13	133	(5)	1	14	10	143	143
2013	-	44	(12)	32	(1)	-	7	6	38	38
2014	-	114	14	128	(5)	-	14	9	137	137
2015	1,380	178	4	1,562	(76)	9	205	138	1,700	1,700
2016	205	319	21	545	(28)	4	67	43	588	588
PAYs (sub-total):	1,741	717	85	2,543	(119)	15	317	213	2,756	2,756
CAY (2017)	41	587	(26)	602	(31)	4	72	45	647	647
claims liabilities:	1,782	1,304	59	3,145	(150)	19	389	258	3,403	3,403
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	872	(77)		795	(25)	3	47	25	795	795
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				3,940	(175)	22	436	283	4,198	4,198

*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)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-	-
1998	-	1	-	1	-	-	-	-	-	1
1999	-	2	-	2	-	-	-	-	-	2
2000	-	(1)	-	(1)	-	-	-	-	-	(1)
2001	-	1	-	1	-	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	-	(2)
2007	-	(3)	9	6	-	-	1	1	7	7
2008	-	3	13	16	-	-	1	1	17	17
2009	-	28	17	45	(3)	-	4	1	46	46
2010	-	5	22	27	(1)	-	3	2	29	29
2011	-	7	27	34	(1)	-	4	3	37	37
2012	106	25	32	163	(6)	1	16	11	174	174
2013	513	69	34	616	(27)	3	60	36	652	652
2014	2,061	49	34	2,144	(100)	13	225	138	2,282	2,282
2015	23	284	64	371	(16)	2	40	26	397	397
2016	119	573	7	699	(38)	4	85	51	750	750
PAYs (sub-total):	2,822	1,040	259	4,121	(192)	23	439	270	4,391	4,391
CAY (2017)	1,353	559	11	1,923	(113)	15	242	144	2,067	2,067
claims liabilities:	4,175	1,599	270	6,044	(305)	38	681	414	6,458	6,458
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,823	(181)		1,642	(39)	5	79	45	1,642	1,642
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				7,686	(344)	43	760	459	8,100	8,100

*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	162	7	11	180	(6)	1	18	13	193
2013	-	18	(19)	(1)	-	-	4	4	3
2014	-	36	(12)	24	(2)	-	6	4	28
2015	22	164	10	196	(9)	1	23	15	211
2016	104	249	3	356	(19)	3	42	26	382
PAYs (sub-total):	288	480	14	782	(36)	5	94	63	845
CAY (2017)	28	359	(29)	358	(22)	3	47	28	386
claims liabilities:	316	839	(15)	1,140	(58)	8	141	91	1,231
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	577	(50)		527	(13)	1	24	12	527
policy liabilities:				1,667	(71)	9	165	103	1,758

*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	6,022	(85)	(4)	5,933	(73)	11	620	558	6,491
1998	6	31	(3)	34	-	-	3	3	37
1999	3	16	1	20	-	-	1	1	21
2000	(2)	(4)	6	-	-	-	3	3	3
2001	5	17	60	82	-	-	11	11	93
2002	546	(4)	250	792	(56)	7	79	30	822
2003	3,102	53	1,257	4,412	(356)	45	411	100	4,512
2004	2,287	145	1,578	4,010	(384)	49	366	31	4,041
2005	1,692	(34)	705	2,363	(238)	31	215	8	2,371
2006	2,083	520	596	3,199	(333)	41	287	(5)	3,194
2007	4,244	765	1,249	6,258	(675)	87	560	(28)	6,230
2008	2,136	635	1,576	4,347	(455)	55	391	(9)	4,338
2009	4,122	573	1,493	6,188	(541)	68	565	92	6,280
2010	3,852	451	1,888	6,191	(441)	58	574	191	6,382
2011	12,170	19	2,399	14,588	(973)	124	1,395	546	15,134
2012	13,988	(9)	2,955	16,934	(814)	103	1,666	955	17,889
2013	29,003	1,751	2,935	33,689	(1,448)	176	3,400	2,128	35,817
2014	30,778	4,573	3,024	38,375	(1,576)	199	4,254	2,877	41,252
2015	40,801	9,162	3,020	52,983	(2,293)	274	6,594	4,575	57,558
2016	36,709	20,447	3,193	60,349	(2,905)	372	7,686	5,153	65,502
PAYs (sub-total):	193,547	39,022	28,178	260,747	(13,561)	1,700	29,081	17,220	277,967
CAY (2017)	31,195	41,027	1,610	73,832	(3,863)	507	9,037	5,681	79,513
claims liabilities:	224,742	80,049	29,788	334,579	(17,424)	2,207	38,118	22,901	357,480
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	89,118	(7,054)		82,064	(2,571)	319	4,130	1,878	82,785
policy liabilities:				416,643	(19,995)	2,526	42,248	24,779	440,265

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