

FACILITY ASSOCIATION RESIDUAL MARKET

MARCH 2023 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
MARCH 2023

TABLE OF CONTENTS

1	Summary	2
1.1	Valuation Schedule (Fiscal Year 2023)	2
1.2	New Valuation	2
1.2a	Valuation Results	4
1.2b	Valuation Implementation	5
1.3	Appointed Actuary and Hybrid Actuarial Services Model	9
1.4	Consideration of Recent Legal Decisions and Changes in Legislation / Regulation	9
1.5	Current Provision Summary	11
2	Activity since Previous Valuation Implementation	12
2.1	Recorded Premium and Claims Activity	12
2.1.a	Actual vs. Projected (AvsP): Earned Premium	14
2.1.b	AvsP: Recorded Indemnity	15
2.1.c	AvsP: Paid Indemnity	17
2.2	Actuarial Provisions	19
3	Ultimate Loss Ratio Matching Method	20
4	Calendar Year-to-Date Results	20
5	Current Participation Report – Additional Exhibits	21
6	EXHIBITS	22

1 Summary

Note to members: The next report will be available in July 2023, for reporting month May 2023 and in line with the valuation implementation schedule. Please contact us with any questions or concerns in regards to this matter.

1.1 Valuation Schedule (Fiscal Year 2023)

The March 2023 Participation Report incorporates the results of an updated valuation (as at December 31, 2022). The impact of the implementation of the valuation is discussed in section 1.2. The following table summarizes the implemented valuations for fiscal year 2023.

FARM FISCAL YEAR 2023 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2022 (completed)	3.64% mfad: 25 bp	Oct. 2022	updated valuation (roll forward): cash flow projection updated; discount rate updated; no changes to selected risk adjustment factors
Dec. 31, 2022 (completed)	5.66% (IFRS 17 does not have explicit interest rate margin)	Mar. 2023	updated valuation: all jurisdictions: cash flow projections updated; discount rate updated; no changes to selected risk adjustment factors
Mar. 31, 2023	% mfad: -- bp	May. 2023	updated valuation (partial roll forward):
Jun. 30, 2023	% mfad: -- bp	Aug. 2023	update valuation: all jurisdictions;
Sep. 30, 2023	% mfad: -- bp	Oct. 2023	updated valuation (roll forward):

Under the proposed schedule for fiscal year 2023, the off-half valuation quarters ending March 31, 2023 and September 30, 2023 would not reflect a full valuation update of assumptions, but would rather roll-forward key assumptions from the previous valuation.

1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at December 31, 2022 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.

The valuation implementation impact on the month's results is summarized in the following table. As indicated in the "Total Impact" column below, the incorporation of the new valuation had an estimated **\$4.5 million favourable impact** on the month's net result from operations, reducing an estimated 3.7 points (see "Impact on YTD COR" column) from the **year-to-date Combined Operating Ratio**. In general, this valuation was **favourable** to the FARM results due to:

- Reduction to PAY ultimate losses driven by accident benefits in Ontario PPV and Non PPV. This reduction is driven by lower than expected claim frequency as more weight is given to the actual experience during the pandemic years.
- This favorable change is partially offset by strengthening of reserves in Alberta to account for greater volatility in recent quarters due to the growth of interurban trucking business. Over the last few years there has been significant growth in IU and we are seeing unfavorable experience emerge in the form of large losses particularly relating to accidents in the United States. Following this important shift in the Alberta portfolio, we decided to reflect this mix change in our selection of loss ratios.

Summary of Impact of Implementing Result of Valuation as at December 31, 2022¹

FARM (in \$000s)	LIC Impact	LRC Impact	Total Impact	Impact on YTD COR
PAY (2022 & prior)	(7,498)	-	(7,498)	(6.2%)
CAY (2023)	2,988	-	2,988	2.5%
Total	(4,509)		(4,509)	(3.7%)

(negative values are favorable)

IMPACT from changes in:						
\$000s	nominal [1]	apv adj. [2]	sub-tot [3]	dsct rate [4]	margins [5]	TOTAL [6]
PAYs	(3,924)	171	(3,753)	(3,744)	-	(7,498)
CAY	3,207	(109)	3,098	(110)	-	2,988
loss component	-	-	-	-	-	-
TOTAL	(717)	61	(655)	(3,854)	-	(4,509)

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

¹In these tables, "PAYs" refers to prior accident years, "CAY" refers to the current accident year, "FtAY" refers to future accident year and "LIC" refers to the liability for incurred claims. "Nominal" refers to changes excluding any impact to discounting and risk adjustment, whereas "apv adj." refers to actuarial present value adjustments. The columns labeled [1] and [2] reflect the impact of changes in the valuation selected ultimates (i.e. based on an unchanged selection of discount rates and risk adjustment). Column [4] reflects the impact of the change in the selected discount rate and claims payment patterns, and column [5] reflects the impact of changes in the selected risk adjustment.

1.2a Valuation Results

The key results of the valuation by jurisdiction and business segment are summarized in the following table (**for nominal indemnity only**). This shows an overall **favourable 2021 & prior accident year** change of **\$6.4 million** (1.6% of the associated unpaid claims liabilities selected at December 31, 2022). In addition, changes in the selected accident year **2022 nominal indemnity ratios** have an aggregate **unfavourable change of \$2.9 million**.

December 31, 2022 Valuation Summary (Indemnity Only, Nominal Basis)

Valuation Summary (Nominal Basis)							unfavourable / (favourable)		
Jurisdiction	2021 & Prior Beginning Indemnity Unpaid (000s)	2021 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2022 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2022 Earned Prem (000s)	2023 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2023 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	163,126	(8,821)	(5.4%)	50.7%	(1.0%)	(1,925)	52.8%	1.5%	3,348
PPV	66,926	(4,908)	(7.3%)	75.7%	2.0%	927	68.7%	0.6%	279
Non-PPV	96,200	(3,913)	(4.1%)	43.0%	(1.9%)	(2,851)	48.4%	1.8%	3,069
Alberta	108,729	4,883	4.5%	64.5%	3.4%	5,396	65.2%	5.5%	9,414
PPV	7,887	352	4.5%	52.9%	8.4%	584	50.0%	2.7%	182
Non-PPV	100,842	4,531	4.5%	65.0%	3.2%	4,812	65.8%	5.6%	9,232
Newfoundland & Labrador	41,300	(207)	(0.5%)	58.9%	(2.2%)	(873)	60.3%	(0.6%)	(239)
PPV	30,718	(651)	(2.1%)	60.3%	(2.2%)	(631)	60.6%	(1.0%)	(284)
Non-PPV	10,582	444	4.2%	55.4%	(2.1%)	(242)	59.4%	0.4%	45
New Brunswick	30,764	(1,140)	(3.7%)	63.1%	2.9%	969	63.0%	1.3%	465
PPV	14,108	(941)	(6.7%)	50.5%	(0.2%)	(31)	51.8%	1.1%	175
Non-PPV	16,656	(199)	(1.2%)	74.0%	5.6%	1,000	72.2%	1.5%	291
Nova Scotia	38,569	(492)	(1.3%)	56.7%	(1.5%)	(787)	66.9%	0.6%	303
PPV	14,746	(772)	(5.2%)	48.6%	(6.4%)	(1,428)	67.1%	1.2%	276
Non-PPV	23,823	280	1.2%	62.5%	2.1%	641	66.7%	0.1%	27
Prince Edward Island	6,100	(380)	(6.2%)	47.9%	4.2%	318	50.0%	1.9%	131
PPV	2,770	(280)	(10.1%)	48.9%	3.2%	112	47.8%	0.1%	3
Non-PPV	3,330	(100)	(3.0%)	47.0%	5.1%	206	52.0%	3.5%	128
Yukon Territory	1,439	(66)	(4.6%)	34.5%	(4.4%)	(127)	38.6%	(3.8%)	(102)
PPV	731	56	7.7%	46.5%	12.2%	42	38.4%	0.1%	0
Non-PPV	708	(122)	(17.2%)	32.9%	(6.7%)	(169)	38.6%	(4.3%)	(103)
Northwest Territories	1,556	(151)	(9.7%)	44.5%	0.3%	15	38.7%	(0.7%)	(29)
PPV	702	(178)	(25.4%)	51.5%	1.9%	51	45.0%	(0.6%)	(15)
Non-PPV	854	27	3.2%	32.5%	(2.3%)	(36)	27.8%	(0.9%)	(13)
Nunavut	457	(48)	(10.5%)	19.9%	(3.0%)	(37)	23.1%	(1.1%)	(13)
PPV	188	(13)	(6.9%)	10.5%	(1.4%)	(4)	18.1%	(1.7%)	(5)
Non-PPV	269	(35)	(13.0%)	22.5%	(3.4%)	(33)	24.7%	(0.9%)	(8)
Total	392,040	(6,422)	(1.6%)	56.9%	0.6%	2,950	59.1%	2.5%	13,277

In the preceding table, the columns [1] through [3] highlight the changes in prior accident years' results. Changes to the 2022 accident year indemnity loss ratios are summarized in columns [4] through [6]. Finally, columns [7] through [9] summarize the changes in the 2023 indemnity loss ratios.

The valuation process continues to rely on five main actuarial methodologies – the expected loss ratio method, the loss development method², the Bornhuetter-Ferguson method, the Benktander method, and the weighted method. The valuation triangles are split by business segment (i.e. private

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

passenger³ 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 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 based on data from another jurisdiction (for example, using Alberta factors for the northern territories), 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 five methods identified above. This is consistent with the process followed for the prior FARM valuation.

1.2b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in the following table (Table A) (**total impact is favourable by \$4.5 million**, or 0.6% of the \$802.8 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 (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 risk adjustment are not changed. This valuation also saw **changes to the selected discount rate** but **no change to the selected risk adjustment** at the jurisdiction / business segment / coverage / accident half-year level as the usual process is to review and update the claims development margins at the June 30 valuation. The total changes in actuarial present value adjustments with the valuation implementation are shown in column [5], and are mainly driven by the increase in yields this quarter, resulting in greater discounting.

Implementation Summary Table A (\$000s)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	grand total [6]
prior accident years	(3,372)	(552)	-	(3,924)	(3,574)	(7,498)
current accident year	2,953	254	-	3,207	(219)	2,988
loss component	-	-	-	-	-	-
TOTAL	(419)	(298)	-	(717)	(3,793)	(4,509)

The “nominal” impacts (total in column [4] of the preceding table) 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 liabilities for incurred claims; ultimate loss ratios and projected expenses are

³As 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”.

also taken into account in determining the loss component). Based on current indications, none of the FARM segments are expected to be onerous. We will continue to monitor to determine if any segments become onerous and require a loss component.

Changes in selected nominal ultimate indemnity (updated quarterly) and selected reporting pattern (updated annually with the December valuation) 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 preceding table).

The selected ultimate ratio levels for allowed claims expenses (“excess legal”) are reviewed annually with the June 30 valuation and were therefore not updated with this valuation.

In addition to the changes in the actuarial present value adjustments directly related to the changes in selected nominal values, indemnity payment cash flows were updated using the selected payment pattern and discounted with the risk-free curve plus illiquidity premium calculated monthly by the Fiera Capital Corporation⁴. It is assumed that the FARM cash flows are relatively illiquid. This means a yield curve with a higher illiquidity premium is used for the discounting calculations (the selected yield curve is anchored with the valuation date).

The following “Implementation Summary Table B” summarizes, by jurisdiction, the information shown in Table A (the preceding table). In relating the two tables, the total for Table A column [4] matches the total for Table B column [7], the total for Table A column [5] matches the sum of the total for Table B columns [8] and [9] and [10], and the total for Table A column [6] matches the total for Table B column [11].

⁴ <https://www.fieracapital.com/en/institutional-markets/cia-ifrs-17-curves>

Implementation Summary Table B⁵ (\$000s)

(negative values are favourable)

Jurisdiction / Business Segment	Total				
	updates LRs, retros, exp [7]	apv adj. [8]	dsct rate [9]	margins [10]	TOTAL [11]
Ontario	(10,915)	397	(1,794)	-	(12,312)
PPV	(4,147)	222	246	-	(3,680)
Non-PPV	(6,767)	176	(2,040)	-	(8,631)
Alberta	13,274	(431)	(1,641)	-	11,203
PPV	1,016	(46)	112	-	1,081
Non-PPV	12,259	(385)	(1,752)	-	10,121
New Brunswick	4	42	98	-	144
PPV	(916)	61	41	-	(814)
Non-PPV	921	(20)	57	-	958
Nova Scotia	(1,315)	8	(362)	-	(1,669)
PPV	(2,183)	21	(25)	-	(2,187)
Non-PPV	868	(12)	(338)	-	518
Prince Edward Island	(16)	8	(32)	-	(40)
PPV	(164)	9	(6)	-	(160)
Non-PPV	148	(1)	(27)	-	120
Newfoundland & Labrador	(1,260)	32	(136)	-	(1,364)
PPV	(1,442)	29	45	-	(1,368)
Non-PPV	182	4	(182)	-	4
Yukon	(235)	8	1	-	(226)
PPV	97	(4)	(13)	-	80
Non-PPV	(332)	11	14	-	(306)
Northwest Territories	(165)	(4)	21	-	(147)
PPV	(143)	(4)	9	-	(139)
Non-PPV	(21)	(0)	13	-	(9)
Nunavut	(89)	2	(9)	-	(96)
PPV	(18)	2	1	-	(15)
Non-PPV	(71)	(0)	(10)	-	(81)
Total	(717)	61	(3,854)	-	(4,509)

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 [7], indicating a **total favourable** impact of **\$0.7 million**, and includes the impacts of updated indemnity valuation (updated quarterly) and allowed claims expense valuation (updated annually, at the June 30th valuation).

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

⁵Column [7] reflects the impact of changes in the valuation selected ultimates and column [8] 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 risk adjustment). Column [9] reflects the impact of the change in the selected discount rate and column [10] reflects the impact of any changes in the selected risk adjustment.

segments, using claim payment activity as at December 31, 2022 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **unfavourable impact** of **\$0.06 million** (see Table B, column [8]).

Based on updated yield curve and the updated projected cash flows, the **selected discount rate** was **increased by 10 basis points** from 5.56% to **5.66%**, resulting in an estimated **favourable impact** of **\$3.9 million** (see Table B, column [9]).

Finally, the **selected risk adjustment** was **left unchanged** at the coverage / accident half-year level were **left unchanged** with this valuation (as per usual for a non-June 30 valuation), resulting in no impact (see Table B, column [10]).

“Implementation Summary Table C” below summarizes the valuation impact relative to year-to-date earned premium. This is the same table presented as a summary above, in section 1.2.

Implementation Summary Table C (\$000s) (negative values are favourable)

IMPACT from changes in:						
\$000s	nominal [1]	apv adj. [2]	sub-tot [3]	dsct rate [4]	margins [5]	TOTAL [6]
PAYs	(3,924)	171	(3,753)	(3,744)	-	(7,498)
CAY	3,207	(109)	3,098	(110)	-	2,988
loss component	-	-	-	-	-	-
TOTAL	(717)	61	(655)	(3,854)	-	(4,509)

1.3 Appointed Actuary and Hybrid Actuarial Services Model

At the FA Annual General Meeting, held March 1st, 2023, the members of Facility Association (“FA”) appointed Mr. Cosimo Pantaleo as the Appointed Actuary for the 2023 fiscal year reporting period.

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

There have been **no** changes in these descriptions since last month’s highlights, except for updated references to the current valuation.

NEW On **January 26th, 2023**, the **Provincial government of Alberta** decided to freeze insurance rate filings for private passenger vehicles for the duration of calendar year 2023. In response to the policy decision by the government of Alberta, FA has been working to adjust projected rate levels to account for the impact of the rate pause on future premiums and working with member companies to revise estimates of projected risk sharing pool volumes in light of the potential impacts to business volume due to the policy.

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 (i.e. within the last five years) changes are provided below.

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **October 17, 2018**, the Alberta Superintendent of Insurance advised that clarifying amendments have been made to the definition of minor injuries under the Minor Injury Regulation (MIR). With the **most recent** valuation (March 31, 2021), reform adjustments related to changes in the definition of minor injuries under the MIR, were included with the updated industry trend analyses (completed using industry data as at December 31, 2019), impacting the selection of ultimates.

Newfoundland Bill 3 (An Act to Amend the Automobile Insurance Act, 2018) **received royal assent on April 17 2019 and came into force effective January 1, 2020**. Bill 3 amends the Insurance Act and some of the key changes to the legislation include an increase in the deductible from \$2,500 to \$5,000 for bodily injury claims; introduction of treatment protocols for common injuries as the primary payer; no access to the Uninsured Automobile Fund for losses by uninsured motorists; direct compensation for property damage; requirement for insurance companies to notify the Registrar of Motor Vehicles of the cancellation or expiration of insurance policies; and changes to procedural rules for motor vehicle collision claims; a mandated insurance discount for winter tire usage, implementation of underwriting guidelines concerning the optional use of telematics, and changes to the rate setting process. With the **most recent** valuation (June 30, 2021), reform adjustments

⁶This url to a pdf is to a helpful guide on how bills become laws: <https://www.ola.org/sites/default/files/common/how-bills-become-law-en.pdf>.

related to changes impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analyses (completed using industry data as at December 31, 2019), impacting the selection of ultimates.

Newfoundland Bill 6 (An Act to Amend the Insurance Companies Act, 2018) **received royal assent on April 17 2019 and came into force effective March 1, 2019.** Bill 6 amends the Insurance Companies Act requiring the Facility Association to establish and operate a risk sharing pool for members of the Facility Association and establish 3% as the maximum rate of commission that may be paid to a broker for association business in relation to taxis and limousine services.

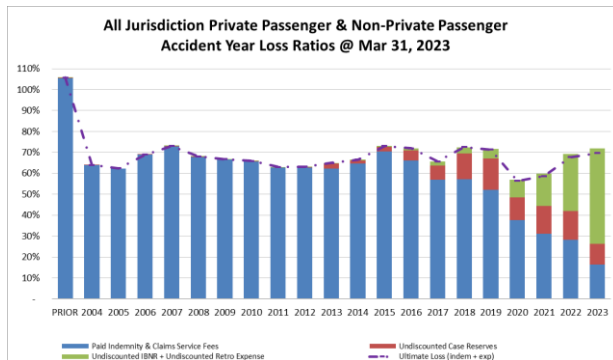
Amendments to the **Alberta Automobile Accident Insurance Benefits Regulation, Diagnostic and Treatment Protocols Regulation, and Minor Injury Regulation** came into force effective November 1, 2020, amending definitions and various benefit maximums defined in these regulations. **Alberta Bill 41** (Insurance (Enhancing Driver Affordability and Care) Amendment Act, 2020) **received royal assent on December 9, 2020.** Bill 41 amends the Insurance Act to: 1) control the use of expert witnesses in Court of Queen's Bench proceedings where damages for bodily injury or death arising from use or operation of a motor vehicle as defined in the Traffic Safety Act are claimed; 2) introduce direct compensation for property damage (DCPD) into the province; 3) amend the calculation of pre-judgment interest on damages awarded for bodily injury or death arising directly or indirectly from the use or operation of an automobile; and 4) amend provisions regarding the regulation of auto insurance rates by the Alberta Automobile Insurance Rate Board. At the current time, no explicit adjustments have been made to our valuation estimates or views based on the amendments to the various Regulations and introduction of Bill 41. The impact of this has been included in this valuation. There is an estimated 20% reduction to loss costs for Bodily Injury claims in Alberta, as well as an estimated 8% increase in accident benefits loss costs, effective Jan. 1, 2021.

In **Jackson v. Cooper, 2022 ABKB 609**, the decision, released on September 9, 2022, clarified the interest rates to be used in the calculation of pre-judgement interest awards on pecuniary damages. As described above, Bill 41 (effective December 9, 2020) amended calculation of pre-judgement interest on non-pecuniary damages in s. 585.2(2) of the Insurance Act. Up for debate was the question of whether this change applied retroactively. The court concluded it does not apply retroactively, and awarded pre-judgement interest at the old rate (4%) from the date of the accident up to the coming into force of s. 585.2(2) (December 9, 2020), and thereafter pre-judgment interest in accordance with section 4(2) of the Judgment Interest Act.

It is unclear whether the estimated impact of Bill 41 (20% reduction to loss cost for Bodily Injury claims, as described above) is affected by this decision. If the underlying assumption of that reduction was a retroactive application of the amendment to pre-judgement interest, it is possible the 20% reduction could be overstated. At this time, no changes have been made in our estimates to reflect this until we can assess whether this ruling represents a material change in the underlying Bill 41 impact assumptions.

1.5 Current Provision Summary

The following charts show the current levels of **indemnity and retro expense**⁷ claims amounts booked by accident year⁸. 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 2023 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 and retro expense (\$21.8 million – see following table) represents -4% of the earned premium projected for the full year 2023 (see the upper right corner of the preceding chart on the right). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments and if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current "retro claims" nominal liability estimate, then the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims and expenses are settled.

⁷Servicing Carriers for the FARM 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 Exhibit C.

⁸The 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".

liability for incurred claims (\$000s)

	amt	%
undisc. case	301,186	48.8%
undisc. ibnr (indem)	291,833	47.2%
undisc. retro claims	46,529	7.5%
disc. + risk adj.	(21,838)	(3.5%)
LIC	617,710	100.0%

The table to the left breaks down Liability for Incurred Claims (i.e. LIC for unpaid claims) into its component parts. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled “undisc. retro claims” (see footnote 7 on page 11) and the total discount and risk adjustment are labelled “disc. + risk

adj.”.

The following tables summarize the liability for remaining coverage (i.e. LRC) and insurance contract liabilities. Based on current indications, none of the FARM segments are expected to be onerous. We will continue to monitor to determine if any segments become onerous and require a loss component.

liability for remaining coverage (\$000s)

	amt	%
LRC excl. disc. LC	181,523	100.0%
undisc. LC	-	-
disc. amt	-	-
LRC	181,523	100.0%

insurance contract liabilities (\$000s)

	amt	%
claim	639,548	80.0%
premium	181,523	22.7%
disc. + risk adj.	(21,838)	(2.7%)
LIC + LRC	799,232	100.0%

insurance contract liabilities (\$000s)

total by juris (rounded at juris level)	
Ontario	310,495
Alberta	268,322
Newfoundland & Labrador	60,938
New Brunswick	59,870
Nova Scotia	79,912
Prince Edward Island	11,244
Yukon	2,880
Northwest Territories	4,411
Nunavut	1,159
All Jurisdictions	799,232

Total insurance contract liabilities (including discounting and risk adjustment) are summarized by jurisdiction in the table to the left.

Ontario has the largest share of any single jurisdiction (accounting for approximately 38.8% of the total insurance contract liabilities). Alberta is second largest, accounting for approximately 33.6%.

2 Activity since Previous Valuation Implementation

2.1 Recorded Premium and Claims Activity

The following tables summarize the extent to which premiums and claims amounts recorded since the last valuation implementation differ from projections.

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

Jurisdiction	Share Year	Share Month	Actual Earned Premium (000s)	Actual minus Projected Earned Premium (000s)	Actual Paid Claims (000s)	Actual minus Projected Paid Claims (000s)	Actual Recorded Claims (000s)	Actual minus Projected Recorded Claims (000s)
ON	2022	November	16,125	283	9,531	5,645	5,375	998
		December	16,493	116	6,412	923	3,818	(1,193)
	2023	January	16,360	1,311	6,071	(1,572)	7,945	286
		February	14,922	778	4,511	(3,390)	6,955	(3,394)
		March	15,914	55	8,646	71	12,259	7,585
ON Total			79,814	2,543	35,171	1,677	36,352	4,282
AB	2022	November	13,938	946	4,688	1,947	4,514	(303)
		December	14,129	456	4,174	(677)	7,049	2,664
	2023	January	13,847	3,059	5,097	(1,518)	9,794	1,323
		February	12,621	2,290	3,715	(2,943)	3,426	(4,992)
		March	13,358	1,784	6,403	(349)	8,565	(108)
AB Total			67,893	8,535	24,077	(3,540)	33,348	(1,416)
NL	2022	November	3,390	239	3,207	1,759	1,473	147
		December	3,373	107	2,591	820	1,372	(708)
	2023	January	3,471	445	1,310	(982)	2,039	(851)
		February	3,163	315	1,288	(1,072)	2,250	1,067
		March	3,378	56	2,850	395	1,501	(2,348)
NL Total			16,775	1,162	11,246	920	8,635	(2,693)
NB	2022	November	2,851	240	1,745	866	1,479	613
		December	2,956	243	1,045	(583)	2,553	688
	2023	January	3,001	618	960	(685)	1,091	(690)
		February	2,829	542	1,339	(372)	996	(1,121)
		March	2,815	141	1,546	(292)	1,420	(859)
NB Total			14,452	1,784	6,635	(1,066)	7,539	(1,369)
NS	2022	November	4,473	627	1,027	(488)	1,814	(215)
		December	4,482	475	2,341	633	2,428	(70)
	2023	January	3,672	119	1,911	(843)	2,383	(476)
		February	3,814	582	1,960	(832)	1,086	(1,870)
		March	4,137	393	3,194	329	2,513	10
NS Total			20,578	2,196	10,433	(1,201)	10,224	(2,621)
PE	2022	November	641	41	209	153	523	425
		December	639	39	744	438	(74)	(502)
	2023	January	702	215	345	20	33	(348)
		February	576	112	170	(164)	82	(248)
		March	599	56	163	(178)	306	(105)
PE Total			3,157	463	1,631	269	870	(778)
YT	2022	November	230	20	55	26	81	44
		December	303	76	46	16	(1)	(52)
	2023	January	248	74	24	(195)	(66)	(182)
		February	235	55	405	423	(70)	(148)
		March	227	25	36	(3)	124	15
YT Total			1,243	250	566	267	68	(323)
NT	2022	November	323	(16)	57	13	154	41
		December	355	5	141	108	205	90
	2023	January	350	67	127	(79)	186	14
		February	336	76	52	(170)	205	34
		March	367	54	315	62	74	(99)
NT Total			1,731	186	692	(66)	824	80
NU	2022	November	104	(3)	100	94	24	21
		December	113	4	-	(4)	(8)	(11)
	2023	January	110	13	-	(68)	9	(24)
		February	107	14	-	(96)	24	(10)
		March	109	9	12	(167)	79	45
NU Total			543	37	112	(241)	128	21
Grand Total			206,186	17,156	90,563	(2,981)	97,988	(4,817)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

AY Group	Share Year	Share Month	Actual Earned Premium (000s)	Actual minus Projected Earned Premium (000s)	Actual Paid Claims (000s)	Actual minus Projected Paid Claims (000s)	Actual Recorded Claims (000s)	Actual minus Projected Recorded Claims (000s)
PAY	2022	November	(7)	(7)	13,681	8,276	1,958	(1,749)
		December	(28)	(28)	10,194	2,158	1,798	(1,929)
	2023	January	1,074	1,074	15,754	(798)	21,133	8,153
		February	1,128	1,128	11,895	(4,842)	9,997	(3,836)
		March	(25)	(25)	18,526	590	16,041	5,379
	PAY Total		2,142	2,142	70,050	5,384	50,927	6,018
CAY	2022	November	42,082	2,384	6,938	1,739	13,479	3,520
		December	42,871	1,549	7,300	(484)	15,544	2,835
	2023	January	40,687	4,847	91	(5,124)	2,281	(9,101)
		February	37,475	3,636	1,545	(3,774)	4,957	(6,846)
		March	40,929	2,598	4,639	(722)	10,800	(1,243)
	CAY Total		204,044	15,014	20,513	(8,365)	47,061	(10,835)
Grand Total		206,186	17,156	90,563	(2,981)	97,988	(4,817)	

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

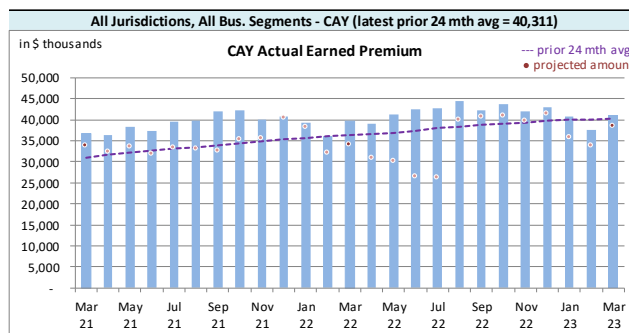
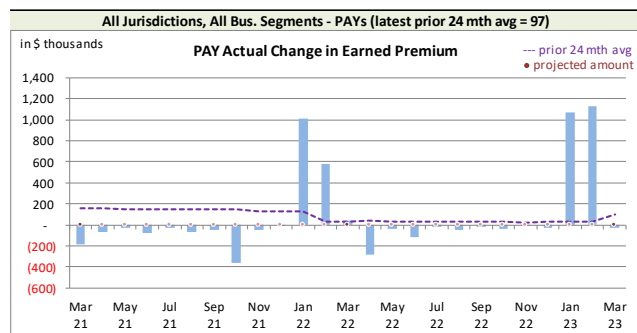
Note that claims transaction activity is generally volatile and changes from one month to the next are anticipated due to this natural “process variance” (i.e. random variation). Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance. The variances are also reviewed as part of the quarterly valuation process, as an indicator of changes in the claims development process or potential bias in ultimate claims estimates.

More detailed analysis and commentary on actual vs. projected for the most recent reporting months is provided below.

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

The following charts show actual **earned premium**⁹ 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

⁹Premium 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.

be at modest levels.

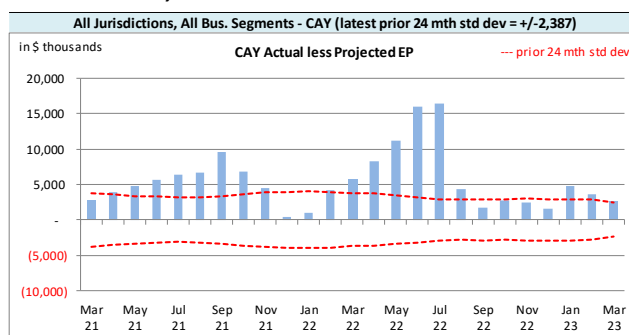
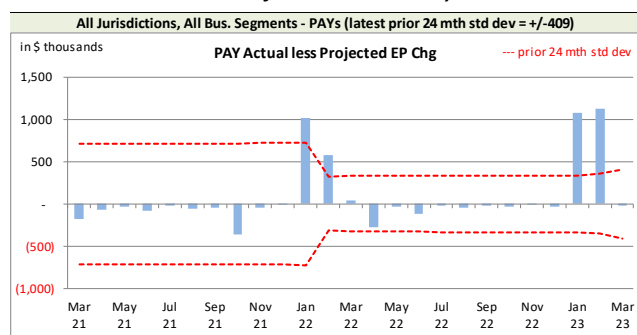
Current accident year (CAY) earned premium growth (as shown in the preceding table on the right) is related to increases in CV and IU vehicles. Written premium growth for CV and IU vehicles have been increasing in recent years (61.0% in 2019, 17.5% in 2020, 14.7% in 2021 and 8.5% in 2022).

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	97	40,311
std dev	409	2,387
A-P <> std dev	4	18
% <> std dev	16.0%	72.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	worse

The associated variance between the actual changes and the projections from the previous month are shown in the following charts. **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



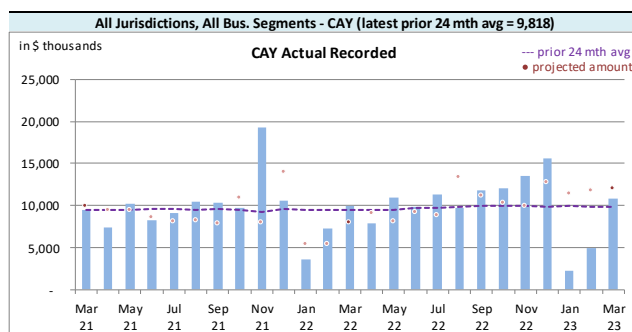
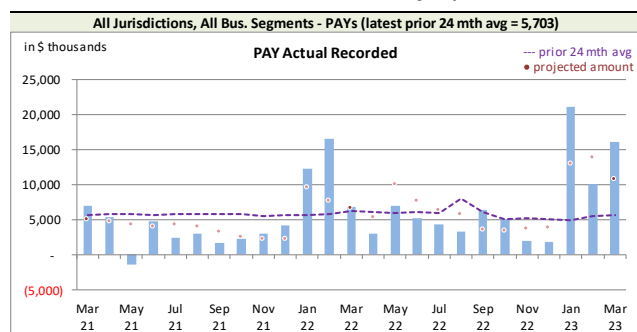
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias¹⁰ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 25 of the latest 25 have been higher than projected (see preceding "Actual vs. Projected Summary" table on the right), and while we modified our projections processes in response, bias still exists. Over time, we may consider other projection approaches to address the bias issue, but it is not currently deemed as priority.

2.1.b AvsP: Recorded Indemnity

The following charts 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.

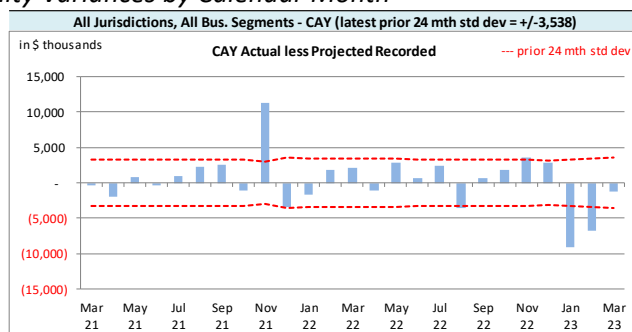
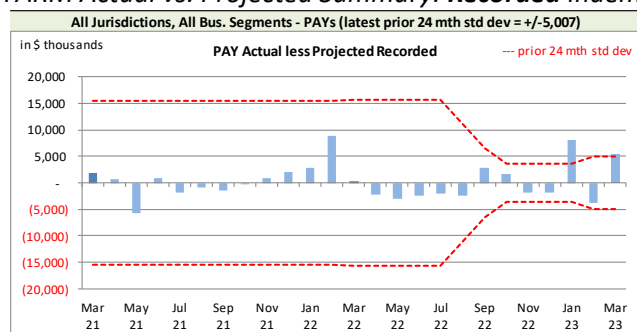
¹⁰For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

FARM Actual **Recorded** Indemnity by Calendar Month



Recorded indemnity activity variances from the previous month's projections are shown in the following charts, 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)	5,703	9,818
std dev	5,007	3,538
A-P <> std dev	2	5
% <> std dev	8.0%	20.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

With respect to **recorded indemnity**, 8% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **recorded indemnity** (see table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount (assuming a normal distribution). Bias has not been

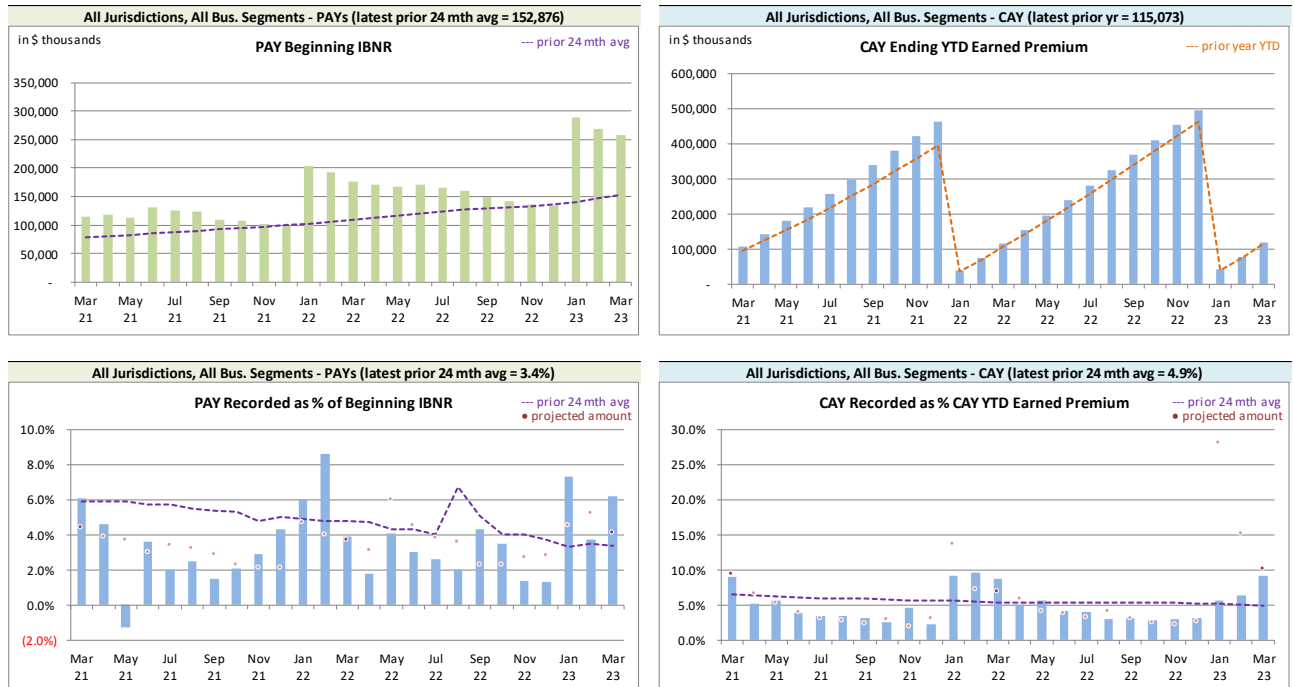
indicated at a 95% confidence level on a running 25-month basis (12 of 25 variances were positive).

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 20% of the time over the last 25 calendar months (see the preceding table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (14 of 25 variances were positive).

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, the following charts related to levels influencing **recorded indemnity** activity.

FARM Levels that influence¹¹ Recorded Indemnity by Calendar Month



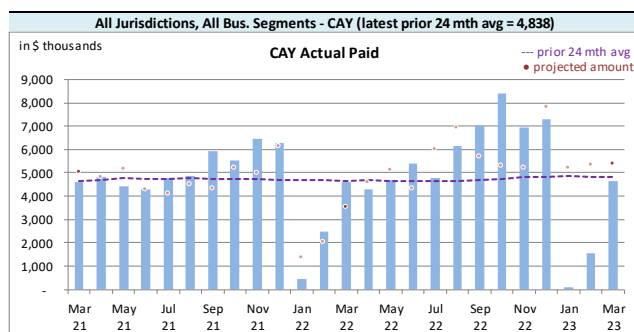
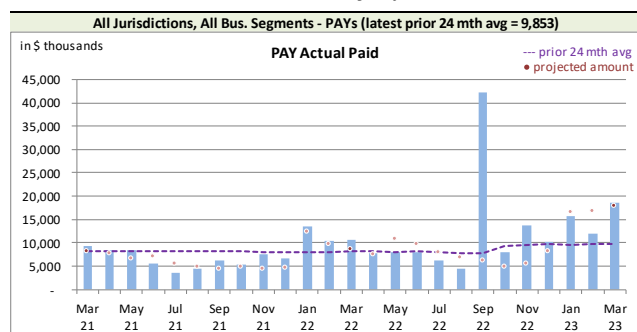
We track the PAY beginning IBNR as **recorded indemnity** activity comes out of IBNR. Changes in the PAY beginning IBNR (see upper left chart within the preceding group of charts) occur for several possible reasons:

- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (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, July, September, and November).

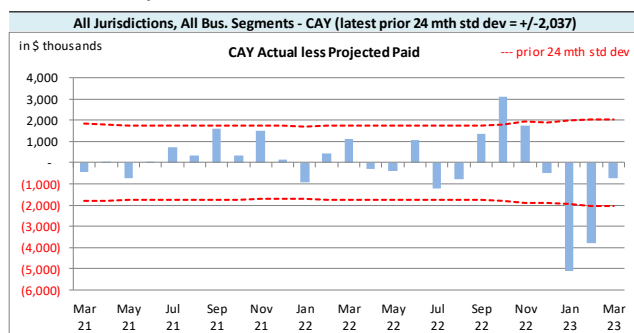
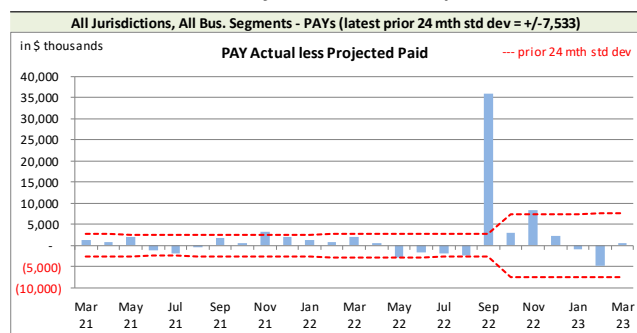
2.1.c AvsP: Paid Indemnity

The following charts 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.

¹¹Our recorded indemnity projections for the prior accident years are based on a selected emergence pattern of recorded indemnity to ultimate loss, which are then applied to the selected ultimate indemnity (i.e. selected LR x earned premium) deriving year-to-date recorded as selected ultimate less IBNR.

FARM Actual Paid Indemnity by Calendar Month


The following charts 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)		9,853	4,838
std dev		7,533	2,037
A-P <> std dev		3	3
% <> std dev		12.0%	12.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

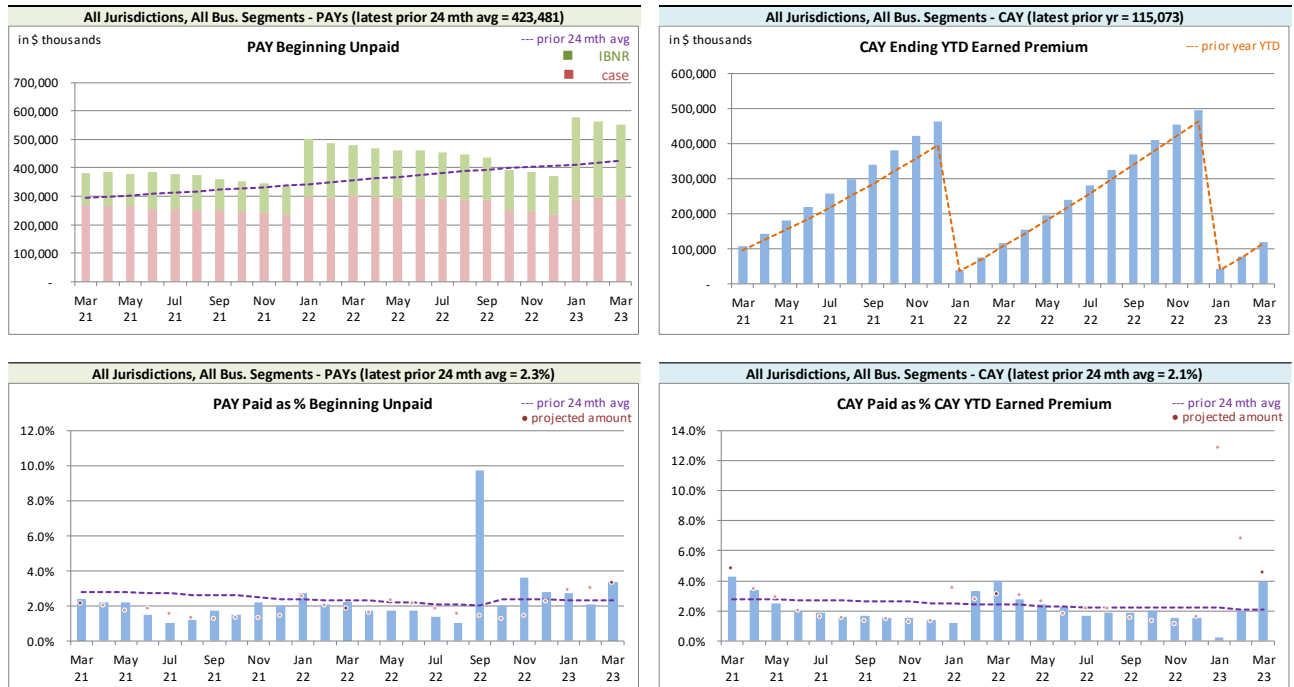
With respect to **paid indemnity**, 12% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed better than simply projecting the prior 24-month average amount (assuming it follows a normal distribution).

Bias has not been indicated at a 95% confidence level on a running 25-month basis (16 of 25 variances are positive). Please note that the large variance for September 2022 is due to the settlement of latent claims in Ontario.

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 12% of the time over the last 25 calendar months (see preceding table on the left), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (14 of 25 variances are positive).

We have included, for reference, the following charts related to levels influencing **paid indemnity** activity.

FARM Levels that influence¹² Paid Indemnity by Calendar Month



We track the PAY beginning unpaid balance (case and IBNR) as **paid indemnity** activity “comes out of” the unpaid balance. Changes in the PAY beginning unpaid balance (see upper left chart within the preceding group of charts) 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, July, September, and November).

2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine each month’s IBNR¹³ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

The loss ratios and the factors used to determine the current provisions were based on the most

¹²Our projections for the prior accident years are based on selected emergence patterns of paid indemnity to selected ultimate loss (i.e. selected LR x earned premium).

¹³For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

recent valuation (December 31, 2022 for all jurisdictions).

Exhibit G shows the accident year IBNR amount change from the prior valuation implementation 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)

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

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to prior accident years¹⁵ 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 following table 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.

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

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

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

	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total	
	Amount	%EP	Amount	%EP	Amount	%EP
PAYs	(2,406)	(2.0%)	1,757	1.5%	(649)	(0.5%)
CAY	85,474	71.8%	(2,450)	(2.1%)	83,024	69.7%
TOTAL	83,068	69.8%	(694)	(0.6%)	82,374	69.2%

("% EP" based on 2023 calendar year-to-date earned premium; ratios may not total due to rounding)

In general, prior accident years (PAYs) changes from last month are due to the release of the actuarial present value adjustments with claims payments, except when valuations are implemented. The loss ratio change year-to-date in table above 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 impact of the valuation implementation.

For the current accident year 2023 (CAY), 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 impact of the valuation implementation.

5 Current Participation Report – Additional Exhibits

Section 0 provides exhibits pertaining to the actuarial provisions reflected in the current month's Participation Report.

IBNR (including actuarial present value adjustments) presented in section 0, Exhibit A, were derived on a discounted basis, and therefore reflect the time value of money and includes explicit provisions for risk adjustment in accordance with accepted actuarial practice in Canada.

IBNR presented in section 0, Exhibit B, does NOT include any actuarial present value adjustments. The "Total IBNR" from this exhibit is shown in the Participation Report as "Undiscounted IBNR".

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

In addition to the exhibits printed below, we are making supplementary data files available for download from our website for members who require additional detailed data on the LIC calculation as well as the payment patterns and actual and projected premiums, risk adjustment, interest rate, loss ratios and expenses of the FARM.

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 Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT D Liability for Remaining Coverage
- EXHIBIT E Risk Adjustment & Discount Rate
- EXHIBIT F Interest Rate Sensitivity
 - F-1 Private Passenger
 - F-2 Non-Private Passenger
 - F-3 Total (Private Passenger & Non-Private Passenger)
- 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
 - H-1 Private Passenger
 - H-2 Non-Private Passenger
 - H-3 Total (Private Passenger & Non-Private Passenger)

Additional exhibits available online :

[Detailed Valuation Results](#)

EXHIBIT A

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

page 1 of 10

EXHIBIT A - IBNR + M/S Actuarial Present Value Adjustments: Ontario									
Exhibit A	Amounts in \$000s								
IBNR + M/S Actuarial Present value Adjustment	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	7,187	7,585	7,672	7,756	7,840	7,895	7,950	8,168
	2013	(155)	(57)	(51)	(46)	(41)	(38)	(34)	(23)
	2014	55	31	88	144	199	235	271	408
	2015	(64)	(24)	(19)	(15)	(10)	(8)	(6)	3
	2016	(44)	(47)	(41)	(36)	(30)	(25)	(20)	(3)
	2017	212	171	140	109	78	46	13	(121)
	2018	804	381	334	286	237	251	265	311
	2019	3,155	2,167	2,134	2,100	2,066	1,932	1,798	1,245
	2020	5,516	3,892	3,768	3,642	3,513	3,423	3,331	2,946
	2021	7,154	5,040	4,980	4,869	4,806	4,694	4,579	4,106
	2022	10,705	9,999	9,417	8,789	8,207	8,038	7,869	7,195
	2023	3,069	3,918	4,855	5,915	6,944	7,492	8,040	10,961
	PPV Total	37,593	33,056	33,276	33,514	33,808	33,937	34,058	35,196
	prior	214	194	199	203	207	212	216	232
discount rate:	2013	95	(178)	(159)	(140)	(122)	(106)	(91)	(39)
5.66%	2014	8	(9)	(4)	1	5	7	9	14
	2015	1,273	(280)	(125)	29	182	221	259	406
weighted average risk adj. factor:	2016	325	299	294	287	278	279	280	277
PPV: 8.29%	2017	70	320	306	290	270	270	269	258
Non PPV: 10.05%	2018	1,547	582	553	521	486	496	503	500
	2019	1,444	1,623	1,622	1,617	1,607	1,569	1,527	1,337
	2020	7,784	5,550	5,155	4,758	4,358	4,104	3,847	2,791
	2021	21,018	17,198	16,602	15,865	15,261	14,678	14,091	11,707
	2022	39,654	33,076	31,370	29,514	27,809	26,616	25,423	20,651
	2023	10,150	14,154	17,192	20,713	24,279	26,928	29,761	43,791
	NPPV Total	83,580	72,529	73,006	73,657	74,622	75,274	76,095	81,927
	TOTAL	121,174	105,585	106,281	107,171	108,430	109,211	110,152	117,123
	Change		(15,588)	696	890	1,259	781	941	

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

EXHIBIT A

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

page 2 of 10

EXHIBIT A - IBNR + M/S Actuarial Present Value Adjustments: Alberta									
Exhibit A	Amounts in \$000s								
IBNR + M/S Actuarial Present value Adjustment	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	(38)	16	15	13	11	11	10	8
	2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(1)
	2014	203	33	32	30	28	25	22	4
	2015	79	(1)	(1)	(1)	(1)	(1)	(1)	(1)
	2016	97	104	100	95	91	87	84	69
	2017	34	16	14	13	11	11	10	9
	2018	(16)	57	54	51	48	47	45	37
	2019	(170)	37	40	42	43	47	50	58
	2020	183	266	252	238	223	213	202	152
	2021	141	248	240	231	222	214	207	171
	2022	(576)	333	314	289	270	260	250	209
	2023	31	(0)	159	328	497	553	612	947
	PPV Total	(32)	1,108	1,218	1,327	1,440	1,464	1,490	1,663
	prior	46	33	34	33	32	32	31	22
discount rate:	2013	(154)	(46)	(39)	(33)	(26)	(20)	(14)	8
5.66%	2014	34	33	33	34	34	35	35	35
	2015	131	25	24	22	19	20	20	18
weighted average risk adj. factor:	2016	224	123	100	77	53	50	46	26
PPV: 8.26%	2017	440	418	401	382	360	349	336	274
Non PPV: 9.82%	2018	1,929	1,486	1,413	1,337	1,258	1,217	1,173	964
	2019	4,425	3,718	3,574	3,425	3,271	3,159	3,044	2,546
	2020	11,347	10,227	9,926	9,621	9,312	9,165	9,012	8,354
	2021	16,059	22,056	21,297	20,532	19,761	18,957	18,146	14,771
	2022	48,057	46,711	43,737	40,612	37,638	36,596	35,554	31,385
	2023	12,221	18,469	21,605	25,375	29,330	31,074	33,180	48,231
	NPPV Total	94,759	103,252	102,105	101,418	101,042	100,632	100,563	106,635
	TOTAL	94,727	104,360	103,323	102,745	102,483	102,096	102,053	108,298
Change			9,633	(1,037)	(578)	(263)	(387)	(43)	

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

EXHIBIT A

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

page 3 of 10

EXHIBIT A - IBNR + M/S Actuarial Present Value Adjustments: Newfoundland & Labrador									
Exhibit A	Amounts in \$000s								
IBNR + M/S Actuarial Present value Adjustment	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	75	(26)	(25)	(24)	(23)	(22)	(21)	(17)
	2013	82	34	36	37	38	36	34	23
	2014	(1)	0	3	5	7	9	11	17
	2015	126	14	15	15	14	16	17	18
	2016	(807)	(136)	(131)	(126)	(122)	(118)	(114)	(105)
	2017	(137)	(0)	2	4	6	8	9	16
	2018	138	(87)	(78)	(69)	(61)	(53)	(46)	(23)
	2019	74	(24)	(27)	(31)	(35)	(20)	(6)	44
	2020	249	403	371	337	301	272	242	111
	2021	1,499	1,253	1,166	1,076	969	931	890	706
	2022	7,055	5,902	5,301	4,699	4,097	3,910	3,694	2,945
	2023	1,822	2,088	2,379	2,722	3,011	3,099	3,189	3,864
	PPV Total	10,176	9,422	9,011	8,644	8,203	8,067	7,899	7,599
	prior	-	(0)	(0)	(0)	(0)	0	0	0
discount rate:	2013	(0)	(0)	(0)	(0)	(0)	0	0	0
5.66%	2014	(1)	(1)	(0)	(0)	(0)	(0)	(0)	0
	2015	26	1	1	0	(0)	0	0	1
weighted average risk adj. factor:	2016	1	(2)	(1)	(0)	0	1	1	0
PPV: 9.78%	2017	136	4	5	7	8	9	10	12
Non PPV: 7.42%	2018	(269)	51	54	56	56	57	57	47
	2019	(124)	(69)	(46)	(25)	(4)	12	27	80
	2020	(204)	44	47	50	53	58	64	80
	2021	718	532	520	508	489	470	451	365
	2022	3,084	2,531	2,250	1,968	1,687	1,633	1,568	1,352
	2023	950	1,287	1,482	1,701	1,916	1,903	1,907	2,080
	NPPV Total	4,318	4,378	4,311	4,265	4,204	4,143	4,084	4,019
	TOTAL	14,494	13,800	13,322	12,909	12,407	12,210	11,983	11,617
	Change		(695)	(478)	(413)	(502)	(197)	(227)	

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

EXHIBIT A

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

page 4 of 10

EXHIBIT A - IBNR + M/S Actuarial Present Value Adjustments: New Brunswick									
Exhibit A	Amounts in \$000s								
IBNR + M/S Actuarial Present value Adjustment	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	134	31	26	20	13	14	14	14
	2013	7	4	4	4	4	4	3	2
	2014	25	18	16	14	13	12	11	7
	2015	(308)	43	43	43	43	42	40	30
	2016	365	28	29	30	30	31	32	34
	2017	419	172	157	141	125	113	100	47
	2018	270	271	274	276	278	256	247	204
	2019	(266)	270	271	271	271	258	258	255
	2020	1,258	986	924	861	799	763	727	580
	2021	2,363	1,528	1,479	1,429	1,378	1,341	1,305	1,155
	2022	3,708	3,422	3,306	3,206	3,106	3,037	2,967	2,690
	2023	780	1,061	1,148	1,277	1,401	1,485	1,581	2,163
	PPV Total	8,754	7,833	7,676	7,574	7,461	7,355	7,286	7,179
	prior	(37)	(31)	(28)	(26)	(23)	(21)	(18)	(9)
discount rate:	2013	1	1	1	1	1	1	1	1
5.66%	2014	0	0	0	1	1	1	1	1
	2015	0	0	1	1	1	1	1	2
weighted average risk adj. factor:	2016	(20)	24	27	30	32	34	36	39
PPV: 9.80%	2017	20	(0)	4	8	12	15	18	27
Non PPV: 11.09%	2018	271	118	104	90	75	63	61	47
	2019	461	292	293	292	289	281	283	283
	2020	600	879	832	785	738	722	706	638
	2021	2,581	2,582	2,418	2,254	2,089	2,076	2,063	2,005
	2022	4,556	5,224	4,911	4,615	4,320	4,140	3,960	3,240
	2023	1,741	2,395	2,707	3,118	3,529	3,426	3,353	3,600
	NPPV Total	10,175	11,484	11,270	11,169	11,063	10,739	10,465	9,873
	TOTAL	18,929	19,317	18,947	18,742	18,524	18,095	17,750	17,052
	Change		388	(370)	(204)	(218)	(429)	(344)	

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

EXHIBIT A

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

page 5 of 10

EXHIBIT A - IBNR + M/S Actuarial Present Value Adjustments: Nova Scotia									
Exhibit A	Amounts in \$000s								
IBNR + M/S Actuarial Present value Adjustment	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	11	21	15	8	0	0	(0)	(2)
	2013	4	10	11	11	11	10	9	1
	2014	(4)	3	3	3	3	4	4	6
	2015	2	1	1	2	2	3	4	6
	2016	(18)	(23)	(23)	(23)	(23)	(21)	(18)	(10)
	2017	96	64	45	26	6	0	(6)	(31)
	2018	249	203	195	187	178	139	101	(53)
	2019	493	357	328	298	266	251	236	149
	2020	647	404	385	365	344	336	327	288
	2021	1,787	1,298	1,253	1,208	1,162	1,114	1,065	863
	2022	4,650	2,808	2,679	2,551	2,422	2,347	2,272	1,949
	2023	1,759	2,636	2,926	3,285	3,607	3,556	3,521	3,774
	PPV Total	9,677	7,781	7,819	7,920	7,979	7,740	7,515	6,941
	prior	(1)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
discount rate:	2013	(8)	(6)	(4)	(3)	(1)	1	2	8
5.66%	2014	(0)	(0)	0	0	0	0	1	1
	2015	(1)	(3)	(2)	(2)	(2)	(1)	(1)	0
weighted average risk adj. factor:	2016	135	22	26	30	35	39	44	61
PPV: 8.79%	2017	(176)	101	103	104	104	103	101	79
Non PPV: 10.10%	2018	299	29	34	38	42	46	50	64
	2019	2	194	186	177	167	165	163	132
	2020	1,131	658	617	574	530	510	490	401
	2021	3,502	3,963	3,767	3,570	3,370	3,133	2,894	1,915
	2022	5,762	5,551	5,153	4,755	4,358	4,155	3,953	3,113
	2023	2,195	2,846	3,318	3,864	4,404	4,809	5,242	7,547
	NPPV Total	12,839	13,353	13,196	13,106	13,006	12,960	12,937	13,321
	TOTAL	22,517	21,134	21,015	21,026	20,984	20,700	20,452	20,262
	Change		(1,382)	(119)	12	(42)	(285)	(248)	

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

EXHIBIT A

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

page 6 of 10

EXHIBIT A - IBNR + M/S Actuarial Present Value Adjustments: Prince Edward Island									
Exhibit A	Amounts in \$000s								
	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
IBNR + M/S Actuarial Present value Adjustment	prior	(0)	(1)	(1)	(0)	(0)	(0)	(0)	(0)
	2013	0	0	0	0	0	0	0	0
	2014	(0)	(0)	(0)	0	0	0	0	0
	2015	(0)	(0)	(0)	0	0	0	0	0
	2016	(24)	(21)	(21)	(22)	(22)	(23)	(23)	(29)
	2017	92	87	93	100	106	102	98	78
	2018	16	11	11	11	10	11	11	11
	2019	85	83	78	75	72	69	66	51
	2020	89	76	73	71	65	64	62	54
	2021	704	426	416	406	396	380	365	302
	2022	718	768	793	817	842	828	817	775
	2023	187	274	270	272	274	247	224	210
	PPV Total	1,866	1,703	1,712	1,730	1,743	1,678	1,619	1,454
	prior	205	206	207	208	209	211	212	216
	discount rate:	2013	0	0	0	0	0	0	0
	5.66%	2014	0	0	0	0	0	0	0
	weighted average risk adj. factor:	2015	(3)	(3)	(2)	(2)	(2)	(2)	(2)
		2016	(112)	(159)	(155)	(150)	(146)	(142)	(137)
	PPV: 9.65%	2017	5	0	0	0	0	0	1
	Non PPV: 13.56%	2018	16	28	27	25	24	23	22
		2019	(41)	(70)	(76)	(79)	(82)	(82)	(82)
		2020	43	74	70	66	59	60	61
		2021	299	86	85	84	83	81	79
		2022	879	1,033	944	856	767	770	776
		2023	276	473	445	423	398	380	372
		NPPV Total	1,567	1,669	1,547	1,432	1,311	1,299	1,302
		TOTAL	3,433	3,372	3,259	3,162	3,055	2,977	2,920
Change			(60)	(113)	(97)	(108)	(78)	(57)	

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

EXHIBIT A

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

page 7 of 10

EXHIBIT A - IBNR + M/S Actuarial Present Value Adjustments: Yukon									
Exhibit A	Amounts in \$000s								
IBNR + M/S Actuarial Present value Adjustment	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2013	(0)	(0)	(0)	(0)	(0)	(0)	0	0
	2014	(0)	0	0	0	0	0	0	0
	2015	0	0	0	0	0	0	0	0
	2016	(3)	0	0	0	0	0	0	0
	2017	220	198	181	165	148	143	137	114
	2018	3	2	2	2	2	1	1	1
	2019	7	5	5	4	4	4	4	3
	2020	40	122	114	106	99	92	85	59
	2021	60	42	40	38	36	34	32	25
	2022	(0)	7	6	6	5	5	4	3
	2023	2	9	17	26	35	45	55	103
	PPV Total	328	385	366	347	328	324	320	308
	prior	(0)	(0)	(0)	(0)	(0)	(0)	(0)	0
discount rate:	2013	(0)	(0)	(0)	(0)	(0)	(0)	0	0
5.66%	2014	(0)	(0)	(0)	(0)	(0)	(0)	(0)	0
	2015	(0)	(0)	(0)	(0)	(0)	(0)	(0)	0
weighted average risk adj. factor:	2016	2	1	1	1	0	0	0	(0)
PPV: 8.85%	2017	5	3	3	3	3	3	3	2
Non PPV: 8.91%	2018	(9)	9	9	9	8	8	9	9
	2019	31	27	25	24	23	22	20	16
	2020	55	47	46	45	44	44	44	43
	2021	228	113	107	101	95	90	85	65
	2022	495	289	264	239	215	208	202	175
	2023	160	178	238	303	386	465	553	918
	NPPV Total	966	668	694	725	774	841	916	1,229
	TOTAL	1,294	1,053	1,060	1,073	1,102	1,165	1,236	1,537
	Change		(242)	7	13	29	63	71	

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

EXHIBIT A

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

page 8 of 10

EXHIBIT A - IBNR + M/S Actuarial Present Value Adjustments: Northwest Territories									
Exhibit A	Amounts in \$000s								
IBNR + M/S Actuarial Present value Adjustment	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	4	3	3	3	3	3	3	3
	2013	(0)	(0)	(0)	(0)	(0)	(0)	0	0
	2014	0	1	1	1	0	0	0	0
	2015	0	1	1	1	1	1	1	1
	2016	(0)	(0)	(0)	(0)	(0)	(0)	0	0
	2017	4	3	3	3	2	2	2	2
	2018	14	11	10	10	9	8	7	5
	2019	33	29	26	24	22	21	20	15
	2020	78	74	69	64	59	55	51	34
	2021	382	172	164	157	149	143	136	111
	2022	280	354	339	323	308	300	293	263
	2023	74	179	166	160	155	164	180	270
	PPV Total	868	827	783	745	709	698	694	704
	prior	(0)	0	0	0	(0)	(0)	(0)	(0)
discount rate:	2013	(0)	(0)	0	0	0	0	0	0
5.66%	2014	(0)	(0)	(0)	(0)	(0)	0	0	0
	2015	0	(0)	(0)	(0)	0	0	0	0
weighted average risk adj. factor:	2016	1	1	1	1	0	0	0	0
PPV: 9.06%	2017	4	3	3	3	2	2	2	2
Non PPV: 11.00%	2018	12	9	9	8	7	7	6	4
	2019	30	28	27	26	25	25	24	21
	2020	48	40	38	37	35	34	34	30
	2021	125	164	160	155	151	146	141	119
	2022	78	33	31	29	27	27	26	24
	2023	61	67	78	90	105	115	125	158
	NPPV Total	359	344	346	348	354	355	358	359
	TOTAL	1,226	1,172	1,129	1,093	1,063	1,054	1,052	1,063
	Change		(55)	(43)	(36)	(30)	(9)	(2)	

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

EXHIBIT A

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

page 9 of 10

EXHIBIT A - IBNR + M/S Actuarial Present Value Adjustments: Nunavut									
Exhibit A	Amounts in \$000s								
	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
IBNR + M/S Actuarial Present value Adjustment	prior	4	4	3	2	0	0	0	0
	2013	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2014	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2015	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2016	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2017	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2018	0	0	0	0	0	0	0	(0)
	2019	1	0	0	0	0	0	0	0
	2020	3	2	2	1	1	1	1	1
	2021	15	5	5	5	5	4	4	3
	2022	20	16	15	14	13	13	12	11
	2023	(15)	(10)	(7)	(3)	(0)	1	3	11
	PPV Total	26	17	18	19	19	20	20	25
	prior	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	discount rate:	2013	(0)	(0)	(0)	0	0	0	0
	5.66%	2014	(0)	(0)	(0)	(0)	(0)	(0)	0
		2015	(34)	(0)	(0)	(0)	0	0	0
	weighted average risk adj. factor:	2016	2	2	1	1	1	0	0
	PPV: 3.81%	2017	7	5	5	4	4	4	3
	Non PPV: 10.08%	2018	19	15	14	13	12	11	10
		2019	40	36	34	32	30	28	27
		2020	60	50	48	46	44	43	42
		2021	177	94	90	87	83	79	75
	2022	431	347	328	309	291	283	276	
	2023	77	(51)	(32)	(12)	7	25	43	
	NPPV Total	779	497	488	479	471	474	477	
	TOTAL	805	514	506	498	489	494	498	
	Change		(291)	(8)	(8)	(9)	4	4	

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

page 10 of 10

EXHIBIT A - IBNR + M/S Actuarial Present Value Adjustments: Total									
Exhibit A	Amounts in \$000s								
IBNR + M/S Actuarial Present value Adjustment	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	7,376	7,632	7,707	7,778	7,844	7,900	7,956	8,173
	2013	(64)	(11)	(4)	3	10	10	10	2
	2014	280	86	142	197	250	285	319	443
	2015	(165)	35	41	47	50	54	56	56
	2016	(434)	(95)	(87)	(81)	(76)	(67)	(60)	(42)
	2017	940	710	636	560	483	425	365	113
	2018	1,477	851	803	753	700	660	632	494
	2019	3,411	2,924	2,856	2,785	2,709	2,562	2,425	1,820
	2020	8,062	6,224	5,957	5,685	5,404	5,218	5,028	4,225
	2021	14,105	10,013	9,743	9,418	9,122	8,855	8,584	7,441
	2022	26,560	23,609	22,171	20,694	19,271	18,738	18,180	16,040
	2023	7,708	10,154	11,913	13,982	15,923	16,642	17,406	22,303
	PPV Total	69,256	62,132	61,880	61,821	61,690	61,283	60,901	61,069
	prior	428	401	409	417	424	431	438	459
	2013	(66)	(230)	(202)	(174)	(148)	(124)	(101)	(21)
	2014	42	24	30	35	41	43	46	53
	2015	1,392	(259)	(104)	48	199	239	278	426
	2016	558	311	295	276	254	263	270	282
	2017	512	853	831	801	764	755	743	658
	2018	3,814	2,328	2,217	2,098	1,968	1,929	1,891	1,659
	2019	6,267	5,778	5,639	5,489	5,326	5,178	5,034	4,352
	2020	20,863	17,569	16,780	15,982	15,172	14,740	14,299	12,442
	2021	44,708	46,788	45,048	43,155	41,382	39,710	38,024	31,075
	2022	102,996	94,793	88,988	82,898	77,111	74,428	71,737	60,991
	2023	27,831	39,817	47,032	55,574	64,354	69,124	74,537	106,843
	NPPV Total	209,343	208,174	206,962	206,600	206,847	206,717	207,196	219,220
	TOTAL	278,599	270,307	268,842	268,420	268,537	268,000	268,097	280,289
	Change		(8,292)	(1,465)	(421)	117	(537)	96	

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

EXHIBIT B

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

page 1 of 10

EXHIBIT B - Undiscounted IBNR: Ontario									
Exhibit B	Amounts in \$000s								
IBNR	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	12,253	11,985	11,949	11,914	11,879	11,844	11,808	11,666
	2013	(86)	3	2	2	2	2	1	0
	2014	59	30	81	131	181	212	243	366
	2015	(54)	(15)	(12)	(9)	(6)	(5)	(4)	(0)
	2016	10	(1)	(2)	(2)	(2)	(2)	(1)	(1)
	2017	228	182	146	110	74	38	2	(143)
	2018	799	432	369	305	241	242	244	248
	2019	3,327	2,447	2,374	2,300	2,226	2,054	1,882	1,194
	2020	6,092	4,408	4,225	4,043	3,860	3,720	3,579	3,017
	2021	8,336	5,967	5,833	5,699	5,565	5,381	5,198	4,463
	2022	11,518	11,077	10,459	9,840	9,222	9,040	8,858	8,132
	2023	3,341	4,217	5,244	6,402	7,527	8,148	8,768	12,069
	PPV Total	45,823	40,732	40,669	40,735	40,769	40,673	40,577	41,011
	prior	316	294	294	294	294	294	294	294
	2013	30	22	22	22	22	22	22	22
	2014	8	(10)	(8)	(6)	(4)	(4)	(4)	(3)
	2015	1,167	(310)	(158)	(6)	146	180	215	354
	2016	267	241	233	225	217	214	210	196
	2017	(4)	220	199	177	155	141	128	73
	2018	1,452	519	448	376	305	281	258	165
	2019	1,597	1,782	1,691	1,599	1,508	1,389	1,270	795
	2020	8,446	6,277	5,789	5,301	4,812	4,471	4,130	2,766
	2021	23,110	18,935	18,169	17,402	16,636	15,895	15,153	12,188
	2022	40,913	35,964	34,197	32,429	30,662	29,432	28,201	23,281
	2023	10,724	15,112	18,444	22,288	26,182	29,124	32,262	47,862
	NPPV Total	88,027	79,048	79,318	80,102	80,934	81,440	82,140	87,992
	TOTAL	133,850	119,780	119,987	120,837	121,703	122,113	122,717	129,003
	Change		(14,070)	207	850	866	410	604	

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

EXHIBIT B

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

page 2 of 10

EXHIBIT B - Undiscounted IBNR: Alberta									
Exhibit B	Amounts in \$000s								
IBNR	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	(52)	4	4	4	4	4	4	4
	2013	0	0	0	0	0	0	0	0
	2014	166	2	1	1	1	1	1	-
	2015	81	4	4	4	3	3	3	1
	2016	103	112	105	99	93	88	82	61
	2017	40	22	20	18	16	16	15	12
	2018	(6)	63	57	51	44	41	37	21
	2019	(138)	81	75	69	63	60	56	41
	2020	266	330	307	284	261	243	224	150
	2021	208	303	288	273	257	245	232	181
	2022	(507)	356	335	314	293	282	271	227
	2023	50	8	168	341	512	567	627	970
	PPV Total	211	1,287	1,366	1,459	1,549	1,548	1,552	1,670
	prior	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
	2013	(103)	0	0	0	0	0	0	0
	2014	39	39	39	39	39	39	39	39
	2015	116	1	1	1	1	1	1	1
	2016	209	119	92	64	37	31	25	-
	2017	342	295	278	261	244	227	211	146
	2018	1,644	1,237	1,133	1,030	926	864	801	550
	2019	4,271	3,576	3,376	3,176	2,976	2,818	2,661	2,030
	2020	11,816	10,535	10,127	9,719	9,311	9,070	8,828	7,862
	2021	17,658	23,593	22,615	21,638	20,660	19,655	18,650	14,631
	2022	48,758	49,447	46,387	43,327	40,267	39,177	38,086	33,724
	2023	12,632	19,313	22,621	26,687	30,895	32,846	35,173	51,526
	NPPV Total	97,381	108,154	106,669	105,942	105,356	104,727	104,474	110,508
	TOTAL	97,592	109,441	108,035	107,401	106,904	106,275	106,026	112,178
	Change		11,849	(1,406)	(635)	(496)	(630)	(249)	

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

EXHIBIT B

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

page 3 of 10

EXHIBIT B - Undiscounted IBNR: Newfoundland & Labrador								
Amounts in \$000s								
Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
prior	108	1	1	1	1	1	1	1
2013	71	22	21	20	19	16	13	-
2014	0	0	0	0	0	0	0	0
2015	146	(15)	(15)	(15)	(15)	(15)	(15)	(15)
2016	(807)	(157)	(157)	(157)	(157)	(157)	(157)	(157)
2017	(136)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2018	144	(91)	(91)	(91)	(91)	(91)	(91)	(91)
2019	127	7	(14)	(35)	(56)	(57)	(58)	(61)
2020	363	522	461	401	341	289	238	32
2021	1,739	1,459	1,329	1,198	1,068	994	920	624
2022	7,233	6,131	5,524	4,917	4,309	4,116	3,923	3,151
2023	1,870	2,155	2,462	2,821	3,126	3,227	3,332	4,101
PPV Total	10,859	10,031	9,518	9,057	8,543	8,322	8,104	7,582
prior	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0
2015	25	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2016	-	-	-	-	-	-	-	-
2017	134	0	0	0	0	0	0	0
2018	(290)	4	4	4	4	3	3	-
2019	(136)	(96)	(81)	(67)	(52)	(42)	(31)	10
2020	(191)	61	57	52	47	46	44	39
2021	799	626	597	569	540	507	474	341
2022	3,078	2,691	2,406	2,122	1,837	1,779	1,721	1,490
2023	965	1,342	1,552	1,788	2,019	2,018	2,035	2,279
NPPV Total	4,384	4,629	4,535	4,468	4,395	4,312	4,246	4,159
TOTAL	15,243	14,660	14,053	13,525	12,938	12,634	12,350	11,741
Change		(583)	(606)	(528)	(587)	(304)	(284)	

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

EXHIBIT B

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

page 4 of 10

EXHIBIT B - Undiscounted IBNR: New Brunswick									
Exhibit B	Amounts in \$000s								
IBNR	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	105	11	11	11	11	11	11	11
	2013	5	2	2	1	1	1	1	0
	2014	24	22	20	18	15	14	13	7
	2015	(314)	28	26	24	23	21	19	11
	2016	350	14	14	13	13	13	13	11
	2017	413	162	144	125	106	91	77	18
	2018	255	235	232	228	225	211	197	141
	2019	(281)	244	235	225	215	208	200	170
	2020	1,334	1,034	961	888	815	769	724	540
	2021	2,616	1,705	1,637	1,569	1,501	1,448	1,395	1,183
	2022	3,852	3,615	3,509	3,404	3,298	3,226	3,154	2,865
	2023	837	1,121	1,222	1,368	1,507	1,613	1,723	2,371
	PPV Total	9,196	8,193	8,012	7,874	7,732	7,626	7,525	7,329
	prior	(6)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
	2013	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2014	0	0	0	0	0	0	0	0
	2015	-	-	-	-	-	-	-	-
	2016	(30)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2017	17	2	3	4	6	6	7	9
	2018	242	109	88	67	46	38	29	(5)
	2019	405	191	180	170	159	153	147	122
	2020	656	911	848	785	723	692	662	540
	2021	2,771	2,773	2,585	2,397	2,209	2,173	2,137	1,994
	2022	4,679	5,407	5,104	4,801	4,498	4,316	4,133	3,402
	2023	1,816	2,451	2,778	3,205	3,632	3,550	3,491	3,800
	NPPV Total	10,550	11,842	11,586	11,429	11,273	10,928	10,605	9,861
	TOTAL	19,746	20,035	19,597	19,304	19,004	18,554	18,130	17,190
	Change		289	(438)	(294)	(299)	(450)	(424)	

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

EXHIBIT B

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

page 5 of 10

EXHIBIT B - Undiscounted IBNR: Nova Scotia								
Amounts in \$000s								
Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
prior	1	1	1	1	1	1	1	1
2013	(0)	(0)	(0)	(0)	0	0	0	-
2014	1	1	0	(0)	(1)	(1)	(0)	(0)
2015	(0)	(1)	(1)	(1)	(1)	(0)	(0)	0
2016	(23)	(29)	(29)	(29)	(30)	(28)	(26)	(17)
2017	88	56	36	16	(4)	(11)	(18)	(47)
2018	234	202	190	178	166	124	82	(84)
2019	457	319	277	235	193	168	143	42
2020	680	457	423	389	354	334	314	232
2021	1,888	1,386	1,322	1,258	1,193	1,128	1,063	803
2022	4,733	2,919	2,785	2,652	2,518	2,440	2,362	2,051
2023	1,810	2,683	2,985	3,356	3,701	3,657	3,630	3,945
PPV Total	9,870	7,994	7,988	8,053	8,091	7,813	7,551	6,927
prior	(1)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2014	0	0	0	0	0	0	0	0
2015	-	-	-	-	-	-	-	-
2016	92	92	92	92	92	92	92	92
2017	(237)	13	13	13	13	13	13	13
2018	236	(1)	(2)	(3)	(4)	(4)	(5)	(8)
2019	(9)	164	143	122	102	89	77	28
2020	1,132	681	625	568	511	478	446	315
2021	3,766	4,210	3,957	3,703	3,450	3,161	2,873	1,718
2022	5,754	5,795	5,389	4,983	4,577	4,371	4,164	3,338
2023	2,244	2,910	3,396	3,958	4,526	4,945	5,393	7,795
NPPV Total	12,976	13,864	13,612	13,435	13,265	13,144	13,051	13,290
TOTAL	22,846	21,858	21,601	21,488	21,357	20,957	20,602	20,217
Change		(988)	(257)	(113)	(132)	(400)	(355)	

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

EXHIBIT B

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

page 6 of 10

EXHIBIT B - Undiscounted IBNR: Prince Edward Island									
Exhibit B	Amounts in \$000s								
IBNR	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2013	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2014	0	0	0	0	0	0	0	-
	2015	0	0	0	0	0	0	0	0
	2016	(36)	(36)	(36)	(36)	(36)	(36)	(36)	(36)
	2017	94	85	89	94	99	93	86	62
	2018	14	8	8	8	7	7	7	6
	2019	79	72	67	62	57	52	47	27
	2020	91	77	73	69	65	62	59	47
	2021	735	454	441	428	414	396	378	305
	2022	727	793	817	841	865	854	843	798
	2023	194	281	278	283	286	260	238	230
	PPV Total	1,897	1,734	1,737	1,749	1,758	1,688	1,622	1,440
	prior	228	228	228	228	228	228	228	228
	2013	0	0	0	0	0	0	0	0
	2014	0	0	0	0	0	0	0	0
	2015	0	0	0	0	0	0	0	0
	2016	(9)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2017	5	0	0	0	0	0	0	0
	2018	17	30	28	26	24	23	21	15
	2019	(45)	(78)	(82)	(85)	(89)	(90)	(90)	(93)
	2020	29	47	42	36	31	30	29	27
	2021	281	80	77	75	73	69	66	52
	2022	860	992	904	816	729	736	744	774
	2023	264	457	425	401	373	351	339	332
	NPPV Total	1,630	1,754	1,622	1,496	1,368	1,347	1,336	1,334
TOTAL	3,527	3,489	3,359	3,245	3,125	3,035	2,959	2,774	
Change		(38)	(130)	(114)	(119)	(90)	(76)		

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

EXHIBIT B

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

page 7 of 10

EXHIBIT B - Undiscounted IBNR: Yukon									
Exhibit B	Amounts in \$000s								
IBNR	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2013	0	-	-	-	-	-	-	-
	2014	0	0	0	0	0	0	0	-
	2015	0	0	0	0	0	0	0	0
	2016	(3)	1	1	1	0	0	0	0
	2017	222	201	183	166	148	142	135	109
	2018	3	2	2	2	2	2	1	1
	2019	7	6	5	5	4	4	4	3
	2020	45	130	121	112	103	96	88	59
	2021	54	45	42	40	38	36	34	26
	2022	3	9	8	7	7	6	6	5
	2023	0	9	18	27	36	46	57	105
	PPV Total	331	402	381	360	339	333	327	308
	prior	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2013	0	0	0	0	0	0	0	0
	2014	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2015	0	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2016	2	1	1	1	0	0	0	-
	2017	6	4	4	3	3	3	3	2
	2018	(12)	6	5	5	4	4	4	2
	2019	32	28	26	25	23	22	21	16
	2020	58	47	45	43	40	39	38	34
	2021	242	120	114	107	100	95	89	67
	2022	503	294	269	244	219	213	206	179
	2023	167	178	238	302	386	465	553	918
	NPPV Total	999	678	701	730	777	841	914	1,219
	TOTAL	1,330	1,080	1,082	1,089	1,116	1,174	1,240	1,527
	Change		(250)	2	8	26	58	67	

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

EXHIBIT B

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

page 8 of 10

EXHIBIT B - Undiscounted IBNR: Northwest Territories

Exhibit B

IBNR

Amounts in \$000s								
Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
prior	4	3	3	3	3	3	3	3
2013	0	-	-	-	-	-	-	-
2014	1	1	1	1	1	0	0	-
2015	1	2	2	1	1	1	1	1
2016	1	1	1	1	0	0	0	0
2017	5	4	4	3	3	3	3	2
2018	17	13	12	11	10	9	8	5
2019	36	31	29	27	24	23	21	16
2020	84	79	73	68	62	57	53	34
2021	373	182	172	163	154	146	138	106
2022	299	349	334	318	303	296	288	259
2023	69	176	163	156	151	161	176	265
PPV Total	890	841	794	752	712	700	693	692
prior	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2013	0	0	0	0	0	0	0	0
2014	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2015	0	0	0	0	0	0	0	0
2016	2	1	1	1	0	0	0	-
2017	5	3	3	3	2	2	2	2
2018	12	10	9	8	7	7	6	4
2019	28	25	23	22	21	20	18	14
2020	51	42	40	38	36	35	34	30
2021	144	182	175	168	161	153	146	114
2022	82	31	29	27	25	25	24	23
2023	63	65	76	87	102	112	122	154
NPPV Total	387	359	356	354	356	354	353	341
TOTAL	1,277	1,199	1,150	1,106	1,069	1,055	1,047	1,032
Change		(77)	(50)	(43)	(38)	(14)	(8)	

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

EXHIBIT B

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

page 9 of 10

EXHIBIT B - Undiscounted IBNR: Nunavut									
Exhibit B	Amounts in \$000s								
	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
IBNR	prior	0	0	0	0	0	0	0	0
	2013	-	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-	-
	2015	-	-	-	-	-	-	-	-
	2016	0	0	0	0	0	0	0	0
	2017	0	0	0	0	0	0	0	0
	2018	0	0	0	0	0	0	0	0
	2019	1	1	1	1	1	1	1	0
	2020	3	2	2	2	2	1	1	1
	2021	17	6	6	6	5	5	5	4
	2022	23	19	18	17	16	15	15	13
	2023	(14)	(9)	(5)	(2)	2	3	5	14
	PPV Total	31	20	22	23	25	26	27	32
	prior	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2013	0	0	0	0	0	0	0	0
	2014	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2015	(37)	-	-	-	-	-	-	-
	2016	3	2	2	1	1	1	0	-
	2017	8	5	5	5	4	4	4	3
	2018	20	16	15	13	12	11	10	7
	2019	41	36	34	32	30	28	27	20
	2020	63	52	49	47	45	44	42	38
	2021	188	104	99	95	90	86	81	63
	2022	439	372	353	334	315	308	300	269
	2023	80	(43)	(22)	(0)	21	41	61	161
	NPPV Total	805	544	535	527	518	522	526	561
	TOTAL	836	564	556	550	544	548	553	593
	Change		(273)	(7)	(6)	(7)	5	5	

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

EXHIBIT B

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

page 10 of 10

EXHIBIT B - Undiscounted IBNR: Total									
Amounts in \$000s									
Exhibit B									
IBNR	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	12,419	12,004	11,968	11,933	11,898	11,863	11,827	11,685
	2013	(10)	26	25	23	22	18	15	0
	2014	251	56	103	150	197	226	256	373
	2015	(140)	3	4	5	5	4	3	(2)
	2016	(406)	(97)	(104)	(111)	(118)	(121)	(125)	(138)
	2017	953	712	622	532	442	370	299	13
	2018	1,461	866	779	691	604	544	485	248
	2019	3,616	3,209	3,048	2,888	2,727	2,512	2,296	1,434
	2020	8,958	7,039	6,648	6,256	5,865	5,573	5,281	4,112
	2021	15,967	11,507	11,070	10,633	10,196	9,779	9,363	7,695
	2022	27,880	25,267	23,788	22,310	20,831	20,276	19,721	17,501
	2023	8,158	10,642	12,534	14,752	16,847	17,684	18,558	24,071
	PPV Total	79,108	71,234	70,486	70,062	69,517	68,729	67,978	66,991
	prior	536	518	518	518	518	518	518	518
	2013	(72)	22	22	22	22	22	22	22
	2014	47	29	31	33	36	36	36	36
	2015	1,271	(308)	(157)	(5)	147	181	216	355
	2016	536	457	421	384	348	338	328	288
	2017	275	543	504	466	427	397	368	248
	2018	3,323	1,929	1,728	1,526	1,325	1,226	1,127	732
	2019	6,184	5,627	5,311	4,994	4,677	4,388	4,099	2,942
	2020	22,058	18,654	17,622	16,589	15,557	14,906	14,255	11,650
	2021	48,960	50,624	48,389	46,154	43,919	41,794	39,669	31,168
	2022	105,066	100,993	95,039	89,084	83,130	80,355	77,580	66,480
	2023	28,955	41,783	49,508	58,716	68,135	73,452	79,428	114,827
	NPPV Total	217,139	220,871	218,935	218,483	218,242	217,615	217,646	229,266
	TOTAL	296,247	292,105	289,421	288,546	287,759	286,344	285,624	296,256
	Change		(4,141)	(2,685)	(875)	(787)	(1,415)	(720)	

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

EXHIBIT C

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

page 1 of 10

EXHIBIT C - Retro Claims Expense Provision (Nominal): Ontario									
Exhibit C	Amounts in \$000s								
Retro Claims Expense	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	566	563	578	594	610	626	642	705
	2013	147	147	142	137	133	128	123	104
	2014	162	162	158	153	149	144	140	122
	2015	194	191	185	179	173	166	160	136
	2016	235	222	216	209	203	196	190	164
	2017	318	315	310	304	298	292	286	263
	2018	621	605	594	582	571	559	548	502
	2019	1,061	1,061	1,051	1,041	1,032	1,022	1,013	974
	2020	1,577	1,532	1,519	1,506	1,493	1,479	1,466	1,414
	2021	1,831	1,683	1,678	1,673	1,668	1,663	1,658	1,639
	2022	1,685	1,639	1,635	1,632	1,629	1,626	1,622	1,609
	2023	156	249	333	420	505	596	687	1,078
	PPV Total	8,554	8,368	8,398	8,431	8,462	8,499	8,535	8,710
	prior	412	409	404	400	395	391	386	368
	2013	147	147	142	137	133	128	123	104
	2014	303	303	294	286	278	269	261	227
	2015	431	425	411	398	384	371	357	303
	2016	522	493	479	464	450	436	422	365
	2017	708	701	688	675	662	649	636	584
	2018	1,956	1,906	1,869	1,833	1,797	1,761	1,725	1,580
	2019	3,280	3,280	3,250	3,220	3,191	3,161	3,131	3,012
	2020	3,759	3,651	3,620	3,589	3,558	3,527	3,496	3,372
	2021	5,108	4,695	4,681	4,668	4,654	4,641	4,627	4,572
	2022	5,464	5,306	5,296	5,285	5,275	5,264	5,253	5,211
	2023	570	902	1,213	1,540	1,870	2,221	2,583	4,182
	NPPV Total	22,661	22,217	22,349	22,496	22,646	22,818	22,999	23,880
	TOTAL	31,215	30,585	30,747	30,927	31,108	31,317	31,535	32,590
	Change		(629)	162	180	181	208	218	

EXHIBIT C

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

page 2 of 10

EXHIBIT C - Retro Claims Expense Provision (Nominal): Alberta									
Exhibit C	Amounts in \$000s								
Retro Claims Expense	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	277	277	260	244	227	210	193	125
	2013	25	25	24	24	24	23	23	21
	2014	19	19	19	18	18	18	18	17
	2015	47	47	46	46	45	44	43	39
	2016	45	45	45	44	43	42	41	38
	2017	47	47	46	46	45	44	43	40
	2018	10	8	8	7	7	7	6	5
	2019	34	34	33	33	32	32	31	30
	2020	70	70	70	70	69	69	69	69
	2021	61	61	60	60	60	60	60	60
	2022	37	65	65	65	65	65	65	65
	2023	(1)	8	7	9	11	13	15	32
	PPV Total	671	706	684	664	646	626	608	540
	prior	1,011	1,011	954	898	841	785	728	502
	2013	25	25	24	24	24	23	23	21
	2014	83	83	82	80	79	78	77	72
	2015	220	220	216	212	208	204	199	183
	2016	242	242	238	234	229	225	221	203
	2017	298	298	294	289	284	279	274	255
	2018	75	62	60	57	54	51	49	38
	2019	349	349	344	340	335	330	326	307
	2020	842	842	840	839	837	835	834	827
	2021	992	992	991	989	988	987	985	980
	2022	809	1,417	1,417	1,417	1,416	1,416	1,416	1,416
	2023	(29)	177	141	186	233	282	334	754
	NPPV Total	4,916	5,718	5,600	5,563	5,528	5,496	5,466	5,558
	TOTAL	5,587	6,424	6,284	6,228	6,174	6,122	6,074	6,099
	Change		837	(140)	(56)	(54)	(52)	(48)	

EXHIBIT C

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

page 3 of 10

EXHIBIT C - Retro Claims Expense Provision (Nominal): Newfoundland & Labrador									
Exhibit C	Amounts in \$000s								
Retro Claims Expense	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	26	26	26	26	26	27	27	28
	2013	54	54	51	49	46	44	41	31
	2014	81	81	78	76	73	71	68	58
	2015	100	100	97	93	90	86	83	69
	2016	120	120	117	113	109	105	102	87
	2017	178	178	174	169	164	160	155	136
	2018	184	184	180	176	173	169	166	152
	2019	328	306	302	298	295	291	288	273
	2020	280	280	278	277	276	275	274	269
	2021	230	230	230	229	229	228	228	226
	2022	288	230	230	230	230	230	230	230
	2023	18	21	31	40	47	55	63	98
	PPV Total	1,887	1,810	1,795	1,777	1,759	1,741	1,724	1,656
	prior	(32)	(32)	(30)	(28)	(26)	(24)	(22)	(14)
	2013	54	54	51	49	46	44	41	31
	2014	22	22	22	21	20	19	19	16
	2015	30	30	29	28	27	26	25	21
	2016	40	40	39	37	36	35	34	29
	2017	62	62	60	59	57	55	54	47
	2018	69	69	68	66	65	64	62	57
	2019	127	118	117	115	114	112	111	105
	2020	96	96	96	95	95	94	94	92
	2021	86	86	85	85	85	85	85	84
	2022	116	93	93	93	93	93	93	93
	2023	7	9	12	16	20	23	26	41
	NPPV Total	677	646	642	636	632	627	621	603
	TOTAL	2,564	2,456	2,436	2,414	2,391	2,368	2,345	2,259
	Change		(109)	(20)	(23)	(23)	(22)	(24)	

EXHIBIT C

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

page 4 of 10

EXHIBIT C - Retro Claims Expense Provision (Nominal): New Brunswick									
Exhibit C	Amounts in \$000s								
Retro Claims Expense	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	45	45	42	40	37	34	32	22
	2013	43	43	41	39	37	35	33	24
	2014	64	64	62	60	58	56	54	46
	2015	94	94	91	87	84	81	77	64
	2016	123	123	120	116	112	108	104	89
	2017	158	158	154	150	146	141	137	121
	2018	178	165	162	159	156	153	150	137
	2019	222	252	248	245	241	238	235	221
	2020	240	224	223	221	220	219	218	214
	2021	230	196	196	196	195	195	194	193
	2022	241	288	288	288	288	288	288	287
	2023	29	48	66	82	99	116	135	211
	PPV Total	1,669	1,700	1,692	1,682	1,673	1,665	1,657	1,630
	prior	21	21	20	18	17	16	14	9
	2013	43	43	41	39	37	35	33	24
	2014	42	42	41	39	38	37	35	30
	2015	58	58	56	54	52	50	48	40
	2016	74	74	72	70	67	65	63	54
	2017	101	101	98	96	93	90	88	77
	2018	128	119	117	115	112	110	108	99
	2019	177	201	198	195	193	190	187	176
	2020	202	188	187	186	185	184	183	180
	2021	229	195	195	195	194	194	193	192
	2022	284	339	339	339	339	339	339	338
	2023	39	64	87	108	129	150	172	271
	NPPV Total	1,399	1,445	1,450	1,453	1,456	1,459	1,463	1,489
	TOTAL	3,068	3,145	3,142	3,135	3,130	3,124	3,120	3,119
	Change		77	(4)	(6)	(6)	(6)	(4)	

EXHIBIT C

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

page 5 of 10

EXHIBIT C - Retro Claims Expense Provision (Nominal): Nova Scotia									
Exhibit C	Amounts in \$000s								
Retro Claims Expense	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	24	24	23	22	21	21	20	16
	2013	20	20	19	18	17	16	15	11
	2014	30	23	22	21	20	20	19	16
	2015	39	39	37	36	34	33	32	26
	2016	55	55	53	51	50	48	46	39
	2017	75	75	74	72	70	68	66	58
	2018	114	105	103	101	99	98	96	88
	2019	195	195	192	189	187	184	181	170
	2020	228	209	208	207	206	205	204	200
	2021	279	279	279	279	278	278	278	276
	2022	269	247	247	246	246	246	246	246
	2023	48	80	106	135	162	190	219	343
	PPV Total	1,376	1,350	1,363	1,378	1,391	1,406	1,421	1,491
	prior	19	19	19	18	17	17	16	14
	2013	20	20	19	18	17	16	15	11
	2014	39	30	29	28	27	26	25	21
	2015	53	53	51	49	47	45	43	36
	2016	75	75	73	70	68	66	63	54
	2017	101	101	98	96	93	91	88	77
	2018	140	129	126	124	122	120	118	109
	2019	187	187	184	181	179	176	174	163
	2020	269	246	245	244	243	242	240	236
	2021	411	411	410	410	409	409	408	406
	2022	363	334	333	333	333	333	333	333
	2023	51	84	112	140	169	199	231	369
	NPPV Total	1,727	1,687	1,699	1,711	1,724	1,738	1,754	1,828
	TOTAL	3,103	3,036	3,061	3,089	3,115	3,144	3,175	3,320
	Change		(67)	25	27	26	29	31	

EXHIBIT C

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

page 6 of 10

EXHIBIT C - Retro Claims Expense Provision (Nominal): Prince Edward Island									
Exhibit C	Amounts in \$000s								
Retro Claims Expense	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	24	24	23	22	21	19	18	13
	2013	7	7	7	7	6	6	6	4
	2014	12	12	12	11	11	11	10	9
	2015	17	17	16	16	15	14	14	11
	2016	24	24	23	22	21	21	20	17
	2017	30	30	29	28	28	27	26	23
	2018	16	16	16	15	15	14	13	11
	2019	41	41	40	40	39	39	38	36
	2020	41	41	41	41	41	40	40	39
	2021	21	7	7	7	7	7	7	7
	2022	47	61	61	61	61	61	61	61
	2023	(2)	(1)	(1)	(2)	(2)	(3)	(4)	(6)
	PPV Total	278	279	274	268	262	256	249	226
	prior	11	11	11	10	10	9	9	7
	2013	7	7	7	7	6	6	6	4
	2014	8	8	7	7	7	7	6	5
	2015	11	11	11	10	10	10	9	8
	2016	16	16	15	15	14	14	13	11
	2017	20	20	19	19	18	18	17	15
	2018	12	12	12	12	11	11	10	9
	2019	37	37	37	36	36	35	35	33
	2020	41	41	40	40	40	40	40	39
	2021	22	8	8	8	8	8	8	7
	2022	55	71	71	71	71	71	71	71
	2023	(2)	(2)	(2)	(2)	(3)	(4)	(5)	(8)
	NPPV Total	238	241	236	233	228	224	219	202
	TOTAL	516	520	510	500	490	480	468	427
	Change		4	(10)	(10)	(10)	(10)	(11)	

EXHIBIT C

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

page 7 of 10

EXHIBIT C - Retro Claims Expense Provision (Nominal): Yukon								
Exhibit C	Amounts in \$000s							
	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023
Retro Claims Expense	prior	1	1	1	1	1	1	1
	2013	1	1	1	1	1	1	1
	2014	2	2	2	2	2	2	2
	2015	3	3	3	3	3	3	2
	2016	3	3	3	3	3	3	3
	2017	3	3	3	2	2	2	2
	2018	2	2	2	2	2	2	2
	2019	3	3	3	3	3	3	3
	2020	3	4	4	4	4	4	4
	2021	(1)	(1)	(1)	(1)	(1)	(1)	(1)
	2022	3	1	1	1	1	1	1
	2023	(1)	(1)	(3)	(4)	(4)	(4)	(6)
	PPV Total	21	20	18	17	16	16	14
	prior	2	2	2	1	1	1	1
	2013	1	1	1	1	1	1	1
	2014	3	3	3	3	3	3	3
	2015	4	4	4	4	4	4	3
	2016	6	6	6	6	6	6	5
	2017	8	8	8	8	8	8	7
	2018	7	8	8	8	8	8	8
	2019	11	11	11	11	11	11	11
	2020	12	17	17	17	17	17	17
	2021	(6)	(6)	(6)	(6)	(6)	(6)	(6)
	2022	19	9	9	9	9	9	9
	2023	(6)	(12)	(28)	(32)	(36)	(40)	(44)
	NPPV Total	61	52	35	31	26	21	17
	TOTAL	82	72	53	48	42	36	31
	Change		(10)	(19)	(6)	(6)	(5)	(6)

EXHIBIT C

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

page 8 of 10

EXHIBIT C - Retro Claims Expense Provision (Nominal): Northwest Territories									
Exhibit C	Amounts in \$000s								
Retro Claims Expense	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	0	0	0	0	0	0	0	0
	2013	6	6	6	5	5	5	5	4
	2014	9	9	9	9	8	8	8	7
	2015	13	13	12	12	11	11	11	9
	2016	16	16	16	16	15	15	15	14
	2017	18	18	18	18	17	17	16	15
	2018	20	20	19	19	19	19	19	18
	2019	19	19	19	19	19	19	19	18
	2020	19	19	19	19	19	19	19	18
	2021	41	32	32	32	32	32	32	32
	2022	19	19	19	19	19	19	19	19
	2023	(8)	(12)	(22)	(26)	(30)	(34)	(39)	(59)
	PPV Total	171	158	147	141	135	129	122	96
	prior	(4)	(4)	(3)	(3)	(3)	(3)	(3)	(2)
	2013	6	6	6	5	5	5	5	4
	2014	3	3	3	3	3	3	3	2
	2015	4	4	4	4	4	4	3	3
	2016	6	6	6	6	6	6	6	5
	2017	8	8	7	7	7	7	7	6
	2018	9	9	9	9	9	9	9	8
	2019	11	11	11	11	11	11	11	11
	2020	12	12	12	12	12	12	12	12
	2021	23	18	18	18	18	18	18	18
	2022	11	11	11	11	11	11	11	11
	2023	(5)	(8)	(14)	(17)	(20)	(23)	(26)	(38)
	NPPV Total	85	77	70	66	63	59	55	40
	TOTAL	256	234	217	207	198	188	177	136
	Change		(22)	(18)	(10)	(9)	(10)	(10)	

EXHIBIT C

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

page 9 of 10

EXHIBIT C - Retro Claims Expense Provision (Nominal): Nunavut									
Exhibit C	Amounts in \$000s								
Retro Claims Expense	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	-	-	-	-	-	-	-	-
	2013	2	2	2	2	2	2	1	1
	2014	2	2	2	2	2	2	2	2
	2015	3	3	3	2	2	2	2	2
	2016	3	3	3	3	3	3	3	3
	2017	2	2	2	2	2	2	2	2
	2018	1	1	1	1	1	1	1	1
	2019	1	1	1	1	1	1	1	1
	2020	1	1	1	1	1	1	1	1
	2021	2	2	2	2	2	2	2	2
	2022	2	2	2	2	2	2	2	2
	2023	(1)	(2)	(2)	(3)	(3)	(4)	(4)	(7)
	PPV Total	18	18	17	16	15	14	14	10
	prior	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	2013	2	2	2	2	2	2	1	1
	2014	2	2	2	2	2	2	2	1
	2015	2	2	2	2	2	2	2	2
	2016	4	4	4	4	4	4	4	3
	2017	5	5	5	5	5	4	4	4
	2018	6	6	5	5	5	5	5	5
	2019	6	6	6	6	6	6	6	6
	2020	6	6	6	6	6	6	6	6
	2021	6	6	6	6	6	6	6	6
	2022	6	6	6	6	6	6	6	6
	2023	(4)	(6)	(7)	(9)	(11)	(13)	(15)	(23)
	NPPV Total	40	38	36	34	32	30	27	17
	TOTAL	59	56	53	50	47	43	41	27
	Change		(3)	(3)	(3)	(3)	(4)	(3)	

EXHIBIT C

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

page 10 of 10

EXHIBIT C - Retro Claims Expense Provision (Nominal): Total									
Exhibit C	Amounts in \$000s								
Retro Claims Expense	Accident Year	Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
	prior	963	959	954	948	943	938	932	911
	2013	304	304	293	282	270	259	247	202
	2014	382	375	364	353	343	332	321	279
	2015	509	506	490	473	457	441	424	359
	2016	625	612	595	577	559	542	524	454
	2017	830	827	809	790	771	753	734	659
	2018	1,145	1,106	1,085	1,064	1,043	1,022	1,001	916
	2019	1,903	1,910	1,890	1,869	1,849	1,828	1,808	1,726
	2020	2,459	2,379	2,362	2,346	2,329	2,312	2,296	2,229
	2021	2,693	2,489	2,483	2,477	2,471	2,464	2,458	2,434
	2022	2,591	2,551	2,548	2,544	2,541	2,537	2,534	2,520
	2023	239	388	515	652	784	924	1,066	1,682
	PPV Total	14,645	14,407	14,386	14,375	14,359	14,351	14,345	14,369
	prior	1,439	1,437	1,375	1,314	1,252	1,191	1,129	883
	2013	304	304	293	282	270	259	247	202
	2014	504	494	481	469	456	443	430	378
	2015	814	807	784	761	737	714	690	597
	2016	984	956	930	905	880	855	830	729
	2017	1,311	1,305	1,279	1,253	1,227	1,202	1,176	1,073
	2018	2,402	2,320	2,275	2,229	2,184	2,138	2,093	1,911
	2019	4,185	4,200	4,158	4,116	4,075	4,033	3,991	3,824
	2020	5,239	5,099	5,064	5,029	4,993	4,958	4,922	4,781
	2021	6,871	6,405	6,389	6,373	6,357	6,341	6,325	6,260
	2022	7,129	7,587	7,576	7,565	7,554	7,543	7,532	7,488
	2023	621	1,208	1,513	1,930	2,351	2,797	3,256	5,486
	NPPV Total	31,805	32,121	32,117	32,224	32,336	32,472	32,621	33,613
	TOTAL	46,449	46,529	46,503	46,599	46,694	46,823	46,966	47,982
	Change		79	(25)	95	96	129	143	

EXHIBIT D

EXHIBIT D - Liability for Remaining Coverage: FARM - All Jurisdiction Private Passenger & Non-Private Passenger									
amounts in \$000s									
Accident Year		Actual Feb 2023	Actual Mar 2023	Projected Apr 2023	Projected May 2023	Projected Jun 2023	Projected Jul 2023	Projected Aug 2023	Projected Dec 2023
LRC excl. Loss Component									
	2023	180,667	181,523	174,315	175,718	182,997	185,604	195,694	216,404
	2024	-	-	-	-	-	-	-	-
	2025	-	-	-	-	-	-	-	-
	2026	-	-	-	-	-	-	-	-
Total		180,667	181,523	174,315	175,718	182,997	185,604	195,694	216,404
Undiscounted Loss Component									
	2023	-	-	-	-	-	-	-	-
	2024	-	-	-	-	-	-	-	-
	2025	-	-	-	-	-	-	-	-
	2026	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-
Discounted Loss Component									
	2023	-	-	-	-	-	-	-	-
	2024	-	-	-	-	-	-	-	-
	2025	-	-	-	-	-	-	-	-
	2026	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-
LRC incl. Loss Component									
	2023	180,667	181,523	174,315	175,718	182,997	185,604	195,694	216,404
	2024	-	-	-	-	-	-	-	-
	2025	-	-	-	-	-	-	-	-
	2026	-	-	-	-	-	-	-	-
Total		180,667	181,523	174,315	175,718	182,997	185,604	195,694	216,404

EXHIBIT E

Discount Rate & Risk Adjustments

The tables below present selected risk adjustment factors by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2022 from the valuation), followed by the selected discount rate.

Private Passenger Risk Adjustment Factors

Coverage	Government Line	Ontario	Alberta	Newfoundland & Labrador	New Brunswick	Nova Scotia	Prince Edward Island	Yukon	Northwest Territories	Nunavut
Bodily Injury	Third Party Liability	10.86%	8.65%	10.21%	10.11%	9.59%	9.97%	8.97%	11.10%	3.69%
Property Damage	Third Party Liability	4.53%	3.41%		5.01%			3.10%	3.23%	4.76%
Direct Comp Property Damage	Third Party Liability	3.96%			2.93%					
Property Damage (w DCPD)	Third Party Liability			1.71%		6.19%	2.41%			
AccBen (indivis)	Accident Benefits	7.80%	3.88%	7.40%	9.61%	6.90%	8.68%	3.85%	3.65%	3.66%
Uninsured Automobile	Accident Benefits	10.38%	0.00%	7.84%	10.24%	7.13%	8.86%			
Underinsured Motorist	Other Coverages	9.76%	9.91%	11.27%	8.87%	10.50%	11.48%	11.54%	11.51%	11.70%
Collision	Other Coverages	4.43%	3.93%	1.51%	4.36%	3.00%	1.37%	7.87%	1.43%	1.03%
Comprehensive	Other Coverages	7.34%	2.98%	0.00%	2.20%	3.62%	7.40%	2.23%	2.22%	2.80%
All Perils	Other Coverages	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Specified Perils	Other Coverages	0.00%	2.70%	0.00%	2.51%	2.10%	2.45%	4.17%	1.34%	0.00%
Total	Total	8.29%	8.26%	9.78%	9.80%	8.79%	9.65%	8.85%	9.06%	3.81%

Non-Private Passenger Risk Adjustment Factors

Coverage	Government Line	Ontario	Alberta	Newfoundland & Labrador	New Brunswick	Nova Scotia	Prince Edward Island	Yukon	Northwest Territories	Nunavut
Bodily Injury	Third Party Liability	9.94%	10.67%	8.18%	12.02%	11.12%	15.39%	10.21%	10.94%	10.91%
Property Damage	Third Party Liability	5.51%	4.94%		4.91%			4.30%	5.01%	4.62%
Direct Comp Property Damage	Third Party Liability	2.20%			3.54%					
Property Damage (w DCPD)	Third Party Liability			1.71%		3.36%	3.86%			
AccBen (indivis)	Accident Benefits	11.73%	10.19%	5.72%	9.32%	8.75%	7.24%	6.91%	17.51%	6.25%
Uninsured Automobile	Accident Benefits	11.63%	0.00%	4.04%	10.03%	14.10%	6.64%			
Underinsured Motorist	Other Coverages	11.62%	10.41%	8.68%	13.58%	12.19%	9.32%	11.87%	11.80%	11.82%
Collision	Other Coverages	5.44%	1.48%	0.04%	-0.24%	2.96%	2.78%	1.61%	0.74%	1.40%
Comprehensive	Other Coverages	4.50%	1.90%	2.18%	2.28%	5.15%	5.81%	5.06%	2.26%	2.17%
All Perils	Other Coverages	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Specified Perils	Other Coverages	5.57%	3.69%	8.29%	1.65%	3.36%	0.00%	5.12%	4.28%	2.21%
Total	Total	10.05%	9.82%	7.42%	11.09%	10.10%	13.56%	8.91%	11.00%	10.08%

discount rate: 5.66%

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 1 of 9

ONTARIO - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	15,085	14,676	14,283	13,905	13,541	13,192	15,974	18,824
2008	122	119	117	114	112	110	127	144
2009	(4)	(4)	(3)	(3)	(3)	(3)	(4)	(4)
2010	16	15	15	15	14	14	17	19
2011	60	58	57	55	54	52	63	75
2012	1	1	1	1	1	1	1	1
2013	303	296	290	285	279	274	316	362
2014	796	791	785	779	774	769	809	849
2015	90	90	89	88	88	87	92	96
2016	606	600	594	589	584	579	618	658
2017	488	484	480	476	472	468	497	524
2018	1,859	1,844	1,829	1,814	1,800	1,786	1,892	1,992
2019	5,893	5,841	5,791	5,742	5,694	5,647	6,001	6,330
2020	7,157	7,081	7,006	6,934	6,863	6,793	7,318	7,802
2021	11,878	11,742	11,609	11,480	11,354	11,230	12,166	13,037
2022	15,839	15,624	15,414	15,210	15,011	14,818	16,296	17,687
2023	22,305	21,976	21,656	21,344	21,042	20,748	23,008	25,166
Total	82,493	81,234	80,012	78,828	77,679	76,565	85,191	93,562
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	2,481	1,221	-	(1,184)	(2,333)	(3,448)	5,178	13,549
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	5.6%	2.8%	0.0%	-2.6%	-5.2%	-7.6%	11.8%	31.8%
2008	4.3%	2.1%	0.0%	-2.0%	-4.0%	-5.9%	8.9%	23.5%
2009	4.9%	2.4%	0.0%	-2.3%	-4.6%	-6.7%	10.3%	27.6%
2010	5.1%	2.5%	0.0%	-2.4%	-4.7%	-6.9%	10.7%	28.7%
2011	5.6%	2.7%	0.0%	-2.6%	-5.2%	-7.6%	11.9%	32.2%
2012	5.9%	2.9%	0.0%	-2.7%	-5.4%	-7.9%	12.4%	33.9%
2013	4.2%	2.1%	0.0%	-2.0%	-3.8%	-5.6%	9.0%	24.7%
2014	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.0%	3.1%	8.2%
2015	1.5%	0.7%	0.0%	-0.7%	-1.5%	-2.2%	3.1%	7.8%
2016	1.9%	0.9%	0.0%	-0.9%	-1.7%	-2.6%	4.0%	10.6%
2017	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.4%	3.6%	9.1%
2018	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.3%	3.5%	8.9%
2019	1.8%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	3.6%	9.3%
2020	2.1%	1.1%	0.0%	-1.0%	-2.1%	-3.0%	4.4%	11.4%
2021	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	4.8%	12.3%
2022	2.8%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	5.7%	14.7%
2023	3.0%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	6.2%	16.2%
Total	3.1%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	6.5%	16.9%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 2 of 9

ALBERTA - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid								
AY	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	47	47	47	47	46	46	47	47
2015	2	2	2	2	2	2	2	2
2016	612	608	605	601	597	594	620	644
2017	21	21	20	20	20	20	21	22
2018	342	338	334	330	326	322	350	375
2019	1,283	1,271	1,259	1,248	1,236	1,225	1,309	1,384
2020	1,179	1,167	1,156	1,145	1,134	1,123	1,204	1,277
2021	916	907	898	890	881	873	935	993
2022	1,472	1,456	1,440	1,425	1,410	1,396	1,506	1,608
2023	2,155	2,131	2,108	2,085	2,063	2,041	2,206	2,361
Total	8,029	7,948	7,869	7,791	7,716	7,642	8,200	8,712
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Dollar Impact Relative to Valuation Assumption								
AY	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	160	79	-	(77)	(153)	(227)	331	843
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Percentage Impact Relative to Valuation Assumption								
AY	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.3%	0.2%	0.0%	-0.2%	-0.3%	-0.5%	0.7%	1.7%
2015	0.4%	0.2%	0.0%	-0.2%	-0.4%	-0.7%	0.9%	2.2%
2016	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	2.6%	6.5%
2017	1.4%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	2.8%	6.9%
2018	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	4.9%	12.4%
2019	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	3.9%	9.9%
2020	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	4.1%	10.5%
2021	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	4.1%	10.5%
2022	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	4.5%	11.6%
2023	2.3%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	4.7%	12.0%
Total	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	4.2%	10.7%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 3 of 9

NEWFOUNDLAND AND LABRADOR - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid								
AY	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	25	24	24	23	23	22	26	29
2008	82	80	79	77	76	74	85	96
2009	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0
2011	39	38	37	37	36	35	42	49
2012	0	0	0	0	0	0	0	0
2013	313	311	309	307	306	304	317	330
2014	332	330	328	326	324	322	337	351
2015	307	304	302	299	296	294	313	330
2016	1,388	1,380	1,372	1,364	1,357	1,349	1,404	1,454
2017	223	221	220	218	217	216	226	236
2018	1,555	1,543	1,531	1,519	1,507	1,495	1,582	1,660
2019	2,764	2,740	2,717	2,695	2,673	2,652	2,813	2,958
2020	3,610	3,573	3,537	3,501	3,466	3,431	3,689	3,924
2021	5,551	5,494	5,439	5,384	5,332	5,280	5,670	6,029
2022	8,820	8,731	8,643	8,558	8,475	8,393	9,010	9,580
2023	11,470	11,344	11,222	11,102	10,984	10,870	11,737	12,544
Total	36,480	36,115	35,759	35,410	35,070	34,738	37,251	39,570
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Dollar Impact Relative to Valuation Assumption								
AY	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	721	356	-	(348)	(688)	(1,021)	1,492	3,811
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Percentage Impact Relative to Valuation Assumption								
AY	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	3.8%	1.9%	0.0%	-1.8%	-3.6%	-5.3%	8.0%	20.9%
2008	4.1%	2.0%	0.0%	-1.9%	-3.8%	-5.6%	8.5%	22.2%
2009	4.5%	2.2%	0.0%	-2.1%	-4.2%	-6.2%	9.4%	24.9%
2010	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	2.4%	5.9%
2011	5.3%	2.6%	0.0%	-2.5%	-4.9%	-7.2%	11.2%	30.2%
2012	5.7%	2.8%	0.0%	-2.7%	-5.2%	-7.7%	12.1%	32.9%
2013	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	2.6%	6.9%
2014	1.3%	0.7%	0.0%	-0.6%	-1.3%	-1.9%	2.8%	7.1%
2015	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	3.7%	9.5%
2016	1.1%	0.6%	0.0%	-0.6%	-1.1%	-1.6%	2.4%	6.0%
2017	1.4%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	2.9%	7.3%
2018	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.3%	3.3%	8.4%
2019	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	3.5%	8.8%
2020	2.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	4.3%	11.0%
2021	2.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	4.3%	10.9%
2022	2.0%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	4.2%	10.8%
2023	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	4.6%	11.8%
Total	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	4.2%	10.7%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 4 of 9

NEW BRUNSWICK - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	21	21	21	20	20	20	21	23
2012	-	-	-	-	-	-	-	-
2013	9	9	9	9	9	9	9	10
2014	51	51	50	50	49	49	53	56
2015	199	197	196	194	192	191	203	213
2016	276	275	274	272	271	270	279	286
2017	407	405	402	400	397	395	413	429
2018	930	924	918	912	906	900	943	982
2019	1,473	1,461	1,449	1,437	1,425	1,413	1,499	1,576
2020	1,692	1,678	1,664	1,650	1,636	1,623	1,723	1,812
2021	2,950	2,918	2,886	2,856	2,825	2,796	3,017	3,219
2022	3,919	3,866	3,815	3,764	3,715	3,667	4,031	4,367
2023	5,286	5,211	5,138	5,067	4,998	4,931	5,445	5,929
Total	17,215	17,016	16,821	16,631	16,445	16,263	17,636	18,901
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	394	195	-	(190)	(376)	(558)	815	2,080
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	3.8%	9.6%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.8%	0.4%	0.0%	-0.4%	-0.8%	-1.2%	1.7%	4.1%
2014	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	4.8%	12.2%
2015	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	3.5%	8.8%
2016	0.9%	0.5%	0.0%	-0.4%	-0.9%	-1.3%	1.9%	4.7%
2017	1.3%	0.6%	0.0%	-0.6%	-1.3%	-1.9%	2.7%	6.7%
2018	1.4%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	2.8%	7.0%
2019	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	3.5%	8.8%
2020	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	3.5%	8.9%
2021	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	4.5%	11.5%
2022	2.7%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	5.7%	14.5%
2023	2.9%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	6.0%	15.4%
Total	2.3%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	4.8%	12.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 5 of 9

NOVA SCOTIA - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	5	5	5	5	5	5	5	5
2014	100	99	99	98	98	97	101	104
2015	71	71	70	70	69	69	72	75
2016	70	70	69	69	68	68	71	74
2017	211	210	209	208	207	206	213	220
2018	650	646	642	638	634	630	659	685
2019	1,895	1,881	1,867	1,853	1,840	1,826	1,925	2,013
2020	2,213	2,194	2,175	2,157	2,138	2,121	2,253	2,372
2021	2,873	2,846	2,819	2,793	2,767	2,742	2,930	3,100
2022	4,784	4,733	4,682	4,633	4,585	4,538	4,893	5,217
2023	10,205	10,089	9,976	9,865	9,757	9,652	10,451	11,191
Total	23,078	22,843	22,613	22,389	22,169	21,954	23,574	25,056
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	465	230	-	(225)	(444)	(659)	960	2,443
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.4%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.9%	2.2%
2014	1.0%	0.5%	0.0%	-0.5%	-1.0%	-1.4%	2.0%	4.9%
2015	1.3%	0.7%	0.0%	-0.7%	-1.3%	-1.9%	2.7%	6.8%
2016	1.4%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	2.9%	7.3%
2017	1.1%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	2.2%	5.4%
2018	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	2.7%	6.8%
2019	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	3.1%	7.8%
2020	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	3.6%	9.0%
2021	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	3.9%	10.0%
2022	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	4.5%	11.4%
2023	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	4.8%	12.2%
Total	2.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	4.2%	10.8%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 6 of 9

PRINCE EDWARD ISLAND - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	0	0	0	0	0	0	0	0
2015	-	-	-	-	-	-	-	-
2016	60	59	59	58	58	57	61	66
2017	318	316	314	312	311	309	323	336
2018	58	58	57	57	57	56	59	61
2019	363	361	359	357	355	353	368	381
2020	213	211	210	208	207	205	216	225
2021	490	486	481	477	472	468	500	529
2022	861	851	841	832	822	813	882	944
2023	1,070	1,056	1,043	1,031	1,018	1,006	1,098	1,183
Total	3,433	3,399	3,365	3,332	3,299	3,268	3,507	3,726
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	69	34	-	(33)	(66)	(97)	142	361
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	4.9%	2.4%	0.0%	-2.3%	-4.5%	-6.7%	10.3%	27.5%
2015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	2.1%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	4.3%	11.7%
2017	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	2.7%	6.9%
2018	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	2.6%	6.6%
2019	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	2.5%	6.2%
2020	1.4%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	3.0%	7.4%
2021	1.9%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	4.0%	10.0%
2022	2.3%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	4.8%	12.2%
2023	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.6%	5.2%	13.4%
Total	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	4.2%	10.7%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 7 of 9

YUKON - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0
2017	548	545	541	538	534	531	556	578
2018	1	1	1	1	1	1	2	2
2019	4	4	4	4	4	4	4	4
2020	133	132	131	129	128	127	136	145
2021	35	35	34	34	34	33	36	38
2022	69	68	67	67	66	65	70	75
2023	77	76	75	74	73	72	79	85
Total	868	861	854	847	841	834	883	926
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	14	7	-	(7)	(13)	(20)	29	72
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.3%	0.2%	0.0%	-0.2%	-0.3%	-0.5%	0.6%	1.6%
2015	0.5%	0.2%	0.0%	-0.2%	-0.5%	-0.7%	0.9%	2.3%
2016	0.9%	0.4%	0.0%	-0.4%	-0.8%	-1.3%	1.8%	4.3%
2017	1.3%	0.7%	0.0%	-0.7%	-1.3%	-1.9%	2.7%	6.8%
2018	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	4.1%	10.3%
2019	1.8%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	3.8%	9.5%
2020	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	4.2%	10.6%
2021	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	4.2%	10.6%
2022	2.1%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	4.4%	11.4%
2023	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	5.0%	12.9%
Total	1.6%	0.8%	0.0%	-0.8%	-1.6%	-2.3%	3.4%	8.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 8 of 9

NORTHWEST TERRITORIES - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	0	0	0	0	0	0	0	0
2015	1	1	1	1	1	1	1	1
2016	0	0	0	0	0	0	0	0
2017	4	4	4	4	4	4	4	4
2018	8	8	8	8	8	8	8	9
2019	21	21	21	21	20	20	22	23
2020	84	83	82	81	80	80	85	90
2021	262	260	257	255	252	250	268	284
2022	434	429	424	420	415	411	444	475
2023	636	629	622	616	609	603	651	695
Total	1,450	1,435	1,420	1,405	1,391	1,377	1,483	1,582
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	31	15	-	(15)	(29)	(43)	63	162
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.3%	0.2%	0.0%	-0.2%	-0.3%	-0.5%	0.7%	1.6%
2015	0.5%	0.3%	0.0%	-0.3%	-0.5%	-0.8%	1.0%	2.5%
2016	0.8%	0.4%	0.0%	-0.4%	-0.8%	-1.2%	1.6%	4.0%
2017	1.4%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	2.8%	6.9%
2018	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	4.1%	10.4%
2019	1.8%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	3.8%	9.6%
2020	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	4.1%	10.3%
2021	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	4.1%	10.5%
2022	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	4.7%	11.9%
2023	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	4.6%	11.7%
Total	2.2%	1.1%	0.0%	-1.0%	-2.1%	-3.0%	4.5%	11.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 9 of 9

NUNAVUT - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0
2019	1	1	0	0	0	0	1	1
2020	1	1	1	1	1	1	1	2
2021	5	5	5	5	5	5	5	5
2022	16	15	15	15	15	15	16	17
2023	28	28	27	27	27	26	28	30
Total	51	50	50	49	48	48	52	55
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	1	1	-	(1)	(1)	(2)	2	6
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0.9%	0.4%	0.0%	-0.4%	-0.8%	-1.3%	1.8%	4.3%
2017	1.4%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	2.8%	6.9%
2018	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	4.1%	10.2%
2019	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	3.8%	9.7%
2020	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	4.1%	10.5%
2021	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	4.1%	10.4%
2022	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	4.7%	12.0%
2023	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	4.6%	11.8%
Total	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	4.5%	11.6%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 1 of 9

ONTARIO – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	73	71	69	68	66	65	76	88
2010	31	30	29	29	28	27	32	38
2011	375	365	356	347	338	330	396	463
2012	24	23	22	22	21	21	25	30
2013	969	941	914	888	864	841	1,030	1,233
2014	196	195	194	193	193	192	198	203
2015	888	883	879	875	871	867	897	925
2016	735	729	724	718	713	708	746	780
2017	2,046	2,035	2,024	2,014	2,003	1,993	2,069	2,137
2018	6,045	6,012	5,980	5,948	5,916	5,885	6,114	6,316
2019	13,440	13,341	13,244	13,149	13,055	12,963	13,647	14,253
2020	12,390	12,275	12,162	12,052	11,943	11,836	12,632	13,347
2021	23,605	23,325	23,051	22,783	22,520	22,264	24,196	25,960
2022	39,901	39,367	38,846	38,337	37,840	37,355	41,033	44,446
2023	59,728	58,907	58,107	57,328	56,570	55,831	61,475	66,794
Total	160,445	158,500	156,602	154,750	152,942	151,178	164,568	177,012
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	3,843	1,898	-	(1,852)	(3,660)	(5,425)	7,965	20,410
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	4.7%	2.3%	0.0%	-2.2%	-4.4%	-6.4%	9.8%	26.2%
2010	4.9%	2.4%	0.0%	-2.3%	-4.5%	-6.7%	10.3%	27.5%
2011	5.3%	2.6%	0.0%	-2.5%	-4.9%	-7.2%	11.2%	30.2%
2012	5.7%	2.8%	0.0%	-2.7%	-5.2%	-7.7%	12.1%	32.9%
2013	6.0%	2.9%	0.0%	-2.8%	-5.5%	-8.0%	12.7%	34.9%
2014	0.9%	0.4%	0.0%	-0.4%	-0.8%	-1.2%	1.8%	4.5%
2015	1.0%	0.5%	0.0%	-0.5%	-0.9%	-1.4%	2.0%	5.3%
2016	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.2%	3.1%	7.7%
2017	1.1%	0.5%	0.0%	-0.5%	-1.0%	-1.6%	2.2%	5.6%
2018	1.1%	0.5%	0.0%	-0.5%	-1.1%	-1.6%	2.3%	5.6%
2019	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	3.0%	7.6%
2020	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	3.9%	9.7%
2021	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	5.0%	12.6%
2022	2.7%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	5.6%	14.4%
2023	2.8%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	5.8%	15.0%
Total	2.5%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	5.1%	13.0%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 2 of 9

ALBERTA – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	1,043	1,033	1,024	1,015	1,005	996	1,063	1,123
2014	5	5	5	4	4	4	5	5
2015	206	205	203	202	201	199	209	219
2016	470	468	466	465	463	462	473	483
2017	1,297	1,290	1,283	1,276	1,269	1,262	1,312	1,357
2018	5,874	5,841	5,809	5,778	5,746	5,716	5,942	6,139
2019	9,278	9,218	9,158	9,100	9,042	8,986	9,404	9,771
2020	18,093	17,955	17,819	17,686	17,555	17,426	18,383	19,233
2021	37,016	36,662	36,314	35,973	35,639	35,311	37,761	39,962
2022	61,807	61,072	60,352	59,648	58,959	58,285	63,359	67,990
2023	87,441	86,306	85,198	84,117	83,062	82,032	89,848	97,107
Total	222,531	220,054	217,632	215,263	212,946	210,678	227,760	243,391
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	4,899	2,422	-	(2,369)	(4,687)	(6,954)	10,128	25,758
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	3.9%	9.7%
2014	3.7%	1.8%	0.0%	-1.8%	-3.5%	-5.1%	7.6%	19.9%
2015	1.4%	0.7%	0.0%	-0.7%	-1.4%	-2.0%	2.9%	7.5%
2016	0.7%	0.3%	0.0%	-0.3%	-0.7%	-1.0%	1.4%	3.6%
2017	1.1%	0.6%	0.0%	-0.6%	-1.1%	-1.6%	2.3%	5.8%
2018	1.1%	0.6%	0.0%	-0.5%	-1.1%	-1.6%	2.3%	5.7%
2019	1.3%	0.6%	0.0%	-0.6%	-1.3%	-1.9%	2.7%	6.7%
2020	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	3.2%	7.9%
2021	1.9%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	4.0%	10.0%
2022	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	5.0%	12.7%
2023	2.6%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	5.5%	14.0%
Total	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	4.7%	11.8%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 3 of 9

NEWFOUNDLAND AND LABRADOR – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	3	3	2	2	2	2	3	3
2016	-	-	-	-	-	-	-	-
2017	188	188	187	187	186	185	190	194
2018	477	475	472	470	467	465	482	498
2019	1,005	1,001	997	993	989	985	1,014	1,038
2020	1,326	1,318	1,311	1,303	1,296	1,289	1,342	1,389
2021	2,411	2,393	2,376	2,359	2,342	2,325	2,448	2,557
2022	3,872	3,839	3,806	3,773	3,741	3,710	3,943	4,151
2023	5,130	5,077	5,026	4,975	4,926	4,878	5,240	5,569
Total	14,412	14,293	14,177	14,062	13,949	13,839	14,662	15,399
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	236	117	-	(115)	(227)	(338)	486	1,222
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	7.1%	3.4%	0.0%	-3.3%	-6.4%	-9.3%	15.1%	42.5%
2016	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	0.7%	0.3%	0.0%	-0.3%	-0.6%	-0.9%	1.4%	3.5%
2018	1.1%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	2.2%	5.4%
2019	0.8%	0.4%	0.0%	-0.4%	-0.8%	-1.2%	1.7%	4.1%
2020	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	2.4%	6.0%
2021	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	3.0%	7.6%
2022	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	3.6%	9.1%
2023	2.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	4.3%	10.8%
Total	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	3.4%	8.6%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 4 of 9

NEW BRUNSWICK – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	87	86	85	83	82	81	90	99
2011	0	0	0	0	0	0	0	0
2012	342	338	334	330	326	323	350	374
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	461	458	455	452	449	446	469	492
2017	386	384	381	378	375	373	393	412
2018	1,072	1,062	1,052	1,043	1,034	1,025	1,092	1,155
2019	1,820	1,801	1,783	1,765	1,747	1,730	1,860	1,981
2020	2,939	2,915	2,891	2,868	2,845	2,822	2,991	3,147
2021	4,257	4,209	4,163	4,118	4,074	4,031	4,357	4,658
2022	6,678	6,591	6,506	6,424	6,343	6,264	6,863	7,423
2023	9,321	9,189	9,060	8,935	8,813	8,695	9,602	10,463
Total	27,364	27,032	26,710	26,395	26,088	25,789	28,067	30,204
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	654	323	-	(315)	(621)	(921)	1,357	3,495
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	3.2%	1.6%	0.0%	-1.5%	-3.0%	-4.5%	6.7%	17.1%
2011	3.4%	1.7%	0.0%	-1.6%	-3.2%	-4.8%	7.1%	18.4%
2012	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	4.8%	12.1%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.0%	3.1%	8.2%
2017	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	3.1%	8.1%
2018	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.6%	3.8%	9.8%
2019	2.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	4.3%	11.1%
2020	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	3.5%	8.9%
2021	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	4.6%	11.9%
2022	2.6%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	5.5%	14.1%
2023	2.9%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	6.0%	15.5%
Total	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	5.1%	13.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 5 of 9

NOVA SCOTIA – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	299	296	293	289	286	283	307	328
2014	0	0	0	0	0	0	0	0
2015	30	29	29	29	28	28	31	34
2016	675	664	653	643	633	623	699	772
2017	617	612	609	605	601	597	625	651
2018	1,031	1,026	1,021	1,017	1,012	1,008	1,041	1,069
2019	2,057	2,042	2,026	2,011	1,996	1,982	2,090	2,185
2020	2,237	2,217	2,198	2,179	2,160	2,142	2,277	2,398
2021	9,049	8,957	8,866	8,778	8,691	8,606	9,243	9,820
2022	9,902	9,790	9,680	9,573	9,468	9,365	10,139	10,849
2023	12,650	12,501	12,355	12,213	12,075	11,940	12,966	13,918
Total	38,546	38,134	37,731	37,336	36,951	36,573	39,417	42,024
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	816	403	-	(394)	(780)	(1,157)	1,687	4,293
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	4.8%	12.1%
2014	2.8%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	5.7%	14.6%
2015	3.0%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	6.3%	16.1%
2016	3.4%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	7.0%	18.2%
2017	1.3%	0.6%	0.0%	-0.6%	-1.3%	-1.9%	2.7%	6.9%
2018	0.9%	0.5%	0.0%	-0.4%	-0.9%	-1.3%	1.9%	4.7%
2019	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	3.1%	7.9%
2020	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	3.6%	9.1%
2021	2.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	4.2%	10.8%
2022	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	4.7%	12.1%
2023	2.4%	1.2%	0.0%	-1.1%	-2.3%	-3.4%	4.9%	12.6%
Total	2.2%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	4.5%	11.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 6 of 9

PRINCE EDWARD ISLAND – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	262	257	252	247	243	238	274	309
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	18	18	17	17	17	17	19	21
2016	702	683	664	646	629	613	745	884
2017	-	-	-	-	-	-	-	-
2018	52	51	51	50	50	50	52	55
2019	126	125	124	123	122	121	128	135
2020	403	399	396	393	390	388	409	431
2021	285	283	281	278	276	274	291	306
2022	1,034	1,025	1,015	1,006	997	988	1,055	1,117
2023	1,309	1,297	1,285	1,273	1,261	1,250	1,336	1,416
Total	4,192	4,138	4,085	4,035	3,986	3,938	4,308	4,673
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	107	52	-	(51)	(100)	(147)	223	588
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	4.1%	2.0%	0.0%	-1.9%	-3.8%	-5.6%	8.5%	22.3%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	3.4%	1.7%	0.0%	-1.6%	-3.2%	-4.8%	7.1%	18.4%
2016	5.7%	2.8%	0.0%	-2.7%	-5.3%	-7.7%	12.2%	33.1%
2017	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2018	1.4%	0.7%	0.0%	-0.6%	-1.3%	-1.9%	2.9%	7.6%
2019	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	3.6%	9.4%
2020	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	3.3%	8.7%
2021	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	3.5%	9.1%
2022	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	3.9%	10.0%
2023	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	4.0%	10.2%
Total	2.6%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	5.5%	14.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 7 of 9

YUKON – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	1	1	1	1	1	1	1	1
2017	2	2	2	2	2	2	2	2
2018	101	101	100	100	99	99	103	106
2019	18	18	18	17	17	17	18	19
2020	188	187	186	184	183	182	191	200
2021	95	94	94	93	92	91	97	103
2022	325	322	318	315	311	308	333	356
2023	582	576	571	566	561	556	593	628
Total	1,313	1,301	1,289	1,277	1,266	1,255	1,338	1,414
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	24	12	-	(12)	(23)	(34)	49	126
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0.7%	0.3%	0.0%	-0.3%	-0.6%	-1.0%	1.4%	3.4%
2017	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	2.4%	6.0%
2018	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	2.4%	5.9%
2019	1.3%	0.6%	0.0%	-0.6%	-1.3%	-1.9%	2.7%	6.7%
2020	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	3.1%	7.6%
2021	1.9%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	4.0%	10.0%
2022	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	4.7%	11.9%
2023	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	3.9%	10.0%
Total	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	3.8%	9.7%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 8 of 9

NORTHWEST TERRITORIES – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	1	1	1	1	1	1	1	1
2017	1	1	1	1	1	1	1	1
2018	6	6	6	5	5	5	6	6
2019	113	113	112	111	111	110	115	119
2020	33	33	32	32	32	32	33	35
2021	523	518	513	508	503	498	534	566
2022	214	212	209	207	205	203	219	234
2023	289	285	282	279	276	273	296	317
Total	1,180	1,168	1,156	1,145	1,134	1,123	1,205	1,279
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	23	12	-	(11)	(23)	(33)	48	123
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	0.7%	0.3%	0.0%	-0.3%	-0.6%	-0.9%	1.3%	3.3%
2017	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	2.4%	6.0%
2018	1.1%	0.5%	0.0%	-0.5%	-1.1%	-1.6%	2.3%	5.6%
2019	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	2.5%	6.2%
2020	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	3.1%	7.9%
2021	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	4.1%	10.3%
2022	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	4.7%	11.9%
2023	2.3%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	4.9%	12.4%
Total	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	4.2%	10.6%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

page 9 of 9

NUNAVUT – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	1	1	1	1	1	1	1	1
2017	1	1	1	1	1	1	1	1
2018	5	5	5	5	4	4	5	5
2019	12	11	11	11	11	11	12	12
2020	20	20	20	20	20	20	21	22
2021	51	51	50	50	49	49	52	55
2022	148	146	144	143	141	139	151	163
2023	192	189	187	184	182	179	197	214
Total	430	425	420	415	410	405	441	474
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	10	5	-	(5)	(10)	(15)	21	54
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0.7%	0.4%	0.0%	-0.3%	-0.7%	-1.0%	1.5%	3.8%
2016	0.7%	0.3%	0.0%	-0.3%	-0.7%	-1.0%	1.4%	3.4%
2017	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	2.4%	6.0%
2018	1.1%	0.5%	0.0%	-0.5%	-1.1%	-1.6%	2.3%	5.6%
2019	1.3%	0.6%	0.0%	-0.6%	-1.3%	-1.9%	2.7%	6.7%
2020	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	3.1%	7.9%
2021	2.0%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	4.0%	10.1%
2022	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	5.0%	12.8%
2023	2.8%	1.4%	0.0%	-1.3%	-2.7%	-3.9%	5.8%	14.9%
Total	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	5.0%	12.9%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-3

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2023.

ALL JURISDICTIONS COMBINED

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2023 projected Unpaid							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	15,110	14,700	14,306	13,928	13,564	13,214	15,999	18,852
2008	204	199	195	191	188	184	212	240
2009	69	67	66	64	63	62	72	83
2010	134	131	129	127	124	122	139	156
2011	495	483	471	459	448	437	522	609
2012	628	619	609	600	591	582	649	713
2013	2,942	2,892	2,845	2,799	2,755	2,712	3,049	3,392
2014	1,527	1,517	1,507	1,498	1,488	1,479	1,549	1,616
2015	1,817	1,804	1,792	1,781	1,769	1,758	1,843	1,921
2016	6,059	5,998	5,938	5,881	5,825	5,771	6,189	6,597
2017	6,760	6,719	6,678	6,639	6,599	6,561	6,847	7,103
2018	20,066	19,940	19,816	19,694	19,574	19,456	20,332	21,114
2019	41,564	41,249	40,940	40,636	40,338	40,045	42,227	44,182
2020	53,912	53,440	52,976	52,522	52,077	51,640	54,906	57,851
2021	102,252	101,183	100,137	99,112	98,109	97,126	104,506	111,222
2022	160,096	158,136	156,220	154,349	152,520	150,733	164,243	176,698
2023	229,874	226,868	223,938	221,082	218,297	215,582	236,257	255,611
Total	643,511	635,945	628,564	621,361	614,330	607,465	659,543	707,961
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
Total	14,946	7,381	-	(7,203)	(14,234)	(21,099)	30,978	79,396
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	4.66%	5.16%	5.66%	6.16%	6.66%	7.16%	3.64%	0.85%
2007 & prior	5.6%	2.8%	0.0%	-2.6%	-5.2%	-7.6%	11.8%	31.8%
2008	4.2%	2.1%	0.0%	-2.0%	-3.9%	-5.8%	8.8%	23.0%
2009	4.7%	2.3%	0.0%	-2.2%	-4.4%	-6.4%	9.8%	26.1%
2010	3.8%	1.9%	0.0%	-1.8%	-3.6%	-5.3%	8.0%	20.8%
2011	5.2%	2.5%	0.0%	-2.4%	-4.8%	-7.0%	11.0%	29.5%
2012	3.2%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	6.6%	17.1%
2013	3.4%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	7.2%	19.2%
2014	1.3%	0.7%	0.0%	-0.6%	-1.3%	-1.9%	2.8%	7.2%
2015	1.4%	0.7%	0.0%	-0.7%	-1.3%	-1.9%	2.8%	7.2%
2016	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	4.2%	11.1%
2017	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	2.5%	6.4%
2018	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	2.6%	6.6%
2019	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	3.1%	7.9%
2020	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	3.6%	9.2%
2021	2.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	4.4%	11.1%
2022	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	5.1%	13.1%
2023	2.7%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	5.5%	14.1%
Total	2.4%	1.2%	0.0%	-1.1%	-2.3%	-3.4%	4.9%	12.6%
	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 Since Prior Implementation
(i.e. includes Actuarial Present Value Adjustments)

page 1 of 10

EXHIBIT G-1 - Components of Change in M/S IBNR (i.e. IBNR + Discount Amount + Risk Adjustment): Ontario								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	6,749	488	1,221	(872)	836	12.4%	7,585
	2013	(65)	11	(23)	20	8	(12.9%)	(57)
	2014	15	(40)	84	(28)	17	116.7%	31
	2015	(65)	48	(35)	28	41	(63.3%)	(24)
	2016	(56)	21	44	(56)	9	(16.2%)	(47)
	2017	222	(256)	272	(67)	(52)	(23.2%)	171
	2018	995	2,814	(3,182)	(247)	(614)	(61.7%)	381
	2019	3,241	(339)	320	(1,055)	(1,074)	(33.1%)	2,167
	2020	5,819	(557)	664	(2,034)	(1,928)	(33.1%)	3,892
	2021	8,634	(310)	(861)	(2,423)	(3,594)	(41.6%)	5,040
	2022	14,320	1,184	(5,719)	215	(4,321)	(30.2%)	9,999
	2023	-	2,667	1,217	34	3,918	-	3,918
Private Passenger Total		39,809	5,731	(5,999)	(6,485)	(6,753)	(17.0%)	33,056
Non Private Passenger	prior	(187)	38	411	(67)	381	(204.1%)	194
	2013	66	(461)	458	(242)	(245)	(368.9%)	(178)
	2014	6	(34)	36	(16)	(14)	(248.6%)	(9)
	2015	1,555	482	(861)	(1,456)	(1,834)	(118.0%)	(280)
	2016	123	(207)	337	45	175	142.3%	299
	2017	(121)	(130)	267	303	440	(364.3%)	320
	2018	749	(780)	1,294	(680)	(166)	(22.2%)	582
	2019	2,391	(553)	(1,460)	1,245	(768)	(32.1%)	1,623
	2020	8,677	(2,327)	599	(1,399)	(3,127)	(36.0%)	5,550
	2021	21,263	(2,939)	2,268	(3,394)	(4,065)	(19.1%)	17,198
	2022	36,649	1,485	(46)	(5,012)	(3,573)	(9.7%)	33,076
	2023	-	8,276	5,414	464	14,154	-	14,154
Non Private Passenger Total		71,171	2,849	8,718	(10,208)	1,358	1.9%	72,529
Grand Total		110,980	8,580	2,719	(16,693)	(5,395)	(4.9%)	105,585

EXHIBIT G-1

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

page 2 of 10

EXHIBIT G-1 - Components of Change in M/S IBNR (i.e. IBNR + Discount Amount + Risk Adjustment): Alberta								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	20	(22)	(53)	71	(3)	(17.6%)	16
	2013	(2)	2	1	(3)	(0)	17.8%	(2)
	2014	168	(206)	212	(141)	(135)	(80.1%)	33
	2015	80	(39)	39	(81)	(80)	(100.7%)	(1)
	2016	(2)	22	81	3	106	(5,981.2%)	104
	2017	19	(16)	34	(21)	(3)	(15.1%)	16
	2018	82	6	(94)	63	(25)	(30.3%)	57
	2019	132	(42)	(241)	189	(94)	(71.7%)	37
	2020	261	81	(166)	89	4	1.7%	266
	2021	491	(43)	(252)	53	(243)	(49.4%)	248
	2022	954	(140)	(1,061)	581	(621)	(65.1%)	333
	2023	-	271	(311)	40	(0)	-	(0)
Private Passenger Total		2,202	(126)	(1,812)	843	(1,095)	(49.7%)	1,108
Non Private Passenger	prior	47	(115)	67	34	(14)	(29.0%)	33
	2013	(193)	37	57	52	147	(76.1%)	(46)
	2014	(10)	(5)	53	(5)	43	(433.8%)	33
	2015	57	(286)	347	(93)	(32)	(56.2%)	25
	2016	205	(251)	258	(89)	(82)	(39.9%)	123
	2017	460	(277)	168	66	(42)	(9.2%)	418
	2018	1,607	(906)	734	51	(121)	(7.5%)	1,486
	2019	4,426	(1,053)	989	(644)	(708)	(16.0%)	3,718
	2020	11,471	(1,363)	1,181	(1,062)	(1,244)	(10.8%)	10,227
	2021	19,504	(3,145)	(18)	5,716	2,552	13.1%	22,056
	2022	46,009	(705)	(1,738)	3,144	702	1.5%	46,711
	2023	-	8,232	8,338	1,898	18,469	-	18,469
Non Private Passenger Total		83,584	162	10,437	9,069	19,669	23.5%	103,252
Grand Total		85,786	37	8,625	9,912	18,574	21.7%	104,360

EXHIBIT G-1

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

page 3 of 10

EXHIBIT G-1 - Components of Change in M/S IBNR (i.e. IBNR + Discount Amount + Risk Adjustment): Newfoundland & Labrador								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	(31)	(41)	170	(125)	4	(13.9%)	(26)
	2013	21	(129)	181	(38)	13	62.0%	34
	2014	(1)	5	(4)	0	1	(110.5%)	0
	2015	18	1	124	(129)	(4)	(20.0%)	14
	2016	45	(50)	(108)	(23)	(181)	(403.4%)	(136)
	2017	(95)	(2)	(39)	136	95	(99.8%)	(0)
	2018	(22)	108	104	(277)	(65)	288.2%	(87)
	2019	231	579	(641)	(193)	(255)	(110.3%)	(24)
	2020	385	(221)	209	30	18	4.6%	403
	2021	2,038	(805)	323	(302)	(784)	(38.5%)	1,253
	2022	7,120	(1,332)	940	(826)	(1,218)	(17.1%)	5,902
	2023	-	844	1,347	(104)	2,088	-	2,088
Private Passenger Total		9,710	(1,043)	2,607	(1,852)	(288)	(3.0%)	9,422
Non Private Passenger	prior	(1)	(0)	2	(1)	1	(74.1%)	(0)
	2013	(1)	(1)	1	(0)	0	(69.9%)	(0)
	2014	(0)	(1)	1	(1)	(0)	81.3%	(1)
	2015	1	(15)	39	(24)	0	31.4%	1
	2016	1	(38)	37	(2)	(2)	(299.1%)	(2)
	2017	18	(285)	401	(131)	(15)	(79.7%)	4
	2018	29	114	(437)	345	22	74.4%	51
	2019	31	231	(444)	113	(100)	(320.1%)	(69)
	2020	121	(318)	(60)	301	(77)	(63.9%)	44
	2021	508	(286)	486	(177)	24	4.7%	532
	2022	3,036	(851)	777	(431)	(505)	(16.6%)	2,531
	2023	-	433	882	(28)	1,287	-	1,287
Non Private Passenger Total		3,743	(1,016)	1,686	(35)	635	17.0%	4,378
Grand Total		13,453	(2,059)	4,292	(1,887)	346	2.6%	13,800

EXHIBIT G-1

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

page 4 of 10

EXHIBIT G-1 - Components of Change in M/S IBNR (i.e. IBNR + Discount Amount + Risk Adjustment): New Brunswick								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	128	(171)	150	(77)	(97)	(75.9%)	31
	2013	8	(6)	4	(2)	(4)	(50.8%)	4
	2014	39	(10)	(5)	(6)	(21)	(53.5%)	18
	2015	91	34	(445)	363	(48)	(52.8%)	43
	2016	106	(526)	775	(327)	(78)	(73.6%)	28
	2017	381	(198)	204	(216)	(209)	(54.9%)	172
	2018	374	1	(104)	1	(102)	(27.4%)	271
	2019	497	108	(1,027)	692	(227)	(45.7%)	270
	2020	1,347	(184)	141	(318)	(361)	(26.8%)	986
	2021	2,327	(80)	287	(1,006)	(799)	(34.3%)	1,528
	2022	3,125	554	(175)	(83)	296	9.5%	3,422
	2023	-	344	677	40	1,061	-	1,061
Private Passenger Total		8,422	(132)	483	(939)	(588)	(7.0%)	7,833
Non Private Passenger	prior	(32)	19	8	(26)	1	(3.3%)	(31)
	2013	1	0	(1)	1	(0)	(37.8%)	1
	2014	0	0	(1)	0	0	52.1%	0
	2015	0	(1)	0	0	(0)	(8.7%)	0
	2016	13	(20)	(23)	54	12	91.9%	24
	2017	37	217	(237)	(17)	(37)	(100.3%)	(0)
	2018	300	(244)	200	(138)	(182)	(60.7%)	118
	2019	444	(167)	(48)	63	(152)	(34.2%)	292
	2020	689	(145)	407	(72)	190	27.6%	879
	2021	2,970	(614)	331	(105)	(388)	(13.1%)	2,582
	2022	4,983	(553)	(161)	955	241	4.8%	5,224
	2023	-	666	1,622	107	2,395	-	2,395
Non Private Passenger Total		9,404	(840)	2,097	823	2,080	22.1%	11,484
Grand Total		17,826	(973)	2,579	(115)	1,491	8.4%	19,317

EXHIBIT G-1

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

page 5 of 10

EXHIBIT G-1 - Components of Change in M/S IBNR (i.e. IBNR + Discount Amount + Risk Adjustment): Nova Scotia								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	10	20	(28)	19	11	116.4%	21
	2013	4	(2)	(2)	10	6	169.9%	10
	2014	(4)	(4)	9	2	6	(175.4%)	3
	2015	2	(13)	11	1	(1)	(52.6%)	1
	2016	9	4	(36)	0	(32)	(367.6%)	(23)
	2017	5	(77)	161	(25)	59	1,102.4%	64
	2018	62	330	(146)	(44)	141	225.2%	203
	2019	349	(556)	672	(109)	8	2.2%	357
	2020	896	(285)	3	(210)	(493)	(55.0%)	404
	2021	1,929	(354)	184	(461)	(631)	(32.7%)	1,298
	2022	4,282	25	27	(1,527)	(1,474)	(34.4%)	2,808
	2023	-	928	1,625	83	2,636	-	2,636
Private Passenger Total		7,544	17	2,481	(2,261)	237	3.1%	7,781
Non Private Passenger	prior	(1)	2	(2)	(0)	(1)	56.1%	(2)
	2013	(8)	11	(3)	(6)	2	(20.7%)	(6)
	2014	0	0	(1)	(0)	(0)	(117.1%)	(0)
	2015	(1)	(2)	4	(3)	(2)	131.7%	(3)
	2016	55	(219)	261	(75)	(33)	(60.0%)	22
	2017	(145)	(237)	140	344	246	(169.5%)	101
	2018	155	(375)	459	(209)	(125)	(81.0%)	29
	2019	398	(39)	(349)	184	(204)	(51.3%)	194
	2020	1,466	(610)	302	(499)	(808)	(55.1%)	658
	2021	3,604	(834)	802	391	359	10.0%	3,963
	2022	6,766	(951)	(623)	358	(1,216)	(18.0%)	5,551
	2023	-	1,069	1,773	3	2,846	-	2,846
Non Private Passenger Total		12,289	(2,186)	2,761	488	1,064	8.7%	13,353
Grand Total		19,833	(2,169)	5,242	(1,772)	1,301	6.6%	21,134

EXHIBIT G-1

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

page 6 of 10

EXHIBIT G-1 - Components of Change in M/S IBNR (i.e. IBNR + Discount Amount + Risk Adjustment): Prince Edward Island								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	1	(2)	1	(0)	(2)	(165.9%)	(1)
	2013	0	(0)	0	0	(0)	(88.0%)	0
	2014	0	(0)	0	(0)	(0)	(176.3%)	(0)
	2015	(0)	(1)	1	(0)	0	(58.7%)	(0)
	2016	12	(19)	(30)	16	(33)	(281.8%)	(21)
	2017	6	(7)	86	1	80	1,266.7%	87
	2018	16	41	(43)	(3)	(5)	(29.2%)	11
	2019	66	(39)	53	3	17	26.1%	83
	2020	121	(21)	(10)	(14)	(45)	(37.6%)	76
	2021	720	(87)	60	(268)	(294)	(40.8%)	426
	2022	621	145	(104)	106	147	23.6%	768
	2023	-	8	262	5	274	-	274
Private Passenger Total		1,564	17	276	(154)	139	8.9%	1,703
Non Private Passenger	prior	(31)	6	231	0	237	(754.3%)	206
	2013	(0)	(0)	1	0	0	(181.5%)	0
	2014	(0)	(0)	0	0	0	(249.3%)	0
	2015	(2)	(0)	3	(3)	(0)	0.8%	(3)
	2016	(173)	(42)	207	(151)	14	(8.1%)	(159)
	2017	6	(6)	4	(4)	(6)	(97.2%)	0
	2018	16	(7)	7	11	12	70.8%	28
	2019	12	(9)	(100)	27	(82)	(693.3%)	(70)
	2020	63	(57)	24	45	11	17.8%	74
	2021	240	(141)	156	(169)	(154)	(64.1%)	86
	2022	1,063	(328)	41	256	(30)	(2.9%)	1,033
	2023	-	16	422	35	473	-	473
Non Private Passenger Total		1,194	(569)	998	47	475	39.8%	1,669
Grand Total		2,757	(552)	1,274	(107)	615	22.3%	3,372

EXHIBIT G-1

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

page 7 of 10

EXHIBIT G-1 - Components of Change in M/S IBNR (i.e. IBNR + Discount Amount + Risk Adjustment): Yukon								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	(0)	(0)	0	0	0	(88.2%)	(0)
	2013	0	(0)	(0)	(0)	(0)	(115.2%)	(0)
	2014	0	(0)	0	(0)	(0)	(54.7%)	0
	2015	(0)	(0)	0	0	0	(1,557.9%)	0
	2016	(2)	1	(3)	5	3	(117.4%)	0
	2017	9	(56)	268	(22)	189	2,214.7%	198
	2018	3	(1)	0	(0)	(1)	(28.4%)	2
	2019	6	(2)	3	(2)	(1)	(18.0%)	5
	2020	(75)	1	117	80	198	(262.0%)	122
	2021	56	(76)	79	(18)	(15)	(25.8%)	42
	2022	76	(17)	(89)	37	(69)	(91.3%)	7
	2023	-	22	(10)	(3)	9	-	9
Private Passenger Total		72	(129)	364	77	313	431.9%	385
Non Private Passenger	prior	(0)	(0)	0	0	0	(52.1%)	(0)
	2013	(0)	(0)	0	(0)	0	(90.8%)	(0)
	2014	(0)	(0)	0	(0)	0	(69.8%)	(0)
	2015	0	(1)	1	(0)	(0)	(246.0%)	(0)
	2016	2	(2)	2	(1)	(0)	(23.6%)	1
	2017	10	(2)	(2)	(2)	(6)	(63.4%)	3
	2018	18	(5)	(26)	23	(9)	(50.1%)	9
	2019	31	(7)	7	(4)	(4)	(14.1%)	27
	2020	55	(7)	4	(5)	(7)	(13.6%)	47
	2021	230	(45)	43	(115)	(117)	(50.9%)	113
	2022	415	(126)	180	(180)	(126)	(30.4%)	289
	2023	-	163	43	(27)	178	-	178
Non Private Passenger Total		760	(33)	253	(312)	(92)	(12.1%)	668
Grand Total		832	(162)	617	(234)	221	26.5%	1,053

EXHIBIT G-1

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

page 8 of 10

EXHIBIT G-1 - Components of Change in M/S IBNR (i.e. IBNR + Discount Amount + Risk Adjustment): Northwest Territories								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	4	(0)	2	(3)	(1)	(21.7%)	3
	2013	(1)	(0)	1	(0)	1	(84.4%)	(0)
	2014	0	(1)	1	(0)	0	102.5%	1
	2015	(0)	(1)	2	0	1	(20,500.0%)	1
	2016	(0)	(0)	2	(1)	(0)	89.7%	(0)
	2017	4	(2)	4	(2)	(1)	(17.6%)	3
	2018	14	(6)	7	(4)	(2)	(15.1%)	11
	2019	38	(11)	7	(5)	(9)	(24.4%)	29
	2020	78	(17)	20	(6)	(3)	(4.3%)	74
	2021	403	(211)	166	(186)	(231)	(57.4%)	172
	2022	386	(135)	38	65	(32)	(8.3%)	354
	2023	-	22	166	(8)	179	-	179
Private Passenger Total		925	(363)	416	(151)	(98)	(10.6%)	827
Non Private Passenger	prior	0	(0)	(0)	0	(0)	(83.3%)	0
	2013	0	(0)	0	(0)	(0)	(116.7%)	(0)
	2014	(0)	(0)	0	(0)	0	(60.0%)	(0)
	2015	0	(1)	1	(0)	(0)	(125.9%)	(0)
	2016	1	(2)	2	(1)	(1)	(36.6%)	1
	2017	4	(1)	2	(2)	(1)	(22.6%)	3
	2018	12	(4)	4	(3)	(3)	(21.9%)	9
	2019	30	(13)	11	(0)	(2)	(7.3%)	28
	2020	48	(6)	7	(8)	(8)	(16.8%)	40
	2021	204	(24)	(41)	24	(41)	(19.9%)	164
	2022	209	(30)	(112)	(34)	(176)	(84.2%)	33
	2023	-	33	36	(2)	67	-	67
Non Private Passenger Total		509	(48)	(91)	(25)	(164)	(32.3%)	344
Grand Total		1,433	(411)	326	(177)	(262)	(18.3%)	1,172

EXHIBIT G-1

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

page 9 of 10

EXHIBIT G-1 - Components of Change in M/S IBNR (i.e. IBNR + Discount Amount + Risk Adjustment): Nunavut								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	4	(78)	74	4	(0)	(4.4%)	4
	2013	(0)	(0)	0	(0)	0	(74.0%)	(0)
	2014	(0)	(0)	0	(0)	(0)	2,175.0%	(0)
	2015	(1)	(0)	1	(0)	0	(71.3%)	(0)
	2016	(0)	(0)	0	(0)	(0)	2.6%	(0)
	2017	0	(0)	0	(0)	(0)	(300.0%)	(0)
	2018	1	(0)	(0)	(0)	(1)	(86.4%)	0
	2019	1	(0)	0	(1)	(1)	(58.9%)	0
	2020	3	(1)	0	(1)	(1)	(41.1%)	2
	2021	15	(5)	5	(10)	(10)	(63.7%)	5
	2022	15	(1)	7	(4)	1	7.8%	16
	2023	-	7	(14)	(3)	(10)	-	(10)
Private Passenger Total		38	(78)	74	(17)	(20)	(53.7%)	17
Non Private Passenger	prior	(0)	-	0	-	-	-	(0)
	2013	0	(0)	(0)	(0)	(0)	(103.2%)	(0)
	2014	(0)	(0)	0	(0)	0	(88.8%)	(0)
	2015	4	(14)	(5)	15	(4)	(102.4%)	(0)
	2016	1	(1)	2	(1)	(0)	(21.0%)	1
	2017	4	(1)	2	(1)	(1)	(27.5%)	3
	2018	9	(3)	4	(2)	(1)	(15.7%)	8
	2019	20	(5)	5	(2)	(2)	(9.6%)	18
	2020	30	(4)	4	(5)	(5)	(16.2%)	25
	2021	92	(15)	12	(42)	(45)	(49.0%)	47
	2022	166	4	46	(42)	8	4.7%	173
	2023	-	24	(43)	(7)	(26)	-	(26)
Non Private Passenger Total		325	(14)	26	(88)	(76)	(23.5%)	248
Grand Total		362	(92)	101	(105)	(97)	(26.6%)	266

EXHIBIT G-1

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

page 10 of 10

EXHIBIT G-1 - Components of Change in M/S IBNR (i.e. IBNR + Discount Amount + Risk Adjustment): Total								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	6,884	195	1,537	(983)	748	10.9%	7,632
	2013	(35)	(125)	162	(13)	24	(68.0%)	(11)
	2014	217	(256)	298	(173)	(131)	(60.3%)	86
	2015	124	31	(302)	182	(89)	(71.9%)	35
	2016	110	(547)	724	(383)	(206)	(186.4%)	(95)
	2017	551	(615)	990	(216)	159	28.8%	710
	2018	1,524	3,294	(3,456)	(511)	(673)	(44.2%)	851
	2019	4,561	(302)	(854)	(480)	(1,637)	(35.9%)	2,924
	2020	8,835	(1,204)	979	(2,386)	(2,611)	(29.6%)	6,224
	2021	16,613	(1,970)	(9)	(4,621)	(6,600)	(39.7%)	10,013
	2022	30,900	282	(6,137)	(1,436)	(7,291)	(23.6%)	23,609
	2023	-	5,113	4,958	83	10,154	-	10,154
Private Passenger Total		70,285	3,895	(1,111)	(10,938)	(8,153)	(11.6%)	62,132
Non Private Passenger	prior	(205)	(51)	716	(59)	606	(295.4%)	401
	2013	(134)	(414)	513	(196)	(96)	71.6%	(230)
	2014	(5)	(40)	90	(22)	29	(590.9%)	24
	2015	1,613	162	(471)	(1,563)	(1,872)	(116.0%)	(259)
	2016	227	(781)	1,083	(218)	83	36.6%	310
	2017	273	(722)	744	556	578	212.2%	851
	2018	2,895	(2,211)	2,238	(602)	(575)	(19.8%)	2,320
	2019	7,783	(1,616)	(1,388)	981	(2,023)	(26.0%)	5,761
	2020	22,620	(4,837)	2,468	(2,706)	(5,076)	(22.4%)	17,544
	2021	48,616	(8,045)	4,040	2,130	(1,875)	(3.9%)	46,741
	2022	99,295	(2,054)	(1,635)	(985)	(4,675)	(4.7%)	94,620
	2023	-	18,912	18,488	2,443	39,843	-	39,843
Non Private Passenger Total		182,978	(1,696)	26,885	(241)	24,948	13.6%	207,926
Grand Total		253,263	2,199	25,775	(11,178)	16,795	6.6%	270,058

EXHIBIT G-2

Components of IBNR (\$s) - Change Since Prior Implementation
(i.e. excludes Actuarial Present Value Adjustments)

page 1 of 10

EXHIBIT G-2 - Components of Change in Undiscounted IBNR: Ontario								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	11,610	(299)	942	(269)	375	3.2%	11,985
	2013	15	(3)	(99)	89	(12)	(81.4%)	3
	2014	11	(7)	55	(29)	19	176.5%	30
	2015	(59)	42	(37)	39	44	(74.5%)	(15)
	2016	4	5	0	(11)	(5)	(134.6%)	(1)
	2017	229	(196)	208	(59)	(47)	(20.6%)	182
	2018	1,004	2,875	(3,252)	(195)	(572)	(56.9%)	432
	2019	3,446	(456)	292	(835)	(999)	(29.0%)	2,447
	2020	6,426	(1,083)	857	(1,793)	(2,018)	(31.4%)	4,408
	2021	9,887	(843)	(1,037)	(2,040)	(3,920)	(39.6%)	5,967
	2022	15,663	1,233	(6,699)	880	(4,586)	(29.3%)	11,077
	2023	-	2,975	1,169	73	4,217	-	4,217
Private Passenger Total		48,236	4,244	(7,601)	(4,147)	(7,504)	(15.6%)	40,732
Non Private Passenger	prior	14	-	302	(23)	280	1,998.9%	294
	2013	10	(1)	53	(40)	12	119.0%	22
	2014	6	(16)	18	(18)	(16)	(269.5%)	(10)
	2015	1,451	858	(1,164)	(1,455)	(1,761)	(121.3%)	(310)
	2016	29	52	166	(6)	212	732.2%	241
	2017	(225)	33	208	205	445	(198.0%)	220
	2018	638	(609)	1,223	(732)	(119)	(18.6%)	519
	2019	2,578	(632)	(1,565)	1,401	(796)	(30.9%)	1,782
	2020	9,323	(2,603)	467	(911)	(3,046)	(32.7%)	6,277
	2021	23,455	(3,847)	2,220	(2,893)	(4,520)	(19.3%)	18,935
	2022	39,282	859	(1,173)	(3,004)	(3,318)	(8.4%)	35,964
	2023	-	9,022	5,383	708	15,112	-	15,112
Non Private Passenger Total		76,561	3,116	6,138	(6,767)	2,487	3.2%	79,048
Grand Total		124,797	7,361	(1,463)	(10,915)	(5,017)	(4.0%)	119,780

EXHIBIT G-2

Components of IBNR (\$s) - Change Since Prior Implementation
(i.e. excludes Actuarial Present Value Adjustments)

page 2 of 10

EXHIBIT G-2 - Components of Change in Undiscounted IBNR: Alberta								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	41	(2)	(91)	56	(37)	(90.5%)	4
	2013	4	(0)	(4)	(0)	(4)	(100.0%)	0
	2014	131	(149)	184	(165)	(129)	(98.6%)	2
	2015	84	(38)	35	(77)	(80)	(94.7%)	4
	2016	3	(3)	102	9	109	3,624.4%	112
	2017	23	(20)	36	(17)	(1)	(2.8%)	22
	2018	98	(2)	(101)	69	(35)	(35.2%)	63
	2019	185	7	(347)	236	(104)	(56.0%)	81
	2020	350	(94)	(71)	145	(20)	(5.7%)	330
	2021	564	(158)	(198)	95	(261)	(46.2%)	303
	2022	1,020	(0)	(1,277)	613	(664)	(65.1%)	356
	2023	-	289	(331)	50	8	-	8
Private Passenger Total		2,503	(169)	(2,063)	1,016	(1,216)	(48.6%)	1,287
Non Private Passenger	prior	(77)	6	70	0	76	(98.6%)	(1)
	2013	(117)	3	12	103	117	(100.2%)	0
	2014	(8)	-	47	(0)	47	(588.2%)	39
	2015	57	(214)	273	(115)	(56)	(97.9%)	1
	2016	197	(182)	194	(90)	(78)	(39.7%)	119
	2017	339	(76)	79	(47)	(44)	(13.0%)	295
	2018	1,268	(433)	558	(156)	(31)	(2.5%)	1,237
	2019	4,251	(930)	997	(742)	(675)	(15.9%)	3,576
	2020	11,917	(1,849)	1,438	(971)	(1,382)	(11.6%)	10,535
	2021	21,211	(4,058)	(119)	6,560	2,382	11.2%	23,593
	2022	47,818	254	(4,091)	5,467	1,629	3.4%	49,447
	2023	-	8,664	8,397	2,252	19,313	-	19,313
Non Private Passenger Total		86,856	1,184	7,856	12,259	21,298	24.5%	108,154
Grand Total		89,359	1,015	5,793	13,274	20,082	22.5%	109,441

EXHIBIT G-2

Components of IBNR (\$s) - Change Since Prior Implementation
(i.e. excludes Actuarial Present Value Adjustments)

page 3 of 10

EXHIBIT G-2 - Components of Change in Undiscounted IBNR: Newfoundland & Labrador								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	(10)	(49)	168	(108)	11	(106.3%)	1
	2013	(3)	(119)	193	(50)	25	(825.4%)	22
	2014	(2)	-	2	-	2	(100.2%)	0
	2015	37	(7)	116	(162)	(52)	(141.9%)	(15)
	2016	45	(8)	(150)	(44)	(202)	(449.5%)	(157)
	2017	(92)	26	(70)	135	91	(98.8%)	(1)
	2018	(17)	(22)	229	(282)	(74)	437.5%	(91)
	2019	301	536	(665)	(165)	(294)	(97.6%)	7
	2020	511	(225)	95	140	11	2.1%	522
	2021	2,273	(946)	272	(140)	(814)	(35.8%)	1,459
	2022	7,317	(1,045)	550	(691)	(1,186)	(16.2%)	6,131
	2023	-	895	1,337	(77)	2,155	-	2,155
Private Passenger Total		10,360	(963)	2,076	(1,442)	(329)	(3.2%)	10,031
Non Private Passenger	prior	5	-	(5)	0	(5)	(97.2%)	0
	2013	(3)	-	3	-	3	(100.0%)	0
	2014	-	-	0	-	0	-	0
	2015	1	-	24	(25)	(1)	(100.4%)	(0)
	2016	2	-	(2)	-	(2)	(100.0%)	-
	2017	17	(249)	366	(134)	(17)	(100.0%)	0
	2018	(2)	180	(467)	293	6	(300.3%)	4
	2019	25	250	(456)	85	(121)	(484.6%)	(96)
	2020	133	(322)	(70)	321	(72)	(53.8%)	61
	2021	592	(403)	537	(100)	34	5.8%	626
	2022	3,094	(753)	617	(267)	(403)	(13.0%)	2,691
	2023	-	450	884	8	1,342	-	1,342
Non Private Passenger Total		3,864	(848)	1,431	182	765	19.8%	4,629
Grand Total		14,224	(1,811)	3,507	(1,260)	436	3.1%	14,660

EXHIBIT G-2

Components of IBNR (\$s) - Change Since Prior Implementation
(i.e. excludes Actuarial Present Value Adjustments)

page 4 of 10

EXHIBIT G-2 - Components of Change in Undiscounted IBNR: New Brunswick								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	101	(31)	36	(95)	(90)	(89.4%)	11
	2013	4	(1)	3	(3)	(2)	(51.3%)	2
	2014	38	(6)	(8)	(2)	(16)	(41.5%)	22
	2015	80	38	(432)	342	(52)	(65.6%)	28
	2016	74	(512)	788	(336)	(60)	(81.4%)	14
	2017	357	(178)	206	(223)	(195)	(54.5%)	162
	2018	351	(10)	(73)	(33)	(116)	(32.9%)	235
	2019	492	12	(922)	663	(248)	(50.4%)	244
	2020	1,406	(359)	297	(311)	(372)	(26.5%)	1,034
	2021	2,581	(416)	518	(978)	(876)	(33.9%)	1,705
	2022	3,380	429	(209)	15	235	6.9%	3,615
	2023	-	402	675	44	1,121	-	1,121
Private Passenger Total		8,864	(633)	878	(916)	(671)	(7.6%)	8,193
Non Private Passenger	prior	(14)	-	8	5	13	(96.2%)	(1)
	2013	1	-	(1)	-	(1)	(100.4%)	(0)
	2014	2	-	(2)	-	(2)	(99.9%)	0
	2015	(3)	-	3	-	3	(100.0%)	-
	2016	(2)	1	(29)	30	2	(99.9%)	(0)
	2017	27	244	(254)	(15)	(25)	(93.3%)	2
	2018	266	(154)	140	(143)	(157)	(59.2%)	109
	2019	392	(79)	(87)	(35)	(201)	(51.4%)	191
	2020	727	(156)	394	(55)	184	25.3%	911
	2021	3,163	(703)	332	(19)	(390)	(12.3%)	2,773
	2022	5,250	(432)	(486)	1,075	157	3.0%	5,407
	2023	-	735	1,638	77	2,451	-	2,451
Non Private Passenger Total		9,809	(544)	1,657	921	2,033	20.7%	11,842
Grand Total		18,673	(1,176)	2,534	4	1,362	7.3%	20,035

EXHIBIT G-2

Components of IBNR (\$s) - Change Since Prior Implementation
(i.e. excludes Actuarial Present Value Adjustments)

page 5 of 10

EXHIBIT G-2 - Components of Change in Undiscounted IBNR: Nova Scotia								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	52	(0)	(51)	(0)	(51)	(97.8%)	1
	2013	3	0	(3)	(0)	(3)	(105.5%)	(0)
	2014	(1)	(14)	16	(0)	2	(180.4%)	1
	2015	-	(0)	0	(1)	(1)	-	(1)
	2016	(1)	22	(44)	(6)	(28)	2,794.7%	(29)
	2017	(16)	(25)	129	(32)	72	(449.7%)	56
	2018	50	350	(157)	(41)	152	304.5%	202
	2019	323	(292)	431	(143)	(4)	(1.3%)	319
	2020	937	(266)	(50)	(163)	(480)	(51.2%)	457
	2021	2,042	(438)	196	(414)	(656)	(32.1%)	1,386
	2022	4,460	307	(390)	(1,457)	(1,541)	(34.6%)	2,919
	2023	-	983	1,626	74	2,683	-	2,683
Private Passenger Total		7,849	626	1,702	(2,183)	145	1.8%	7,994
Non Private Passenger	prior	(14)	2	10	-	12	(89.2%)	(2)
	2013	1	-	(1)	-	(1)	(100.5%)	(0)
	2014	2	-	(2)	-	(2)	(99.6%)	0
	2015	3	-	(3)	-	(3)	(100.0%)	-
	2016	(3)	-	95	0	95	(3,173.6%)	92
	2017	(215)	(147)	127	248	228	(106.1%)	13
	2018	74	(309)	464	(230)	(75)	(101.1%)	(1)
	2019	392	(72)	(310)	154	(228)	(58.1%)	164
	2020	1,480	(587)	265	(477)	(799)	(54.0%)	681
	2021	3,876	(1,241)	1,021	554	334	8.6%	4,210
	2022	6,994	(713)	(1,092)	607	(1,199)	(17.1%)	5,795
	2023	-	1,118	1,779	12	2,910	-	2,910
Non Private Passenger Total		12,590	(1,948)	2,353	868	1,274	10.1%	13,864
Grand Total		20,439	(1,321)	4,055	(1,315)	1,419	6.9%	21,858

EXHIBIT G-2

Components of IBNR (\$s) - Change Since Prior Implementation
(i.e. excludes Actuarial Present Value Adjustments)

page 6 of 10

EXHIBIT G-2 - Components of Change in Undiscounted IBNR: Prince Edward Island								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	(6)	-	6	(0)	6	(95.5%)	(0)
	2013	(2)	-	2	-	2	(99.9%)	(0)
	2014	-	-	0	(0)	0	-	0
	2015	(1)	-	1	0	1	(100.2%)	0
	2016	(1)	-	(35)	0	(35)	3,524.3%	(36)
	2017	5	(3)	84	(1)	80	1,599.1%	85
	2018	15	54	(55)	(6)	(7)	(43.6%)	8
	2019	61	(25)	43	(7)	11	18.8%	72
	2020	122	(25)	(7)	(14)	(45)	(36.9%)	77
	2021	754	(104)	70	(267)	(300)	(39.8%)	454
	2022	654	169	(157)	126	139	21.3%	793
	2023	-	15	263	3	281	-	281
Private Passenger Total		1,601	82	215	(164)	133	8.3%	1,734
Non Private Passenger	prior	(1)	-	229	(0)	229	(22,853.7%)	228
	2013	-	-	0	-	0	-	0
	2014	-	-	0	-	0	-	0
	2015	-	-	0	-	0	-	0
	2016	-	1	(10)	9	(0)	-	(0)
	2017	5	(5)	4	(5)	(5)	(100.0%)	0
	2018	17	(6)	6	13	13	75.0%	30
	2019	9	(8)	(97)	18	(87)	(969.1%)	(78)
	2020	50	(34)	13	18	(3)	(6.1%)	47
	2021	219	(121)	149	(167)	(139)	(63.5%)	80
	2022	1,016	(323)	72	227	(24)	(2.4%)	992
	2023	-	6	415	36	457	-	457
Non Private Passenger Total		1,315	(489)	780	148	439	33.4%	1,754
Grand Total		2,916	(407)	995	(16)	573	19.6%	3,489

EXHIBIT G-2

Components of IBNR (\$s) - Change Since Prior Implementation
(i.e. excludes Actuarial Present Value Adjustments)

page 7 of 10

EXHIBIT G-2 - Components of Change in Undiscounted IBNR: Yukon								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	5	-	(5)	(0)	(5)	(101.8%)	(0)
	2013	-	(0)	0	(0)	-	-	-
	2014	-	(0)	0	-	0	-	0
	2015	1	(0)	(1)	0	(1)	(64.6%)	0
	2016	(3)	1	(1)	3	4	(119.3%)	1
	2017	11	(41)	252	(21)	190	1,723.3%	201
	2018	3	(1)	1	(0)	(1)	(21.6%)	2
	2019	7	(2)	2	(2)	(1)	(19.1%)	6
	2020	(69)	0	113	86	199	(288.7%)	130
	2021	51	(18)	21	(9)	(6)	(12.5%)	45
	2022	65	4	(100)	40	(56)	(86.8%)	9
	2023	-	19	(9)	(1)	9	-	9
Private Passenger Total		71	(38)	272	97	331	466.1%	402
Non Private Passenger	prior	3	-	(3)	-	(3)	(101.1%)	(0)
	2013	-	-	0	-	0	-	0
	2014	(1)	-	1	-	1	(99.9%)	(0)
	2015	-	(0)	1	(0)	(0)	-	(0)
	2016	2	(2)	2	(1)	(1)	(26.1%)	1
	2017	6	(1)	1	(2)	(2)	(35.0%)	4
	2018	15	2	(31)	19	(9)	(62.5%)	6
	2019	33	(6)	5	(5)	(5)	(15.5%)	28
	2020	57	(9)	5	(5)	(10)	(17.2%)	47
	2021	243	(45)	44	(122)	(123)	(50.5%)	120
	2022	440	(54)	88	(181)	(146)	(33.3%)	294
	2023	-	170	44	(35)	178	-	178
Non Private Passenger Total		798	54	157	(332)	(120)	(15.1%)	678
Grand Total		869	16	430	(235)	211	24.3%	1,080

EXHIBIT G-2

Components of IBNR (\$s) - Change Since Prior Implementation
(i.e. excludes Actuarial Present Value Adjustments)

page 8 of 10

EXHIBIT G-2 - Components of Change in Undiscounted IBNR: Northwest Territories								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	1	-	6	(3)	2	208.0%	3
	2013	2	(0)	(2)	(0)	(2)	(100.0%)	-
	2014	-	(1)	2	0	1	-	1
	2015	1	(0)	1	0	1	70.4%	2
	2016	1	(0)	0	(1)	(0)	(38.4%)	1
	2017	6	(2)	1	(1)	(2)	(29.6%)	4
	2018	18	(6)	4	(3)	(5)	(26.4%)	13
	2019	40	(9)	5	(5)	(9)	(22.2%)	31
	2020	83	(17)	18	(5)	(4)	(4.5%)	79
	2021	393	(92)	51	(170)	(211)	(53.8%)	182
	2022	372	1	(76)	51	(23)	(6.3%)	349
	2023	-	20	163	(7)	176	-	176
Private Passenger Total		917	(106)	174	(143)	(76)	(8.3%)	841
Non Private Passenger	prior	3	-	(3)	(0)	(3)	(100.2%)	(0)
	2013	1	-	(1)	-	(1)	(99.7%)	0
	2014	(1)	-	1	-	1	(99.7%)	(0)
	2015	-	(0)	1	(0)	0	-	0
	2016	1	(1)	2	(1)	0	6.2%	1
	2017	4	(1)	2	(1)	(1)	(22.4%)	3
	2018	12	(3)	3	(3)	(2)	(19.0%)	10
	2019	28	(5)	5	(3)	(3)	(11.4%)	25
	2020	50	(8)	8	(9)	(8)	(16.0%)	42
	2021	227	(26)	(57)	38	(45)	(19.7%)	182
	2022	220	5	(157)	(37)	(189)	(86.0%)	31
	2023	-	35	36	(6)	65	-	65
Non Private Passenger Total		545	(4)	(161)	(21)	(186)	(34.2%)	359
Grand Total		1,462	(111)	13	(165)	(263)	(18.0%)	1,199

EXHIBIT G-2

Components of IBNR (\$s) - Change Since Prior Implementation
(i.e. excludes Actuarial Present Value Adjustments)

page 9 of 10

EXHIBIT G-2 - Components of Change in Undiscounted IBNR: Nunavut								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	1	-	(1)	(0)	(1)	(98.1%)	0
	2013	1	-	(1)	-	(1)	(100.0%)	-
	2014	-	-	0	(0)	-	-	-
	2015	1	-	(1)	-	(1)	(100.0%)	-
	2016	-	(0)	0	(0)	0	-	0
	2017	-	(0)	0	(0)	0	-	0
	2018	1	(0)	(0)	(0)	(1)	(70.2%)	0
	2019	1	(0)	1	(1)	(0)	(25.5%)	1
	2020	3	(1)	1	(1)	(1)	(29.3%)	2
	2021	17	(4)	4	(11)	(11)	(62.1%)	6
	2022	18	0	4	(4)	1	4.1%	19
	2023	-	8	(15)	(1)	(9)	-	(9)
Private Passenger Total		43	3	(8)	(18)	(23)	(53.7%)	20
Non Private Passenger	prior	-	-	(0)	-	(0)	-	(0)
	2013	-	-	0	-	0	-	0
	2014	-	-	(0)	-	(0)	-	(0)
	2015	-	-	(18)	18	-	-	-
	2016	1	(1)	2	(0)	0	4.7%	1
	2017	4	(1)	1	(1)	(1)	(32.1%)	3
	2018	10	(2)	3	(2)	(2)	(20.3%)	8
	2019	21	(4)	3	(2)	(3)	(14.0%)	18
	2020	31	(3)	4	(5)	(5)	(16.6%)	26
	2021	99	(17)	12	(42)	(47)	(47.6%)	52
	2022	174	10	35	(33)	12	7.0%	186
	2023	-	27	(46)	(2)	(22)	-	(22)
Non Private Passenger Total		340	8	(5)	(71)	(68)	(20.0%)	272
Grand Total		383	11	(13)	(89)	(91)	(23.8%)	292

EXHIBIT G-2

Components of IBNR (\$s) - Change Since Prior Implementation
(i.e. excludes Actuarial Present Value Adjustments)

page 10 of 10

EXHIBIT G-2 - Components of Change in Undiscounted IBNR: Total								
October 2022 to March 2023								
amounts in \$000s								
Business Segment	Accident Year	Prior Implementation Month	Projected Change	Change Due to AvsP Variances	Change Due to Valuation Implementation	Total Change	% of Total Change	Current Month Final Amount
Private Passenger	prior	11,795	(381)	1,009	(419)	209	1.8%	12,004
	2013	24	(123)	89	36	2	9.7%	26
	2014	177	(176)	251	(195)	(121)	(68.1%)	56
	2015	144	35	(318)	142	(141)	(98.1%)	3
	2016	122	(494)	661	(386)	(219)	(179.5%)	(97)
	2017	523	(438)	846	(219)	189	36.0%	712
	2018	1,523	3,238	(3,405)	(490)	(657)	(43.1%)	866
	2019	4,856	(229)	(1,162)	(256)	(1,647)	(33.9%)	3,209
	2020	9,769	(2,068)	1,254	(1,915)	(2,730)	(27.9%)	7,039
	2021	18,562	(3,019)	(104)	(3,933)	(7,055)	(38.0%)	11,507
	2022	32,949	1,098	(8,354)	(426)	(7,682)	(23.3%)	25,267
	2023	-	5,607	4,878	158	10,642	-	10,642
Private Passenger Total		80,444	3,047	(4,355)	(7,902)	(9,210)	(11.4%)	71,234
Non Private Passenger	prior	(81)	8	609	(17)	599	(740.0%)	518
	2013	(107)	2	65	62	129	(120.7%)	22
	2014	-	(16)	63	(18)	29	-	29
	2015	1,509	644	(884)	(1,577)	(1,817)	(120.4%)	(308)
	2016	227	(132)	420	(59)	229	100.8%	456
	2017	(38)	(202)	533	247	578	(1,520.9%)	540
	2018	2,298	(1,335)	1,899	(941)	(377)	(16.4%)	1,921
	2019	7,729	(1,485)	(1,506)	871	(2,120)	(27.4%)	5,609
	2020	23,768	(5,572)	2,525	(2,094)	(5,140)	(21.6%)	18,628
	2021	53,085	(10,460)	4,138	3,809	(2,513)	(4.7%)	50,572
	2022	104,288	(1,148)	(6,186)	3,853	(3,481)	(3.3%)	100,807
	2023	-	20,227	18,529	3,049	41,805	-	41,805
Non Private Passenger Total		192,678	531	20,205	7,185	27,921	14.5%	220,599
Grand Total		273,122	3,578	15,850	(717)	18,711	6.9%	291,833

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Private Passenger, broken down by component.

page 1 of 10

Ontario

Projected Balances as at Dec. 31, 2023 (\$000s)													
Private Passenger Ending 2023													
nominal values					actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	4,484	11,680	197	16,361	(4,299)	949	13,012	-	-	-	-	-	13,012
2004	562	10	(22)	551	(79)	40	512	-	-	-	-	-	512
2005	-	2	174	176	(32)	12	155	-	-	-	-	-	155
2006	216	2	8	226	(41)	15	200	-	-	-	-	-	200
2007	579	3	6	588	(110)	37	515	-	-	-	-	-	515
2008	138	0	63	201	(30)	17	189	-	-	-	-	-	189
2009	8	(17)	43	34	(1)	4	36	-	-	-	-	-	36
2010	29	(10)	132	151	(21)	11	141	-	-	-	-	-	141
2011	73	(1)	66	138	(28)	9	119	-	-	-	-	-	119
2012	6	(5)	38	39	(4)	3	38	-	-	-	-	-	38
2013	393	0	104	496	(62)	39	473	-	-	-	-	-	473
2014	526	366	122	1,014	(54)	97	1,056	-	-	-	-	-	1,056
2015	93	(0)	136	229	(17)	20	232	-	-	-	-	-	232
2016	639	(1)	164	803	(64)	62	801	-	-	-	-	-	801
2017	690	(143)	263	810	(51)	73	832	-	-	-	-	-	832
2018	1,731	248	502	2,482	(155)	218	2,544	-	-	-	-	-	2,544
2019	4,847	1,194	974	7,016	(573)	623	7,066	-	-	-	-	-	7,066
2020	4,353	3,017	1,414	8,785	(838)	767	8,714	-	-	-	-	-	8,714
2021	6,713	4,463	1,639	12,814	(1,496)	1,140	12,458	-	-	-	-	-	12,458
2022	6,598	8,132	1,609	16,340	(2,359)	1,422	15,402	-	-	-	-	-	15,402
PAYs subtotal	32,680	28,942	7,632	69,254	(10,315)	5,558	64,497	-	-	-	-	-	64,497
CAY (2023)	6,927	12,069	1,078	20,073	(2,906)	1,798	18,966	-	-	-	4,689	4,689	23,654
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	39,607	41,011	8,710	89,327	(13,221)	7,356	83,462	-	-	-	4,689	4,689	88,151

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Private Passenger, broken down by component.

page 2 of 10

Alberta

Alberta	Projected Balances as at Dec. 31, 2023 (\$000s)												
Private Passenger Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	4	2	5	(1)	(0)	4	-	-	-	-	-	4
2004	-	(0)	(1)	(2)	(0)	(0)	(2)	-	-	-	-	-	(2)
2005	-	(1)	(0)	(1)	(0)	0	(1)	-	-	-	-	-	(1)
2006	(0)	0	0	0	0	0	0	-	-	-	-	-	0
2007	(0)	0	5	5	0	0	5	-	-	-	-	-	5
2008	-	0	50	50	(1)	4	53	-	-	-	-	-	53
2009	-	0	48	48	(2)	4	50	-	-	-	-	-	50
2010	(0)	0	5	5	(0)	0	5	-	-	-	-	-	5
2011	-	0	3	3	(0)	0	3	-	-	-	-	-	3
2012	-	-	14	14	(2)	1	13	-	-	-	-	-	13
2013	-	0	21	21	(3)	2	20	-	-	-	-	-	20
2014	57	-	17	74	(2)	6	78	-	-	-	-	-	78
2015	1	1	39	42	(6)	3	39	-	-	-	-	-	39
2016	253	61	38	353	(20)	28	361	-	-	-	-	-	361
2017	7	12	40	59	(8)	4	56	-	-	-	-	-	56
2018	406	21	5	432	(30)	46	448	-	-	-	-	-	448
2019	1,071	41	30	1,142	(87)	104	1,159	-	-	-	-	-	1,159
2020	1,053	150	69	1,272	(99)	101	1,274	-	-	-	-	-	1,274
2021	694	181	60	935	(79)	68	924	-	-	-	-	-	924
2022	1,413	227	65	1,705	(167)	149	1,687	-	-	-	-	-	1,687
PAYs subtotal	4,953	699	508	6,161	(504)	520	6,177	-	-	-	-	-	6,177
CAY (2023)	1,276	970	32	2,279	(223)	200	2,256	-	-	-	3,035	3,035	5,290
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,230	1,670	540	8,440	(727)	719	8,432	-	-	-	3,035	3,035	11,467

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Private Passenger, broken down by component.

page 3 of 10

Newfoundland & Labrador

Newfoundland & Labrador	Projected Balances as at Dec. 31, 2023 (\$000s)												
Private Passenger													
Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	(1)	(2)	(4)	0	0	(3)	-	-	-	-	-	(3)
2004	-	(1)	0	(1)	(0)	(0)	(1)	-	-	-	-	-	(1)
2005	-	2	(0)	2	0	0	2	-	-	-	-	-	2
2006	-	1	7	7	2	(1)	8	-	-	-	-	-	8
2007	27	(0)	(0)	27	(5)	2	25	-	-	-	-	-	25
2008	92	0	2	95	(17)	8	86	-	-	-	-	-	86
2009	(0)	1	4	5	(0)	0	5	-	-	-	-	-	5
2010	(0)	0	10	10	(1)	1	9	-	-	-	-	-	9
2011	47	0	2	48	(11)	4	41	-	-	-	-	-	41
2012	(0)	0	6	6	(0)	1	6	-	-	-	-	-	6
2013	346	-	31	377	(14)	37	400	-	-	-	-	-	400
2014	351	0	58	409	(22)	39	426	-	-	-	-	-	426
2015	417	(15)	69	470	(13)	46	503	-	-	-	-	-	503
2016	991	(157)	87	920	(37)	90	973	-	-	-	-	-	973
2017	257	(1)	136	392	(20)	37	409	-	-	-	-	-	409
2018	1,391	(91)	152	1,451	(89)	158	1,520	-	-	-	-	-	1,520
2019	2,803	(61)	273	3,015	(214)	319	3,120	-	-	-	-	-	3,120
2020	3,849	32	269	4,149	(318)	397	4,229	-	-	-	-	-	4,229
2021	5,221	624	226	6,071	(468)	549	6,153	-	-	-	-	-	6,153
2022	6,342	3,151	230	9,723	(1,130)	924	9,517	-	-	-	-	-	9,517
PAYs subtotal	22,133	3,482	1,558	27,173	(2,359)	2,612	27,426	-	-	-	-	-	27,426
CAY (2023)	7,813	4,101	98	12,012	(1,398)	1,161	11,775	-	-	-	2,013	2,013	13,789
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	29,947	7,582	1,656	39,185	(3,756)	3,773	39,201	-	-	-	2,013	2,013	41,215

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Private Passenger, broken down by component.

page 4 of 10

New Brunswick

New Brunswick Private Passenger Ending 2023	Projected Balances as at Dec. 31, 2023 (\$000s)													
	nominal values				actuarial present value adjustments (apvs)									
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscount ed Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities	
prior	0	3	5	9	1	(0)	10	-	-	-	-	-	10	
2004	-	1	(0)	1	0	(0)	1	-	-	-	-	-	1	
2005	-	(0)	(22)	(22)	1	2	(19)	-	-	-	-	-	(19)	
2006	-	(0)	(3)	(3)	(1)	(0)	(4)	-	-	-	-	-	(4)	
2007	-	0	0	0	0	-	0	-	-	-	-	-	0	
2008	-	(0)	3	3	(0)	0	3	-	-	-	-	-	3	
2009	-	0	3	4	(0)	0	4	-	-	-	-	-	4	
2010	-	0	7	8	(1)	1	7	-	-	-	-	-	7	
2011	(1)	6	15	20	(2)	2	20	-	-	-	-	-	20	
2012	-	(0)	12	12	(1)	1	12	-	-	-	-	-	12	
2013	9	0	24	34	(1)	3	36	-	-	-	-	-	36	
2014	46	7	46	99	(9)	9	99	-	-	-	-	-	99	
2015	218	11	64	293	(10)	28	311	-	-	-	-	-	311	
2016	241	11	89	341	(10)	32	363	-	-	-	-	-	363	
2017	428	18	121	566	(25)	54	595	-	-	-	-	-	595	
2018	774	141	137	1,053	(52)	115	1,115	-	-	-	-	-	1,115	
2019	1,335	170	221	1,727	(105)	189	1,812	-	-	-	-	-	1,812	
2020	1,149	540	214	1,903	(169)	209	1,943	-	-	-	-	-	1,943	
2021	1,836	1,183	193	3,213	(354)	325	3,184	-	-	-	-	-	3,184	
2022	1,361	2,865	287	4,514	(621)	445	4,339	-	-	-	-	-	4,339	
PAYs subtotal	7,397	4,958	1,419	13,775	(1,357)	1,416	13,833	-	-	-	-	-	13,833	
CAY (2023)	2,916	2,371	211	5,498	(761)	552	5,290	-	-	-	6,650	6,650	11,940	
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	10,314	7,329	1,630	19,273	(2,118)	1,968	19,123	-	-	-	6,650	6,650	25,773	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Private Passenger, broken down by component.

page 5 of 10

Nova Scotia

Projected Balances as at Dec. 31, 2023 (\$000s)													
Private Passenger Ending 2023													
nominal values					actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	(2)	(2)	(4)	(0)	(0)	(4)	-	-	-	-	-	(4)
2004	-	(0)	0	0	0	(0)	0	-	-	-	-	-	0
2005	-	1	2	3	(0)	0	3	-	-	-	-	-	3
2006	-	2	(7)	(5)	(2)	(1)	(7)	-	-	-	-	-	(7)
2007	-	(0)	1	0	(0)	(0)	0	-	-	-	-	-	0
2008	-	(0)	6	5	(0)	0	6	-	-	-	-	-	6
2009	(0)	0	7	7	(1)	1	7	-	-	-	-	-	7
2010	-	(0)	7	6	(1)	0	6	-	-	-	-	-	6
2011	-	0	(0)	(0)	0	0	(0)	-	-	-	-	-	(0)
2012	-	0	3	3	(0)	0	3	-	-	-	-	-	3
2013	6	-	11	17	(0)	1	18	-	-	-	-	-	18
2014	109	(0)	16	125	(5)	11	132	-	-	-	-	-	132
2015	82	0	26	109	(4)	10	114	-	-	-	-	-	114
2016	105	(17)	39	127	(4)	12	135	-	-	-	-	-	135
2017	259	(47)	58	269	(9)	25	285	-	-	-	-	-	285
2018	677	(84)	88	682	(37)	68	713	-	-	-	-	-	713
2019	1,968	42	170	2,180	(88)	195	2,287	-	-	-	-	-	2,287
2020	1,933	232	200	2,365	(169)	225	2,421	-	-	-	-	-	2,421
2021	2,004	803	276	3,083	(258)	318	3,144	-	-	-	-	-	3,144
2022	2,814	2,051	246	5,111	(561)	459	5,009	-	-	-	-	-	5,009
PAYs subtotal	9,956	2,982	1,149	14,086	(1,139)	1,325	14,272	-	-	-	-	-	14,272
CAY (2023)	6,947	3,945	343	11,235	(1,178)	1,006	11,064	-	-	-	9,712	9,712	20,776
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	16,903	6,927	1,491	25,321	(2,316)	2,331	25,336	-	-	-	9,712	9,712	35,048

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Private Passenger, broken down by component.

page 6 of 10

Prince Edward Island

Prince Edward Island Private Passenger Ending 2023	Projected Balances as at Dec. 31, 2023 (\$000s)													
	nominal values				actuarial present value adjustments (apvs)									
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscount ed Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities	
prior	-	(1)	(1)	(2)	(0)	(0)	(2)	-	-	-	-	-	(2)	
2004	-	0	(0)	0	0	(0)	0	-	-	-	-	-	0	
2005	-	(0)	(0)	(0)	(0)	0	(0)	-	-	-	-	-	(0)	
2006	-	0	1	1	0	(0)	1	-	-	-	-	-	1	
2007	-	0	(0)	0	0	(0)	0	-	-	-	-	-	0	
2008	-	(0)	(0)	(0)	0	0	(0)	-	-	-	-	-	(0)	
2009	-	0	-	0	0	-	0	-	-	-	-	-	0	
2010	-	0	1	2	(0)	0	1	-	-	-	-	-	1	
2011	-	-	6	6	(0)	1	6	-	-	-	-	-	6	
2012	-	0	6	6	(0)	1	7	-	-	-	-	-	7	
2013	-	(0)	4	4	(0)	0	4	-	-	-	-	-	4	
2014	0	-	9	9	(0)	1	9	-	-	-	-	-	9	
2015	-	0	11	11	(1)	1	12	-	-	-	-	-	12	
2016	116	(36)	17	97	(2)	9	104	-	-	-	-	-	104	
2017	268	62	23	353	(17)	33	369	-	-	-	-	-	369	
2018	68	6	11	86	(4)	10	91	-	-	-	-	-	91	
2019	364	27	36	427	(19)	43	451	-	-	-	-	-	451	
2020	166	47	39	253	(19)	26	259	-	-	-	-	-	259	
2021	198	305	7	510	(52)	49	507	-	-	-	-	-	507	
2022	156	798	61	1,014	(120)	97	991	-	-	-	-	-	991	
PAYs subtotal	1,335	1,210	232	2,777	(236)	270	2,811	-	-	-	-	-	2,811	
CAY (2023)	896	230	(6)	1,120	(140)	119	1,100	-	-	-	1,277	1,277	2,377	
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	2,231	1,440	226	3,897	(376)	390	3,911	-	-	-	1,277	1,277	5,188	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Private Passenger, broken down by component.

page 7 of 10

Yukon

Yukon	Projected Balances as at Dec. 31, 2023 (\$000s)												
Private Passenger Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	0	(0)	0	-	0	0	-	-	-	-	-	0
2004	-	0	(0)	(0)	0	0	(0)	-	-	-	-	-	(0)
2005	-	(0)	(0)	(0)	(0)	-	(0)	-	-	-	-	-	(0)
2006	-	0	(0)	(0)	-	0	(0)	-	-	-	-	-	(0)
2007	-	0	-	0	-	-	0	-	-	-	-	-	0
2008	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)
2009	-	(0)	(0)	(0)	(0)	0	(0)	-	-	-	-	-	(0)
2010	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)
2011	-	(0)	-	(0)	-	-	(0)	-	-	-	-	-	(0)
2012	-	-	1	1	(0)	0	1	-	-	-	-	-	1
2013	-	-	1	1	(0)	0	1	-	-	-	-	-	1
2014	0	-	2	2	(0)	0	2	-	-	-	-	-	2
2015	0	0	2	2	(0)	0	2	-	-	-	-	-	2
2016	0	0	3	3	(0)	0	3	-	-	-	-	-	3
2017	58	109	2	169	(10)	14	174	-	-	-	-	-	174
2018	1	1	2	4	(0)	0	4	-	-	-	-	-	4
2019	2	3	3	7	(1)	1	7	-	-	-	-	-	7
2020	103	59	4	165	(14)	14	166	-	-	-	-	-	166
2021	10	26	(1)	35	(4)	3	34	-	-	-	-	-	34
2022	47	5	1	53	(6)	5	52	-	-	-	-	-	52
PAYs subtotal	220	203	18	442	(36)	38	444	-	-	-	-	-	444
CAY (2023)	15	105	(8)	112	(13)	11	110	-	-	-	145	145	255
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	235	308	11	554	(49)	49	554	-	-	-	145	145	699

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Private Passenger, broken down by component.

page 8 of 10

Northwest Territories

Northwest Territories	Projected Balances as at Dec. 31, 2023 (\$000s)													
Private Passenger Ending 2023	nominal values				actuarial present value adjustments (apvs)									
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities	
prior	-	0	0	1	(0)	0	1	-	-	-	-	-	1	
2004	-	0	(0)	0	0	0	0	-	-	-	-	-	0	
2005	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)	
2006	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)	
2007	-	(0)	0	0	(0)	0	0	-	-	-	-	-	0	
2008	-	0	-	0	0	-	0	-	-	-	-	-	0	
2009	-	0	-	0	0	-	0	-	-	-	-	-	0	
2010	-	0	-	0	-	-	0	-	-	-	-	-	0	
2011	0	3	-	3	0	-	3	-	-	-	-	-	3	
2012	-	-	-	-	-	-	-	-	-	-	-	-	-	
2013	-	-	4	4	(0)	0	4	-	-	-	-	-	4	
2014	0	-	7	7	(1)	1	7	-	-	-	-	-	7	
2015	0	1	9	10	(1)	1	10	-	-	-	-	-	10	
2016	0	0	14	14	(1)	1	14	-	-	-	-	-	14	
2017	1	2	15	18	(2)	2	18	-	-	-	-	-	18	
2018	4	5	18	28	(3)	2	27	-	-	-	-	-	27	
2019	9	16	18	43	(5)	4	42	-	-	-	-	-	42	
2020	60	34	18	113	(11)	11	113	-	-	-	-	-	113	
2021	175	106	32	313	(30)	34	317	-	-	-	-	-	317	
2022	209	259	19	486	(48)	52	491	-	-	-	-	-	491	
PAYs subtotal	459	426	155	1,040	(101)	108	1,048	-	-	-	-	-	1,048	
CAY (2023)	292	265	(59)	499	(55)	60	503	-	-	-	888	888	1,391	
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	751	692	96	1,539	(156)	168	1,551	-	-	-	888	888	2,439	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Private Passenger, broken down by component.

page 9 of 10

Nunavut

Nunavut	Projected Balances as at Dec. 31, 2023 (\$000s)												
Private Passenger Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscount ed Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	0	-	0	0	-	0	-	-	-	-	-	0
2004	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)
2005	-	0	-	0	-	-	0	-	-	-	-	-	0
2006	-	(0)	-	(0)	-	-	(0)	-	-	-	-	-	(0)
2007	-	0	-	0	0	-	0	-	-	-	-	-	0
2008	-	(0)	-	(0)	-	-	(0)	-	-	-	-	-	(0)
2009	-	0	-	0	-	-	0	-	-	-	-	-	0
2010	-	(0)	-	(0)	-	-	(0)	-	-	-	-	-	(0)
2011	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	-	-	1	1	(0)	0	1	-	-	-	-	-	1
2014	-	-	2	2	(0)	0	2	-	-	-	-	-	2
2015	-	-	2	2	(0)	0	2	-	-	-	-	-	2
2016	0	0	3	3	(0)	0	3	-	-	-	-	-	3
2017	0	0	2	2	(0)	0	2	-	-	-	-	-	2
2018	0	0	1	2	(0)	0	1	-	-	-	-	-	1
2019	0	0	1	2	(0)	0	2	-	-	-	-	-	2
2020	1	1	1	3	(0)	0	3	-	-	-	-	-	3
2021	2	4	2	7	(1)	0	6	-	-	-	-	-	6
2022	11	13	2	25	(3)	1	23	-	-	-	-	-	23
PAYs subtotal	13	18	17	48	(5)	2	44	-	-	-	-	-	44
CAY (2023)	24	14	(7)	32	(5)	2	28	-	-	-	155	155	183
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	38	32	10	79	(10)	3	73	-	-	-	155	155	227

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Private Passenger, broken down by component.

page 10 of 10

All Jurisdictions

All Jurisdictions	Projected Balances as at Dec. 31, 2023 (\$000s)													
Private Passenger Ending 2023	nominal values					actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities	
prior	4,485	11,684	198	16,367	(4,299)	949	13,017	-	-	-	-	-	13,017	
2004	562	10	(23)	549	(79)	40	510	-	-	-	-	-	510	
2005	-	3	154	157	(32)	14	140	-	-	-	-	-	140	
2006	216	5	6	227	(41)	13	198	-	-	-	-	-	198	
2007	605	4	12	621	(115)	40	547	-	-	-	-	-	547	
2008	230	0	124	354	(48)	30	337	-	-	-	-	-	337	
2009	7	(15)	106	98	(5)	9	102	-	-	-	-	-	102	
2010	28	(9)	163	182	(25)	13	170	-	-	-	-	-	170	
2011	119	7	92	218	(42)	16	192	-	-	-	-	-	192	
2012	6	(5)	80	81	(7)	6	80	-	-	-	-	-	80	
2013	754	0	202	956	(80)	83	958	-	-	-	-	-	958	
2014	1,089	373	279	1,740	(93)	164	1,811	-	-	-	-	-	1,811	
2015	811	(2)	359	1,167	(52)	110	1,226	-	-	-	-	-	1,226	
2016	2,345	(138)	454	2,661	(138)	234	2,757	-	-	-	-	-	2,757	
2017	1,968	13	659	2,640	(141)	241	2,740	-	-	-	-	-	2,740	
2018	5,053	248	916	6,217	(370)	616	6,463	-	-	-	-	-	6,463	
2019	12,399	1,434	1,726	15,559	(1,092)	1,478	15,945	-	-	-	-	-	15,945	
2020	12,667	4,112	2,229	19,008	(1,637)	1,750	19,121	-	-	-	-	-	19,121	
2021	16,852	7,695	2,434	26,981	(2,741)	2,488	26,727	-	-	-	-	-	26,727	
2022	18,951	17,501	2,520	38,972	(5,015)	3,554	37,511	-	-	-	-	-	37,511	
PAYs subtotal	79,148	42,920	12,688	134,755	(16,052)	11,848	130,551	-	-	-	-	-	130,551	
CAY (2023)	27,107	24,071	1,682	52,860	(6,677)	4,909	51,092	-	-	-	28,563	28,563	79,655	
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	106,255	66,991	14,369	187,615	(22,729)	16,757	181,643	-	-	-	28,563	28,563	210,206	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Non-Private Passenger, broken down by component.

page 1 of 10

Ontario

Ontario	Projected Balances as at Dec. 31, 2023 (\$000s)												
Non-Private Passenger Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	(3)	16	13	7	3	23	-	-	-	-	-	23
2004	-	(0)	(3)	(4)	0	0	(3)	-	-	-	-	-	(3)
2005	-	(1)	54	53	(10)	4	48	-	-	-	-	-	48
2006	-	1	4	4	(1)	0	4	-	-	-	-	-	4
2007	-	2	3	5	0	0	5	-	-	-	-	-	5
2008	-	2	29	31	(1)	3	32	-	-	-	-	-	32
2009	84	0	24	109	(20)	10	99	-	-	-	-	-	99
2010	36	0	99	135	(20)	12	127	-	-	-	-	-	127
2011	(17)	293	52	329	(73)	29	284	-	-	-	-	-	284
2012	29	0	35	64	(11)	5	58	-	-	-	-	-	58
2013	1,304	22	158	1,484	(200)	139	1,423	-	-	-	-	-	1,423
2014	212	(3)	227	436	(26)	44	453	-	-	-	-	-	453
2015	256	354	303	913	(36)	88	965	-	-	-	-	-	965
2016	714	196	365	1,274	(52)	134	1,355	-	-	-	-	-	1,355
2017	2,329	73	584	2,987	(118)	303	3,172	-	-	-	-	-	3,172
2018	5,465	165	1,580	7,210	(324)	659	7,544	-	-	-	-	-	7,544
2019	12,693	795	3,012	16,500	(1,153)	1,696	17,042	-	-	-	-	-	17,042
2020	9,771	2,766	3,372	15,909	(1,550)	1,574	15,934	-	-	-	-	-	15,934
2021	12,563	12,188	4,572	29,323	(3,489)	3,008	28,842	-	-	-	-	-	28,842
2022	15,060	23,281	5,211	43,552	(6,930)	4,301	40,923	-	-	-	-	-	40,923
PAYs subtotal	60,499	40,130	19,698	120,326	(14,007)	12,013	118,332	-	-	-	-	-	118,332
CAY (2023)	18,142	47,862	4,182	70,186	(11,157)	7,086	66,115	-	-	-	89,527	89,527	155,642
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	78,640	87,992	23,880	190,512	(25,164)	19,099	184,447	-	-	-	89,527	89,527	273,974

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Non-Private Passenger, broken down by component.

page 2 of 10

Alberta

Alberta	Projected Balances as at Dec. 31, 2023 (\$000s)												
Non-Private Passenger Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	(3)	2	(1)	(1)	0	(2)	-	-	-	-	-	(2)
2004	0	(0)	(0)	(0)	(0)	(0)	(1)	-	-	-	-	-	(1)
2005	-	0	(0)	0	0	0	0	-	-	-	-	-	0
2006	-	(0)	0	(0)	(0)	0	0	-	-	-	-	-	0
2007	-	(1)	16	15	0	2	16	-	-	-	-	-	16
2008	-	(1)	174	173	(2)	17	188	-	-	-	-	-	188
2009	-	4	171	175	(7)	16	185	-	-	-	-	-	185
2010	-	0	18	18	(1)	2	18	-	-	-	-	-	18
2011	-	-	10	10	(1)	1	10	-	-	-	-	-	10
2012	-	0	49	49	(6)	4	48	-	-	-	-	-	48
2013	1,084	0	83	1,168	(100)	108	1,176	-	-	-	-	-	1,176
2014	(33)	39	72	78	(10)	7	74	-	-	-	-	-	74
2015	276	1	183	459	(28)	45	476	-	-	-	-	-	476
2016	478	-	203	682	(41)	67	707	-	-	-	-	-	707
2017	1,460	146	255	1,861	(62)	190	1,989	-	-	-	-	-	1,989
2018	4,991	550	38	5,580	(239)	653	5,993	-	-	-	-	-	5,993
2019	7,193	2,030	307	9,530	(546)	1,062	10,046	-	-	-	-	-	10,046
2020	9,899	7,862	827	18,589	(1,326)	1,817	19,081	-	-	-	-	-	19,081
2021	21,755	14,631	980	37,366	(3,297)	3,437	37,506	-	-	-	-	-	37,506
2022	28,902	33,724	1,416	64,041	(8,517)	6,179	61,703	-	-	-	-	-	61,703
PAYs subtotal	76,005	58,983	4,804	139,791	(14,185)	13,606	139,213	-	-	-	-	-	139,213
CAY (2023)	38,028	51,526	754	90,308	(12,059)	8,765	87,014	-	-	-	71,346	71,346	158,360
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	114,033	110,508	5,558	230,100	(26,244)	22,371	226,227	-	-	-	71,346	71,346	297,573

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Non-Private Passenger, broken down by component.

page 3 of 10

Newfoundland & Labrador

Newfoundland & Labrador	Projected Balances as at Dec. 31, 2023 (\$000s)													
Non-Private Passenger Ending 2023	nominal values				actuarial present value adjustments (apvs)									
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscount ed Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC exd. Loss Component	Total Insurance Contract Liabilities	
prior	-	(0)	(1)	(1)	0	0	(1)	-	-	-	-	-	(1)	
2004	-	(1)	0	(1)	(0)	(0)	(1)	-	-	-	-	-	(1)	
2005	-	0	(0)	0	0	-	0	-	-	-	-	-	0	
2006	-	0	2	3	1	(0)	3	-	-	-	-	-	3	
2007	-	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	(0)	
2008	-	(0)	1	1	(0)	0	1	-	-	-	-	-	1	
2009	-	1	1	2	(0)	0	2	-	-	-	-	-	2	
2010	-	0	3	3	(0)	0	3	-	-	-	-	-	3	
2011	-	(0)	0	0	(0)	0	0	-	-	-	-	-	0	
2012	-	(0)	2	2	(0)	0	2	-	-	-	-	-	2	
2013	-	0	8	8	(0)	1	8	-	-	-	-	-	8	
2014	-	0	16	16	(1)	1	16	-	-	-	-	-	16	
2015	6	(0)	21	27	(1)	2	28	-	-	-	-	-	28	
2016	-	-	29	29	(2)	2	29	-	-	-	-	-	29	
2017	202	0	47	250	(7)	19	262	-	-	-	-	-	262	
2018	582	-	57	639	(11)	58	686	-	-	-	-	-	686	
2019	1,066	10	105	1,182	(33)	103	1,251	-	-	-	-	-	1,251	
2020	1,232	39	92	1,363	(66)	107	1,405	-	-	-	-	-	1,405	
2021	2,073	341	84	2,499	(156)	180	2,523	-	-	-	-	-	2,523	
2022	2,327	1,490	93	3,909	(439)	301	3,772	-	-	-	-	-	3,772	
PAYs subtotal	7,489	1,880	561	9,930	(716)	775	9,989	-	-	-	-	-	9,989	
CAY (2023)	3,472	2,279	41	5,792	(646)	447	5,593	-	-	-	5,186	5,186	10,779	
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	10,961	4,159	603	15,723	(1,363)	1,222	15,582	-	-	-	5,186	5,186	20,768	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Non-Private Passenger, broken down by component.

page 4 of 10

New Brunswick

New Brunswick Non-Private Passenger Ending 2023	Projected Balances as at Dec. 31, 2023 (\$000s)													
	nominal values				actuarial present value adjustments (apvs)									
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscount ed Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities	
prior	-	(0)	2	1	0	(0)	2	-	-	-	-	-	2	
2004	-	(1)	(0)	(1)	(0)	(0)	(1)	-	-	-	-	-	(1)	
2005	-	(0)	(16)	(16)	1	2	(14)	-	-	-	-	-	(14)	
2006	-	(1)	(2)	(3)	(1)	(0)	(4)	-	-	-	-	-	(4)	
2007	-	1	0	1	0	-	2	-	-	-	-	-	2	
2008	-	(0)	3	2	(0)	0	2	-	-	-	-	-	2	
2009	-	1	3	4	(0)	0	4	-	-	-	-	-	4	
2010	95	0	6	101	(15)	10	97	-	-	-	-	-	97	
2011	0	0	11	11	(1)	1	11	-	-	-	-	-	11	
2012	360	(0)	9	369	(38)	31	363	-	-	-	-	-	363	
2013	-	(0)	17	17	(1)	2	18	-	-	-	-	-	18	
2014	-	0	30	30	(2)	3	32	-	-	-	-	-	32	
2015	-	-	40	40	(2)	4	41	-	-	-	-	-	41	
2016	512	(0)	54	566	(26)	64	604	-	-	-	-	-	604	
2017	379	9	77	465	(32)	50	483	-	-	-	-	-	483	
2018	1,101	(5)	99	1,195	(87)	139	1,247	-	-	-	-	-	1,247	
2019	2,093	122	176	2,391	(126)	287	2,552	-	-	-	-	-	2,552	
2020	2,271	540	180	2,990	(257)	355	3,088	-	-	-	-	-	3,088	
2021	2,231	1,994	192	4,418	(488)	499	4,428	-	-	-	-	-	4,428	
2022	3,972	3,402	338	7,712	(1,010)	847	7,550	-	-	-	-	-	7,550	
PAYs subtotal	13,014	6,062	1,219	20,295	(2,084)	2,296	20,506	-	-	-	-	-	20,506	
CAY (2023)	5,956	3,800	271	10,027	(1,318)	1,118	9,827	-	-	-	7,013	7,013	16,840	
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	18,971	9,861	1,489	30,321	(3,403)	3,414	30,333	-	-	-	7,013	7,013	37,346	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Non-Private Passenger, broken down by component.

page 5 of 10

Nova Scotia

Projected Balances as at Dec. 31, 2023 (\$000s)													
Non-Private Passenger Ending 2023													
nominal values					actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	0	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	(0)
2004	-	(1)	0	(1)	(0)	(0)	(1)	-	-	-	-	-	(1)
2005	-	0	1	1	(0)	0	1	-	-	-	-	-	1
2006	-	(0)	(2)	(2)	(0)	(0)	(2)	-	-	-	-	-	(2)
2007	-	0	0	0	0	(0)	0	-	-	-	-	-	0
2008	-	0	2	2	(0)	0	2	-	-	-	-	-	2
2009	-	(1)	3	2	(0)	0	2	-	-	-	-	-	2
2010	-	(0)	5	5	(1)	0	4	-	-	-	-	-	4
2011	-	(0)	(0)	(0)	0	0	(0)	-	-	-	-	-	(0)
2012	-	0	3	3	(0)	0	3	-	-	-	-	-	3
2013	316	(0)	14	329	(33)	41	338	-	-	-	-	-	338
2014	(0)	0	21	21	(1)	2	22	-	-	-	-	-	22
2015	32	-	36	68	(6)	7	68	-	-	-	-	-	68
2016	639	92	54	786	(112)	81	755	-	-	-	-	-	755
2017	707	13	77	798	(16)	81	863	-	-	-	-	-	863
2018	977	(8)	109	1,077	(52)	124	1,149	-	-	-	-	-	1,149
2019	1,982	28	163	2,173	(129)	233	2,277	-	-	-	-	-	2,277
2020	1,961	315	236	2,512	(189)	276	2,599	-	-	-	-	-	2,599
2021	7,365	1,718	406	9,489	(817)	1,014	9,686	-	-	-	-	-	9,686
2022	5,949	3,338	333	9,620	(1,186)	961	9,395	-	-	-	-	-	9,395
PAYs subtotal	19,928	5,495	1,459	26,883	(2,543)	2,821	27,161	-	-	-	-	-	27,161
CAY (2023)	4,718	7,795	369	12,882	(1,553)	1,306	12,634	-	-	-	11,490	11,490	24,125
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	24,646	13,290	1,828	39,764	(4,096)	4,127	39,795	-	-	-	11,490	11,490	51,286

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Non-Private Passenger, broken down by component.

page 6 of 10

Prince Edward Island

Prince Edward Island	Projected Balances as at Dec. 31, 2023 (\$000s)													
Non-Private Passenger Ending 2023	nominal values				actuarial present value adjustments (apvs)									
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities	
prior	-	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	(0)	
2004	-	(0)	(0)	(0)	(0)	(0)	(0)	-	-	-	-	-	(0)	
2005	-	0	(0)	0	0	-	0	-	-	-	-	-	0	
2006	-	0	0	0	0	(0)	0	-	-	-	-	-	0	
2007	-	0	(0)	0	-	(0)	0	-	-	-	-	-	0	
2008	-	-	(0)	(0)	0	0	(0)	-	-	-	-	-	(0)	
2009	-	0	-	0	0	-	0	-	-	-	-	-	0	
2010	-	0	1	1	(0)	0	1	-	-	-	-	-	1	
2011	-	(0)	3	3	(0)	0	4	-	-	-	-	-	4	
2012	(17)	227	4	214	(39)	27	202	-	-	-	-	-	202	
2013	-	0	3	3	(0)	0	3	-	-	-	-	-	3	
2014	-	0	5	5	(0)	1	6	-	-	-	-	-	6	
2015	20	0	8	27	(3)	2	26	-	-	-	-	-	26	
2016	852	(0)	11	863	(220)	99	742	-	-	-	-	-	742	
2017	-	0	15	15	(1)	2	16	-	-	-	-	-	16	
2018	38	15	9	62	(5)	6	63	-	-	-	-	-	63	
2019	189	(93)	33	129	(7)	17	138	-	-	-	-	-	138	
2020	419	27	39	484	(30)	69	523	-	-	-	-	-	523	
2021	241	52	7	300	(27)	45	318	-	-	-	-	-	318	
2022	202	774	71	1,047	(115)	143	1,075	-	-	-	-	-	1,075	
PAYs subtotal	1,942	1,002	209	3,154	(448)	412	3,118	-	-	-	-	-	3,118	
CAY (2023)	1,251	332	(8)	1,576	(178)	229	1,627	-	-	-	1,434	1,434	3,062	
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	3,194	1,334	202	4,730	(626)	641	4,745	-	-	-	1,434	1,434	6,179	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Non-Private Passenger, broken down by component.

page 7 of 10

Yukon

Projected Balances as at Dec. 31, 2023 (\$000s)													
Non-Private Passenger Ending 2023													
nominal values					actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	(0)	(0)	(0)	(0)	0	(0)	-	-	-	-	-	(0)
2004	-	(0)	(0)	(0)	0	0	(0)	-	-	-	-	-	(0)
2005	-	0	(0)	0	0	-	0	-	-	-	-	-	0
2006	-	(0)	(0)	(0)	-	-	(0)	-	-	-	-	-	(0)
2007	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)
2008	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)
2009	-	0	(0)	0	0	0	0	-	-	-	-	-	0
2010	-	0	-	0	-	-	0	-	-	-	-	-	0
2011	-	(0)	-	(0)	-	-	(0)	-	-	-	-	-	(0)
2012	-	(0)	1	1	(0)	0	1	-	-	-	-	-	1
2013	-	0	1	1	(0)	0	1	-	-	-	-	-	1
2014	-	(0)	2	2	(0)	0	2	-	-	-	-	-	2
2015	-	(0)	3	3	(0)	0	3	-	-	-	-	-	3
2016	1	-	5	6	(1)	0	6	-	-	-	-	-	6
2017	0	2	7	9	(1)	1	9	-	-	-	-	-	9
2018	116	2	7	126	(6)	12	132	-	-	-	-	-	132
2019	2	16	11	29	(3)	3	29	-	-	-	-	-	29
2020	162	34	17	213	(14)	23	222	-	-	-	-	-	222
2021	29	67	(6)	91	(11)	9	89	-	-	-	-	-	89
2022	199	179	9	388	(41)	36	384	-	-	-	-	-	384
PAYs subtotal	510	301	57	868	(76)	86	878	-	-	-	-	-	878
CAY (2023)	59	918	(62)	915	(96)	96	915	-	-	-	784	784	1,700
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	569	1,219	(5)	1,783	(172)	182	1,793	-	-	-	784	784	2,577

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Non-Private Passenger, broken down by component.

page 8 of 10

Northwest Territories

Northwest Territories Non-Private Passenger Ending 2023	Projected Balances as at Dec. 31, 2023 (\$000s)													
	nominal values				actuarial present value adjustments (apvs)									
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscount ed Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities	
prior	-	0	0	0	(0)	0	0	-	-	-	-	-	0	
2004	-	(0)	(0)	(0)	0	0	(0)	-	-	-	-	-	(0)	
2005	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)	
2006	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)	
2007	-	(0)	0	0	(0)	0	0	-	-	-	-	-	0	
2008	-	0	-	0	-	-	0	-	-	-	-	-	0	
2009	-	0	-	0	0	-	0	-	-	-	-	-	0	
2010	-	0	-	0	0	-	0	-	-	-	-	-	0	
2011	-	(0)	-	(0)	-	-	(0)	-	-	-	-	-	(0)	
2012	-	0	-	0	-	-	0	-	-	-	-	-	0	
2013	-	0	2	2	(0)	0	2	-	-	-	-	-	2	
2014	-	(0)	2	2	(0)	0	2	-	-	-	-	-	2	
2015	-	0	3	3	(0)	0	3	-	-	-	-	-	3	
2016	1	-	5	6	(1)	1	6	-	-	-	-	-	6	
2017	0	2	6	8	(1)	1	8	-	-	-	-	-	8	
2018	2	4	8	15	(1)	1	15	-	-	-	-	-	15	
2019	103	14	11	127	(6)	13	134	-	-	-	-	-	134	
2020	4	30	12	46	(5)	5	46	-	-	-	-	-	46	
2021	392	114	18	524	(50)	55	529	-	-	-	-	-	529	
2022	80	23	11	113	(12)	14	115	-	-	-	-	-	115	
PAYs subtotal	581	187	79	847	(76)	90	861	-	-	-	-	-	861	
CAY (2023)	142	154	(38)	258	(30)	34	262	-	-	-	596	596	858	
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	723	341	40	1,104	(106)	124	1,123	-	-	-	596	596	1,719	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Non-Private Passenger, broken down by component.

page 9 of 10

Nunavut

Projected Balances as at Dec. 31, 2023 (\$000s)													
Non-Private Passenger Ending 2023													
nominal values					actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	-	-	-	-	-	-	-	-	-	-	-	-
2004	-	0	-	0	-	-	0	-	-	-	-	-	0
2005	-	0	-	0	-	-	0	-	-	-	-	-	0
2006	-	(0)	-	(0)	-	-	(0)	-	-	-	-	-	(0)
2007	-	(0)	-	(0)	-	-	(0)	-	-	-	-	-	(0)
2008	-	0	-	0	-	-	0	-	-	-	-	-	0
2009	-	0	-	0	-	-	0	-	-	-	-	-	0
2010	-	-	-	-	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	-	0	1	1	(0)	0	1	-	-	-	-	-	1
2014	-	(0)	1	1	(0)	0	1	-	-	-	-	-	1
2015	4	-	2	6	(0)	0	6	-	-	-	-	-	6
2016	1	-	3	4	(0)	0	4	-	-	-	-	-	4
2017	0	1	4	6	(0)	1	6	-	-	-	-	-	6
2018	2	4	5	10	(1)	1	10	-	-	-	-	-	10
2019	1	10	6	17	(1)	2	17	-	-	-	-	-	17
2020	2	19	6	27	(3)	3	27	-	-	-	-	-	27
2021	21	31	6	58	(7)	5	56	-	-	-	-	-	56
2022	30	135	6	171	(25)	13	159	-	-	-	-	-	159
PAYs subtotal	60	200	40	301	(37)	25	288	-	-	-	-	-	288
CAY (2023)	120	80	(23)	177	(29)	16	163	-	-	-	464	464	627
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	180	281	17	477	(67)	40	451	-	-	-	464	464	915

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2023 for Non-Private Passenger, broken down by component.

page 10 of 10

All Jurisdictions

All Jurisdictions Non-Private Passenger Ending 2023	Projected Balances as at Dec. 31, 2023 (\$000s)													
	nominal values				actuarial present value adjustments (apvs)									
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities	
prior	-	(7)	19	12	7	3	22	-	-	-	-	-	22	
2004	0	(3)	(4)	(7)	(0)	0	(7)	-	-	-	-	-	(7)	
2005	-	(1)	39	38	(9)	6	35	-	-	-	-	-	35	
2006	-	(0)	3	3	(1)	(0)	1	-	-	-	-	-	1	
2007	-	2	19	21	0	2	23	-	-	-	-	-	23	
2008	-	1	208	209	(4)	20	225	-	-	-	-	-	225	
2009	84	5	203	292	(27)	27	291	-	-	-	-	-	291	
2010	131	1	132	263	(37)	24	250	-	-	-	-	-	250	
2011	(17)	293	78	354	(76)	32	310	-	-	-	-	-	310	
2012	372	227	103	702	(94)	68	676	-	-	-	-	-	676	
2013	2,704	22	286	3,013	(335)	292	2,970	-	-	-	-	-	2,970	
2014	178	36	378	592	(41)	58	609	-	-	-	-	-	609	
2015	594	355	597	1,546	(78)	149	1,617	-	-	-	-	-	1,617	
2016	3,197	288	729	4,214	(454)	448	4,208	-	-	-	-	-	4,208	
2017	5,077	247	1,073	6,397	(238)	648	6,807	-	-	-	-	-	6,807	
2018	13,273	728	1,911	15,913	(726)	1,653	16,840	-	-	-	-	-	16,840	
2019	25,322	2,932	3,824	32,078	(2,005)	3,415	33,488	-	-	-	-	-	33,488	
2020	25,722	11,631	4,781	42,134	(3,439)	4,230	42,925	-	-	-	-	-	42,925	
2021	46,671	31,136	6,260	84,067	(8,342)	8,251	83,976	-	-	-	-	-	83,976	
2022	56,721	66,345	7,488	130,554	(18,275)	12,797	125,076	-	-	-	-	-	125,076	
PAYs subtotal	180,029	114,239	28,127	322,395	(34,173)	32,123	320,345	-	-	-	-	-	320,345	
CAY (2023)	71,888	114,746	5,486	192,120	(27,067)	19,097	184,151	-	-	-	187,841	187,841	371,991	
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	251,917	228,985	33,613	514,516	(61,240)	51,220	504,496	-	-	-	187,841	187,841	692,337	

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2023, broken down by component.

page 1 of 10

Ontario

Projected Balances as at Dec. 31, 2023 (\$'000s)													
PPV & non-PPV													
Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	4,484	11,677	213	16,374	(4,291)	952	13,035	-	-	-	-	-	13,035
2004	562	10	(25)	547	(79)	41	508	-	-	-	-	-	508
2005	-	1	228	229	(42)	16	203	-	-	-	-	-	203
2006	216	2	12	231	(41)	15	204	-	-	-	-	-	204
2007	579	6	9	593	(110)	38	521	-	-	-	-	-	521
2008	138	2	92	232	(31)	20	221	-	-	-	-	-	221
2009	92	(17)	67	143	(21)	14	135	-	-	-	-	-	135
2010	65	(10)	232	287	(41)	23	268	-	-	-	-	-	268
2011	56	292	119	467	(102)	38	403	-	-	-	-	-	403
2012	34	(5)	73	102	(15)	8	96	-	-	-	-	-	96
2013	1,697	22	262	1,981	(262)	178	1,897	-	-	-	-	-	1,897
2014	738	362	349	1,450	(81)	141	1,510	-	-	-	-	-	1,510
2015	349	353	439	1,142	(53)	109	1,198	-	-	-	-	-	1,198
2016	1,353	195	529	2,077	(116)	196	2,157	-	-	-	-	-	2,157
2017	3,019	(70)	847	3,797	(169)	376	4,003	-	-	-	-	-	4,003
2018	7,196	414	2,081	9,691	(480)	877	10,089	-	-	-	-	-	10,089
2019	17,541	1,989	3,986	23,516	(1,726)	2,319	24,109	-	-	-	-	-	24,109
2020	14,124	5,783	4,786	24,694	(2,388)	2,341	24,648	-	-	-	-	-	24,648
2021	19,275	16,651	6,211	42,137	(4,986)	4,148	41,299	-	-	-	-	-	41,299
2022	21,659	31,412	6,821	59,892	(9,290)	5,723	56,325	-	-	-	-	-	56,325
PAYs subtotal	93,178	69,072	27,330	189,580	(24,322)	17,571	182,829	-	-	-	-	-	182,829
CAY (2023)	25,069	59,931	5,260	90,260	(14,063)	8,884	85,081	-	-	-	94,216	94,216	179,297
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	118,247	129,003	32,590	279,840	(38,385)	26,455	267,910	-	-	-	94,216	94,216	362,125

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2023, broken down by component.

page 2 of 10

Alberta

Projected Balances as at Dec. 31, 2023 (\$'000s)													
PPV & non-PPV													
Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	1	3	4	(1)	(0)	2	-	-	-	-	-	2
2004	0	(1)	(2)	(2)	(0)	(0)	(2)	-	-	-	-	-	(2)
2005	-	(1)	(0)	(1)	(0)	0	(1)	-	-	-	-	-	(1)
2006	(0)	0	0	0	(0)	0	0	-	-	-	-	-	0
2007	(0)	(1)	21	20	0	2	22	-	-	-	-	-	22
2008	-	(1)	223	223	(3)	21	241	-	-	-	-	-	241
2009	-	4	219	224	(9)	20	235	-	-	-	-	-	235
2010	(0)	1	23	23	(2)	2	23	-	-	-	-	-	23
2011	-	0	13	13	(1)	1	13	-	-	-	-	-	13
2012	-	0	63	63	(8)	5	60	-	-	-	-	-	60
2013	1,084	0	105	1,189	(103)	110	1,196	-	-	-	-	-	1,196
2014	24	39	89	152	(12)	13	152	-	-	-	-	-	152
2015	276	3	222	501	(34)	48	515	-	-	-	-	-	515
2016	731	61	242	1,034	(61)	94	1,068	-	-	-	-	-	1,068
2017	1,467	158	295	1,920	(69)	194	2,046	-	-	-	-	-	2,046
2018	5,397	572	43	6,012	(269)	699	6,441	-	-	-	-	-	6,441
2019	8,264	2,071	337	10,672	(633)	1,166	11,205	-	-	-	-	-	11,205
2020	10,952	8,012	896	19,860	(1,424)	1,918	20,354	-	-	-	-	-	20,354
2021	22,449	14,812	1,040	38,300	(3,375)	3,505	38,430	-	-	-	-	-	38,430
2022	30,315	33,951	1,480	65,746	(8,684)	6,328	63,390	-	-	-	-	-	63,390
PAYs subtotal	80,958	59,682	5,312	145,952	(14,689)	14,126	145,389	-	-	-	-	-	145,389
CAY (2023)	39,305	52,496	787	92,587	(12,282)	8,965	89,270	-	-	-	74,381	74,381	163,651
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	120,263	112,178	6,099	238,539	(26,971)	23,091	234,659	-	-	-	74,381	74,381	309,040

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2023, broken down by component.

page 3 of 10

Newfoundland & Labrador

Newfoundland & Labrador	Projected Balances as at Dec. 31, 2023 (\$000s)												
PPV & non-PPV													
Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	(2)	(3)	(5)	0	0	(4)	-	-	-	-	-	(4)
2004	-	(2)	0	(2)	(0)	(0)	(2)	-	-	-	-	-	(2)
2005	-	2	(0)	2	0	0	2	-	-	-	-	-	2
2006	-	1	9	10	2	(1)	11	-	-	-	-	-	11
2007	27	(0)	(0)	27	(5)	2	25	-	-	-	-	-	25
2008	92	(0)	3	96	(17)	8	87	-	-	-	-	-	87
2009	(0)	1	6	7	(1)	1	7	-	-	-	-	-	7
2010	(0)	0	13	13	(2)	1	12	-	-	-	-	-	12
2011	47	(0)	2	49	(11)	4	41	-	-	-	-	-	41
2012	(0)	(0)	8	8	(0)	1	8	-	-	-	-	-	8
2013	346	0	38	385	(14)	37	408	-	-	-	-	-	408
2014	351	0	74	425	(23)	40	442	-	-	-	-	-	442
2015	423	(15)	89	496	(14)	48	531	-	-	-	-	-	531
2016	991	(157)	116	949	(39)	92	1,002	-	-	-	-	-	1,002
2017	459	(1)	184	641	(28)	56	670	-	-	-	-	-	670
2018	1,973	(91)	208	2,090	(100)	216	2,206	-	-	-	-	-	2,206
2019	3,869	(50)	379	4,197	(248)	422	4,371	-	-	-	-	-	4,371
2020	5,081	70	361	5,513	(384)	505	5,634	-	-	-	-	-	5,634
2021	7,294	965	311	8,570	(624)	730	8,676	-	-	-	-	-	8,676
2022	8,669	4,641	322	13,633	(1,569)	1,225	13,289	-	-	-	-	-	13,289
PAYs subtotal	29,622	5,361	2,120	37,103	(3,075)	3,387	37,415	-	-	-	-	-	37,415
CAY (2023)	11,285	6,380	139	17,805	(2,044)	1,608	17,368	-	-	-	7,199	7,199	24,567
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	40,908	11,741	2,259	54,908	(5,119)	4,995	54,784	-	-	-	7,199	7,199	61,983

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2023, broken down by component.

page 4 of 10

New Brunswick

New Brunswick	Projected Balances as at Dec. 31, 2023 (\$'000s)												
PPV & non-PPV													
Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	0	3	7	11	1	(0)	11	-	-	-	-	-	11
2004	-	(1)	(0)	(1)	(0)	(0)	(1)	-	-	-	-	-	(1)
2005	-	(0)	(37)	(38)	1	4	(33)	-	-	-	-	-	(33)
2006	-	(1)	(5)	(5)	(1)	(1)	(7)	-	-	-	-	-	(7)
2007	-	2	0	2	0	-	2	-	-	-	-	-	2
2008	-	(0)	6	6	(0)	1	6	-	-	-	-	-	6
2009	-	1	6	7	(0)	1	8	-	-	-	-	-	8
2010	95	1	14	109	(16)	11	104	-	-	-	-	-	104
2011	(1)	6	26	31	(3)	3	32	-	-	-	-	-	32
2012	360	(0)	21	381	(38)	32	375	-	-	-	-	-	375
2013	9	0	42	51	(2)	5	54	-	-	-	-	-	54
2014	46	7	76	129	(11)	12	131	-	-	-	-	-	131
2015	218	11	104	332	(12)	33	353	-	-	-	-	-	353
2016	753	11	142	907	(36)	97	968	-	-	-	-	-	968
2017	807	27	198	1,032	(57)	104	1,078	-	-	-	-	-	1,078
2018	1,875	136	236	2,247	(139)	253	2,362	-	-	-	-	-	2,362
2019	3,428	292	398	4,118	(231)	476	4,364	-	-	-	-	-	4,364
2020	3,420	1,080	393	4,893	(426)	564	5,031	-	-	-	-	-	5,031
2021	4,067	3,178	385	7,630	(842)	824	7,612	-	-	-	-	-	7,612
2022	5,333	6,267	626	12,226	(1,630)	1,293	11,889	-	-	-	-	-	11,889
PAYs subtotal	20,412	11,020	2,638	34,069	(3,442)	3,711	34,339	-	-	-	-	-	34,339
CAY (2023)	8,873	6,171	481	15,525	(2,079)	1,671	15,117	-	-	-	13,663	13,663	28,780
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	29,284	17,190	3,119	49,594	(5,521)	5,382	49,455	-	-	-	13,663	13,663	63,118

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2023, broken down by component.

page 5 of 10

Nova Scotia

Projected Balances as at Dec. 31, 2023 (\$'000s)													
PPV & non-PPV													
Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	(1)	(2)	(4)	(0)	(0)	(4)	-	-	-	-	-	(4)
2004	-	(1)	0	(0)	(0)	(0)	(1)	-	-	-	-	-	(1)
2005	-	1	3	4	(0)	0	4	-	-	-	-	-	4
2006	-	2	(9)	(7)	(2)	(1)	(10)	-	-	-	-	-	(10)
2007	-	(0)	1	1	(0)	(0)	1	-	-	-	-	-	1
2008	-	(0)	8	7	(0)	1	8	-	-	-	-	-	8
2009	(0)	(1)	10	9	(1)	1	9	-	-	-	-	-	9
2010	-	(0)	11	11	(2)	1	10	-	-	-	-	-	10
2011	-	(0)	(0)	(0)	0	0	(0)	-	-	-	-	-	(0)
2012	-	0	6	6	(0)	1	7	-	-	-	-	-	7
2013	322	(0)	25	346	(34)	43	355	-	-	-	-	-	355
2014	109	(0)	37	146	(6)	13	154	-	-	-	-	-	154
2015	114	0	62	177	(11)	17	183	-	-	-	-	-	183
2016	745	75	94	913	(116)	92	890	-	-	-	-	-	890
2017	966	(34)	135	1,067	(25)	106	1,148	-	-	-	-	-	1,148
2018	1,654	(92)	197	1,759	(89)	192	1,862	-	-	-	-	-	1,862
2019	3,949	71	333	4,353	(217)	428	4,564	-	-	-	-	-	4,564
2020	3,894	547	436	4,877	(358)	501	5,020	-	-	-	-	-	5,020
2021	9,369	2,521	682	12,573	(1,075)	1,332	12,830	-	-	-	-	-	12,830
2022	8,763	5,389	579	14,731	(1,747)	1,420	14,404	-	-	-	-	-	14,404
PAYs subtotal	29,885	8,477	2,608	40,969	(3,681)	4,145	41,433	-	-	-	-	-	41,433
CAY (2023)	11,665	11,740	712	24,117	(2,731)	2,312	23,698	-	-	-	21,203	21,203	44,900
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	41,549	20,217	3,320	65,086	(6,412)	6,457	65,131	-	-	-	21,203	21,203	86,333

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2023, broken down by component.

page 6 of 10

Prince Edward Island

Projected Balances as at Dec. 31, 2023 (\$'000s)													
PPV & non-PPV													
Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	(1)	(1)	(2)	(0)	(0)	(2)	-	-	-	-	-	(2)
2004	-	0	(0)	0	0	(0)	0	-	-	-	-	-	0
2005	-	(0)	(0)	(0)	(0)	0	(0)	-	-	-	-	-	(0)
2006	-	0	1	1	0	(0)	1	-	-	-	-	-	1
2007	-	0	(0)	0	0	(0)	0	-	-	-	-	-	0
2008	-	(0)	(0)	(0)	0	0	(0)	-	-	-	-	-	(0)
2009	-	0	-	0	0	-	0	-	-	-	-	-	0
2010	-	0	2	2	(0)	0	2	-	-	-	-	-	2
2011	-	(0)	9	9	(1)	1	10	-	-	-	-	-	10
2012	(17)	227	10	220	(39)	27	209	-	-	-	-	-	209
2013	-	(0)	7	7	(0)	1	7	-	-	-	-	-	7
2014	0	0	14	14	(1)	2	15	-	-	-	-	-	15
2015	20	0	19	39	(4)	3	38	-	-	-	-	-	38
2016	968	(36)	28	960	(221)	108	846	-	-	-	-	-	846
2017	268	62	38	368	(18)	35	385	-	-	-	-	-	385
2018	106	21	20	147	(9)	16	154	-	-	-	-	-	154
2019	553	(65)	69	556	(27)	59	589	-	-	-	-	-	589
2020	584	74	79	737	(50)	95	783	-	-	-	-	-	783
2021	439	357	14	810	(79)	93	825	-	-	-	-	-	825
2022	357	1,572	132	2,061	(236)	241	2,067	-	-	-	-	-	2,067
PAYs subtotal	3,278	2,212	441	5,931	(685)	682	5,929	-	-	-	-	-	5,929
CAY (2023)	2,148	563	(14)	2,696	(318)	349	2,727	-	-	-	2,711	2,711	5,438
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	5,425	2,774	427	8,627	(1,003)	1,031	8,656	-	-	-	2,711	2,711	11,367

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2023, broken down by component.

page 7 of 10

Yukon

Yukon													
Projected Balances as at Dec. 31, 2023 (\$'000s)													
PPV & non-PPV													
Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	0	(0)	0	(0)	0	0	-	-	-	-	-	0
2004	-	(0)	(0)	(0)	0	0	(0)	-	-	-	-	-	(0)
2005	-	(0)	(0)	(0)	(0)	-	(0)	-	-	-	-	-	(0)
2006	-	(0)	(0)	(0)	-	0	(0)	-	-	-	-	-	(0)
2007	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)
2008	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)
2009	-	(0)	(0)	(0)	-	0	(0)	-	-	-	-	-	(0)
2010	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)
2011	-	(0)	-	(0)	-	-	(0)	-	-	-	-	-	(0)
2012	-	(0)	2	2	(0)	0	2	-	-	-	-	-	2
2013	-	0	2	2	(0)	0	2	-	-	-	-	-	2
2014	0	(0)	4	4	(0)	0	4	-	-	-	-	-	4
2015	0	0	5	5	(0)	0	5	-	-	-	-	-	5
2016	1	0	8	9	(1)	1	9	-	-	-	-	-	9
2017	58	111	9	178	(11)	15	183	-	-	-	-	-	183
2018	117	3	9	129	(6)	13	136	-	-	-	-	-	136
2019	4	19	13	36	(3)	3	36	-	-	-	-	-	36
2020	265	93	21	379	(28)	37	388	-	-	-	-	-	388
2021	39	94	(7)	126	(15)	13	123	-	-	-	-	-	123
2022	247	184	10	441	(47)	41	435	-	-	-	-	-	435
PAYs subtotal	730	504	76	1,310	(112)	124	1,322	-	-	-	-	-	1,322
CAY (2023)	74	1,023	(70)	1,027	(109)	107	1,025	-	-	-	929	929	1,954
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	804	1,527	6	2,337	(220)	230	2,347	-	-	-	929	929	3,276

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2023, broken down by component.

page 8 of 10

Northwest Territories

Northwest Territories		Projected Balances as at Dec. 31, 2023 (\$'000s)											
PPV & non-PPV													
Ending 2023		nominal values				actuarial present value adjustments (apvs)							
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	0	1	1	(0)	0	1	-	-	-	-	-	1
2004	-	0	(0)	(0)	0	0	0	-	-	-	-	-	0
2005	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)
2006	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)
2007	-	(0)	0	0	(0)	0	0	-	-	-	-	-	0
2008	-	0	-	0	0	-	0	-	-	-	-	-	0
2009	-	0	-	0	0	-	0	-	-	-	-	-	0
2010	-	0	-	0	0	-	0	-	-	-	-	-	0
2011	0	3	-	3	0	-	3	-	-	-	-	-	3
2012	-	0	-	0	-	-	0	-	-	-	-	-	0
2013	-	0	6	6	(0)	1	6	-	-	-	-	-	6
2014	0	(0)	10	10	(1)	1	10	-	-	-	-	-	10
2015	0	1	12	13	(1)	1	13	-	-	-	-	-	13
2016	1	0	19	20	(2)	2	20	-	-	-	-	-	20
2017	1	4	21	26	(2)	2	26	-	-	-	-	-	26
2018	7	9	26	42	(4)	4	42	-	-	-	-	-	42
2019	112	30	29	170	(11)	17	177	-	-	-	-	-	177
2020	64	65	30	159	(16)	16	159	-	-	-	-	-	159
2021	567	220	50	837	(80)	89	847	-	-	-	-	-	847
2022	289	281	30	600	(60)	66	606	-	-	-	-	-	606
PAYs subtotal	1,041	613	234	1,887	(177)	198	1,909	-	-	-	-	-	1,909
CAY (2023)	434	419	(97)	756	(85)	94	765	-	-	-	1,484	1,484	2,249
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,475	1,032	136	2,643	(262)	293	2,674	-	-	-	1,484	1,484	4,158

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2023, broken down by component.

page 9 of 10

Nunavut

Projected Balances as at Dec. 31, 2023 (\$'000s)													
Nunavut													
PPV & non-PPV													
Ending 2023	nominal values				actuarial present value adjustments (apvs)								
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	-	0	-	0	0	-	0	-	-	-	-	-	0
2004	-	(0)	-	(0)	(0)	-	(0)	-	-	-	-	-	(0)
2005	-	0	-	0	-	-	0	-	-	-	-	-	0
2006	-	(0)	-	(0)	-	-	(0)	-	-	-	-	-	(0)
2007	-	(0)	-	(0)	0	-	(0)	-	-	-	-	-	(0)
2008	-	(0)	-	(0)	-	-	(0)	-	-	-	-	-	(0)
2009	-	0	-	0	-	-	0	-	-	-	-	-	0
2010	-	(0)	-	(0)	-	-	(0)	-	-	-	-	-	(0)
2011	-	-	-	-	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-	-	-	-	-
2013	-	0	2	2	(0)	0	2	-	-	-	-	-	2
2014	-	(0)	3	3	(0)	0	3	-	-	-	-	-	3
2015	4	-	3	8	(0)	1	8	-	-	-	-	-	8
2016	1	0	6	7	(1)	0	7	-	-	-	-	-	7
2017	0	2	6	7	(1)	1	7	-	-	-	-	-	7
2018	2	4	6	12	(1)	1	12	-	-	-	-	-	12
2019	2	11	7	19	(2)	2	19	-	-	-	-	-	19
2020	3	20	7	30	(3)	3	29	-	-	-	-	-	29
2021	22	35	8	65	(8)	5	63	-	-	-	-	-	63
2022	40	147	8	196	(28)	14	182	-	-	-	-	-	182
PAYs subtotal	74	218	57	348	(43)	26	332	-	-	-	-	-	332
CAY (2023)	144	95	(30)	208	(34)	17	192	-	-	-	619	619	810
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	218	312	27	557	(77)	44	524	-	-	-	619	619	1,142

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2023, broken down by component.

page 10 of 10

All Jurisdictions

All Jurisdictions		Projected Balances as at Dec. 31, 2023 (\$'000s)											
PPV & non-PPV													
Ending 2023		nominal values				actuarial present value adjustments (apvs)							
Accident Year	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	Discount Amount	Risk Adjustment	Liability for Incurred Claims (LIC)	Discounted Loss Component	Undiscounted Loss Component	Discount Amount	Liability for Remaining Coverage (LRC)	LRC excl. Loss Component	Total Insurance Contract Liabilities
prior	4,485	11,677	217	16,379	(4,292)	952	13,039	-	-	-	-	-	13,039
2004	562	7	(27)	542	(79)	40	503	-	-	-	-	-	503
2005	-	3	193	195	(41)	20	175	-	-	-	-	-	175
2006	216	5	9	229	(42)	12	200	-	-	-	-	-	200
2007	605	6	31	643	(114)	42	570	-	-	-	-	-	570
2008	230	1	332	563	(51)	50	562	-	-	-	-	-	562
2009	91	(10)	308	389	(32)	36	393	-	-	-	-	-	393
2010	159	(9)	295	445	(63)	38	420	-	-	-	-	-	420
2011	102	301	169	572	(118)	47	501	-	-	-	-	-	501
2012	378	223	182	783	(101)	74	756	-	-	-	-	-	756
2013	3,458	22	488	3,969	(415)	375	3,928	-	-	-	-	-	3,928
2014	1,268	408	657	2,333	(134)	222	2,421	-	-	-	-	-	2,421
2015	1,405	353	955	2,713	(130)	259	2,842	-	-	-	-	-	2,842
2016	5,543	150	1,183	6,875	(592)	682	6,965	-	-	-	-	-	6,965
2017	7,045	260	1,733	9,037	(379)	889	9,547	-	-	-	-	-	9,547
2018	18,327	976	2,828	22,130	(1,096)	2,270	23,304	-	-	-	-	-	23,304
2019	37,721	4,366	5,551	47,637	(3,097)	4,893	49,433	-	-	-	-	-	49,433
2020	38,388	15,743	7,010	61,141	(5,076)	5,981	62,046	-	-	-	-	-	62,046
2021	63,523	38,831	8,694	111,048	(11,083)	10,739	110,704	-	-	-	-	-	110,704
2022	75,672	83,846	10,008	169,526	(23,290)	16,351	162,587	-	-	-	-	-	162,587
PAYs subtotal	259,177	157,159	40,815	457,150	(50,225)	43,971	450,897	-	-	-	-	-	450,897
CAY (2023)	98,996	138,817	7,167	244,981	(33,744)	24,007	235,243	-	-	-	216,404	216,404	451,646
FtAY (2024)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	358,173	295,976	47,982	702,131	(83,969)	67,978	686,139	-	-	-	216,404	216,404	902,543