

FACILITY ASSOCIATION RESIDUAL MARKET

OCTOBER 2022 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
OCTOBER 2022

TABLE OF CONTENTS

1	Summary	2
1.1	Valuation Schedule (Fiscal Year 2022)	2
1.2	New Valuation	3
1.2a	Valuation Results	3
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.....	13
2.1	Recorded Premium and Claims Activity	13
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 May 2023, for reporting month March 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 2022)

The October 2022 Participation Report incorporates the results of an updated valuation (as at September 30, 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 2022.

FARM FISCAL YEAR 2022 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2021 (completed)	0.85% mfad ¹ : 25 bp	Oct. 2021	updated valuation (roll forward): cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development)
Dec. 31, 2021 (completed)	1.15% mfad: 25bp	Mar. 2022	updated valuation: all jurisdictions: cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development)
Mar. 31, 2022 (completed)	2.23% mfad: 25 bp	October 2022	updated valuation (partial roll forward): cash flow projection updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development)
Jun. 30, 2022 (completed)	3.27% mfad: 25 bp	Aug. 2022	update valuation: all jurisdictions; allowed claims expense ultimates updated; cash flow projections updated; discount rate updated; margins for adverse claims development updated (no change to mfad for interest rate)
Sep. 30, 2022	3.64% mfad: 25 bp	Oct. 2022	updated valuation (roll forward): cash flow projection updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development)

Under the proposed schedule for fiscal year 2022, the off-half valuation quarters ending March 31, 2022 and September 30, 2022 would not reflect a full valuation update of assumptions,

¹ The selected interest rate margin is limited to reducing the selected discount rate to 0%; the approach is that if the net impact is negative, the discount rate will be capped at 0%.

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 September 30, 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” row, column [6] of the table on the left, the incorporation of the new valuation had an estimated **\$1.9 million unfavourable impact** on the month’s net result from operations, adding an estimated 0.5 points (column [6] of table on the right) from the **year-to-date Combined Operating Ratio** to end at 80.1%.

Summary of Impact of Implementing Result of Valuation as at September 30, 2022²

Grand Total	unfav / (fav)						ytd EP 412,065 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns		dsct rate		margins		ultimates & payout patterns		dsct rate		margins	
	nominal [1]	apv adj. [2]	sub-tot [3]	apv adj. [4]	apv adj. [5]	TOTAL [6]	nominal [1]	apv adj. [2]	sub-tot [3]	apv adj. [4]	apv adj. [5]	TOTAL [6]
PAYs	(1,795)	1,543	(252)	(3,678)	-	(3,930)	(0.4%)	0.4%	(0.1%)	(0.9%)	-	(1.0%)
CAY	7,070	681	7,751	(1,880)	-	5,871	1.7%	0.2%	1.9%	(0.5%)	-	1.4%
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	5,275	2,224	7,499	(5,558)	-	1,941	1.3%	0.5%	1.8%	(1.3%)	-	0.5%

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

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 **\$1.8 million** (0.4% of the associated unpaid claims liabilities selected at June 30, 2022). In addition, changes in the selected accident year **2022 nominal indemnity ratios** have an aggregate **unfavourable change of \$8.2 million**.

This decrease in prior accident year nominal indemnity ratios is primarily due to the settlement of latent claims in Ontario PPV offset by unfavorable development in other business segments particularly Alberta Non-PPV, Newfoundland and Labrador Non-PPV and Nova Scotia Non-PPV.

²In these tables, “PAYs” refers to prior accident years, “CAY” refers to the current accident year, and “Prem Def” refers to the provision for premium deficiency or the deferred policy acquisition asset (as applicable). “Nominal” refers to changes excluding any actuarial present value adjustments, whereas “apv adj.” refers to actuarial present value adjustments.

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

September 30, 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	211,204	(8,538)	(4.0%)	51.7%	0.0%	83	51.4%	0.0%	45
PPV	111,884	(7,786)	(7.0%)	73.7%	2.1%	992	68.2%	0.1%	45
Non-PPV	99,320	(752)	(0.8%)	44.9%	(0.6%)	(909)	46.6%	0.0%	-
Alberta	112,988	2,187	1.9%	61.0%	5.2%	7,977	59.7%	0.0%	-
PPV	8,708	477	5.5%	44.5%	0.4%	28	47.3%	0.0%	-
Non-PPV	104,280	1,710	1.6%	61.8%	5.4%	7,949	60.2%	0.0%	-
Newfoundland & Labrador	42,113	1,544	3.7%	61.1%	0.8%	318	60.9%	0.0%	-
PPV	32,308	217	0.7%	62.5%	0.0%	-	61.6%	0.0%	-
Non-PPV	9,805	1,327	13.5%	57.5%	2.8%	318	59.0%	0.0%	-
New Brunswick	32,203	(35)	(0.1%)	60.0%	0.1%	41	61.1%	0.1%	17
PPV	15,535	(173)	(1.1%)	50.7%	(1.3%)	(204)	50.7%	0.0%	-
Non-PPV	16,668	138	0.8%	68.4%	1.4%	245	70.8%	0.1%	17
Nova Scotia	38,593	2,844	7.4%	58.1%	(0.5%)	(235)	66.4%	0.0%	-
PPV	15,783	219	1.4%	55.0%	(1.9%)	(415)	65.9%	0.0%	-
Non-PPV	22,810	2,625	11.5%	60.4%	0.6%	180	66.6%	0.0%	-
Prince Edward Island	6,053	111	1.8%	43.7%	(1.0%)	(78)	48.1%	0.0%	3
PPV	2,815	(35)	(1.2%)	45.7%	(1.2%)	(42)	47.8%	0.1%	3
Non-PPV	3,238	146	4.5%	41.9%	(0.9%)	(35)	48.5%	0.0%	-
Yukon Territory	1,574	(91)	(5.8%)	38.9%	(1.3%)	(37)	42.3%	0.0%	-
PPV	750	(7)	(0.9%)	34.3%	(3.5%)	(12)	38.3%	0.0%	-
Non-PPV	824	(84)	(10.2%)	39.6%	(1.0%)	(24)	42.9%	0.0%	-
Northwest Territories	1,319	225	17.1%	44.3%	2.8%	120	39.9%	0.0%	1
PPV	784	(94)	(12.0%)	49.6%	1.2%	33	45.6%	0.0%	-
Non-PPV	535	319	59.6%	34.8%	5.6%	87	28.8%	0.1%	1
Nunavut	487	(39)	(8.0%)	22.7%	(2.0%)	(25)	24.1%	(0.1%)	(1)
PPV	203	(24)	(11.8%)	11.9%	(3.6%)	(10)	19.5%	(0.3%)	(1)
Non-PPV	284	(15)	(5.3%)	25.9%	(1.5%)	(14)	25.6%	0.0%	-
Total	446,534	(1,792)	(0.4%)	56.3%	1.7%	8,166	56.6%	0.0%	66

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 method³, the Bornhuetter-Ferguson method, the Benktander method, and the weighted method. The valuation triangles are split by business segment (i.e. private passenger⁴ and non-private passenger), following Member Sharing as per the Plan of Operation. The valuation triangles are directly reconcilable to accident year / calendar year results for the FARM.

In general, the valuation data triangles are used directly in 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

³Also referred to as the chain ladder method or link ratio method.

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

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 unfavourable by \$1.9 million**, or 0.2% of the \$834.3 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 margins for adverse deviation are not changed. This valuation also saw **changes to the selected discount rate** (but **no change to the selected investment rate margin**), and **no change to the claims development margins** 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)

Implementation Impact - relative to projection for month of May 2021

(negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2021)	(1,719)	(76)	-	(1,795)	(2,135)	(3,930)
current accident year claims incurred	6,850	216	4	7,070	(1,199)	5,871
premium deficiency / (DPAC)	-	-	-	-	-	-
TOTAL	5,131	140	4	5,275	(3,334)	1,941

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 claims liabilities; ultimate loss ratios and projected expenses are also taken into account in determining the premium liabilities).

Changes in selected nominal ultimate indemnity (updated quarterly) and selected reporting pattern (updated annually with the June 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 selected risk-free yield curve. The selected risk-free yield curve was derived from the risk-free curve calculated monthly by the FIERA Capital Corporation using values for September 30, 2022 (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 [17], the total for Table A column [5] matches the sum of the total for Table B columns [18] and [19] and [20], and the total for Table A column [6] matches the total for Table B column [21].

Implementation Summary Table B⁵ (\$000s) (negative values are favourable)
Estimated Implementation Impact (amounts in \$000s) => Month of October 2022

Jurisdiction / Business Segment	Total				TOTAL
	updated LR, retros, exp [17]	APVs @ 2022 Q2 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	(8,744)	1,117	(2,592)	-	(10,219)
PPV	(6,915)	1,067	(1,119)	-	(6,967)
Non-PPV	(1,829)	50	(1,473)	-	(3,252)
Alberta	8,971	762	(1,509)	-	8,224
PPV	490	37	(77)	-	450
Non-PPV	8,481	725	(1,432)	-	7,774
Newfoundland & Labrador	1,979	111	(441)	-	1,649
PPV	351	41	(349)	-	43
Non-PPV	1,628	70	(92)	-	1,606
New Brunswick	(84)	87	(405)	-	(402)
PPV	(396)	32	(178)	-	(542)
Non-PPV	312	55	(227)	-	140
Nova Scotia	2,932	164	(477)	-	2,619
PPV	(8)	29	(176)	-	(155)
Non-PPV	2,940	135	(301)	-	2,774
Prince Edward Island	45	(18)	(86)	-	(59)
PPV	(67)	(6)	(30)	-	(103)
Non-PPV	112	(12)	(56)	-	44
Yukon Territory	(126)	(1)	(19)	-	(146)
PPV	(17)	4	(8)	-	(21)
Non-PPV	(109)	(5)	(11)	-	(125)
Northwest Territories	362	2	(25)	-	339
PPV	(43)	(14)	(15)	-	(72)
Non-PPV	405	16	(10)	-	411
Nunavut	(60)	-	(4)	-	(64)
PPV	(32)	(1)	(1)	-	(34)
Non-PPV	(28)	1	(3)	-	(30)
Total	5,275	2,224	(5,558)	-	1,941

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments), is presented in Table A column [4] and Table B column [17], indicating a **total unfavourable** impact of **\$5.3 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 segments, using claim payment activity as at September 30, 2022 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **unfavourable impact** of **\$2.2**

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

million (see Table B, column [18]).

Based on updated risk-free yield rates and the updated projected cash flows, the **selected discount rate** was **increased by 37 basis points** from 3.27% to **3.64%**, resulting in an estimated **favourable impact** of **\$5.6 million** (see Table B, column [19]). This impact is in line with the \$6.1 million change one would estimate through interpolation using last month's sensitivity table (see section 6, Exhibit "F" for examples of sensitivity to discount rate selection).

Finally, the **selected margin for investment return** was **left unchanged** at 25 basis points and the **margins selected for claims development** at the coverage / accident half-year level were **left unchanged** with this valuation (as per usual for a non-June 30 valuation), resulting in no impact (see Table B, column [20]).

"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)

Grand Total	unfav / (fav)						(negative values are favourable)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	nominal	apv adj.	sub-tot	dsct rate	apv adj.	TOTAL	nominal	apv adj.	sub-tot	dsct rate	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	(1,795)	1,543	(252)	(3,678)	-	(3,930)	(0.4%)	0.4%	(0.1%)	(0.9%)	-	(1.0%)
CAY	7,070	681	7,751	(1,880)	-	5,871	1.7%	0.2%	1.9%	(0.5%)	-	1.4%
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	5,275	2,224	7,499	(5,558)	-	1,941	1.3%	0.5%	1.8%	(1.3%)	-	0.5%

An updated projection to year-end with the new valuation assumptions is presented in "Implementation Summary Table D" below, allowing comparison to the full year projection included with the 2022 Final Outlook that was posted on December 24, 2021.

Implementation Summary Table D (\$000s)

(negative operating results are unfavourable)

\$000s	Outlook Posted December 24, 2021			Updated Year-end Projection			Operating Result Change due to Valuation	
	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of Oct	Year-end 2022
Ontario	208,267	33,526	84.1%	196,230	40,686	79.3%	10,219	10,320
Alberta	131,057	11,618	91.3%	157,036	32,081	79.6%	(8,224)	(9,645)
Newfoundland & Labrador	43,796	59	100.0%	40,114	6,844	82.9%	(1,649)	(1,664)
New Brunswick	35,695	1,124	96.9%	33,012	4,977	84.9%	402	365
Nova Scotia	58,603	(1,803)	103.1%	51,978	2,098	96.0%	(2,619)	(2,539)
Prince Edward Island	7,175	1,066	85.2%	7,484	1,939	74.1%	59	87
Yukon	2,623	506	80.7%	2,770	1,354	51.1%	146	149
Northwest Territories	4,721	1,059	77.6%	4,297	2,233	48.0%	(339)	(361)
Nunavut	1,104	463	58.1%	1,248	852	31.7%	64	71
TOTAL	493,040	47,617	90.4%	494,170	93,062	81.2%	(1,941)	(3,217)

In total, the operating result projection to year-end has increased by \$45.4 million from the Outlook posted December 24, 2021 (to the projected \$93.1 million operating result as shown in the table above). Of this \$45.4 million increase in expected operating result, the September 30, 2022 valuation contributed a \$3.2 million decrease. The changes before the impact of the September 30, 2022 valuation are attributable to prior valuation impacts (2022 Q1, 2022 Q2) as well as changes in the mix of business.

One important change relative to the 2022 Final Outlook has been the increase in the discount rate (the interest rate margin for adverse deviation remained consistent at 25 basis points), favourably impacting the projection. Had the 2022 Final Outlook discount rate of 0.85% (the rate as at Q3, 2021 valuation) still been applicable, the operating result would have been *lower* (worse) by \$42.3 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$50.8 million (COR of 89.7%) had the discount rate remained at the 2022 Final Outlook level and would therefore be in line with The Outlook.

1.3 Appointed Actuary and Hybrid Actuarial Services Model

At the FA Annual General Meeting, held March 3rd, 2022, the members of Facility Association (“FA”) appointed Mr. Cosimo Pantaleo as the Appointed Actuary for the 2022 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

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>.

references to the current valuation.

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 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.

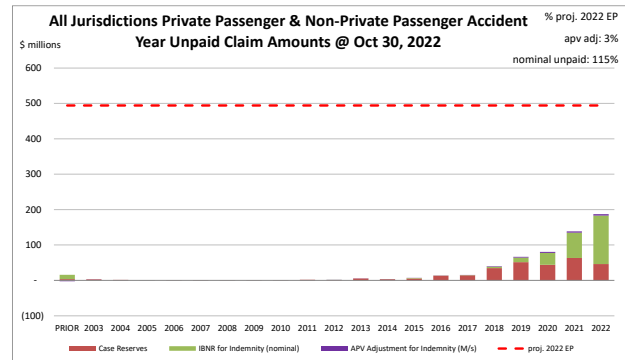
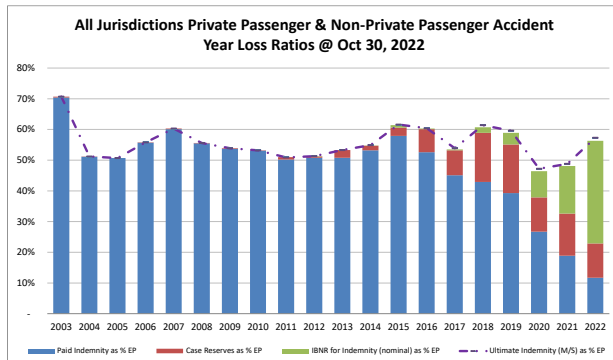
1.5 Current Provision Summary

The following charts show the current levels of **indemnity only**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 2022 full year earned premium (the red hash-mark line) to provide some perspective.

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 Table 02b in section 2.2.

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".



“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 (\$12.9 million – see following table) represents 3% of the earned premium projected for the full year 2022 (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, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current “retro claims” nominal liability estimate shown below, the associated \$6.3 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	293,764	50.7%
ibnr	273,122	47.1%
M/S apv adj	12,904	2.2%
M/S indemnity	579,790	100.0%
retro claims	41,093	
retro apv adj	6,268	
M/S total	627,151	

The table to the left breaks down the Member Statement (M/S) unpaid claims liabilities total into its component parts. The first four rows of this table reflect indemnity only as indicated, with the majority of the unpaid in case reserves. The unpaid claims fees and allowed claims expenses liability is shown in the row labelled “retro claims” (see footnote 7 on page 11) and the actuarial present value adjustment associated with this latter

provision is presented in the “retro apv adj” row.

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

premium liabilities (\$000s)

	amt	%
unearned prem	240,724	108.3%
prem def/(dpac)	(18,359)	(8.3%)
M/S apv adjust.	-	-
M/S total	222,365	100.0%

policy liabilities (\$000s)

	amt	%
claim	607,979	71.6%
premium	222,365	26.2%
M/S apv adjust.	19,172	2.3%
M/S total	849,516	100.0%

policy liabilities (\$000s)

M/S total by juris (rounded at juris level)	
Ontario	351,228
Alberta	255,528
Newfoundland & Labrador	76,860
New Brunswick	60,520
Nova Scotia	84,250
Prince Edward Island	11,870
Yukon	3,409
Northwest Territories	4,502
Nunavut	1,350
All Jurisdictions	849,516

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

Ontario has the largest share of any single jurisdiction (accounting for approximately 41.3% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 31.2% (\$264.8 million).

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

Values								
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	September	16,367	(189)	39,278	34,216	5,744	81
		October	16,938	587	6,399	2,203	5,215	220
ON Total			33,305	398	45,677	36,419	10,959	301
AB	2022	September	13,952	1,286	4,380	1,200	5,045	533
		October	14,656	1,665	4,065	1,972	5,935	2,096
AB Total			28,608	2,951	8,445	3,172	10,980	2,629
NL	2022	September	3,371	106	1,423	219	1,843	532
		October	3,357	32	2,845	1,560	1,519	182
NL Total			6,728	138	4,268	1,779	3,362	714
NB	2022	September	2,884	232	1,118	77	996	(109)
		October	2,844	89	1,080	44	889	(90)
NB Total			5,728	321	2,198	121	1,885	(199)
NS	2022	September	4,308	201	2,741	1,530	4,199	2,533
		October	4,447	336	1,860	454	3,284	1,183
NS Total			8,755	537	4,601	1,984	7,483	3,716
PE	2022	September	683	93	55	(44)	247	(3)
		October	668	23	80	(6)	66	(183)
PE Total			1,351	116	135	(50)	313	(186)
YT	2022	September	221	(10)	32	8	27	(6)
		October	239	11	20	(13)	200	167
YT Total			460	1	52	(5)	227	161
NT	2022	September	348	(6)	100	67	127	24
		October	356	6	20	(20)	15	(80)
NT Total			704	0	120	47	142	(56)
NU	2022	September	96	(8)	-	(8)	(4)	(12)
		October	118	19	3	(6)	24	13
NU Total			214	11	3	(14)	20	1
Grand Total			85,853	4,473	65,499	43,453	35,371	7,081

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Values								
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	September	(23)	(23)	42,114	35,925	6,405	2,913
		October	(39)	(39)	7,967	3,072	5,049	1,705
PAY Total			(62)	(62)	50,081	38,997	11,454	4,618
CAY	2022	September	42,253	1,728	7,013	1,340	11,819	660
		October	43,662	2,807	8,405	3,116	12,098	1,803
CAY Total			85,915	4,535	15,418	4,456	23,917	2,463
Grand Total			85,853	4,473	65,499	43,453	35,371	7,081

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

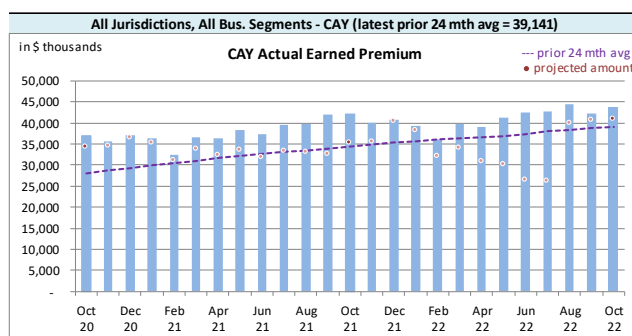
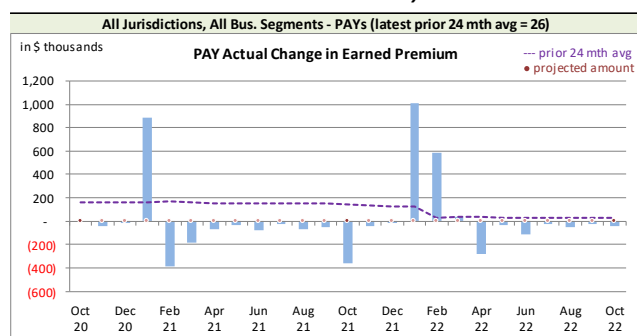
Note that claims transaction activity is generally volatile and changes from one month to the next are anticipated due to this natural “process variance” (i.e. random variation). Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the 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 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, and 14.7% in 2021). However, there may be some indication that the growth in the CV and IU is slowing down as year to date growth as

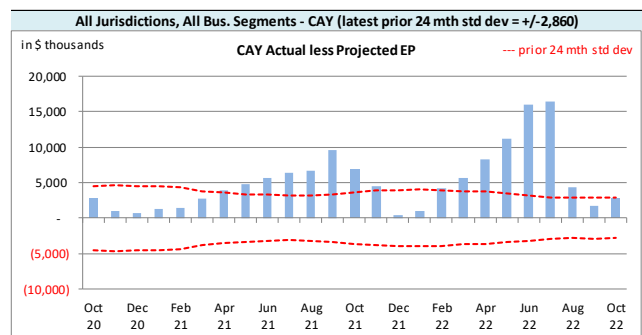
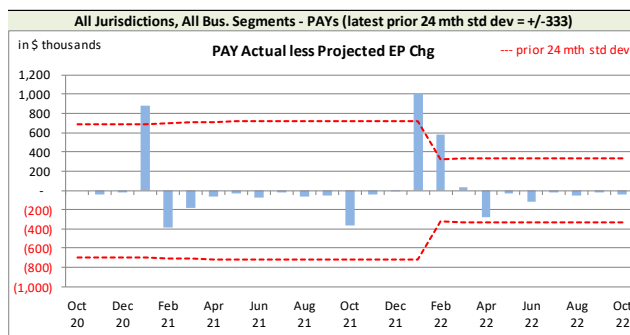
⁹Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

at October 2022 is -3.0%.

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.

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	26	39,141
std dev	333	2,860
A-P <> std dev	3	15
% <> std dev	12.0%	60.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	worse

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



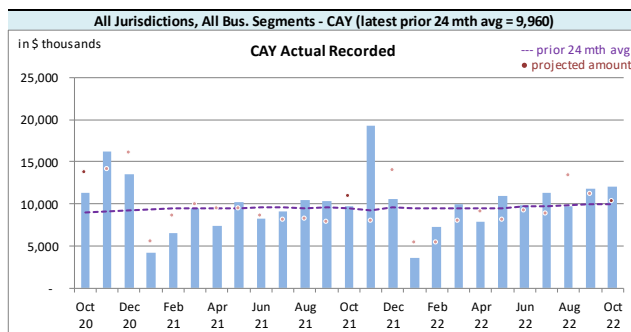
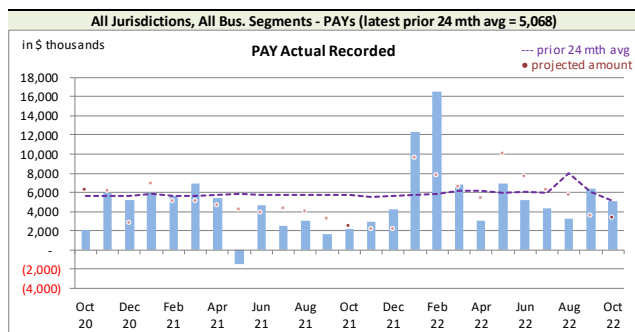
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias¹⁰ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative to monthly premium overall), as 24 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.

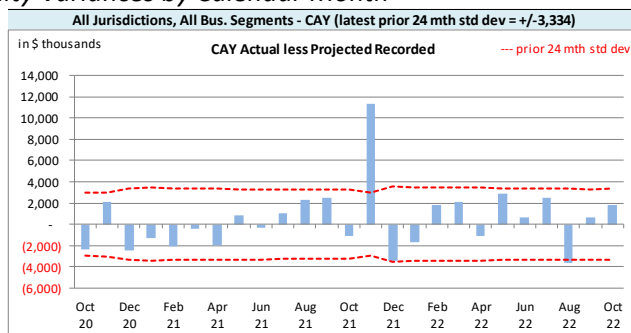
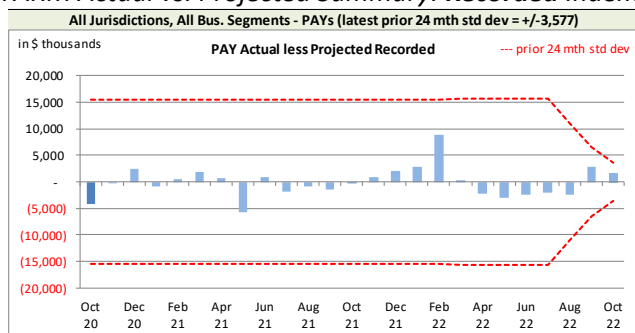
¹⁰For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

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)		5,068	9,960
std dev		3,577	3,334
A-P <> std dev		-	2
% <> std dev		0.0%	8.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

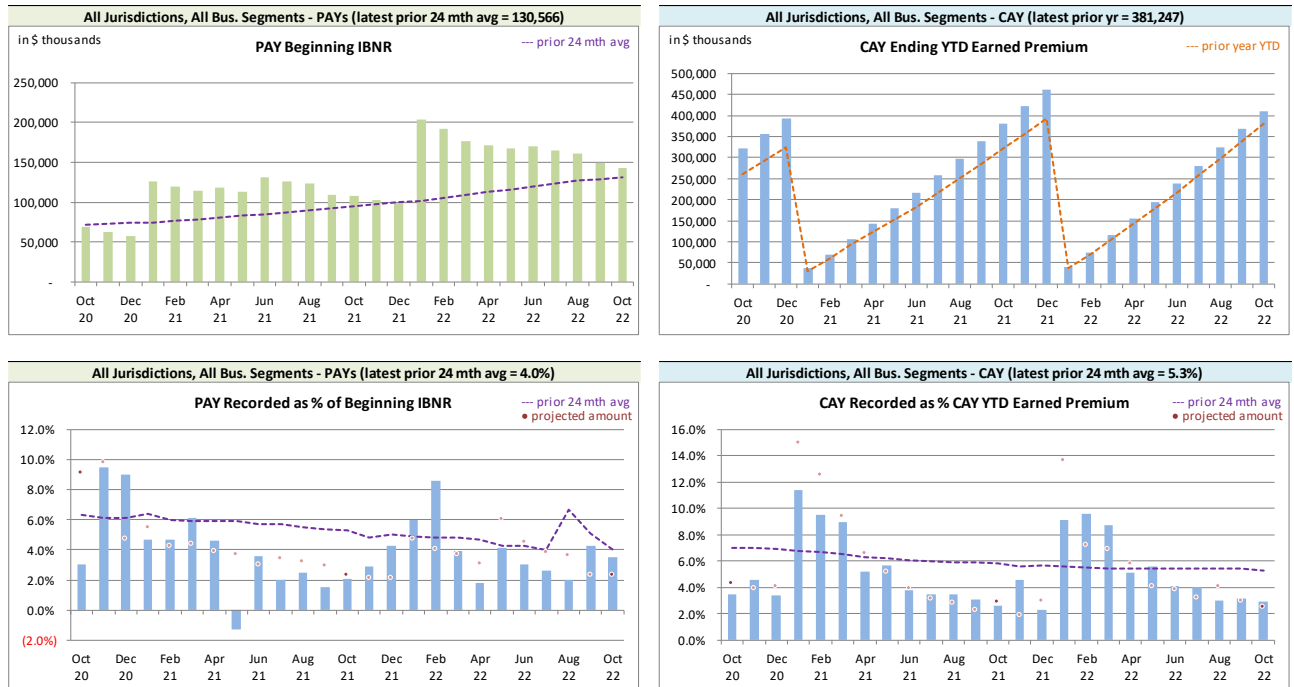
With respect to **recorded indemnity**, 0% of the prior accident years' (PAYS) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **recorded indemnity** (see table on the left), suggesting the projection process performs better than simply projecting 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 8% 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 (13 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



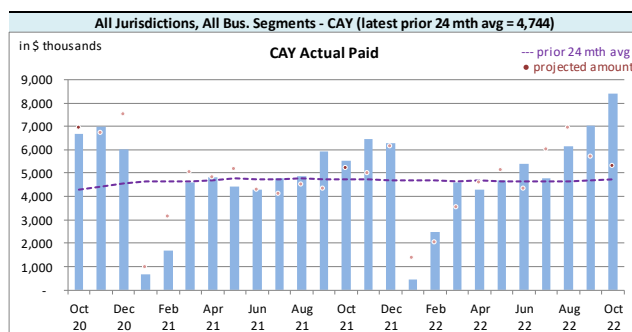
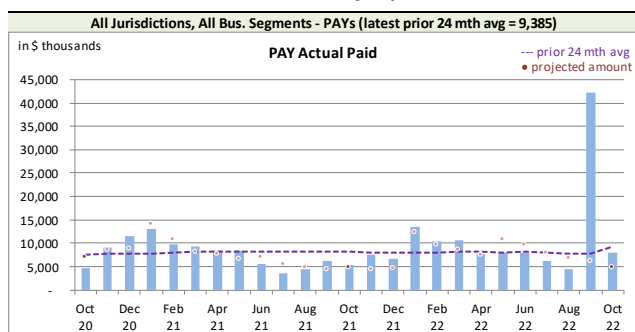
We track the PAY beginning IBNR as **recorded indemnity** activity comes out of IBNR. Changes in the PAY beginning IBNR (see upper left chart within the preceding group of charts) occur for several possible reasons:

- 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).

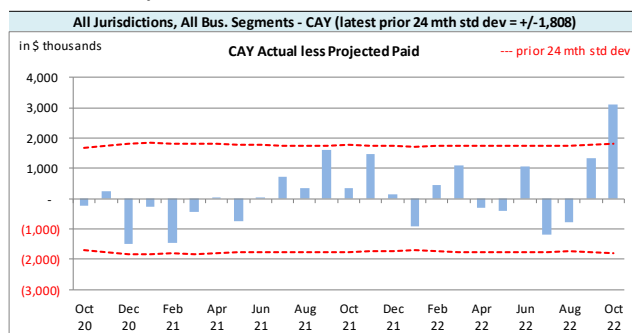
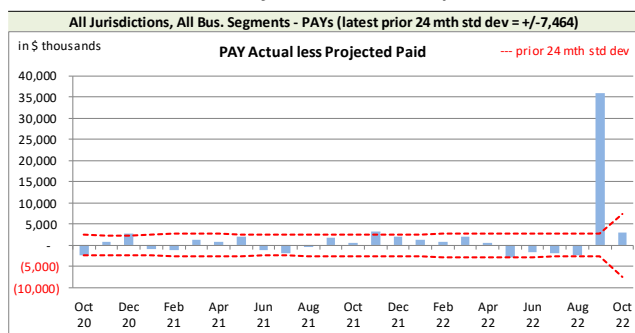
2.1.c AvsP: Paid Indemnity

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

FARM Actual Paid Indemnity by Calendar Month


The 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	
Mthly Avg Paid (prior 24 mths)	9,385	PAYs
std dev	7,464	CAY
A-P <> std dev	3	
% <> std dev	12.0%	
norm <> std dev	31.7%	
performance vs 24-mth avg:	better	better

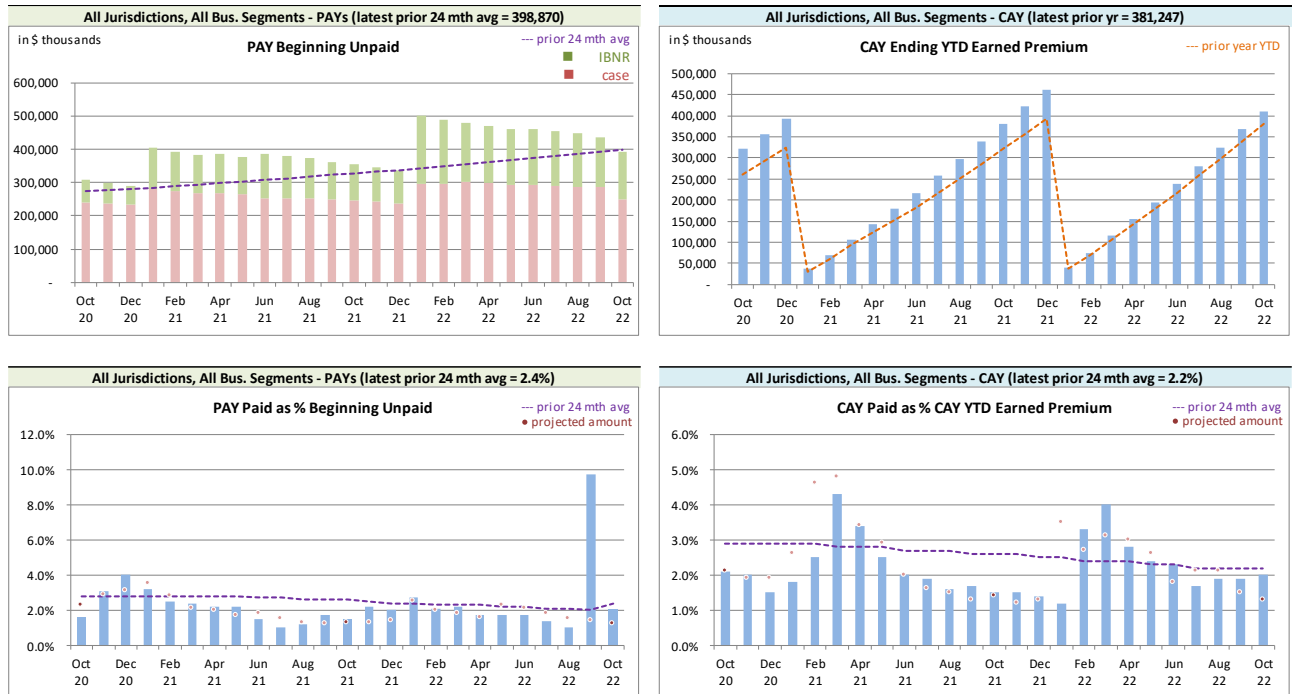
With respect to **paid indemnity**, 12% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed better than simply projecting 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 (15 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 4% 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 Provisions for Adverse Deviations.

¹²Our projections for the prior accident years are based on selected ratios of paid indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date paid indemnity to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium). In both cases, ratio selection is based on consideration of recent paid indemnity levels and AvsP analyses.

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

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (September 30, 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)

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	763	0.2%	(42,895)	(10.4%)	(42,132)	(10.2%)	(4,319)	0.1%
CAY	282,043	68.4%	6,282	1.5%	288,325	70.0%	35,693	1.4%
TOTAL	282,806	68.6%	(36,613)	(8.9%)	246,193	59.7%	31,374	1.4%

("EP" based on 2022 calendar year-to-date earned premium; ratios may not total due to rounding)

In general, prior accident years (PAYs) changes from last month are due to the release of the actuarial present value adjustments with claims payments, except when valuations are implemented. The loss ratio change year-to-date in Table 04 reflects not only changes in the prior accident year levels, but also the increase in the calendar year-to-date earned premium with an additional month's earned premium, and due to the impact of the valuation implementation.

For the current accident year (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 6 provides exhibits pertaining to the actuarial provisions reflected in the current month's Participation Report.

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

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

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

6 EXHIBITS

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

EXHIBIT A	IBNR – for Member Sharing (<u>i</u> ncludes Actuarial Present Value Adjustments)
EXHIBIT B	IBNR – Nominal Basis (<u>e</u> xcludes Actuarial Present Value Adjustments)
EXHIBIT C	Retro Provisions
	C-1 for Member Sharing (<u>i</u> ncludes Actuarial Present Value Adjustments)
	C-2 Nominal Basis (<u>e</u> xcludes Actuarial Present Value Adjustments)
EXHIBIT D	Future Expected Cost Ratios
EXHIBIT E	Discount Rate & Margins for Adverse Deviations
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 (<u>i</u> ncludes Actuarial Present Value Adjustments)
	G-2 IBNR – Nominal Basis (<u>e</u> xcludes 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)

EXHIBIT A

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

page 1 of 10

ONTARIO

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	14,996	9,003	8,913	8,710	9,164	9,073	8,985	8,109
2013	(9)	(14)	(13)	(13)	18	16	17	16
2014	217	57	57	57	(69)	(69)	(67)	(61)
2015	12	(57)	(56)	(55)	(53)	(52)	(51)	(46)
2016	327	13	14	14	28	28	28	26
2017	319	267	265	260	232	230	228	207
2018	1,402	1,144	1,122	1,101	1,060	1,049	1,040	940
2019	4,137	3,697	3,625	3,555	3,601	3,564	3,529	2,903
2020	7,252	6,793	6,655	6,525	6,523	6,349	6,046	4,609
2021	11,325	10,142	9,942	9,746	9,815	9,344	8,895	6,470
2022	14,079	16,081	17,701	19,438	19,132	18,188	17,295	12,673
2023	-	-	-	-	1,728	3,109	4,479	9,885
PPV Total	54,057	47,126	48,225	49,338	51,179	50,829	50,424	45,731
prior	3	(40)	(40)	(41)	(8)	(10)	(8)	-
2013	105	57	56	55	(271)	(266)	(261)	(215)
2014	(34)	33	33	33	15	15	14	14
2015	163	1,628	1,553	1,496	1,480	1,457	1,416	1,073
2016	(390)	177	176	173	165	163	161	131
2017	618	(42)	(31)	(25)	(18)	(17)	(14)	4
2018	1,149	1,160	1,123	1,093	1,126	1,109	1,082	852
2019	5,286	3,115	2,980	2,876	3,081	3,039	2,962	2,271
2020	10,595	9,919	9,447	9,273	9,376	9,239	8,973	6,371
2021	25,399	24,099	23,668	22,741	22,765	22,425	21,774	14,265
2022	37,012	40,415	44,322	48,579	47,710	45,684	44,110	29,031
2023	-	-	-	-	4,488	8,269	12,262	39,509
NPPV Total	79,906	80,521	83,287	86,253	89,909	91,107	92,471	93,306
TOTAL	133,963	127,647	131,512	135,591	141,088	141,936	142,895	139,037
Change		(6,316)	3,865	4,079	5,497	848	959	

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

Alberta

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

3.64%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	78	78	75	70	67	66	63	45
2013	4	4	4	4	4	4	4	4
2014	(16)	194	184	174	173	171	163	99
2015	12	89	83	78	79	77	72	39
2016	(134)	42	42	39	51	50	49	40
2017	43	25	23	23	24	24	23	12
2018	71	117	110	105	110	108	102	58
2019	185	226	213	212	214	211	206	125
2020	349	409	379	356	349	324	304	190
2021	637	604	563	528	501	462	432	226
2022	911	1,069	1,027	988	932	859	801	420
2023	-	-	-	-	157	286	418	1,152
PPV Total	2,140	2,857	2,703	2,577	2,661	2,642	2,637	2,410
prior	(54)	(53)	(49)	(46)	(46)	(39)	(38)	(28)
2013	49	(107)	(105)	(103)	3	11	10	12
2014	(7)	(7)	(7)	(7)	(8)	(7)	(7)	(6)
2015	136	129	128	127	95	90	87	71
2016	287	245	240	236	231	212	208	173
2017	666	523	515	504	498	462	451	379
2018	2,501	1,741	1,724	1,692	1,768	1,631	1,594	1,334
2019	5,353	4,849	4,752	4,663	4,706	4,499	4,451	3,450
2020	12,156	13,049	12,786	12,541	12,424	12,158	11,928	9,564
2021	21,515	22,462	22,002	21,564	21,594	20,999	19,806	16,372
2022	40,017	49,201	53,405	57,936	55,148	52,415	51,350	42,293
2023	-	-	-	-	4,811	8,933	13,357	44,538
NPPV Total	82,619	92,032	95,391	99,107	101,224	101,364	103,197	118,152
TOTAL	84,759	94,889	98,094	101,684	103,885	104,006	105,834	120,562
Change		10,130	3,205	3,590	2,201	121	1,828	

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

Newfoundland & Labrador

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	(20)	(25)	(25)	(25)	(13)	(12)	(13)	(8)
2013	36	32	31	31	31	30	30	24
2014	16	13	13	13	17	17	16	13
2015	28	60	60	53	71	70	68	48
2016	96	114	111	101	70	67	67	48
2017	56	(65)	(61)	(45)	(50)	(49)	(48)	(24)
2018	87	98	96	93	136	134	130	107
2019	247	392	359	336	345	323	320	208
2020	699	623	568	530	534	492	450	251
2021	2,845	2,439	2,210	2,042	1,926	1,763	1,634	804
2022	6,926	7,447	8,244	9,107	8,751	7,978	7,569	3,618
2023	-	-	-	-	671	1,200	1,726	3,884
PPV Total	11,016	11,128	11,606	12,236	12,489	12,013	11,949	8,973
prior	5	5	5	5	5	5	5	5
2013	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2014	-	-	-	-	-	-	-	-
2015	(180)	4	4	4	8	8	8	7
2016	11	11	10	10	6	6	6	6
2017	(68)	55	51	51	89	87	86	70
2018	91	76	73	72	61	60	60	50
2019	(668)	116	112	108	118	114	112	91
2020	186	215	192	170	166	152	144	101
2021	652	735	640	563	590	540	504	284
2022	2,525	3,211	3,455	3,705	3,461	3,125	2,852	1,450
2023	-	-	-	-	331	577	815	1,746
NPPV Total	2,551	4,425	4,539	4,685	4,832	4,671	4,589	3,807
TOTAL	13,567	15,553	16,145	16,921	17,321	16,684	16,538	12,780
Change		1,986	592	776	400	(637)	(146)	

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

New Brunswick

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	51	137	136	129	121	120	118	93
2013	6	6	6	6	6	6	6	6
2014	67	41	41	38	37	37	36	30
2015	65	92	91	84	80	78	76	57
2016	61	142	139	133	141	140	137	109
2017	120	401	396	366	355	352	343	255
2018	515	410	404	400	395	391	382	285
2019	794	551	545	532	537	528	522	440
2020	1,731	1,482	1,466	1,431	1,430	1,405	1,336	1,109
2021	2,965	2,640	2,562	2,510	2,571	2,542	2,456	1,965
2022	3,273	3,390	3,721	4,071	3,895	3,546	3,506	2,805
2023	-	-	-	-	303	568	857	3,043
PPV Total	9,648	9,292	9,507	9,700	9,871	9,713	9,775	10,197
prior	(10)	(15)	(16)	(15)	(19)	(18)	(17)	(17)
2013	1	1	1	1	1	1	1	1
2014	2	2	2	2	2	2	2	2
2015	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2016	(54)	27	26	26	93	92	91	80
2017	22	36	35	34	41	40	41	35
2018	145	315	309	304	276	273	270	214
2019	568	509	501	493	463	458	426	359
2020	849	847	831	817	875	830	776	657
2021	3,469	3,246	3,183	3,120	3,020	2,847	2,628	2,205
2022	4,482	5,298	5,877	6,518	6,149	5,783	5,325	4,158
2023	-	-	-	-	497	973	1,538	7,457
NPPV Total	9,471	10,263	10,746	11,297	11,395	11,278	11,078	15,148
TOTAL	19,119	19,555	20,253	20,997	21,266	20,991	20,853	25,345
Change		436	698	744	269	(275)	(138)	

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

Nova Scotia

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

3.64%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	82	81	82	81	83	83	83	68
2013	13	12	13	13	20	20	19	17
2014	2	1	1	1	5	5	5	4
2015	13	5	5	4	2	2	2	1
2016	14	13	13	13	9	8	8	8
2017	44	13	12	11	19	16	17	15
2018	39	92	91	89	89	88	87	73
2019	601	548	533	518	524	519	513	442
2020	1,100	1,115	1,076	1,036	1,031	1,011	1,001	674
2021	2,123	2,216	2,130	2,049	2,072	1,975	1,884	1,318
2022	4,711	4,698	5,208	5,756	5,540	5,273	5,011	3,023
2023	-	-	-	-	640	1,157	1,686	4,652
PPV Total	8,742	8,794	9,164	9,571	10,034	10,157	10,316	10,295
prior	(10)	(10)	(10)	(10)	(10)	(10)	(10)	(10)
2013	3	(1)	(1)	(1)	36	35	35	31
2014	21	2	2	2	2	2	2	2
2015	3	1	1	1	3	3	3	2
2016	30	12	11	10	(33)	(33)	(33)	(30)
2017	(94)	(109)	(110)	(96)	(171)	(169)	(167)	(133)
2018	161	178	176	148	166	164	163	144
2019	378	527	520	488	535	529	523	353
2020	2,102	1,646	1,555	1,440	1,389	1,326	1,309	945
2021	2,788	4,248	4,007	3,706	3,672	3,507	3,342	1,900
2022	6,743	7,266	7,452	7,629	6,994	6,651	6,325	3,339
2023	-	-	-	-	647	1,193	1,758	5,181
NPPV Total	12,125	13,760	13,603	13,317	13,230	13,198	13,250	11,724
TOTAL	20,867	22,554	22,767	22,888	23,264	23,355	23,566	22,019
Change		1,687	213	121	376	91	211	

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

Prince Edward Island

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2014	-	-	-	-	-	-	-	-
2015	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2016	10	21	21	20	32	32	32	29
2017	32	22	22	21	36	35	35	31
2018	29	21	21	21	19	19	19	16
2019	92	87	85	83	84	82	81	69
2020	151	130	128	128	131	124	123	88
2021	710	784	775	768	739	697	663	472
2022	738	674	811	975	927	873	829	690
2023	-	-	-	-	61	112	165	516
PPV Total	1,753	1,730	1,854	2,007	2,020	1,965	1,938	1,902
prior	(18)	(22)	(22)	(22)	30	30	30	28
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	(1)	(1)	(1)	(1)	2	2	2	2
2016	(269)	(184)	(181)	(179)	(62)	(61)	(60)	(56)
2017	7	6	6	6	5	5	5	1
2018	(18)	20	21	21	16	16	16	3
2019	12	17	15	14	17	16	16	10
2020	49	58	48	40	51	49	47	18
2021	293	248	205	169	152	147	141	18
2022	941	1,073	1,174	1,277	1,226	1,179	1,133	67
2023	-	-	-	-	116	216	323	1,220
NPPV Total	996	1,215	1,265	1,325	1,553	1,599	1,653	1,311
TOTAL	2,749	2,945	3,119	3,332	3,573	3,564	3,591	3,213
Change		196	174	213	241	(9)	27	

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

Yukon

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023	
prior	5	5	5	5	5	5	5	5	5
2013	-	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1	1
2016	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2017	10	27	28	27	44	43	43	43	40
2018	4	3	3	3	3	3	3	3	3
2019	9	7	7	7	8	8	8	8	8
2020	23	(64)	(64)	(63)	(61)	(60)	(59)	(51)	(51)
2021	53	55	52	51	47	46	45	45	45
2022	80	66	76	87	86	84	82	60	60
2023	-	-	-	-	6	12	17	90	90
PPV Total	182	97	105	115	136	139	142	198	198
prior	3	3	3	3	3	3	3	3	3
2013	-	-	-	-	-	-	-	-	-
2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	2	-	-	-	-	-	-	-	-
2016	2	2	2	2	2	2	2	2	2
2017	8	7	7	7	7	7	7	7	7
2018	16	22	23	22	22	22	22	22	22
2019	41	34	34	34	34	34	34	34	34
2020	68	71	70	68	71	70	68	64	64
2021	345	249	248	245	249	247	245	226	226
2022	525	463	508	554	523	512	502	431	431
2023	-	-	-	-	52	97	152	727	727
NPPV Total	1,009	850	894	934	962	993	1,034	1,515	1,515
TOTAL	1,191	947	999	1,049	1,098	1,132	1,176	1,713	1,713
Change		(244)	52	50	49	34	44		

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

Northwest Territories

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	(2)	1	1	1	1	1	1	1
2013	2	2	2	2	2	2	2	2
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	1	1	1	1	1	1	1	1
2017	9	7	7	7	7	7	7	7
2018	22	19	19	19	19	19	19	19
2019	55	41	41	41	41	41	41	41
2020	107	89	87	86	86	85	84	75
2021	451	389	386	382	388	383	380	348
2022	337	389	406	424	370	363	359	323
2023	-	-	-	-	28	54	84	406
PPV Total	983	939	951	964	944	957	979	1,224
prior	3	3	3	3	3	3	3	3
2013	1	1	1	1	1	1	1	1
2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	-	-	-	-	-	-	-	-
2016	2	1	1	1	1	1	1	1
2017	6	4	4	4	4	4	4	4
2018	16	12	12	12	12	12	12	12
2019	40	36	37	36	36	36	36	35
2020	87	52	51	51	52	52	52	52
2021	(141)	245	242	240	250	248	246	222
2022	97	229	257	289	271	257	244	183
2023	-	-	-	-	26	49	75	295
NPPV Total	110	582	607	636	655	662	673	807
TOTAL	1,093	1,521	1,558	1,600	1,599	1,619	1,652	2,031
Change		428	37	42	(1)	20	33	

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

Nunavut

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	18	18	17	17	17	17	17	15
2013	1	1	1	1	1	1	1	1
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	-	-	-	-	-	-	-	-
2017	-	-	-	-	-	-	-	-
2018	1	1	1	1	1	1	1	1
2019	1	1	1	1	1	1	1	1
2020	4	3	3	3	3	3	3	3
2021	42	17	17	17	18	18	18	18
2022	32	19	21	24	23	22	21	19
2023	-	-	-	-	4	6	10	41
PPV Total	100	61	62	65	69	70	73	100
prior	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	5	5	5	5	9	8	8	7
2016	3	1	1	1	1	1	1	1
2017	6	4	4	4	4	4	4	4
2018	12	10	10	10	11	11	11	11
2019	23	22	22	22	22	22	22	22
2020	40	33	33	33	33	33	33	33
2021	120	102	102	101	102	101	100	89
2022	164	177	197	219	211	209	207	189
2023	-	-	-	-	15	29	44	166
NPPV Total	373	354	374	395	408	418	430	522
TOTAL	473	415	436	460	477	488	503	622
Change		(58)	21	24	17	11	15	

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

All Jurisdictions

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	15,202	9,292	9,198	8,982	9,439	9,347	9,253	8,322
2013	51	41	42	42	80	77	77	68
2014	286	306	296	283	163	161	153	85
2015	132	191	185	166	181	177	169	101
2016	372	343	338	318	329	323	319	258
2017	633	697	692	670	667	658	648	543
2018	2,170	1,905	1,867	1,832	1,832	1,812	1,783	1,502
2019	6,121	5,550	5,409	5,285	5,355	5,277	5,221	4,237
2020	11,416	10,580	10,298	10,032	10,026	9,733	9,288	6,948
2021	21,151	19,286	18,637	18,093	18,077	17,230	16,407	11,666
2022	31,087	33,833	37,215	40,870	39,656	37,186	35,473	23,631
2023	-	-	-	-	3,598	6,504	9,442	23,669
PPV Total	88,621	82,024	84,177	86,573	89,403	88,485	88,233	81,030
prior	(78)	(129)	(126)	(123)	(42)	(36)	(32)	(16)
2013	156	(52)	(51)	(50)	(233)	(221)	(217)	(173)
2014	(20)	28	28	28	9	10	9	10
2015	125	1,763	1,687	1,629	1,594	1,565	1,521	1,159
2016	(378)	292	286	280	404	383	377	308
2017	1,171	484	481	489	459	423	417	371
2018	4,073	3,534	3,471	3,374	3,458	3,298	3,230	2,642
2019	11,033	9,225	8,973	8,734	9,012	8,747	8,582	6,625
2020	26,132	25,890	25,013	24,433	24,437	23,909	23,330	17,805
2021	54,440	55,634	54,297	52,449	52,394	51,061	48,786	35,581
2022	92,506	107,333	116,647	126,706	121,693	115,815	112,048	81,141
2023	-	-	-	-	10,983	20,336	30,324	100,839
NPPV Total	189,160	204,002	210,706	217,949	224,168	225,290	228,375	246,292
TOTAL	277,781	286,026	294,883	304,522	313,571	313,775	316,608	327,322
Change		8,245	8,857	9,639	9,049	204	2,833	

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

ONTARIO

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	18,175	11,610	11,494	11,265	11,152	11,040	10,930	9,883
2013	15	15	15	15	15	15	15	15
2014	150	11	11	11	11	11	11	11
2015	10	(59)	(58)	(57)	(56)	(55)	(54)	(48)
2016	303	4	4	4	4	4	4	4
2017	269	229	227	222	220	218	216	196
2018	1,229	1,004	984	964	954	944	935	846
2019	3,819	3,446	3,377	3,309	3,263	3,230	3,198	2,605
2020	6,746	6,426	6,297	6,171	5,998	5,830	5,538	4,148
2021	10,898	9,887	9,689	9,495	9,305	8,840	8,398	6,026
2022	13,513	15,663	17,249	18,951	18,572	17,643	16,761	12,189
2023	-	-	-	-	1,739	3,130	4,513	10,015
PPV Total	55,127	48,236	49,289	50,350	51,177	50,850	50,465	45,890
prior	43	14	14	14	15	15	15	17
2013	10	10	9	9	9	9	9	8
2014	(59)	6	6	6	6	6	6	6
2015	36	1,451	1,378	1,323	1,297	1,277	1,239	928
2016	(551)	29	28	27	26	26	25	19
2017	361	(225)	(214)	(205)	(201)	(198)	(192)	(143)
2018	575	638	606	582	570	561	544	407
2019	4,543	2,578	2,449	2,351	2,304	2,269	2,201	1,584
2020	9,833	9,323	8,857	8,689	8,515	8,386	8,134	5,618
2021	24,383	23,455	23,033	22,112	21,581	21,253	20,615	13,276
2022	35,523	39,282	43,081	47,221	46,277	44,287	42,737	27,872
2023	-	-	-	-	4,428	8,156	12,089	38,803
NPPV Total	74,697	76,561	79,247	82,129	84,827	86,047	87,422	88,395
TOTAL	129,824	124,797	128,536	132,479	136,004	136,897	137,887	134,285
Change		(5,027)	3,739	3,943	3,525	893	990	

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

Alberta

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	41	41	38	35	34	33	30	17
2013	4	4	4	4	4	4	4	4
2014	(84)	131	122	115	114	113	105	53
2015	7	84	78	73	72	71	66	34
2016	(175)	3	3	3	3	3	3	3
2017	38	23	21	20	20	20	19	9
2018	41	98	91	86	85	84	78	39
2019	129	185	172	170	168	166	162	86
2020	278	350	325	305	290	267	248	138
2021	586	564	525	493	468	431	401	203
2022	857	1,020	975	932	885	814	757	388
2023	-	-	-	-	155	281	409	1,117
PPV Total	1,722	2,503	2,354	2,236	2,298	2,287	2,282	2,091
prior	(77)	(77)	(73)	(70)	(70)	(63)	(61)	(49)
2013	23	(117)	(115)	(113)	(112)	(101)	(99)	(82)
2014	(8)	(8)	(8)	(8)	(8)	(7)	(7)	(7)
2015	57	57	56	55	54	49	48	38
2016	218	197	193	189	187	168	165	136
2017	453	339	332	325	322	290	284	235
2018	1,938	1,268	1,255	1,230	1,218	1,096	1,074	887
2019	4,632	4,251	4,162	4,078	4,021	3,820	3,782	2,866
2020	10,877	11,917	11,667	11,432	10,986	10,744	10,529	8,349
2021	19,908	21,211	20,766	20,349	19,820	19,245	18,071	14,876
2022	38,442	47,818	51,887	56,273	53,459	50,786	49,770	40,970
2023	-	-	-	-	4,717	8,751	13,073	43,285
NPPV Total	76,463	86,856	90,122	93,740	94,594	94,778	96,629	111,504
TOTAL	78,185	89,359	92,476	95,976	96,892	97,065	98,911	113,595
Change		11,174	3,117	3,500	916	173	1,846	

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

Newfoundland & Labrador

TABLE EXHIBIT B

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	(10)	(10)	(10)	(9)	(8)	(8)	(8)	(7)
2013	(3)	(3)	(3)	(2)	(2)	(2)	(2)	(2)
2014	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2015	(7)	37	36	30	28	28	27	16
2016	1	45	43	35	33	32	31	20
2017	10	(92)	(88)	(72)	(68)	(67)	(64)	(38)
2018	(54)	(17)	(15)	(14)	(13)	(13)	(12)	(7)
2019	117	301	271	249	224	204	202	111
2020	534	511	460	423	419	381	340	161
2021	2,596	2,273	2,046	1,882	1,767	1,608	1,483	682
2022	6,723	7,317	8,101	8,951	8,503	7,738	7,336	3,420
2023	-	-	-	-	671	1,199	1,726	3,881
PPV Total	9,905	10,360	10,839	11,471	11,552	11,098	11,057	8,235
prior	5	5	5	5	5	5	5	5
2013	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2014	-	-	-	-	-	-	-	-
2015	(196)	1	1	1	1	1	1	1
2016	2	2	2	2	2	2	2	2
2017	(107)	17	14	14	14	13	13	8
2018	6	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2019	(726)	25	24	23	23	21	19	14
2020	91	133	113	96	88	79	72	47
2021	481	592	503	428	424	382	348	171
2022	2,400	3,094	3,327	3,567	3,282	2,954	2,688	1,325
2023	-	-	-	-	319	555	782	1,618
NPPV Total	1,953	3,864	3,984	4,131	4,153	4,007	3,925	3,186
TOTAL	11,858	14,224	14,823	15,602	15,705	15,105	14,982	11,421
Change		2,366	599	779	103	(600)	(123)	

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

New Brunswick

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	9	101	100	93	90	89	87	66
2013	4	4	4	4	4	4	4	4
2014	63	38	38	35	34	34	33	26
2015	42	80	79	72	70	69	67	48
2016	(9)	74	73	67	65	64	62	44
2017	79	357	353	323	312	309	300	217
2018	441	351	347	344	332	329	320	231
2019	716	492	487	477	472	464	459	386
2020	1,626	1,406	1,392	1,359	1,325	1,304	1,239	1,032
2021	2,849	2,581	2,504	2,454	2,429	2,405	2,323	1,861
2022	3,218	3,380	3,711	4,060	3,857	3,510	3,471	2,779
2023	-	-	-	-	310	579	874	3,110
PPV Total	9,038	8,864	9,088	9,288	9,300	9,160	9,239	9,804
prior	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)
2013	1	1	1	1	1	1	1	1
2014	2	2	2	2	2	2	2	2
2015	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2016	(87)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2017	11	27	27	26	26	26	26	22
2018	89	266	261	256	253	250	247	194
2019	419	392	384	376	353	349	321	263
2020	700	727	712	698	691	650	598	496
2021	3,325	3,163	3,100	3,038	2,856	2,685	2,470	2,061
2022	4,379	5,250	5,825	6,461	6,073	5,709	5,252	4,094
2023	-	-	-	-	505	989	1,560	7,559
NPPV Total	8,822	9,809	10,293	10,839	10,741	10,642	10,458	14,673
TOTAL	17,860	18,673	19,381	20,127	20,041	19,802	19,697	24,477
Change		813	708	746	(86)	(239)	(105)	

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

Nova Scotia

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	52	52	52	52	48	48	48	36
2013	3	3	3	3	3	3	3	3
2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	7	-	-	-	-	-	-	-
2016	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2017	9	(16)	(16)	(16)	(15)	(15)	(15)	(12)
2018	(9)	50	49	49	47	47	47	37
2019	353	323	310	298	286	283	280	229
2020	888	937	900	864	829	813	805	495
2021	1,915	2,042	1,960	1,882	1,863	1,770	1,681	1,141
2022	4,430	4,460	4,950	5,476	5,257	4,994	4,744	2,803
2023	-	-	-	-	623	1,125	1,637	4,466
PPV Total	7,646	7,849	8,206	8,606	8,939	9,066	9,228	9,196
prior	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)
2013	1	1	1	1	1	1	1	1
2014	21	2	2	2	2	2	2	2
2015	3	3	3	3	3	3	3	3
2016	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2017	(192)	(215)	(213)	(196)	(194)	(192)	(190)	(154)
2018	43	74	73	48	48	48	48	41
2019	232	392	388	357	353	349	345	193
2020	1,883	1,480	1,391	1,280	1,216	1,155	1,143	816
2021	2,405	3,876	3,643	3,352	3,184	3,025	2,874	1,541
2022	6,408	6,994	7,161	7,320	6,698	6,363	6,045	3,115
2023	-	-	-	-	635	1,172	1,725	5,036
NPPV Total	10,787	12,590	12,432	12,150	11,929	11,909	11,979	10,577
TOTAL	18,433	20,439	20,638	20,756	20,868	20,975	21,207	19,773
Change		2,006	199	118	112	107	232	

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

Prince Edward Island

TABLE EXHIBIT B

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2014	-	-	-	-	-	-	-	-
2015	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2016	(12)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2017	11	5	5	5	5	5	5	4
2018	22	15	15	15	15	15	15	12
2019	63	61	60	59	55	54	53	43
2020	140	122	121	120	119	112	111	77
2021	672	754	746	739	695	653	620	437
2022	710	654	788	949	892	838	796	660
2023	-	-	-	-	60	110	163	506
PPV Total	1,597	1,601	1,725	1,877	1,831	1,777	1,753	1,729
prior	(1)	(1)	(1)	(1)	(1)	(1)	(1)	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	(129)	-	-	-	-	-	-	-
2017	7	5	5	5	5	5	5	1
2018	(19)	17	17	17	17	17	17	3
2019	3	9	7	6	6	6	6	1
2020	37	50	40	32	31	30	29	-
2021	256	219	175	140	134	129	124	1
2022	882	1,016	1,112	1,210	1,156	1,110	1,066	8
2023	-	-	-	-	110	205	306	1,149
NPPV Total	1,036	1,315	1,355	1,409	1,458	1,501	1,552	1,163
TOTAL	2,633	2,916	3,080	3,286	3,289	3,278	3,305	2,892
Change		283	164	206	3	(11)	27	

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

Yukon

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	5	5	5	5	5	5	5	5
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2017	(10)	11	11	11	11	11	11	11
2018	4	3	3	3	3	3	3	3
2019	9	7	7	7	7	7	7	7
2020	17	(69)	(68)	(67)	(66)	(65)	(64)	(55)
2021	50	51	48	46	46	45	44	44
2022	79	65	74	84	81	79	77	54
2023	-	-	-	-	6	11	17	89
PPV Total	152	71	78	87	91	94	98	156
prior	3	3	3	3	3	3	3	3
2013	-	-	-	-	-	-	-	-
2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	2	-	-	-	-	-	-	-
2016	2	2	2	2	2	2	2	2
2017	7	6	6	6	6	6	6	6
2018	8	15	15	15	15	15	15	15
2019	41	33	33	33	33	33	33	33
2020	52	57	56	55	54	53	52	49
2021	332	243	241	239	237	235	233	215
2022	499	440	482	526	515	505	495	426
2023	-	-	-	-	50	95	147	704
NPPV Total	945	798	837	878	914	946	985	1,452
TOTAL	1,097	869	915	965	1,005	1,040	1,083	1,608
Change		(228)	46	50	40	35	43	

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

Northwest Territories

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	(2)	1	1	1	1	1	1	1
2013	2	2	2	2	2	2	2	2
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	1	1	1	1	1	1	1	1
2017	9	6	6	6	6	6	6	6
2018	21	18	18	18	18	18	18	18
2019	54	40	40	40	40	40	40	40
2020	99	83	82	81	80	79	78	69
2021	430	393	389	385	370	366	362	331
2022	318	372	387	402	386	378	373	335
2023	-	-	-	-	28	55	85	410
PPV Total	933	917	927	937	933	947	967	1,214
prior	3	3	3	3	3	3	3	3
2013	1	1	1	1	1	1	1	1
2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	-	-	-	-	-	-	-	-
2016	2	1	1	1	1	1	1	1
2017	5	4	4	4	4	4	4	4
2018	15	12	12	12	12	12	12	12
2019	31	28	28	28	28	28	28	28
2020	83	50	49	49	49	49	49	49
2021	(151)	227	225	223	221	219	217	199
2022	89	220	247	278	264	251	238	178
2023	-	-	-	-	26	49	74	292
NPPV Total	77	545	569	598	608	616	626	766
TOTAL	1,010	1,462	1,496	1,535	1,541	1,563	1,593	1,980
Change		452	34	39	6	22	30	

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

Nunavut

TABLE EXHIBIT B

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	1	1	1	1	1	1	1	1
2013	1	1	1	1	1	1	1	1
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	-	-	-	-	-	-	-	-
2017	-	-	-	-	-	-	-	-
2018	1	1	1	1	1	1	1	1
2019	1	1	1	1	1	1	1	1
2020	4	3	3	3	3	3	3	3
2021	40	17	17	17	17	17	17	17
2022	31	18	20	24	23	22	21	19
2023	-	-	-	-	4	6	10	40
PPV Total	80	43	45	49	52	53	56	84
prior	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	3	1	1	1	1	1	1	1
2017	5	4	4	4	4	4	4	4
2018	12	10	10	10	10	10	10	10
2019	22	21	21	21	21	21	21	21
2020	38	31	31	31	31	31	31	31
2021	116	99	98	97	96	95	94	85
2022	161	174	194	216	207	205	203	185
2023	-	-	-	-	15	29	44	167
NPPV Total	357	340	359	380	385	396	408	504
TOTAL	437	383	404	429	437	449	464	588
Change		(54)	21	25	8	12	15	

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

All Jurisdictions

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	18,265	11,795	11,675	11,437	11,317	11,203	11,088	9,996
2013	24	24	24	25	25	25	25	25
2014	126	177	168	158	156	155	146	87
2015	61	144	137	120	116	115	108	52
2016	105	122	119	105	101	99	96	67
2017	415	523	519	499	491	487	478	393
2018	1,696	1,523	1,493	1,466	1,442	1,428	1,405	1,180
2019	5,261	4,856	4,725	4,610	4,516	4,449	4,402	3,508
2020	10,332	9,769	9,512	9,259	8,997	8,724	8,298	6,068
2021	20,036	18,562	17,924	17,393	16,960	16,135	15,329	10,742
2022	29,879	32,949	36,255	39,829	38,456	36,016	34,336	22,647
2023	-	-	-	-	3,596	6,496	9,434	23,634
PPV Total	86,200	80,444	82,551	84,901	86,173	85,332	85,145	78,399
prior	(52)	(81)	(77)	(74)	(73)	(66)	(64)	(49)
2013	33	(107)	(106)	(104)	(103)	(92)	(90)	(74)
2014	(46)	-	-	-	-	1	1	1
2015	(101)	1,509	1,435	1,379	1,352	1,327	1,288	967
2016	(543)	227	222	217	214	195	191	156
2017	550	(38)	(35)	(17)	(14)	(42)	(40)	(17)
2018	2,667	2,298	2,247	2,168	2,141	2,007	1,965	1,567
2019	9,197	7,729	7,496	7,273	7,142	6,896	6,756	5,003
2020	23,594	23,768	22,916	22,362	21,661	21,177	20,637	15,455
2021	51,055	53,085	51,784	49,978	48,553	47,268	45,046	32,425
2022	88,783	104,288	113,316	123,072	117,931	112,170	108,494	78,173
2023	-	-	-	-	10,805	20,001	29,800	98,613
NPPV Total	175,137	192,678	199,198	206,254	209,609	210,842	213,984	232,220
TOTAL	261,337	273,122	281,749	291,155	295,782	296,174	299,129	310,619
Change		11,785	8,627	9,406	4,627	392	2,955	

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

EXHIBIT C-1

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

page 1 of 10

ONTARIO

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023	
prior	562	554	538	523	499	483	471	365	
2013	140	138	134	131	137	132	128	98	
2014	179	177	172	167	147	142	138	104	
2015	207	206	199	194	188	184	178	136	
2016	247	245	239	231	227	221	215	164	
2017	435	432	422	412	396	294	285	215	
2018	680	674	659	644	632	619	605	503	
2019	1,200	1,165	1,137	1,108	1,096	1,069	1,042	839	
2020	2,017	2,002	1,950	1,901	1,856	1,638	1,594	1,200	
2021	2,026	2,007	1,951	1,898	1,877	1,826	1,774	1,335	
2022	1,076	1,184	1,324	1,438	1,325	1,896	1,846	1,457	
2023	-	-	-	-	102	191	298	1,284	
PPV Total	8,769	8,784	8,725	8,647	8,482	8,695	8,574	7,700	
prior	325	320	314	307	307	302	295	250	
2013	233	228	224	220	187	184	179	148	
2014	337	336	329	324	306	299	294	244	
2015	470	468	458	449	441	432	424	354	
2016	571	568	557	545	534	523	512	427	
2017	980	976	962	946	933	711	696	581	
2018	2,146	2,128	2,097	2,066	2,061	2,030	2,002	1,763	
2019	3,712	3,605	3,543	3,483	3,487	3,430	3,374	2,913	
2020	4,820	4,788	4,707	4,628	4,563	4,080	4,005	3,289	
2021	5,674	5,618	5,513	5,412	5,409	5,309	5,211	4,274	
2022	3,399	3,776	4,264	4,680	4,362	6,268	6,157	5,252	
2023	-	-	-	-	368	686	1,061	4,885	
NPPV Total	22,667	22,811	22,968	23,060	22,958	24,254	24,210	24,380	
TOTAL	31,436	31,595	31,693	31,707	31,440	32,949	32,784	32,080	
Change		159	98	14	(267)	1,509	(165)		

EXHIBIT C-1

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

page 2 of 10

Alberta

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	304	304	299	293	287	282	277	236
2013	28	28	26	26	26	26	26	26
2014	38	38	36	35	35	34	33	26
2015	50	50	49	48	47	46	45	35
2016	51	50	50	49	48	46	45	36
2017	51	51	50	49	49	48	46	37
2018	39	29	28	27	27	26	25	9
2019	58	56	55	54	52	51	50	42
2020	73	72	71	69	69	68	67	58
2021	63	62	61	60	59	58	57	48
2022	8	33	33	27	24	92	91	76
2023	-	-	-	-	2	7	8	40
PPV Total	763	773	758	737	725	784	770	669
prior	1,027	1,031	1,021	1,011	1,002	990	980	897
2013	100	99	98	98	105	103	102	92
2014	158	158	156	154	150	149	148	139
2015	233	232	230	229	221	219	217	199
2016	272	271	267	264	261	259	256	238
2017	327	325	323	319	316	313	309	281
2018	302	243	238	234	229	224	220	124
2019	610	605	597	589	581	573	567	499
2020	888	881	872	864	868	859	850	776
2021	1,032	1,023	1,011	1,001	1,006	995	983	899
2022	154	699	685	526	488	1,996	1,985	1,743
2023	-	-	-	-	57	111	177	892
NPPV Total	5,103	5,567	5,498	5,289	5,284	6,791	6,794	6,779
TOTAL	5,866	6,340	6,257	6,027	6,010	7,576	7,565	7,449
Change		474	(83)	(230)	(17)	1,566	(11)	

EXHIBIT C-1

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

page 3 of 10

Newfoundland & Labrador

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	27	26	26	26	25	25	25	25
2013	56	56	55	54	53	52	51	42
2014	84	83	82	81	82	81	80	70
2015	103	102	99	98	99	98	96	87
2016	147	124	122	120	116	114	112	96
2017	102	101	98	95	89	172	169	151
2018	233	231	228	226	224	221	219	170
2019	309	369	343	340	343	340	337	309
2020	235	233	229	225	226	269	265	231
2021	283	280	276	270	263	258	254	188
2022	178	218	235	214	206	450	443	378
2023	-	-	-	-	21	42	66	251
PPV Total	1,757	1,823	1,793	1,749	1,747	2,122	2,117	1,998
prior	9	9	9	9	9	9	9	9
2013	15	15	15	15	15	15	15	15
2014	24	24	24	24	24	24	24	24
2015	32	31	31	31	33	33	33	33
2016	52	44	43	42	39	38	37	34
2017	35	36	35	34	36	64	63	53
2018	89	89	88	87	85	84	83	66
2019	121	146	137	136	137	136	135	126
2020	84	82	81	80	81	97	96	86
2021	106	106	103	101	100	98	96	71
2022	71	87	95	87	84	178	176	146
2023	-	-	-	-	7	15	22	100
NPPV Total	638	669	661	646	650	791	789	763
TOTAL	2,395	2,492	2,454	2,395	2,397	2,913	2,906	2,761
Change		97	(38)	(59)	2	516	(7)	

EXHIBIT C-1

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

page 4 of 10

New Brunswick

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	48	48	47	46	45	45	44	39
2013	46	46	45	44	43	42	41	31
2014	67	67	65	63	62	60	57	45
2015	99	99	96	93	90	86	84	65
2016	128	128	124	120	118	115	113	85
2017	192	190	198	193	174	146	142	108
2018	220	218	212	207	204	186	180	138
2019	271	269	262	257	252	233	226	178
2020	152	149	140	134	137	285	278	208
2021	303	301	293	284	283	276	269	196
2022	183	202	222	244	238	301	293	228
2023	-	-	-	-	19	35	54	256
PPV Total	1,709	1,717	1,704	1,685	1,665	1,810	1,781	1,577
prior	36	35	35	35	36	36	36	36
2013	33	33	32	31	27	26	25	24
2014	46	46	45	44	43	42	41	31
2015	64	64	63	62	61	59	58	48
2016	76	76	75	74	78	77	76	66
2017	119	119	125	122	114	95	93	75
2018	155	155	152	149	146	133	131	113
2019	217	216	211	209	207	191	188	160
2020	127	127	122	118	123	250	245	198
2021	302	300	295	290	288	283	279	221
2022	206	228	254	277	274	350	345	284
2023	-	-	-	-	20	39	62	302
NPPV Total	1,381	1,399	1,409	1,411	1,417	1,581	1,579	1,558
TOTAL	3,090	3,116	3,113	3,096	3,082	3,391	3,360	3,135
Change		26	(3)	(17)	(14)	309	(31)	

EXHIBIT C-1

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

page 5 of 10

Nova Scotia

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	29	29	29	29	29	29	29	29
2013	21	21	21	21	22	22	22	22
2014	31	30	30	29	29	28	27	25
2015	41	41	40	39	37	36	34	26
2016	59	59	57	56	54	53	52	43
2017	86	95	92	91	91	74	73	64
2018	137	136	133	131	131	129	127	109
2019	234	247	243	239	238	234	231	188
2020	298	277	272	268	262	258	253	217
2021	249	371	366	361	361	357	351	290
2022	189	192	217	238	232	371	366	302
2023	-	-	-	-	30	57	89	399
PPV Total	1,374	1,498	1,500	1,502	1,516	1,648	1,654	1,714
prior	16	16	16	16	16	16	16	16
2013	24	24	24	24	26	26	26	26
2014	39	38	38	37	36	35	34	25
2015	51	50	49	49	48	47	46	38
2016	77	76	73	72	69	68	67	57
2017	118	127	125	123	116	93	91	73
2018	168	168	165	161	162	160	158	139
2019	223	236	232	230	231	227	223	181
2020	350	326	321	316	309	303	298	256
2021	364	544	536	529	532	524	517	425
2022	261	262	291	313	305	493	485	399
2023	-	-	-	-	32	63	97	465
NPPV Total	1,691	1,867	1,870	1,870	1,882	2,055	2,058	2,100
TOTAL	3,065	3,365	3,370	3,372	3,398	3,703	3,712	3,814
Change		300	5	2	26	305	9	

EXHIBIT C-1

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

page 6 of 10

Prince Edward Island

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	25	25	25	25	25	25	25	25
2013	8	8	8	8	8	8	8	8
2014	11	11	11	11	13	13	13	13
2015	19	19	19	19	16	16	16	16
2016	25	25	25	25	26	26	26	26
2017	9	9	8	7	7	28	27	25
2018	20	19	19	18	15	14	13	9
2019	45	47	43	42	41	41	40	33
2020	(15)	(15)	(16)	(17)	(13)	42	41	32
2021	36	30	29	28	27	26	25	16
2022	(6)	(9)	(4)	(5)	(9)	59	58	45
2023	-	-	-	-	-	2	1	8
PPV Total	177	169	167	161	156	300	293	256
prior	15	15	15	15	16	16	16	16
2013	6	6	6	6	5	5	5	5
2014	9	9	9	9	9	9	9	9
2015	11	10	10	10	12	12	12	12
2016	15	15	15	15	16	16	16	16
2017	5	5	5	5	3	18	18	18
2018	13	13	13	13	12	12	12	12
2019	40	43	39	38	37	37	36	32
2020	(14)	(14)	(15)	(16)	(12)	42	41	31
2021	37	34	33	32	28	27	26	17
2022	(5)	(11)	(5)	(7)	(10)	69	68	55
2023	-	-	-	-	-	3	2	12
NPPV Total	132	125	125	120	116	266	261	235
TOTAL	309	294	292	281	272	566	554	491
Change		(15)	(2)	(11)	(9)	294	(12)	

EXHIBIT C-1

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

page 7 of 10

Yukon

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023	
prior	1	1	1	1	1	1	1	1	1
2013	1	1	1	1	1	1	1	1	1
2014	2	2	2	2	2	2	2	2	2
2015	3	3	3	3	3	3	3	3	3
2016	3	3	3	3	3	3	3	3	3
2017	(8)	(8)	(8)	(8)	(8)	(8)	3	3	3
2018	1	1	1	1	1	1	1	1	1
2019	3	3	3	3	3	3	3	3	3
2020	1	1	1	1	1	1	4	4	4
2021	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2022	(3)	(5)	(11)	(11)	(11)	(11)	4	4	4
2023	-	-	-	-	(1)	(2)	(1)	(1)	(3)
PPV Total	3	1	(5)	(5)	(6)	22	23		21
prior	1	1	1	1	1	1	1	1	1
2013	2	2	2	2	2	2	2	2	2
2014	3	3	3	3	3	3	3	3	3
2015	4	4	4	4	4	4	4	4	4
2016	7	7	7	7	7	7	7	7	7
2017	(27)	(26)	(26)	(26)	(26)	(26)	9	9	9
2018	8	8	8	8	8	9	9	9	8
2019	11	11	11	11	11	11	11	11	11
2020	1	1	1	1	2	15	15	15	15
2021	(2)	(4)	(4)	(4)	(5)	(5)	(5)	(5)	(5)
2022	(28)	(31)	(74)	(78)	(82)	25	25	25	23
2023	-	-	-	-	(1)	(3)	(4)	(4)	(22)
NPPV Total	(20)	(24)	(67)	(71)	(75)	78	77		56
TOTAL	(17)	(23)	(72)	(76)	(81)	100	100		77
Change		(6)	(49)	(4)	(5)	181	-		

EXHIBIT C-1

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

page 8 of 10

Northwest Territories

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	-	-	-	-	-	-	-	-
2013	7	7	7	7	7	7	7	7
2014	10	10	10	10	10	10	10	10
2015	14	14	14	14	14	14	14	14
2016	17	17	17	17	17	17	17	17
2017	(15)	(15)	(15)	(15)	(15)	19	19	19
2018	21	21	21	21	21	21	21	21
2019	20	20	20	20	20	20	20	20
2020	1	-	-	-	2	20	20	20
2021	27	49	49	49	50	47	47	47
2022	(28)	(24)	(42)	(45)	(47)	27	27	24
2023	-	-	-	-	(3)	(5)	(6)	(37)
PPV Total	74	99	81	78	76	197	196	162
prior	-	-	-	-	-	-	-	-
2013	2	2	2	2	2	2	2	2
2014	3	3	3	3	3	3	3	3
2015	4	4	4	4	4	4	4	4
2016	7	7	7	7	7	7	7	7
2017	(5)	(5)	(5)	(5)	(5)	9	9	9
2018	10	10	10	10	10	10	10	10
2019	11	11	11	11	11	11	11	11
2020	-	-	-	-	1	12	12	12
2021	15	30	30	30	30	28	28	28
2022	(16)	(15)	(24)	(25)	(27)	16	16	14
2023	-	-	-	-	(2)	(2)	(4)	(20)
NPPV Total	31	47	38	37	34	100	98	80
TOTAL	105	146	119	115	110	297	294	242
Change		41	(27)	(4)	(5)	187	(3)	

EXHIBIT C-1

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

page 9 of 10

Nunavut

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.64%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	-	-	-	-	-	-	-	-
2013	2	2	2	2	2	2	2	2
2014	2	2	2	2	2	2	2	2
2015	3	3	3	3	3	3	3	3
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	(5)	(5)	(4)	(5)	(6)	2	2	2
2023	-	-	-	-	(1)	(2)	(3)	(7)
PPV Total	12	12	13	12	10	17	16	12
prior	-	-	-	-	-	-	-	-
2013	1	1	1	1	1	1	1	1
2014	2	2	2	2	2	2	2	2
2015	2	2	2	2	2	2	2	2
2016	4	4	4	4	4	4	4	4
2017	6	6	6	6	6	6	6	6
2018	7	7	7	7	7	7	7	7
2019	7	7	7	7	7	7	7	7
2020	7	7	7	7	7	7	7	7
2021	6	6	6	6	7	7	7	7
2022	(15)	(18)	(17)	(19)	(21)	6	6	6
2023	-	-	-	-	(2)	(3)	(4)	(19)
NPPV Total	27	24	25	23	20	46	45	30
TOTAL	39	36	38	35	30	63	61	42
Change		(3)	2	(3)	(5)	33	(2)	

EXHIBIT C-1

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

page 10 of 10

All Jurisdictions

TABLE EXHIBIT C-1

		Amounts in \$000s							
Retro Claims Expense + M/S actuarial present value adjustments	Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior		996	987	965	943	911	890	872	720
2013		309	307	299	294	299	292	286	237
2014		424	420	410	400	382	372	362	297
2015		539	537	522	511	497	486	473	385
2016		680	654	640	624	612	598	586	473
2017		854	857	847	826	785	786	766	624
2018		1,352	1,330	1,302	1,276	1,256	1,218	1,192	961
2019		2,141	2,177	2,107	2,064	2,046	1,992	1,950	1,613
2020		2,763	2,720	2,648	2,582	2,541	2,585	2,523	1,971
2021		2,988	3,101	3,026	2,951	2,921	2,849	2,778	2,121
2022		1,592	1,786	1,971	2,096	1,953	3,203	3,131	2,517
2023		-	-	-	-	169	325	506	2,191
PPV Total		14,638	14,876	14,737	14,567	14,372	15,596	15,425	14,110
prior		1,429	1,427	1,411	1,394	1,387	1,370	1,353	1,225
2013		416	410	404	399	370	364	357	315
2014		621	619	609	600	576	566	558	480
2015		871	865	851	840	826	812	800	694
2016		1,081	1,068	1,048	1,030	1,015	999	982	856
2017		1,558	1,563	1,550	1,524	1,493	1,318	1,294	1,105
2018		2,898	2,821	2,778	2,735	2,721	2,669	2,632	2,242
2019		4,952	4,880	4,788	4,714	4,709	4,623	4,552	3,940
2020		6,263	6,198	6,096	5,998	5,942	5,665	5,569	4,670
2021		7,534	7,657	7,523	7,397	7,395	7,266	7,142	5,937
2022		4,027	4,977	5,470	5,755	5,374	9,402	9,264	7,923
2023		-	-	-	-	479	909	1,409	6,595
NPPV Total		31,650	32,485	32,528	32,386	32,287	35,963	35,912	35,982
TOTAL		46,288	47,361	47,265	46,953	46,659	51,559	51,337	50,092
Change			1,073	(96)	(312)	(294)	4,900	(222)	

discount rate

3.64%

interest rate margin

25 basis pts

EXHIBIT C-2

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

page 1 of 10

ONTARIO

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	567	567	552	537	522	507	492	381
2013	147	147	143	139	135	131	127	97
2014	171	171	166	161	156	151	146	111
2015	200	200	194	188	182	177	172	131
2016	243	243	236	229	222	215	209	159
2017	409	409	399	389	380	291	282	214
2018	631	629	614	600	586	573	560	461
2019	1,122	1,093	1,065	1,037	1,010	984	959	764
2020	1,860	1,815	1,766	1,718	1,672	1,445	1,402	1,066
2021	1,836	1,836	1,781	1,728	1,676	1,626	1,577	1,199
2022	857	957	1,004	1,090	1,038	1,631	1,582	1,203
2023	-	-	-	-	79	154	241	1,068
PPV Total	8,043	8,067	7,920	7,816	7,658	7,885	7,749	6,854
prior	335	335	328	321	314	308	302	256
2013	224	224	220	216	212	208	204	169
2014	318	318	312	306	300	294	288	240
2015	445	445	436	427	418	410	402	335
2016	539	539	528	517	507	497	487	406
2017	910	910	895	881	867	675	661	552
2018	1,984	1,978	1,948	1,918	1,889	1,860	1,832	1,604
2019	3,468	3,379	3,320	3,262	3,206	3,151	3,097	2,656
2020	4,434	4,326	4,248	4,172	4,097	3,591	3,519	2,934
2021	5,122	5,122	5,020	4,920	4,822	4,726	4,631	3,861
2022	2,695	3,038	3,218	3,531	3,419	5,397	5,289	4,407
2023	-	-	-	-	282	542	838	3,977
NPPV Total	20,474	20,614	20,473	20,471	20,333	21,659	21,550	21,397
TOTAL	28,517	28,681	28,393	28,287	27,991	29,544	29,299	28,251
Change		164	(288)	(106)	(296)	1,553	(245)	

EXHIBIT C-2

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

page 2 of 10

Alberta

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	276	276	271	266	261	256	251	214
2013	25	25	24	24	24	24	24	24
2014	35	35	34	33	32	31	30	24
2015	47	47	46	45	44	43	42	33
2016	48	48	47	46	45	44	43	34
2017	49	49	48	47	46	45	44	35
2018	21	13	12	11	10	9	8	(1)
2019	45	35	34	33	32	31	30	21
2020	70	70	69	68	67	66	65	56
2021	61	61	60	59	58	57	56	47
2022	(12)	(3)	(8)	(20)	(21)	50	49	40
2023	-	-	-	-	(1)	-	(1)	(4)
PPV Total	665	656	637	612	597	656	641	523
prior	937	937	928	919	910	901	892	816
2013	98	98	97	96	95	94	93	84
2014	153	153	151	149	148	147	146	137
2015	220	220	218	216	214	212	210	192
2016	256	256	253	250	247	245	243	225
2017	308	308	305	302	299	296	293	266
2018	160	101	97	93	89	85	81	46
2019	465	365	357	349	342	335	328	265
2020	842	842	834	826	818	810	802	732
2021	992	992	982	972	962	952	942	861
2022	(254)	(60)	(179)	(444)	(455)	1,106	1,095	1,000
2023	-	-	-	-	(8)	(14)	(22)	(114)
NPPV Total	4,177	4,212	4,043	3,728	3,661	5,169	5,103	4,510
TOTAL	4,842	4,868	4,681	4,341	4,259	5,826	5,745	5,034
Change		26	(187)	(340)	(82)	1,567	(81)	

EXHIBIT C-2

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

page 3 of 10

Newfoundland & Labrador

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	26	26	26	26	26	26	26	26
2013	54	54	53	52	51	50	49	40
2014	81	81	80	79	78	77	76	67
2015	100	100	98	97	96	95	94	85
2016	142	120	118	116	114	112	110	95
2017	72	93	90	87	84	166	164	146
2018	183	183	180	177	174	171	168	142
2019	261	328	324	320	317	314	311	284
2020	228	228	224	220	216	264	260	226
2021	230	230	225	220	215	210	206	170
2022	88	96	96	58	53	305	300	263
2023	-	-	-	-	10	20	31	130
PPV Total	1,465	1,539	1,514	1,452	1,434	1,810	1,795	1,674
prior	9	9	9	9	9	9	9	9
2013	14	14	14	14	14	14	14	14
2014	22	22	22	22	22	22	22	22
2015	30	30	30	30	30	30	30	30
2016	47	40	39	38	37	36	35	33
2017	25	33	32	31	30	58	57	48
2018	69	69	68	67	66	65	64	55
2019	101	127	126	125	124	123	122	113
2020	78	78	77	76	75	92	91	82
2021	86	86	84	82	80	78	76	62
2022	35	38	39	25	23	120	118	100
2023	-	-	-	-	3	6	10	50
NPPV Total	516	546	540	519	513	653	648	618
TOTAL	1,981	2,085	2,054	1,971	1,947	2,463	2,443	2,292
Change		104	(31)	(83)	(24)	516	(20)	

EXHIBIT C-2

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

page 4 of 10

New Brunswick

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	43	43	42	41	40	39	38	33
2013	43	43	42	41	40	39	38	29
2014	64	64	62	60	58	56	54	42
2015	94	94	91	88	85	82	80	62
2016	123	123	119	115	112	109	106	80
2017	171	183	178	173	169	140	136	104
2018	186	186	180	175	170	165	160	121
2019	237	222	215	209	203	197	191	145
2020	108	91	83	76	69	228	221	168
2021	247	230	222	214	207	200	193	139
2022	123	137	152	166	159	226	219	167
2023	-	-	-	-	13	25	39	182
PPV Total	1,439	1,416	1,386	1,358	1,325	1,506	1,475	1,272
prior	34	34	34	34	34	34	34	34
2013	30	30	29	28	27	26	25	24
2014	42	42	41	40	39	38	37	28
2015	58	58	57	56	55	54	53	44
2016	74	74	73	72	71	70	69	60
2017	109	117	115	113	111	93	91	73
2018	134	134	131	128	125	122	120	102
2019	189	177	173	170	167	164	161	134
2020	90	77	73	69	65	200	196	163
2021	246	229	224	219	214	209	204	165
2022	138	154	172	189	184	263	258	215
2023	-	-	-	-	14	27	44	214
NPPV Total	1,144	1,126	1,122	1,118	1,106	1,300	1,292	1,256
TOTAL	2,583	2,542	2,508	2,476	2,431	2,806	2,767	2,528
Change		(41)	(34)	(32)	(45)	375	(39)	

EXHIBIT C-2

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

page 5 of 10

Nova Scotia

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	25	25	25	25	25	25	25	25
2013	20	20	20	20	20	20	20	20
2014	30	30	29	28	27	26	25	24
2015	39	39	38	37	36	35	34	25
2016	55	55	54	53	52	51	50	41
2017	67	83	81	80	79	70	69	60
2018	114	114	112	110	108	106	104	86
2019	180	195	191	187	184	181	178	151
2020	247	228	223	219	215	211	207	171
2021	172	279	274	269	264	259	254	216
2022	99	93	107	116	111	256	251	209
2023	-	-	-	-	21	39	61	278
PPV Total	1,048	1,161	1,154	1,144	1,142	1,279	1,278	1,306
prior	15	15	15	15	15	15	15	15
2013	24	24	24	24	24	24	24	24
2014	39	39	38	37	36	35	34	25
2015	53	53	52	51	50	49	48	39
2016	75	75	73	72	71	70	69	60
2017	91	111	109	107	105	93	91	73
2018	140	140	137	134	132	130	128	110
2019	172	187	184	181	178	175	172	145
2020	291	269	264	259	254	249	244	204
2021	253	411	403	396	389	382	375	318
2022	138	127	142	153	146	341	334	278
2023	-	-	-	-	23	45	69	326
NPPV Total	1,291	1,451	1,441	1,429	1,423	1,608	1,603	1,617
TOTAL	2,339	2,612	2,595	2,573	2,565	2,887	2,881	2,923
Change		273	(17)	(22)	(8)	322	(6)	

EXHIBIT C-2

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

page 6 of 10

Prince Edward Island

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s									
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023	
prior	23	23	23	23	23	23	23	23	23
2013	7	7	7	7	7	7	7	7	7
2014	12	12	12	12	12	12	12	12	12
2015	17	17	17	17	17	17	17	17	17
2016	24	24	24	24	24	24	24	24	24
2017	5	5	4	3	2	26	25	24	24
2018	14	17	16	15	14	13	12	9	9
2019	40	40	39	38	37	36	35	29	29
2020	(19)	(19)	(20)	(21)	(22)	37	36	27	27
2021	25	21	20	19	18	17	16	7	7
2022	(17)	(22)	(23)	(26)	(27)	44	43	34	34
2023	-	-	-	-	(1)	(1)	(3)	(13)	(13)
PPV Total	131	125	119	111	104	255	247	200	
prior	14	14	14	14	14	14	14	14	14
2013	5	5	5	5	5	5	5	5	5
2014	8	8	8	8	8	8	8	8	8
2015	11	11	11	11	11	11	11	11	11
2016	16	16	16	16	16	16	16	16	16
2017	3	3	3	3	3	20	20	20	20
2018	10	12	12	12	12	12	12	12	12
2019	37	37	36	35	34	33	32	29	29
2020	(18)	(18)	(19)	(20)	(21)	37	36	27	27
2021	26	23	22	21	20	19	18	9	9
2022	(20)	(26)	(27)	(30)	(31)	51	50	41	41
2023	-	-	-	-	(1)	(2)	(3)	(13)	(13)
NPPV Total	92	85	81	75	70	224	219	179	
TOTAL	223	210	200	186	174	479	466	379	
Change		(13)	(10)	(14)	(12)	305	(13)		

EXHIBIT C-2

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

page 7 of 10

Yukon

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s									
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023	
prior	1	1	1	1	1	1	1	1	1
2013	1	1	1	1	1	1	1	1	1
2014	2	2	2	2	2	2	2	2	2
2015	3	3	3	3	3	3	3	3	3
2016	3	3	3	3	3	3	3	3	3
2017	(9)	(9)	(9)	(9)	(9)	(9)	3	3	3
2018	1	1	1	1	1	1	1	1	1
2019	3	3	3	3	3	3	3	3	3
2020	-	-	-	-	-	-	3	3	3
2021	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2022	(4)	(6)	(13)	(13)	(13)	(13)	3	3	3
2023	-	-	-	-	-	(1)	(2)	(1)	(5)
PPV Total	-	(2)	(9)	(9)	(10)	20	21		17
prior	1	1	1	1	1	1	1	1	1
2013	2	2	2	2	2	2	2	2	2
2014	3	3	3	3	3	3	3	3	3
2015	4	4	4	4	4	4	4	4	4
2016	6	6	6	6	6	6	6	6	6
2017	(31)	(31)	(31)	(31)	(31)	(31)	8	8	8
2018	6	7	7	7	7	7	7	7	7
2019	11	11	11	11	11	11	11	11	11
2020	(2)	(2)	(2)	(2)	(2)	(2)	12	12	12
2021	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2022	(33)	(38)	(89)	(93)	(93)	(93)	18	18	18
2023	-	-	-	-	(2)	(4)	(7)		(34)
NPPV Total	(39)	(43)	(94)	(98)	(100)	62	59		32
TOTAL	(39)	(45)	(103)	(107)	(110)	82	80		49
Change		(6)	(58)	(4)	(3)	192	(2)		

EXHIBIT C-2

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

page 8 of 10

Northwest Territories

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	-	-	-	-	-	-	-	-
2013	6	6	6	6	6	6	6	6
2014	9	9	9	9	9	9	9	9
2015	13	13	13	13	13	13	13	13
2016	16	16	16	16	16	16	16	16
2017	(16)	(16)	(16)	(16)	(16)	18	18	18
2018	20	20	20	20	20	20	20	20
2019	19	19	19	19	19	19	19	19
2020	-	-	-	-	-	19	19	19
2021	20	40	40	40	40	40	40	40
2022	(35)	(32)	(55)	(58)	(58)	19	19	19
2023	-	-	-	-	(4)	(7)	(9)	(49)
PPV Total	52	75	52	49	45	172	170	130
prior	-	-	-	-	-	-	-	-
2013	2	2	2	2	2	2	2	2
2014	3	3	3	3	3	3	3	3
2015	4	4	4	4	4	4	4	4
2016	6	6	6	6	6	6	6	6
2017	(6)	(6)	(6)	(6)	(6)	8	8	8
2018	9	9	9	9	9	9	9	9
2019	11	11	11	11	11	11	11	11
2020	-	-	-	-	-	12	12	12
2021	12	24	24	24	24	24	24	24
2022	(20)	(19)	(32)	(34)	(34)	11	11	11
2023	-	-	-	-	(2)	(4)	(6)	(28)
NPPV Total	21	34	21	19	17	86	84	62
TOTAL	73	109	73	68	62	258	254	192
Change		36	(36)	(5)	(6)	196	(4)	

EXHIBIT C-2

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

page 9 of 10

Nunavut

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	-	-	-	-	-	-	-	-
2013	2	2	2	2	2	2	2	2
2014	2	2	2	2	2	2	2	2
2015	3	3	3	3	3	3	3	3
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	(5)	(5)	(5)	(6)	(6)	2	2	2
2023	-	-	-	-	(1)	(2)	(3)	(8)
PPV Total	12	12	12	11	10	17	16	11
prior	-	-	-	-	-	-	-	-
2013	1	1	1	1	1	1	1	1
2014	2	2	2	2	2	2	2	2
2015	2	2	2	2	2	2	2	2
2016	4	4	4	4	4	4	4	4
2017	5	5	5	5	5	5	5	5
2018	6	6	6	6	6	6	6	6
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	(16)	(19)	(19)	(22)	(22)	6	6	6
2023	-	-	-	-	(2)	(3)	(5)	(22)
NPPV Total	22	19	19	16	14	41	39	22
TOTAL	34	31	31	27	24	58	55	33
Change		(3)	0	(4)	(3)	34	(3)	

EXHIBIT C-2

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

page 10 of 10

All Jurisdictions

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2022	Actual Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Feb. 2023	Projected Mar. 2023	Projected Dec. 2023
prior	961	961	940	919	898	877	856	703
2013	305	305	298	292	286	280	274	226
2014	406	406	396	386	376	366	356	293
2015	516	516	503	491	479	468	458	372
2016	657	635	620	605	591	577	564	455
2017	750	799	777	756	737	761	743	606
2018	1,171	1,164	1,136	1,110	1,084	1,059	1,034	840
2019	1,908	1,936	1,891	1,847	1,806	1,766	1,727	1,417
2020	2,495	2,414	2,346	2,281	2,218	2,274	2,214	1,737
2021	2,592	2,698	2,623	2,550	2,479	2,410	2,343	1,819
2022	1,094	1,215	1,256	1,308	1,237	2,537	2,469	1,941
2023	-	-	-	-	115	226	355	1,579
PPV Total	12,855	13,049	12,786	12,545	12,306	13,601	13,393	11,988
prior	1,345	1,345	1,329	1,313	1,297	1,282	1,267	1,145
2013	400	400	394	388	382	376	370	325
2014	590	590	580	570	561	552	543	468
2015	827	827	814	801	788	776	764	661
2016	1,023	1,016	998	981	965	950	935	816
2017	1,414	1,450	1,427	1,405	1,383	1,256	1,234	1,053
2018	2,518	2,456	2,415	2,374	2,335	2,296	2,259	1,951
2019	4,460	4,300	4,224	4,150	4,079	4,009	3,940	3,370
2020	5,721	5,578	5,481	5,386	5,292	5,009	4,918	4,172
2021	6,737	6,887	6,759	6,634	6,511	6,390	6,270	5,300
2022	2,663	3,195	3,226	3,276	3,138	7,314	7,180	6,077
2023	-	-	-	-	307	593	918	4,356
NPPV Total	27,698	28,044	27,647	27,278	27,038	30,803	30,598	29,694
TOTAL	40,553	41,093	40,433	39,823	39,344	44,404	43,991	41,682
Change		540	(660)	(610)	(479)	5,060	(413)	

EXHIBIT D

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

Sum of MS Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
ShareYYMM					
Business Segment	Jurisdiction Desc	202209	202210	202211	202212
Private Passenger	Newfoundland & Labrador	74.7%	74.1%	73.9%	73.8%
	New Brunswick	66.5%	65.6%	65.4%	65.4%
	Nova Scotia	78.5%	78.6%	79.3%	81.2%
	Prince Edward Island	61.4%	60.7%	60.9%	61.0%
	Ontario	87.3%	86.8%	85.8%	84.9%
	Alberta	58.4%	59.1%	59.5%	60.0%
	Yukon	52.3%	48.9%	49.1%	48.8%
	Northwest Territories	60.1%	59.8%	59.1%	58.7%
	Nunavut	29.2%	27.6%	27.6%	29.4%
Non Private Passenger	Newfoundland & Labrador	70.2%	70.9%	70.5%	70.7%
	New Brunswick	84.5%	85.6%	85.2%	85.6%
	Nova Scotia	79.7%	80.8%	80.4%	81.4%
	Prince Edward Island	60.6%	60.9%	61.0%	62.2%
	Ontario	63.0%	62.5%	62.1%	62.3%
	Alberta	70.9%	72.9%	72.1%	71.8%
	Yukon	54.3%	54.7%	54.3%	55.3%
	Northwest Territories	41.1%	42.4%	41.6%	40.4%
	Nunavut	36.8%	36.2%	36.4%	36.2%
Grand Total		70.7%	71.0%	70.3%	70.4%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
ShareYYMM					
Business Segment	Jurisdiction Desc	202209	202210	202211	202212
Private Passenger	Newfoundland & Labrador	73.4%	73.3%	73.2%	73.1%
	New Brunswick	65.4%	64.8%	64.8%	64.8%
	Nova Scotia	76.1%	76.7%	77.6%	79.4%
	Prince Edward Island	59.8%	59.6%	59.6%	60.0%
	Ontario	85.0%	85.2%	84.3%	83.4%
	Alberta	56.8%	57.4%	57.9%	58.4%
	Yukon	50.1%	48.3%	48.4%	49.4%
	Northwest Territories	58.3%	58.2%	57.8%	57.3%
	Nunavut	28.5%	27.6%	28.1%	30.6%
Non Private Passenger	Newfoundland & Labrador	68.7%	70.0%	70.2%	70.4%
	New Brunswick	83.2%	84.1%	84.4%	84.8%
	Nova Scotia	77.5%	78.7%	79.1%	80.1%
	Prince Edward Island	58.4%	59.0%	59.6%	60.8%
	Ontario	61.6%	61.5%	61.7%	61.9%
	Alberta	69.4%	71.7%	71.5%	71.2%
	Yukon	53.1%	53.3%	53.3%	54.0%
	Northwest Territories	40.0%	41.8%	41.3%	40.2%
	Nunavut	37.2%	36.0%	36.4%	36.2%
Grand Total		69.1%	69.8%	69.6%	69.6%

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2022 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 1 of 9

ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2019	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2020	12.5%	12.5%	6.0%	11.9%	12.4%	12.5%	8.5%	12.3%
2021	12.4%	12.5%	5.4%	11.9%	12.5%	12.5%	9.2%	12.4%
2022	13.1%	15.0%	5.2%	13.0%	13.8%	15.0%	5.5%	13.3%
2023	10.5%	15.0%	5.1%	10.0%	12.5%	15.0%	5.2%	11.8%
2024	10.5%	15.0%	5.1%	10.0%	12.5%	15.0%	5.2%	11.8%
prem liab	10.5%	15.0%	5.1%	10.0%	12.5%	15.0%	5.2%	11.8%
	discount rate:			3.64%	discount rate:			3.64%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2022 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 2 of 9

ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2019	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	6.5%	10.0%
2020	12.5%	10.0%	10.7%	12.5%	12.5%	10.0%	11.1%	12.4%
2021	12.4%	10.0%	6.9%	12.1%	12.4%	10.0%	12.5%	12.4%
2022	12.1%	10.0%	5.4%	11.2%	12.0%	10.0%	5.5%	11.5%
2023	11.6%	10.0%	5.1%	9.8%	11.7%	10.0%	5.2%	10.9%
2024	11.6%	10.0%	5.1%	9.8%	11.7%	10.0%	5.2%	10.9%
prem liab	11.6%	10.0%	5.1%	9.8%	11.7%	10.0%	5.2%	10.9%
	discount rate:			3.64%	discount rate:			3.64%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2022 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 3 of 9

NEWFOUNDLAND & LABRADOR

	Private Passenger					Non-Private Passenger			
	Selected Margins for Adverse Development					Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	9.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2019	10.0%	10.0%	8.2%	10.0%		10.0%	10.0%	10.0%	10.0%
2020	10.0%	10.0%	7.6%	10.0%		10.0%	10.0%	9.2%	10.0%
2021	10.0%	10.0%	5.7%	9.9%		10.0%	10.0%	6.1%	9.8%
2022	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	6.0%	9.8%
2023	10.0%	10.0%	5.1%	8.8%		10.0%	10.0%	5.5%	9.6%
2024	10.0%	10.0%	5.1%	8.8%		10.0%	10.0%	5.5%	9.6%
prem liab	10.0%	10.0%	5.1%	8.8%		10.0%	10.0%	5.5%	9.6%
discount rate:				3.64%	discount rate:				3.64%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2022 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 4 of 9

NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2019	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2020	12.5%	10.0%	6.7%	11.9%	12.5%	10.0%	12.5%	12.4%
2021	12.5%	10.0%	12.5%	12.2%	12.5%	10.0%	5.1%	12.2%
2022	12.4%	10.0%	5.9%	11.6%	12.3%	10.0%	5.4%	11.5%
2023	11.9%	10.0%	5.6%	10.0%	11.7%	10.0%	5.0%	9.7%
2024	11.9%	10.0%	5.6%	10.0%	11.7%	10.0%	5.0%	9.7%
prem liab	11.9%	10.0%	5.6%	10.0%	11.7%	10.0%	5.0%	9.7%
	discount rate:			3.64%	discount rate:			3.64%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2022 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 5 of 9

NOVA SCOTIA

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2019	12.5%	10.0%	12.5%	12.2%	12.5%	10.0%	12.5%	12.0%	12.0%
2020	12.5%	10.0%	7.5%	12.3%	12.5%	10.0%	12.5%	12.2%	12.2%
2021	12.5%	10.0%	7.1%	12.1%	12.4%	10.0%	10.5%	12.3%	12.3%
2022	12.2%	10.0%	5.3%	11.5%	12.1%	10.0%	5.5%	11.4%	11.4%
2023	12.0%	10.0%	5.2%	10.2%	11.6%	10.0%	5.1%	9.9%	9.9%
2024	12.0%	10.0%	5.2%	10.2%	11.6%	10.0%	5.1%	9.9%	9.9%
prem liab	12.0%	10.0%	5.2%	10.2%	11.6%	10.0%	5.1%	9.9%	9.9%
discount rate:				3.64%	discount rate:				3.64%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2022 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 6 of 9

PRINCE EDWARD ISLAND

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2019	10.0%	10.0%	5.0%	12.3%	10.0%	10.0%	5.0%	12.0%	12.0%
2020	10.0%	10.0%	10.0%	11.8%	10.0%	10.0%	9.3%	11.6%	11.6%
2021	12.5%	10.0%	9.9%	10.6%	12.5%	10.0%	11.0%	11.4%	11.4%
2022	12.3%	10.0%	6.3%	10.6%	12.2%	10.0%	7.1%	11.4%	11.4%
2023	11.9%	10.0%	5.7%	10.6%	11.8%	10.0%	7.2%	11.4%	11.4%
2024	11.9%	10.0%	5.7%	10.6%	11.8%	10.0%	7.2%	11.4%	11.4%
prem liab	11.9%	10.0%	5.7%	10.6%	11.8%	10.0%	7.2%	11.4%	11.4%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
3.64%					3.64%				
25					25				

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2022 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 7 of 9

YUKON

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2019	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2020	12.5%	10.0%	12.3%	12.5%	12.5%	10.0%	12.5%	12.5%	12.5%
2021	12.4%	10.0%	5.2%	12.5%	12.3%	10.0%	12.4%	12.3%	12.3%
2022	12.2%	10.0%	5.9%	11.5%	11.5%	10.0%	5.7%	10.3%	10.3%
2023	12.2%	10.0%	5.3%	10.3%	11.1%	10.0%	5.4%	9.6%	9.6%
2024	12.2%	10.0%	5.3%	10.3%	11.1%	10.0%	5.4%	9.6%	9.6%
prem liab	12.2%	10.0%	5.3%	10.3%	11.1%	10.0%	5.4%	9.6%	9.6%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
3.64%					3.64%				
25					25				

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2022 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 8 of 9

NORTHWEST TERRITORIES

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2019	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2020	12.5%	10.0%	12.4%	12.5%	12.5%	10.0%	12.5%	12.5%	12.5%
2021	12.5%	10.0%	6.3%	12.5%	12.5%	10.0%	12.5%	12.5%	12.5%
2022	12.0%	10.0%	6.1%	11.0%	12.0%	10.0%	6.1%	11.1%	11.1%
2023	11.6%	10.0%	5.1%	7.8%	11.6%	10.0%	5.3%	9.5%	9.5%
2024	11.6%	10.0%	5.1%	7.8%	11.6%	10.0%	5.3%	9.5%	9.5%
prem liab	11.6%	10.0%	5.1%	7.8%	11.6%	10.0%	5.3%	9.5%	9.5%
discount rate:					discount rate:				
margin (basis points):					margin (basis points):				
3.64%					3.64%				
25					25				

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2022 from the valuation), followed by the selected discount rate and the associated margin for investment income.

page 9 of 9

NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2019	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2020	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%
2021	12.5%	10.0%	9.4%	12.2%	12.5%	10.0%	12.5%	12.4%
2022	12.2%	10.0%	8.0%	11.7%	12.2%	10.0%	7.5%	11.8%
2023	12.5%	10.0%	12.5%	12.4%	12.1%	10.0%	5.5%	10.0%
2024	12.5%	10.0%	12.5%	12.4%	12.1%	10.0%	5.5%	10.0%
prem liab	12.5%	10.0%	12.5%	12.4%	12.1%	10.0%	5.5%	10.0%
	discount rate:			3.64%	discount rate:			3.64%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2022.

page 1 of 9

ONTARIO - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	17,531	16,938	16,373	15,833	15,317	14,824	16,789	19,898
2007	605	592	579	567	555	543	589	657
2008	142	138	135	132	129	126	137	155
2009	5	5	5	5	5	5	5	6
2010	33	33	32	31	30	29	32	37
2011	955	925	896	869	843	819	917	1,075
2012	27	27	26	26	26	25	27	28
2013	429	419	411	402	394	387	417	466
2014	1,328	1,316	1,305	1,294	1,284	1,274	1,313	1,372
2015	75	74	73	73	72	71	74	78
2016	934	923	912	902	892	882	920	977
2017	1,072	1,062	1,053	1,044	1,035	1,026	1,060	1,109
2018	3,356	3,329	3,304	3,279	3,254	3,230	3,323	3,456
2019	8,844	8,761	8,679	8,599	8,522	8,445	8,739	9,161
2020	12,295	12,153	12,014	11,878	11,745	11,615	12,116	12,836
2021	16,750	16,519	16,293	16,073	15,859	15,651	16,460	17,634
2022	23,915	23,570	23,235	22,910	22,593	22,286	23,482	25,236
2023	-	-	-	-	-	-	-	-
Total	87,690	86,191	84,745	83,349	82,000	80,695	85,811	93,523
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	2,944	1,446	-	(1,397)	(2,746)	(4,050)	1,065	8,777
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	7.1%	3.5%	0.0%	-3.3%	-6.4%	-9.5%	2.5%	21.5%
2007	4.5%	2.2%	0.0%	-2.1%	-4.2%	-6.2%	1.6%	13.4%
2008	5.0%	2.4%	0.0%	-2.3%	-4.6%	-6.8%	1.8%	14.9%
2009	5.7%	2.8%	0.0%	-2.7%	-5.2%	-7.6%	2.0%	17.1%
2010	5.9%	2.9%	0.0%	-2.8%	-5.4%	-8.0%	2.1%	17.9%
2011	6.5%	3.2%	0.0%	-3.0%	-5.9%	-8.7%	2.3%	19.9%
2012	2.5%	1.2%	0.0%	-1.2%	-2.3%	-3.3%	0.9%	7.6%
2013	4.4%	2.1%	0.0%	-2.0%	-4.0%	-5.8%	1.6%	13.4%
2014	1.7%	0.9%	0.0%	-0.8%	-1.6%	-2.4%	0.6%	5.1%
2015	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	0.7%	5.8%
2016	2.4%	1.2%	0.0%	-1.1%	-2.2%	-3.2%	0.9%	7.1%
2017	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	0.7%	5.3%
2018	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	0.6%	4.6%
2019	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.7%	5.6%
2020	2.3%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	0.9%	6.8%
2021	2.8%	1.4%	0.0%	-1.3%	-2.7%	-3.9%	1.0%	8.2%
2022	2.9%	1.4%	0.0%	-1.4%	-2.8%	-4.1%	1.1%	8.6%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	3.5%	1.7%	0.0%	-1.6%	-3.2%	-4.8%	1.3%	10.4%
	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, 2022.

page 2 of 9

ALBERTA - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	0	0	0	0	0	0	0	0
2014	772	770	768	766	764	762	769	779
2015	67	67	67	66	66	66	67	69
2016	843	836	830	825	819	813	835	865
2017	95	94	93	92	91	90	93	98
2018	867	858	850	841	832	824	856	901
2019	1,933	1,912	1,891	1,872	1,852	1,833	1,906	2,011
2020	1,650	1,631	1,612	1,593	1,575	1,557	1,626	1,724
2021	1,258	1,244	1,229	1,215	1,201	1,188	1,240	1,315
2022	2,070	2,046	2,023	2,001	1,979	1,957	2,040	2,161
2023	-	-	-	-	-	-	-	-
Total	9,555	9,458	9,363	9,270	9,179	9,090	9,433	9,922
	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	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	192	95	-	(93)	(184)	(272)	70	559
	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	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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%	0.2%	1.2%
2014	0.5%	0.3%	0.0%	-0.3%	-0.5%	-0.8%	0.2%	1.5%
2015	1.0%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.4%	2.8%
2016	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.5%	4.2%
2017	1.8%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.7%	5.3%
2018	2.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.8%	6.0%
2019	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.8%	6.3%
2020	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.9%	7.0%
2021	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.9%	7.0%
2022	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	0.8%	6.8%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.7%	6.0%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2022.

page 3 of 9

NEWFOUNDLAND AND LABRADOR - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	29	28	27	27	26	26	28	31
2007	29	28	27	27	26	26	28	31
2008	95	93	91	89	87	85	93	104
2009	84	82	80	78	76	74	81	92
2010	0	0	0	0	0	0	0	0
2011	26	25	24	24	23	22	25	29
2012	23	23	23	23	23	22	23	24
2013	756	750	745	740	734	730	749	777
2014	451	447	443	439	435	431	446	466
2015	1,301	1,287	1,273	1,259	1,245	1,232	1,283	1,357
2016	2,315	2,293	2,272	2,251	2,231	2,211	2,288	2,398
2017	834	827	821	815	809	804	826	857
2018	3,691	3,657	3,623	3,591	3,559	3,527	3,648	3,820
2019	4,285	4,240	4,196	4,152	4,110	4,069	4,228	4,456
2020	5,731	5,669	5,608	5,549	5,491	5,435	5,653	5,966
2021	9,136	9,037	8,940	8,846	8,753	8,663	9,011	9,513
2022	12,947	12,793	12,643	12,496	12,354	12,215	12,753	13,533
2023	-	-	-	-	-	-	-	-
Total	41,703	41,250	40,808	40,377	39,957	39,547	41,134	43,424
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	895	442	-	(431)	(851)	(1,262)	326	2,616
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	4.5%	2.2%	0.0%	-2.1%	-4.2%	-6.2%	1.6%	13.4%
2007	4.5%	2.2%	0.0%	-2.1%	-4.2%	-6.2%	1.6%	13.4%
2008	4.7%	2.3%	0.0%	-2.2%	-4.4%	-6.5%	1.7%	14.1%
2009	5.2%	2.5%	0.0%	-2.4%	-4.8%	-7.1%	1.9%	15.6%
2010	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	0.6%	4.8%
2011	6.1%	3.0%	0.0%	-2.9%	-5.6%	-8.2%	2.2%	18.6%
2012	1.4%	0.7%	0.0%	-0.7%	-1.3%	-1.9%	0.5%	4.1%
2013	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.0%	0.5%	4.3%
2014	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.6%	0.7%	5.3%
2015	2.3%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	0.8%	6.6%
2016	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.7%	5.6%
2017	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.5%	4.4%
2018	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.7%	5.4%
2019	2.1%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	0.8%	6.2%
2020	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.8%	6.4%
2021	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.8%	6.4%
2022	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.9%	7.0%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.8%	6.4%
	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, 2022.

page 4 of 9

NEW BRUNSWICK - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	26	25	25	25	24	24	25	27
2012	92	92	92	91	91	91	92	94
2013	29	29	29	29	28	28	29	29
2014	40	40	40	39	39	39	40	41
2015	335	333	331	329	327	326	333	342
2016	1,346	1,337	1,327	1,318	1,309	1,300	1,334	1,383
2017	979	972	964	957	950	943	970	1,007
2018	1,470	1,458	1,445	1,433	1,421	1,410	1,455	1,518
2019	2,057	2,038	2,019	2,000	1,982	1,964	2,033	2,131
2020	2,467	2,439	2,411	2,383	2,356	2,330	2,431	2,576
2021	4,577	4,511	4,446	4,382	4,320	4,260	4,494	4,831
2022	5,403	5,320	5,239	5,161	5,084	5,010	5,299	5,720
2023	-	-	-	-	-	-	-	-
Total	18,823	18,592	18,367	18,147	17,932	17,723	18,533	19,698
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	456	225	-	(220)	(434)	(644)	166	1,332
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.9%	7.0%
2012	0.8%	0.4%	0.0%	-0.4%	-0.8%	-1.2%	0.3%	2.3%
2013	0.9%	0.4%	0.0%	-0.4%	-0.8%	-1.2%	0.3%	2.5%
2014	1.4%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	0.5%	4.0%
2015	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	0.4%	3.3%
2016	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.5%	4.2%
2017	1.5%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	0.6%	4.5%
2018	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	0.6%	5.0%
2019	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.7%	5.6%
2020	2.4%	1.2%	0.0%	-1.1%	-2.3%	-3.3%	0.9%	6.9%
2021	3.0%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	1.1%	8.7%
2022	3.1%	1.5%	0.0%	-1.5%	-3.0%	-4.4%	1.1%	9.2%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.9%	7.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2022.

page 5 of 9

NOVA SCOTIA - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	259	258	258	257	256	255	258	263
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	157	156	155	154	153	152	156	161
2014	133	132	130	129	127	126	131	139
2015	102	101	100	100	99	98	101	105
2016	211	209	208	207	206	205	209	215
2017	483	480	476	473	470	467	479	496
2018	918	911	904	897	891	884	909	944
2019	3,134	3,108	3,082	3,057	3,032	3,008	3,101	3,232
2020	3,667	3,632	3,598	3,564	3,531	3,499	3,623	3,800
2021	4,465	4,416	4,368	4,321	4,276	4,231	4,403	4,649
2022	8,776	8,677	8,581	8,486	8,394	8,305	8,652	9,150
2023	-	-	-	-	-	-	-	-
Total	22,305	22,080	21,860	21,645	21,434	21,228	22,022	23,154
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	445	220	-	(215)	(426)	(632)	162	1,294
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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	0.7%	0.4%	0.0%	-0.4%	-0.7%	-1.1%	0.3%	2.1%
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	1.3%	0.7%	0.0%	-0.6%	-1.3%	-1.9%	0.5%	3.8%
2014	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	0.9%	7.0%
2015	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	0.6%	4.4%
2016	1.1%	0.6%	0.0%	-0.5%	-1.1%	-1.6%	0.4%	3.2%
2017	1.4%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.5%	4.2%
2018	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	0.6%	4.4%
2019	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	0.6%	4.9%
2020	1.9%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	0.7%	5.6%
2021	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.8%	6.4%
2022	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.8%	6.6%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.7%	5.9%
	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, 2022.

page 6 of 9

PRINCE EDWARD ISLAND - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	0	0	0	0	0	0	0	0
2015	-	-	-	-	-	-	-	-
2016	333	332	330	329	327	326	331	340
2017	483	478	474	470	466	462	477	499
2018	124	123	122	121	120	120	123	127
2019	560	555	551	547	543	539	554	575
2020	286	283	281	278	275	273	283	296
2021	918	907	896	885	875	865	904	959
2022	1,201	1,185	1,170	1,155	1,140	1,126	1,181	1,261
2023	-	-	-	-	-	-	-	-
Total	3,904	3,863	3,824	3,785	3,747	3,710	3,853	4,057
	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	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	80	40	-	(39)	(76)	(113)	29	233
	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	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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	5.7%	2.8%	0.0%	-2.7%	-5.2%	-7.6%	2.0%	17.1%
2015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	1.0%	0.5%	0.0%	-0.5%	-0.9%	-1.4%	0.4%	2.9%
2017	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.6%	0.7%	5.2%
2018	1.3%	0.7%	0.0%	-0.6%	-1.3%	-1.9%	0.5%	3.8%
2019	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	0.6%	4.4%
2020	1.9%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	0.7%	5.6%
2021	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.9%	7.0%
2022	2.7%	1.3%	0.0%	-1.3%	-2.5%	-3.8%	1.0%	7.8%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.8%	6.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2022.

page 7 of 9

YUKON - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
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)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2017	475	471	466	462	458	454	470	491
2018	3	3	3	3	3	3	3	3
2019	7	7	7	7	7	6	7	7
2020	114	112	111	110	108	107	112	119
2021	(38)	(38)	(38)	(38)	(37)	(37)	(38)	(39)
2022	91	90	89	88	87	86	90	96
2023	-	-	-	-	-	-	-	-
Total	650	643	636	630	623	617	641	675
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	13	7	-	(7)	(13)	(19)	5	39
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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%	0.2%	1.2%
2014	0.5%	0.2%	0.0%	-0.2%	-0.5%	-0.7%	0.2%	1.4%
2015	0.9%	0.5%	0.0%	-0.4%	-0.9%	-1.3%	0.3%	2.6%
2016	1.0%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.4%	2.9%
2017	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.7%	5.4%
2018	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.7%	5.8%
2019	2.2%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	0.8%	6.3%
2020	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.9%	7.1%
2021	1.1%	0.5%	0.0%	-0.5%	-1.1%	-1.6%	0.4%	3.0%
2022	2.6%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.9%	7.6%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.8%	6.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2022.

page 8 of 9

NORTHWEST TERRITORIES - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	0	0	0	0	0	0	0	0
2014	1	1	1	1	1	1	1	1
2015	1	1	1	1	1	1	1	1
2016	1	1	1	1	1	1	1	1
2017	5	5	5	5	5	5	5	5
2018	17	16	16	16	16	16	16	17
2019	38	38	38	37	37	36	38	40
2020	134	132	131	129	128	126	132	139
2021	228	224	221	217	214	211	223	242
2022	702	694	686	679	672	664	692	732
2023	-	-	-	-	-	-	-	-
Total	1,127	1,113	1,099	1,086	1,074	1,061	1,109	1,179
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	27	13	-	(13)	(26)	(38)	10	80
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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%	0.2%	1.2%
2014	0.5%	0.3%	0.0%	-0.3%	-0.5%	-0.8%	0.2%	1.5%
2015	1.0%	0.5%	0.0%	-0.5%	-1.0%	-1.4%	0.4%	2.8%
2016	1.1%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	0.4%	3.3%
2017	1.7%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	0.6%	5.0%
2018	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.7%	5.8%
2019	2.2%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	0.8%	6.3%
2020	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	0.8%	6.7%
2021	3.3%	1.6%	0.0%	-1.6%	-3.1%	-4.5%	1.2%	9.6%
2022	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.8%	6.7%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.5%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	0.9%	7.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2022.

page 9 of 9

NUNAVUT - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
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	1
2019	1	1	1	1	1	1	1	1
2020	3	3	3	3	3	3	3	3
2021	17	16	16	16	16	16	16	17
2022	30	30	29	29	28	28	30	32
2023	-	-	-	-	-	-	-	-
Total	52	51	51	50	49	49	51	54
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	1	1	-	(1)	(1)	(2)	0	4
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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	1.1%	0.6%	0.0%	-0.5%	-1.1%	-1.6%	0.4%	3.2%
2017	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	0.6%	4.9%
2018	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.7%	5.8%
2019	2.2%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	0.8%	6.3%
2020	2.4%	1.2%	0.0%	-1.1%	-2.3%	-3.3%	0.9%	6.9%
2021	2.5%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.9%	7.4%
2022	2.7%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	1.0%	7.9%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.6%	1.3%	0.0%	-1.2%	-2.5%	-3.6%	0.9%	7.6%
	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, 2022.

page 1 of 9

ONTARIO – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	85	83	80	78	76	74	82	94
2010	36	35	34	33	32	32	35	40
2011	717	696	676	656	638	620	690	801
2012	28	27	26	25	25	24	27	31
2013	1,336	1,323	1,309	1,297	1,285	1,273	1,319	1,391
2014	466	464	461	458	456	453	463	477
2015	1,722	1,711	1,700	1,689	1,679	1,668	1,708	1,763
2016	2,900	2,881	2,863	2,846	2,828	2,811	2,877	2,968
2017	4,132	4,105	4,078	4,052	4,026	4,000	4,098	4,234
2018	11,342	11,259	11,177	11,097	11,018	10,941	11,237	11,651
2019	18,635	18,461	18,290	18,123	17,958	17,797	18,416	19,289
2020	16,897	16,699	16,506	16,317	16,132	15,952	16,649	17,642
2021	34,536	34,052	33,581	33,121	32,672	32,234	33,929	36,373
2022	55,773	54,968	54,185	53,423	52,682	51,960	54,762	58,846
2023	-	-	-	-	-	-	-	-
Total	148,604	146,763	144,967	143,216	141,507	139,840	146,292	155,600
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	3,637	1,796	-	(1,751)	(3,460)	(5,127)	1,324	10,633
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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	5.4%	2.7%	0.0%	-2.5%	-5.0%	-7.4%	2.0%	16.3%
2010	5.7%	2.8%	0.0%	-2.7%	-5.2%	-7.6%	2.0%	17.1%
2011	6.1%	3.0%	0.0%	-2.9%	-5.6%	-8.2%	2.2%	18.5%
2012	6.6%	3.2%	0.0%	-3.0%	-6.0%	-8.7%	2.4%	20.0%
2013	2.1%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	0.7%	6.3%
2014	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	0.4%	3.4%
2015	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	0.5%	3.7%
2016	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	0.5%	3.7%
2017	1.3%	0.7%	0.0%	-0.6%	-1.3%	-1.9%	0.5%	3.8%
2018	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.5%	4.2%
2019	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.7%	5.5%
2020	2.4%	1.2%	0.0%	-1.1%	-2.3%	-3.4%	0.9%	6.9%
2021	2.8%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	1.0%	8.3%
2022	2.9%	1.4%	0.0%	-1.4%	-2.8%	-4.1%	1.1%	8.6%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.9%	7.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2022.

page 2 of 9

ALBERTA – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	1,372	1,355	1,338	1,322	1,306	1,290	1,350	1,436
2014	28	28	28	28	27	27	28	29
2015	1,238	1,230	1,223	1,216	1,209	1,203	1,229	1,266
2016	914	909	904	898	893	888	908	935
2017	3,125	3,106	3,088	3,069	3,052	3,034	3,101	3,196
2018	9,646	9,575	9,504	9,435	9,367	9,300	9,556	9,914
2019	15,637	15,506	15,378	15,253	15,130	15,009	15,473	16,128
2020	24,670	24,416	24,168	23,924	23,685	23,452	24,351	25,626
2021	41,462	40,952	40,453	39,966	39,489	39,023	40,821	43,390
2022	76,021	75,065	74,133	73,224	72,338	71,473	74,820	79,652
2023	-	-	-	-	-	-	-	-
Total	174,114	172,142	170,216	168,335	166,496	164,699	171,637	181,571
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	3,897	1,926	-	(1,881)	(3,720)	(5,517)	1,421	11,355
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.6%	0.9%	7.3%
2014	1.8%	0.9%	0.0%	-0.8%	-1.7%	-2.4%	0.6%	5.2%
2015	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	0.4%	3.5%
2016	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	0.4%	3.4%
2017	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	0.4%	3.5%
2018	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.5%	4.3%
2019	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	0.6%	4.9%
2020	2.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.8%	6.0%
2021	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.9%	7.3%
2022	2.5%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.9%	7.4%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.8%	6.7%
	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, 2022.

page 3 of 9

NEWFOUNDLAND AND LABRADOR – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	354	352	349	347	345	344	351	363
2016	-	-	-	-	-	-	-	-
2017	672	668	664	659	655	651	667	689
2018	1,213	1,206	1,199	1,193	1,187	1,180	1,204	1,238
2019	1,558	1,548	1,538	1,528	1,519	1,509	1,545	1,596
2020	1,728	1,716	1,704	1,692	1,681	1,669	1,713	1,774
2021	3,981	3,948	3,915	3,883	3,851	3,820	3,939	4,107
2022	5,520	5,467	5,415	5,363	5,313	5,264	5,453	5,721
2023	-	-	-	-	-	-	-	-
Total	15,027	14,905	14,784	14,667	14,551	14,438	14,873	15,488
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	243	120	-	(118)	(233)	(346)	89	704
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	0.5%	4.0%
2016	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	1.3%	0.7%	0.0%	-0.6%	-1.3%	-1.9%	0.5%	3.9%
2018	1.1%	0.5%	0.0%	-0.5%	-1.1%	-1.6%	0.4%	3.2%
2019	1.3%	0.6%	0.0%	-0.6%	-1.3%	-1.9%	0.5%	3.7%
2020	1.4%	0.7%	0.0%	-0.7%	-1.4%	-2.0%	0.5%	4.1%
2021	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	0.6%	4.9%
2022	2.0%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	0.7%	5.7%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.6%	0.8%	0.0%	-0.8%	-1.6%	-2.3%	0.6%	4.8%
	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, 2022.

page 4 of 9

NEW BRUNSWICK – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	102	100	98	96	95	93	100	109
2011	0	0	0	0	0	0	0	0
2012	408	402	396	391	385	380	400	429
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	928	919	911	903	895	888	917	961
2017	415	410	405	401	396	392	409	433
2018	1,528	1,514	1,500	1,486	1,473	1,460	1,510	1,583
2019	3,893	3,857	3,822	3,788	3,755	3,722	3,848	4,029
2020	3,607	3,564	3,523	3,482	3,443	3,404	3,553	3,769
2021	5,377	5,301	5,228	5,156	5,086	5,018	5,282	5,667
2022	8,343	8,222	8,104	7,990	7,879	7,771	8,191	8,807
2023	-	-	-	-	-	-	-	-
Total	24,600	24,289	23,987	23,693	23,407	23,128	24,210	25,787
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	613	302	-	(294)	(580)	(859)	223	1,800
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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	3.8%	1.9%	0.0%	-1.8%	-3.6%	-5.3%	1.4%	11.3%
2011	4.1%	2.0%	0.0%	-1.9%	-3.8%	-5.6%	1.5%	12.0%
2012	2.9%	1.4%	0.0%	-1.4%	-2.7%	-4.1%	1.0%	8.4%
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	1.9%	0.9%	0.0%	-0.9%	-1.7%	-2.6%	0.7%	5.5%
2017	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.8%	6.8%
2018	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.7%	5.5%
2019	1.8%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.7%	5.4%
2020	2.4%	1.2%	0.0%	-1.1%	-2.3%	-3.4%	0.9%	7.0%
2021	2.9%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	1.0%	8.4%
2022	2.9%	1.5%	0.0%	-1.4%	-2.8%	-4.1%	1.1%	8.7%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.6%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.9%	7.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2022.

page 5 of 9

NOVA SCOTIA – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	357	352	347	343	338	333	351	376
2014	0	0	0	0	0	0	0	0
2015	24	23	23	22	22	22	23	25
2016	480	475	469	464	459	454	473	502
2017	1,669	1,660	1,651	1,642	1,633	1,625	1,657	1,703
2018	2,102	2,088	2,074	2,061	2,047	2,034	2,085	2,155
2019	2,777	2,751	2,725	2,699	2,674	2,650	2,744	2,876
2020	3,565	3,529	3,494	3,459	3,425	3,392	3,520	3,702
2021	11,599	11,460	11,324	11,192	11,062	10,935	11,424	12,125
2022	12,831	12,677	12,526	12,379	12,236	12,096	12,637	13,418
2023	-	-	-	-	-	-	-	-
Total	35,406	35,015	34,634	34,261	33,897	33,540	34,915	36,882
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	772	381	-	(373)	(737)	(1,093)	281	2,248
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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	2.9%	1.4%	0.0%	-1.4%	-2.7%	-4.1%	1.0%	8.4%
2014	3.3%	1.6%	0.0%	-1.6%	-3.2%	-4.7%	1.2%	9.8%
2015	3.6%	1.8%	0.0%	-1.7%	-3.4%	-5.1%	1.3%	10.7%
2016	2.3%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	0.8%	6.9%
2017	1.1%	0.5%	0.0%	-0.5%	-1.1%	-1.6%	0.4%	3.2%
2018	1.4%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	0.5%	3.9%
2019	1.9%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	0.7%	5.6%
2020	2.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.7%	5.9%
2021	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.9%	7.1%
2022	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.9%	7.1%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	0.8%	6.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2022.

page 6 of 9

PRINCE EDWARD ISLAND – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	305	298	292	285	279	273	297	333
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	21	21	20	20	20	19	21	23
2016	1,088	1,054	1,021	990	960	931	1,045	1,226
2017	4	4	4	4	4	4	4	4
2018	65	65	64	64	63	63	65	67
2019	234	232	230	228	226	224	231	241
2020	560	553	547	541	535	530	552	585
2021	562	557	553	548	543	539	556	581
2022	1,351	1,338	1,326	1,314	1,303	1,291	1,335	1,398
2023	-	-	-	-	-	-	-	-
Total	4,190	4,122	4,056	3,993	3,932	3,873	4,104	4,459
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	134	66	-	(63)	(124)	(183)	48	403
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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	4.8%	2.3%	0.0%	-2.3%	-4.4%	-6.5%	1.7%	14.2%
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	4.0%	2.0%	0.0%	-1.9%	-3.8%	-5.6%	1.5%	12.0%
2016	6.6%	3.2%	0.0%	-3.1%	-6.0%	-8.8%	2.4%	20.1%
2017	2.4%	1.2%	0.0%	-1.1%	-2.2%	-3.2%	0.9%	7.3%
2018	1.4%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.5%	4.2%
2019	1.8%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	0.6%	5.2%
2020	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.8%	6.8%
2021	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	0.6%	5.2%
2022	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.7%	5.5%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	3.3%	1.6%	0.0%	-1.6%	-3.1%	-4.5%	1.2%	9.9%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2022.

page 7 of 9

YUKON – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	0	0	0	0	0	0	0	0
2016	2	2	2	2	2	2	2	2
2017	5	5	5	5	5	5	5	5
2018	139	138	137	136	135	134	137	143
2019	32	31	31	31	31	31	31	33
2020	270	267	265	262	260	258	267	280
2021	241	238	235	232	229	226	237	252
2022	669	663	657	651	646	640	662	692
2023	-	-	-	-	-	-	-	-
Total	1,357	1,344	1,332	1,319	1,307	1,295	1,341	1,407
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	26	13	-	(12)	(25)	(37)	9	75
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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	1.1%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.4%	3.2%
2016	1.1%	0.6%	0.0%	-0.6%	-1.1%	-1.6%	0.4%	3.3%
2017	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	0.4%	3.5%
2018	1.5%	0.7%	0.0%	-0.7%	-1.5%	-2.2%	0.6%	4.4%
2019	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	0.6%	4.5%
2020	1.9%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	0.7%	5.6%
2021	2.5%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.9%	7.4%
2022	1.8%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.7%	5.4%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.9%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	0.7%	5.6%
	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, 2022.

page 8 of 9

NORTHWEST TERRITORIES – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	0	0	0	0	0	0	0	0
2016	2	2	2	2	2	1	2	2
2017	4	4	4	4	4	4	4	4
2018	11	11	11	11	11	11	11	11
2019	168	167	166	164	163	162	167	173
2020	51	51	50	50	49	49	50	53
2021	585	578	570	563	556	549	576	614
2022	373	368	364	360	356	352	367	390
2023	-	-	-	-	-	-	-	-
Total	1,194	1,181	1,167	1,154	1,141	1,128	1,177	1,247
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	27	14	-	(13)	(26)	(39)	10	80
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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	1.1%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.4%	3.2%
2016	1.1%	0.6%	0.0%	-0.6%	-1.1%	-1.6%	0.4%	3.3%
2017	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	0.4%	3.5%
2018	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.5%	4.2%
2019	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.5%	4.3%
2020	2.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.8%	6.0%
2021	2.6%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	1.0%	7.7%
2022	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.9%	7.0%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.4%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	0.9%	6.9%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2022.

page 9 of 9

NUNAVUT – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	71	71	70	70	69	69	71	73
2016	1	1	1	1	1	1	1	1
2017	4	4	4	4	3	3	4	4
2018	9	9	9	9	9	9	9	9
2019	20	20	20	19	19	19	20	20
2020	32	31	31	31	30	30	31	33
2021	115	113	112	110	109	108	113	120
2022	202	199	196	193	191	188	198	212
2023	-	-	-	-	-	-	-	-
Total	453	448	442	437	433	428	446	473
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	10	5	-	(5)	(10)	(15)	4	30
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	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	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	0.4%	3.6%
2016	1.1%	0.6%	0.0%	-0.6%	-1.1%	-1.6%	0.4%	3.3%
2017	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	0.4%	3.5%
2018	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.5%	4.2%
2019	1.5%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	0.6%	4.5%
2020	2.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.8%	6.0%
2021	2.6%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	1.0%	7.7%
2022	2.8%	1.4%	0.0%	-1.3%	-2.7%	-3.9%	1.0%	8.2%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.4%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	0.9%	6.9%
	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, 2022.

ALL JURISDICTIONS COMBINED

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	17,560	16,966	16,400	15,859	15,343	14,850	16,817	19,929
2007	634	620	606	593	581	569	616	688
2008	237	231	226	221	216	211	230	259
2009	433	428	423	418	413	408	426	454
2010	172	168	164	160	157	154	167	187
2011	1,723	1,671	1,621	1,574	1,528	1,485	1,658	1,931
2012	884	869	855	841	828	815	865	940
2013	4,436	4,384	4,334	4,285	4,238	4,193	4,371	4,637
2014	3,219	3,197	3,175	3,154	3,133	3,113	3,191	3,305
2015	5,312	5,271	5,232	5,193	5,156	5,119	5,261	5,465
2016	12,296	12,173	12,052	11,936	11,823	11,713	12,141	12,774
2017	14,455	14,354	14,254	14,157	14,062	13,968	14,328	14,835
2018	36,501	36,219	35,943	35,672	35,406	35,146	36,147	37,557
2019	63,813	63,232	62,663	62,106	61,560	61,026	63,083	66,000
2020	77,728	76,882	76,054	75,245	74,454	73,680	76,665	80,921
2021	135,770	134,035	132,341	130,688	129,075	127,499	133,590	142,352
2022	216,217	213,372	210,602	207,903	205,274	202,712	212,645	227,057
2023	-	-	-	-	-	-	-	-
Total	590,754	583,450	576,339	569,414	562,666	556,091	581,583	618,602
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
Total	14,415	7,111	-	(6,926)	(13,673)	(20,248)	5,244	42,263
	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							
	2.64%	3.14%	3.64%	4.14%	4.64%	5.14%	3.27%	0.85%
2007 & prior	7.1%	3.5%	0.0%	-3.3%	-6.4%	-9.5%	2.5%	21.5%
2007	4.5%	2.2%	0.0%	-2.1%	-4.2%	-6.2%	1.6%	13.4%
2008	4.9%	2.4%	0.0%	-2.3%	-4.5%	-6.7%	1.8%	14.6%
2009	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.9%	7.5%
2010	4.6%	2.3%	0.0%	-2.2%	-4.3%	-6.3%	1.7%	13.8%
2011	6.3%	3.1%	0.0%	-2.9%	-5.7%	-8.4%	2.3%	19.1%
2012	3.4%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	1.2%	9.9%
2013	2.4%	1.2%	0.0%	-1.1%	-2.2%	-3.2%	0.9%	7.0%
2014	1.4%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	0.5%	4.1%
2015	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	0.6%	4.5%
2016	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	0.7%	6.0%
2017	1.4%	0.7%	0.0%	-0.7%	-1.4%	-2.0%	0.5%	4.1%
2018	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	0.6%	4.5%
2019	1.8%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.7%	5.3%
2020	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.8%	6.4%
2021	2.6%	1.3%	0.0%	-1.2%	-2.5%	-3.7%	0.9%	7.6%
2022	2.7%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	1.0%	7.8%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.9%	7.3%
	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

Jurisdiction Ontario
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	9,455	(262)	5,798	(5,988)	(452)	(4.8%)	9,003
	2013	(9)	2	(2)	(5)	(5)	55.6%	(14)
	2014	217	(6)	5	(159)	(160)	(73.7%)	57
	2015	12	-	(83)	14	(69)	(575.0%)	(57)
	2016	326	(7)	6	(312)	(313)	(96.0%)	13
	2017	315	(7)	11	(52)	(48)	(15.2%)	267
	2018	1,403	(28)	26	(257)	(259)	(18.5%)	1,144
	2019	4,355	(82)	(608)	32	(658)	(15.1%)	3,697
	2020	7,446	(240)	74	(487)	(653)	(8.8%)	6,793
	2021	11,075	(222)	(395)	(316)	(933)	(8.4%)	10,142
	2022	13,524	2,338	(441)	660	2,557	18.9%	16,081
Private Passenger Total		48,119	1,486	4,391	(6,870)	(993)	(2.1%)	47,126
Non Private Passenger	prior	3	-	1	(44)	(43)	(1,433.3%)	(40)
	2013	105	(4)	3	(47)	(48)	(45.7%)	57
	2014	(34)	3	(3)	67	67	(197.1%)	33
	2015	163	(3)	1,485	(17)	1,465	898.8%	1,628
	2016	(388)	18	(51)	598	565	(145.6%)	177
	2017	558	(22)	(339)	(239)	(600)	(107.5%)	(42)
	2018	1,162	(23)	(181)	202	(2)	(0.2%)	1,160
	2019	5,364	(119)	(718)	(1,412)	(2,249)	(41.9%)	3,115
	2020	10,864	(843)	381	(483)	(945)	(8.7%)	9,919
	2021	26,321	(1,775)	(83)	(364)	(2,222)	(8.4%)	24,099
	2022	33,550	7,973	155	(1,263)	6,865	20.5%	40,415
Non Private Passenger Total		77,668	5,205	650	(3,002)	2,853	3.7%	80,521
Grand Total		125,787	6,691	5,041	(9,872)	1,860	1.5%	127,647

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

Jurisdiction **Alberta**
AccountCode Desc **IBNR Provision**

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	78	(8)	8	-	-	-	78
	2013	4	-	-	-	-	-	4
	2014	38	9	60	87	156	410.5%	194
	2015	12	(1)	78	-	77	641.7%	89
	2016	(61)	20	(93)	176	103	(168.9%)	42
	2017	43	(8)	8	(18)	(18)	(41.9%)	25
	2018	27	(6)	66	30	90	333.3%	117
	2019	188	(16)	(38)	92	38	20.2%	226
	2020	341	(49)	47	70	68	19.9%	409
	2021	745	(83)	(48)	(10)	(141)	(18.9%)	604
	2022	576	(7)	487	13	493	85.6%	1,069
Private Passenger Total		1,991	(149)	575	440	866	43.5%	2,857
Non Private Passenger	prior	(56)	3	(1)	1	3	(5.4%)	(53)
	2013	47	(1)	(141)	(12)	(154)	(327.7%)	(107)
	2014	(14)	-	7	-	7	(50.0%)	(7)
	2015	135	(4)	5	(7)	(6)	(4.4%)	129
	2016	261	(7)	48	(57)	(16)	(6.1%)	245
	2017	741	(19)	(134)	(65)	(218)	(29.4%)	523
	2018	2,413	(70)	23	(625)	(672)	(27.8%)	1,741
	2019	5,935	(164)	(402)	(520)	(1,086)	(18.3%)	4,849
	2020	12,352	(356)	318	735	697	5.6%	13,049
	2021	22,388	(640)	(880)	1,594	74	0.3%	22,462
	2022	35,764	7,602	(456)	6,291	13,437	37.6%	49,201
Non Private Passenger Total		79,966	6,344	(1,613)	7,335	12,066	15.1%	92,032
Grand Total		81,957	6,195	(1,038)	7,775	12,932	15.8%	94,889

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

Jurisdiction Newfoundland & Labrador
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(20)	-	-	(5)	(5)	25.0%	(25)
	2013	36	(1)	1	(4)	(4)	(11.1%)	32
	2014	16	(1)	1	(3)	(3)	(18.8%)	13
	2015	28	-	44	(12)	32	114.3%	60
	2016	102	(3)	34	(19)	12	11.8%	114
	2017	58	(2)	(117)	(4)	(123)	(212.1%)	(65)
	2018	37	3	21	37	61	164.9%	98
	2019	293	(25)	111	13	99	33.8%	392
	2020	999	(112)	(379)	115	(376)	(37.6%)	623
	2021	2,942	(405)	(21)	(77)	(503)	(17.1%)	2,439
	2022	6,124	1,523	(106)	(94)	1,323	21.6%	7,447
Private Passenger Total		10,615	977	(411)	(53)	513	4.8%	11,128
Non Private Passenger	prior	5	-	-	-	-	-	5
	2013	(3)	-	-	-	-	-	(3)
	2014	-	-	-	-	-	-	-
	2015	(33)	2	(148)	183	37	(112.1%)	4
	2016	11	-	-	-	-	-	11
	2017	(68)	-	12	111	123	(180.9%)	55
	2018	86	(2)	6	(14)	(10)	(11.6%)	76
	2019	(706)	27	13	782	822	(116.4%)	116
	2020	200	(12)	(20)	47	15	7.5%	215
	2021	838	(56)	(253)	206	(103)	(12.3%)	735
	2022	2,425	410	126	250	786	32.4%	3,211
Non Private Passenger Total		2,755	369	(264)	1,565	1,670	60.6%	4,425
Grand Total		13,370	1,346	(675)	1,512	2,183	16.3%	15,553

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

Jurisdiction New Brunswick
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	51	-	87	(1)	86	168.6%	137
	2013	6	-	-	-	-	-	6
	2014	67	(4)	4	(26)	(26)	(38.8%)	41
	2015	65	(6)	48	(15)	27	41.5%	92
	2016	55	1	-	86	87	158.2%	142
	2017	88	(3)	149	167	313	355.7%	401
	2018	550	(40)	5	(105)	(140)	(25.5%)	410
	2019	908	(65)	(262)	(30)	(357)	(39.3%)	551
	2020	1,717	(81)	57	(211)	(235)	(13.7%)	1,482
	2021	2,976	(68)	(93)	(175)	(336)	(11.3%)	2,640
	2022	2,975	690	(57)	(218)	415	13.9%	3,390
Private Passenger Total		9,458	424	(62)	(528)	(166)	(1.8%)	9,292
Non Private Passenger	prior	(10)	(2)	2	(5)	(5)	50.0%	(15)
	2013	1	-	-	-	-	-	1
	2014	2	-	-	-	-	-	2
	2015	(3)	-	-	-	-	-	(3)
	2016	16	4	(74)	81	11	68.8%	27
	2017	52	-	(30)	14	(16)	(30.8%)	36
	2018	90	(5)	153	77	225	250.0%	315
	2019	594	(29)	8	(64)	(85)	(14.3%)	509
	2020	934	(20)	(67)	-	(87)	(9.3%)	847
	2021	3,575	(124)	(113)	(92)	(329)	(9.2%)	3,246
	2022	3,674	913	575	136	1,624	44.2%	5,298
Non Private Passenger Total		8,925	737	454	147	1,338	15.0%	10,263
Grand Total		18,383	1,161	392	(381)	1,172	6.4%	19,555

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

Jurisdiction Nova Scotia
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	82	(5)	5	(1)	(1)	(1.2%)	81
	2013	13	-	-	(1)	(1)	(7.7%)	12
	2014	2	-	-	(1)	(1)	(50.0%)	1
	2015	13	(1)	1	(8)	(8)	(61.5%)	5
	2016	14	-	-	(1)	(1)	(7.1%)	13
	2017	46	(2)	(28)	(3)	(33)	(71.7%)	13
	2018	139	(2)	(95)	50	(47)	(33.8%)	92
	2019	592	(35)	(16)	7	(44)	(7.4%)	548
	2020	1,078	(42)	46	33	37	3.4%	1,115
	2021	2,252	(164)	53	75	(36)	(1.6%)	2,216
	2022	4,242	1,000	(128)	(416)	456	10.7%	4,698
Private Passenger Total		8,473	749	(162)	(266)	321	3.8%	8,794
Non Private Passenger	prior	(10)	-	-	-	-	-	(10)
	2013	3	-	-	(4)	(4)	(133.3%)	(1)
	2014	19	(1)	3	(19)	(17)	(89.5%)	2
	2015	3	-	-	(2)	(2)	(66.7%)	1
	2016	30	-	-	(18)	(18)	(60.0%)	12
	2017	(93)	10	(230)	204	(16)	17.2%	(109)
	2018	211	(4)	(53)	24	(33)	(15.6%)	178
	2019	409	(69)	39	148	118	28.9%	527
	2020	2,194	(166)	51	(433)	(548)	(25.0%)	1,646
	2021	4,894	(270)	(3,023)	2,647	(646)	(13.2%)	4,248
	2022	6,452	852	(107)	69	814	12.6%	7,266
Non Private Passenger Total		14,112	352	(3,320)	2,616	(352)	(2.5%)	13,760
Grand Total		22,585	1,101	(3,482)	2,350	(31)	(0.1%)	22,554

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

Jurisdiction Prince Edward Island
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(6)	-	-	-	-	-	(6)
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	(1)	-	-	-	-	-	(1)
	2016	10	-	-	11	11	110.0%	21
	2017	33	(1)	(1)	(9)	(11)	(33.3%)	22
	2018	29	-	-	(8)	(8)	(27.6%)	21
	2019	92	(4)	4	(5)	(5)	(5.4%)	87
	2020	151	(4)	5	(22)	(21)	(13.9%)	130
	2021	697	(16)	118	(15)	87	12.5%	784
	2022	627	168	(74)	(47)	47	7.5%	674
Private Passenger Total		1,630	143	52	(95)	100	6.1%	1,730
Non Private Passenger	prior	(18)	2	(2)	(4)	(4)	22.2%	(22)
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	(1)	-	-	-	-	-	(1)
	2016	(141)	5	(132)	84	(43)	30.5%	(184)
	2017	7	-	-	(1)	(1)	(14.3%)	6
	2018	17	-	(35)	38	3	17.6%	20
	2019	12	(4)	-	9	5	41.7%	17
	2020	49	(36)	36	9	9	18.4%	58
	2021	311	(266)	251	(48)	(63)	(20.3%)	248
	2022	815	228	69	(39)	258	31.7%	1,073
Non Private Passenger Total		1,051	(71)	187	48	164	15.6%	1,215
Grand Total		2,681	72	239	(47)	264	9.8%	2,945

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

Jurisdiction Yukon
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	5	-	-	-	-	-	5
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	1	-	-	-	-	-	1
	2016	(3)	-	-	-	-	-	(3)
	2017	10	-	10	7	17	170.0%	27
	2018	4	-	-	(1)	(1)	(25.0%)	3
	2019	9	-	-	(2)	(2)	(22.2%)	7
	2020	23	-	(85)	(2)	(87)	(378.3%)	(64)
	2021	54	(6)	16	(9)	1	1.9%	55
	2022	77	13	(11)	(13)	(11)	(14.3%)	66
Private Passenger Total		180	7	(70)	(20)	(83)	(46.1%)	97
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	2	-	-	(2)	(2)	(100.0%)	-
	2016	2	-	-	-	-	-	2
	2017	8	-	-	(1)	(1)	(12.5%)	7
	2018	15	-	1	6	7	46.7%	22
	2019	41	-	-	(7)	(7)	(17.1%)	34
	2020	88	(2)	(18)	3	(17)	(19.3%)	71
	2021	341	(12)	16	(96)	(92)	(27.0%)	249
	2022	447	132	(91)	(25)	16	3.6%	463
Non Private Passenger Total		946	118	(92)	(122)	(96)	(10.1%)	850
Grand Total		1,126	125	(162)	(142)	(179)	(15.9%)	947

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

Jurisdiction Northwest Territories
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(2)	-	3	-	3	(150.0%)	1
	2013	2	-	-	-	-	-	2
	2014	-	-	-	-	-	-	-
	2015	1	-	-	-	-	-	1
	2016	1	-	-	-	-	-	1
	2017	9	-	-	(2)	(2)	(22.2%)	7
	2018	22	-	-	(3)	(3)	(13.6%)	19
	2019	52	(1)	4	(14)	(11)	(21.2%)	41
	2020	107	(4)	4	(18)	(18)	(16.8%)	89
	2021	424	(9)	60	(86)	(35)	(8.3%)	389
	2022	319	59	(13)	24	70	21.9%	389
Private Passenger Total		935	45	58	(99)	4	0.4%	939
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	1	-	-	-	-	-	1
	2014	(1)	-	-	-	-	-	(1)
	2015	-	-	-	-	-	-	-
	2016	2	-	-	(1)	(1)	(50.0%)	1
	2017	6	-	-	(2)	(2)	(33.3%)	4
	2018	16	-	-	(4)	(4)	(25.0%)	12
	2019	40	-	-	(4)	(4)	(10.0%)	36
	2020	87	(2)	2	(35)	(35)	(40.2%)	52
	2021	(142)	9	14	364	387	(272.5%)	245
	2022	128	51	(24)	74	101	78.9%	229
Non Private Passenger Total		140	58	(8)	392	442	315.7%	582
Grand Total		1,075	103	50	293	446	41.5%	1,521

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

Jurisdiction Nunavut
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	18	(2)	2	-	-	-	18
	2013	1	-	-	-	-	-	1
	2014	-	-	-	-	-	-	-
	2015	1	-	-	-	-	-	1
	2016	-	-	-	-	-	-	-
	2017	-	-	-	-	-	-	-
	2018	1	-	-	-	-	-	1
	2019	1	-	-	-	-	-	1
	2020	4	-	-	(1)	(1)	(25.0%)	3
	2021	42	(2)	2	(25)	(25)	(59.5%)	17
	2022	23	4	-	(8)	(4)	(17.4%)	19
Private Passenger Total		91	-	4	(34)	(30)	(33.0%)	61
Non Private Passenger	prior	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	5	-	-	-	-	-	5
	2016	3	-	-	(2)	(2)	(66.7%)	1
	2017	6	-	-	(2)	(2)	(33.3%)	4
	2018	12	-	-	(2)	(2)	(16.7%)	10
	2019	23	-	-	(1)	(1)	(4.3%)	22
	2020	40	-	-	(7)	(7)	(17.5%)	33
	2021	120	(2)	(13)	(3)	(18)	(15.0%)	102
	2022	146	33	11	(13)	31	21.2%	177
Non Private Passenger Total		355	31	(2)	(30)	(1)	(0.3%)	354
Grand Total		446	31	2	(64)	(31)	(7.0%)	415

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

Jurisdiction (All)
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	9,661	(277)	5,903	(5,995)	(369)	(3.8%)	9,292
	2013	51	1	(1)	(10)	(10)	(19.6%)	41
	2014	340	(2)	70	(102)	(34)	(10.0%)	306
	2015	132	(8)	88	(21)	59	44.7%	191
	2016	444	11	(53)	(59)	(101)	(22.7%)	343
	2017	602	(23)	32	86	95	15.8%	697
	2018	2,212	(73)	23	(257)	(307)	(13.9%)	1,905
	2019	6,490	(228)	(805)	93	(940)	(14.5%)	5,550
	2020	11,866	(532)	(231)	(523)	(1,286)	(10.8%)	10,580
	2021	21,207	(975)	(308)	(638)	(1,921)	(9.1%)	19,286
	2022	28,487	5,788	(343)	(99)	5,346	18.8%	33,833
Private Passenger Total		81,492	3,682	4,375	(7,525)	532	0.7%	82,024
Non Private Passenger	prior	(80)	3	-	(52)	(49)	61.3%	(129)
	2013	154	(5)	(138)	(63)	(206)	(133.8%)	(52)
	2014	(29)	2	7	48	57	(196.6%)	28
	2015	271	(5)	1,342	155	1,492	550.6%	1,763
	2016	(204)	20	(209)	685	496	(243.1%)	292
	2017	1,217	(31)	(721)	19	(733)	(60.2%)	484
	2018	4,022	(104)	(86)	(298)	(488)	(12.1%)	3,534
	2019	11,712	(358)	(1,060)	(1,069)	(2,487)	(21.2%)	9,225
	2020	26,808	(1,437)	683	(164)	(918)	(3.4%)	25,890
	2021	58,646	(3,136)	(4,084)	4,208	(3,012)	(5.1%)	55,634
	2022	83,401	18,194	258	5,480	23,932	28.7%	107,333
Non Private Passenger Total		185,918	13,143	(4,008)	8,949	18,084	9.7%	204,002
Grand Total		267,410	16,825	367	1,424	18,616	7.0%	286,026

EXHIBIT G-2

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

page 1 of 10

Jurisdiction Ontario

AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	18,036	(362)	495	(6,559)	(6,426)	(35.6%)	11,610
	2013	15	-	-	-	-	-	15
	2014	150	(4)	4	(139)	(139)	(92.7%)	11
	2015	10	-	(83)	14	(69)	(690.0%)	(59)
	2016	303	(6)	6	(299)	(299)	(98.7%)	4
	2017	260	(6)	15	(40)	(31)	(11.9%)	229
	2018	1,229	(24)	24	(225)	(225)	(18.3%)	1,004
	2019	4,025	(78)	(588)	87	(579)	(14.4%)	3,446
	2020	6,940	(231)	80	(363)	(514)	(7.4%)	6,426
	2021	10,624	(215)	(374)	(148)	(737)	(6.9%)	9,887
	2022	13,002	2,250	(412)	823	2,661	20.5%	15,663
Private Passenger Total		54,594	1,324	(833)	(6,849)	(6,358)	(11.6%)	48,236
Non Private Passenger	prior	43	(1)	1	(29)	(29)	(67.4%)	14
	2013	10	-	-	-	-	-	10
	2014	(59)	3	(3)	65	65	(110.2%)	6
	2015	36	(1)	1,416	-	1,415	3,930.6%	1,451
	2016	(551)	23	(23)	580	580	(105.3%)	29
	2017	302	(14)	(305)	(208)	(527)	(174.5%)	(225)
	2018	586	(12)	(189)	253	52	8.9%	638
	2019	4,620	(101)	(694)	(1,247)	(2,042)	(44.2%)	2,578
	2020	10,096	(827)	378	(324)	(773)	(7.7%)	9,323
	2021	25,295	(1,743)	(97)	-	(1,840)	(7.3%)	23,455
	2022	32,224	7,657	148	(747)	7,058	21.9%	39,282
Non Private Passenger Total		72,602	4,984	632	(1,657)	3,959	5.5%	76,561
Grand Total		127,196	6,308	(201)	(8,506)	(2,399)	(1.9%)	124,797

EXHIBIT G-2

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

page 2 of 10

Jurisdiction **Alberta**

AccountCode Desc **Undiscounted IBNR Provision**

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	41	(6)	6	-	-	-	41
	2013	4	-	-	-	-	-	4
	2014	(98)	13	132	84	229	(233.7%)	131
	2015	7	(1)	78	-	77	1,100.0%	84
	2016	(102)	23	(96)	178	105	(102.9%)	3
	2017	38	(6)	6	(15)	(15)	(39.5%)	23
	2018	(3)	(4)	67	38	101	(3,366.7%)	98
	2019	132	(14)	(39)	106	53	40.2%	185
	2020	270	(42)	40	82	80	29.6%	350
	2021	691	(80)	(47)	-	(127)	(18.4%)	564
	2022	530	(18)	484	24	490	92.5%	1,020
Private Passenger Total		1,510	(135)	631	497	993	65.8%	2,503
Non Private Passenger	prior	(79)	3	(1)	-	2	(2.5%)	(77)
	2013	22	-	(139)	-	(139)	(631.8%)	(117)
	2014	(15)	-	7	-	7	(46.7%)	(8)
	2015	56	(2)	3	-	1	1.8%	57
	2016	192	(6)	60	(49)	5	2.6%	197
	2017	527	(14)	(127)	(47)	(188)	(35.7%)	339
	2018	1,850	(55)	8	(535)	(582)	(31.5%)	1,268
	2019	5,207	(143)	(414)	(399)	(956)	(18.4%)	4,251
	2020	11,059	(318)	296	880	858	7.8%	11,917
	2021	20,753	(590)	(856)	1,904	458	2.2%	21,211
	2022	34,345	7,241	(432)	6,664	13,473	39.2%	47,818
Non Private Passenger Total		73,917	6,116	(1,595)	8,418	12,939	17.5%	86,856
Grand Total		75,427	5,981	(964)	8,915	13,932	18.5%	89,359

EXHIBIT G-2

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

page 3 of 10

Jurisdiction Newfoundland & Labrador
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(10)	-	-	-	-	-	(10)
	2013	(3)	-	-	-	-	-	(3)
	2014	(2)	-	-	-	-	-	(2)
	2015	(7)	-	44	-	44	(628.6%)	37
	2016	7	-	38	-	38	542.9%	45
	2017	10	-	(102)	-	(102)	(1,020.0%)	(92)
	2018	(104)	5	19	63	87	(83.7%)	(17)
	2019	162	(20)	114	45	139	85.8%	301
	2020	824	(106)	(364)	157	(313)	(38.0%)	511
	2021	2,688	(396)	(19)	-	(415)	(15.4%)	2,273
	2022	5,941	1,478	(102)	-	1,376	23.2%	7,317
Private Passenger Total		9,506	961	(372)	265	854	9.0%	10,360
Non Private Passenger	prior	5	-	-	-	-	-	5
	2013	(3)	-	-	-	-	-	(3)
	2014	-	-	-	-	-	-	-
	2015	(49)	2	(149)	197	50	(102.0%)	1
	2016	2	-	-	-	-	-	2
	2017	(107)	1	12	111	124	(115.9%)	17
	2018	1	-	4	(7)	(3)	(300.0%)	(2)
	2019	(765)	29	12	749	790	(103.3%)	25
	2020	103	(8)	(16)	54	30	29.1%	133
	2021	663	(45)	(252)	226	(71)	(10.7%)	592
	2022	2,312	386	131	265	782	33.8%	3,094
Non Private Passenger Total		2,162	365	(258)	1,595	1,702	78.7%	3,864
Grand Total		11,668	1,326	(630)	1,860	2,556	21.9%	14,224

EXHIBIT G-2

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

page 4 of 10

Jurisdiction **New Brunswick**
AccountCode Desc **Undiscounted IBNR Provision**

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	9	-	92	-	92	1,022.2%	101
	2013	4	-	-	-	-	-	4
	2014	63	(6)	6	(25)	(25)	(39.7%)	38
	2015	42	(4)	55	(13)	38	90.5%	80
	2016	(15)	1	(1)	89	89	(593.3%)	74
	2017	35	(4)	162	164	322	920.0%	357
	2018	473	(37)	5	(90)	(122)	(25.8%)	351
	2019	826	(62)	(257)	(15)	(334)	(40.4%)	492
	2020	1,612	(77)	53	(182)	(206)	(12.8%)	1,406
	2021	2,861	(62)	(99)	(119)	(280)	(9.8%)	2,581
	2022	2,926	681	(59)	(168)	454	15.5%	3,380
Private Passenger Total		8,836	430	(43)	(359)	28	0.3%	8,864
Non Private Passenger	prior	(14)	-	-	-	-	-	(14)
	2013	1	-	-	-	-	-	1
	2014	2	-	-	-	-	-	2
	2015	(3)	-	-	-	-	-	(3)
	2016	(17)	4	(74)	85	15	(88.2%)	(2)
	2017	41	(1)	(29)	16	(14)	(34.1%)	27
	2018	33	(4)	154	83	233	706.1%	266
	2019	444	(25)	8	(35)	(52)	(11.7%)	392
	2020	785	(15)	(71)	28	(58)	(7.4%)	727
	2021	3,429	(119)	(113)	(34)	(266)	(7.8%)	3,163
	2022	3,582	892	573	203	1,668	46.6%	5,250
Non Private Passenger Total		8,283	732	448	346	1,526	18.4%	9,809
Grand Total		17,119	1,162	405	(13)	1,554	9.1%	18,673

EXHIBIT G-2

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

page 5 of 10

Jurisdiction Nova Scotia

AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	52	(5)	5	-	-	-	52
	2013	3	-	-	-	-	-	3
	2014	(1)	-	-	-	-	-	(1)
	2015	7	-	-	(7)	(7)	(100.0%)	-
	2016	(1)	-	-	-	-	-	(1)
	2017	11	-	(27)	-	(27)	(245.5%)	(16)
	2018	64	(1)	(69)	56	(14)	(21.9%)	50
	2019	344	(31)	(20)	30	(21)	(6.1%)	323
	2020	858	(35)	57	57	79	9.2%	937
	2021	2,040	(157)	52	107	2	0.1%	2,042
	2022	3,991	946	(125)	(352)	469	11.8%	4,460
Private Passenger Total		7,368	717	(127)	(109)	481	6.5%	7,849
Non Private Passenger	prior	(14)	-	-	-	-	-	(14)
	2013	1	-	-	-	-	-	1
	2014	19	(1)	3	(19)	(17)	(89.5%)	2
	2015	3	-	-	-	-	-	3
	2016	(3)	-	-	-	-	-	(3)
	2017	(191)	12	(232)	196	(24)	12.6%	(215)
	2018	91	(2)	(49)	34	(17)	(18.7%)	74
	2019	261	(66)	37	160	131	50.2%	392
	2020	1,925	(152)	88	(381)	(445)	(23.1%)	1,480
	2021	4,507	(255)	(3,029)	2,653	(631)	(14.0%)	3,876
	2022	6,146	790	(94)	152	848	13.8%	6,994
Non Private Passenger Total		12,745	326	(3,276)	2,795	(155)	(1.2%)	12,590
Grand Total		20,113	1,043	(3,403)	2,686	326	1.6%	20,439

EXHIBIT G-2

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

page 6 of 10

Jurisdiction Prince Edward Island
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(6)	-	-	-	-	-	(6)
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	(1)	-	-	-	-	-	(1)
	2016	(12)	-	-	11	11	(91.7%)	(1)
	2017	12	-	(2)	(5)	(7)	(58.3%)	5
	2018	22	-	-	(7)	(7)	(31.8%)	15
	2019	63	(2)	2	(2)	(2)	(3.2%)	61
	2020	140	(2)	3	(19)	(18)	(12.9%)	122
	2021	658	(14)	117	(7)	96	14.6%	754
	2022	602	160	(73)	(35)	52	8.6%	654
Private Passenger Total		1,476	142	47	(64)	125	8.5%	1,601
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	-	-	-	-	-	-	-
	2016	(1)	1	(129)	129	1	(100.0%)	-
	2017	7	-	-	(2)	(2)	(28.6%)	5
	2018	16	-	(35)	36	1	6.3%	17
	2019	3	(4)	-	10	6	200.0%	9
	2020	37	(38)	38	13	13	35.1%	50
	2021	274	(265)	250	(40)	(55)	(20.1%)	219
	2022	764	215	67	(30)	252	33.0%	1,016
Non Private Passenger Total		1,099	(91)	191	116	216	19.7%	1,315
Grand Total		2,575	51	238	52	341	13.2%	2,916

EXHIBIT G-2

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

page 7 of 10

Jurisdiction Yukon

AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	5	-	-	-	-	-	5
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	1	-	-	-	-	-	1
	2016	(3)	-	-	-	-	-	(3)
	2017	(10)	-	10	11	21	(210.0%)	11
	2018	4	-	-	(1)	(1)	(25.0%)	3
	2019	9	-	-	(2)	(2)	(22.2%)	7
	2020	17	-	(85)	(1)	(86)	(505.9%)	(69)
	2021	51	(6)	18	(12)	-	-	51
	2022	75	11	(10)	(11)	(10)	(13.3%)	65
Private Passenger Total		149	5	(67)	(16)	(78)	(52.3%)	71
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	2	-	-	(2)	(2)	(100.0%)	-
	2016	2	-	-	-	-	-	2
	2017	7	-	-	(1)	(1)	(14.3%)	6
	2018	7	-	1	7	8	114.3%	15
	2019	41	-	-	(8)	(8)	(19.5%)	33
	2020	72	(2)	(18)	5	(15)	(20.8%)	57
	2021	328	(10)	14	(89)	(85)	(25.9%)	243
	2022	426	126	(92)	(20)	14	3.3%	440
Non Private Passenger Total		887	114	(95)	(108)	(89)	(10.0%)	798
Grand Total		1,036	119	(162)	(124)	(167)	(16.1%)	869

EXHIBIT G-2

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

page 8 of 10

Jurisdiction Northwest Territories
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(2)	-	3	-	3	(150.0%)	1
	2013	2	-	-	-	-	-	2
	2014	-	-	-	-	-	-	-
	2015	1	-	-	-	-	-	1
	2016	1	-	-	-	-	-	1
	2017	9	-	-	(3)	(3)	(33.3%)	6
	2018	21	-	-	(3)	(3)	(14.3%)	18
	2019	51	(2)	5	(14)	(11)	(21.6%)	40
	2020	99	(2)	2	(16)	(16)	(16.2%)	83
	2021	404	(8)	58	(61)	(11)	(2.7%)	393
	2022	301	54	(11)	28	71	23.6%	372
Private Passenger Total		887	42	57	(69)	30	3.4%	917
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	1	-	-	-	-	-	1
	2014	(1)	-	-	-	-	-	(1)
	2015	-	-	-	-	-	-	-
	2016	2	-	-	(1)	(1)	(50.0%)	1
	2017	5	-	-	(1)	(1)	(20.0%)	4
	2018	15	-	-	(3)	(3)	(20.0%)	12
	2019	31	-	-	(3)	(3)	(9.7%)	28
	2020	83	(2)	2	(33)	(33)	(39.8%)	50
	2021	(152)	7	16	356	379	(249.3%)	227
	2022	120	48	(22)	74	100	83.3%	220
Non Private Passenger Total		107	53	(4)	389	438	409.3%	545
Grand Total		994	95	53	320	468	47.1%	1,462

EXHIBIT G-2

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

page 9 of 10

Jurisdiction Nunavut

AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	-	-	-	-	-	-	-
	2015	1	-	-	-	-	-	1
	2016	-	-	-	-	-	-	-
	2017	-	-	-	-	-	-	-
	2018	1	-	-	-	-	-	1
	2019	1	-	-	-	-	-	1
	2020	4	-	-	(1)	(1)	(25.0%)	3
	2021	40	(2)	2	(23)	(23)	(57.5%)	17
	2022	22	4	-	(8)	(4)	(18.2%)	18
Private Passenger Total		71	2	2	(32)	(28)	(39.4%)	43
Non Private Passenger	prior	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	-	-	-	-	-	-	-
	2016	3	-	-	(2)	(2)	(66.7%)	1
	2017	5	-	-	(1)	(1)	(20.0%)	4
	2018	12	-	-	(2)	(2)	(16.7%)	10
	2019	22	-	-	(1)	(1)	(4.5%)	21
	2020	38	-	-	(7)	(7)	(18.4%)	31
	2021	116	(2)	(13)	(2)	(17)	(14.7%)	99
	2022	143	32	11	(12)	31	21.7%	174
Non Private Passenger Total		339	30	(2)	(27)	1	0.3%	340
Grand Total		410	32	-	(59)	(27)	(6.6%)	383

EXHIBIT G-2

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

page 10 of 10

Jurisdiction (All)

AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	18,126	(373)	601	(6,559)	(6,331)	(34.9%)	11,795
	2013	24	-	-	-	-	-	24
	2014	112	3	142	(80)	65	58.0%	177
	2015	61	(5)	94	(6)	83	136.1%	144
	2016	178	18	(53)	(21)	(56)	(31.5%)	122
	2017	365	(16)	62	112	158	43.3%	523
	2018	1,707	(61)	46	(169)	(184)	(10.8%)	1,523
	2019	5,613	(209)	(783)	235	(757)	(13.5%)	4,856
	2020	10,764	(495)	(214)	(286)	(995)	(9.2%)	9,769
	2021	20,057	(940)	(292)	(263)	(1,495)	(7.5%)	18,562
	2022	27,390	5,566	(308)	301	5,559	20.3%	32,949
Private Passenger Total		84,397	3,488	(705)	(6,736)	(3,953)	(4.7%)	80,444
Non Private Passenger	prior	(54)	2	-	(29)	(27)	50.0%	(81)
	2013	32	-	(139)	-	(139)	(434.4%)	(107)
	2014	(55)	2	7	46	55	(100.0%)	-
	2015	45	(1)	1,270	195	1,464	3,253.3%	1,509
	2016	(371)	22	(166)	742	598	(161.2%)	227
	2017	596	(16)	(681)	63	(634)	(106.4%)	(38)
	2018	2,611	(73)	(106)	(134)	(313)	(12.0%)	2,298
	2019	9,864	(310)	(1,051)	(774)	(2,135)	(21.6%)	7,729
	2020	24,198	(1,362)	697	235	(430)	(1.8%)	23,768
	2021	55,213	(3,022)	(4,080)	4,974	(2,128)	(3.9%)	53,085
	2022	80,062	17,387	290	6,549	24,226	30.3%	104,288
Non Private Passenger Total		172,141	12,629	(3,959)	11,867	20,537	11.9%	192,678
Grand Total		256,538	16,117	(4,664)	5,131	16,584	6.5%	273,122

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Private Passenger, broken down by component.

page 1 of 10

Ontario

Private Passenger ending 2022	Ontario - Projected Balances as at Dec. 31, 2022 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,300	11,694	7	15,001	(3,710)	213	1,140	(2,357)	12,644
2003	2,598	(167)	36	2,467	(243)	15	223	(5)	2,462
2004	1,222	(239)	(26)	957	(103)	7	90	(6)	951
2005	(1)	(27)	104	76	-	-	13	13	89
2006	238	5	11	254	(37)	2	22	(13)	241
2007	618	39	37	694	(106)	6	59	(41)	653
2008	147	(16)	71	202	(34)	2	17	(15)	187
2009	-	(18)	45	27	(5)	-	6	1	28
2010	24	1	130	155	(30)	1	12	(17)	138
2011	1,020	(17)	67	1,070	(227)	13	85	(129)	941
2012	-	10	55	65	(6)	-	6	-	65
2013	456	15	139	610	(93)	5	52	(36)	574
2014	1,344	11	161	1,516	(96)	6	142	52	1,568
2015	126	(57)	188	257	(18)	1	25	8	265
2016	922	4	229	1,155	(100)	6	106	12	1,167
2017	986	222	389	1,597	(100)	6	155	61	1,658
2018	2,451	964	600	4,015	(228)	14	395	181	4,196
2019	5,211	3,309	1,037	9,557	(655)	42	930	317	9,874
2020	5,276	6,171	1,718	13,165	(1,079)	68	1,548	537	13,702
2021	6,757	9,495	1,728	17,980	(1,767)	111	2,077	421	18,401
PAYs (sub-total):	32,695	31,399	6,726	70,820	(8,637)	518	7,103	(1,016)	69,804
CAY (2022)	3,585	18,951	1,090	23,626	(2,395)	149	3,081	835	24,461
claims liabilities:	36,280	50,350	7,816	94,446	(11,032)	667	10,184	(181)	94,265
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	21,210	(1,357)		19,853	(1,286)	75	1,381	170	19,853
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				114,299	(12,318)	742	11,565	(11)	114,118

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Private Passenger, broken down by component.

page 2 of 10

Alberta

Private Passenger ending 2022	Alberta - Projected Balances as at Dec. 31, 2022 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
Acc Yr										
prior	-	(4)	-	(4)	-	-	17	17		13
2003	4	57	-	61	-	-	6	6		67
2004	(2)	(25)	3	(24)	-	-	3	3		(21)
2005	-	5	-	5	-	-	1	1		6
2006	1	(1)	1	1	-	-	-	-		1
2007	3	9	93	105	-	-	10	10		115
2008	-	6	85	91	-	-	10	10		101
2009	(1)	(7)	60	52	-	-	7	7		59
2010	24	7	5	36	-	-	4	4		40
2011	(1)	(7)	3	(5)	-	-	1	1		(4)
2012	-	(5)	16	11	-	-	3	3		14
2013	-	4	24	28	-	-	2	2		30
2014	611	115	33	759	(15)	1	75	61		820
2015	5	73	45	123	(5)	-	13	8		131
2016	791	3	46	840	(44)	3	80	39		879
2017	77	20	47	144	(9)	-	14	5		149
2018	716	86	11	813	(62)	4	93	35		848
2019	1,835	170	33	2,038	(157)	10	210	63		2,101
2020	1,170	305	68	1,543	(131)	8	175	52		1,595
2021	633	493	59	1,185	(100)	6	130	36		1,221
PAYs (sub-total):	5,866	1,304	632	7,802	(523)	32	854	363		8,165
CAY (2022)	1,242	932	(20)	2,154	(176)	11	268	103		2,257
claims liabilities:	7,108	2,236	612	9,956	(699)	43	1,122	466		10,422
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	3,054	(333)		2,721	(111)	6	150	45		2,721
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				12,677	(810)	49	1,272	511		13,143

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Private Passenger, broken down by component.

page 3 of 10

Newfoundland & Labrador

Private Passenger ending 2022	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2022 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	(1)	(9)	(5)	(15)	-	-	3	3	(12)	
2003	-	1	1	2	-	-	-	-	2	
2004	(2)	(9)	-	(11)	-	-	1	1	(10)	
2005	1	2	-	3	-	-	-	-	3	
2006	-	1	(1)	-	-	-	-	-	-	
2007	27	(2)	-	25	(4)	-	2	(2)	23	
2008	96	2	3	101	(16)	1	8	(7)	94	
2009	85	5	5	95	(17)	1	8	(8)	87	
2010	(1)	(6)	9	2	(1)	-	2	1	3	
2011	47	2	3	52	(11)	1	4	(6)	46	
2012	21	4	11	36	(2)	-	4	2	38	
2013	753	(2)	52	803	(44)	3	76	35	838	
2014	450	(2)	79	527	(34)	2	49	17	544	
2015	1,337	30	97	1,464	(118)	7	135	24	1,488	
2016	2,255	35	116	2,406	(165)	11	224	70	2,476	
2017	691	(72)	87	706	(43)	3	75	35	741	
2018	3,563	(14)	177	3,726	(251)	16	391	156	3,882	
2019	3,863	249	320	4,432	(336)	21	422	107	4,539	
2020	5,181	423	220	5,824	(458)	29	541	112	5,936	
2021	7,112	1,882	220	9,214	(726)	46	890	210	9,424	
PAYs (sub-total):	25,478	2,520	1,394	29,392	(2,226)	141	2,835	750	30,142	
CAY (2022)	4,834	8,951	58	13,843	(1,184)	75	1,421	312	14,155	
claims liabilities:	30,312	11,471	1,452	43,235	(3,410)	216	4,256	1,062	44,297	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	14,329	(1,490)		12,839	(745)	44	786	85	12,839	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				56,074	(4,155)	260	5,042	1,147	57,136	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Private Passenger, broken down by component.

page 4 of 10

New Brunswick

Private Passenger ending 2022	New Brunswick - Projected Balances as at Dec. 31, 2022 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	-	6	(1)	5	-	-	3	3	8
2003	214	3	2	219	-	-	22	22	241
2004	-	1	1	2	-	-	-	-	2
2005	1	9	(20)	(10)	-	-	3	3	(7)
2006	(1)	(8)	-	(9)	-	-	1	1	(8)
2007	(1)	(7)	-	(8)	-	-	1	1	(7)
2008	-	4	4	8	-	-	-	-	8
2009	-	(5)	4	(1)	-	-	1	1	-
2010	-	(2)	7	5	-	-	1	1	6
2011	25	4	25	54	(4)	-	6	2	56
2012	6	88	19	113	(4)	-	11	7	120
2013	29	4	41	74	(2)	-	7	5	79
2014	22	35	60	117	(6)	-	12	6	123
2015	135	72	88	295	(13)	1	29	17	312
2016	1,355	67	115	1,537	(80)	5	146	71	1,608
2017	675	323	173	1,171	(63)	5	121	63	1,234
2018	1,221	344	175	1,740	(108)	7	189	88	1,828
2019	1,430	477	209	2,116	(144)	9	238	103	2,219
2020	945	1,359	76	2,380	(212)	13	329	130	2,510
2021	1,884	2,454	214	4,552	(473)	30	569	126	4,678
PAYs (sub-total):	7,940	5,228	1,192	14,360	(1,109)	70	1,689	650	15,010
CAY (2022)	1,406	4,060	166	5,632	(609)	39	659	89	5,721
claims liabilities:	9,346	9,288	1,358	19,992	(1,718)	109	2,348	739	20,731
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	7,151	(772)		6,379	(357)	21	362	26	6,379
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				26,371	(2,075)	130	2,710	765	27,110

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Private Passenger, broken down by component.

page 5 of 10

Nova Scotia

Private Passenger ending 2022	Nova Scotia - Projected Balances as at Dec. 31, 2022 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)				TOTAL	
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
Acc Yr										
prior	-	18	-	18	-	-	3	3		21
2003	-	(7)	-	(7)	-	-	1	1		(6)
2004	(1)	19	(2)	16	-	-	2	2		18
2005	(1)	17	2	18	-	-	2	2		20
2006	-	(4)	1	(3)	-	-	-	-		(3)
2007	-	(12)	(2)	(14)	-	-	1	1		(13)
2008	-	13	7	20	-	-	2	2		22
2009	228	13	8	249	(6)	-	24	18		267
2010	-	(8)	6	(2)	-	-	2	2		-
2011	-	5	-	5	-	-	1	1		6
2012	-	(2)	5	3	-	-	1	1		4
2013	173	3	20	196	(9)	1	19	11		207
2014	139	(1)	28	166	(14)	1	16	3		169
2015	123	-	37	160	(9)	-	15	6		166
2016	228	(1)	53	280	(11)	1	27	17		297
2017	604	(16)	80	668	(35)	2	71	38		706
2018	892	49	110	1,051	(58)	3	116	61		1,112
2019	3,464	298	187	3,949	(238)	16	494	272		4,221
2020	2,627	864	219	3,710	(256)	16	461	221		3,931
2021	2,488	1,882	269	4,639	(363)	23	599	259		4,898
PAYs (sub-total):	10,964	3,130	1,028	15,122	(999)	63	1,857	921		16,043
CAY (2022)	3,712	5,476	116	9,304	(748)	47	1,103	402		9,706
claims liabilities:	14,676	8,606	1,144	24,426	(1,747)	110	2,960	1,323		25,749
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	9,994	(1,089)		8,905	(546)	32	677	163		8,905
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				33,331	(2,293)	142	3,637	1,486		34,654

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Private Passenger, broken down by component.

page 6 of 10

Prince Edward Island

Private Passenger ending 2022	Prince Edward Island - Projected Balances as at Dec. 31, 2022 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	(2)
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	4	-	4	-	-	-	-	4
2005	-	(4)	-	(4)	-	-	-	-	(4)
2006	-	-	-	-	-	-	-	-	-
2007	-	(1)	-	(1)	-	-	-	-	(1)
2008	-	(1)	-	(1)	-	-	-	-	(1)
2009	-	-	-	-	-	-	-	-	-
2010	-	-	1	1	-	-	-	-	1
2011	-	(1)	11	10	-	-	1	1	11
2012	-	-	11	11	-	-	1	1	12
2013	-	(2)	7	5	-	-	1	1	6
2014	-	-	12	12	(2)	-	1	(1)	11
2015	-	(1)	17	16	-	-	2	2	18
2016	335	(1)	24	358	(13)	1	34	22	380
2017	499	5	3	507	(35)	2	53	20	527
2018	120	15	15	150	(6)	-	15	9	159
2019	514	59	38	611	(34)	2	60	28	639
2020	162	120	(21)	261	(22)	1	33	12	273
2021	139	739	19	897	(78)	5	111	38	935
PAYs (sub-total):	1,769	928	137	2,834	(190)	11	312	133	2,967
CAY (2022)	347	949	(26)	1,270	(118)	8	157	47	1,317
claims liabilities:	2,116	1,877	111	4,104	(308)	19	469	180	4,284
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,496	(163)		1,333	(66)	4	74	12	1,333
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				5,437	(374)	23	543	192	5,617

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Private Passenger, broken down by component.

page 7 of 10

Yukon

Private Passenger ending 2022	Yukon - Projected Balances as at Dec. 31, 2022 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	-	4	-	4	-	-	-	-	4
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	(1)	-	(1)	-	-	-	-	(1)
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	1	-	1	-	-	-	-	1
2012	-	-	1	1	-	-	-	-	1
2013	-	-	1	1	-	-	-	-	1
2014	-	-	2	2	-	-	-	-	2
2015	-	1	3	4	-	-	-	-	4
2016	-	(3)	3	-	-	-	-	-	-
2017	519	11	(9)	521	(35)	2	50	17	538
2018	-	3	1	4	-	-	-	-	4
2019	-	7	3	10	(1)	-	1	-	10
2020	181	(67)	-	114	(10)	1	14	5	119
2021	6	46	(1)	51	(2)	-	7	5	56
PAYs (sub-total):	706	3	4	713	(48)	3	72	27	740
CAY (2022)	17	84	(13)	88	(8)	1	12	5	93
claims liabilities:	723	87	(9)	801	(56)	4	84	32	833
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	160	(17)		143	(7)	-	6	(1)	143
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				944	(63)	4	90	31	976

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Private Passenger, broken down by component.

page 8 of 10

Northwest Territories

Private Passenger ending 2022	Northwest Territories - Projected Balances as at Dec. 31, 2022 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid		discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	2		-	-	-	-	2
2003	-	1	-	1		-	-	-	-	1
2004	-	(2)	-	(2)		-	-	-	-	(2)
2005	-	-	-	-		-	-	-	-	-
2006	-	(3)	-	(3)		-	-	-	-	(3)
2007	-	(3)	-	(3)		-	-	-	-	(3)
2008	-	3	-	3		-	-	-	-	3
2009	-	3	-	3		-	-	-	-	3
2010	-	(1)	-	(1)		-	-	-	-	(1)
2011	-	1	-	1		-	-	-	-	1
2012	-	-	-	-		-	-	-	-	-
2013	-	2	6	8		-	-	1	1	9
2014	-	-	9	9		-	-	1	1	10
2015	-	1	13	14		-	-	1	1	15
2016	-	1	16	17		(1)	-	2	1	18
2017	1	6	(16)	(9)		(1)	-	3	2	(7)
2018	-	18	20	38		(2)	-	4	2	40
2019	-	40	19	59		(4)	-	6	2	61
2020	50	81	-	131		(13)	1	17	5	136
2021	99	385	40	524		(63)	4	65	6	530
PAYs (sub-total):	150	535	107	792		(84)	5	100	21	813
CAY (2022)	429	402	(58)	773		(63)	4	94	35	808
claims liabilities:	579	937	49	1,565		(147)	9	194	56	1,621
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,088	(119)		969		(28)	2	40	14	969
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,534		(175)	11	234	70	2,590

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Private Passenger, broken down by component.

page 9 of 10

Nunavut

Private Passenger ending 2022	Nunavut - Projected Balances as at Dec. 31, 2022 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	162	1	-	163	-	-	16	16	179
2013	-	1	2	3	-	-	-	-	3
2014	-	-	2	2	-	-	-	-	2
2015	-	1	3	4	-	-	-	-	4
2016	-	-	3	3	-	-	-	-	3
2017	-	-	2	2	-	-	-	-	2
2018	-	1	1	2	-	-	-	-	2
2019	-	1	1	2	-	-	-	-	2
2020	-	3	1	4	-	-	-	-	4
2021	-	17	2	19	(2)	-	2	-	19
PAYs (sub-total):	162	25	17	204	(2)	-	18	16	220
CAY (2022)	6	24	(6)	24	(2)	-	3	1	25
claims liabilities:	168	49	11	228	(4)	-	21	17	245
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	167	(18)		149	(5)	-	3	(2)	149
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				377	(9)	-	24	15	394

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Private Passenger, broken down by component.

page 10 of 10

All Jurisdictions

Private Passenger ending 2022	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2022 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,299	11,708	1	15,008	(3,710)	213	1,166	(2,331)	12,677
2003	2,816	(112)	39	2,743	(243)	15	252	24	2,767
2004	1,217	(251)	(24)	942	(103)	7	96	-	942
2005	-	2	86	88	-	-	19	19	107
2006	238	(10)	12	240	(37)	2	23	(12)	228
2007	647	23	128	798	(110)	6	73	(31)	767
2008	243	11	170	424	(50)	3	37	(10)	414
2009	312	(9)	122	425	(28)	1	46	19	444
2010	47	(9)	158	196	(31)	1	21	(9)	187
2011	1,091	(12)	109	1,188	(242)	14	98	(130)	1,058
2012	189	96	118	403	(12)	-	42	30	433
2013	1,411	25	292	1,728	(148)	9	158	19	1,747
2014	2,566	158	386	3,110	(167)	10	296	139	3,249
2015	1,726	120	491	2,337	(163)	9	220	66	2,403
2016	5,886	105	605	6,596	(414)	27	619	232	6,828
2017	4,052	499	756	5,307	(321)	20	542	241	5,548
2018	8,963	1,466	1,110	11,539	(715)	44	1,203	532	12,071
2019	16,317	4,610	1,847	22,774	(1,569)	100	2,361	892	23,666
2020	15,592	9,259	2,281	27,132	(2,181)	137	3,118	1,074	28,206
2021	19,118	17,393	2,550	39,061	(3,574)	225	4,450	1,101	40,162
PAYs (sub-total):	85,730	45,072	11,237	142,039	(13,818)	843	14,840	1,865	143,904
CAY (2022)	15,578	39,829	1,307	56,714	(5,303)	334	6,798	1,829	58,543
claims liabilities:	101,308	84,901	12,544	198,753	(19,121)	1,177	21,638	3,694	202,447
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	58,649	(5,358)		53,291	(3,151)	184	3,479	512	53,291
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				252,044	(22,272)	1,361	25,117	4,206	255,738

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Non-Private Passenger, broken down by component.

page 1 of 10

Ontario

Non Private Passenger ending 2022		Ontario - Projected Balances as at Dec. 31, 2022 (\$000s)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	329	14	1	344	-	-	38	38	382
2003	(1)	(12)	5	(8)	-	-	2	2	(6)
2004	(2)	(26)	(4)	(32)	-	-	3	3	(29)
2005	-	(1)	32	31	-	-	3	3	34
2006	2	18	5	25	-	-	3	3	28
2007	-	(1)	18	17	-	-	2	2	19
2008	-	(5)	32	27	-	-	4	4	31
2009	89	11	25	125	(23)	1	10	(12)	113
2010	39	8	100	147	(28)	2	12	(14)	133
2011	752	2	55	809	(162)	10	65	(87)	722
2012	31	6	52	89	(19)	1	7	(11)	78
2013	2,325	9	216	2,550	(197)	12	235	50	2,600
2014	480	6	306	792	(34)	2	77	45	837
2015	2,064	1,323	427	3,814	(180)	11	364	195	4,009
2016	2,762	27	517	3,306	(152)	10	316	174	3,480
2017	3,795	(205)	881	4,471	(207)	13	439	245	4,716
2018	10,739	582	1,918	13,239	(692)	45	1,306	659	13,898
2019	15,046	2,351	3,262	20,659	(1,392)	89	2,049	746	21,405
2020	7,988	8,689	4,172	20,849	(1,703)	108	2,635	1,040	21,889
2021	11,225	22,112	4,920	38,257	(3,802)	239	4,684	1,121	39,378
PAYs (sub-total):	57,663	34,908	16,940	109,511	(8,591)	543	12,254	4,206	113,717
CAY (2022)	7,420	47,221	3,531	58,172	(5,897)	369	8,035	2,507	60,679
claims liabilities:	65,083	82,129	20,471	167,683	(14,488)	912	20,289	6,713	174,396
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	79,852	(5,111)		74,741	(4,232)	245	3,645	(342)	74,741
policy liabilities:				242,424	(18,720)	1,157	23,934	6,371	249,137

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Non-Private Passenger, broken down by component.

page 2 of 10

Alberta

Non Private Passenger ending 2022		Alberta - Projected Balances as at Dec. 31, 2022 (\$000s)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	31	(1)	30	-	-	7	7	37
2003	-	(5)	-	(5)	-	-	1	1	(4)
2004	35	(32)	1	4	-	-	-	-	4
2005	-	(3)	-	(3)	-	-	-	-	(3)
2006	(2)	(26)	3	(25)	-	-	3	3	(22)
2007	(2)	(35)	309	272	-	-	35	35	307
2008	-	17	303	320	-	-	32	32	352
2009	-	(17)	218	201	-	-	24	24	225
2010	-	8	19	27	-	-	3	3	30
2011	(1)	(24)	11	(14)	-	-	3	3	(11)
2012	-	16	56	72	-	-	8	8	80
2013	1,306	(113)	96	1,289	(113)	8	117	12	1,301
2014	40	(8)	149	181	(12)	1	17	6	187
2015	1,250	55	216	1,521	(66)	5	146	85	1,606
2016	670	189	250	1,109	(48)	3	106	61	1,170
2017	2,989	325	302	3,616	(159)	10	345	196	3,812
2018	9,234	1,230	93	10,557	(575)	36	1,142	603	11,160
2019	11,629	4,078	349	16,056	(967)	62	1,730	825	16,881
2020	12,663	11,432	826	24,921	(1,842)	118	2,871	1,147	26,068
2021	19,225	20,349	972	40,546	(3,555)	225	4,574	1,244	41,790
PAYs (sub-total):	59,036	37,467	4,172	100,675	(7,337)	468	11,164	4,295	104,970
CAY (2022)	22,139	56,273	(444)	77,968	(6,960)	437	9,156	2,633	80,601
claims liabilities:	81,175	93,740	3,728	178,643	(14,297)	905	20,320	6,928	185,571
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	71,830	(5,531)		66,299	(4,194)	248	4,233	287	66,299
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				244,942	(18,491)	1,153	24,553	7,215	251,870

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Non-Private Passenger, broken down by component.

page 3 of 10

Newfoundland & Labrador

Non Private Passenger ending 2022	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2022 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	(1)	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	-	(1)
2004	-	(1)	-	(1)	-	-	-	-	-	(1)
2005	-	2	-	2	-	-	-	-	-	2
2006	-	3	-	3	-	-	-	-	-	3
2007	-	(1)	-	(1)	-	-	-	-	-	(1)
2008	-	-	1	1	-	-	-	-	-	1
2009	-	3	2	5	-	-	-	-	-	5
2010	-	2	3	5	-	-	-	-	-	5
2011	-	(1)	1	-	-	-	-	-	-	-
2012	-	(2)	3	1	-	-	-	-	-	1
2013	-	(3)	14	11	-	-	1	1	1	12
2014	-	-	22	22	-	-	2	2	2	24
2015	69	1	30	100	(6)	-	10	4	104	104
2016	81	2	38	121	-	-	12	12	133	133
2017	742	14	31	787	(40)	2	78	40	827	827
2018	1,281	(2)	67	1,346	(55)	3	146	94	1,440	1,440
2019	1,632	23	125	1,780	(84)	5	175	96	1,876	1,876
2020	1,482	96	76	1,654	(86)	5	159	78	1,732	1,732
2021	3,370	428	82	3,880	(237)	15	376	154	4,034	4,034
PAYs (sub-total):	8,657	564	494	9,715	(508)	30	959	481	10,196	
CAY (2022)	1,751	3,567	25	5,343	(372)	25	547	200	5,543	
claims liabilities:	10,408	4,131	519	15,058	(880)	55	1,506	681	15,739	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	5,283	(386)		4,897	(282)	17	268	3	4,897	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				19,955	(1,162)	72	1,774	684	20,636	

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Non-Private Passenger, broken down by component.

page 4 of 10

New Brunswick

Non Private Passenger ending 2022	New Brunswick - Projected Balances as at Dec. 31, 2022 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(3)	-	(3)	-	-	1	1	(2)
2003	-	(2)	1	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	(6)	(16)	(22)	-	-	3	3	(19)
2006	-	(5)	-	(5)	-	-	1	1	(4)
2007	-	(1)	-	(1)	-	-	-	-	(1)
2008	-	(2)	3	1	-	-	-	-	1
2009	-	(4)	3	(1)	-	-	-	-	(1)
2010	100	3	6	109	(14)	1	10	(3)	106
2011	-	2	21	23	(3)	-	2	(1)	22
2012	395	4	16	415	(42)	3	38	(1)	414
2013	-	1	28	29	-	-	3	3	32
2014	-	2	40	42	-	-	4	4	46
2015	-	(3)	56	53	-	-	6	6	59
2016	959	(2)	72	1,029	(70)	4	96	30	1,059
2017	475	26	113	614	(49)	3	63	17	631
2018	1,391	256	128	1,775	(122)	8	183	69	1,844
2019	3,439	376	170	3,985	(266)	17	405	156	4,141
2020	2,824	698	69	3,591	(317)	20	465	168	3,759
2021	2,125	3,038	219	5,382	(542)	34	661	153	5,535
PAYs (sub-total):	11,708	4,378	929	17,015	(1,425)	90	1,941	606	17,621
CAY (2022)	2,393	6,461	189	9,043	(929)	57	1,017	145	9,188
claims liabilities:	14,101	10,839	1,118	26,058	(2,354)	147	2,958	751	26,809
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,066	(613)		7,453	(483)	28	496	41	7,453
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				33,511	(2,837)	175	3,454	792	34,262

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Non-Private Passenger, broken down by component.

page 5 of 10

Nova Scotia

Non Private Passenger ending 2022		Nova Scotia - Projected Balances as at Dec. 31, 2022 (\$000s)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	9	-	9	-	-	-	-	9
2003	-	(5)	-	(5)	-	-	1	1	(4)
2004	-	5	-	5	-	-	1	1	6
2005	-	(6)	1	(5)	-	-	1	1	(4)
2006	-	(1)	-	(1)	-	-	-	-	(1)
2007	-	(4)	(1)	(5)	-	-	-	-	(5)
2008	-	(4)	2	(2)	-	-	-	-	(2)
2009	-	(6)	3	(3)	-	-	1	1	(2)
2010	-	(1)	4	3	-	-	-	-	3
2011	-	2	-	2	-	-	-	-	2
2012	-	(3)	6	3	-	-	1	1	4
2013	349	1	24	374	(37)	2	33	(2)	372
2014	-	2	37	39	(4)	-	4	-	39
2015	34	3	51	88	(11)	-	7	(4)	84
2016	1,039	(3)	72	1,108	(93)	5	101	13	1,121
2017	1,923	(196)	107	1,834	(74)	4	186	116	1,950
2018	1,991	48	134	2,173	(106)	6	227	127	2,300
2019	2,376	357	181	2,914	(199)	13	366	180	3,094
2020	2,299	1,280	259	3,838	(280)	18	479	217	4,055
2021	7,700	3,352	396	11,448	(978)	62	1,403	487	11,935
PAYs (sub-total):	17,711	4,830	1,276	23,817	(1,782)	110	2,811	1,139	24,956
CAY (2022)	5,535	7,320	153	13,008	(1,114)	70	1,513	469	13,477
claims liabilities:	23,246	12,150	1,429	36,825	(2,896)	180	4,324	1,608	38,433
				Total Provision					TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)			discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	11,100	(810)		10,290	(580)	34	672	126	10,290
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				47,115	(3,476)	214	4,996	1,734	48,723

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Non-Private Passenger, broken down by component.

page 6 of 10

Prince Edward Island

Non Private Passenger ending 2022	Prince Edward Island - Projected Balances as at Dec. 31, 2022 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	-	-	-	-	-	-	-	-	
2003	-	(1)	-	(1)	-	-	-	-	(1)	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	-	-	-	-	-	-	-	-	
2009	-	-	-	-	-	-	-	-	-	
2010	-	(1)	1	-	-	-	-	-	-	
2011	-	1	6	7	-	-	1	1	8	
2012	314	-	7	321	(51)	3	27	(21)	300	
2013	-	-	5	5	-	-	1	1	6	
2014	-	-	8	8	-	-	1	1	9	
2015	22	-	11	33	(5)	-	3	(2)	31	
2016	1,455	-	16	1,471	(314)	18	116	(180)	1,291	
2017	-	5	3	8	(2)	-	5	3	11	
2018	48	17	12	77	(4)	-	9	5	82	
2019	222	6	35	263	(17)	1	27	11	274	
2020	570	32	(20)	582	(53)	3	62	12	594	
2021	429	140	21	590	(39)	2	77	40	630	
PAYs (sub-total):	3,060	199	105	3,364	(485)	27	329	(129)	3,235	
CAY (2022)	302	1,210	(30)	1,482	(100)	6	184	90	1,572	
claims liabilities:	3,362	1,409	75	4,846	(585)	33	513	(39)	4,807	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,057	(156)		1,901	(83)	5	103	25	1,901	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,747	(668)	38	616	(14)	6,708	

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Non-Private Passenger, broken down by component.

page 7 of 10

Yukon

Non Private Passenger ending 2022		Yukon - Projected Balances as at Dec. 31, 2022 (\$000s)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	1	-	1	-	-	-	-	1
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	-	1	1	2	-	-	-	-	2
2013	-	-	2	2	-	-	-	-	2
2014	-	(1)	3	2	-	-	-	-	2
2015	-	-	4	4	-	-	-	-	4
2016	-	2	6	8	-	-	1	1	9
2017	-	6	(31)	(25)	-	-	6	6	(19)
2018	139	15	7	161	(9)	1	16	8	169
2019	-	33	11	44	(3)	-	4	1	45
2020	205	55	(2)	258	(19)	1	34	16	274
2021	-	239	(6)	233	(21)	1	28	8	241
PAYs (sub-total):	344	352	(5)	691	(52)	3	89	40	731
CAY (2022)	258	526	(93)	691	(45)	3	85	43	734
claims liabilities:	602	878	(98)	1,382	(97)	6	174	83	1,465
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	952	(78)		874	(28)	2	37	11	874
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,256	(125)	8	211	94	2,339

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Non-Private Passenger, broken down by component.

page 8 of 10

Northwest Territories

Non Private Passenger ending 2022	Northwest Territories - Projected Balances as at Dec. 31, 2022 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	2	-	-	-	-	2
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	1	-	1	-	-	-	-	1
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	1	-	1	-	-	-	-	1
2011	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-
2013	-	1	2	3	-	-	-	-	3
2014	-	(1)	3	2	-	-	-	-	2
2015	-	-	4	4	-	-	-	-	4
2016	-	1	6	7	-	-	1	1	8
2017	-	4	(6)	(2)	-	-	1	1	(1)
2018	-	12	9	21	(1)	-	2	1	22
2019	146	28	11	185	(10)	1	17	8	193
2020	-	49	-	49	(5)	-	7	2	51
2021	385	223	24	632	(57)	4	76	23	655
PAYs (sub-total):	531	320	53	904	(73)	5	104	36	940
CAY (2022)	177	278	(34)	421	(35)	2	53	20	441
claims liabilities:	708	598	19	1,325	(108)	7	157	56	1,381
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	737	(60)	677		(18)	1	19	2	677
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:			2,002		(126)	8	176	58	2,058

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Non-Private Passenger, broken down by component.

page 9 of 10

Nunavut

Non Private Passenger ending 2022		Nunavut - Projected Balances as at Dec. 31, 2022 (\$000s)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-	-
2013	-	-	1	1	-	-	-	-	1
2014	-	-	2	2	-	-	-	-	2
2015	87	-	2	89	(4)	-	9	5	94
2016	-	1	4	5	-	-	-	-	5
2017	-	4	5	9	-	-	1	1	10
2018	-	10	6	16	(1)	-	2	1	17
2019	-	21	6	27	(1)	-	3	2	29
2020	-	31	6	37	(2)	-	5	3	40
2021	15	97	6	118	(11)	1	14	4	122
PAYs (sub-total):	102	164	38	304	(19)	1	34	16	320
CAY (2022)	2	216	(22)	196	(19)	1	24	6	202
claims liabilities:	104	380	16	500	(38)	2	58	22	522
				Total Provision					TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)			discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	538	(44)		494	(14)	1	13	-	494
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				994	(52)	3	71	22	1,016

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2022 for Non-Private Passenger, broken down by component.

page 10 of 10

All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2022 (\$000s)									
Non Private Passenger ending 2022		nominal values			actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	329	55	(1)	383	-	-	46	46	429
2003	(1)	(27)	6	(22)	-	-	4	4	(18)
2004	33	(54)	(3)	(24)	-	-	4	4	(20)
2005	-	(14)	17	3	-	-	7	7	10
2006	-	(10)	8	(2)	-	-	7	7	5
2007	(2)	(42)	326	282	-	-	37	37	319
2008	-	7	341	348	-	-	36	36	384
2009	89	(13)	251	327	(23)	1	35	13	340
2010	139	20	133	292	(42)	3	25	(14)	278
2011	751	(18)	94	827	(165)	10	71	(84)	743
2012	740	22	141	903	(112)	7	81	(24)	879
2013	3,980	(104)	388	4,264	(347)	22	390	65	4,329
2014	520	-	570	1,090	(50)	3	105	58	1,148
2015	3,526	1,379	801	5,706	(272)	16	545	289	5,995
2016	6,966	217	981	8,164	(677)	40	749	112	8,276
2017	9,924	(17)	1,405	11,312	(531)	32	1,124	625	11,937
2018	24,823	2,168	2,374	29,365	(1,565)	99	3,033	1,567	30,932
2019	34,490	7,273	4,150	45,913	(2,939)	188	4,776	2,025	47,938
2020	28,031	22,362	5,386	55,779	(4,307)	273	6,717	2,683	58,462
2021	44,474	49,978	6,634	101,086	(9,242)	583	11,893	3,234	104,320
PAYs (sub-total):	158,812	83,182	24,002	265,996	(20,272)	1,277	29,685	10,690	276,686
CAY (2022)	39,977	123,072	3,275	166,324	(15,471)	970	20,614	6,113	172,437
claims liabilities:	198,789	206,254	27,277	432,320	(35,743)	2,247	50,299	16,803	449,123
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	180,415	(12,789)		167,626	(9,914)	581	9,486	153	167,626
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				599,946	(45,657)	2,828	59,785	16,956	616,749

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, 2022, broken down by component.

page 1 of 10

Ontario

PPV & non-PPV ending 2022		Ontario - Projected Balances as at Dec. 31, 2022 (\$000s)							
		nominal values				actuarial present value adjustments (apvs)			
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,629	11,708	8	15,345	(3,710)	213	1,178	(2,319)	13,026
2003	2,597	(179)	41	2,459	(243)	15	225	(3)	2,456
2004	1,220	(265)	(30)	925	(103)	7	93	(3)	922
2005	(1)	(28)	136	107	-	-	16	16	123
2006	240	23	16	279	(37)	2	25	(10)	269
2007	618	38	55	711	(106)	6	61	(39)	672
2008	147	(21)	103	229	(34)	2	21	(11)	218
2009	89	(7)	70	152	(28)	1	16	(11)	141
2010	63	9	230	302	(58)	3	24	(31)	271
2011	1,772	(15)	122	1,879	(389)	23	150	(216)	1,663
2012	31	16	107	154	(25)	1	13	(11)	143
2013	2,781	24	355	3,160	(290)	17	287	14	3,174
2014	1,824	17	467	2,308	(130)	8	219	97	2,405
2015	2,190	1,266	615	4,071	(198)	12	389	203	4,274
2016	3,684	31	746	4,461	(252)	16	422	186	4,647
2017	4,781	17	1,270	6,068	(307)	19	594	306	6,374
2018	13,190	1,546	2,518	17,254	(920)	59	1,701	840	18,094
2019	20,257	5,660	4,299	30,216	(2,047)	131	2,979	1,063	31,279
2020	13,264	14,860	5,890	34,014	(2,782)	176	4,183	1,577	35,591
2021	17,982	31,607	6,648	56,237	(5,569)	350	6,761	1,542	57,779
PAYs (sub-total):	90,358	66,307	23,666	180,331	(17,228)	1,061	19,357	3,190	183,521
CAY (2022)	11,005	66,172	4,621	81,798	(8,292)	518	11,116	3,342	85,140
claims liabilities:	101,363	132,479	28,287	262,129	(25,520)	1,579	30,473	6,532	268,661
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	101,062	(6,468)		94,594	(5,518)	320	5,026	(172)	94,594
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				356,723	(31,038)	1,899	35,499	6,360	363,255

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, 2022, broken down by component.

page 2 of 10

Alberta

PPV & non-PPV ending 2022	Alberta - Projected Balances as at Dec. 31, 2022 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	27	(1)	26	-	-	24	24	50	
2003	4	52	-	56	-	-	7	7	63	
2004	33	(57)	4	(20)	-	-	3	3	(17)	
2005	-	2	-	2	-	-	1	1	3	
2006	(1)	(27)	4	(24)	-	-	3	3	(21)	
2007	1	(26)	402	377	-	-	45	45	422	
2008	-	23	388	411	-	-	42	42	453	
2009	(1)	(24)	278	253	-	-	31	31	284	
2010	24	15	24	63	-	-	7	7	70	
2011	(2)	(31)	14	(19)	-	-	4	4	(15)	
2012	-	11	72	83	-	-	11	11	94	
2013	1,306	(109)	120	1,317	(113)	8	119	14	1,331	
2014	651	107	182	940	(27)	2	92	67	1,007	
2015	1,255	128	261	1,644	(71)	5	159	93	1,737	
2016	1,461	192	296	1,949	(92)	6	186	100	2,049	
2017	3,066	345	349	3,760	(168)	10	359	201	3,961	
2018	9,950	1,316	104	11,370	(637)	40	1,235	638	12,008	
2019	13,464	4,248	382	18,094	(1,124)	72	1,940	888	18,982	
2020	13,833	11,737	894	26,464	(1,973)	126	3,046	1,199	27,663	
2021	19,858	20,842	1,031	41,731	(3,655)	231	4,704	1,280	43,011	
PAYs (sub-total):	64,902	38,771	4,804	108,477	(7,860)	500	12,018	4,658	113,135	
CAY (2022)	23,381	57,205	(464)	80,122	(7,136)	448	9,424	2,736	82,858	
claims liabilities:	88,283	95,976	4,340	188,599	(14,996)	948	21,442	7,394	195,993	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	74,884	(5,864)		69,020	(4,305)	254	4,383	332	69,020	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				257,619	(19,301)	1,202	25,825	7,726	265,013	

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

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, 2022, broken down by component.

page 3 of 10

Newfoundland & Labrador

PPV & non-PPV ending 2022	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2022 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	(1)	(8)	(6)	(15)	-	-	3	3	(12)	
2003	-	-	1	1	-	-	-	-	1	
2004	(2)	(10)	-	(12)	-	-	1	1	(11)	
2005	1	4	-	5	-	-	-	-	5	
2006	-	4	(1)	3	-	-	-	-	3	
2007	27	(3)	-	24	(4)	-	2	(2)	22	
2008	96	2	4	102	(16)	1	8	(7)	95	
2009	85	8	7	100	(17)	1	8	(8)	92	
2010	(1)	(4)	12	7	(1)	-	2	1	8	
2011	47	1	4	52	(11)	1	4	(6)	46	
2012	21	2	14	37	(2)	-	4	2	39	
2013	753	(5)	66	814	(44)	3	77	36	850	
2014	450	(2)	101	549	(34)	2	51	19	568	
2015	1,406	31	127	1,564	(124)	7	145	28	1,592	
2016	2,336	37	154	2,527	(165)	11	236	82	2,609	
2017	1,433	(58)	118	1,493	(83)	5	153	75	1,568	
2018	4,844	(16)	244	5,072	(306)	19	537	250	5,322	
2019	5,495	272	445	6,212	(420)	26	597	203	6,415	
2020	6,663	519	296	7,478	(544)	34	700	190	7,668	
2021	10,482	2,310	302	13,094	(963)	61	1,266	364	13,458	
PAYs (sub-total):	34,135	3,084	1,888	39,107	(2,734)	171	3,794	1,231	40,338	
CAY (2022)	6,585	12,518	83	19,186	(1,556)	100	1,968	512	19,698	
claims liabilities:	40,720	15,602	1,971	58,293	(4,290)	271	5,762	1,743	60,036	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	19,612	(1,876)		17,736	(1,027)	61	1,054	88	17,736	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:				76,029	(5,317)	332	6,816	1,831	77,772	

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, 2022, broken down by component.

page 4 of 10

New Brunswick

PPV & non-PPV ending 2022	New Brunswick - Projected Balances as at Dec. 31, 2022 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	3	(1)	2	-	-	4	4	6	
2003	214	1	3	218	-	-	22	22	240	
2004	-	1	1	2	-	-	-	-	2	
2005	1	3	(36)	(32)	-	-	6	6	(26)	
2006	(1)	(13)	-	(14)	-	-	2	2	(12)	
2007	(1)	(8)	-	(9)	-	-	1	1	(8)	
2008	-	2	7	9	-	-	-	-	9	
2009	-	(9)	7	(2)	-	-	1	1	(1)	
2010	100	1	13	114	(14)	1	11	(2)	112	
2011	25	6	46	77	(7)	-	8	1	78	
2012	401	92	35	528	(46)	3	49	6	534	
2013	29	5	69	103	(2)	-	10	8	111	
2014	22	37	100	159	(6)	-	16	10	169	
2015	135	69	144	348	(13)	1	35	23	371	
2016	2,314	65	187	2,566	(150)	9	242	101	2,667	
2017	1,150	349	286	1,785	(112)	8	184	80	1,865	
2018	2,612	600	303	3,515	(230)	15	372	157	3,672	
2019	4,869	853	379	6,101	(410)	26	643	259	6,360	
2020	3,769	2,057	145	5,971	(529)	33	794	298	6,269	
2021	4,009	5,492	433	9,934	(1,015)	64	1,230	279	10,213	
PAYs (sub-total):	19,648	9,606	2,121	31,375	(2,534)	160	3,630	1,256	32,631	
CAY (2022)	3,799	10,521	355	14,675	(1,538)	96	1,676	234	14,909	
claims liabilities:	23,447	20,127	2,476	46,050	(4,072)	256	5,306	1,490	47,540	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	15,217	(1,385)		13,832	(840)	49	858	67	13,832	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				59,882	(4,912)	305	6,164	1,557	61,372	

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

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, 2022, broken down by component.

page 5 of 10

Nova Scotia

PPV & non-PPV ending 2022	Nova Scotia - Projected Balances as at Dec. 31, 2022 (\$000s)										
	nominal values					actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid		discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	27	-	27		-	-	3	3	30	
2003	-	(12)	-	(12)		-	-	2	2	(10)	
2004	(1)	24	(2)	21		-	-	3	3	24	
2005	(1)	11	3	13		-	-	3	3	16	
2006	-	(5)	1	(4)		-	-	-	-	(4)	
2007	-	(16)	(3)	(19)		-	-	1	1	(18)	
2008	-	9	9	18		-	-	2	2	20	
2009	228	7	11	246		(6)	-	25	19	265	
2010	-	(9)	10	1		-	-	2	2	3	
2011	-	7	-	7		-	-	1	1	8	
2012	-	(5)	11	6		-	-	2	2	8	
2013	522	4	44	570		(46)	3	52	9	579	
2014	139	1	65	205		(18)	1	20	3	208	
2015	157	3	88	248		(20)	-	22	2	250	
2016	1,267	(4)	125	1,388		(104)	6	128	30	1,418	
2017	2,527	(212)	187	2,502		(109)	6	257	154	2,656	
2018	2,883	97	244	3,224		(164)	9	343	188	3,412	
2019	5,840	655	368	6,863		(437)	29	860	452	7,315	
2020	4,926	2,144	478	7,548		(536)	34	940	438	7,986	
2021	10,188	5,234	665	16,087		(1,341)	85	2,002	746	16,833	
PAYs (sub-total):	28,675	7,960	2,304	38,939		(2,781)	173	4,668	2,060	40,999	
CAY (2022)	9,247	12,796	269	22,312		(1,862)	117	2,616	871	23,183	
claims liabilities:	37,922	20,756	2,573	61,251		(4,643)	290	7,284	2,931	64,182	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	21,094	(1,899)		19,195		(1,126)	66	1,349	289	19,195	
*Total may not be sum of parts, as apvs apply to future costs within UPR											
policy liabilities:				80,446		(5,769)	356	8,633	3,220	83,377	

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

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, 2022, broken down by component.

page 6 of 10

Prince Edward Island

PPV & non-PPV ending 2022	Prince Edward Island - Projected Balances as at Dec. 31, 2022 (\$'000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	(2)	
2003	-	(2)	-	(2)	-	-	-	-	(2)	
2004	-	4	-	4	-	-	-	-	4	
2005	-	(4)	-	(4)	-	-	-	-	(4)	
2006	-	-	-	-	-	-	-	-	-	
2007	-	(1)	-	(1)	-	-	-	-	(1)	
2008	-	(1)	-	(1)	-	-	-	-	(1)	
2009	-	-	-	-	-	-	-	-	-	
2010	-	(1)	2	1	-	-	-	-	1	
2011	-	-	17	17	-	-	2	2	19	
2012	314	-	18	332	(51)	3	28	(20)	312	
2013	-	(2)	12	10	-	-	2	2	12	
2014	-	-	20	20	(2)	-	2	-	20	
2015	22	(1)	28	49	(5)	-	5	-	49	
2016	1,790	(1)	40	1,829	(327)	19	150	(158)	1,671	
2017	499	10	6	515	(37)	2	58	23	538	
2018	168	32	27	227	(10)	-	24	14	241	
2019	736	65	73	874	(51)	3	87	39	913	
2020	732	152	(41)	843	(75)	4	95	24	867	
2021	568	879	40	1,487	(117)	7	188	78	1,565	
PAYs (sub-total):	4,829	1,127	242	6,198	(675)	38	641	4	6,202	
CAY (2022)	649	2,159	(56)	2,752	(218)	14	341	137	2,889	
claims liabilities:	5,478	3,286	186	8,950	(893)	52	982	141	9,091	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	3,553	(319)		3,234	(149)	9	177	37	3,234	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				12,184	(1,042)	61	1,159	178	12,325	

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

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, 2022, broken down by component.

page 7 of 10

Yukon

PPV & non-PPV ending 2022	Yukon - Projected Balances as at Dec. 31, 2022 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	5	-	5	-	-	-	-	5	
2003	-	1	-	1	-	-	-	-	1	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	-	-	-	-	-	-	-	-	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	-	-	-	-	-	-	-	
2011	-	1	-	1	-	-	-	-	1	
2012	-	1	2	3	-	-	-	-	3	
2013	-	-	3	3	-	-	-	-	3	
2014	-	(1)	5	4	-	-	-	-	4	
2015	-	1	7	8	-	-	-	-	8	
2016	-	(1)	9	8	-	-	1	1	9	
2017	519	17	(40)	496	(35)	2	56	23	519	
2018	139	18	8	165	(9)	1	16	8	173	
2019	-	40	14	54	(4)	-	5	1	55	
2020	386	(12)	(2)	372	(29)	2	48	21	393	
2021	6	285	(7)	284	(23)	1	35	13	297	
PAYs (sub-total):	1,050	355	(1)	1,404	(100)	6	161	67	1,471	
CAY (2022)	275	610	(106)	779	(53)	4	97	48	827	
claims liabilities:	1,325	965	(107)	2,183	(153)	10	258	115	2,298	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,112	(95)		1,017	(35)	2	43	10	1,017	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,200	(188)	12	301	125	3,311	

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

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, 2022, broken down by component.

page 8 of 10

Northwest Territories

PPV & non-PPV ending 2022	Northwest Territories - Projected Balances as at Dec. 31, 2022 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	4	-	4	-	-	-	-	-	4
2003	-	-	-	-	-	-	-	-	-	-
2004	-	(2)	-	(2)	-	-	-	-	-	(2)
2005	-	-	-	-	-	-	-	-	-	-
2006	-	(2)	-	(2)	-	-	-	-	-	(2)
2007	-	(3)	-	(3)	-	-	-	-	-	(3)
2008	-	3	-	3	-	-	-	-	-	3
2009	-	3	-	3	-	-	-	-	-	3
2010	-	-	-	-	-	-	-	-	-	-
2011	-	1	-	1	-	-	-	-	-	1
2012	-	-	-	-	-	-	-	-	-	-
2013	-	3	8	11	-	-	1	1	1	12
2014	-	(1)	12	11	-	-	1	1	1	12
2015	-	1	17	18	-	-	1	1	1	19
2016	-	2	22	24	(1)	-	3	2	2	26
2017	1	10	(22)	(11)	(1)	-	4	3	3	(8)
2018	-	30	29	59	(3)	-	6	3	3	62
2019	146	68	30	244	(14)	1	23	10	10	254
2020	50	130	-	180	(18)	1	24	7	7	187
2021	484	608	64	1,156	(120)	8	141	29	29	1,185
PAYs (sub-total):	681	855	160	1,696	(157)	10	204	57	57	1,753
CAY (2022)	606	680	(92)	1,194	(98)	6	147	55	55	1,249
claims liabilities:	1,287	1,535	68	2,890	(255)	16	351	112	112	3,002
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	1,825	(179)		1,646	(46)	3	59	16	16	1,646
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,536	(301)	19	410	128	128	4,648

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

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, 2022, broken down by component.

page 9 of 10

Nunavut

PPV & non-PPV ending 2022	Nunavut - Projected Balances as at Dec. 31, 2022 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	(1)	-	(1)	-	-	-	-	(1)	
2003	-	-	-	-	-	-	-	-	-	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	1	-	1	-	-	-	-	1	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	-	-	-	-	-	-	-	
2011	-	-	-	-	-	-	-	-	-	
2012	162	1	-	163	-	-	16	16	179	
2013	-	1	3	4	-	-	-	-	4	
2014	-	-	4	4	-	-	-	-	4	
2015	87	1	5	93	(4)	-	9	5	98	
2016	-	1	7	8	-	-	-	-	8	
2017	-	4	7	11	-	-	1	1	12	
2018	-	11	7	18	(1)	-	2	1	19	
2019	-	22	7	29	(1)	-	3	2	31	
2020	-	34	7	41	(2)	-	5	3	44	
2021	15	114	8	137	(13)	1	16	4	141	
PAYs (sub-total):	264	189	55	508	(21)	1	52	32	540	
CAY (2022)	8	240	(28)	220	(21)	1	27	7	227	
claims liabilities:	272	429	27	728	(42)	2	79	39	767	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	705	(62)		643	(19)	1	16	(2)	643	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,371	(61)	3	95	37	1,410	

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

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, 2022, broken down by component.

page 10 of 10

All Jurisdictions

PPV & non-PPV ending 2022	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2022 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	3,628	11,763	-	15,391	(3,710)	213	1,212	(2,285)	13,106
2003	2,815	(139)	45	2,721	(243)	15	256	28	2,749
2004	1,250	(305)	(27)	918	(103)	7	100	4	922
2005	-	(12)	103	91	-	-	26	26	117
2006	238	(20)	20	238	(37)	2	30	(5)	233
2007	645	(19)	454	1,080	(110)	6	110	6	1,086
2008	243	18	511	772	(50)	3	73	26	798
2009	401	(22)	373	752	(51)	2	81	32	784
2010	186	11	291	488	(73)	4	46	(23)	465
2011	1,842	(30)	203	2,015	(407)	24	169	(214)	1,801
2012	929	118	259	1,306	(124)	7	123	6	1,312
2013	5,391	(79)	680	5,992	(495)	31	548	84	6,076
2014	3,086	158	956	4,200	(217)	13	401	197	4,397
2015	5,252	1,499	1,292	8,043	(435)	25	765	355	8,398
2016	12,852	322	1,586	14,760	(1,091)	67	1,368	344	15,104
2017	13,976	482	2,161	16,619	(852)	52	1,666	866	17,485
2018	33,786	3,634	3,484	40,904	(2,280)	143	4,236	2,099	43,003
2019	50,807	11,883	5,997	68,687	(4,508)	288	7,137	2,917	71,604
2020	43,623	31,621	7,667	82,911	(6,488)	410	9,835	3,757	86,668
2021	63,592	67,371	9,184	140,147	(12,816)	808	16,343	4,335	144,482
PAYs (sub-total):	244,542	128,254	35,239	408,035	(34,090)	2,120	44,525	12,555	420,590
CAY (2022)	55,555	162,901	4,582	223,038	(20,774)	1,304	27,412	7,942	230,980
claims liabilities:	300,097	291,155	39,821	631,073	(54,864)	3,424	71,937	20,497	651,570
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	239,064	(18,147)		220,917	(13,065)	765	12,965	665	220,917
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				851,990	(67,929)	4,189	84,902	21,162	872,487

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