

FACILITY ASSOCIATION RESIDUAL MARKET

AUGUST 2022 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
AUGUST 2022

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1 Summary

Note to members: The next report will be available in December 2022, for reporting month October 2022 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 August 2022 Participation Report incorporates the results of an updated valuation (as at December 31, 2021). 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	August 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	% mfad: -- bp	Oct. 2022	updated valuation (roll forward):

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, but would rather roll-forward key assumptions from the previous valuation.

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%.

1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at June 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 **\$29.4 million favourable impact** on the month’s net result from operations, subtracting an estimated 9.0 points (column [6] of table on the right) from the **year-to-date Combined Operating Ratio** to end at 75.0%.

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

Grand Total	unfav / (fav)						ytd EP 326,212 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns		dsct rate		margins		ultimates & payout patterns		dsct rate		margins	
	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL
	[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]
PAYs	(10,038)	(650)	(10,688)	(12,871)	(3,182)	(26,741)	(3.1%)	(0.2%)	(3.3%)	(3.9%)	(1.0%)	(8.2%)
CAY	1,484	(228)	1,256	(4,022)	61	(2,705)	0.5%	(0.1%)	0.4%	(1.2%)	-	(0.8%)
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	(8,554)	(878)	(9,432)	(16,893)	(3,121)	(29,446)	(2.6%)	(0.3%)	(2.9%)	(5.2%)	(1.0%)	(9.0%)

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 **\$7.8 million** (1.6% of the associated unpaid claims liabilities selected at March 31, 2022). In addition, changes in the selected accident year **2022 nominal indemnity ratios** have an aggregate **unfavourable change of \$2.1 million**.

This decrease in prior accident year nominal indemnity ratios is primarily due to favourable development of Bodily Injury and Accident Benefits claims from 2020-2021, as the valuation method was updated to experience-based methods which reflect more of the favourable experience seen in these coverages for these accident years.

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.

June 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	221,087	(233)	(0.1%)	51.7%	3.8%	7,672	51.5%	3.7%	7,718
PPV	117,896	(1,398)	(1.2%)	71.6%	4.0%	1,886	68.1%	2.4%	1,126
Non-PPV	103,191	1,165	1.1%	45.5%	3.8%	5,786	46.6%	4.1%	6,592
Alberta	126,168	(5,899)	(4.7%)	55.8%	(2.4%)	(3,437)	59.5%	(0.4%)	(528)
PPV	9,636	(380)	(3.9%)	44.1%	(2.3%)	(165)	47.3%	(0.2%)	(14)
Non-PPV	116,532	(5,519)	(4.7%)	56.4%	(2.4%)	(3,272)	60.2%	(0.4%)	(514)
Newfoundland & Labrador	46,239	(1,861)	(4.0%)	60.4%	(1.7%)	(711)	61.0%	1.0%	452
PPV	36,002	(1,748)	(4.9%)	62.5%	(0.9%)	(273)	61.6%	1.7%	586
Non-PPV	10,237	(113)	(1.1%)	54.7%	(3.9%)	(437)	59.0%	(1.2%)	(133)
New Brunswick	34,585	111	0.3%	59.7%	0.6%	194	60.6%	0.4%	127
PPV	16,731	508	3.0%	52.0%	(0.7%)	(113)	50.7%	(2.4%)	(419)
Non-PPV	17,854	(397)	(2.2%)	67.0%	1.8%	307	70.7%	3.2%	546
Nova Scotia	39,553	770	1.9%	58.6%	(2.6%)	(1,349)	66.3%	(0.4%)	(200)
PPV	16,558	(251)	(1.5%)	56.9%	(3.6%)	(779)	65.9%	(2.5%)	(511)
Non-PPV	22,995	1,021	4.4%	59.8%	(1.9%)	(570)	66.6%	1.1%	310
Prince Edward Island	6,224	75	1.2%	44.8%	(2.5%)	(182)	48.0%	1.0%	70
PPV	2,946	(100)	(3.4%)	46.9%	(0.8%)	(28)	47.7%	1.3%	46
Non-PPV	3,278	175	5.3%	42.8%	(4.2%)	(154)	48.4%	0.7%	24
Yukon Territory	1,910	(199)	(10.4%)	40.2%	(2.8%)	(72)	42.1%	(3.1%)	(72)
PPV	796	36	4.5%	37.8%	0.9%	3	38.3%	1.0%	4
Non-PPV	1,114	(235)	(21.1%)	40.6%	(3.4%)	(75)	42.8%	(3.8%)	(76)
Northwest Territories	1,876	(443)	(23.6%)	42.0%	(0.4%)	(20)	40.1%	(1.5%)	(66)
PPV	1,105	(237)	(21.4%)	48.4%	0.9%	28	45.6%	0.2%	6
Non-PPV	771	(206)	(26.7%)	29.2%	(3.1%)	(47)	28.7%	(5.0%)	(72)
Nunavut	596	(105)	(17.6%)	24.6%	(0.4%)	(5)	23.9%	(1.3%)	(14)
PPV	220	(16)	(7.3%)	15.5%	(5.0%)	(14)	19.5%	(1.2%)	(4)
Non-PPV	376	(89)	(23.7%)	27.4%	1.0%	9	25.6%	(1.3%)	(10)
Total	478,238	(7,784)	(1.6%)	54.6%	0.4%	2,092	56.4%	1.5%	7,488

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 four methods identified above. This is consistent with the process followed for the prior FARM valuation.

1.2b Valuation Implementation

The implementation impact associated with this latest valuation is summarized in the following table (Table A) (**total impact is favourable by \$29.4 million**, or 3.5% of the \$846.3 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 **changes to the claims development margins** at the jurisdiction / business segment / coverage / accident half-year level, following the usual process of updating 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 August 2022

(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)	(8,091)	964	(2,794)	(9,921)	(16,703)	(26,624)
current accident year claims incurred	1,159	580	(255)	1,484	(4,189)	(2,705)
premium deficiency / (DPAC)	(117)			(117)	-	(117)
TOTAL	(7,049)	1,544	(3,049)	(8,554)	(20,892)	(29,446)

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).

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 Government of Canada benchmark bond yields monthly series using values for June 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 August 2022

Jurisdiction / Business Segment	Total				TOTAL [21]
	updated LR, retros, exp [17]	APVs @ 2022 Q1 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	3,449	242	(9,691)	(2,331)	(8,331)
PPV	(1,292)	(139)	(5,943)	(697)	(8,071)
Non-PPV	4,741	381	(3,748)	(1,634)	(260)
Alberta	(8,401)	(761)	(3,519)	(412)	(13,093)
PPV	(421)	(36)	(187)	(43)	(687)
Non-PPV	(7,980)	(725)	(3,332)	(369)	(12,406)
Newfoundland & Labrador	(2,581)	(275)	(1,115)	(14)	(3,985)
PPV	(2,127)	(208)	(894)	(9)	(3,238)
Non-PPV	(454)	(67)	(221)	(5)	(747)
New Brunswick	188	-	(1,043)	(182)	(1,037)
PPV	416	24	(471)	(71)	(102)
Non-PPV	(228)	(24)	(572)	(111)	(935)
Nova Scotia	(253)	26	(1,188)	(110)	(1,525)
PPV	(836)	(39)	(468)	(41)	(1,384)
Non-PPV	583	65	(720)	(69)	(141)
Prince Edward Island	(29)	(34)	(227)	(47)	(337)
PPV	(104)	(2)	(78)	(19)	(203)
Non-PPV	75	(32)	(149)	(28)	(134)
Yukon Territory	(276)	(28)	(43)	(4)	(351)
PPV	31	-	(18)	(1)	12
Non-PPV	(307)	(28)	(25)	(3)	(363)
Northwest Territories	(523)	(33)	(54)	(18)	(628)
PPV	(266)	(17)	(33)	(8)	(324)
Non-PPV	(257)	(16)	(21)	(10)	(304)
Nunavut	(128)	(15)	(13)	(3)	(159)
PPV	(32)	(10)	(1)	-	(43)
Non-PPV	(96)	(5)	(12)	(3)	(116)
Total	(8,554)	(878)	(16,893)	(3,121)	(29,446)

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

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments), is presented in Table A column [4] and Table B column [17], indicating a **total favourable** impact of **\$8.6 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 June 30, 2022 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **favourable impact of \$0.9 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 94 basis points** from 2.33% to **3.27%**, resulting in an estimated **favourable impact of \$16.9 million** (see Table B, column [19]). This impact is in line with the \$16.0 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 updated with this valuation (as per usual for the June 30 valuation), resulting in a favourable 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)

(negative values are favourable)

Grand Total	unfav / (fav)						ytd EP 326,212 (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	(10,038)	(650)	(10,688)	(12,871)	(3,182)	(26,741)	(3.1%)	(0.2%)	(3.3%)	(3.9%)	(1.0%)	(8.2%)
CAY	1,484	(228)	1,256	(4,022)	61	(2,705)	0.5%	(0.1%)	0.4%	(1.2%)	-	(0.8%)
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	(8,554)	(878)	(9,432)	(16,893)	(3,121)	(29,446)	(2.6%)	(0.3%)	(2.9%)	(5.2%)	(1.0%)	(9.0%)

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.

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.

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 Aug	Year-end 2022
Ontario	208,267	33,526	84.1%	198,666	34,468	83.5%	8,331	5,952
Alberta	131,057	11,618	91.3%	153,790	40,708	74.3%	13,093	14,972
Newfoundland & Labrador	43,796	59	100.0%	40,554	8,218	80.2%	3,985	4,354
New Brunswick	35,695	1,124	96.9%	33,019	4,400	87.4%	1,037	1,028
Nova Scotia	58,603	(1,803)	103.1%	52,004	3,927	93.2%	1,525	2,249
Prince Edward Island	7,175	1,066	85.2%	7,369	1,793	76.8%	359	423
Yukon	2,623	506	80.7%	2,805	1,200	58.3%	351	374
Northwest Territories	4,721	1,059	77.6%	4,332	2,579	41.1%	628	618
Nunavut	1,104	463	58.1%	1,243	791	37.2%	159	163
TOTAL	493,040	47,617	90.4%	493,781	98,085	80.9%	29,468	30,133

In total, the operating result projection to year-end has increased by \$50.5 million from the Outlook posted December 24, 2021 (to the projected \$98.1 million operating result as shown in the table above). Of this \$50.5 million increase in expected operating result, the June 30, 2022 valuation contributed a \$30.1 million increase. The changes before the impact of the June 30, 2022 valuation are attributable to prior valuation impacts (2021 Q4, 2022 Q1) 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 \$43.4 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$54.6 million (COR of 88.9%) had the discount rate remained at the 2022 Final Outlook level.

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 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 **August 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-

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>.

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.

NEW 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-judgment interest awards on pecuniary damages. As described above, Bill 41 (effective December 9, 2020) amended calculation of pre-judgment 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-judgment 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-judgment 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.

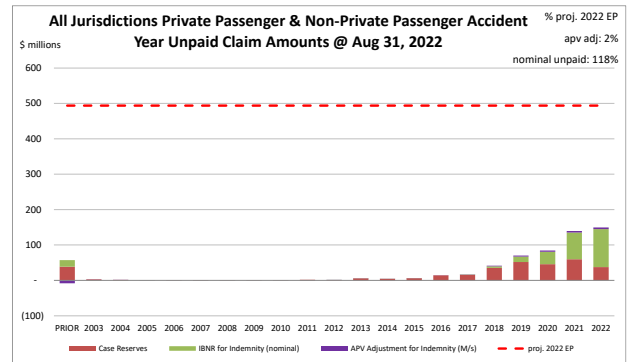
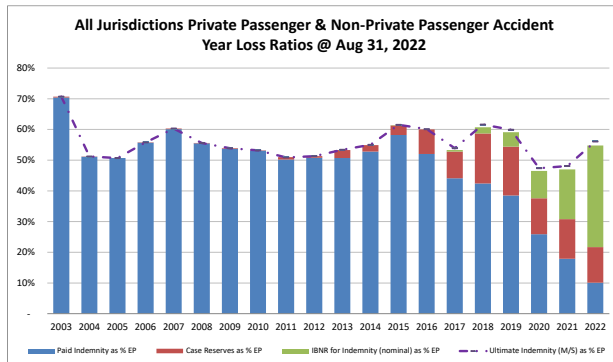
1.5 Current Provision Summary

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 (\$10.9 million – see following table) represents 2% 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 \$8.0 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	323,896	54.8%
ibnr	256,538	43.4%
M/S apv adj	10,872	1.8%
M/S indemnity	591,306	100.0%
retro claims	40,223	
retro apv adj	5,751	
M/S total	637,280	

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 10) 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	223,237	108.3%
prem def/(dpac)	(17,023)	(8.3%)
M/S apv adjust.	-	-
M/S total	206,214	100.0%

policy liabilities (\$000s)

	amt	%
claim	620,657	73.6%
premium	206,214	24.4%
M/S apv adjust.	16,623	2.0%
M/S total	843,494	100.0%

policy liabilities (\$000s)

M/S total by juris (rounded at juris level)	
Ontario	379,191
Alberta	231,496
Newfoundland & Labrador	74,503
New Brunswick	59,074
Nova Scotia	79,314
Prince Edward Island	11,174
Yukon	3,502
Northwest Territories	3,943
Nunavut	1,296
All Jurisdictions	843,493

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 45.0% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 26.6% (\$224.1 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

Actual minus Projected Earned Premium (000s)							Actual minus Projected Recorded Claims (000s)	
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	June	16,477	2,880	6,362	1,059	8,581	1,590
		July	16,971	2,920	3,726	(2,451)	4,588	(3,649)
		August	17,444	826	3,919	(1,030)	4,301	(2,657)
ON Total			50,892	6,626	14,007	(2,422)	17,470	(4,716)
AB	2022	June	14,217	9,533	3,135	(958)	1,997	(3,388)
		July	13,740	9,982	4,158	963	6,262	3,829
		August	14,635	2,665	2,643	(1,720)	2,471	(3,840)
AB Total			42,592	22,180	9,936	(1,715)	10,730	(3,399)
NL	2022	June	3,314	552	1,207	(217)	963	(657)
		July	3,364	519	1,152	(504)	1,877	660
		August	3,456	74	1,264	(191)	2,089	586
NL Total			10,134	1,145	3,623	(912)	4,929	589
NB	2022	June	2,685	845	1,401	72	1,133	191
		July	2,771	929	500	(784)	914	(201)
		August	2,891	163	1,362	94	1,285	(109)
NB Total			8,347	1,937	3,263	(618)	3,332	(119)
NS	2022	June	4,363	1,413	1,040	(575)	1,648	72
		July	4,435	1,529	1,248	(183)	1,324	(427)
		August	4,432	428	1,241	(94)	2,798	674
NS Total			13,230	3,370	3,529	(852)	5,770	319
PE	2022	June	614	288	126	29	539	369
		July	626	299	95	(12)	97	(94)
		August	670	84	64	(65)	1	(532)
PE Total			1,910	671	285	(48)	637	(257)
YT	2022	June	274	160	23	(13)	20	(2)
		July	240	168	67	44	107	77
		August	285	77	32	(2)	-	(49)
YT Total			799	405	122	29	127	26
NT	2022	June	395	233	110	(19)	95	(11)
		July	367	2	55	(50)	447	332
		August	365	1	27	(53)	(40)	(172)
NT Total			1,127	236	192	(122)	502	149
NU	2022	June	99	28	31	22	4	(8)
		July	101	27	-	1	6	1
		August	106	12	(10)	(18)	(12)	(20)
NU Total			306	67	21	5	(2)	(27)
Grand Total			129,337	36,637	34,978	(6,655)	43,495	(7,435)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

AY Group	Share Year	Share Month	Actual Earned Premium (000s)	Actual minus Projected Earned Premium (000s)	Actual Paid Claims (000s)	Actual minus Projected Paid Claims (000s)	Actual Recorded Claims (000s)	Actual minus Projected Recorded Claims (000s)
PAY	2022	June	(113)	(113)	8,049	(1,666)	5,173	(2,508)
		July	(21)	(21)	6,202	(1,782)	4,296	(1,945)
		August	(49)	(49)	4,384	(2,309)	3,220	(2,487)
PAY Total			(183)	(183)	18,635	(5,757)	12,689	(6,940)
CAY	2022	June	42,551	16,045	5,386	1,066	9,807	664
		July	42,636	16,396	4,799	(1,194)	11,326	2,473
		August	44,333	4,379	6,158	(770)	9,673	(3,632)
CAY Total			129,520	36,820	16,343	(898)	30,806	(495)
Grand Total			129,337	36,637	34,978	(6,655)	43,495	(7,435)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

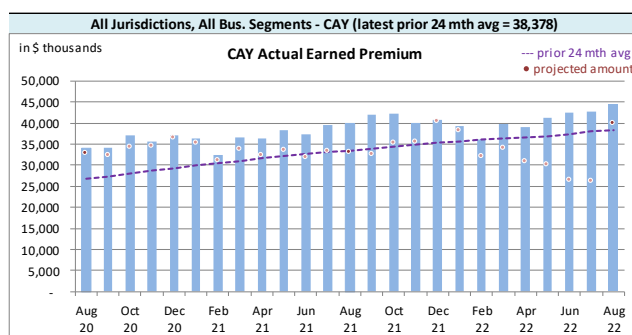
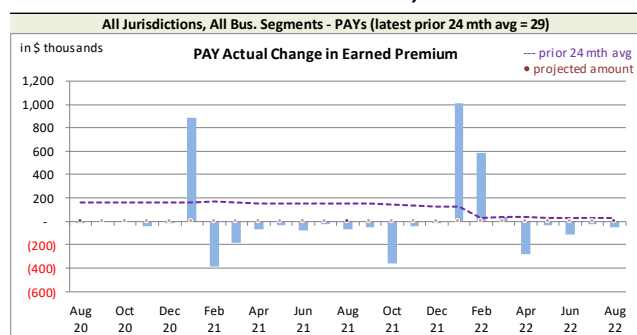
Note that claims transaction activity is generally volatile and changes from one month to the next are anticipated due to this natural “process variance” (i.e. random variation). Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the 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)

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.

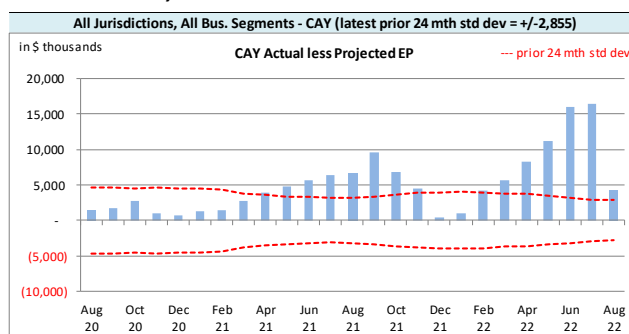
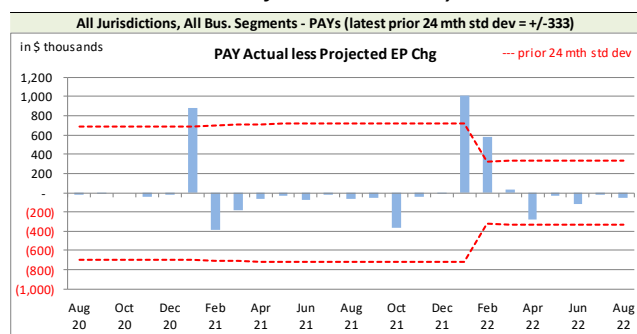
is related to increases in CV and IU vehicles. The 2020 written premium for the CV and IU classes finished at \$220.4 million, almost 4 times the amount written during 2017 (\$56.2 million). While there may be some indication that the growth in the CV and IU classes have slowed, the increase in these two classes continued in 2020, up 17.5% in calendar year 2020 compared with 2019 and in 2021, up 18.9% year-to-date as at August 2022 compared with 2020.

On Latest \$ thousands			
Earned Premium	PAYs	CAY	
Mthly Avg EP Chg (prior 24 mths)	29	38,378	
std dev	333	2,855	
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	

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

mean that the actual less projection variance will equal the actual **earned premium** change in relation to prior accident years.

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



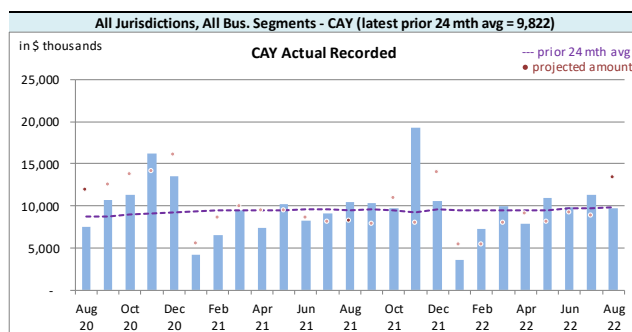
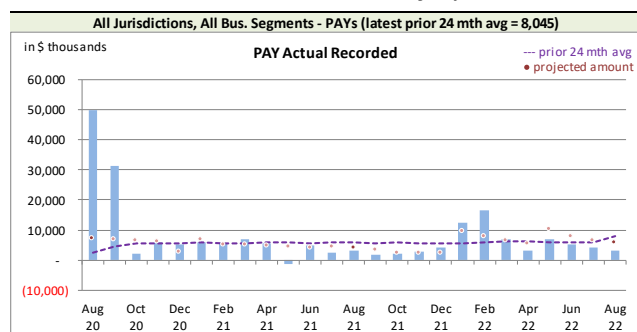
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias¹⁰ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative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

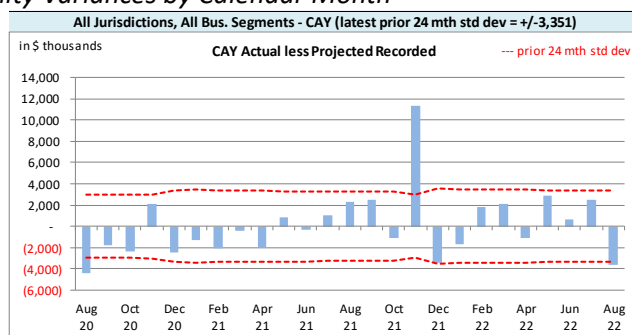
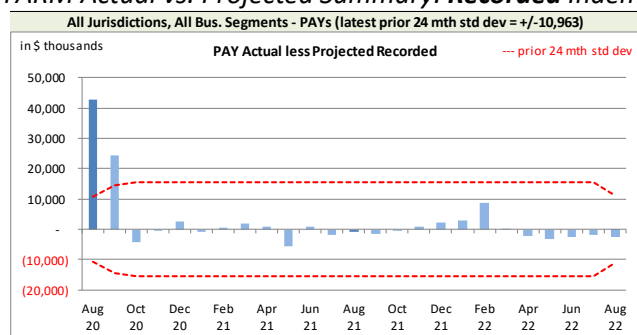
¹⁰For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

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)		8,045	9,822
std dev		10,963	3,351
A-P <> std dev		2	3
% <> std dev		8.0%	12.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

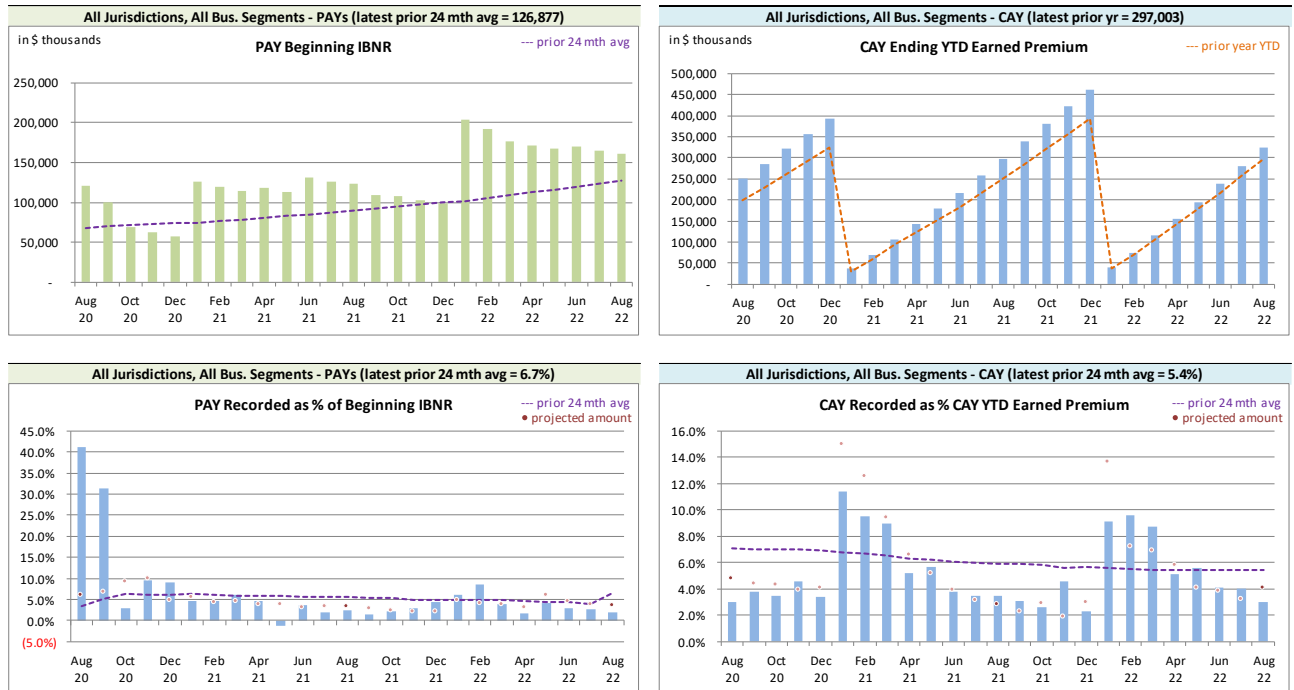
With respect to **recorded indemnity**, 8% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **recorded indemnity** (see table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount (assuming a normal distribution). Bias has not been indicated at a 95% confidence level on a running 25-month basis (11 of 25 variances were positive).

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 12% of the time over the last 25 calendar months (see 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 (11 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:

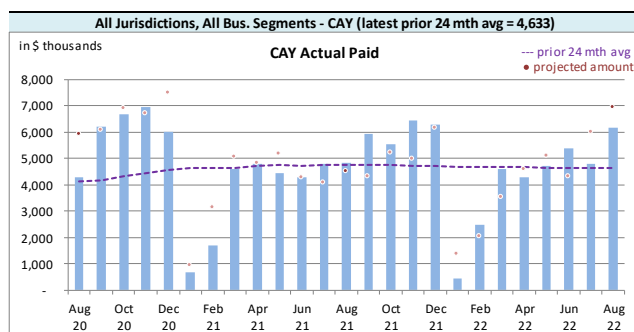
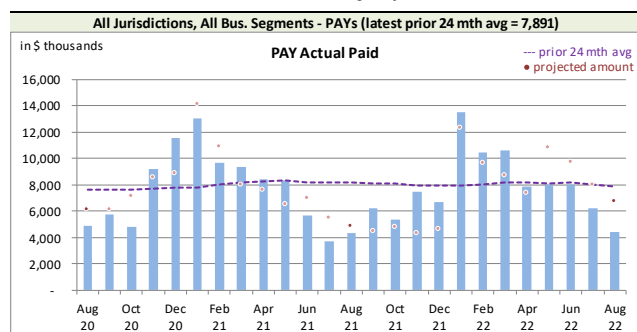
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as 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.

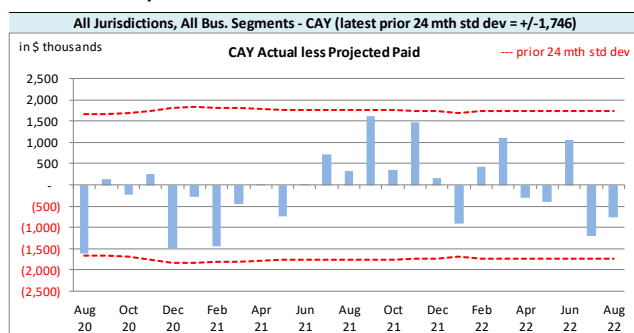
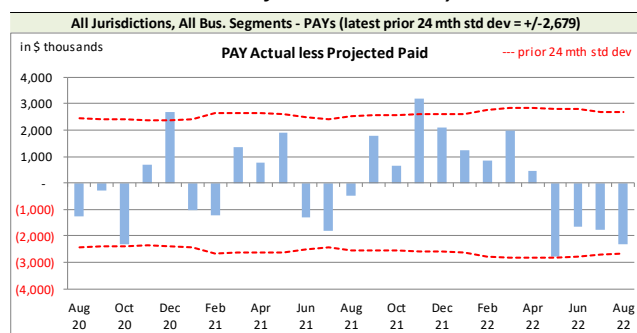
¹¹Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected 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



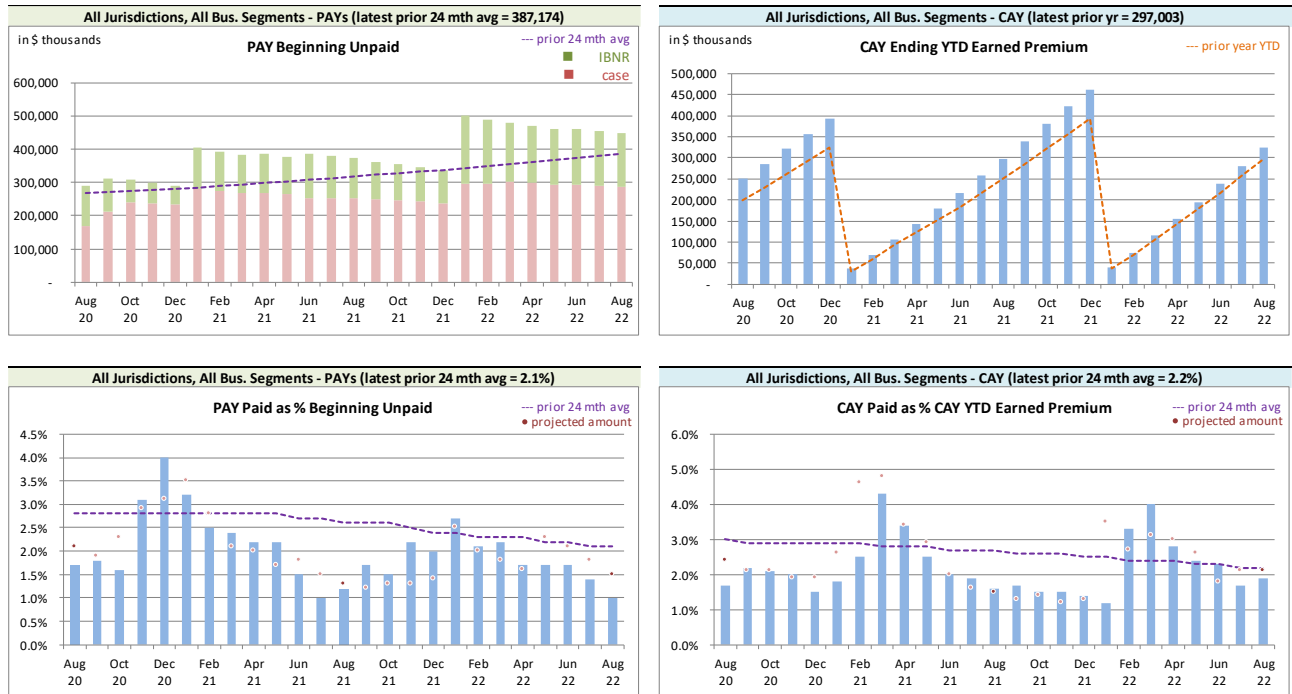
On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		7,891	4,633
std dev		2,679	1,746
A-P <> std dev		2	-
% <> std dev		8.0%	0.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

With respect to **paid indemnity**, 8% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **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 (13 of 25 variances are positive).

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 0% 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 (13 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 (March 31, 2022 for all jurisdictions).

Exhibit G shows the accident year IBNR amount change from the prior valuation implementation month broken down into:

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

3 Ultimate Loss Ratio Matching Method

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

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

IBNR for accident years 1993 and earlier is kept at \$0. For the two projected months, IBNR was determined in a similar way, incorporating the two-month projections of earned premiums and recorded indemnity. Prior to actuarial present value adjustments, any expected emergence of recorded claims amounts pertaining to prior accident years¹⁵ during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

4 Calendar Year-to-Date Results

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

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

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

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

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	2,592	0.8%	(45,248)	(13.9%)	(42,656)	(13.1%)	(26,989)	(7.5%)
CAY	217,706	66.7%	6,086	1.9%	223,792	68.6%	28,136	(0.8%)
TOTAL	220,298	67.5%	(39,162)	(12.0%)	181,136	55.5%	1,148	(8.3%)

("% 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

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ONTARIO

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	14,072	9,455	9,341	9,223	9,089	8,978	10,231	8,978
2013	16	(9)	(8)	(9)	(8)	(8)	10	(8)
2014	224	217	214	213	212	211	73	211
2015	13	12	12	12	12	12	13	12
2016	118	326	323	320	317	314	328	314
2017	795	315	312	308	306	302	270	302
2018	1,717	1,403	1,389	1,374	1,361	1,349	1,311	1,349
2019	4,726	4,355	4,313	4,269	4,228	4,187	4,225	4,187
2020	8,231	7,446	7,374	7,205	7,024	6,877	6,860	6,877
2021	12,684	11,075	10,965	10,856	10,750	10,604	10,606	10,604
2022	10,463	13,524	14,674	15,779	16,768	17,757	17,660	17,757
2023	-	-	-	-	-	-	1,835	-
PPV Total	53,059	48,119	48,909	49,550	50,059	50,583	53,422	50,583
prior	57	3	3	2	3	4	33	4
2013	196	105	103	103	102	101	(218)	101
2014	6	(34)	(33)	(32)	(31)	(30)	(36)	(30)
2015	863	163	162	159	158	156	157	156
2016	315	(388)	(385)	(371)	(359)	(347)	(343)	(347)
2017	704	558	551	539	531	521	518	521
2018	(93)	1,162	1,150	1,139	1,118	1,100	1,126	1,100
2019	1,668	5,364	5,308	5,247	5,121	5,002	5,170	5,002
2020	13,625	10,864	10,453	10,029	9,788	9,627	9,698	9,627
2021	29,806	26,321	25,288	24,550	24,140	23,552	23,481	23,552
2022	27,144	33,550	37,356	41,307	45,546	50,204	49,363	50,204
2023	-	-	-	-	-	-	4,640	-
NPPV Total	74,291	77,668	79,956	82,672	86,117	89,890	93,589	89,890
TOTAL	127,350	125,787	128,865	132,222	136,176	140,473	147,011	140,473
Change		(1,563)	3,078	3,357	3,954	4,297	6,538	

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

EXHIBIT A

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

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Alberta

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	94	78	75	72	69	68	65	68
2013	4	4	4	4	4	4	4	4
2014	160	38	42	46	50	53	48	53
2015	5	12	12	12	12	12	14	12
2016	92	(61)	(57)	(51)	(45)	(41)	(38)	(41)
2017	45	43	41	37	35	32	36	32
2018	187	27	26	26	25	26	27	26
2019	256	188	186	182	181	180	189	180
2020	666	341	325	316	296	281	275	281
2021	1,026	745	722	674	629	594	566	594
2022	723	576	588	627	659	690	651	690
2023	-	-	-	-	-	-	159	-
PPV Total	3,258	1,991	1,964	1,945	1,915	1,899	1,996	1,899
prior	(56)	(56)	(54)	(53)	(52)	(51)	(51)	(51)
2013	82	47	47	47	46	46	61	46
2014	42	(14)	(14)	(14)	(14)	(14)	(14)	(14)
2015	274	135	133	131	129	128	93	128
2016	488	261	257	254	250	247	241	247
2017	344	741	730	721	710	701	692	701
2018	3,430	2,413	2,375	2,343	2,319	2,285	2,342	2,285
2019	7,000	5,935	5,843	5,764	5,681	5,599	5,619	5,599
2020	15,135	12,352	12,161	11,995	11,821	11,650	11,536	11,650
2021	25,681	22,388	22,043	21,742	21,423	21,095	21,069	21,095
2022	32,504	35,764	39,117	42,576	46,074	51,507	49,108	51,507
2023	-	-	-	-	-	-	4,679	-
NPPV Total	84,924	79,966	82,638	85,506	88,387	93,193	95,375	93,193
TOTAL	88,182	81,957	84,602	87,451	90,302	95,092	97,371	95,092
Change		(6,225)	2,645	2,849	2,851	4,790	2,279	

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

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Newfoundland & Labrador

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	(6)	(20)	(20)	(18)	(18)	(18)	(8)	(18)
2013	(27)	36	36	35	33	33	34	33
2014	99	16	16	16	16	15	19	15
2015	157	28	28	28	27	27	44	27
2016	177	102	101	100	97	93	65	93
2017	65	58	57	56	55	52	41	52
2018	203	37	40	40	44	46	84	46
2019	428	293	280	265	250	236	257	236
2020	1,878	999	933	868	802	748	747	748
2021	4,538	2,942	2,748	2,544	2,332	2,160	2,040	2,160
2022	5,681	6,124	6,893	7,705	8,495	9,355	8,980	9,355
2023	-	-	-	-	-	-	731	-
PPV Total	13,193	10,615	11,112	11,639	12,133	12,747	13,034	12,747
prior	5	5	5	5	5	5	5	5
2013	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2014	-	-	-	-	-	-	-	-
2015	(29)	(33)	(33)	(33)	(33)	(34)	(21)	(34)
2016	11	11	11	10	10	10	6	10
2017	17	(68)	(68)	(69)	(71)	(70)	(42)	(70)
2018	111	86	85	83	81	79	72	79
2019	(548)	(706)	(707)	(708)	(700)	(661)	(648)	(661)
2020	220	200	198	194	189	176	172	176
2021	1,110	838	825	812	797	755	774	755
2022	2,798	2,425	2,615	2,801	2,963	3,124	2,930	3,124
2023	-	-	-	-	-	-	341	-
NPPV Total	3,692	2,755	2,928	3,092	3,238	3,381	3,586	3,381
TOTAL	16,885	13,370	14,040	14,731	15,371	16,128	16,620	16,128
Change		(3,515)	670	691	640	757	492	

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

EXHIBIT A

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

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New Brunswick

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	52	51	51	51	51	51	44	51
2013	22	6	6	6	6	6	6	6
2014	9	67	65	63	62	57	56	57
2015	95	65	62	60	60	57	53	57
2016	266	55	56	58	56	57	64	57
2017	102	88	87	85	85	80	78	80
2018	441	550	529	510	505	499	489	499
2019	953	908	873	838	828	813	814	813
2020	1,970	1,717	1,671	1,634	1,617	1,579	1,572	1,579
2021	2,613	2,976	2,940	2,910	2,823	2,767	2,812	2,767
2022	2,803	2,975	3,334	3,721	4,107	4,526	4,337	4,526
2023	-	-	-	-	-	-	327	-
PPV Total	9,326	9,458	9,674	9,936	10,200	10,492	10,652	10,492
prior	5	(10)	(11)	(10)	(9)	(11)	(13)	(11)
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	132	16	16	16	16	16	69	16
2017	89	52	52	50	50	49	55	49
2018	(34)	90	89	86	85	84	62	84
2019	832	594	588	564	555	547	510	547
2020	1,132	934	924	914	899	883	932	883
2021	3,945	3,575	3,487	3,451	3,383	3,317	3,201	3,317
2022	3,376	3,674	4,050	4,434	4,878	5,357	5,067	5,357
2023	-	-	-	-	-	-	506	-
NPPV Total	9,477	8,925	9,195	9,505	9,857	10,242	10,389	10,242
TOTAL	18,803	18,383	18,869	19,441	20,057	20,734	21,041	20,734
Change		(420)	486	572	616	677	307	

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

EXHIBIT A

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

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Nova Scotia

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	69	82	82	77	77	76	81	76
2013	15	13	13	13	13	13	19	13
2014	(3)	2	2	2	3	2	5	2
2015	13	13	13	12	13	13	10	13
2016	17	14	14	14	13	13	9	13
2017	(9)	46	45	45	44	43	50	43
2018	212	139	138	136	134	133	128	133
2019	512	592	587	557	546	530	544	530
2020	1,183	1,078	1,049	1,039	1,011	976	974	976
2021	3,082	2,252	2,189	2,105	2,043	1,967	1,987	1,967
2022	4,381	4,242	4,792	5,365	5,920	6,518	6,301	6,518
2023	-	-	-	-	-	-	604	-
PPV Total	9,472	8,473	8,924	9,365	9,817	10,284	10,712	10,284
prior	(10)	(10)	(10)	(10)	(10)	(10)	(10)	(10)
2013	13	3	3	4	3	3	35	3
2014	1	19	19	18	18	17	17	17
2015	4	3	3	3	3	3	3	3
2016	49	30	30	30	29	28	(19)	28
2017	33	(93)	(92)	(86)	(87)	(80)	(124)	(80)
2018	145	211	207	206	204	169	180	169
2019	580	409	386	334	329	319	355	319
2020	2,162	2,194	2,130	2,065	1,988	1,966	1,897	1,966
2021	4,742	4,894	4,751	4,613	4,435	4,215	4,097	4,215
2022	6,770	6,452	7,008	7,551	8,046	8,525	7,830	8,525
2023	-	-	-	-	-	-	741	-
NPPV Total	14,489	14,112	14,435	14,728	14,958	15,155	15,002	15,155
TOTAL	23,961	22,585	23,359	24,093	24,775	25,439	25,714	25,439
Change		(1,376)	774	734	682	664	275	

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

EXHIBIT A

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

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Prince Edward Island

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
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	16	10	10	9	9	10	19	10
2017	74	33	33	32	33	32	45	32
2018	40	29	29	29	29	29	28	29
2019	56	92	90	89	88	86	87	86
2020	299	151	149	148	147	146	149	146
2021	687	697	688	682	676	669	644	669
2022	555	627	701	780	855	936	899	936
2023	-	-	-	-	-	-	64	-
PPV Total	1,718	1,630	1,691	1,760	1,828	1,899	1,926	1,899
prior	(3)	(18)	(17)	(18)	(17)	(17)	30	(17)
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	(1)	(1)	(1)	(1)	(1)	2	(1)
2016	(447)	(141)	(139)	(138)	(136)	(134)	(39)	(134)
2017	10	7	7	7	7	7	7	7
2018	7	17	17	17	17	17	16	17
2019	48	12	10	9	9	9	9	9
2020	58	49	31	22	17	15	25	15
2021	506	311	174	105	70	51	41	51
2022	781	815	930	1,057	1,185	1,318	1,263	1,318
2023	-	-	-	-	-	-	114	-
NPPV Total	960	1,051	1,012	1,060	1,151	1,265	1,468	1,265
TOTAL	2,678	2,681	2,703	2,820	2,979	3,164	3,394	3,164
Change		3	22	117	159	185	230	

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

EXHIBIT A

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

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Yukon

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022	Projected Dec. 2022
prior	5	5	5	5	5	5	5	5	5
2013	-	-	-	-	-	-	-	-	-
2014	1	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1	1
2016	1	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2017	(66)	10	10	10	9	10	22	10	10
2018	6	4	4	4	4	4	4	4	4
2019	11	9	9	9	9	9	9	9	9
2020	31	23	23	22	22	22	23	22	22
2021	92	54	51	49	46	44	44	44	44
2022	65	77	86	95	104	115	110	115	115
2023	-	-	-	-	-	-	6	-	-
PPV Total	147	180	186	192	197	207	221	207	207
prior	3	3	3	3	3	3	3	3	3
2013	-	-	-	-	-	-	-	-	-
2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	2	2	2	2	2	2	2	2	2
2016	4	2	2	2	2	2	2	2	2
2017	12	8	8	8	8	8	8	8	8
2018	65	15	15	15	15	15	14	15	15
2019	36	41	41	41	41	41	43	41	41
2020	113	88	88	86	85	84	76	84	84
2021	530	341	333	331	328	324	326	324	324
2022	400	447	514	583	653	726	697	726	726
2023	-	-	-	-	-	-	53	-	-
NPPV Total	1,164	946	1,005	1,070	1,136	1,204	1,223	1,204	1,204
TOTAL	1,311	1,126	1,191	1,262	1,333	1,411	1,444	1,411	1,411
Change		(185)	65	71	71	78	33		

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

EXHIBIT A

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

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Northwest Territories

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	2	2	2	2	2	2	2	2
2014	4	-	-	-	-	-	-	-
2015	6	1	1	1	1	1	1	1
2016	6	1	1	1	1	1	1	1
2017	13	9	9	9	9	9	10	9
2018	29	22	22	22	22	22	22	22
2019	67	52	52	51	51	51	51	51
2020	303	107	105	104	103	102	102	102
2021	437	424	420	416	412	408	396	408
2022	198	319	350	381	408	437	413	437
2023	-	-	-	-	-	-	31	-
PPV Total	1,063	935	960	985	1,007	1,031	1,027	1,031
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	2	-	-	-	-	-	-	-
2016	6	2	2	2	2	2	2	2
2017	13	6	6	6	6	6	6	6
2018	31	16	16	16	16	16	16	16
2019	72	40	40	40	41	40	40	40
2020	125	87	86	85	84	83	83	83
2021	(42)	(142)	(139)	(134)	(124)	(121)	(117)	(121)
2022	142	128	151	177	206	238	226	238
2023	-	-	-	-	-	-	23	-
NPPV Total	352	140	165	195	234	267	282	267
TOTAL	1,415	1,075	1,125	1,180	1,241	1,298	1,309	1,298
Change		(340)	50	55	61	57	11	

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

EXHIBIT A

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

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Nunavut

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	18	18	17	17	17	17	17	17
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	2	1	1	1	1	1	1	1
2020	10	4	4	4	4	4	4	4
2021	46	42	41	40	39	39	39	39
2022	28	23	26	30	33	37	36	37
2023	-	-	-	-	-	-	4	-
PPV Total	107	91	92	95	97	101	104	101
prior	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	6	5	5	5	5	4	8	4
2016	3	3	3	3	3	3	3	3
2017	8	6	6	6	6	6	6	6
2018	18	12	12	12	12	12	13	12
2019	29	23	23	23	23	23	23	23
2020	53	40	40	40	40	40	41	40
2021	194	120	119	118	118	117	118	117
2022	121	146	163	180	197	215	209	215
2023	-	-	-	-	-	-	14	-
NPPV Total	432	355	371	387	404	420	435	420
TOTAL	539	446	463	482	501	521	539	521
Change		(93)	17	19	19	20	18	

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

EXHIBIT A

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

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All Jurisdictions

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	14,296	9,661	9,543	9,419	9,282	9,169	10,427	9,169
2013	31	51	52	50	49	49	74	49
2014	494	340	339	340	343	338	201	338
2015	290	132	129	126	126	123	136	123
2016	693	444	445	448	445	444	445	444
2017	1,019	602	594	582	576	560	552	560
2018	2,836	2,212	2,178	2,142	2,125	2,109	2,094	2,109
2019	7,011	6,490	6,391	6,261	6,182	6,093	6,177	6,093
2020	14,571	11,866	11,633	11,340	11,026	10,735	10,706	10,735
2021	25,205	21,207	20,764	20,276	19,750	19,252	19,134	19,252
2022	24,897	28,487	31,444	34,483	37,349	40,371	39,387	40,371
2023	-	-	-	-	-	-	3,761	-
PPV Total	91,343	81,492	83,512	85,467	87,253	89,243	93,094	89,243
prior	4	(80)	(78)	(78)	(74)	(74)	-	(74)
2013	290	154	152	153	150	149	(123)	149
2014	49	(29)	(28)	(28)	(27)	(27)	(33)	(27)
2015	1,119	271	268	263	260	255	241	255
2016	561	(204)	(203)	(192)	(183)	(173)	(78)	(173)
2017	1,230	1,217	1,200	1,182	1,160	1,148	1,126	1,148
2018	3,680	4,022	3,966	3,917	3,867	3,777	3,841	3,777
2019	9,717	11,712	11,532	11,314	11,100	10,919	11,121	10,919
2020	32,623	26,808	26,111	25,430	24,911	24,524	24,460	24,524
2021	66,472	58,646	56,881	55,588	54,570	53,305	52,990	53,305
2022	74,036	83,401	91,904	100,666	109,748	121,214	116,693	121,214
2023	-	-	-	-	-	-	11,111	-
NPPV Total	189,781	185,918	191,705	198,215	205,482	215,017	221,349	215,017
TOTAL	281,124	267,410	275,217	283,682	292,735	304,260	314,443	304,260
Change		(13,714)	7,807	8,465	9,053	11,525	10,183	

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

EXHIBIT B

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

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ONTARIO

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	18,530	18,036	17,856	17,677	17,500	17,325	17,152	17,325
2013	15	15	15	15	15	15	15	15
2014	132	150	148	147	146	145	144	145
2015	10	10	10	10	10	10	10	10
2016	67	303	300	297	294	291	288	291
2017	692	260	257	254	251	248	246	248
2018	1,473	1,229	1,217	1,205	1,193	1,181	1,169	1,181
2019	4,029	4,025	3,985	3,945	3,906	3,867	3,813	3,867
2020	7,385	6,940	6,871	6,706	6,538	6,394	6,221	6,394
2021	11,288	10,624	10,518	10,413	10,309	10,165	9,962	10,165
2022	9,612	13,002	14,111	15,171	16,105	17,038	16,697	17,038
2023	-	-	-	-	-	-	1,835	-
PPV Total	53,233	54,594	55,288	55,840	56,267	56,679	57,552	56,679
prior	43	43	43	42	42	42	42	42
2013	45	10	10	10	10	10	10	10
2014	(27)	(59)	(58)	(56)	(55)	(54)	(53)	(54)
2015	664	36	36	35	34	33	32	33
2016	110	(551)	(545)	(529)	(516)	(503)	(493)	(503)
2017	374	302	299	290	283	276	270	276
2018	(746)	586	580	574	560	546	535	546
2019	413	4,620	4,574	4,519	4,406	4,296	4,210	4,296
2020	12,345	10,096	9,692	9,275	9,043	8,889	8,711	8,889
2021	26,893	25,295	24,283	23,555	23,155	22,576	22,034	22,576
2022	25,232	32,224	35,873	39,658	43,734	48,218	47,254	48,218
2023	-	-	-	-	-	-	4,506	-
NPPV Total	65,346	72,602	74,787	77,373	80,696	84,329	87,058	84,329
TOTAL	118,579	127,196	130,075	133,213	136,963	141,008	144,610	141,008
Change		8,617	2,879	3,138	3,750	4,045	3,602	

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

EXHIBIT B

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

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Alberta

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	57	41	38	36	33	32	31	32
2013	4	4	4	4	4	4	4	4
2014	16	(98)	(93)	(86)	(80)	(75)	(74)	(75)
2015	(6)	7	7	7	7	7	7	7
2016	41	(102)	(97)	(90)	(84)	(79)	(78)	(79)
2017	38	38	36	33	31	29	29	29
2018	121	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2019	117	132	131	127	126	125	124	125
2020	549	270	256	249	232	218	207	218
2021	923	691	670	623	579	544	517	544
2022	643	530	536	570	597	624	593	624
2023	-	-	-	-	-	-	157	-
PPV Total	2,503	1,510	1,485	1,470	1,442	1,426	1,514	1,426
prior	(79)	(79)	(77)	(76)	(75)	(74)	(74)	(74)
2013	22	22	22	22	22	22	22	22
2014	37	(15)	(15)	(15)	(15)	(15)	(15)	(15)
2015	173	56	55	54	53	52	51	52
2016	391	192	189	186	183	180	178	180
2017	109	527	519	512	504	496	491	496
2018	2,645	1,850	1,822	1,796	1,778	1,751	1,733	1,751
2019	5,522	5,207	5,129	5,057	4,981	4,906	4,837	4,906
2020	13,191	11,059	10,893	10,740	10,579	10,420	10,024	10,420
2021	22,916	20,753	20,442	20,156	19,854	19,556	19,067	19,556
2022	30,176	34,345	37,524	40,807	44,129	49,375	46,906	49,375
2023	-	-	-	-	-	-	4,546	-
NPPV Total	75,103	73,917	76,503	79,239	81,993	86,669	87,766	86,669
TOTAL	77,606	75,427	77,988	80,709	83,435	88,095	89,280	88,095
Change		(2,179)	2,561	2,721	2,726	4,660	1,185	

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

EXHIBIT B

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

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Newfoundland & Labrador

TABLE EXHIBIT B

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	(7)	(10)	(10)	(10)	(10)	(9)	(8)	(9)
2013	(73)	(3)	(3)	(3)	(3)	(2)	(2)	(2)
2014	69	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2015	80	(7)	(7)	(7)	(7)	(6)	(6)	(6)
2016	20	7	7	7	7	6	6	6
2017	(6)	10	10	10	10	8	8	8
2018	(12)	(104)	(100)	(99)	(90)	(83)	(78)	(83)
2019	202	162	151	139	126	116	104	116
2020	1,528	824	761	700	637	586	580	586
2021	4,016	2,688	2,500	2,300	2,093	1,926	1,809	1,926
2022	5,331	5,941	6,687	7,477	8,245	9,082	8,628	9,082
2023	-	-	-	-	-	-	717	-
PPV Total	11,148	9,506	9,994	10,512	11,006	11,622	11,756	11,622
prior	5	5	5	5	5	5	5	5
2013	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2014	-	-	-	-	-	-	-	-
2015	(49)	(49)	(49)	(49)	(49)	(49)	(49)	(49)
2016	2	2	2	2	2	2	2	2
2017	(33)	(107)	(107)	(107)	(107)	(107)	(106)	(107)
2018	11	1	1	1	1	1	1	1
2019	(631)	(765)	(765)	(765)	(754)	(714)	(706)	(714)
2020	104	103	102	101	99	93	86	93
2021	849	663	656	649	639	601	595	601
2022	2,619	2,312	2,491	2,665	2,816	2,965	2,728	2,965
2023	-	-	-	-	-	-	330	-
NPPV Total	2,874	2,162	2,333	2,499	2,649	2,794	2,883	2,794
TOTAL	14,022	11,668	12,327	13,011	13,655	14,416	14,639	14,416
Change		(2,354)	659	684	644	761	223	

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

EXHIBIT B

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

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New Brunswick

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	9	9	9	9	9	11	11	11
2013	18	4	4	4	4	4	4	4
2014	(9)	63	60	58	57	52	50	52
2015	67	42	40	38	38	35	34	35
2016	171	(15)	(14)	(13)	(13)	(12)	(12)	(12)
2017	45	35	34	33	33	30	29	30
2018	322	473	454	436	432	428	413	428
2019	785	826	793	761	753	738	731	738
2020	1,791	1,612	1,568	1,534	1,519	1,483	1,446	1,483
2021	2,377	2,861	2,827	2,799	2,715	2,661	2,634	2,661
2022	2,657	2,926	3,281	3,662	4,043	4,456	4,233	4,456
2023	-	-	-	-	-	-	327	-
PPV Total	8,233	8,836	9,056	9,321	9,590	9,886	9,900	9,886
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	76	(17)	(17)	(16)	(16)	(16)	(16)	(16)
2017	65	41	41	39	39	38	38	38
2018	(115)	33	33	31	30	29	29	29
2019	521	444	440	418	410	402	378	402
2020	889	785	777	769	754	739	732	739
2021	3,634	3,429	3,343	3,310	3,244	3,179	2,988	3,179
2022	3,157	3,582	3,947	4,320	4,753	5,221	4,908	5,221
2023	-	-	-	-	-	-	501	-
NPPV Total	8,213	8,283	8,550	8,857	9,200	9,578	9,544	9,578
TOTAL	16,446	17,119	17,606	18,178	18,790	19,464	19,444	19,464
Change		673	487	572	612	674	(20)	

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

EXHIBIT B

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

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Nova Scotia

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	36	52	52	48	48	48	46	48
2013	3	3	3	3	3	3	3	3
2014	(9)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	2	7	7	7	7	7	7	7
2016	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2017	(50)	11	11	11	11	11	11	11
2018	82	64	63	62	61	60	58	60
2019	208	344	341	314	305	293	281	293
2020	900	858	832	824	799	767	736	767
2021	2,714	2,040	1,979	1,900	1,843	1,769	1,751	1,769
2022	3,998	3,991	4,511	5,056	5,583	6,154	5,908	6,154
2023	-	-	-	-	-	-	583	-
PPV Total	7,883	7,368	7,797	8,223	8,658	9,110	9,382	9,110
prior	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)
2013	1	1	1	1	1	1	1	1
2014	(1)	19	19	18	18	17	17	17
2015	3	3	3	3	3	3	3	3
2016	(2)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2017	(77)	(191)	(189)	(183)	(181)	(172)	(170)	(172)
2018	(44)	91	89	88	87	54	53	54
2019	386	261	240	193	191	181	177	181
2020	1,791	1,925	1,867	1,811	1,739	1,722	1,636	1,722
2021	4,166	4,507	4,372	4,241	4,071	3,863	3,670	3,863
2022	6,265	6,146	6,670	7,180	7,644	8,094	7,366	8,094
2023	-	-	-	-	-	-	714	-
NPPV Total	12,474	12,745	13,055	13,335	13,556	13,746	13,450	13,746
TOTAL	20,357	20,113	20,852	21,558	22,214	22,856	22,832	22,856
Change		(244)	739	706	656	642	(24)	

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

EXHIBIT B

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

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Prince Edward Island

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
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	(9)	(12)	(12)	(12)	(12)	(12)	(12)	(12)
2017	42	12	12	12	12	12	12	12
2018	30	22	22	22	22	22	22	22
2019	22	63	62	61	60	59	55	59
2020	266	140	139	138	137	136	135	136
2021	629	658	651	644	638	632	594	632
2022	514	602	673	748	819	896	842	896
2023	-	-	-	-	-	-	62	-
PPV Total	1,485	1,476	1,538	1,604	1,667	1,736	1,701	1,736
prior	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	(402)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2017	10	7	7	7	7	7	7	7
2018	6	16	16	16	16	16	16	16
2019	34	3	1	-	-	-	-	-
2020	21	37	18	9	4	2	2	2
2021	441	274	137	68	34	17	16	17
2022	715	764	873	995	1,116	1,245	1,189	1,245
2023	-	-	-	-	-	-	108	-
NPPV Total	824	1,099	1,050	1,093	1,175	1,285	1,336	1,285
TOTAL	2,309	2,575	2,588	2,697	2,842	3,021	3,037	3,021
Change		266	13	109	145	179	16	

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

EXHIBIT B

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

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Yukon

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	5	5	5	5	5	5	5	5
2013	-	-	-	-	-	-	-	-
2014	1	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	1	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2017	(91)	(10)	(10)	(10)	(10)	(10)	(10)	(10)
2018	5	4	4	4	4	4	4	4
2019	11	9	9	9	9	9	9	9
2020	22	17	17	17	17	17	17	17
2021	83	51	48	46	44	42	42	42
2022	62	75	83	92	100	110	107	110
2023	-	-	-	-	-	-	6	-
PPV Total	100	149	154	161	167	175	178	175
prior	3	3	3	3	3	3	3	3
2013	-	-	-	-	-	-	-	-
2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	2	2	2	2	2	2	2	2
2016	4	2	2	2	2	2	2	2
2017	11	7	7	7	7	7	7	7
2018	52	7	7	7	7	7	7	7
2019	32	41	41	41	41	41	41	41
2020	91	72	71	70	69	68	67	68
2021	497	328	321	318	315	312	309	312
2022	371	426	489	556	622	692	678	692
2023	-	-	-	-	-	-	51	-
NPPV Total	1,062	887	942	1,005	1,067	1,133	1,166	1,133
TOTAL	1,162	1,036	1,096	1,166	1,234	1,308	1,344	1,308
Change		(126)	60	70	68	74	36	

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

EXHIBIT B

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

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Northwest Territories

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	2	2	2	2	2	2	2	2
2014	4	-	-	-	-	-	-	-
2015	5	1	1	1	1	1	1	1
2016	5	1	1	1	1	1	1	1
2017	12	9	9	9	9	9	9	9
2018	27	21	21	21	21	21	21	21
2019	62	51	50	49	49	49	49	49
2020	280	99	98	97	96	95	94	95
2021	401	404	400	396	392	388	372	388
2022	175	301	330	357	381	406	390	406
2023	-	-	-	-	-	-	31	-
PPV Total	971	887	910	931	950	970	968	970
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	2	-	-	-	-	-	-	-
2016	5	2	2	2	2	2	2	2
2017	12	5	5	5	5	5	5	5
2018	29	15	15	15	15	15	15	15
2019	54	31	31	31	31	31	31	31
2020	114	83	82	81	80	79	78	79
2021	(65)	(152)	(150)	(145)	(134)	(131)	(130)	(131)
2022	128	120	142	167	194	225	214	225
2023	-	-	-	-	-	-	23	-
NPPV Total	282	107	130	159	196	229	241	229
TOTAL	1,253	994	1,040	1,090	1,146	1,199	1,209	1,199
Change		(259)	46	50	56	53	10	

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

EXHIBIT B

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

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Nunavut

TABLE EXHIBIT B

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
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	2	1	1	1	1	1	1	1
2020	9	4	4	4	4	4	4	4
2021	37	40	39	38	37	37	37	37
2022	26	22	25	29	32	36	35	36
2023	-	-	-	-	-	-	4	-
PPV Total	78	71	73	76	78	82	85	82
prior	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	3	3	3	3	3	3	3	3
2017	7	5	5	5	5	5	5	5
2018	17	12	12	12	12	12	12	12
2019	27	22	22	22	22	22	22	22
2020	49	38	38	38	38	38	38	38
2021	182	116	115	114	113	112	111	112
2022	115	143	160	176	192	210	202	210
2023	-	-	-	-	-	-	14	-
NPPV Total	400	339	355	370	385	402	407	402
TOTAL	478	410	428	446	463	484	492	484
Change		(68)	18	18	17	21	8	

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

EXHIBIT B

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

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All Jurisdictions

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	18,623	18,126	17,943	17,758	17,578	17,405	17,230	17,405
2013	(32)	24	24	24	24	25	25	25
2014	204	112	112	116	120	119	117	119
2015	159	61	59	57	57	55	54	55
2016	295	178	181	186	189	191	189	191
2017	682	365	359	352	347	337	334	337
2018	2,049	1,707	1,679	1,649	1,641	1,631	1,607	1,631
2019	5,438	5,613	5,523	5,406	5,335	5,257	5,167	5,257
2020	12,730	10,764	10,546	10,269	9,979	9,700	9,440	9,700
2021	22,468	20,057	19,632	19,159	18,650	18,164	17,718	18,164
2022	23,018	27,390	30,237	33,162	35,905	38,802	37,433	38,802
2023	-	-	-	-	-	-	3,722	-
PPV Total	85,634	84,397	86,295	88,138	89,825	91,686	93,036	91,686
prior	(54)	(54)	(52)	(52)	(51)	(50)	(50)	(50)
2013	67	32	32	32	32	32	32	32
2014	9	(55)	(54)	(53)	(52)	(52)	(51)	(52)
2015	792	45	44	42	40	38	36	38
2016	187	(371)	(368)	(354)	(344)	(334)	(326)	(334)
2017	478	596	587	575	562	555	547	555
2018	1,855	2,611	2,575	2,540	2,506	2,431	2,401	2,431
2019	6,358	9,864	9,713	9,516	9,328	9,165	8,990	9,165
2020	28,595	24,198	23,540	22,894	22,405	22,050	21,374	22,050
2021	59,513	55,213	53,519	52,266	51,291	50,085	48,660	50,085
2022	68,778	80,062	88,169	96,524	105,200	116,245	111,445	116,245
2023	-	-	-	-	-	-	10,793	-
NPPV Total	166,578	172,141	177,705	183,930	190,917	200,165	203,851	200,165
TOTAL	252,212	256,538	264,000	272,068	280,742	291,851	296,887	291,851
Change		4,326	7,462	8,068	8,674	11,109	5,036	

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

EXHIBIT C-1

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

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ONTARIO

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	1,179	562	547	532	515	498	480	498
2013	169	140	136	132	129	124	126	124
2014	172	179	174	168	163	158	139	158
2015	295	207	200	195	188	183	180	183
2016	292	247	240	233	225	219	216	219
2017	516	457	433	422	412	402	388	402
2018	700	681	665	651	636	623	612	623
2019	1,165	1,227	1,170	1,141	1,115	1,088	1,076	1,088
2020	2,199	2,017	1,966	1,915	1,869	1,821	1,776	1,821
2021	2,226	2,026	1,969	1,916	1,861	1,811	1,783	1,811
2022	761	968	1,115	1,239	1,358	1,481	1,423	1,481
2023	-	-	-	-	-	-	109	-
PPV Total	9,674	8,711	8,615	8,544	8,471	8,408	8,308	8,408
prior	530	325	320	313	304	299	300	299
2013	271	233	229	225	221	217	183	217
2014	324	337	331	325	318	311	299	311
2015	666	470	460	451	441	432	425	432
2016	667	571	559	547	537	525	514	525
2017	1,156	1,028	984	968	953	938	925	938
2018	2,210	2,149	2,116	2,085	2,054	2,023	2,017	2,023
2019	3,602	3,795	3,651	3,590	3,533	3,475	3,477	3,475
2020	5,244	4,820	4,738	4,659	4,581	4,504	4,437	4,504
2021	6,237	5,674	5,569	5,465	5,365	5,266	5,249	5,266
2022	2,371	3,007	3,477	3,886	4,290	4,731	4,564	4,731
2023	-	-	-	-	-	-	377	-
NPPV Total	23,278	22,409	22,434	22,514	22,597	22,721	22,767	22,721
TOTAL	32,952	31,120	31,049	31,058	31,068	31,129	31,075	31,129
Change		(1,832)	(71)	9	10	61	(54)	

EXHIBIT C-1

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

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Alberta

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	125	304	299	293	287	282	277	282
2013	46	28	26	26	26	26	26	26
2014	61	38	36	36	35	34	33	34
2015	75	50	50	49	47	46	45	46
2016	68	51	50	49	48	46	46	46
2017	62	51	50	49	48	47	46	47
2018	55	40	39	38	37	36	34	36
2019	76	58	57	56	55	54	54	54
2020	77	73	72	70	69	68	67	68
2021	69	63	61	60	59	58	58	58
2022	20	9	5	(6)	(15)	(25)	(36)	(25)
2023	-	-	-	-	-	-	3	-
PPV Total	734	765	745	720	696	672	653	672
prior	408	1,027	1,017	1,007	998	986	980	986
2013	171	100	99	98	97	95	95	95
2014	259	158	156	154	154	153	149	153
2015	349	233	231	229	226	225	218	225
2016	365	272	268	265	262	260	257	260
2017	400	327	324	320	317	314	311	314
2018	438	311	306	303	298	294	291	294
2019	807	610	603	594	587	579	571	579
2020	948	895	887	878	870	861	863	861
2021	1,137	1,032	1,021	1,011	1,001	990	992	990
2022	374	167	64	(138)	(339)	(552)	(792)	(552)
2023	-	-	-	-	-	-	57	-
NPPV Total	5,656	5,132	4,976	4,721	4,471	4,205	3,992	4,205
TOTAL	6,390	5,897	5,721	5,441	5,167	4,877	4,645	4,877
Change		(493)	(176)	(280)	(274)	(290)	(232)	

EXHIBIT C-1

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

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Newfoundland & Labrador

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	(3)	27	27	27	27	27	26	27
2013	96	56	55	54	53	53	52	53
2014	115	84	83	82	81	80	80	80
2015	98	103	101	99	98	97	96	97
2016	128	147	145	144	142	139	135	139
2017	119	102	99	95	93	90	85	90
2018	267	233	230	227	223	199	199	199
2019	261	309	304	300	297	294	296	294
2020	304	237	233	229	225	221	220	221
2021	405	283	279	245	241	234	227	234
2022	203	159	157	134	111	86	72	86
2023	-	-	-	-	-	-	23	-
PPV Total	1,993	1,740	1,713	1,636	1,591	1,520	1,511	1,520
prior	3	9	9	9	9	9	9	9
2013	24	15	15	15	15	15	15	15
2014	33	24	24	24	24	24	24	24
2015	30	32	32	32	32	32	33	32
2016	44	52	51	50	48	47	44	47
2017	43	35	34	33	33	32	33	32
2018	103	89	88	87	85	77	76	77
2019	102	121	120	119	118	117	118	117
2020	105	84	84	82	81	80	80	80
2021	153	106	105	92	90	88	86	88
2022	81	63	63	54	43	34	31	34
2023	-	-	-	-	-	-	7	-
NPPV Total	721	630	625	597	578	555	556	555
TOTAL	2,714	2,370	2,338	2,233	2,169	2,075	2,067	2,075
Change		(344)	(32)	(105)	(64)	(94)	(8)	

EXHIBIT C-1

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

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New Brunswick

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	55	48	47	46	45	44	44	44
2013	79	46	45	44	43	42	41	42
2014	112	67	65	63	62	60	57	60
2015	133	99	97	94	91	87	85	87
2016	168	128	124	121	117	114	113	114
2017	161	195	190	184	180	175	170	175
2018	200	220	213	208	203	198	181	198
2019	283	271	264	258	252	246	242	246
2020	174	152	143	136	128	121	122	121
2021	308	320	295	287	281	273	271	273
2022	127	163	183	204	225	247	226	247
2023	-	-	-	-	-	-	19	-
PPV Total	1,800	1,709	1,666	1,645	1,627	1,607	1,571	1,607
prior	41	36	36	36	36	36	37	36
2013	53	33	32	31	30	29	26	29
2014	75	46	45	44	43	42	41	42
2015	85	64	63	62	61	59	58	59
2016	99	76	75	75	74	73	76	73
2017	102	121	119	117	116	114	111	114
2018	142	155	153	150	147	143	132	143
2019	226	217	212	210	207	203	201	203
2020	146	127	123	119	114	111	115	111
2021	308	319	297	292	286	282	281	282
2022	140	182	205	230	250	274	255	274
2023	-	-	-	-	-	-	19	-
NPPV Total	1,417	1,376	1,360	1,366	1,364	1,366	1,352	1,366
TOTAL	3,217	3,085	3,026	3,011	2,991	2,973	2,923	2,973
Change		(132)	(59)	(15)	(20)	(18)	(50)	

EXHIBIT C-1

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

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Nova Scotia

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	76	29	29	29	29	29	29	29
2013	28	21	21	21	21	21	22	21
2014	(12)	31	30	29	28	27	27	27
2015	59	41	40	39	38	37	34	37
2016	78	59	57	56	55	54	53	54
2017	79	86	84	83	82	81	80	81
2018	136	137	135	133	131	129	129	129
2019	227	234	229	226	223	219	219	219
2020	290	317	311	288	284	280	275	280
2021	260	249	244	238	234	228	223	228
2022	191	167	188	206	228	249	246	249
2023	-	-	-	-	-	-	31	-
PPV Total	1,412	1,371	1,368	1,348	1,353	1,354	1,368	1,354
prior	51	16	16	16	16	16	16	16
2013	33	24	24	24	24	24	26	24
2014	(15)	39	38	37	36	35	34	35
2015	75	51	50	49	48	47	47	47
2016	105	77	75	74	73	72	68	72
2017	105	118	116	114	112	109	104	109
2018	165	168	165	162	160	158	159	158
2019	216	223	220	217	213	210	212	210
2020	340	372	366	340	334	329	321	329
2021	384	364	357	349	343	335	330	335
2022	270	235	264	292	317	346	339	346
2023	-	-	-	-	-	-	38	-
NPPV Total	1,729	1,687	1,691	1,674	1,676	1,681	1,694	1,681
TOTAL	3,141	3,058	3,060	3,023	3,030	3,036	3,063	3,036
Change		(83)	2	(37)	7	6	27	

EXHIBIT C-1

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

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Prince Edward Island

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	33	25	25	25	25	25	25	25
2013	14	8	8	8	8	8	8	8
2014	18	11	11	11	11	11	13	11
2015	(45)	19	19	19	19	19	16	19
2016	33	25	25	25	25	25	26	25
2017	16	9	8	7	6	5	5	5
2018	18	20	19	18	17	16	13	16
2019	46	45	43	42	41	40	40	40
2020	(4)	(15)	(15)	(16)	(17)	(18)	(15)	(18)
2021	45	36	34	33	32	31	30	31
2022	-	(6)	(3)	(2)	(2)	(3)	(5)	(3)
2023	-	-	-	-	-	-	-	-
PPV Total	174	177	174	170	165	159	156	159
prior	19	15	15	15	15	15	16	15
2013	9	6	6	6	6	6	5	6
2014	12	9	9	9	9	9	9	9
2015	(27)	11	11	11	11	11	12	11
2016	20	15	15	15	15	15	16	15
2017	9	5	5	5	5	5	3	5
2018	14	13	13	13	13	13	12	13
2019	40	40	39	38	37	36	35	36
2020	(5)	(14)	(15)	(16)	(17)	(18)	(14)	(18)
2021	50	37	36	35	33	32	30	32
2022	1	(6)	(3)	(4)	(5)	(3)	(7)	(3)
2023	-	-	-	-	-	-	1	-
NPPV Total	142	131	131	127	122	121	118	121
TOTAL	316	308	306	298	288	281	275	281
Change		(8)	(2)	(8)	(10)	(7)	(6)	

EXHIBIT C-1

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

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Yukon

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	2	1	1	1	1	1	1	1
2013	3	1	1	1	1	1	1	1
2014	4	2	2	2	2	2	2	2
2015	6	3	3	3	3	3	3	3
2016	4	3	3	3	3	3	3	3
2017	(11)	(8)	(8)	(8)	(8)	(8)	(8)	(8)
2018	-	1	1	1	1	1	1	1
2019	3	3	3	3	3	3	3	3
2020	1	1	1	1	1	1	1	1
2021	3	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2022	(2)	(3)	(9)	(10)	(11)	(11)	(12)	(11)
2023	-	-	-	-	-	-	-	-
PPV Total	13	3	(3)	(4)	(5)	(5)	(6)	(5)
prior	2	1	1	1	1	1	1	1
2013	4	2	2	2	2	2	2	2
2014	6	3	3	3	3	3	3	3
2015	7	4	4	4	4	4	4	4
2016	10	7	7	7	7	7	7	7
2017	(33)	(27)	(27)	(27)	(27)	(27)	(27)	(27)
2018	(1)	8	8	8	8	8	8	8
2019	13	11	11	11	11	11	11	11
2020	5	1	3	3	3	3	4	3
2021	18	(2)	(2)	(2)	(2)	(2)	(3)	(2)
2022	(16)	(24)	(59)	(60)	(63)	(65)	(70)	(65)
2023	-	-	-	-	-	-	(1)	-
NPPV Total	15	(16)	(49)	(50)	(53)	(55)	(61)	(55)
TOTAL	28	(13)	(51)	(53)	(57)	(59)	(66)	(59)
Change		(41)	(38)	(2)	(4)	(2)	(7)	

EXHIBIT C-1

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

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Northwest Territories

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	8	-	-	-	-	-	-	-
2013	6	7	7	7	7	7	7	7
2014	17	10	10	10	10	10	10	10
2015	22	14	14	14	14	14	14	14
2016	24	17	17	17	17	17	17	17
2017	(10)	(15)	(15)	(15)	(15)	(15)	(15)	(15)
2018	24	21	21	21	21	21	21	21
2019	23	20	20	20	20	20	20	20
2020	4	1	1	1	1	1	1	1
2021	40	27	27	27	27	27	28	27
2022	(21)	(25)	(44)	(46)	(49)	(52)	(55)	(52)
2023	-	-	-	-	-	-	(2)	-
PPV Total	137	77	58	56	53	50	47	50
prior	3	-	-	-	-	-	-	-
2013	2	2	2	2	2	2	2	2
2014	6	3	3	3	3	3	3	3
2015	8	4	4	4	4	4	4	4
2016	9	7	7	7	7	7	7	7
2017	(3)	(5)	(5)	(5)	(5)	(5)	(5)	(5)
2018	12	10	10	10	10	10	10	10
2019	13	11	11	11	11	11	11	11
2020	2	-	-	-	-	-	1	-
2021	22	15	15	15	15	15	15	15
2022	(11)	(15)	(26)	(27)	(27)	(28)	(30)	(28)
2023	-	-	-	-	-	-	(2)	-
NPPV Total	63	32	21	20	20	19	16	19
TOTAL	200	109	79	76	73	69	63	69
Change		(91)	(30)	(3)	(3)	(4)	(6)	

EXHIBIT C-1

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

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Nunavut

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	2	-	-	-	-	-	-	-
2013	3	2	2	2	2	2	2	2
2014	3	2	2	2	2	2	2	2
2015	4	3	3	3	3	3	3	3
2016	4	3	3	3	3	3	3	3
2017	3	2	2	2	2	2	2	2
2018	2	1	1	1	1	1	1	1
2019	1	1	1	1	1	1	1	1
2020	2	1	1	1	1	1	1	1
2021	2	2	2	2	2	2	2	2
2022	(4)	(4)	(5)	(4)	(4)	(5)	(6)	(5)
2023	-	-	-	-	-	-	(1)	-
PPV Total	22	13	12	13	13	12	10	12
prior	2	-	-	-	-	-	-	-
2013	2	1	1	1	1	1	1	1
2014	3	2	2	2	2	2	2	2
2015	4	2	2	2	2	2	2	2
2016	7	4	4	4	4	4	4	4
2017	7	6	6	6	6	6	6	6
2018	7	7	7	7	7	7	7	7
2019	8	7	7	7	7	7	7	7
2020	8	7	7	7	7	7	7	7
2021	8	6	6	6	6	6	7	6
2022	(13)	(15)	(12)	(14)	(16)	(17)	(18)	(17)
2023	-	-	-	-	-	-	(3)	-
NPPV Total	43	27	30	28	26	25	22	25
TOTAL	65	40	42	41	39	37	32	37
Change		(25)	2	(1)	(2)	(2)	(5)	

EXHIBIT C-1

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

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All Jurisdictions

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
3.27%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	1,477	996	975	953	929	906	882	906
2013	444	309	301	295	290	284	285	284
2014	490	424	413	403	394	384	363	384
2015	647	539	527	515	501	489	476	489
2016	799	680	664	651	635	620	612	620
2017	935	879	843	819	800	779	753	779
2018	1,402	1,354	1,324	1,298	1,270	1,224	1,191	1,224
2019	2,085	2,168	2,091	2,047	2,007	1,965	1,951	1,965
2020	3,047	2,784	2,713	2,625	2,561	2,496	2,449	2,496
2021	3,358	3,005	2,910	2,807	2,736	2,663	2,621	2,663
2022	1,275	1,428	1,588	1,716	1,842	1,968	1,854	1,968
2023	-	-	-	-	-	-	182	-
PPV Total	15,959	14,566	14,349	14,129	13,965	13,778	13,619	13,778
prior	1,059	1,429	1,414	1,397	1,379	1,362	1,359	1,362
2013	569	416	410	404	398	391	355	391
2014	703	621	611	601	592	582	564	582
2015	1,197	871	857	844	829	816	803	816
2016	1,326	1,081	1,061	1,044	1,027	1,010	993	1,010
2017	1,786	1,608	1,556	1,531	1,510	1,486	1,461	1,486
2018	3,090	2,910	2,866	2,825	2,782	2,733	2,712	2,733
2019	5,027	5,035	4,874	4,797	4,724	4,649	4,643	4,649
2020	6,793	6,292	6,193	6,072	5,973	5,877	5,814	5,877
2021	8,317	7,551	7,404	7,263	7,137	7,012	6,987	7,012
2022	3,197	3,594	3,974	4,220	4,451	4,721	4,273	4,721
2023	-	-	-	-	-	-	493	-
NPPV Total	33,064	31,408	31,220	30,998	30,802	30,639	30,457	30,639
TOTAL	49,023	45,974	45,569	45,127	44,767	44,417	44,076	44,417
Change		(3,049)	(405)	(442)	(360)	(350)	(341)	

EXHIBIT C-2

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

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ONTARIO

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	1,144	567	552	537	522	507	492	507
2013	168	147	143	139	135	131	127	131
2014	162	171	166	161	156	151	146	151
2015	280	200	194	188	182	177	172	177
2016	281	243	236	229	222	215	209	215
2017	467	417	407	397	387	378	369	378
2018	637	632	617	603	589	576	563	576
2019	1,033	1,122	1,094	1,066	1,039	1,013	988	1,013
2020	1,951	1,860	1,811	1,763	1,717	1,672	1,629	1,672
2021	1,890	1,836	1,781	1,728	1,676	1,626	1,577	1,626
2022	558	772	869	966	1,058	1,107	1,054	1,107
2023	-	-	-	-	-	-	84	-
PPV Total	8,571	7,967	7,870	7,777	7,683	7,553	7,410	7,553
prior	513	335	328	321	314	308	302	308
2013	255	224	220	216	212	208	204	208
2014	303	318	312	306	300	294	288	294
2015	624	445	436	427	418	410	402	410
2016	624	539	528	517	507	497	487	497
2017	1,038	928	913	898	884	870	856	870
2018	2,008	1,987	1,956	1,926	1,897	1,868	1,840	1,868
2019	3,192	3,468	3,409	3,351	3,295	3,240	3,186	3,240
2020	4,650	4,434	4,356	4,280	4,205	4,132	4,060	4,132
2021	5,275	5,122	5,020	4,920	4,822	4,726	4,631	4,726
2022	1,735	2,384	2,702	3,019	3,333	3,523	3,410	3,523
2023	-	-	-	-	-	-	284	-
NPPV Total	20,217	20,184	20,180	20,181	20,187	20,076	19,950	20,076
TOTAL	28,788	28,151	28,050	27,958	27,870	27,629	27,360	27,629
Change		(637)	(101)	(92)	(88)	(241)	(269)	

EXHIBIT C-2

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

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Alberta

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	112	276	271	266	261	256	251	256
2013	42	25	24	24	24	24	24	24
2014	56	35	34	33	32	31	30	31
2015	70	47	46	45	44	43	42	43
2016	64	48	47	46	45	44	43	44
2017	59	49	48	47	46	45	44	45
2018	36	22	21	20	19	18	17	18
2019	52	45	44	43	42	41	40	41
2020	73	70	69	68	67	66	65	66
2021	65	61	60	59	58	57	56	57
2022	(5)	(9)	(19)	(32)	(44)	(58)	(59)	(58)
2023	-	-	-	-	-	-	-	-
PPV Total	624	669	645	619	594	567	553	567
prior	370	937	928	919	910	901	892	901
2013	164	98	97	96	95	94	93	94
2014	245	153	151	149	148	147	146	147
2015	326	220	218	216	214	212	210	212
2016	341	256	253	250	247	245	243	245
2017	374	308	305	302	299	296	293	296
2018	289	169	165	161	157	153	149	153
2019	535	465	457	449	442	435	428	435
2020	882	849	841	833	825	817	809	817
2021	1,069	992	982	972	962	952	942	952
2022	(114)	(192)	(406)	(679)	(948)	(1,240)	(1,252)	(1,240)
2023	-	-	-	-	-	-	(6)	-
NPPV Total	4,481	4,255	3,991	3,668	3,351	3,012	2,947	3,012
TOTAL	5,105	4,924	4,636	4,287	3,945	3,579	3,500	3,579
Change		(181)	(288)	(349)	(342)	(366)	(79)	

EXHIBIT C-2

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

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Newfoundland & Labrador

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	(11)	26	26	26	26	26	26	26
2013	90	54	53	52	51	50	49	50
2014	109	81	80	79	78	77	76	77
2015	94	100	98	97	96	95	94	95
2016	121	142	140	138	136	134	132	134
2017	107	72	69	66	63	60	58	60
2018	213	183	180	177	174	171	168	171
2019	209	261	257	253	250	247	244	247
2020	251	230	226	222	218	214	210	214
2021	276	230	225	220	215	210	206	210
2022	112	78	61	23	(15)	(55)	(60)	(55)
2023	-	-	-	-	-	-	11	-
PPV Total	1,571	1,457	1,415	1,353	1,292	1,229	1,214	1,229
prior	1	9	9	9	9	9	9	9
2013	22	14	14	14	14	14	14	14
2014	30	22	22	22	22	22	22	22
2015	28	30	30	30	30	30	30	30
2016	40	47	46	45	44	43	42	43
2017	38	25	24	23	22	21	20	21
2018	80	69	68	67	66	65	64	65
2019	81	101	100	99	98	97	96	97
2020	86	79	78	77	76	75	74	75
2021	103	86	84	82	80	78	76	78
2022	44	31	24	10	(5)	(20)	(22)	(20)
2023	-	-	-	-	-	-	3	-
NPPV Total	553	513	499	478	456	434	428	434
TOTAL	2,124	1,970	1,914	1,831	1,748	1,663	1,642	1,663
Change		(154)	(56)	(83)	(83)	(85)	(21)	

EXHIBIT C-2

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

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New Brunswick

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	44	43	42	41	40	39	38	39
2013	74	43	42	41	40	39	38	39
2014	104	64	62	60	58	56	54	56
2015	124	94	91	88	85	82	80	82
2016	157	123	119	115	112	109	106	109
2017	151	174	169	164	159	155	151	155
2018	174	186	180	175	170	165	160	165
2019	222	237	230	224	218	212	206	212
2020	106	108	100	93	86	79	72	79
2021	226	247	239	231	224	217	210	217
2022	76	109	123	138	151	167	160	167
2023	-	-	-	-	-	-	14	-
PPV Total	1,458	1,428	1,397	1,370	1,343	1,320	1,289	1,320
prior	32	34	34	34	34	34	34	34
2013	52	30	29	28	27	26	25	26
2014	68	42	41	40	39	38	37	38
2015	77	58	57	56	55	54	53	54
2016	94	74	73	72	71	70	69	70
2017	97	111	109	107	105	103	101	103
2018	126	134	131	128	125	122	120	122
2019	177	189	185	182	179	176	173	176
2020	90	90	86	82	78	74	70	74
2021	226	246	241	236	231	226	221	226
2022	83	122	138	154	168	184	179	184
2023	-	-	-	-	-	-	14	-
NPPV Total	1,122	1,130	1,124	1,119	1,112	1,107	1,096	1,107
TOTAL	2,580	2,558	2,521	2,489	2,455	2,427	2,385	2,427
Change		(22)	(37)	(32)	(34)	(28)	(42)	

EXHIBIT C-2

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

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Nova Scotia

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	71	25	25	25	25	25	25	25
2013	26	20	20	20	20	20	20	20
2014	(14)	30	29	28	27	26	25	26
2015	55	39	38	37	36	35	34	35
2016	73	55	54	53	52	51	50	51
2017	66	67	65	64	63	62	61	62
2018	108	114	112	110	108	106	104	106
2019	168	180	176	172	169	166	163	166
2020	234	247	242	238	234	230	226	230
2021	178	172	167	162	157	152	147	152
2022	105	88	99	109	120	131	126	131
2023	-	-	-	-	-	-	20	-
PPV Total	1,070	1,037	1,027	1,018	1,011	1,004	1,001	1,004
prior	46	15	15	15	15	15	15	15
2013	32	24	24	24	24	24	24	24
2014	(18)	39	38	37	36	35	34	35
2015	74	53	52	51	50	49	48	49
2016	100	75	73	72	71	70	69	70
2017	87	91	89	87	85	83	81	83
2018	132	140	137	134	132	130	128	130
2019	160	172	169	166	163	160	157	160
2020	275	291	286	281	276	271	266	271
2021	263	253	245	238	231	224	217	224
2022	150	124	139	154	168	183	176	183
2023	-	-	-	-	-	-	25	-
NPPV Total	1,301	1,277	1,267	1,259	1,251	1,244	1,240	1,244
TOTAL	2,371	2,314	2,295	2,278	2,263	2,249	2,242	2,249
Change		(57)	(19)	(17)	(15)	(14)	(7)	

EXHIBIT C-2

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

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Prince Edward Island

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	30	23	23	23	23	23	23	23
2013	13	7	7	7	7	7	7	7
2014	18	12	12	12	12	12	12	12
2015	(50)	17	17	17	17	17	17	17
2016	31	24	24	24	24	24	24	24
2017	11	5	4	3	2	1	-	1
2018	16	14	13	12	11	10	9	10
2019	40	40	39	38	37	36	35	36
2020	(13)	(19)	(20)	(21)	(22)	(23)	(24)	(23)
2021	32	25	24	23	22	21	20	21
2022	(9)	(16)	(18)	(20)	(21)	(23)	(24)	(23)
2023	-	-	-	-	-	-	(1)	-
PPV Total	119	132	125	118	112	105	98	105
prior	18	14	14	14	14	14	14	14
2013	8	5	5	5	5	5	5	5
2014	11	8	8	8	8	8	8	8
2015	(33)	11	11	11	11	11	11	11
2016	21	16	16	16	16	16	16	16
2017	7	3	3	3	3	3	3	3
2018	12	10	10	10	10	10	10	10
2019	36	37	36	35	34	33	32	33
2020	(14)	(18)	(19)	(20)	(21)	(22)	(23)	(22)
2021	35	26	25	24	23	22	21	22
2022	(10)	(18)	(20)	(22)	(24)	(26)	(27)	(26)
2023	-	-	-	-	-	-	-	-
NPPV Total	91	94	89	84	79	74	70	74
TOTAL	210	226	215	203	192	180	169	180
Change		16	(11)	(12)	(11)	(12)	(11)	

EXHIBIT C-2

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

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Yukon

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	2	1	1	1	1	1	1	1
2013	3	1	1	1	1	1	1	1
2014	4	2	2	2	2	2	2	2
2015	5	3	3	3	3	3	3	3
2016	4	3	3	3	3	3	3	3
2017	(12)	(9)	(9)	(9)	(9)	(9)	(9)	(9)
2018	-	1	1	1	1	1	1	1
2019	3	3	3	3	3	3	3	3
2020	-	-	-	-	-	-	-	-
2021	2	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2022	(3)	(4)	(11)	(12)	(13)	(13)	(13)	(13)
2023	-	-	-	-	-	-	-	-
PPV Total	8	-	(7)	(8)	(9)	(9)	(9)	(9)
prior	2	1	1	1	1	1	1	1
2013	4	2	2	2	2	2	2	2
2014	5	3	3	3	3	3	3	3
2015	6	4	4	4	4	4	4	4
2016	9	6	6	6	6	6	6	6
2017	(37)	(31)	(31)	(31)	(31)	(31)	(31)	(31)
2018	(2)	6	6	6	6	6	6	6
2019	12	11	11	11	11	11	11	11
2020	(1)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2021	11	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2022	(21)	(29)	(71)	(74)	(78)	(81)	(81)	(81)
2023	-	-	-	-	-	-	(2)	-
NPPV Total	(12)	(35)	(77)	(80)	(84)	(87)	(89)	(87)
TOTAL	(4)	(35)	(83)	(87)	(92)	(95)	(97)	(95)
Change		(31)	(48)	(4)	(5)	(3)	(2)	

EXHIBIT C-2

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

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Northwest Territories

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	7	-	-	-	-	-	-	-
2013	5	6	6	6	6	6	6	6
2014	15	9	9	9	9	9	9	9
2015	20	13	13	13	13	13	13	13
2016	23	16	16	16	16	16	16	16
2017	(11)	(16)	(16)	(16)	(16)	(16)	(16)	(16)
2018	23	20	20	20	20	20	20	20
2019	21	19	19	19	19	19	19	19
2020	2	-	-	-	-	-	-	-
2021	29	20	20	20	20	20	20	20
2022	(26)	(31)	(56)	(61)	(65)	(69)	(69)	(69)
2023	-	-	-	-	-	-	(3)	-
PPV Total	108	56	31	26	22	18	15	18
prior	3	-	-	-	-	-	-	-
2013	2	2	2	2	2	2	2	2
2014	5	3	3	3	3	3	3	3
2015	7	4	4	4	4	4	4	4
2016	8	6	6	6	6	6	6	6
2017	(4)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2018	11	9	9	9	9	9	9	9
2019	12	11	11	11	11	11	11	11
2020	1	-	-	-	-	-	-	-
2021	16	12	12	12	12	12	12	12
2022	(15)	(18)	(33)	(35)	(37)	(38)	(38)	(38)
2023	-	-	-	-	-	-	(2)	-
NPPV Total	46	23	8	6	4	3	1	3
TOTAL	154	79	39	32	26	21	16	21
Change		(75)	(40)	(7)	(6)	(5)	(5)	

EXHIBIT C-2

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

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Nunavut

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	2	-	-	-	-	-	-	-
2013	3	2	2	2	2	2	2	2
2014	3	2	2	2	2	2	2	2
2015	4	3	3	3	3	3	3	3
2016	4	3	3	3	3	3	3	3
2017	3	2	2	2	2	2	2	2
2018	2	1	1	1	1	1	1	1
2019	1	1	1	1	1	1	1	1
2020	2	1	1	1	1	1	1	1
2021	2	2	2	2	2	2	2	2
2022	(4)	(4)	(5)	(4)	(5)	(6)	(6)	(6)
2023	-	-	-	-	-	-	(1)	-
PPV Total	22	13	12	13	12	11	10	11
prior	2	-	-	-	-	-	-	-
2013	2	1	1	1	1	1	1	1
2014	3	2	2	2	2	2	2	2
2015	4	2	2	2	2	2	2	2
2016	6	4	4	4	4	4	4	4
2017	6	5	5	5	5	5	5	5
2018	6	6	6	6	6	6	6	6
2019	7	6	6	6	6	6	6	6
2020	7	6	6	6	6	6	6	6
2021	7	6	6	6	6	6	6	6
2022	(13)	(15)	(15)	(17)	(18)	(19)	(19)	(19)
2023	-	-	-	-	-	-	(3)	-
NPPV Total	37	23	23	21	20	19	16	19
TOTAL	59	36	35	34	32	30	26	30
Change		(23)	(1)	(1)	(2)	(2)	(4)	

EXHIBIT C-2

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

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All Jurisdictions

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2022	Actual Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Nov. 2022	Projected Dec. 2022	Projected Jan. 2023	Projected Dec. 2022
prior	1,401	961	940	919	898	877	856	877
2013	424	305	298	292	286	280	274	280
2014	457	406	396	386	376	366	356	366
2015	602	516	503	491	479	468	458	468
2016	758	657	642	627	613	599	586	599
2017	841	761	739	718	697	678	660	678
2018	1,209	1,173	1,145	1,119	1,093	1,068	1,043	1,068
2019	1,749	1,908	1,863	1,819	1,778	1,738	1,699	1,738
2020	2,606	2,497	2,429	2,364	2,301	2,239	2,179	2,239
2021	2,700	2,592	2,517	2,444	2,373	2,304	2,237	2,304
2022	804	983	1,044	1,108	1,167	1,182	1,110	1,182
2023	-	-	-	-	-	-	124	-
PPV Total	13,551	12,759	12,516	12,287	12,061	11,799	11,582	11,799
prior	987	1,345	1,329	1,313	1,297	1,282	1,267	1,282
2013	541	400	394	388	382	376	370	376
2014	652	590	580	570	561	552	543	552
2015	1,113	827	814	801	788	776	764	776
2016	1,243	1,023	1,005	988	972	957	942	957
2017	1,606	1,434	1,411	1,388	1,366	1,344	1,322	1,344
2018	2,662	2,530	2,488	2,447	2,408	2,369	2,332	2,369
2019	4,212	4,460	4,384	4,310	4,239	4,169	4,100	4,169
2020	5,976	5,729	5,632	5,537	5,443	5,351	5,260	5,351
2021	7,005	6,737	6,609	6,484	6,361	6,240	6,120	6,240
2022	1,839	2,389	2,459	2,511	2,560	2,467	2,327	2,467
2023	-	-	-	-	-	-	313	-
NPPV Total	27,836	27,464	27,105	26,737	26,377	25,883	25,660	25,883
TOTAL	41,387	40,223	39,621	39,024	38,438	37,682	37,242	37,682
Change		(1,164)	(602)	(597)	(586)	(756)	(440)	

EXHIBIT D

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio		ShareYMMM			
Business Segment	Jurisdiction Desc	202207	202208	202209	202210
Private Passenger	Newfoundland & Labrador	73.9%	73.6%	73.4%	73.3%
	New Brunswick	66.8%	65.5%	65.3%	65.1%
	Nova Scotia	77.3%	74.9%	75.5%	76.7%
	Prince Edward Island	59.9%	59.7%	59.6%	59.7%
	Ontario	82.1%	85.5%	85.0%	84.6%
	Alberta	57.8%	56.4%	56.7%	57.1%
	Yukon	48.1%	49.7%	49.2%	48.8%
	Northwest Territories	58.4%	58.5%	58.2%	57.9%
	Nunavut	31.3%	29.4%	28.6%	28.3%
Non Private Passenger	Newfoundland & Labrador	70.9%	68.1%	68.7%	69.2%
	New Brunswick	80.0%	82.7%	83.2%	83.6%
	Nova Scotia	76.9%	76.6%	77.3%	78.2%
	Prince Edward Island	59.8%	57.8%	58.3%	59.2%
	Ontario	57.1%	61.4%	61.6%	61.7%
	Alberta	70.3%	68.8%	69.3%	69.8%
	Yukon	56.6%	52.9%	53.1%	53.4%
	Northwest Territories	44.3%	40.3%	40.2%	40.3%
	Nunavut	37.4%	37.3%	37.0%	36.4%
Grand Total		67.8%	68.9%	69.0%	69.3%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio		ShareYMMM			
Business Segment	Jurisdiction Desc	202207	202208	202209	202210
Private Passenger	Newfoundland & Labrador	73.9%	73.6%	73.4%	73.3%
	New Brunswick	66.8%	65.5%	65.3%	65.1%
	Nova Scotia	77.3%	74.9%	75.5%	76.7%
	Prince Edward Island	59.9%	59.7%	59.6%	59.7%
	Ontario	82.1%	85.5%	85.0%	84.6%
	Alberta	57.8%	56.4%	56.7%	57.1%
	Yukon	48.1%	49.7%	49.2%	48.8%
	Northwest Territories	58.4%	58.5%	58.2%	57.9%
	Nunavut	31.3%	29.4%	28.6%	28.3%
Non Private Passenger	Newfoundland & Labrador	70.9%	68.1%	68.7%	69.2%
	New Brunswick	80.0%	82.7%	83.2%	83.6%
	Nova Scotia	76.9%	76.6%	77.3%	78.2%
	Prince Edward Island	59.8%	57.8%	58.3%	59.2%
	Ontario	57.1%	61.4%	61.6%	61.7%
	Alberta	70.3%	68.8%	69.3%	69.8%
	Yukon	56.6%	52.9%	53.1%	53.4%
	Northwest Territories	44.3%	40.3%	40.2%	40.3%
	Nunavut	37.4%	37.3%	37.0%	36.4%
Grand Total		67.8%	68.9%	69.0%	69.3%

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.

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ONTARIO

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development			TOTAL	Selected Margins for Adverse Development				
	Third Party Liability	Accident Benefits	Other Coverages		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%	6.1%	11.9%	12.4%	12.5%	5.7%	12.3%	
2021	12.4%	12.5%	5.3%	11.6%	12.4%	12.5%	9.0%	12.4%	
2022	13.6%	15.0%	5.3%	13.5%	13.8%	15.0%	5.6%	13.5%	
2023	10.7%	15.0%	5.1%	10.0%	13.1%	15.0%	5.3%	12.3%	
prem liab	10.7%	15.0%	5.1%	10.0%	13.1%	15.0%	5.3%	12.3%	
discount rate:				3.27%	discount rate:				3.27%
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.

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ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%	7.2%	10.0%
2020	12.5%	10.0%	10.4%	12.5%	12.5%	10.0%	11.2%	12.4%
2021	12.5%	10.0%	12.5%	12.4%	12.3%	10.0%	12.3%	12.3%
2022	12.1%	10.0%	5.5%	11.3%	12.0%	10.0%	5.6%	11.5%
2023	12.0%	10.0%	5.1%	9.2%	11.8%	10.0%	5.3%	10.7%
prem liab	12.0%	10.0%	5.1%	9.2%	11.8%	10.0%	5.3%	10.7%
	discount rate: 3.27%				discount rate: 3.27%			
	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.

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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%	10.0%	10.0%	10.0%	10.0%	8.9%	10.0%
2021	10.0%	10.0%	5.8%	9.9%	10.0%	10.0%	8.7%	10.0%
2022	10.0%	10.0%	8.4%	10.0%	10.0%	10.0%	6.1%	9.8%
2023	10.0%	10.0%	5.1%	8.9%	10.0%	10.0%	5.3%	9.2%
prem liab	10.0%	10.0%	5.1%	8.9%	10.0%	10.0%	5.3%	9.2%
	discount rate: 3.27%				discount rate: 3.27%			
	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.

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NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%	6.6%	12.0%	12.5%	10.0%	12.5%	12.3%
2021	12.5%	10.0%	12.5%	12.2%	12.5%	10.0%	6.0%	12.2%
2022	12.4%	10.0%	6.1%	11.6%	12.3%	10.0%	5.4%	11.5%
2023	12.0%	10.0%	5.1%	10.1%	12.1%	10.0%	5.0%	10.4%
prem liab	12.0%	10.0%	5.1%	10.1%	12.1%	10.0%	5.0%	10.4%
	discount rate: 3.27%				discount rate: 3.27%			
	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.

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NOVA SCOTIA

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development			TOTAL	Selected Margins for Adverse Development			TOTAL	
	Third Party Liability	Accident Benefits	Other Coverages		Third Party Liability	Accident Benefits	Other Coverages		
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	12.5%	10.0%	12.5%	12.2%	12.5%	10.0%	12.5%	11.9%	
2020	12.5%	10.0%	8.3%	12.3%	12.5%	10.0%	12.5%	12.3%	
2021	12.5%	10.0%	7.2%	12.2%	12.4%	10.0%	10.4%	12.2%	
2022	12.3%	10.0%	5.5%	11.7%	12.2%	10.0%	5.7%	11.6%	
2023	11.9%	10.0%	5.0%	10.2%	11.8%	10.0%	5.1%	10.5%	
prem liab	11.9%	10.0%	5.0%	10.2%	11.8%	10.0%	5.1%	10.5%	
discount rate:				3.27%	discount rate:				3.27%
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.

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PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
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%	12.3%	10.0%	10.0%	5.0%	12.1%	
2020	10.0%	10.0%	10.0%	12.5%	10.0%	10.0%	8.1%	11.6%	
2021	12.5%	10.0%	10.2%	10.7%	12.5%	10.0%	10.9%	10.5%	
2022	12.3%	10.0%	12.5%	10.7%	12.3%	10.0%	7.1%	10.5%	
2023	11.9%	10.0%	5.1%	10.7%	11.8%	10.0%	5.3%	10.5%	
prem liab	11.9%	10.0%	5.1%	10.7%	11.8%	10.0%	5.3%	10.5%	
discount rate:				3.27%	discount rate:				3.27%
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.

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YUKON

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%	10.0%	10.0%
2020	12.5%	10.0%	12.3%	12.5%	12.5%	10.0%	12.5%	12.5%
2021	12.4%	10.0%	6.0%	12.5%	12.3%	10.0%	8.4%	12.0%
2022	12.1%	10.0%	6.0%	11.5%	11.6%	10.0%	6.0%	10.6%
2023	10.8%	10.0%	5.2%	9.9%	11.9%	10.0%	5.3%	9.1%
prem liab	10.8%	10.0%	5.2%	9.9%	11.9%	10.0%	5.3%	9.1%
	discount rate: 3.27%				discount rate: 3.27%			
	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.

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NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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%	10.0%	10.0%
2020	12.5%	10.0%	12.4%	12.5%	12.2%	10.0%	12.5%	12.2%
2021	12.4%	10.0%	12.5%	12.5%	12.4%	10.0%	12.5%	12.5%
2022	12.0%	10.0%	6.3%	11.2%	12.0%	10.0%	6.4%	11.1%
2023	11.5%	10.0%	5.2%	8.5%	11.9%	10.0%	5.2%	8.0%
prem liab	11.5%	10.0%	5.2%	8.5%	11.9%	10.0%	5.2%	8.0%
	discount rate: 3.27%				discount rate: 3.27%			
	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.

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NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	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	12.3%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.4%
2022	12.1%	10.0%	7.7%	11.5%	12.3%	10.0%	7.7%	11.9%
2023	11.3%	10.0%	5.5%	9.8%	11.9%	10.0%	12.4%	11.8%
prem liab	11.3%	10.0%	5.5%	9.8%	11.9%	10.0%	12.4%	11.8%

discount rate: 3.27%
margin (basis points): 25

discount rate: 3.27%
margin (basis points): 25

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

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

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ONTARIO - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	55,772	53,574	51,481	49,488	47,589	45,780	55,503	62,646
2008	141	138	134	131	128	125	141	151
2009	9	9	8	8	8	8	9	10
2010	33	32	31	30	29	29	33	36
2011	969	938	909	881	855	829	965	1,065
2012	19	18	18	18	18	17	19	20
2013	406	397	388	380	372	365	405	435
2014	1,651	1,637	1,624	1,611	1,598	1,585	1,650	1,693
2015	58	57	57	56	56	55	58	60
2016	1,190	1,176	1,162	1,149	1,136	1,124	1,189	1,235
2017	1,034	1,025	1,016	1,007	999	990	1,033	1,062
2018	3,336	3,309	3,283	3,258	3,234	3,210	3,333	3,415
2019	8,736	8,652	8,570	8,490	8,412	8,336	8,726	8,986
2020	12,426	12,280	12,138	12,000	11,864	11,732	12,408	12,859
2021	17,331	17,095	16,866	16,642	16,425	16,212	17,303	18,037
2022	23,329	22,971	22,623	22,285	21,956	21,637	23,286	24,407
2023	-	-	-	-	-	-	-	-
Total	126,440	123,309	120,309	117,434	114,678	112,034	126,057	136,118
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	6,131	3,000	-	(2,875)	(5,631)	(8,275)	5,748	15,808
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	8.3%	4.1%	0.0%	-3.9%	-7.6%	-11.1%	7.8%	21.7%
2008	5.0%	2.5%	0.0%	-2.4%	-4.7%	-6.8%	4.7%	12.8%
2009	5.7%	2.8%	0.0%	-2.7%	-5.3%	-7.7%	5.4%	14.8%
2010	6.0%	2.9%	0.0%	-2.8%	-5.5%	-8.0%	5.6%	15.5%
2011	6.6%	3.2%	0.0%	-3.1%	-6.0%	-8.8%	6.2%	17.2%
2012	3.3%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	3.1%	8.6%
2013	4.6%	2.2%	0.0%	-2.1%	-4.1%	-6.0%	4.3%	11.9%
2014	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	1.6%	4.3%
2015	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	1.9%	5.1%
2016	2.4%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	2.3%	6.2%
2017	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	1.7%	4.6%
2018	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	1.5%	4.0%
2019	1.9%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	1.8%	4.9%
2020	2.4%	1.2%	0.0%	-1.1%	-2.3%	-3.3%	2.2%	5.9%
2021	2.8%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	2.6%	6.9%
2022	3.1%	1.5%	0.0%	-1.5%	-2.9%	-4.4%	2.9%	7.9%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	5.1%	2.5%	0.0%	-2.4%	-4.7%	-6.9%	4.8%	13.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

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

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ALBERTA - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	0	0	0	0	0	0	0	0
2014	1,039	1,037	1,034	1,032	1,030	1,027	1,039	1,046
2015	104	103	102	102	101	101	103	105
2016	625	621	617	614	610	606	624	636
2017	91	90	89	88	88	87	91	93
2018	1,147	1,135	1,124	1,113	1,102	1,092	1,145	1,180
2019	1,676	1,658	1,640	1,622	1,605	1,589	1,674	1,730
2020	1,479	1,461	1,444	1,427	1,411	1,395	1,477	1,531
2021	1,220	1,205	1,190	1,176	1,162	1,148	1,219	1,266
2022	2,025	2,000	1,976	1,953	1,930	1,908	2,022	2,098
2023	-	-	-	-	-	-	-	-
Total	9,404	9,310	9,218	9,128	9,040	8,954	9,393	9,684
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	186	92	-	(90)	(178)	(264)	175	466
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.4%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.4%	1.0%
2014	0.5%	0.2%	0.0%	-0.2%	-0.4%	-0.7%	0.4%	1.1%
2015	1.0%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.9%	2.5%
2016	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	1.1%	3.0%
2017	1.8%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	1.7%	4.6%
2018	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	1.9%	5.0%
2019	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	2.1%	5.5%
2020	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.3%	6.0%
2021	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	2.4%	6.3%
2022	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.3%	6.2%
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%	1.9%	5.1%
	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.

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NEWFOUNDLAND AND LABRADOR - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	28	28	27	27	26	25	28	30
2008	95	93	91	88	86	85	95	102
2009	83	81	79	77	75	74	83	90
2010	0	0	0	0	0	0	0	0
2011	17	17	16	16	16	15	17	19
2012	23	23	23	23	23	22	23	24
2013	684	679	674	669	664	660	683	699
2014	415	412	408	404	401	397	415	427
2015	1,183	1,170	1,157	1,144	1,132	1,120	1,182	1,223
2016	2,357	2,335	2,313	2,292	2,271	2,251	2,355	2,424
2017	861	854	848	842	836	830	860	881
2018	3,485	3,452	3,421	3,390	3,360	3,330	3,481	3,581
2019	4,056	4,013	3,971	3,929	3,889	3,850	4,051	4,185
2020	5,728	5,665	5,604	5,544	5,486	5,429	5,720	5,915
2021	8,905	8,807	8,712	8,618	8,527	8,439	8,893	9,198
2022	13,437	13,274	13,116	12,962	12,812	12,666	13,417	13,922
2023	-	-	-	-	-	-	-	-
Total	41,358	40,903	40,459	40,027	39,604	39,192	41,303	42,718
	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	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	899	444	-	(433)	(855)	(1,267)	844	2,259
	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	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	4.5%	2.2%	0.0%	-2.2%	-4.2%	-6.3%	4.3%	11.6%
2008	4.8%	2.3%	0.0%	-2.3%	-4.4%	-6.6%	4.5%	12.2%
2009	5.3%	2.6%	0.0%	-2.5%	-4.9%	-7.1%	4.9%	13.5%
2010	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	1.6%	4.2%
2011	6.2%	3.0%	0.0%	-2.9%	-5.6%	-8.3%	5.8%	16.0%
2012	1.4%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	1.3%	3.6%
2013	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.4%	3.8%
2014	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.6%	1.7%	4.6%
2015	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	2.1%	5.7%
2016	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	1.8%	4.8%
2017	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	1.4%	3.8%
2018	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	1.8%	4.7%
2019	2.2%	1.1%	0.0%	-1.0%	-2.1%	-3.0%	2.0%	5.4%
2020	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	2.1%	5.5%
2021	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	2.1%	5.6%
2022	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.3%	6.1%
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%	-3.1%	2.1%	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-1

Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	25	24	24	24	24	23	25	26
2012	63	63	63	63	62	62	63	64
2013	24	24	24	24	24	24	24	25
2014	245	244	242	241	239	238	245	250
2015	303	302	300	298	297	295	303	309
2016	1,122	1,113	1,105	1,097	1,090	1,082	1,121	1,146
2017	904	897	890	884	877	870	904	925
2018	1,643	1,629	1,615	1,602	1,588	1,575	1,641	1,685
2019	2,056	2,037	2,018	1,999	1,980	1,962	2,054	2,114
2020	2,716	2,684	2,653	2,622	2,592	2,563	2,712	2,811
2021	4,780	4,710	4,642	4,575	4,511	4,447	4,772	4,989
2022	5,604	5,516	5,431	5,347	5,267	5,188	5,593	5,868
2023	-	-	-	-	-	-	-	-
Total	19,487	19,244	19,007	18,776	18,551	18,330	19,457	20,210
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	480	237	-	(231)	(457)	(677)	450	1,203
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.3%	6.0%
2012	0.9%	0.4%	0.0%	-0.4%	-0.8%	-1.2%	0.8%	2.1%
2013	0.9%	0.5%	0.0%	-0.4%	-0.9%	-1.3%	0.9%	2.3%
2014	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.2%	3.2%
2015	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.1%	2.9%
2016	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.4%	3.6%
2017	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	1.5%	3.9%
2018	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	1.6%	4.3%
2019	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	1.8%	4.8%
2020	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.2%	6.0%
2021	3.0%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	2.8%	7.5%
2022	3.2%	1.6%	0.0%	-1.5%	-3.0%	-4.5%	3.0%	8.1%
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%	-3.6%	2.4%	6.3%
	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.

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NOVA SCOTIA - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	260	259	258	257	256	255	260	263
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	133	132	131	131	130	129	133	136
2014	120	119	117	116	114	113	120	124
2015	107	106	105	104	104	103	107	109
2016	189	188	187	186	185	184	189	193
2017	381	379	376	373	371	368	381	389
2018	1,385	1,375	1,365	1,356	1,346	1,337	1,384	1,414
2019	3,007	2,982	2,957	2,933	2,909	2,886	3,004	3,082
2020	3,701	3,665	3,630	3,595	3,562	3,529	3,696	3,807
2021	4,347	4,299	4,252	4,206	4,160	4,116	4,342	4,491
2022	8,789	8,685	8,582	8,483	8,386	8,291	8,777	9,101
2023	-	-	-	-	-	-	-	-
Total	22,421	22,189	21,962	21,740	21,524	21,311	22,393	23,109
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	459	227	-	(222)	(439)	(651)	431	1,147
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.7%	0.4%	0.0%	-0.4%	-0.7%	-1.1%	0.7%	1.8%
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%	1.2%	3.3%
2014	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	2.3%	6.0%
2015	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	1.4%	3.8%
2016	1.1%	0.5%	0.0%	-0.5%	-1.1%	-1.6%	1.0%	2.8%
2017	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.4%	3.6%
2018	1.4%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.4%	3.6%
2019	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	1.6%	4.2%
2020	2.0%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	1.8%	4.9%
2021	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	2.1%	5.6%
2022	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.3%	6.0%
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%	2.0%	5.2%
	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.

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PRINCE EDWARD ISLAND - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	0	0	0	0	0	0	0	0
2015	-	-	-	-	-	-	-	-
2016	298	296	295	294	292	291	298	302
2017	477	473	469	465	461	457	477	490
2018	115	114	114	113	112	112	115	118
2019	518	514	510	506	502	499	517	529
2020	291	288	286	283	280	278	291	300
2021	904	893	882	872	862	852	902	936
2022	1,129	1,113	1,098	1,083	1,068	1,053	1,127	1,177
2023	-	-	-	-	-	-	-	-
Total	3,732	3,692	3,653	3,615	3,577	3,541	3,727	3,851
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	79	39	-	(38)	(76)	(112)	74	198
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	5.7%	2.8%	0.0%	-2.7%	-5.3%	-7.7%	5.4%	14.8%
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%	0.9%	2.5%
2017	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.6%	1.7%	4.5%
2018	1.3%	0.7%	0.0%	-0.6%	-1.3%	-1.9%	1.3%	3.3%
2019	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	1.4%	3.8%
2020	1.9%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	1.8%	4.8%
2021	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.3%	6.1%
2022	2.9%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	2.7%	7.2%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.2%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	2.0%	5.4%
	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.

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YUKON - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
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	402	399	395	391	388	384	402	413
2018	3	3	3	3	3	3	3	4
2019	8	8	7	7	7	7	8	8
2020	122	120	119	118	116	115	122	126
2021	40	39	39	38	38	37	40	42
2022	93	92	91	90	88	87	93	97
2023	-	-	-	-	-	-	-	-
Total	667	659	653	646	639	633	666	687
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	14	7	-	(7)	(13)	(20)	13	35
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.4%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.4%	1.0%
2014	0.5%	0.2%	0.0%	-0.2%	-0.5%	-0.7%	0.5%	1.2%
2015	0.9%	0.5%	0.0%	-0.4%	-0.9%	-1.3%	0.9%	2.2%
2016	1.0%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.9%	2.5%
2017	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	1.8%	4.7%
2018	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	1.9%	5.0%
2019	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	2.0%	5.4%
2020	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	2.3%	6.1%
2021	2.8%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	2.6%	7.1%
2022	2.6%	1.3%	0.0%	-1.2%	-2.5%	-3.6%	2.4%	6.5%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.1%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	2.0%	5.3%
	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.

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NORTHWEST TERRITORIES - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
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	6	6	6	6	6	6	6	6
2018	20	19	19	19	19	19	20	20
2019	43	42	42	42	41	41	43	44
2020	143	141	139	138	136	135	143	148
2021	435	429	424	418	413	408	434	451
2022	771	762	753	745	736	728	770	798
2023	-	-	-	-	-	-	-	-
Total	1,421	1,404	1,387	1,371	1,355	1,340	1,418	1,471
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	34	17	-	(16)	(32)	(47)	32	85
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.4%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.4%	1.0%
2014	0.5%	0.3%	0.0%	-0.3%	-0.5%	-0.8%	0.5%	1.3%
2015	1.0%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.9%	2.5%
2016	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.1%	2.8%
2017	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	1.6%	4.3%
2018	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	1.9%	5.0%
2019	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	2.0%	5.4%
2020	2.3%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	2.2%	5.8%
2021	2.6%	1.3%	0.0%	-1.2%	-2.5%	-3.7%	2.4%	6.5%
2022	2.4%	1.2%	0.0%	-1.1%	-2.3%	-3.3%	2.2%	6.0%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.3%	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.

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NUNAVUT - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0
2018	1	1	1	1	1	1	1	1
2019	1	1	1	1	1	1	1	1
2020	4	3	3	3	3	3	4	4
2021	16	15	15	15	15	15	16	16
2022	32	32	31	31	31	30	32	33
2023	-	-	-	-	-	-	-	-
Total	54	53	52	52	51	51	54	56
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	1	1	-	(1)	(1)	(2)	1	3
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	1.1%	0.6%	0.0%	-0.6%	-1.1%	-1.6%	1.1%	2.8%
2017	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	1.6%	4.3%
2018	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	1.9%	5.0%
2019	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	2.0%	5.5%
2020	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.2%	6.0%
2021	2.5%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.3%	6.2%
2022	2.6%	1.3%	0.0%	-1.2%	-2.5%	-3.6%	2.4%	6.5%
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%	2.4%	6.3%
	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.

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ONTARIO – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	85	82	80	78	76	74	84	92
2010	156	152	147	143	140	136	155	169
2011	753	731	709	689	669	651	751	823
2012	28	27	26	26	25	24	28	31
2013	1,058	1,048	1,040	1,031	1,023	1,015	1,056	1,086
2014	372	370	368	365	363	361	372	379
2015	1,413	1,403	1,394	1,385	1,377	1,368	1,411	1,440
2016	2,050	2,037	2,024	2,012	1,999	1,987	2,049	2,089
2017	3,872	3,847	3,821	3,796	3,772	3,748	3,869	3,948
2018	10,752	10,673	10,595	10,519	10,444	10,370	10,743	10,985
2019	18,904	18,725	18,549	18,377	18,208	18,042	18,883	19,434
2020	16,664	16,467	16,275	16,086	15,902	15,722	16,640	17,248
2021	34,545	34,059	33,585	33,123	32,672	32,232	34,486	35,995
2022	55,864	55,042	54,242	53,464	52,707	51,970	55,764	58,330
2023	-	-	-	-	-	-	-	-
Total	146,517	144,663	142,857	141,095	139,377	137,701	146,292	152,050
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	3,660	1,807	-	(1,762)	(3,480)	(5,156)	3,435	9,193
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	5.5%	2.7%	0.0%	-2.6%	-5.1%	-7.4%	5.1%	14.1%
2010	5.7%	2.8%	0.0%	-2.7%	-5.3%	-7.7%	5.4%	14.7%
2011	6.2%	3.0%	0.0%	-2.9%	-5.6%	-8.3%	5.8%	16.0%
2012	6.6%	3.2%	0.0%	-3.1%	-6.0%	-8.8%	6.2%	17.3%
2013	1.7%	0.9%	0.0%	-0.8%	-1.6%	-2.4%	1.6%	4.5%
2014	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.2%	3.1%
2015	1.3%	0.6%	0.0%	-0.6%	-1.3%	-1.9%	1.2%	3.3%
2016	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.2%	3.2%
2017	1.3%	0.7%	0.0%	-0.7%	-1.3%	-1.9%	1.3%	3.3%
2018	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.4%	3.7%
2019	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	1.8%	4.8%
2020	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.2%	6.0%
2021	2.9%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	2.7%	7.2%
2022	3.0%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	2.8%	7.5%
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%	2.4%	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-2

Interest Rate Sensitivity (\$'000s)

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

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ALBERTA – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	1	1	1	1	1	2	2
2013	1,332	1,315	1,299	1,283	1,267	1,252	1,330	1,381
2014	43	42	42	41	41	41	43	44
2015	1,148	1,141	1,134	1,127	1,121	1,115	1,147	1,169
2016	806	801	796	791	787	783	805	820
2017	2,888	2,871	2,853	2,836	2,820	2,803	2,886	2,940
2018	8,982	8,915	8,849	8,784	8,721	8,658	8,974	9,180
2019	16,723	16,582	16,444	16,309	16,177	16,047	16,706	17,139
2020	23,455	23,211	22,973	22,739	22,510	22,286	23,425	24,176
2021	39,333	38,848	38,374	37,910	37,457	37,014	39,274	40,775
2022	61,507	60,718	59,949	59,198	58,467	57,753	61,412	63,864
2023	-	-	-	-	-	-	-	-
Total	156,218	154,445	152,714	151,022	149,369	147,753	156,003	161,489
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	3,504	1,731	-	(1,692)	(3,345)	(4,960)	3,289	8,776
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	2.1%	5.4%
2013	2.5%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	2.4%	6.3%
2014	2.0%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	1.8%	5.0%
2015	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	1.1%	3.0%
2016	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.1%	3.0%
2017	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.1%	3.0%
2018	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.2%	1.4%	3.7%
2019	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	1.6%	4.2%
2020	2.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	2.0%	5.2%
2021	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	2.3%	6.3%
2022	2.6%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	2.4%	6.5%
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%	2.2%	5.7%
	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.

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NEWFOUNDLAND AND LABRADOR – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	163	162	161	160	159	158	163	166
2016	-	-	-	-	-	-	-	-
2017	544	541	537	534	531	527	544	554
2018	1,064	1,058	1,053	1,047	1,041	1,036	1,064	1,082
2019	1,045	1,039	1,032	1,025	1,019	1,013	1,045	1,066
2020	1,546	1,535	1,524	1,513	1,503	1,493	1,545	1,579
2021	3,579	3,549	3,519	3,489	3,461	3,432	3,575	3,669
2022	5,177	5,125	5,074	5,023	4,974	4,926	5,171	5,332
2023	-	-	-	-	-	-	-	-
Total	13,119	13,008	12,899	12,792	12,687	12,584	13,105	13,448
	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	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	220	109	-	(107)	(212)	(314)	207	549
	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	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	1.3%	0.7%	0.0%	-0.6%	-1.2%	-1.8%	1.3%	3.5%
2016	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.2%	3.2%
2018	1.1%	0.6%	0.0%	-0.5%	-1.1%	-1.6%	1.0%	2.8%
2019	1.3%	0.6%	0.0%	-0.6%	-1.3%	-1.9%	1.2%	3.3%
2020	1.4%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.4%	3.6%
2021	1.7%	0.8%	0.0%	-0.8%	-1.7%	-2.5%	1.6%	4.3%
2022	2.0%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	1.9%	5.1%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	1.6%	4.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	100	99	97	95	93	91	100	106
2011	0	0	0	0	0	0	0	0
2012	396	391	385	380	374	369	396	413
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	761	754	747	740	734	728	760	783
2017	329	326	322	318	315	311	329	341
2018	1,248	1,236	1,224	1,212	1,201	1,190	1,247	1,284
2019	3,786	3,751	3,717	3,683	3,650	3,619	3,782	3,892
2020	3,479	3,438	3,397	3,358	3,319	3,282	3,474	3,603
2021	5,300	5,224	5,151	5,079	5,010	4,942	5,291	5,526
2022	7,960	7,841	7,726	7,614	7,505	7,399	7,945	8,317
2023	-	-	-	-	-	-	-	-
Total	23,360	23,059	22,765	22,480	22,202	21,931	23,324	24,266
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	595	293	-	(285)	(563)	(834)	559	1,501
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	3.9%	1.9%	0.0%	-1.8%	-3.6%	-5.4%	3.6%	9.7%
2011	4.1%	2.0%	0.0%	-1.9%	-3.8%	-5.7%	3.8%	10.4%
2012	2.9%	1.4%	0.0%	-1.4%	-2.8%	-4.1%	2.7%	7.3%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	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%	-1.8%	-2.6%	1.8%	4.8%
2017	2.4%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	2.2%	6.0%
2018	2.0%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	1.8%	4.9%
2019	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	1.8%	4.7%
2020	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.3%	6.1%
2021	2.9%	1.4%	0.0%	-1.4%	-2.7%	-4.1%	2.7%	7.3%
2022	3.0%	1.5%	0.0%	-1.4%	-2.9%	-4.2%	2.8%	7.7%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.6%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	2.5%	6.6%
	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.

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NOVA SCOTIA – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	347	342	338	333	328	324	347	362
2014	89	87	86	84	83	82	89	93
2015	22	22	21	21	20	20	22	23
2016	355	351	348	344	341	338	355	366
2017	1,318	1,310	1,303	1,296	1,288	1,281	1,317	1,340
2018	1,918	1,905	1,892	1,879	1,867	1,855	1,916	1,956
2019	2,499	2,475	2,452	2,429	2,407	2,385	2,496	2,570
2020	4,541	4,494	4,448	4,403	4,359	4,316	4,535	4,679
2021	8,816	8,711	8,609	8,509	8,411	8,316	8,803	9,127
2022	12,412	12,257	12,105	11,957	11,812	11,671	12,393	12,877
2023	-	-	-	-	-	-	-	-
Total	32,317	31,955	31,601	31,255	30,918	30,588	32,273	33,394
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	716	354	-	(346)	(683)	(1,014)	672	1,793
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	2.9%	1.4%	0.0%	-1.4%	-2.8%	-4.1%	2.7%	7.3%
2014	3.4%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	3.2%	8.5%
2015	3.7%	1.8%	0.0%	-1.8%	-3.5%	-5.1%	3.5%	9.3%
2016	2.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	2.0%	5.3%
2017	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.1%	2.9%
2018	1.4%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	1.3%	3.4%
2019	1.9%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	1.8%	4.8%
2020	2.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	2.0%	5.2%
2021	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.3%	6.0%
2022	2.5%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	2.4%	6.4%
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%	2.1%	5.7%
	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.

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PRINCE EDWARD ISLAND – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	304	296	290	283	277	271	303	325
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	21	20	20	20	19	19	21	22
2016	845	818	792	767	744	722	841	929
2017	5	5	5	5	5	5	5	5
2018	29	29	28	28	28	28	29	30
2019	217	215	214	212	210	208	217	223
2020	504	498	492	487	482	476	503	522
2021	580	575	570	565	560	555	580	596
2022	1,184	1,173	1,162	1,151	1,141	1,131	1,183	1,218
2023	-	-	-	-	-	-	-	-
Total	3,688	3,629	3,572	3,517	3,465	3,414	3,681	3,870
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	116	57	-	(55)	(108)	(158)	109	298
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	4.8%	2.4%	0.0%	-2.3%	-4.5%	-6.6%	4.5%	12.3%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	4.1%	2.0%	0.0%	-1.9%	-3.8%	-5.7%	3.8%	10.3%
2016	6.7%	3.3%	0.0%	-3.1%	-6.1%	-8.9%	6.3%	17.4%
2017	2.4%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	2.3%	6.4%
2018	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	1.6%	4.4%
2019	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	1.7%	4.5%
2020	2.3%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	2.2%	6.0%
2021	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.6%	1.7%	4.6%
2022	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	1.8%	4.8%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	3.3%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	3.0%	8.3%
	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.

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YUKON – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
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	6
2018	113	112	111	110	110	109	113	116
2019	46	45	45	44	44	43	46	48
2020	270	267	265	262	260	257	270	278
2021	256	253	250	247	244	241	256	266
2022	569	564	558	553	548	543	569	586
2023	-	-	-	-	-	-	-	-
Total	1,262	1,249	1,237	1,225	1,213	1,201	1,261	1,300
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	25	13	-	(12)	(24)	(36)	24	64
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	1.1%	0.5%	0.0%	-0.5%	-1.0%	-1.6%	1.0%	2.7%
2016	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.1%	2.9%
2017	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.2%	3.0%
2018	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	1.4%	3.8%
2019	2.7%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	2.5%	6.8%
2020	1.9%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	1.8%	4.9%
2021	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	2.3%	6.2%
2022	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	1.9%	5.0%
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%	1.9%	5.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

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

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NORTHWEST TERRITORIES – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	0	0	0	0	0	0	0	0
2016	1	1	1	1	1	1	1	2
2017	4	4	4	4	4	4	4	4
2018	12	12	11	11	11	11	12	12
2019	154	153	152	151	150	149	154	158
2020	67	67	66	66	65	64	67	69
2021	213	211	208	205	203	201	213	221
2022	294	291	287	284	281	277	294	305
2023	-	-	-	-	-	-	-	-
Total	747	739	731	724	716	709	746	771
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	16	8	-	(8)	(15)	(23)	15	40
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	1.1%	0.5%	0.0%	-0.5%	-1.0%	-1.6%	1.0%	2.7%
2016	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.1%	2.9%
2017	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.2%	3.0%
2018	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.4%	3.6%
2019	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.4%	3.7%
2020	1.9%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	1.8%	4.8%
2021	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	2.3%	6.2%
2022	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.3%	6.1%
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%	-3.1%	2.1%	5.5%
	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.

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NUNAVUT – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	57	57	57	56	56	56	57	58
2016	1	1	1	1	1	1	1	1
2017	4	4	4	4	4	4	4	4
2018	9	9	9	9	9	9	9	10
2019	20	20	20	19	19	19	20	20
2020	37	36	36	35	35	35	36	38
2021	115	114	112	111	109	108	115	120
2022	182	180	177	175	172	170	182	190
2023	-	-	-	-	-	-	-	-
Total	426	421	416	411	406	402	425	441
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	10	5	-	(5)	(10)	(14)	9	25
	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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.2%	3.1%
2016	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.1%	2.9%
2017	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.2%	3.0%
2018	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.4%	3.6%
2019	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	1.5%	3.9%
2020	2.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	2.0%	5.2%
2021	2.6%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	2.5%	6.6%
2022	2.9%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	2.7%	7.2%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.3%	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-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							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	55,801	53,602	51,508	49,514	47,615	45,806	55,531	62,677
2008	236	230	225	220	214	210	235	253
2009	437	431	426	421	416	411	436	454
2010	289	282	275	269	262	256	288	311
2011	1,764	1,711	1,659	1,610	1,563	1,518	1,758	1,933
2012	835	820	806	793	780	767	833	878
2013	3,984	3,938	3,894	3,851	3,809	3,768	3,979	4,124
2014	3,976	3,948	3,922	3,896	3,871	3,846	3,972	4,057
2015	4,580	4,545	4,510	4,476	4,443	4,411	4,576	4,686
2016	10,602	10,495	10,392	10,291	10,194	10,099	10,589	10,925
2017	13,128	13,035	12,944	12,855	12,767	12,681	13,117	13,404
2018	35,261	34,987	34,719	34,455	34,197	33,944	35,228	36,071
2019	63,497	62,913	62,341	61,781	61,232	60,695	63,426	65,228
2020	77,171	76,322	75,492	74,681	73,887	73,111	77,069	79,693
2021	130,715	129,036	127,398	125,800	124,240	122,716	130,512	135,721
2022	200,360	197,634	194,980	192,397	189,880	187,429	200,029	208,522
2023	-	-	-	-	-	-	-	-
Total	602,638	593,931	585,491	577,308	569,371	561,668	601,578	628,935

curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption
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AY	Dollar Impact Relative to Valuation Assumption							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
Total	17,146	8,439	-	(8,183)	(16,121)	(23,824)	16,087	43,444

curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption
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AY	Percentage Impact Relative to Valuation Assumption							
	2.27%	2.77%	3.27%	3.77%	4.27%	4.77%	2.33%	0.85%
2007 & prior	8.3%	4.1%	0.0%	-3.9%	-7.6%	-11.1%	7.8%	21.7%
2008	4.9%	2.4%	0.0%	-2.3%	-4.6%	-6.7%	4.6%	12.6%
2009	2.6%	1.3%	0.0%	-1.2%	-2.4%	-3.5%	2.4%	6.5%
2010	5.1%	2.5%	0.0%	-2.4%	-4.7%	-6.9%	4.8%	13.1%
2011	6.4%	3.1%	0.0%	-3.0%	-5.8%	-8.5%	6.0%	16.5%
2012	3.5%	1.7%	0.0%	-1.7%	-3.3%	-4.9%	3.3%	8.9%
2013	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	2.2%	5.9%
2014	1.4%	0.7%	0.0%	-0.7%	-1.3%	-1.9%	1.3%	3.4%
2015	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	1.5%	3.9%
2016	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	1.9%	5.1%
2017	1.4%	0.7%	0.0%	-0.7%	-1.4%	-2.0%	1.3%	3.5%
2018	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	1.5%	3.9%
2019	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	1.7%	4.6%
2020	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	2.1%	5.6%
2021	2.6%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	2.4%	6.5%
2022	2.8%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	2.6%	6.9%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.9%	1.4%	0.0%	-1.4%	-2.8%	-4.1%	2.7%	7.4%

curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption
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EXHIBIT G-1

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

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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	14,065	(393)	423	(4,640)	(4,610)	(32.8%)	9,455
	2013	5	(1)	12	(25)	(14)	(280.0%)	(9)
	2014	133	(4)	95	(7)	84	63.2%	217
	2015	(2)	-	15	(1)	14	(700.0%)	12
	2016	130	(2)	226	(28)	196	150.8%	326
	2017	617	(24)	210	(488)	(302)	(48.9%)	315
	2018	1,632	(81)	98	(246)	(229)	(14.0%)	1,403
	2019	5,082	(376)	(306)	(45)	(727)	(14.3%)	4,355
	2020	8,375	(893)	757	(793)	(929)	(11.1%)	7,446
	2021	13,309	(1,401)	703	(1,536)	(2,234)	(16.8%)	11,075
	2022	8,885	3,060	734	845	4,639	52.2%	13,524
Private Passenger Total		52,231	(115)	2,967	(6,964)	(4,112)	(7.9%)	48,119
Non Private Passenger	prior	10	(1)	47	(53)	(7)	(70.0%)	3
	2013	198	(8)	6	(91)	(93)	(47.0%)	105
	2014	35	(1)	(28)	(40)	(69)	(197.1%)	(34)
	2015	802	(52)	113	(700)	(639)	(79.7%)	163
	2016	332	(15)	(580)	(125)	(720)	(216.9%)	(388)
	2017	682	(42)	137	(219)	(124)	(18.2%)	558
	2018	1,926	22	(1,981)	1,195	(764)	(39.7%)	1,162
	2019	2,568	(96)	(691)	3,583	2,796	108.9%	5,364
	2020	14,185	(2,511)	1,424	(2,234)	(3,321)	(23.4%)	10,864
	2021	32,005	(5,572)	3,128	(3,240)	(5,684)	(17.8%)	26,321
	2022	19,232	8,037	3,355	2,926	14,318	74.4%	33,550
Non Private Passenger Total		71,975	(239)	4,930	1,002	5,693	7.9%	77,668
Grand Total		124,206	(354)	7,897	(5,962)	1,581	1.3%	125,787

EXHIBIT G-1

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

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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	94	(11)	11	(16)	(16)	(17.0%)	78
	2013	4	-	-	-	-	-	4
	2014	160	(14)	(86)	(22)	(122)	(76.3%)	38
	2015	5	1	(7)	13	7	140.0%	12
	2016	92	(8)	(98)	(47)	(153)	(166.3%)	(61)
	2017	45	(6)	6	(2)	(2)	(4.4%)	43
	2018	187	(23)	(97)	(40)	(160)	(85.6%)	27
	2019	403	(43)	(175)	3	(215)	(53.3%)	188
	2020	629	(107)	(7)	(174)	(288)	(45.8%)	341
	2021	1,007	(170)	195	(287)	(262)	(26.0%)	745
	2022	750	363	(387)	(150)	(174)	(23.2%)	576
Private Passenger Total		3,376	(18)	(645)	(722)	(1,385)	(41.0%)	1,991
Non Private Passenger	prior	(56)	9	(9)	-	-	-	(56)
	2013	83	(3)	3	(36)	(36)	(43.4%)	47
	2014	44	(5)	12	(65)	(58)	(131.8%)	(14)
	2015	273	(13)	16	(141)	(138)	(50.5%)	135
	2016	477	(33)	45	(228)	(216)	(45.3%)	261
	2017	984	(40)	(561)	358	(243)	(24.7%)	741
	2018	3,241	(676)	897	(1,049)	(828)	(25.5%)	2,413
	2019	7,274	(461)	970	(1,848)	(1,339)	(18.4%)	5,935
	2020	14,939	(1,024)	822	(2,385)	(2,587)	(17.3%)	12,352
	2021	26,638	(1,788)	412	(2,874)	(4,250)	(16.0%)	22,388
	2022	22,477	1,631	15,263	(3,607)	13,287	59.1%	35,764
Non Private Passenger Total		76,374	(2,403)	17,870	(11,875)	3,592	4.7%	79,966
Grand Total		79,750	(2,421)	17,225	(12,597)	2,207	2.8%	81,957

EXHIBIT G-1

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

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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	(6)	4	(7)	(11)	(14)	233.3%	(20)
	2013	(27)	8	(9)	64	63	(233.3%)	36
	2014	95	(11)	15	(83)	(79)	(83.2%)	16
	2015	(39)	(4)	200	(129)	67	(171.8%)	28
	2016	177	(15)	12	(72)	(75)	(42.4%)	102
	2017	66	(6)	13	(15)	(8)	(12.1%)	58
	2018	159	(10)	2	(114)	(122)	(76.7%)	37
	2019	540	(66)	(134)	(47)	(247)	(45.7%)	293
	2020	1,896	(351)	275	(821)	(897)	(47.3%)	999
	2021	4,740	(916)	453	(1,335)	(1,798)	(37.9%)	2,942
	2022	4,178	2,283	56	(393)	1,946	46.6%	6,124
Private Passenger Total		11,779	916	876	(2,956)	(1,164)	(9.9%)	10,615
Non Private Passenger	prior	5	(3)	3	-	-	-	5
	2013	(3)	1	(1)	-	-	-	(3)
	2014	-	-	-	-	-	-	-
	2015	21	24	(74)	(4)	(54)	(257.1%)	(33)
	2016	11	(3)	3	-	-	-	11
	2017	17	19	(126)	22	(85)	(500.0%)	(68)
	2018	99	(9)	18	(22)	(13)	(13.1%)	86
	2019	166	251	(1,061)	(62)	(872)	(525.3%)	(706)
	2020	251	(84)	(83)	116	(51)	(20.3%)	200
	2021	1,125	(616)	638	(309)	(287)	(25.5%)	838
	2022	2,048	774	(12)	(385)	377	18.4%	2,425
Non Private Passenger Total		3,740	354	(695)	(644)	(985)	(26.3%)	2,755
Grand Total		15,519	1,270	181	(3,600)	(2,149)	(13.8%)	13,370

EXHIBIT G-1

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

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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	52	(3)	3	(1)	(1)	(1.9%)	51
	2013	22	(1)	1	(16)	(16)	(72.7%)	6
	2014	9	(1)	(7)	66	58	644.4%	67
	2015	95	(6)	6	(30)	(30)	(31.6%)	65
	2016	267	(16)	(107)	(89)	(212)	(79.4%)	55
	2017	274	(16)	(355)	185	(186)	(67.9%)	88
	2018	566	(32)	(34)	50	(16)	(2.8%)	550
	2019	994	(54)	23	(55)	(86)	(8.7%)	908
	2020	1,978	(123)	13	(151)	(261)	(13.2%)	1,717
	2021	2,585	(192)	340	243	391	15.1%	2,976
	2022	2,017	507	645	(194)	958	47.5%	2,975
Private Passenger Total		8,859	63	528	8	599	6.8%	9,458
Non Private Passenger	prior	5	-	-	(15)	(15)	(300.0%)	(10)
	2013	1	-	-	-	-	-	1
	2014	2	-	-	-	-	-	2
	2015	(3)	-	-	-	-	-	(3)
	2016	132	(9)	9	(116)	(116)	(87.9%)	16
	2017	89	(8)	8	(37)	(37)	(41.6%)	52
	2018	121	(3)	(131)	103	(31)	(25.6%)	90
	2019	841	(36)	(16)	(195)	(247)	(29.4%)	594
	2020	1,140	(61)	102	(247)	(206)	(18.1%)	934
	2021	4,014	(376)	357	(420)	(439)	(10.9%)	3,575
	2022	2,374	708	538	54	1,300	54.8%	3,674
Non Private Passenger Total		8,716	215	867	(873)	209	2.4%	8,925
Grand Total		17,575	278	1,395	(865)	808	4.6%	18,383

EXHIBIT G-1

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

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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	69	(3)	19	(3)	13	18.8%	82
	2013	15	-	-	(2)	(2)	(13.3%)	13
	2014	9	2	(14)	5	(7)	(77.8%)	2
	2015	13	-	3	(3)	-	-	13
	2016	21	(2)	(2)	(3)	(7)	(33.3%)	14
	2017	(9)	6	(6)	55	55	(611.1%)	46
	2018	209	(12)	15	(73)	(70)	(33.5%)	139
	2019	640	(49)	(49)	50	(48)	(7.5%)	592
	2020	1,222	(203)	(132)	191	(144)	(11.8%)	1,078
	2021	3,322	(616)	361	(815)	(1,070)	(32.2%)	2,252
	2022	2,828	1,442	689	(717)	1,414	50.0%	4,242
Private Passenger Total		8,339	565	884	(1,315)	134	1.6%	8,473
Non Private Passenger	prior	(10)	-	-	-	-	-	(10)
	2013	13	-	-	(10)	(10)	(76.9%)	3
	2014	(1)	-	20	-	20	(2,000.0%)	19
	2015	4	-	-	(1)	(1)	(25.0%)	3
	2016	50	(2)	1	(19)	(20)	(40.0%)	30
	2017	34	-	(208)	81	(127)	(373.5%)	(93)
	2018	158	(3)	(12)	68	53	33.5%	211
	2019	556	(56)	(132)	41	(147)	(26.4%)	409
	2020	2,123	(295)	328	38	71	3.3%	2,194
	2021	4,834	(614)	285	389	60	1.2%	4,894
	2022	5,280	1,054	767	(649)	1,172	22.2%	6,452
Non Private Passenger Total		13,041	84	1,049	(62)	1,071	8.2%	14,112
Grand Total		21,380	649	1,933	(1,377)	1,205	5.6%	22,585

EXHIBIT G-1

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

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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	29	-	(5)	(14)	(19)	(65.5%)	10
	2017	65	(3)	8	(37)	(32)	(49.2%)	33
	2018	40	-	-	(11)	(11)	(27.5%)	29
	2019	80	2	(31)	41	12	15.0%	92
	2020	299	(13)	13	(148)	(148)	(49.5%)	151
	2021	672	(31)	51	5	25	3.7%	697
	2022	400	4	265	(42)	227	56.8%	627
Private Passenger Total		1,576	(41)	301	(206)	54	3.4%	1,630
Non Private Passenger	prior	(3)	1	(1)	(15)	(15)	500.0%	(18)
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	1	-	(1)	(1)	(2)	(200.0%)	(1)
	2016	(46)	329	(729)	305	(95)	206.5%	(141)
	2017	10	(8)	8	(3)	(3)	(30.0%)	7
	2018	7	(5)	5	10	10	142.9%	17
	2019	48	(50)	39	(25)	(36)	(75.0%)	12
	2020	120	(54)	(7)	(10)	(71)	(59.2%)	49
	2021	419	(608)	750	(250)	(108)	(25.8%)	311
	2022	572	156	222	(135)	243	42.5%	815
Non Private Passenger Total		1,128	(239)	286	(124)	(77)	(6.8%)	1,051
Grand Total		2,704	(280)	587	(330)	(23)	(0.9%)	2,681

EXHIBIT G-1

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

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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	1	-	-	(1)	(1)	(100.0%)	-
	2015	1	-	-	-	-	-	1
	2016	1	-	-	(4)	(4)	(400.0%)	(3)
	2017	(67)	-	(11)	88	77	(114.9%)	10
	2018	6	-	-	(2)	(2)	(33.3%)	4
	2019	11	-	-	(2)	(2)	(18.2%)	9
	2020	31	-	(1)	(7)	(8)	(25.8%)	23
	2021	118	(10)	(5)	(49)	(64)	(54.2%)	54
	2022	45	25	8	(1)	32	71.1%	77
Private Passenger Total		152	15	(9)	22	28	18.4%	180
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	2	-	-	-	-	-	2
	2016	4	-	-	(2)	(2)	(50.0%)	2
	2017	12	-	-	(4)	(4)	(33.3%)	8
	2018	71	(5)	(1)	(50)	(56)	(78.9%)	15
	2019	36	-	6	(1)	5	13.9%	41
	2020	113	-	-	(25)	(25)	(22.1%)	88
	2021	520	(34)	38	(183)	(179)	(34.4%)	341
	2022	293	92	132	(70)	154	52.6%	447
Non Private Passenger Total		1,053	53	175	(335)	(107)	(10.2%)	946
Grand Total		1,205	68	166	(313)	(79)	(6.6%)	1,126

EXHIBIT G-1

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

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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)	-	-	-	-	-	(2)
	2013	2	-	-	-	-	-	2
	2014	4	-	-	(4)	(4)	(100.0%)	-
	2015	6	-	-	(5)	(5)	(83.3%)	1
	2016	6	-	-	(5)	(5)	(83.3%)	1
	2017	13	-	-	(4)	(4)	(30.8%)	9
	2018	29	-	-	(7)	(7)	(24.1%)	22
	2019	67	(5)	5	(15)	(15)	(22.4%)	52
	2020	299	(16)	20	(196)	(192)	(64.2%)	107
	2021	465	7	(12)	(36)	(41)	(8.8%)	424
	2022	130	(70)	252	7	189	145.4%	319
Private Passenger Total		1,019	(84)	265	(265)	(84)	(8.2%)	935
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	1	-	-	-	-	-	1
	2014	(1)	-	-	-	-	-	(1)
	2015	2	-	-	(2)	(2)	(100.0%)	-
	2016	6	-	-	(4)	(4)	(66.7%)	2
	2017	13	-	-	(7)	(7)	(53.8%)	6
	2018	31	-	-	(15)	(15)	(48.4%)	16
	2019	72	(6)	6	(32)	(32)	(44.4%)	40
	2020	125	(6)	27	(59)	(38)	(30.4%)	87
	2021	288	(23)	(292)	(115)	(430)	(149.3%)	(142)
	2022	72	17	80	(41)	56	77.8%	128
Non Private Passenger Total		612	(18)	(179)	(275)	(472)	(77.1%)	140
Grand Total		1,631	(102)	86	(540)	(556)	(34.1%)	1,075

EXHIBIT G-1

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

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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	(3)	3	-	-	-	18
	2013	1	-	-	-	-	-	1
	2014	-	-	-	-	-	-	-
	2015	1	-	-	-	-	-	1
	2016	-	-	-	-	-	-	-
	2017	-	-	-	-	-	-	-
	2018	1	-	-	-	-	-	1
	2019	2	-	-	(1)	(1)	(50.0%)	1
	2020	10	-	-	(6)	(6)	(60.0%)	4
	2021	46	(3)	17	(18)	(4)	(8.7%)	42
	2022	21	11	-	(9)	2	9.5%	23
Private Passenger Total		100	5	20	(34)	(9)	(9.0%)	91
Non Private Passenger	prior	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	6	-	-	(1)	(1)	(16.7%)	5
	2016	3	-	-	-	-	-	3
	2017	8	-	-	(2)	(2)	(25.0%)	6
	2018	18	-	-	(6)	(6)	(33.3%)	12
	2019	29	-	-	(6)	(6)	(20.7%)	23
	2020	53	(6)	6	(13)	(13)	(24.5%)	40
	2021	194	(8)	8	(74)	(74)	(38.1%)	120
	2022	86	42	16	2	60	69.8%	146
Non Private Passenger Total		397	28	30	(100)	(42)	(10.6%)	355
Grand Total		497	33	50	(134)	(51)	(10.3%)	446

EXHIBIT G-1

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

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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	14,289	(409)	452	(4,671)	(4,628)	(32.4%)	9,661
	2013	20	6	4	21	31	155.0%	51
	2014	411	(28)	3	(46)	(71)	(17.3%)	340
	2015	79	(9)	217	(155)	53	67.1%	132
	2016	723	(43)	26	(262)	(279)	(38.6%)	444
	2017	1,004	(49)	(135)	(218)	(402)	(40.0%)	602
	2018	2,829	(158)	(16)	(443)	(617)	(21.8%)	2,212
	2019	7,819	(591)	(667)	(71)	(1,329)	(17.0%)	6,490
	2020	14,739	(1,706)	938	(2,105)	(2,873)	(19.5%)	11,866
	2021	26,264	(3,332)	2,103	(3,828)	(5,057)	(19.3%)	21,207
	2022	19,254	7,625	2,262	(654)	9,233	48.0%	28,487
Private Passenger Total		87,431	1,306	5,187	(12,432)	(5,939)	(6.8%)	81,492
Non Private Passenger	prior	(43)	6	40	(83)	(37)	86.0%	(80)
	2013	293	(10)	8	(137)	(139)	(47.4%)	154
	2014	78	(6)	4	(105)	(107)	(137.2%)	(29)
	2015	1,108	(41)	54	(850)	(837)	(75.5%)	271
	2016	969	267	(1,251)	(189)	(1,173)	(121.1%)	(204)
	2017	1,849	(79)	(742)	189	(632)	(34.2%)	1,217
	2018	5,672	(679)	(1,205)	234	(1,650)	(29.1%)	4,022
	2019	11,590	(454)	(879)	1,455	122	1.1%	11,712
	2020	33,049	(4,041)	2,619	(4,819)	(6,241)	(18.9%)	26,808
	2021	70,037	(9,639)	5,324	(7,076)	(11,391)	(16.3%)	58,646
	2022	52,434	12,511	20,361	(1,905)	30,967	59.1%	83,401
Non Private Passenger Total		177,036	(2,165)	24,333	(13,286)	8,882	5.0%	185,918
Grand Total		264,467	(859)	29,520	(25,718)	2,943	1.1%	267,410

EXHIBIT G-2

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

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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	18,522	(555)	587	(518)	(486)	(2.6%)	18,036
	2013	4	-	11	-	11	275.0%	15
	2014	20	(1)	113	18	130	650.0%	150
	2015	(5)	-	15	-	15	(300.0%)	10
	2016	65	(3)	241	-	238	366.2%	303
	2017	513	(19)	207	(441)	(253)	(49.3%)	260
	2018	1,388	(71)	89	(177)	(159)	(11.5%)	1,229
	2019	4,298	(350)	(240)	317	(273)	(6.4%)	4,025
	2020	7,508	(862)	748	(454)	(568)	(7.6%)	6,940
	2021	11,882	(1,349)	684	(593)	(1,258)	(10.6%)	10,624
	2022	8,260	2,803	664	1,275	4,742	57.4%	13,002
Private Passenger Total		52,455	(407)	3,119	(573)	2,139	4.1%	54,594
Non Private Passenger	prior	(1)	-	44	-	44	(4,400.0%)	43
	2013	45	(2)	2	(35)	(35)	(77.8%)	10
	2014	2	-	(29)	(32)	(61)	(3,050.0%)	(59)
	2015	600	(42)	106	(628)	(564)	(94.0%)	36
	2016	125	(8)	(585)	(83)	(676)	(540.8%)	(551)
	2017	352	(25)	124	(149)	(50)	(14.2%)	302
	2018	1,251	46	(1,976)	1,265	(665)	(53.2%)	586
	2019	1,306	(49)	(734)	4,097	3,314	253.8%	4,620
	2020	12,757	(2,421)	1,492	(1,732)	(2,661)	(20.9%)	10,096
	2021	29,027	(5,372)	3,017	(1,377)	(3,732)	(12.9%)	25,295
	2022	17,864	7,378	3,238	3,744	14,360	80.4%	32,224
Non Private Passenger Total		63,328	(495)	4,699	5,070	9,274	14.6%	72,602
Grand Total		115,783	(902)	7,818	4,497	11,413	9.9%	127,196

EXHIBIT G-2

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

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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	57	(9)	9	(16)	(16)	(28.1%)	41
	2013	4	-	-	-	-	-	4
	2014	16	(3)	(97)	(14)	(114)	(712.5%)	(98)
	2015	(6)	1	(1)	13	13	(216.7%)	7
	2016	41	(6)	(100)	(37)	(143)	(348.8%)	(102)
	2017	38	(6)	6	-	-	-	38
	2018	121	(22)	(79)	(23)	(124)	(102.5%)	(3)
	2019	264	(40)	(178)	86	(132)	(50.0%)	132
	2020	511	(99)	(14)	(128)	(241)	(47.2%)	270
	2021	898	(164)	197	(240)	(207)	(23.1%)	691
	2022	687	342	(391)	(108)	(157)	(22.9%)	530
Private Passenger Total		2,631	(6)	(648)	(467)	(1,121)	(42.6%)	1,510
Non Private Passenger	prior	(79)	9	(9)	-	-	-	(79)
	2013	22	(1)	1	-	-	-	22
	2014	37	(3)	12	(61)	(52)	(140.5%)	(15)
	2015	172	(11)	13	(118)	(116)	(67.4%)	56
	2016	380	(26)	38	(200)	(188)	(49.5%)	192
	2017	722	(30)	(541)	376	(195)	(27.0%)	527
	2018	2,452	(631)	862	(833)	(602)	(24.6%)	1,850
	2019	5,616	(365)	1,054	(1,098)	(409)	(7.3%)	5,207
	2020	12,943	(905)	781	(1,760)	(1,884)	(14.6%)	11,059
	2021	23,786	(1,620)	365	(1,778)	(3,033)	(12.8%)	20,753
	2022	20,886	1,264	14,497	(2,302)	13,459	64.4%	34,345
Non Private Passenger Total		66,937	(2,319)	17,073	(7,774)	6,980	10.4%	73,917
Grand Total		69,568	(2,325)	16,425	(8,241)	5,859	8.4%	75,427

EXHIBIT G-2

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

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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	(7)	4	(7)	-	(3)	42.9%	(10)
	2013	(73)	12	(13)	71	70	(95.9%)	(3)
	2014	64	(10)	15	(71)	(66)	(103.1%)	(2)
	2015	(118)	2	196	(87)	111	(94.1%)	(7)
	2016	13	(2)	17	(21)	(6)	(46.2%)	7
	2017	(6)	-	16	-	16	(266.7%)	10
	2018	(58)	4	(9)	(41)	(46)	79.3%	(104)
	2019	303	(54)	(132)	45	(141)	(46.5%)	162
	2020	1,527	(327)	277	(653)	(703)	(46.0%)	824
	2021	4,205	(882)	433	(1,068)	(1,517)	(36.1%)	2,688
	2022	3,923	2,153	38	(173)	2,018	51.4%	5,941
Private Passenger Total		9,773	900	831	(1,998)	(267)	(2.7%)	9,506
Non Private Passenger	prior	5	(3)	3	-	-	-	5
	2013	(3)	1	(1)	-	-	-	(3)
	2014	-	-	-	-	-	-	-
	2015	2	22	(73)	-	(51)	(2,550.0%)	(49)
	2016	2	(1)	1	-	-	-	2
	2017	(33)	22	(125)	29	(74)	224.2%	(107)
	2018	(1)	(5)	14	(7)	2	(200.0%)	1
	2019	69	260	(1,050)	(44)	(834)	(1,208.7%)	(765)
	2020	128	(74)	(86)	135	(25)	(19.5%)	103
	2021	860	(589)	618	(226)	(197)	(22.9%)	663
	2022	1,918	719	(30)	(295)	394	20.5%	2,312
Non Private Passenger Total		2,947	352	(729)	(408)	(785)	(26.6%)	2,162
Grand Total		12,720	1,252	102	(2,406)	(1,052)	(8.3%)	11,668

EXHIBIT G-2

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

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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	-	-	-	-	-	9
	2013	18	(1)	1	(14)	(14)	(77.8%)	4
	2014	(9)	-	8	64	72	(800.0%)	63
	2015	67	(6)	6	(25)	(25)	(37.3%)	42
	2016	171	(13)	(109)	(64)	(186)	(108.8%)	(15)
	2017	207	(12)	(349)	189	(172)	(83.1%)	35
	2018	435	(29)	(10)	77	38	8.7%	473
	2019	825	(43)	15	29	1	0.1%	826
	2020	1,797	(106)	4	(83)	(185)	(10.3%)	1,612
	2021	2,343	(142)	304	356	518	22.1%	2,861
	2022	1,908	473	618	(73)	1,018	53.4%	2,926
Private Passenger Total		7,771	121	488	456	1,065	13.7%	8,836
Non Private Passenger	prior	(14)	-	-	-	-	-	(14)
	2013	1	-	-	-	-	-	1
	2014	2	-	-	-	-	-	2
	2015	(3)	-	-	-	-	-	(3)
	2016	75	(7)	8	(93)	(92)	(122.7%)	(17)
	2017	65	(7)	7	(24)	(24)	(36.9%)	41
	2018	22	(1)	(117)	129	11	50.0%	33
	2019	526	(27)	(20)	(35)	(82)	(15.6%)	444
	2020	897	(56)	98	(154)	(112)	(12.5%)	785
	2021	3,697	(368)	352	(252)	(268)	(7.2%)	3,429
	2022	2,219	656	501	206	1,363	61.4%	3,582
Non Private Passenger Total		7,487	190	829	(223)	796	10.6%	8,283
Grand Total		15,258	311	1,317	233	1,861	12.2%	17,119

EXHIBIT G-2

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

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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	36	(3)	19	-	16	44.4%	52
	2013	3	-	-	-	-	-	3
	2014	3	2	(14)	8	(4)	(133.3%)	(1)
	2015	2	-	5	-	5	250.0%	7
	2016	3	-	(4)	-	(4)	(133.3%)	(1)
	2017	(50)	9	(9)	61	61	(122.0%)	11
	2018	78	(10)	14	(18)	(14)	(17.9%)	64
	2019	333	(39)	(56)	106	11	3.3%	344
	2020	926	(189)	(126)	247	(68)	(7.3%)	858
	2021	2,947	(599)	358	(666)	(907)	(30.8%)	2,040
	2022	2,556	1,329	631	(525)	1,435	56.1%	3,991
Private Passenger Total		6,837	500	818	(787)	531	7.8%	7,368
Non Private Passenger	prior	(14)	-	-	-	-	-	(14)
	2013	1	-	-	-	-	-	1
	2014	(3)	-	22	-	22	(733.3%)	19
	2015	3	-	-	-	-	-	3
	2016	(2)	-	(1)	-	(1)	50.0%	(3)
	2017	(77)	3	(210)	93	(114)	148.1%	(191)
	2018	(34)	3	(15)	137	125	(367.6%)	91
	2019	361	(34)	(153)	87	(100)	(27.7%)	261
	2020	1,750	(249)	290	134	175	10.0%	1,925
	2021	4,231	(585)	293	568	276	6.5%	4,507
	2022	4,892	942	703	(391)	1,254	25.6%	6,146
Non Private Passenger Total		11,108	80	929	628	1,637	14.7%	12,745
Grand Total		17,945	580	1,747	(159)	2,168	12.1%	20,113

EXHIBIT G-2

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

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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	4	-	(5)	(11)	(16)	(400.0%)	(12)
	2017	33	-	5	(26)	(21)	(63.6%)	12
	2018	30	-	-	(8)	(8)	(26.7%)	22
	2019	46	-	(29)	46	17	37.0%	63
	2020	266	(13)	13	(126)	(126)	(47.4%)	140
	2021	614	(30)	50	24	44	7.2%	658
	2022	370	(10)	260	(18)	232	62.7%	602
Private Passenger Total		1,354	(53)	294	(119)	122	9.0%	1,476
Non Private Passenger	prior	(1)	1	(1)	-	-	-	(1)
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	-	-	-	-	-	-	-
	2016	(1)	326	(727)	401	-	-	(1)
	2017	10	(8)	8	(3)	(3)	(30.0%)	7
	2018	6	(5)	5	10	10	166.7%	16
	2019	34	(50)	39	(20)	(31)	(91.2%)	3
	2020	76	(53)	(1)	15	(39)	(51.3%)	37
	2021	354	(605)	749	(224)	(80)	(22.6%)	274
	2022	526	138	209	(109)	238	45.2%	764
Non Private Passenger Total		1,004	(256)	281	70	95	9.5%	1,099
Grand Total		2,358	(309)	575	(49)	217	9.2%	2,575

EXHIBIT G-2

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

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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	1	-	-	(1)	(1)	(100.0%)	-
	2015	1	-	-	-	-	-	1
	2016	1	-	-	(4)	(4)	(400.0%)	(3)
	2017	(92)	3	(14)	93	82	(89.1%)	(10)
	2018	5	-	-	(1)	(1)	(20.0%)	4
	2019	11	-	-	(2)	(2)	(18.2%)	9
	2020	22	-	-	(5)	(5)	(22.7%)	17
	2021	109	(10)	(5)	(43)	(58)	(53.2%)	51
	2022	42	24	7	2	33	78.6%	75
Private Passenger Total		105	17	(12)	39	44	41.9%	149
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	2	-	-	-	-	-	2
	2016	4	-	-	(2)	(2)	(50.0%)	2
	2017	11	-	-	(4)	(4)	(36.4%)	7
	2018	59	(3)	(4)	(45)	(52)	(88.1%)	7
	2019	32	-	6	3	9	28.1%	41
	2020	91	(3)	3	(19)	(19)	(20.9%)	72
	2021	487	(30)	35	(164)	(159)	(32.6%)	328
	2022	272	86	124	(56)	154	56.6%	426
Non Private Passenger Total		960	50	164	(287)	(73)	(7.6%)	887
Grand Total		1,065	67	152	(248)	(29)	(2.7%)	1,036

EXHIBIT G-2

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

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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)	-	-	-	-	-	(2)
	2013	2	-	-	-	-	-	2
	2014	4	-	-	(4)	(4)	(100.0%)	-
	2015	5	-	-	(4)	(4)	(80.0%)	1
	2016	5	-	-	(4)	(4)	(80.0%)	1
	2017	12	-	-	(3)	(3)	(25.0%)	9
	2018	27	-	-	(6)	(6)	(22.2%)	21
	2019	62	(4)	4	(11)	(11)	(17.7%)	51
	2020	276	(16)	20	(181)	(177)	(64.1%)	99
	2021	429	11	(15)	(21)	(25)	(5.8%)	404
	2022	112	(73)	245	17	189	168.8%	301
Private Passenger Total		932	(82)	254	(217)	(45)	(4.8%)	887
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	1	-	-	-	-	-	1
	2014	(1)	-	-	-	-	-	(1)
	2015	2	-	-	(2)	(2)	(100.0%)	-
	2016	5	-	-	(3)	(3)	(60.0%)	2
	2017	12	-	-	(7)	(7)	(58.3%)	5
	2018	29	-	-	(14)	(14)	(48.3%)	15
	2019	54	(4)	4	(23)	(23)	(42.6%)	31
	2020	114	(4)	25	(52)	(31)	(27.2%)	83
	2021	264	(20)	(294)	(102)	(416)	(157.6%)	(152)
	2022	63	13	77	(33)	57	90.5%	120
Non Private Passenger Total		546	(15)	(188)	(236)	(439)	(80.4%)	107
Grand Total		1,478	(97)	66	(453)	(484)	(32.7%)	994

EXHIBIT G-2

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

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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	2	-	-	(1)	(1)	(50.0%)	1
	2020	9	-	-	(5)	(5)	(55.6%)	4
	2021	37	(2)	14	(9)	3	8.1%	40
	2022	19	11	-	(8)	3	15.8%	22
Private Passenger Total		71	9	14	(23)	-	-	71
Non Private Passenger	prior	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	-	-	-	-	-	-	-
	2016	3	-	-	-	-	-	3
	2017	7	-	-	(2)	(2)	(28.6%)	5
	2018	17	-	-	(5)	(5)	(29.4%)	12
	2019	27	-	-	(5)	(5)	(18.5%)	22
	2020	49	(6)	6	(11)	(11)	(22.4%)	38
	2021	182	(6)	6	(66)	(66)	(36.3%)	116
	2022	81	39	17	6	62	76.5%	143
Non Private Passenger Total		366	27	29	(83)	(27)	(7.4%)	339
Grand Total		437	36	43	(106)	(27)	(6.2%)	410

EXHIBIT G-2

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

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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	18,615	(563)	608	(534)	(489)	(2.6%)	18,126
	2013	(43)	11	(1)	57	67	(155.8%)	24
	2014	99	(12)	25	-	13	13.1%	112
	2015	(54)	(3)	221	(103)	115	(213.0%)	61
	2016	303	(24)	40	(141)	(125)	(41.3%)	178
	2017	655	(25)	(138)	(127)	(290)	(44.3%)	365
	2018	2,027	(128)	5	(197)	(320)	(15.8%)	1,707
	2019	6,144	(530)	(616)	615	(531)	(8.6%)	5,613
	2020	12,842	(1,612)	922	(1,388)	(2,078)	(16.2%)	10,764
	2021	23,464	(3,167)	2,020	(2,260)	(3,407)	(14.5%)	20,057
	2022	17,877	7,052	2,072	389	9,513	53.2%	27,390
Private Passenger Total		81,929	999	5,158	(3,689)	2,468	3.0%	84,397
Non Private Passenger	prior	(98)	7	37	-	44	(44.9%)	(54)
	2013	67	(2)	2	(35)	(35)	(52.2%)	32
	2014	36	(3)	5	(93)	(91)	(252.8%)	(55)
	2015	778	(31)	46	(748)	(733)	(94.2%)	45
	2016	591	284	(1,266)	20	(962)	(162.8%)	(371)
	2017	1,069	(45)	(737)	309	(473)	(44.2%)	596
	2018	3,801	(596)	(1,231)	637	(1,190)	(31.3%)	2,611
	2019	8,025	(269)	(854)	2,962	1,839	22.9%	9,864
	2020	28,805	(3,771)	2,608	(3,444)	(4,607)	(16.0%)	24,198
	2021	62,888	(9,195)	5,141	(3,621)	(7,675)	(12.2%)	55,213
	2022	48,721	11,235	19,336	770	31,341	64.3%	80,062
Non Private Passenger Total		154,683	(2,386)	23,087	(3,243)	17,458	11.3%	172,141
Grand Total		236,612	(1,387)	28,245	(6,932)	19,926	8.4%	256,538

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.

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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	37,574	17,738	7	55,319	(13,306)	870	4,212	(8,224)	47,095
2003	2,578	(164)	34	2,448	(218)	15	223	20	2,468
2004	1,220	(239)	(24)	957	(94)	7	90	3	960
2005	-	(28)	98	70	-	-	13	13	83
2006	236	5	11	252	(33)	2	22	(9)	243
2007	613	40	35	688	(95)	6	59	(30)	658
2008	145	(16)	67	196	(30)	2	17	(11)	185
2009	-	(18)	43	25	(4)	-	5	1	26
2010	24	1	122	147	(26)	1	12	(13)	134
2011	1,007	(9)	63	1,061	(205)	14	86	(105)	956
2012	20	15	51	86	(9)	-	8	(1)	85
2013	452	15	131	598	(86)	5	51	(30)	568
2014	1,360	145	151	1,656	(91)	7	157	73	1,729
2015	48	10	177	235	(16)	1	23	8	243
2016	949	291	215	1,455	(115)	8	134	27	1,482
2017	1,117	248	378	1,743	(99)	7	170	78	1,821
2018	2,445	1,181	576	4,202	(216)	15	416	215	4,417
2019	5,123	3,867	1,013	10,003	(625)	45	975	395	10,398
2020	5,605	6,394	1,672	13,671	(1,013)	72	1,573	632	14,303
2021	7,128	10,165	1,626	18,919	(1,643)	116	2,151	624	19,543
PAYs (sub-total):	67,644	39,641	6,446	113,731	(17,924)	1,193	10,397	(6,334)	107,397
CAY (2022)	5,792	17,038	1,107	23,937	(2,324)	163	3,254	1,093	25,030
claims liabilities:	73,436	56,679	7,553	137,668	(20,248)	1,356	13,651	(5,241)	132,427
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	23,417	(1,499)		21,918	(1,290)	85	1,542	337	21,918
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				159,586	(21,538)	1,441	15,193	(4,904)	154,345

*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.

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Alberta

Private Passenger ending 2022	Alberta - 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)	(3)	-	(4)	-	-	18	18	14
2003	9	52	-	61	-	-	6	6	67
2004	(4)	(23)	3	(24)	-	-	3	3	(21)
2005	-	5	-	5	-	-	1	1	6
2006	1	(1)	1	1	-	-	-	-	1
2007	5	8	89	102	-	-	10	10	112
2008	-	6	81	87	-	-	9	9	96
2009	(1)	(7)	58	50	-	-	7	7	57
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	1,570	(75)	31	1,526	(22)	2	151	131	1,657
2015	71	7	43	121	(4)	-	12	8	129
2016	713	(79)	44	678	(27)	2	65	40	718
2017	83	29	45	157	(10)	-	15	5	162
2018	818	(3)	18	833	(54)	4	97	47	880
2019	1,782	125	41	1,948	(136)	10	194	68	2,016
2020	1,206	218	66	1,490	(114)	8	171	65	1,555
2021	690	544	57	1,291	(103)	7	147	51	1,342
PAYs (sub-total):	6,965	802	625	8,392	(470)	33	916	479	8,871
CAY (2022)	1,405	624	(58)	1,971	(152)	10	241	99	2,070
claims liabilities:	8,370	1,426	567	10,363	(622)	43	1,157	578	10,941
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	3,116	(340)		2,776	(101)	6	144	49	2,776
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				13,139	(723)	49	1,301	627	13,717

*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.

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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	26	(2)	-	24		(3)	-	2	(1)	23
2008	93	2	3	98		(14)	1	9	(4)	94
2009	82	5	5	92		(15)	1	9	(5)	87
2010	(1)	(6)	9	2		-	-	2	2	4
2011	45	2	3	50		(10)	1	4	(5)	45
2012	20	4	11	35		(2)	-	3	1	36
2013	730	(2)	50	778		(38)	2	74	38	816
2014	438	(2)	77	513		(31)	2	49	20	533
2015	1,334	(6)	95	1,423		(104)	7	132	35	1,458
2016	2,395	6	134	2,535		(156)	11	237	92	2,627
2017	909	8	60	977		(54)	4	124	74	1,051
2018	3,505	(83)	171	3,593		(218)	16	359	157	3,750
2019	4,054	116	247	4,417		(303)	21	449	167	4,584
2020	5,368	586	214	6,168		(440)	31	578	169	6,337
2021	7,105	1,926	210	9,241		(660)	46	872	258	9,499
PAYs (sub-total):	26,101	2,540	1,284	29,925		(2,048)	143	2,907	1,002	30,927
CAY (2022)	4,904	9,082	(55)	13,931		(1,084)	77	1,421	414	14,345
claims liabilities:	31,005	11,622	1,229	43,856		(3,132)	220	4,328	1,416	45,272
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	15,914	(1,655)		14,259		(778)	51	888	161	14,259
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				58,115		(3,910)	271	5,216	1,577	59,531

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.

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New Brunswick

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	(1)	7	(1)	5	-	-	3	3	8
	2003	210	3	2	215	-	-	21	21	236
	2004	-	1	1	2	-	-	-	-	2
	2005	1	9	(18)	(8)	-	-	3	3	(5)
	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	23	52	(4)	-	5	1	53
	2012	158	5	17	180	(5)	-	18	13	193
	2013	29	4	39	72	(2)	-	7	5	77
	2014	27	52	56	135	(5)	-	14	9	144
	2015	312	35	82	429	(16)	1	42	27	456
	2016	1,327	(12)	109	1,424	(67)	5	136	74	1,498
	2017	1,005	30	155	1,190	(59)	5	124	70	1,260
	2018	1,224	428	165	1,817	(101)	8	197	104	1,921
	2019	1,280	738	212	2,230	(137)	10	236	109	2,339
	2020	893	1,483	79	2,455	(197)	14	321	138	2,593
	2021	1,640	2,661	217	4,518	(421)	30	553	162	4,680
	PAYs (sub-total):	8,128	5,430	1,153	14,711	(1,014)	73	1,684	743	15,454
	CAY (2022)	1,215	4,456	167	5,838	(580)	41	689	150	5,988
	claims liabilities:	9,343	9,886	1,320	20,549	(1,594)	114	2,373	893	21,442
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	7,779	(840)	6,939		(369)	24	401	56	6,939
						*Total may not be sum of parts, as apvs apply to future costs within UPR				
	policy liabilities:			27,488		(1,963)	138	2,774	949	28,381

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.

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Nova Scotia

Private Passenger ending 2022	Nova Scotia - 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	-	18	-	18	-	-	3	3	21
2003	-	(7)	-	(7)	-	-	1	1	(6)
2004	-	18	(2)	16	-	-	2	2	18
2005	-	16	2	18	-	-	2	2	20
2006	-	(4)	1	(3)	-	-	-	-	(3)
2007	-	(12)	(2)	(14)	-	-	1	1	(13)
2008	1	12	7	20	-	-	2	2	22
2009	220	12	8	240	(6)	-	23	17	257
2010	-	(8)	6	(2)	-	-	2	2	-
2011	-	5	-	5	-	-	1	1	6
2012	-	(2)	5	3	-	-	1	1	4
2013	167	3	20	190	(8)	1	18	11	201
2014	135	(1)	26	160	(12)	1	15	4	164
2015	119	7	35	161	(8)	-	16	8	169
2016	221	(1)	51	271	(10)	1	26	17	288
2017	617	11	62	690	(33)	2	82	51	741
2018	1,327	60	106	1,493	(70)	5	161	96	1,589
2019	3,365	293	166	3,824	(208)	15	483	290	4,114
2020	2,884	767	230	3,881	(241)	17	483	259	4,140
2021	2,481	1,769	152	4,402	(318)	23	569	274	4,676
PAYs (sub-total):	11,537	2,956	873	15,366	(914)	65	1,891	1,042	16,408
CAY (2022)	3,692	6,154	131	9,977	(761)	53	1,190	482	10,459
claims liabilities:	15,229	9,110	1,004	25,343	(1,675)	118	3,081	1,524	26,867
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,130	(995)		8,135	(445)	30	624	209	8,135
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				33,478	(2,120)	148	3,705	1,733	35,002

*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.

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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	329	(12)	24	341	(11)	1	33	23	364
2017	489	12	1	502	(31)	2	53	24	526
2018	118	22	10	150	(6)	-	19	13	163
2019	505	59	36	600	(30)	2	59	31	631
2020	159	136	(23)	272	(20)	1	34	15	287
2021	248	632	21	901	(70)	5	112	47	948
PAYs (sub-total):	1,848	840	128	2,816	(170)	11	316	157	2,973
CAY (2022)	440	896	(23)	1,313	(119)	9	170	60	1,373
claims liabilities:	2,288	1,736	105	4,129	(289)	20	486	217	4,346
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,560	(170)		1,390	(62)	4	79	21	1,390
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				5,519	(351)	24	565	238	5,736

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.

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Yukon

Private Passenger 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	-	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	520	(10)	(9)	501	(30)	2	49	21	522
2018	-	4	1	5	-	-	-	-	5
2019	-	9	3	12	(1)	-	1	-	12
2020	96	17	-	113	(9)	1	14	6	119
2021	34	42	(1)	75	(7)	-	9	2	77
PAYs (sub-total):	650	65	4	719	(47)	3	73	29	748
CAY (2022)	16	110	(13)	113	(9)	1	15	7	120
claims liabilities:	666	175	(9)	832	(56)	4	88	36	868
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	181	(20)		161	(4)	-	8	4	161
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				993	(60)	4	96	40	1,029

*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.

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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	-	-	-	-	-	-	-	-	-	
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	9	(16)	(6)	(2)	-	3	1	(5)	
2018	-	21	20	41	(2)	-	4	2	43	
2019	-	49	19	68	(4)	-	7	3	71	
2020	50	95	-	145	(12)	1	19	8	153	
2021	130	388	20	538	(45)	3	69	27	565	
PAYs (sub-total):	181	564	87	832	(66)	4	107	45	877	
CAY (2022)	527	406	(69)	864	(65)	5	108	48	912	
claims liabilities:	708	970	18	1,696	(131)	9	215	93	1,789	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,198	(131)		1,067	(32)	2	49	19	1,067	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,763	(163)	11	264	112	2,856	

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.

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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	158	1	-	159	-	-	16	16	175
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	-	4	1	5	-	-	-	-	5
2021	3	37	2	42	(3)	-	5	2	44
PAYs (sub-total):	161	46	17	224	(3)	-	21	18	242
CAY (2022)	3	36	(6)	33	(2)	-	4	2	35
claims liabilities:	164	82	11	257	(5)	-	25	20	277
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	180	(20)		160	(3)	-	4	1	160
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				417	(8)	-	29	21	437

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.

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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	37,571	17,754	1	55,326	(13,306)	870	4,239	(8,197)	47,129
2003	2,797	(114)	37	2,720	(218)	15	251	48	2,768
2004	1,214	(250)	(22)	942	(94)	7	96	9	951
2005	2	-	82	84	-	-	19	19	103
2006	236	(10)	12	238	(33)	2	23	(8)	230
2007	643	23	122	788	(98)	6	73	(19)	769
2008	239	10	162	411	(44)	3	37	(4)	407
2009	301	(13)	118	406	(25)	1	45	21	427
2010	47	(9)	150	188	(26)	1	21	(4)	184
2011	1,076	(4)	103	1,175	(219)	15	98	(106)	1,069
2012	356	18	112	486	(16)	-	50	34	520
2013	1,378	25	280	1,683	(134)	8	154	28	1,711
2014	3,530	119	366	4,015	(163)	12	388	237	4,252
2015	1,884	55	468	2,407	(148)	9	228	89	2,496
2016	5,934	191	599	6,724	(387)	28	633	274	6,998
2017	4,741	337	678	5,756	(318)	22	620	324	6,080
2018	9,437	1,631	1,068	12,136	(667)	48	1,253	634	12,770
2019	16,109	5,257	1,738	23,104	(1,444)	103	2,404	1,063	24,167
2020	16,261	9,700	2,239	28,200	(2,046)	145	3,193	1,292	29,492
2021	19,459	18,164	2,304	39,927	(3,270)	230	4,487	1,447	41,374
PAYs (sub-total):	123,215	52,884	10,617	186,716	(22,656)	1,525	18,312	(2,819)	183,897
CAY (2022)	17,994	38,802	1,181	57,977	(5,096)	359	7,092	2,355	60,332
claims liabilities:	141,209	91,686	11,798	244,693	(27,752)	1,884	25,404	(464)	244,229
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	62,475	(5,670)		56,805	(3,084)	202	3,739	857	56,805
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				301,498	(30,836)	2,086	29,143	393	301,034

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.

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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	321	14	1	336	-	-	38	38	374
2003	-	(13)	5	(8)	-	-	2	2	(6)
2004	(3)	(25)	(4)	(32)	-	-	3	3	(29)
2005	-	(1)	30	29	-	-	3	3	32
2006	1	19	5	25	-	-	3	3	28
2007	-	(1)	18	17	-	-	2	2	19
2008	-	(5)	30	25	-	-	4	4	29
2009	86	12	24	122	(20)	1	10	(9)	113
2010	38	34	96	168	(28)	2	14	(12)	156
2011	748	2	53	803	(147)	10	65	(72)	731
2012	31	6	50	87	(17)	1	7	(9)	78
2013	2,283	10	208	2,501	(146)	10	236	100	2,601
2014	469	(54)	294	709	(29)	2	68	41	750
2015	2,157	33	410	2,600	(112)	8	249	145	2,745
2016	3,228	(503)	497	3,222	(134)	9	309	184	3,406
2017	4,157	276	870	5,303	(223)	16	520	313	5,616
2018	10,362	546	1,868	12,776	(605)	44	1,270	709	13,485
2019	14,832	4,296	3,240	22,368	(1,371)	98	2,214	941	23,309
2020	8,050	8,889	4,132	21,071	(1,556)	111	2,555	1,110	22,181
2021	10,338	22,576	4,726	37,640	(3,379)	239	4,656	1,516	39,156
PAYs (sub-total):	57,098	36,111	16,553	109,762	(7,767)	551	12,228	5,012	114,774
CAY (2022)	7,577	48,218	3,523	59,318	(5,513)	387	8,320	3,194	62,512
claims liabilities:	64,675	84,329	20,076	169,080	(13,280)	938	20,548	8,206	177,286
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	82,942	(5,308)		77,634	(4,280)	281	3,960	(39)	77,634
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				246,714	(17,560)	1,219	24,508	8,167	254,920

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.

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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	36	(33)	1	4	-	-	-	-	4
2005	-	(3)	-	(3)	-	-	-	-	(3)
2006	-	(28)	3	(25)	-	-	3	3	(22)
2007	(4)	(33)	303	266	-	-	34	34	300
2008	-	17	297	314	-	-	32	32	346
2009	-	(17)	214	197	-	-	23	23	220
2010	-	8	19	27	-	-	3	3	30
2011	-	(25)	11	(14)	-	-	3	3	(11)
2012	2	14	54	70	(5)	-	7	2	72
2013	1,339	22	94	1,455	(117)	9	133	25	1,480
2014	47	(15)	147	179	(11)	1	17	7	186
2015	1,225	52	212	1,489	(59)	5	143	89	1,578
2016	930	180	245	1,355	(53)	4	131	82	1,437
2017	2,976	496	296	3,768	(150)	11	362	223	3,991
2018	8,916	1,751	153	10,820	(529)	37	1,167	675	11,495
2019	10,904	4,906	435	16,245	(884)	64	1,657	837	17,082
2020	12,408	10,420	817	23,645	(1,584)	114	2,744	1,274	24,919
2021	18,743	19,556	952	39,251	(3,101)	220	4,458	1,577	40,828
PAYs (sub-total):	57,522	37,294	4,252	99,068	(6,493)	465	10,925	4,897	103,965
CAY (2022)	21,807	49,375	(1,240)	69,942	(5,721)	404	8,137	2,820	72,762
claims liabilities:	79,329	86,669	3,012	169,010	(12,214)	869	19,062	7,717	176,727
				Total Provision					TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)			discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	68,733	(5,292)		63,441	(3,711)	247	4,029	565	63,441
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				232,451	(15,925)	1,116	23,091	8,282	240,168

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.

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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	12
2014	-	-	22	22	-	-	2	2	24
2015	332	(49)	30	313	(14)	1	30	17	330
2016	79	2	43	124	-	-	12	12	136
2017	754	(107)	21	668	(29)	2	75	48	716
2018	1,262	1	65	1,328	(49)	3	136	90	1,418
2019	1,639	(714)	97	1,022	(44)	3	114	73	1,095
2020	1,513	93	75	1,681	(79)	5	162	88	1,769
2021	2,993	601	78	3,672	(203)	14	353	164	3,836
PAYs (sub-total):	8,572	(171)	454	8,855	(418)	28	885	495	9,350
CAY (2022)	2,100	2,965	(20)	5,045	(329)	24	518	213	5,258
claims liabilities:	10,672	2,794	434	13,900	(747)	52	1,403	708	14,608
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	5,586	(408)		5,178	(250)	16	277	43	5,178
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				19,078	(997)	68	1,680	751	19,786

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.

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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	98	3	6	107	(13)	1	10	(2)	105	
2011	-	2	21	23	(3)	-	2	(1)	22	
2012	387	4	16	407	(37)	3	37	3	410	
2013	-	1	26	27	-	-	3	3	30	
2014	-	2	38	40	-	-	4	4	44	
2015	-	(3)	54	51	-	-	5	5	56	
2016	877	(16)	70	931	(57)	4	88	35	966	
2017	440	38	103	581	(43)	4	61	22	603	
2018	1,551	29	122	1,702	(108)	8	176	76	1,778	
2019	3,451	402	176	4,029	(245)	18	399	172	4,201	
2020	2,675	739	74	3,488	(278)	20	439	181	3,669	
2021	2,043	3,179	226	5,448	(497)	35	656	194	5,642	
PAYs (sub-total):	11,522	4,357	923	16,802	(1,281)	93	1,885	697	17,499	
CAY (2022)	3,132	5,221	184	8,537	(810)	56	980	226	8,763	
claims liabilities:	14,654	9,578	1,107	25,339	(2,091)	149	2,865	923	26,262	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	8,168	(621)		7,547	(547)	36	535	24	7,547	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				32,886	(2,638)	185	3,400	947	33,809	

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.

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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	341	1	24	366	(33)	2	33	2	368
2014	5	17	35	57	(6)	-	6	-	57
2015	34	3	49	86	(10)	-	8	(2)	84
2016	1,020	(3)	70	1,087	(74)	5	102	33	1,120
2017	1,685	(172)	83	1,596	(61)	4	175	118	1,714
2018	2,034	54	130	2,218	(97)	7	233	143	2,361
2019	2,324	181	160	2,665	(164)	12	340	188	2,853
2020	2,895	1,722	271	4,888	(323)	23	602	302	5,190
2021	4,516	3,863	224	8,603	(662)	47	1,078	463	9,066
PAYs (sub-total):	14,854	5,652	1,061	21,567	(1,430)	100	2,582	1,252	22,819
CAY (2022)	5,396	8,094	183	13,673	(1,096)	77	1,613	594	14,267
claims liabilities:	20,250	13,746	1,244	35,240	(2,526)	177	4,195	1,846	37,086
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	13,087	(955)		12,132	(708)	47	836	175	12,132
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				47,372	(3,234)	224	5,031	2,021	49,218

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.

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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)				
Acc Yr	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	308	-	7	315	(46)	3	27	(16)	299
2013	-	-	5	5	-	-	1	1	6
2014	-	-	8	8	-	-	1	1	9
2015	22	-	11	33	(4)	-	3	(1)	32
2016	1,306	(1)	16	1,321	(258)	17	107	(134)	1,187
2017	-	7	3	10	(3)	-	5	2	12
2018	15	16	10	41	(3)	-	7	4	45
2019	214	-	33	247	(14)	1	25	12	259
2020	577	2	(22)	557	(47)	3	61	17	574
2021	581	17	22	620	(38)	2	80	44	664
PAYs (sub-total):	3,023	40	100	3,163	(413)	26	318	(69)	3,094
CAY (2022)	166	1,245	(26)	1,385	(85)	6	175	96	1,481
claims liabilities:	3,189	1,285	74	4,548	(498)	32	493	27	4,575
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,023	(154)		1,869	(68)	4	95	31	1,869
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,417	(566)	36	588	58	6,444

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.

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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	-	2	4	6	-	-	-	-	6
2016	-	2	6	8	-	-	1	1	9
2017	-	7	(31)	(24)	-	-	5	5	(19)
2018	138	7	6	151	(7)	1	16	10	161
2019	-	41	11	52	(5)	-	5	-	52
2020	201	68	(2)	267	(18)	1	38	21	288
2021	8	312	(6)	314	(25)	2	39	16	330
PAYs (sub-total):	347	441	(6)	782	(55)	4	104	53	835
CAY (2022)	139	692	(81)	750	(47)	4	93	50	800
claims liabilities:	486	1,133	(87)	1,532	(102)	8	197	103	1,635
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	994	(82)		912	(31)	2	36	7	912
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,444	(133)	10	233	110	2,547

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.

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Northwest Territories

Non Private Passenger ending 2022	Northwest Territories - 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	-	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	-	2	6	8	-	-	1	1	9
2017	-	5	(6)	(1)	-	-	2	2	1
2018	-	15	9	24	(1)	-	3	2	26
2019	142	31	11	184	(9)	1	17	9	193
2020	-	79	-	79	(6)	-	10	4	83
2021	369	(131)	12	250	(20)	1	32	13	263
PAYs (sub-total):	511	4	41	556	(36)	2	65	31	587
CAY (2022)	179	225	(38)	366	(28)	2	49	23	389
claims liabilities:	690	229	3	922	(64)	4	114	54	976
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	614	(50)		564	(11)	1	13	3	564
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,486	(75)	5	127	57	1,540

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.

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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	85	-	2	87	(4)	-	8	4	91
2016	-	3	4	7	-	-	-	-	7
2017	-	5	5	10	-	-	2	2	12
2018	-	12	6	18	(1)	-	2	1	19
2019	-	22	6	28	(1)	-	3	2	30
2020	-	38	6	44	(3)	-	6	3	47
2021	-	112	6	118	(10)	1	14	5	123
PAYs (sub-total):	85	192	38	315	(19)	1	35	17	332
CAY (2022)	10	210	(19)	201	(19)	1	25	7	208
claims liabilities:	95	402	19	516	(38)	2	60	24	540
				Total Provision					TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)			discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	504	(41)		463	(14)	1	14	1	463
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				979	(52)	3	74	25	1,003

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.

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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	321	55	(1)	375	-	-	46	46	421
2003	-	(28)	6	(22)	-	-	4	4	(18)
2004	33	(54)	(3)	(24)	-	-	4	4	(20)
2005	-	(14)	15	1	-	-	7	7	8
2006	1	(11)	8	(2)	-	-	7	7	5
2007	(4)	(40)	320	276	-	-	36	36	312
2008	-	7	333	340	-	-	36	36	376
2009	86	(12)	246	320	(20)	1	34	15	335
2010	136	46	129	311	(41)	3	27	(11)	300
2011	748	(19)	92	821	(150)	10	71	(69)	752
2012	728	20	137	885	(105)	7	79	(19)	866
2013	3,963	32	376	4,371	(296)	21	407	132	4,503
2014	521	(52)	552	1,021	(46)	3	98	55	1,076
2015	3,855	38	776	4,669	(203)	14	446	257	4,926
2016	7,440	(334)	957	8,063	(576)	39	751	214	8,277
2017	10,012	555	1,344	11,911	(509)	37	1,207	735	12,646
2018	24,278	2,431	2,369	29,078	(1,400)	100	3,010	1,710	30,788
2019	33,506	9,165	4,169	46,840	(2,737)	197	4,774	2,234	49,074
2020	28,319	22,050	5,351	55,720	(3,894)	277	6,617	3,000	58,720
2021	39,591	50,085	6,240	95,916	(7,935)	561	11,366	3,992	99,908
PAYs (sub-total):	153,534	83,920	23,416	260,870	(17,912)	1,270	29,027	12,385	273,255
CAY (2022)	40,506	116,245	2,466	159,217	(13,648)	961	19,910	7,223	166,440
claims liabilities:	194,040	200,165	25,882	420,087	(31,560)	2,231	48,937	19,608	439,695
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	182,651	(12,911)		169,740	(9,620)	635	9,795	810	169,740
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				589,827	(41,180)	2,866	58,732	20,418	609,435

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.

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Ontario

PPV & non-PPV 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	37,895	17,752	8	55,655	(13,306)	870	4,250	(8,186)	47,469
2003	2,578	(177)	39	2,440	(218)	15	225	22	2,462
2004	1,217	(264)	(28)	925	(94)	7	93	6	931
2005	-	(29)	128	99	-	-	16	16	115
2006	237	24	16	277	(33)	2	25	(6)	271
2007	613	39	53	705	(95)	6	61	(28)	677
2008	145	(21)	97	221	(30)	2	21	(7)	214
2009	86	(6)	67	147	(24)	1	15	(8)	139
2010	62	35	218	315	(54)	3	26	(25)	290
2011	1,755	(7)	116	1,864	(352)	24	151	(177)	1,687
2012	51	21	101	173	(26)	1	15	(10)	163
2013	2,735	25	339	3,099	(232)	15	287	70	3,169
2014	1,829	91	445	2,365	(120)	9	225	114	2,479
2015	2,205	43	587	2,835	(128)	9	272	153	2,988
2016	4,177	(212)	712	4,677	(249)	17	443	211	4,888
2017	5,274	524	1,248	7,046	(322)	23	690	391	7,437
2018	12,807	1,727	2,444	16,978	(821)	59	1,686	924	17,902
2019	19,955	8,163	4,253	32,371	(1,996)	143	3,189	1,336	33,707
2020	13,655	15,283	5,804	34,742	(2,569)	183	4,128	1,742	36,484
2021	17,466	32,741	6,352	56,559	(5,022)	355	6,807	2,140	58,699
PAYs (sub-total):	124,742	75,752	22,999	223,493	(25,691)	1,744	22,625	(1,322)	222,171
CAY (2022)	13,369	65,256	4,630	83,255	(7,837)	550	11,574	4,287	87,542
claims liabilities:	138,111	141,008	27,629	306,748	(33,528)	2,294	34,199	2,965	309,713
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	106,359	(6,807)		99,552	(5,570)	366	5,502	298	99,552
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				406,300	(39,098)	2,660	39,701	3,263	409,265

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.

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Alberta

PPV & non-PPV ending 2022	Alberta - 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)	28	(1)	26	-	-	25	25	5	
2003	9	47	-	56	-	-	7	7	63	
2004	32	(56)	4	(20)	-	-	3	3	(17)	
2005	-	2	-	2	-	-	1	1	3	
2006	1	(29)	4	(24)	-	-	3	3	(21)	
2007	1	(25)	392	368	-	-	44	44	412	
2008	-	23	378	401	-	-	41	41	442	
2009	(1)	(24)	272	247	-	-	30	30	277	
2010	24	15	24	63	-	-	7	7	70	
2011	(1)	(32)	14	(19)	-	-	4	4	(15)	
2012	2	9	70	81	(5)	-	10	5	86	
2013	1,339	26	118	1,483	(117)	9	135	27	1,510	
2014	1,617	(90)	178	1,705	(33)	3	168	138	1,843	
2015	1,296	59	255	1,610	(63)	5	155	97	1,707	
2016	1,643	101	289	2,033	(80)	6	196	122	2,155	
2017	3,059	525	341	3,925	(160)	11	377	228	4,153	
2018	9,734	1,748	171	11,653	(583)	41	1,264	722	12,375	
2019	12,686	5,031	476	18,193	(1,020)	74	1,851	905	19,098	
2020	13,614	10,638	883	25,135	(1,698)	122	2,915	1,339	26,474	
2021	19,433	20,100	1,009	40,542	(3,204)	227	4,605	1,628	42,170	
PAYs (sub-total):	64,487	38,096	4,877	107,460	(6,963)	498	11,841	5,376	112,836	
CAY (2022)	23,212	49,999	(1,298)	71,913	(5,873)	414	8,378	2,919	74,832	
claims liabilities:	87,699	88,095	3,579	179,373	(12,836)	912	20,219	8,295	187,668	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	71,849	(5,632)		66,217	(3,812)	253	4,173	614	66,217	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	245,590				(16,648)	1,165	24,392	8,909	253,888	

*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.

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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	26	(3)	-	23	(3)	-	2	(1)	22	
2008	93	2	4	99	(14)	1	9	(4)	95	
2009	82	8	7	97	(15)	1	9	(5)	92	
2010	(1)	(4)	12	7	-	-	2	2	9	
2011	45	1	4	50	(10)	1	4	(5)	45	
2012	20	2	14	36	(2)	-	3	1	37	
2013	730	(5)	64	789	(38)	2	75	39	828	
2014	438	(2)	99	535	(31)	2	51	22	557	
2015	1,666	(55)	125	1,736	(118)	8	162	52	1,788	
2016	2,474	8	177	2,659	(156)	11	249	104	2,763	
2017	1,663	(99)	81	1,645	(83)	6	199	122	1,767	
2018	4,767	(82)	236	4,921	(267)	19	495	247	5,168	
2019	5,693	(598)	344	5,439	(347)	24	563	240	5,679	
2020	6,881	679	289	7,849	(519)	36	740	257	8,106	
2021	10,098	2,527	288	12,913	(863)	60	1,225	422	13,335	
PAYs (sub-total):	34,673	2,369	1,738	38,780	(2,466)	171	3,792	1,497	40,277	
CAY (2022)	7,004	12,047	(75)	18,976	(1,413)	101	1,939	627	19,603	
claims liabilities:	41,677	14,416	1,663	57,756	(3,879)	272	5,731	2,124	59,880	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	21,500	(2,063)		19,437	(1,028)	67	1,165	204	19,437	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				77,193	(4,907)	339	6,896	2,328	79,317	

*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.

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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	(1)	4	(1)	2		-	-	4	4	6
2003	210	1	3	214		-	-	21	21	235
2004	-	1	1	2		-	-	-	-	2
2005	1	3	(34)	(30)		-	-	6	6	(24)
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	98	1	13	112		(13)	1	11	(1)	111
2011	25	6	44	75		(7)	-	7	-	75
2012	545	9	33	587		(42)	3	55	16	603
2013	29	5	65	99		(2)	-	10	8	107
2014	27	54	94	175		(5)	-	18	13	188
2015	312	32	136	480		(16)	1	47	32	512
2016	2,204	(28)	179	2,355		(124)	9	224	109	2,464
2017	1,445	68	258	1,771		(102)	9	185	92	1,863
2018	2,775	457	287	3,519		(209)	16	373	180	3,699
2019	4,731	1,140	388	6,259		(382)	28	635	281	6,540
2020	3,568	2,222	153	5,943		(475)	34	760	319	6,262
2021	3,683	5,840	443	9,966		(918)	65	1,209	356	10,322
PAYs (sub-total):	19,650	9,787	2,076	31,513		(2,295)	166	3,569	1,440	32,953
CAY (2022)	4,347	9,677	351	14,375		(1,390)	97	1,669	376	14,751
claims liabilities:	23,997	19,464	2,427	45,888		(3,685)	263	5,238	1,816	47,704
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	15,947	(1,461)		14,486		(916)	60	936	80	14,486
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				60,374		(4,601)	323	6,174	1,896	62,190

*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.

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Nova Scotia

PPV & non-PPV ending 2022		Nova Scotia - 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	-	27	-	-	3	3	30
2003	-	(12)	-	(12)	-	-	2	2	(10)
2004	-	23	(2)	21	-	-	3	3	24
2005	-	10	3	13	-	-	3	3	16
2006	-	(5)	1	(4)	-	-	-	-	(4)
2007	-	(16)	(3)	(19)	-	-	1	1	(18)
2008	1	8	9	18	-	-	2	2	20
2009	220	6	11	237	(6)	-	24	18	255
2010	-	(9)	10	1	-	-	2	2	3
2011	-	7	-	7	-	-	1	1	8
2012	-	(5)	11	6	-	-	2	2	8
2013	508	4	44	556	(41)	3	51	13	569
2014	140	16	61	217	(18)	1	21	4	221
2015	153	10	84	247	(18)	-	24	6	253
2016	1,241	(4)	121	1,358	(84)	6	128	50	1,408
2017	2,302	(161)	145	2,286	(94)	6	257	169	2,455
2018	3,361	114	236	3,711	(167)	12	394	239	3,950
2019	5,689	474	326	6,489	(372)	27	823	478	6,967
2020	5,779	2,489	501	8,769	(564)	40	1,085	561	9,330
2021	6,997	5,632	376	13,005	(980)	70	1,647	737	13,742
PAYs (sub-total):	26,391	8,608	1,934	36,933	(2,344)	165	4,473	2,294	39,227
CAY (2022)	9,088	14,248	314	23,650	(1,857)	130	2,803	1,076	24,726
claims liabilities:	35,479	22,856	2,248	60,583	(4,201)	295	7,276	3,370	63,953
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	22,217	(1,950)		20,267	(1,153)	77	1,460	384	20,267
policy liabilities:				80,850	(5,354)	372	8,736	3,754	84,220

*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.

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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	308	-	18	326	(46)	3	28	(15)	311	
2013	-	(2)	12	10	-	-	2	2	12	
2014	-	-	20	20	(2)	-	2	-	20	
2015	22	(1)	28	49	(4)	-	5	1	50	
2016	1,635	(13)	40	1,662	(269)	18	140	(111)	1,551	
2017	489	19	4	512	(34)	2	58	26	538	
2018	133	38	20	191	(9)	-	26	17	208	
2019	719	59	69	847	(44)	3	84	43	890	
2020	736	138	(45)	829	(67)	4	95	32	861	
2021	829	649	43	1,521	(108)	7	192	91	1,612	
PAYs (sub-total):	4,871	880	228	5,979	(583)	37	634	88	6,067	
CAY (2022)	606	2,141	(49)	2,698	(204)	15	345	156	2,854	
claims liabilities:	5,477	3,021	179	8,677	(787)	52	979	244	8,921	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	3,583	(324)		3,259	(130)	8	174	52	3,259	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				11,936	(917)	60	1,153	296	12,180	

*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.

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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	-	3	7	10	-	-	-	-	10
2016	-	(1)	9	8	-	-	1	1	9
2017	520	(3)	(40)	477	(30)	2	54	26	503
2018	138	11	7	156	(7)	1	16	10	166
2019	-	50	14	64	(6)	-	6	-	64
2020	297	85	(2)	380	(27)	2	52	27	407
2021	42	354	(7)	389	(32)	2	48	18	407
PAYs (sub-total):	997	506	(2)	1,501	(102)	7	177	82	1,583
CAY (2022)	155	802	(94)	863	(56)	5	108	57	920
claims liabilities:	1,152	1,308	(96)	2,364	(158)	12	285	139	2,503
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,175	(102)		1,073	(35)	2	44	11	1,073
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				3,437	(193)	14	329	150	3,576

*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.

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Northwest Territories

PPV & non-PPV 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	-	4	-	4	-	-	-	-	4	
2003	-	-	-	-	-	-	-	-	-	
2004	-	(2)	-	(2)	-	-	-	-	(2)	
2005	-	-	-	-	-	-	-	-	-	
2006	-	(2)	-	(2)	-	-	-	-	(2)	
2007	-	(3)	-	(3)	-	-	-	-	(3)	
2008	-	3	-	3	-	-	-	-	3	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	-	-	-	-	-	-	-	
2011	-	1	-	1	-	-	-	-	1	
2012	-	-	-	-	-	-	-	-	-	
2013	-	3	8	11	-	-	1	1	12	
2014	-	(1)	12	11	-	-	1	1	12	
2015	-	1	17	18	-	-	1	1	19	
2016	-	3	22	25	(1)	-	3	2	27	
2017	1	14	(22)	(7)	(2)	-	5	3	(4)	
2018	-	36	29	65	(3)	-	7	4	69	
2019	142	80	30	252	(13)	1	24	12	264	
2020	50	174	-	224	(18)	1	29	12	236	
2021	499	257	32	788	(65)	4	101	40	828	
PAYs (sub-total):	692	568	128	1,388	(102)	6	172	76	1,464	
CAY (2022)	706	631	(107)	1,230	(93)	7	157	71	1,301	
claims liabilities:	1,398	1,199	21	2,618	(195)	13	329	147	2,765	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,812	(181)		1,631	(43)	3	62	22	1,631	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,249	(238)	16	391	169	4,396	

*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.

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Nunavut

PPV & non-PPV ending 2022	Nunavut - 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)	-	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-	-
2012	158	1	-	159	-	-	16	16	-	175
2013	-	1	3	4	-	-	-	-	-	4
2014	-	-	4	4	-	-	-	-	-	4
2015	85	1	5	91	(4)	-	8	4	-	95
2016	-	3	7	10	-	-	-	-	-	10
2017	-	5	7	12	-	-	2	2	-	14
2018	-	13	7	20	(1)	-	2	1	-	21
2019	-	23	7	30	(1)	-	3	2	-	32
2020	-	42	7	49	(3)	-	6	3	-	52
2021	3	149	8	160	(13)	1	19	7	-	167
PAYs (sub-total):	246	238	55	539	(22)	1	56	35	-	574
CAY (2022)	13	246	(25)	234	(21)	1	29	9	-	243
claims liabilities:	259	484	30	773	(43)	2	85	44	-	817
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	684	(61)		623	(17)	1	18	2		623
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,396	(60)	3	103	46		1,440

*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.

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All Jurisdictions

PPV & non-PPV 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	37,892	17,809	-	55,701	(13,306)	870	4,285	(8,151)	47,550
2003	2,797	(142)	43	2,698	(218)	15	255	52	2,750
2004	1,247	(304)	(25)	918	(94)	7	100	13	931
2005	2	(14)	97	85	-	-	26	26	111
2006	237	(21)	20	236	(33)	2	30	(1)	235
2007	639	(17)	442	1,064	(98)	6	109	17	1,081
2008	239	17	495	751	(44)	3	73	32	783
2009	387	(25)	364	726	(45)	2	79	36	762
2010	183	37	279	499	(67)	4	48	(15)	484
2011	1,824	(23)	195	1,996	(369)	25	169	(175)	1,821
2012	1,084	38	249	1,371	(121)	7	129	15	1,386
2013	5,341	57	656	6,054	(430)	29	561	160	6,214
2014	4,051	67	918	5,036	(209)	15	486	292	5,328
2015	5,739	93	1,244	7,076	(351)	23	674	346	7,422
2016	13,374	(143)	1,556	14,787	(963)	67	1,384	488	15,275
2017	14,753	892	2,022	17,667	(827)	59	1,827	1,059	18,726
2018	33,715	4,062	3,437	41,214	(2,067)	148	4,263	2,344	43,558
2019	49,615	14,422	5,907	69,944	(4,181)	300	7,178	3,297	73,241
2020	44,580	31,750	7,590	83,920	(5,940)	422	9,810	4,292	88,212
2021	59,050	68,249	8,544	135,843	(11,205)	791	15,853	5,439	141,282
PAYs (sub-total):	276,749	136,804	34,033	447,586	(40,568)	2,795	47,339	9,566	457,152
CAY (2022)	58,500	155,047	3,647	217,194	(18,744)	1,320	27,002	9,578	226,772
claims liabilities:	335,249	291,851	37,680	664,780	(59,312)	4,115	74,341	19,144	683,924
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	245,126	(18,581)		226,545	(12,704)	837	13,534	1,667	226,545
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				891,325	(72,016)	4,952	87,875	20,811	910,469

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