

FACILITY ASSOCIATION RESIDUAL MARKET

MAY 2022 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
MAY 2022

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1 Summary

Note to members: Beginning in May of 2021, we replaced the monthly Actuarial Highlights with quarterly Actuarial Highlights, in line with the quarterly valuation schedule. The next report will be available in October 2022, for reporting month August 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 May 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	May 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	% mfad: -- bp	Aug. 2022	update valuation: all jurisdictions;
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.

1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at March 31, 2022 has been

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%.

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 **\$9.8 million favourable impact** on the month's net result from operations, subtracting an estimated 23.7 points (column [6] of table on the right) from the **year-to-date Combined Operating Ratio** to end at 66.6%.

Summary of Impact of Implementing Result of Valuation as at March 31, 2022²

Grand Total	unfav / (fav)						mth EP 41,321 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % mth 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	10,006	978	10,984	(18,267)	-	(7,283)	24.2%	2.4%	26.6%	(44.2%)	-	(17.6%)
CAY	(123)	909	786	(3,306)	-	(2,520)	(0.3%)	2.2%	1.9%	(8.0%)	-	(6.1%)
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	9,883	1,887	11,770	(21,573)	-	(9,803)	23.9%	4.6%	28.5%	(52.2%)	-	(23.7%)

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 **unfavourable 2021 & prior accident year** change of **\$10.0 million** (1.9% of the associated unpaid claims liabilities selected at December 31, 2021). In addition, changes in the selected accident year **2022 nominal indemnity ratios** have an aggregate **unfavourable change of \$4.0 million**.

This increase in prior accident year nominal indemnity ratios is primarily due to non-PPV large losses across multiple jurisdictions.

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.

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

Valuation Summary (Nominal Basis)							unfavourable / (favourable)		
Jurisdiction	2021 & Prior Beginning Indemnity Unpaid (000s)	2021 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2022 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2022 Earned Prem (000s)	2023 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2023 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	226,037	7,066	3.1%	48.2%	1.8%	3,751	48.4%	0.0%	55
PPV	120,533	2,346	1.9%	67.6%	2.8%	1,438	65.8%	0.1%	55
Non-PPV	105,504	4,720	4.5%	41.7%	1.5%	2,313	42.5%	0.0%	-
Alberta	137,144	(561)	(0.4%)	58.1%	0.5%	615	59.9%	0.0%	-
PPV	10,401	22	0.2%	46.4%	1.7%	120	47.5%	0.0%	-
Non-PPV	126,743	(583)	(0.5%)	58.8%	0.4%	495	60.6%	0.0%	-
Newfoundland & Labrador	48,969	696	1.4%	62.1%	(1.3%)	(584)	60.0%	0.0%	-
PPV	37,759	529	1.4%	63.4%	(0.3%)	(96)	59.9%	0.0%	-
Non-PPV	11,210	167	1.5%	58.6%	(4.3%)	(488)	60.2%	0.0%	-
New Brunswick	37,409	666	1.8%	59.1%	0.4%	124	60.4%	0.1%	58
PPV	19,154	(36)	(0.2%)	52.7%	(0.1%)	(17)	53.2%	0.1%	19
Non-PPV	18,255	702	3.8%	65.2%	0.8%	141	67.7%	0.2%	39
Nova Scotia	41,488	2,147	5.2%	61.3%	(0.1%)	(58)	66.6%	0.0%	-
PPV	17,394	449	2.6%	60.5%	1.9%	398	68.4%	0.0%	-
Non-PPV	24,094	1,698	7.0%	61.7%	(1.4%)	(456)	65.5%	0.0%	-
Prince Edward Island	6,613	239	3.6%	47.3%	1.7%	124	47.0%	0.0%	-
PPV	3,191	108	3.4%	47.7%	6.1%	216	46.4%	0.0%	-
Non-PPV	3,422	131	3.8%	47.0%	(2.5%)	(92)	47.7%	0.0%	-
Yukon Territory	2,412	(343)	(14.2%)	43.1%	(2.1%)	(58)	45.4%	0.0%	-
PPV	899	(84)	(9.3%)	36.9%	(4.2%)	(15)	37.3%	0.0%	-
Non-PPV	1,513	(259)	(17.1%)	44.0%	(1.8%)	(43)	46.6%	0.0%	-
Northwest Territories	2,470	(183)	(7.4%)	42.4%	0.7%	32	41.4%	0.0%	(1)
PPV	1,310	57	4.4%	47.5%	0.5%	15	45.4%	0.0%	-
Non-PPV	1,160	(240)	(20.7%)	32.3%	1.2%	18	33.6%	(0.1%)	(1)
Nunavut	633	(10)	(1.6%)	25.1%	0.4%	5	25.4%	0.0%	-
PPV	228	(8)	(3.5%)	20.5%	(1.1%)	(3)	20.7%	0.0%	-
Non-PPV	405	(2)	(0.5%)	26.4%	0.8%	8	26.9%	0.0%	-
Total	503,175	9,717	1.9%	54.2%	0.8%	3,951	55.2%	0.0%	112

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 \$9.8 million**, or 1.1% of the \$805.3 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 ratios (see column [3]). As the retroactive adjustments for Servicing Carrier claims fees are derived directly from accident year indemnity ratios to earned premium, these adjustments were updated to reflect the valuation results as well (see column [2]).

Changes in nominal values will generate changes in actuarial present value adjustments, even if the discount rate and/or margins for adverse deviation are not changed. This valuation also saw **changes to the selected discount rate** (but **no change to the selected investment rate margin**), 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 May 2021

(negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2021)	8,974	1,032	-	10,006	(17,289)	(7,283)
current accident year claims incurred	(103)	(20)	-	(123)	(2,397)	(2,520)
premium deficiency / (DPAC)	-	-	-	-	-	-
TOTAL	8,871	1,012	-	9,883	(19,686)	(9,803)

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 are also taken into account in determining the premium liabilities).

Changes in selected nominal ultimate indemnity for the most recent five prior accident years will generate changes to the retroactive claims fees adjustments to Servicing Carriers (see column [2] of the preceding table).

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

In addition to the changes in the actuarial present value adjustments directly related to the changes in selected nominal values, indemnity payment cash flows were updated using the selected payment pattern and discounted with the selected risk-free yield curve. The selected risk-free yield curve was derived from Government of Canada benchmark bond yields monthly series using values for March 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 May 2022

Jurisdiction / Business Segment	Total				TOTAL [21]
	updated LR, retros, exp [17]	APVs @ 2021 Q4 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	7,882	1,275	(12,550)	-	(3,393)
PPV	2,436	454	(8,080)	-	(5,190)
Non-PPV	5,446	821	(4,470)	-	1,797
Alberta	(1,119)	62	(4,362)	-	(5,419)
PPV	39	15	(265)	-	(211)
Non-PPV	(1,158)	47	(4,097)	-	(5,208)
Newfoundland & Labrador	761	132	(1,448)	-	(555)
PPV	651	102	(1,183)	-	(430)
Non-PPV	110	30	(265)	-	(125)
New Brunswick	695	108	(1,294)	-	(491)
PPV	(50)	18	(579)	-	(611)
Non-PPV	745	90	(715)	-	120
Nova Scotia	1,963	328	(1,488)	-	803
PPV	431	93	(584)	-	(60)
Non-PPV	1,532	235	(904)	-	863
Prince Edward Island	223	7	(281)	-	(51)
PPV	118	(7)	(104)	-	7
Non-PPV	105	14	(177)	-	(58)
Yukon Territory	(391)	(31)	(64)	-	(486)
PPV	(92)	(7)	(22)	-	(121)
Non-PPV	(299)	(24)	(42)	-	(365)
Northwest Territories	(127)	3	(73)	-	(197)
PPV	108	14	(45)	-	77
Non-PPV	(235)	(11)	(28)	-	(274)
Nunavut	(4)	3	(13)	-	(14)
PPV	(8)	2	2	-	(4)
Non-PPV	4	1	(15)	-	(10)
Total	9,883	1,887	(21,573)	-	(9,803)

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

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

\$9.9 million.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at March 31, 2022 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **unfavourable impact of \$1.9 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 118 basis points** from 1.15.% to **2.33%**, resulting in an estimated **favourable impact of \$21.6 million** (see Table B, column [19]). The \$21.6 million **claims liability** indemnity only impact (not shown in the previous tables) associated with the discount rate change is in line with the \$21.6 million change one would estimate through interpolation using last month's sensitivity table (see section 6, Exhibit "F" for examples of sensitivity to discount rate selection).

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

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

Implementation Summary Table C (\$000s)

Grand Total	unfav / (fav)						(negative values are favourable)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % mth 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	10,006	978	10,984	(18,267)	-	(7,283)	24.2%	2.4%	26.6%	(44.2%)	-	(17.6%)
CAY	(123)	909	786	(3,306)	-	(2,520)	(0.3%)	2.2%	1.9%	(8.0%)	-	(6.1%)
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	9,883	1,887	11,770	(21,573)	-	(9,803)	23.9%	4.6%	28.5%	(52.2%)	-	(23.7%)

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

Implementation Summary Table D (\$000s)

(negative operating results are unfavourable)

\$000s	Outlook Posted December 24, 2021			Updated Year-end Projection			Operating Result Change due to Valuation	
	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of Mar	Year-end 2021
Ontario	208,267	33,526	84.1%	203,628	25,636	88.0%	3,393	3,281
Alberta	131,057	11,618	91.3%	133,828	24,887	82.0%	5,419	6,008
Alberta	43,796	59	100.0%	43,961	3,140	93.1%	555	606
New Brunswick	35,695	1,124	96.9%	35,004	3,052	91.8%	491	475
Nova Scotia	58,603	(1,803)	103.1%	54,875	489	99.6%	(803)	(396)
Prince Edward Island	7,175	1,066	85.2%	7,433	1,344	82.7%	51	33
Yukon	2,623	506	80.7%	2,370	727	70.3%	486	493
Northwest Territories	4,721	1,059	77.6%	4,265	1,900	56.0%	197	152
Nunavut	1,104	463	58.1%	1,137	607	47.3%	14	10
TOTAL	493,040	47,617	90.4%	486,500	61,780	87.9%	9,803	10,662

In total, the operating result projection to year-end has increased by \$10.7 million from the Outlook posted December 24, 2021 (to the \$61.8 million increase as shown in the table above). Of this \$10.7 million increase in expected operating result, the December 31, 2021 valuation contributed a \$9.8 million increase. The changes before the impact of the March 31, 2022 valuation are attributable to prior valuation impact (2021 Q2, 2021 Q3 and 2021 Q4) as well as 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 1.15% still been applicable, the operating result would have been *lower* (worse) by \$8.9 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$38.7 million (COR of 92.2%) 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 /

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>.

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

Newfoundland Bill 3 (An Act to Amend the Automobile Insurance Act, 2018) **received royal assent on April 17 2019 and came into force effective January 1, 2020**. Bill 3 amends the Insurance Act and some of the key changes to the legislation include an increase in the deductible from \$2,500 to \$5,000 for bodily injury claims; introduction of treatment protocols for common injuries as the primary payer; no access to the Uninsured Automobile Fund for losses by uninsured motorists; direct compensation for property damage; requirement for insurance companies to notify the Registrar of Motor Vehicles of the cancellation or expiration of insurance policies; and changes to procedural rules for motor vehicle collision claims; a mandated insurance discount for winter tire usage, implementation of underwriting guidelines concerning the optional use of telematics, and changes to the rate setting process. With the **most recent** valuation (June 30, 2021), reform adjustments related to changes impacting the bodily injury and accident benefits coverages, were included with the updated industry trend analyses (completed using industry data as at December 31, 2019), impacting the selection of ultimates.

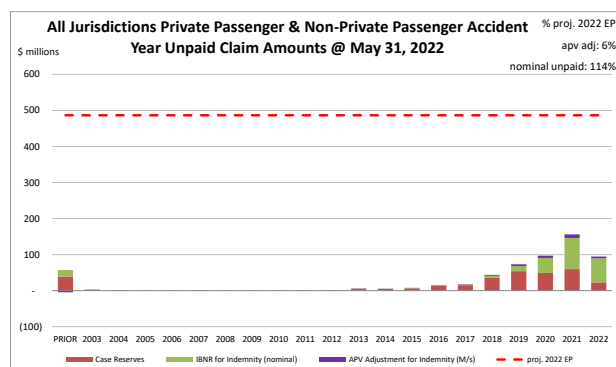
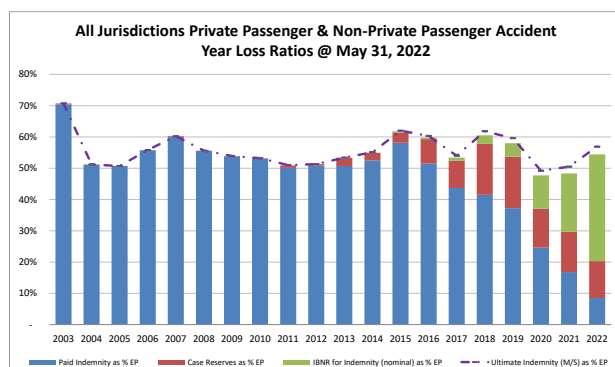
Newfoundland Bill 6 (An Act to Amend the Insurance Companies Act, 2018) **received royal assent on April 17 2019 and came into force effective March 1, 2019**. Bill 6 amends the Insurance Companies Act requiring the Facility Association to establish and operate a risk sharing pool for members of the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

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

In **Tomec v Economical Mutual Insurance Company (2019 ONCA 882)**, the Ontario Court of Appeal set aside the Divisional Court judicial review and decision of the Licence and Appeal Tribunal to deny enhanced housekeeping and attendant care benefits. The unanimous panel concluded that the rule of discoverability applied to s. 281.1(1) of the Insurance Act and to s. 51(1) of the old Statutory Accident Benefits Schedule such that the two-year limitation period to dispute benefits could not run before an insured was determined to be catastrophically impaired (CAT). On July 4th, 2020, the Supreme Court of Canada dismissed the insurer's application to appeal the Ontario Court of Appeal's decision in this matter. At the current time, no adjustments have been made to our valuation estimates as a result of this decision, however, we will continue to monitor and reassess with the next valuation.

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.



"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 (\$27.9 million – see following table) represents 6% 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

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".

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	315,378	54.4%
ibnr	236,612	40.8%
M/S apv adj	27,855	4.8%
M/S indemnity	579,845	100.0%
retro claims	41,289	
retro apv adj	7,223	
M/S total	628,357	

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	194,111	108.2%
prem def/(dpac)	(14,770)	(8.2%)
M/S apv adjust.	-	-
M/S total	179,341	100.0%

policy liabilities (\$000s)

	amt	%
claim	593,279	73.5%
premium	179,341	22.2%
M/S apv adjust.	35,078	4.3%
M/S total	807,698	100.0%

policy liabilities (\$000s)

M/S total by juris (rounded at juris level)	
Ontario	365,995
Alberta	215,645
Newfoundland & Labrador	74,647
New Brunswick	56,733
Nova Scotia	75,497
Prince Edward Island	10,697
Yukon	3,034
Northwest Territories	4,213
Nunavut	1,237
All Jurisdictions	807,698

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 45.3% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 26.9% (\$217.6 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

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	April	15,401	1,071	4,219	(55)	1,584	(4,298)
		May	16,503	1,609	4,823	(1,258)	7,780	581
ON Total			31,904	2,680	9,042	(1,313)	9,364	(3,717)
AB	2022	April	11,624	4,151	4,413	1,244	4,195	754
		May	12,780	6,445	3,520	(1,732)	5,509	282
AB Total			24,404	10,596	7,933	(488)	9,704	1,036
NL	2022	April	3,373	561	846	(743)	1,391	(393)
		May	3,451	554	1,471	(3)	960	(937)
NL Total			6,824	1,115	2,317	(746)	2,351	(1,330)
NB	2022	April	2,728	662	1,316	151	870	(295)
		May	2,782	768	1,291	(57)	1,131	83
NB Total			5,510	1,430	2,607	94	2,001	(212)
NS	2022	April	4,493	1,173	929	(612)	2,179	387
		May	4,523	1,311	1,386	(87)	2,329	(34)
NS Total			9,016	2,484	2,315	(699)	4,508	353
PE	2022	April	603	208	179	32	392	248
		May	632	250	40	(107)	(85)	(360)
PE Total			1,235	458	219	(75)	307	(112)
YT	2022	April	200	48	87	44	156	121
		May	196	50	93	38	29	(6)
YT Total			396	98	180	82	185	115
NT	2022	April	332	127	130	91	124	62
		May	357	154	105	37	211	159
NT Total			689	281	235	128	335	221
NU	2022	April	99	25	3	(3)	(9)	(19)
		May	97	21	1	(7)	6	(3)
NU Total			196	46	4	(10)	(3)	(22)
Grand Total			80,174	19,188	24,852	(3,027)	28,752	(3,668)

(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	April	(279)	(279)	7,850	461	3,020	(2,296)
		May	(36)	(36)	8,022	(2,786)	6,944	(3,096)
PAY Total			(315)	(315)	15,872	(2,325)	9,964	(5,392)
CAY	2022	April	39,132	8,305	4,272	(312)	7,862	(1,137)
		May	41,357	11,198	4,708	(390)	10,926	2,861
CAY Total			80,489	19,503	8,980	(702)	18,788	1,724
Grand Total			80,174	19,188	24,852	(3,027)	28,752	(3,668)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

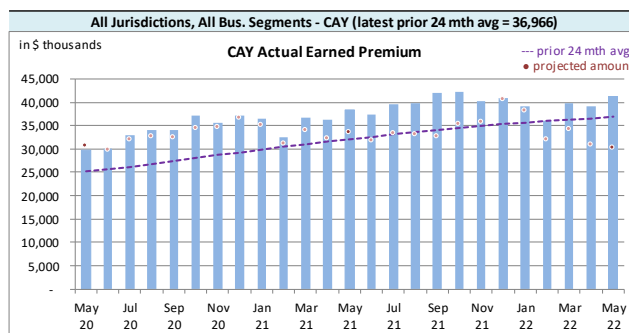
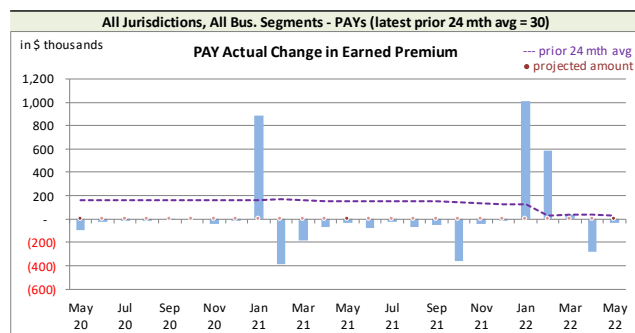
Note that claims transaction activity is generally volatile and changes from one month to the next are anticipated due to this natural “process variance” (i.e. random variation). Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the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

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

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

The following charts show actual **earned premium**⁹ in each of the most recent 25 calendar months, along with a prior 24-month average to show how each month's actual compare with the average amount of the preceding 24 calendar months.

FARM Actual Earned Premium by Calendar Month



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

Current accident year (CAY) earned premium growth (as shown in the preceding table on the right) is related to increases in CV and IU vehicles. 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 May 2022 compared with 2020.

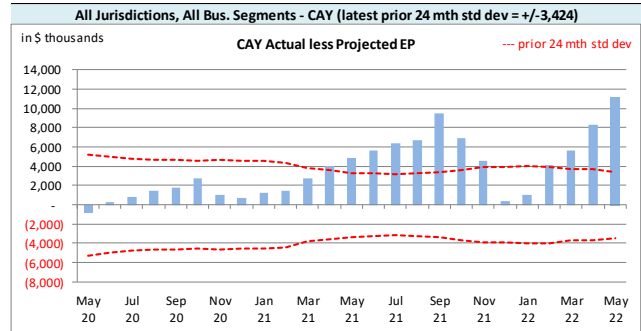
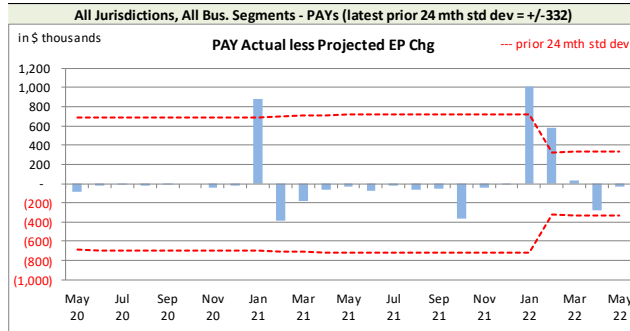
On Latest \$ thousands			
	Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)		30	36,966
std dev		332	3,424
A-P <> std dev		3	12
% <> std dev		12.0%	48.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	worse

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.

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.

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

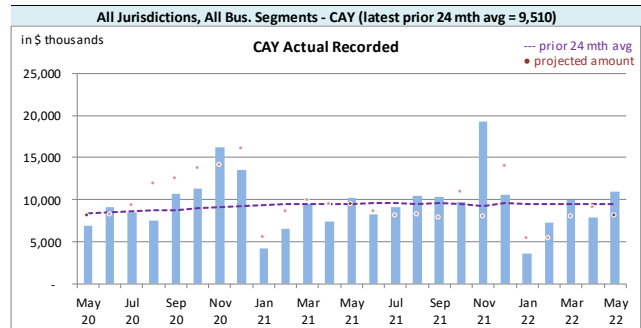
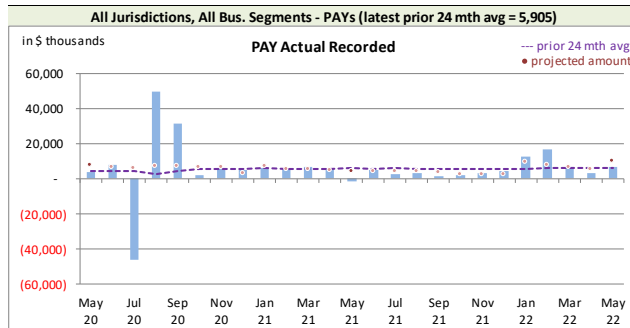


Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias¹⁰ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative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

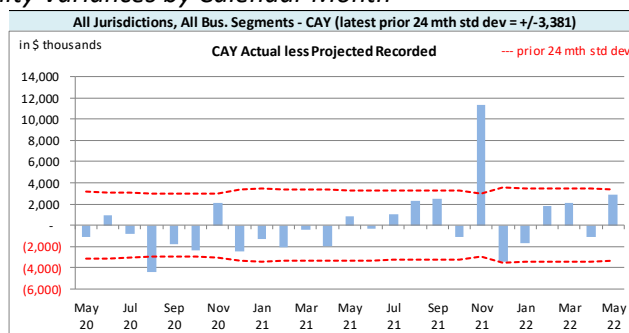
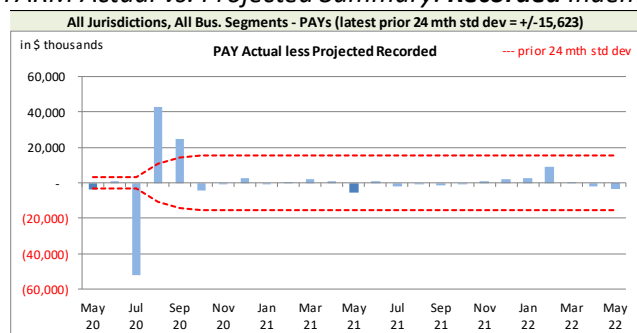
FARM Actual **Recorded Indemnity** by Calendar Month



Recorded indemnity activity variances from the previous month's projections are shown in the following charts, including the "prior 24-month standard deviation" levels.

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



On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		5,905	9,510
std dev		15,623	3,381
A-P <> std dev		4	2
% <> std dev		16.0%	8.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

With respect to **recorded indemnity**, 16% 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

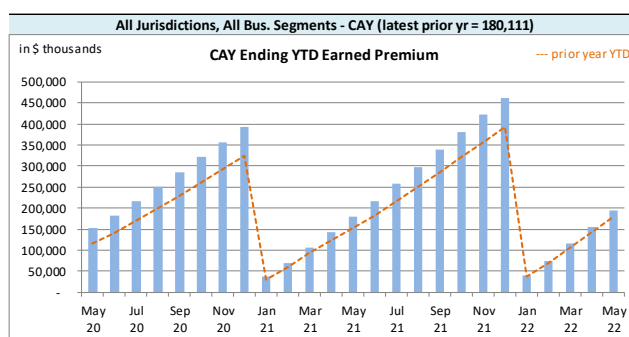
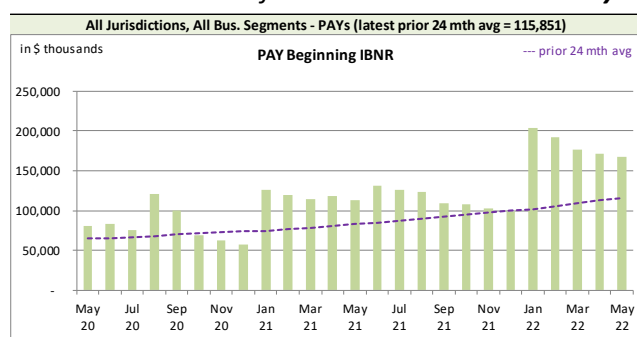
been indicated at a 95% confidence level on a running 25-month basis (13 of 25 variances were positive).

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 8% of the time over the last 25 calendar months (see the preceding table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (10 of 25 variances were positive).

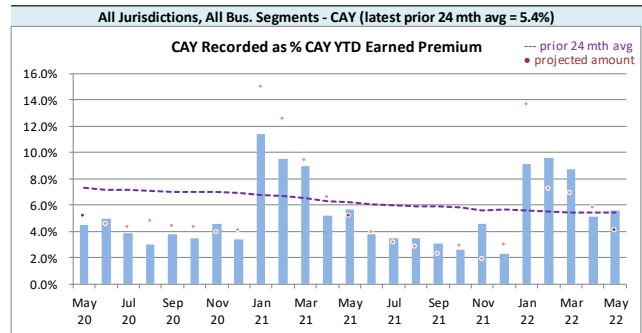
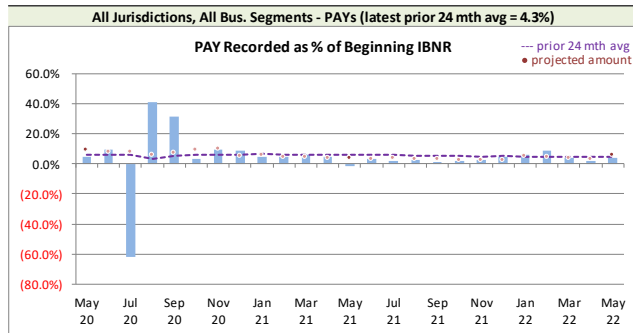
The method for establishing IBNR adjusts automatically for changes in **earned premium** and **recorded indemnity** activity level (see sections 2.2 and 3).

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

FARM Levels that influence¹¹ **Recorded Indemnity** by Calendar Month



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



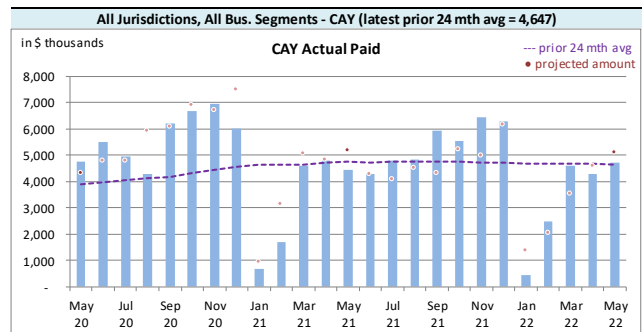
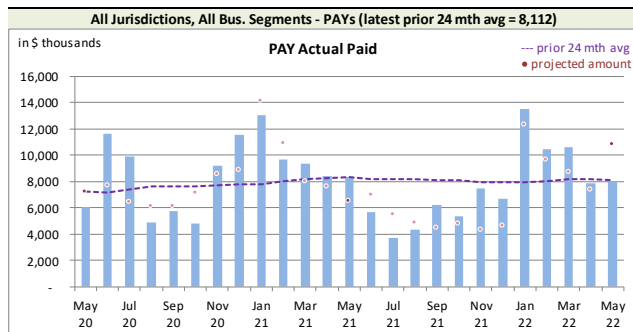
We track the PAY beginning IBNR as **recorded indemnity** activity comes out of IBNR. Changes in the PAY beginning IBNR (see upper left chart within the preceding group of charts) occur for several possible reasons:

- 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

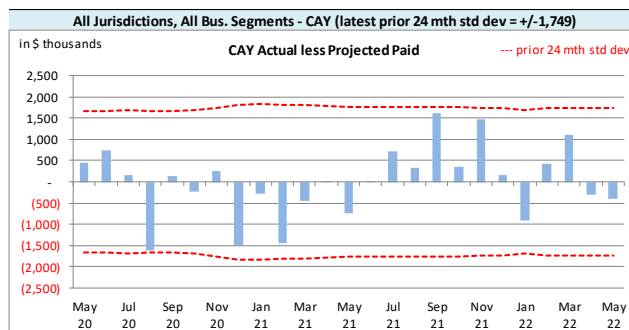
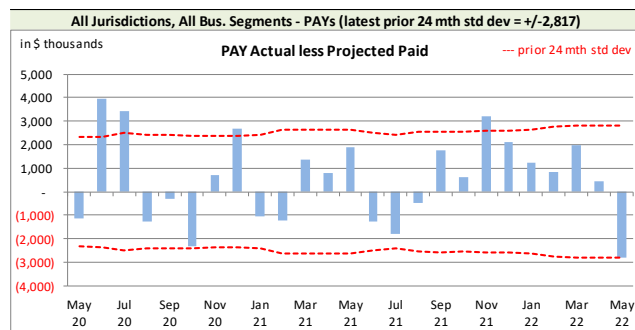
The following charts show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a "prior 24-month average" to show how each month's actual compares with the average amount of the preceding 24 calendar months.

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.

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.

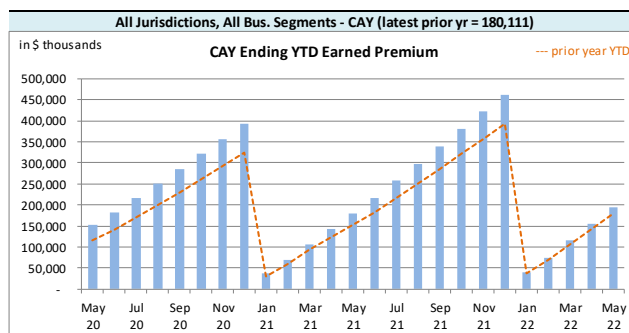
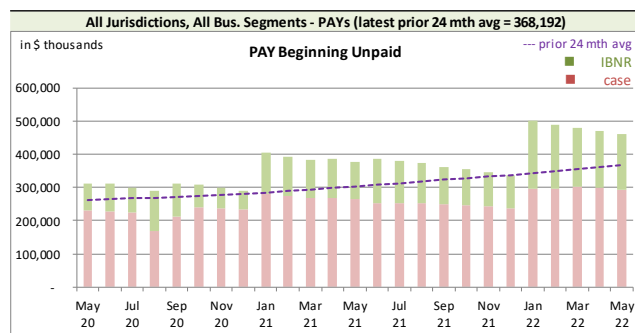
FARM Actual vs. Projected Summary: *Paid Indemnity* Variances by Calendar Month


On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		8,112	4,647
std dev		2,817	1,749
A-P <> std dev		4	-
% <> std dev		16.0%	0.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

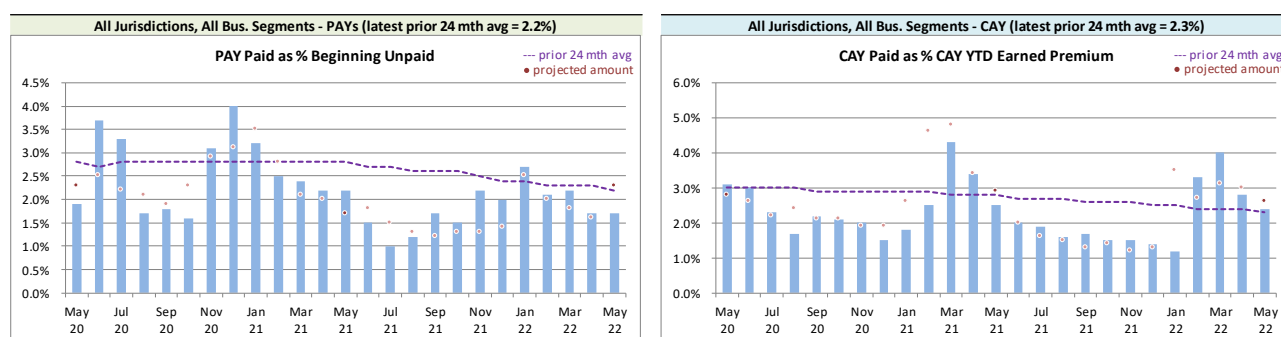
With respect to **paid indemnity**, 16% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed better than simply projecting the prior 24-month average amount (assuming it follows a normal distribution). Bias has not been indicated at a 95% confidence level on a running 25-month basis (15 of 25 variances are positive).

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 (15 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


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.



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.

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:

- the change projected last month;
- 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
- the additional change due to valuation implementation impacts (as applicable)

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

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.

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	12,683	6.4%	(27,074)	(13.8%)	(14,391)	(7.3%)	(8,157)	(3.3%)
CAY	130,110	66.1%	6,367	3.2%	136,477	69.3%	26,748	(1.2%)
TOTAL	142,793	72.5%	(20,707)	(10.5%)	122,086	62.0%	18,591	(4.5%)

(“% 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.

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.

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 (includes Actuarial Present Value Adjustments)
- EXHIBIT B IBNR – Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT C Retro Provisions
 - C-1 for Member Sharing (includes Actuarial Present Value Adjustments)
 - C-2 Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT D Future Expected Cost Ratios
- EXHIBIT E Discount Rate & Margins for Adverse Deviations
- EXHIBIT F Interest Rate Sensitivity
 - F-1 Private Passenger
 - F-2 Non-Private Passenger
 - F-3 Total (Private Passenger & Non-Private Passenger)
- EXHIBIT G Components of IBNR Change During Month:
 - G-1 IBNR – for Member Sharing (includes Actuarial Present Value Adjustments)
 - G-2 IBNR – Nominal Basis (excludes Actuarial Present Value Adjustments)
- EXHIBIT H Projected Year-end Policy Liabilities
 - H-1 Private Passenger
 - H-2 Non-Private Passenger
 - H-3 Total (Private Passenger & Non-Private Passenger)

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
2.33%

interest rate margin

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	19,792	14,065	13,945	13,804	13,647	13,489	13,373	12,899
2013	149	5	4	5	5	5	6	5
2014	132	133	131	130	130	129	127	126
2015	(97)	(2)	(2)	(3)	(3)	(3)	(3)	(3)
2016	274	130	130	128	126	125	123	120
2017	484	617	610	604	598	592	586	570
2018	1,858	1,632	1,615	1,586	1,532	1,504	1,487	1,434
2019	4,756	5,082	4,814	4,766	4,706	4,623	4,580	4,419
2020	8,460	8,375	7,912	7,585	7,307	7,173	7,024	6,698
2021	13,547	13,309	12,574	12,054	11,614	11,402	10,793	10,457
2022	7,228	8,885	10,299	11,795	12,047	12,102	12,102	11,677
2023	-	-	-	-	-	-	-	-
PPV Total	56,583	52,231	52,032	52,454	51,709	51,141	50,198	48,402
prior	88	10	10	7	7	8	7	10
2013	155	198	193	191	190	188	184	180
2014	78	35	34	34	34	33	33	33
2015	716	802	769	761	752	734	716	687
2016	966	332	322	319	317	313	308	296
2017	537	682	657	651	646	634	620	597
2018	(67)	1,926	1,900	1,881	1,802	1,783	1,765	1,696
2019	4,224	2,568	2,531	2,453	2,367	2,339	2,314	2,224
2020	14,480	14,185	13,556	12,905	12,185	11,684	11,203	10,705
2021	32,878	32,005	30,582	29,111	27,478	26,311	25,575	24,614
2022	16,451	19,232	21,405	24,727	27,087	29,225	31,397	35,194
2023	-	-	-	-	-	-	-	-
NPPV Total	70,506	71,975	71,959	73,040	72,865	73,252	74,122	76,236
TOTAL	127,089	124,206	123,991	125,494	124,574	124,393	124,320	124,638
Change		(2,883)	(215)	1,503	(920)	(181)	(73)	

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
2.33%

interest rate margin

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	88	94	88	83	82	77	73	71
2013	21	4	4	4	4	4	4	4
2014	169	160	152	149	147	144	140	134
2015	20	5	6	7	6	6	6	6
2016	236	92	87	82	81	78	76	70
2017	79	45	41	36	36	34	32	29
2018	283	187	175	163	155	154	152	144
2019	526	403	377	350	333	330	322	316
2020	537	629	578	523	493	463	451	400
2021	945	1,007	920	828	798	775	726	643
2022	535	750	835	986	1,138	1,288	1,450	1,780
2023	-	-	-	-	-	-	-	-
PPV Total	3,439	3,376	3,263	3,211	3,273	3,353	3,432	3,597
prior	24	(56)	(52)	(35)	(32)	(32)	(32)	(32)
2013	130	83	81	76	75	75	74	73
2014	(22)	44	42	35	34	35	35	35
2015	361	273	266	230	226	223	222	215
2016	470	477	461	383	376	372	369	359
2017	1,481	984	953	806	788	780	773	752
2018	2,830	3,241	2,656	2,626	2,581	2,554	2,533	2,471
2019	8,071	7,274	7,035	6,793	6,726	6,657	6,604	6,420
2020	16,866	14,939	14,436	13,906	13,647	13,368	13,263	12,886
2021	29,945	26,638	25,733	24,772	24,304	23,607	23,423	22,727
2022	19,214	22,477	22,059	25,955	29,862	33,692	37,769	46,240
2023	-	-	-	-	-	-	-	-
NPPV Total	79,370	76,374	73,670	75,547	78,587	81,331	85,033	92,146
TOTAL	82,809	79,750	76,933	78,758	81,860	84,684	88,465	95,743
Change		(3,059)	(2,817)	1,825	3,102	2,824	3,781	

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
2.33%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	109	(6)	(3)	(1)	(1)	(1)	(3)	-
2013	61	(27)	(22)	(19)	(18)	(18)	(16)	(6)
2014	106	95	89	83	82	80	78	66
2015	20	(39)	(32)	(27)	(28)	(27)	(24)	(8)
2016	223	177	172	165	162	161	158	150
2017	88	66	64	60	60	59	58	57
2018	278	159	155	150	149	148	145	141
2019	519	540	512	486	463	442	419	376
2020	1,623	1,896	1,767	1,658	1,557	1,452	1,356	1,174
2021	4,906	4,740	4,391	4,111	3,844	3,597	3,339	2,854
2022	3,374	4,178	4,759	5,455	6,145	6,811	7,501	8,771
2023	-	-	-	-	-	-	-	-
PPV Total	11,307	11,779	11,852	12,121	12,415	12,704	13,011	13,575
prior	5	5	5	5	5	5	5	5
2013	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2014	-	-	-	-	-	-	-	-
2015	41	21	22	21	20	20	20	19
2016	49	11	10	10	10	10	10	9
2017	(51)	17	21	20	21	20	19	19
2018	110	99	98	97	93	92	91	87
2019	182	166	152	144	141	138	133	116
2020	149	251	228	216	209	206	200	183
2021	1,355	1,125	987	923	860	803	778	738
2022	1,733	2,048	2,245	2,606	2,969	3,319	3,689	4,407
2023	-	-	-	-	-	-	-	-
NPPV Total	3,570	3,740	3,765	4,039	4,325	4,610	4,942	5,580
TOTAL	14,877	15,519	15,617	16,160	16,740	17,314	17,953	19,155
Change		642	98	543	580	574	639	

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
2.33%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	102	52	51	50	49	49	49	50
2013	22	22	21	21	21	20	19	18
2014	75	9	8	9	9	9	8	9
2015	224	95	91	90	88	86	83	76
2016	41	267	255	252	249	242	235	220
2017	446	274	261	258	255	247	239	221
2018	674	566	561	556	525	508	491	477
2019	1,290	994	981	972	941	908	875	845
2020	2,085	1,978	1,959	1,913	1,892	1,842	1,802	1,739
2021	2,528	2,585	2,534	2,476	2,420	2,390	2,364	2,250
2022	1,695	2,017	2,234	2,639	3,133	3,673	4,293	5,638
2023	-	-	-	-	-	-	-	-
PPV Total	9,182	8,859	8,956	9,236	9,582	9,974	10,458	11,543
prior	26	5	5	5	5	3	4	3
2013	(66)	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	173	132	127	125	120	117	113	109
2017	(172)	89	84	83	80	78	75	72
2018	(202)	121	119	118	116	114	111	111
2019	998	841	833	813	787	762	735	715
2020	1,543	1,140	1,123	1,095	1,054	1,043	1,032	997
2021	3,974	4,014	3,808	3,700	3,556	3,471	3,434	3,302
2022	2,060	2,374	2,626	3,243	3,933	4,677	5,515	7,389
2023	-	-	-	-	-	-	-	-
NPPV Total	8,333	8,716	8,725	9,182	9,651	10,265	11,019	12,698
TOTAL	17,515	17,575	17,681	18,418	19,233	20,239	21,477	24,241
Change		60	106	737	815	1,006	1,238	

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

2.33%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	71	69	69	67	65	65	64	62
2013	19	15	15	15	16	16	15	15
2014	5	9	9	9	9	9	9	8
2015	2	13	13	13	12	12	12	12
2016	(15)	21	20	20	20	20	19	18
2017	59	(9)	(9)	(5)	(1)	(2)	-	(3)
2018	339	209	207	199	194	191	190	183
2019	722	640	634	605	598	593	567	538
2020	1,199	1,222	1,124	1,051	1,041	1,016	1,005	945
2021	3,351	3,322	3,019	2,802	2,675	2,600	2,504	2,341
2022	2,682	2,828	3,189	4,034	4,781	5,561	6,411	8,226
2023	-	-	-	-	-	-	-	-
PPV Total	8,434	8,339	8,290	8,810	9,410	10,081	10,796	12,345
prior	(10)	(10)	(10)	(10)	(10)	(10)	(10)	(10)
2013	27	13	13	13	13	13	12	12
2014	(17)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	(15)	4	4	4	4	4	4	4
2016	146	50	49	48	49	48	47	44
2017	(123)	34	34	34	33	33	34	33
2018	283	158	157	157	154	154	152	155
2019	477	556	527	517	504	475	411	390
2020	1,025	2,123	2,015	1,935	1,852	1,801	1,745	1,656
2021	5,231	4,834	4,611	4,440	4,240	4,120	3,996	3,661
2022	4,600	5,280	5,918	7,022	8,162	9,296	10,567	13,130
2023	-	-	-	-	-	-	-	-
NPPV Total	11,624	13,041	13,317	14,159	15,000	15,933	16,957	19,074
TOTAL	20,058	21,380	21,607	22,969	24,410	26,014	27,753	31,419
Change		1,322	227	1,362	1,441	1,604	1,739	

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
2.33%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2014	-	-	-	-	-	-	-	-
2015	(123)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2016	1	29	29	29	29	29	29	28
2017	53	65	64	64	64	64	63	62
2018	54	40	40	40	40	40	40	39
2019	109	80	81	80	78	77	76	76
2020	326	299	294	291	286	277	275	260
2021	704	672	659	653	640	622	610	560
2022	297	400	383	401	411	418	419	411
2023	-	-	-	-	-	-	-	-
PPV Total	1,413	1,576	1,541	1,549	1,539	1,518	1,503	1,427
prior	15	(3)	(3)	(4)	(3)	(3)	(4)	(3)
2013	-	-	-	-	-	-	-	-
2014	(46)	-	-	-	-	-	-	-
2015	(4)	1	1	1	1	1	1	1
2016	5	(46)	(45)	(45)	(45)	(43)	(43)	(42)
2017	14	10	10	10	10	10	10	10
2018	2	7	7	7	7	7	7	7
2019	(23)	48	45	44	44	44	44	44
2020	129	120	114	107	106	104	103	97
2021	377	419	390	363	356	349	343	327
2022	456	572	637	744	855	960	1,070	1,276
2023	-	-	-	-	-	-	-	-
NPPV Total	925	1,128	1,156	1,227	1,331	1,429	1,531	1,717
TOTAL	2,338	2,704	2,697	2,776	2,870	2,947	3,034	3,144
Change		366	(7)	79	94	77	87	

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
2.33%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022	
prior	5	5	5	5	5	5	5	5	5
2013	-	-	-	-	-	-	-	-	-
2014	1	1	1	1	1	1	1	1	1
2015	1	1	1	1	1	1	1	1	1
2016	(4)	1	1	1	1	1	1	1	1
2017	(2)	(67)	(67)	(66)	(65)	(64)	(63)	(62)	(62)
2018	7	6	6	6	6	6	6	6	6
2019	15	11	11	11	11	11	11	11	11
2020	39	31	31	31	31	31	31	31	31
2021	139	118	117	116	115	114	112	110	110
2022	38	45	52	60	70	78	89	109	109
2023	-	-	-	-	-	-	-	-	-
PPV Total	239	152	158	166	176	184	194	213	213
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	4	4	4	4	4	4	4	4
2017	14	12	12	12	12	12	12	12	12
2018	290	71	70	69	68	67	65	64	64
2019	56	36	36	36	36	36	36	36	36
2020	139	113	113	112	110	109	108	105	105
2021	600	520	508	479	471	461	457	448	448
2022	250	293	327	385	446	507	574	714	714
2023	-	-	-	-	-	-	-	-	-
NPPV Total	1,357	1,053	1,074	1,101	1,151	1,200	1,260	1,387	1,387
TOTAL	1,596	1,205	1,232	1,267	1,327	1,384	1,454	1,600	1,600
Change		(391)	27	35	60	57	70		

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

2.33%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	2	2	2	2	2	2	2	2
2014	4	4	4	4	4	4	4	4
2015	1	6	6	6	6	6	6	6
2016	6	6	6	6	6	6	6	6
2017	17	13	13	13	13	13	13	13
2018	39	29	29	29	29	29	29	29
2019	135	67	66	64	63	62	61	59
2020	326	299	296	293	289	286	283	277
2021	329	465	455	446	442	438	433	424
2022	126	130	102	142	193	258	343	593
2023	-	-	-	-	-	-	-	-
PPV Total	983	1,019	977	1,003	1,045	1,102	1,178	1,411
prior	3	3	3	3	3	3	3	3
2013	205	1	1	1	1	1	1	1
2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	2	2	2	2	2	2	2	2
2016	7	6	6	6	6	6	6	6
2017	15	13	13	13	13	13	13	13
2018	35	31	31	31	31	31	31	31
2019	84	72	70	69	67	66	66	65
2020	147	125	123	122	120	119	118	116
2021	320	288	277	268	258	254	246	224
2022	108	72	82	102	126	155	187	268
2023	-	-	-	-	-	-	-	-
NPPV Total	925	612	607	616	626	649	672	728
TOTAL	1,908	1,631	1,584	1,619	1,671	1,751	1,850	2,139
Change		(277)	(47)	35	52	80	99	

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
2.33%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	18	18	17	17	17	17	17	16
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	8	2	2	2	2	2	2	2
2020	11	10	10	10	10	10	10	10
2021	40	46	45	44	43	42	41	41
2022	15	21	24	28	33	38	45	57
2023	-	-	-	-	-	-	-	-
PPV Total	95	100	101	104	108	112	118	129
prior	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	8	6	6	6	6	5	5	6
2016	3	3	3	3	3	3	3	3
2017	10	8	8	8	8	8	8	8
2018	20	18	18	18	18	18	18	18
2019	32	29	29	29	29	29	29	29
2020	65	53	47	47	47	47	47	47
2021	182	194	192	190	187	185	183	178
2022	75	86	99	115	131	147	163	196
2023	-	-	-	-	-	-	-	-
NPPV Total	395	397	402	416	429	442	456	485
TOTAL	490	497	503	520	537	554	574	614
Change		7	6	17	17	17	20	

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
2.33%

interest rate margin

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	20,177	14,289	14,164	14,017	13,856	13,693	13,570	13,095
2013	273	20	23	27	29	28	29	37
2014	492	411	394	385	382	376	367	348
2015	49	79	83	87	82	81	81	90
2016	762	723	700	683	674	662	647	613
2017	1,224	1,004	977	964	960	943	928	887
2018	3,533	2,829	2,789	2,730	2,631	2,581	2,541	2,454
2019	8,080	7,819	7,478	7,336	7,195	7,048	6,913	6,642
2020	14,606	14,739	13,971	13,355	12,906	12,550	12,237	11,534
2021	26,489	26,264	24,714	23,530	22,591	21,980	20,922	19,680
2022	15,990	19,254	21,877	25,540	27,951	30,227	32,653	37,262
2023	-	-	-	-	-	-	-	-
PPV Total	91,675	87,431	87,170	88,654	89,257	90,169	90,888	92,642
prior	154	(43)	(39)	(26)	(22)	(23)	(24)	(21)
2013	448	293	286	279	277	275	269	264
2014	(7)	78	75	68	67	67	67	67
2015	1,108	1,108	1,069	1,024	1,010	988	969	933
2016	1,823	969	937	853	840	830	817	788
2017	1,725	1,849	1,792	1,637	1,611	1,588	1,564	1,516
2018	3,301	5,672	5,056	5,004	4,870	4,820	4,773	4,640
2019	14,101	11,590	11,258	10,898	10,701	10,546	10,372	10,039
2020	34,543	33,049	31,755	30,445	29,330	28,481	27,819	26,792
2021	74,862	70,037	67,088	64,246	61,710	59,561	58,435	56,219
2022	44,947	52,434	55,398	64,899	73,571	81,978	90,931	108,814
2023	-	-	-	-	-	-	-	-
NPPV Total	177,005	177,036	174,675	179,327	183,965	189,111	195,992	210,051
TOTAL	268,680	264,467	261,845	267,981	273,222	279,280	286,880	302,693
Change		(4,213)	(2,622)	6,136	5,241	6,058	7,600	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	18,483	18,522	18,337	18,154	17,973	17,793	17,615	17,092
2013	119	4	4	4	4	4	4	4
2014	(18)	20	20	20	20	20	20	20
2015	(103)	(5)	(5)	(5)	(5)	(5)	(5)	(5)
2016	127	65	64	63	62	61	60	58
2017	344	513	508	503	498	493	488	473
2018	1,487	1,388	1,374	1,347	1,293	1,267	1,254	1,204
2019	3,765	4,298	4,040	4,000	3,948	3,869	3,830	3,678
2020	7,220	7,508	7,058	6,740	6,470	6,341	6,195	5,895
2021	11,496	11,882	11,169	10,666	10,239	10,034	9,432	9,114
2022	6,554	8,260	9,571	10,950	11,083	11,021	10,900	10,253
2023	-	-	-	-	-	-	-	-
PPV Total	49,474	52,455	52,140	52,442	51,585	50,898	49,793	47,786
prior	(1)	(1)	(1)	(1)	(1)	(1)	(1)	1
2013	(45)	45	43	43	43	42	41	39
2014	34	2	2	2	2	2	2	2
2015	475	600	572	566	560	544	528	502
2016	649	125	119	118	117	114	111	105
2017	98	352	335	332	329	320	310	294
2018	(779)	1,251	1,238	1,226	1,152	1,140	1,129	1,073
2019	2,681	1,306	1,293	1,228	1,154	1,142	1,128	1,072
2020	12,426	12,757	12,157	11,549	10,856	10,367	9,900	9,430
2021	28,529	29,027	27,663	26,280	24,703	23,591	22,883	21,976
2022	14,905	17,864	19,823	22,881	24,976	26,847	28,735	31,964
2023	-	-	-	-	-	-	-	-
NPPV Total	58,972	63,328	63,244	64,224	63,891	64,108	64,766	66,458
TOTAL	108,446	115,783	115,384	116,666	115,476	115,006	114,559	114,244
Change		7,337	(399)	1,282	(1,190)	(470)	(447)	#

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	51	57	53	48	47	42	38	37
2013	19	4	4	4	4	4	4	4
2014	16	16	14	12	12	11	10	8
2015	7	(6)	(5)	(4)	(4)	(4)	(4)	(4)
2016	162	41	37	33	33	31	29	25
2017	60	38	34	30	30	28	26	23
2018	181	121	110	98	91	90	89	83
2019	330	264	239	213	198	196	190	186
2020	378	511	462	411	382	355	345	302
2021	790	898	813	724	697	675	628	549
2022	472	687	763	902	1,044	1,184	1,335	1,647
2023	-	-	-	-	-	-	-	-
PPV Total	2,466	2,631	2,524	2,471	2,534	2,612	2,690	2,860
prior	-	(79)	(75)	(58)	(55)	(55)	(55)	(55)
2013	22	22	21	17	17	17	17	17
2014	(28)	37	36	29	28	28	28	28
2015	230	172	166	132	129	128	127	123
2016	332	380	367	291	284	281	279	271
2017	1,131	722	697	553	539	534	530	514
2018	1,837	2,452	1,883	1,864	1,827	1,809	1,795	1,750
2019	5,925	5,616	5,419	5,202	5,150	5,098	5,060	4,909
2020	14,029	12,943	12,490	11,990	11,750	11,491	11,405	11,065
2021	25,516	23,786	22,953	22,035	21,594	20,925	20,768	20,149
2022	17,347	20,886	20,394	24,010	27,639	31,202	35,001	42,915
2023	-	-	-	-	-	-	-	-
NPPV Total	66,341	66,937	64,351	66,065	68,902	71,458	74,955	81,686
TOTAL	68,807	69,568	66,875	68,536	71,436	74,070	77,645	84,546
Change		761	(2,693)	1,661	2,900	2,634	3,575	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	83	(7)	(4)	(3)	(3)	(3)	(3)	(3)
2013	-	(73)	(67)	(62)	(61)	(60)	(58)	(46)
2014	62	64	59	55	54	53	51	40
2015	(92)	(118)	(109)	(101)	(100)	(99)	(95)	(75)
2016	(11)	13	12	11	11	11	11	9
2017	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(5)
2018	(38)	(58)	(55)	(54)	(50)	(49)	(49)	(41)
2019	138	303	279	259	241	224	206	172
2020	1,010	1,527	1,405	1,307	1,216	1,119	1,029	861
2021	4,068	4,205	3,869	3,598	3,346	3,112	2,863	2,397
2022	3,063	3,923	4,458	5,099	5,733	6,344	6,972	8,122
2023	-	-	-	-	-	-	-	-
PPV Total	8,277	9,773	9,841	10,103	10,381	10,646	10,921	11,431
prior	5	5	5	5	5	5	5	5
2013	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2014	-	-	-	-	-	-	-	-
2015	15	2	2	2	2	2	2	2
2016	37	2	2	2	2	2	2	2
2017	(103)	(33)	(28)	(26)	(26)	(26)	(26)	(24)
2018	(9)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2019	51	69	59	54	53	52	50	38
2020	4	128	109	100	96	95	92	87
2021	991	860	731	673	619	569	552	525
2022	1,588	1,918	2,102	2,439	2,777	3,104	3,450	4,125
2023	-	-	-	-	-	-	-	-
NPPV Total	2,576	2,947	2,978	3,245	3,524	3,799	4,123	4,756
TOTAL	10,853	12,720	12,819	13,348	13,905	14,445	15,044	16,187
Change		1,867	99	529	557	540	599	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	52	9	9	9	9	9	9	11
2013	18	18	17	17	17	16	15	14
2014	(1)	(9)	(9)	(9)	(9)	(9)	(9)	(8)
2015	181	67	63	62	61	59	57	51
2016	(63)	171	162	160	158	152	146	133
2017	346	207	196	194	192	184	177	160
2018	486	435	431	427	398	382	367	359
2019	1,046	825	817	809	781	750	720	699
2020	1,814	1,797	1,779	1,743	1,726	1,679	1,642	1,587
2021	2,119	2,343	2,320	2,274	2,222	2,195	2,173	2,066
2022	1,541	1,908	2,112	2,496	2,969	3,487	4,082	5,377
2023	-	-	-	-	-	-	-	-
PPV Total	7,539	7,771	7,897	8,182	8,524	8,904	9,379	10,449
prior	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)
2013	(76)	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	90	75	71	69	66	63	60	58
2017	(195)	65	61	59	57	55	52	50
2018	(318)	22	21	20	19	18	17	17
2019	577	526	521	505	485	466	443	425
2020	1,160	897	882	856	822	814	806	774
2021	3,463	3,697	3,494	3,389	3,253	3,172	3,140	3,015
2022	1,870	2,219	2,456	3,041	3,694	4,403	5,202	6,994
2023	-	-	-	-	-	-	-	-
NPPV Total	6,556	7,487	7,492	7,925	8,382	8,977	9,706	11,319
TOTAL	14,095	15,258	15,389	16,107	16,906	17,881	19,085	21,768
Change		1,163	131	718	799	975	1,204	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	36	36	36	34	33	33	32	32
2013	3	3	3	3	3	3	3	3
2014	(5)	3	3	3	3	3	3	3
2015	(12)	2	2	2	2	2	2	2
2016	(33)	3	3	3	3	3	3	3
2017	5	(50)	(49)	(45)	(41)	(41)	(39)	(39)
2018	165	78	77	71	67	66	65	63
2019	330	333	330	304	300	297	274	255
2020	825	926	833	766	758	735	728	678
2021	2,835	2,947	2,652	2,440	2,318	2,248	2,158	2,009
2022	2,394	2,556	2,890	3,684	4,379	5,111	5,909	7,628
2023	-	-	-	-	-	-	-	-
PPV Total	6,543	6,837	6,780	7,265	7,825	8,460	9,138	10,637
prior	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)
2013	1	1	1	1	1	1	1	1
2014	(22)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2015	(16)	3	3	3	3	3	3	3
2016	58	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2017	(235)	(77)	(76)	(75)	(74)	(73)	(71)	(66)
2018	37	(34)	(33)	(32)	(32)	(31)	(31)	(19)
2019	231	361	343	340	330	303	244	230
2020	618	1,750	1,662	1,596	1,516	1,471	1,427	1,356
2021	4,318	4,231	4,019	3,858	3,665	3,555	3,448	3,141
2022	4,167	4,892	5,494	6,515	7,570	8,618	9,792	12,155
2023	-	-	-	-	-	-	-	-
NPPV Total	9,143	11,108	11,394	12,187	12,960	13,828	14,794	16,782
TOTAL	15,686	17,945	18,174	19,452	20,785	22,288	23,932	27,419
Change		2,259	229	1,278	1,333	1,503	1,644	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2014	-	-	-	-	-	-	-	-
2015	(139)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2016	(27)	4	4	4	4	4	4	4
2017	10	33	33	33	33	33	33	33
2018	40	30	30	30	30	30	30	30
2019	62	46	46	46	45	44	44	44
2020	280	266	261	258	253	245	243	228
2021	610	614	602	596	584	566	555	506
2022	267	370	350	362	367	367	363	342
2023	-	-	-	-	-	-	-	-
PPV Total	1,095	1,354	1,317	1,320	1,307	1,280	1,263	1,178
prior	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2013	-	-	-	-	-	-	-	-
2014	(53)	-	-	-	-	-	-	-
2015	(5)	-	-	-	-	-	-	-
2016	(25)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2017	14	10	10	10	10	10	10	10
2018	-	6	6	6	6	6	6	6
2019	(38)	34	31	31	31	31	31	31
2020	66	76	70	64	63	62	61	58
2021	287	354	326	300	294	288	282	268
2022	410	526	584	682	782	880	980	1,169
2023	-	-	-	-	-	-	-	-
NPPV Total	655	1,004	1,025	1,091	1,184	1,275	1,368	1,540
TOTAL	1,750	2,358	2,342	2,411	2,491	2,555	2,631	2,718
Change		608	(16)	69	80	64	76	

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

EXHIBIT B

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

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Yukon

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	5	5	5	5	5	5	5	5
2013	-	-	-	-	-	-	-	-
2014	1	1	1	1	1	1	1	1
2015	1	1	1	1	1	1	1	1
2016	(5)	1	1	1	1	1	1	1
2017	(41)	(92)	(91)	(90)	(89)	(88)	(87)	(85)
2018	6	5	5	5	5	5	5	5
2019	13	11	11	11	11	11	11	11
2020	25	22	22	22	22	22	22	22
2021	117	109	108	107	106	105	104	102
2022	36	42	49	57	65	73	83	102
2023	-	-	-	-	-	-	-	-
PPV Total	158	105	112	120	128	136	146	165
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	4	4	4	4	4	4	4
2017	13	11	11	11	11	11	11	11
2018	258	59	58	57	56	55	54	52
2019	51	32	32	32	32	32	32	32
2020	106	91	90	89	88	87	86	84
2021	546	487	477	449	440	431	427	419
2022	228	272	304	358	414	471	534	665
2023	-	-	-	-	-	-	-	-
NPPV Total	1,210	960	980	1,004	1,049	1,095	1,152	1,271
TOTAL	1,368	1,065	1,092	1,124	1,177	1,231	1,298	1,436
Change		(303)	27	32	53	54	67	

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

EXHIBIT B

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

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Northwest Territories

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	2	2	2	2	2	2	2	2
2014	4	4	4	4	4	4	4	4
2015	1	5	5	5	5	5	5	5
2016	5	5	5	5	5	5	5	5
2017	15	12	12	12	12	12	12	12
2018	36	27	27	27	27	27	27	27
2019	122	62	61	60	59	58	57	55
2020	292	276	273	270	267	264	261	255
2021	286	429	420	412	408	404	400	392
2022	107	112	85	121	169	230	313	554
2023	-	-	-	-	-	-	-	-
PPV Total	868	932	892	916	956	1,009	1,084	1,309
prior	3	3	3	3	3	3	3	3
2013	194	1	1	1	1	1	1	1
2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	2	2	2	2	2	2	2	2
2016	6	5	5	5	5	5	5	5
2017	14	12	12	12	12	12	12	12
2018	33	29	29	29	29	29	29	29
2019	61	54	53	52	51	50	49	49
2020	131	114	113	112	111	110	109	107
2021	282	264	255	246	237	233	225	204
2022	97	63	72	91	114	141	172	252
2023	-	-	-	-	-	-	-	-
NPPV Total	822	546	544	552	564	585	606	663
TOTAL	1,690	1,478	1,436	1,468	1,520	1,594	1,690	1,972
Change		(212)	(42)	32	52	74	96	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	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	7	2	2	2	2	2	2	2
2020	10	9	9	9	9	9	9	9
2021	36	37	37	36	35	34	33	33
2022	14	19	22	27	31	36	42	54
2023	-	-	-	-	-	-	-	-
PPV Total	71	71	74	78	81	85	90	102
prior	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	3	3	3	3	3	3	3	3
2017	9	7	7	7	7	7	7	7
2018	18	17	17	17	17	17	17	17
2019	29	27	27	27	27	27	27	27
2020	59	49	43	43	43	43	43	43
2021	166	182	180	178	176	174	172	168
2022	67	81	93	108	123	138	153	186
2023	-	-	-	-	-	-	-	-
NPPV Total	351	366	370	383	396	409	422	451
TOTAL	422	437	444	461	477	494	512	553
Change		15	7	17	16	17	18	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	18,703	18,615	18,429	18,240	18,057	17,872	17,689	17,167
2013	160	(43)	(38)	(33)	(32)	(32)	(31)	(20)
2014	59	99	92	86	85	83	80	68
2015	(155)	(54)	(48)	(40)	(40)	(41)	(39)	(25)
2016	155	303	288	280	277	268	259	238
2017	733	655	637	631	629	615	604	572
2018	2,364	2,027	2,000	1,952	1,862	1,819	1,789	1,731
2019	5,813	6,144	5,825	5,704	5,585	5,451	5,334	5,102
2020	11,854	12,842	12,102	11,526	11,103	10,769	10,474	9,837
2021	22,357	23,464	21,990	20,853	19,955	19,373	18,346	17,168
2022	14,448	17,877	20,300	23,698	25,840	27,853	29,999	34,079
2023	-	-	-	-	-	-	-	-
PPV Total	76,491	81,929	81,577	82,897	83,321	84,030	84,504	85,917
prior	(19)	(98)	(94)	(77)	(74)	(74)	(74)	(72)
2013	93	67	64	60	60	59	58	56
2014	(69)	36	35	28	27	27	27	27
2015	700	778	744	704	695	678	661	631
2016	1,154	591	568	489	478	469	461	445
2017	746	1,069	1,029	883	865	850	835	808
2018	1,077	3,801	3,218	3,186	3,073	3,042	3,015	2,924
2019	9,568	8,025	7,778	7,471	7,313	7,201	7,064	6,813
2020	28,599	28,805	27,616	26,399	25,345	24,540	23,929	23,004
2021	64,098	62,888	60,098	57,408	54,981	52,938	51,897	49,865
2022	40,679	48,721	51,322	60,125	68,089	75,804	84,019	100,425
2023	-	-	-	-	-	-	-	-
NPPV Total	146,626	154,683	152,378	156,676	160,852	165,534	171,892	184,926
TOTAL	223,117	236,612	233,955	239,573	244,173	249,564	256,396	270,843
Change		13,495	(2,657)	5,618	4,600	5,391	6,832	

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

2.33%

interest rate margin

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	1,308	1,204	1,169	1,136	1,101	1,066	1,034	972
2013	198	177	171	167	160	156	151	142
2014	181	172	167	161	156	151	147	139
2015	310	308	298	290	281	273	264	249
2016	308	299	290	281	273	264	256	241
2017	531	536	509	496	485	473	462	440
2018	675	710	692	675	658	643	626	596
2019	1,220	1,246	1,211	1,178	1,145	1,115	1,084	1,000
2020	2,212	2,203	2,147	2,094	2,042	1,993	1,943	1,850
2021	2,254	2,226	2,164	2,104	2,048	1,991	1,939	1,835
2022	456	539	656	774	900	1,025	1,163	1,440
2023	-	-	-	-	-	-	-	-
PPV Total	9,653	9,620	9,474	9,356	9,249	9,150	9,069	8,904
prior	595	543	530	520	509	498	490	470
2013	312	285	279	274	268	264	258	247
2014	338	324	319	312	306	299	292	281
2015	707	696	683	669	654	642	629	604
2016	694	683	669	655	642	629	617	591
2017	1,189	1,202	1,153	1,135	1,116	1,098	1,080	1,046
2018	2,131	2,243	2,206	2,169	2,134	2,099	2,066	2,000
2019	3,771	3,855	3,785	3,716	3,647	3,581	3,518	3,305
2020	5,277	5,254	5,166	5,080	4,995	4,913	4,831	4,676
2021	6,310	6,239	6,124	6,013	5,904	5,797	5,692	5,488
2022	1,410	1,664	1,998	2,355	2,723	3,098	3,512	4,377
2023	-	-	-	-	-	-	-	-
NPPV Total	22,734	22,988	22,912	22,898	22,898	22,918	22,985	23,085
TOTAL	32,387	32,608	32,386	32,254	32,147	32,068	32,054	31,989
Change		221	(222)	(132)	(107)	(79)	(14)	

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

2.33%

interest rate margin

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	125	125	123	121	119	117	114	112
2013	46	46	45	44	43	42	41	39
2014	62	61	60	58	57	56	55	53
2015	76	75	74	73	72	71	70	68
2016	74	73	72	71	70	68	67	65
2017	64	62	62	61	60	59	57	55
2018	53	59	58	50	49	48	47	45
2019	89	76	74	72	70	68	67	65
2020	80	77	76	75	74	73	72	70
2021	72	70	69	68	67	66	65	63
2022	14	14	5	(3)	(10)	(20)	(30)	(53)
2023	-	-	-	-	-	-	-	-
PPV Total	755	738	718	690	671	648	625	582
prior	411	408	404	401	398	394	391	385
2013	176	171	169	167	165	163	160	156
2014	263	259	256	254	252	250	248	243
2015	354	349	345	342	339	336	333	327
2016	397	391	387	383	378	374	371	364
2017	405	400	396	392	388	384	379	371
2018	422	470	464	402	396	391	385	375
2019	921	807	799	790	781	772	764	746
2020	971	948	938	929	918	909	900	883
2021	1,186	1,150	1,138	1,127	1,115	1,105	1,094	1,073
2022	248	252	186	35	(115)	(264)	(424)	(874)
2023	-	-	-	-	-	-	-	-
NPPV Total	5,754	5,605	5,482	5,222	5,015	4,814	4,601	4,049
TOTAL	6,509	6,343	6,200	5,912	5,686	5,462	5,226	4,631
Change		(166)	(143)	(288)	(226)	(224)	(236)	

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

2.33%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	49	(3)	(2)	(1)	-	-	1	2
2013	97	96	95	94	93	92	91	88
2014	119	115	113	111	109	107	105	103
2015	102	98	97	96	95	95	94	92
2016	165	128	126	124	122	120	118	113
2017	123	119	116	113	109	106	104	97
2018	273	267	263	260	256	253	251	244
2019	267	261	257	254	251	247	244	238
2020	287	304	300	296	292	288	282	248
2021	387	405	400	394	362	357	352	341
2022	118	145	143	125	107	90	70	28
2023	-	-	-	-	-	-	-	-
PPV Total	1,987	1,935	1,908	1,866	1,796	1,755	1,712	1,594
prior	16	3	3	3	3	3	3	3
2013	24	24	24	24	24	24	24	24
2014	33	33	33	33	33	33	33	33
2015	30	30	30	30	30	30	30	30
2016	55	44	43	42	41	40	39	36
2017	43	43	42	41	39	38	37	35
2018	104	103	102	101	100	98	97	95
2019	104	102	101	100	99	98	97	95
2020	98	105	104	102	100	99	98	86
2021	146	153	150	148	135	133	130	127
2022	47	57	59	53	46	39	32	16
2023	-	-	-	-	-	-	-	-
NPPV Total	700	697	691	677	650	635	620	580
TOTAL	2,687	2,632	2,599	2,543	2,446	2,390	2,332	2,174
Change		(55)	(33)	(56)	(97)	(56)	(58)	

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
2.33%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	55	55	54	54	53	53	52	51
2013	80	79	77	75	73	71	68	64
2014	113	112	109	106	103	99	96	89
2015	134	133	129	125	121	118	115	108
2016	177	173	169	163	158	154	149	140
2017	153	161	156	150	146	141	137	129
2018	193	200	193	187	181	176	170	159
2019	304	283	276	268	260	254	248	220
2020	199	174	164	156	147	140	132	101
2021	285	308	284	275	267	258	251	236
2022	75	90	106	126	147	167	192	243
2023	-	-	-	-	-	-	-	-
PPV Total	1,768	1,768	1,717	1,685	1,656	1,631	1,610	1,540
prior	42	41	40	39	37	36	35	33
2013	55	53	52	51	50	50	49	47
2014	75	75	74	73	72	70	69	67
2015	85	85	83	80	79	78	77	75
2016	106	104	102	99	97	95	93	88
2017	98	102	99	97	96	94	92	88
2018	137	142	140	137	134	130	127	120
2019	242	226	222	217	213	208	205	188
2020	166	146	141	137	133	129	125	103
2021	286	308	285	279	275	269	264	253
2022	80	98	112	132	155	178	204	255
2023	-	-	-	-	-	-	-	-
NPPV Total	1,372	1,380	1,350	1,341	1,341	1,337	1,340	1,317
TOTAL	3,140	3,148	3,067	3,026	2,997	2,968	2,950	2,857
Change		8	(81)	(41)	(29)	(29)	(18)	

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

2.33%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	78	77	77	77	77	77	77	77
2013	29	28	27	25	25	25	25	25
2014	(13)	(12)	(12)	(12)	(12)	(12)	(12)	(12)
2015	60	59	57	56	55	54	53	51
2016	79	78	77	76	75	74	73	71
2017	82	89	87	85	82	80	78	74
2018	147	136	134	132	131	128	126	122
2019	216	227	223	218	214	211	207	201
2020	239	290	285	279	275	270	266	258
2021	268	260	256	250	244	239	234	224
2022	121	134	154	181	210	237	266	323
2023	-	-	-	-	-	-	-	-
PPV Total	1,306	1,366	1,365	1,367	1,376	1,383	1,393	1,414
prior	51	51	50	48	48	48	48	48
2013	34	33	32	31	30	29	28	26
2014	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)
2015	79	75	74	73	72	71	70	68
2016	108	105	103	101	98	96	94	91
2017	109	118	116	114	111	109	107	103
2018	180	165	162	159	156	154	152	147
2019	206	216	212	208	206	202	199	192
2020	279	340	333	328	322	317	312	301
2021	395	384	376	367	360	353	345	330
2022	178	196	219	260	301	343	391	488
2023	-	-	-	-	-	-	-	-
NPPV Total	1,604	1,668	1,662	1,674	1,689	1,707	1,731	1,779
TOTAL	2,910	3,034	3,027	3,041	3,065	3,090	3,124	3,193
Change		124	(7)	14	24	25	34	

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
2.33%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	33	33	33	33	33	33	33	33
2013	14	14	14	14	14	14	14	14
2014	20	18	18	18	18	18	18	18
2015	26	26	26	26	26	26	26	26
2016	34	33	32	31	30	29	28	25
2017	17	16	16	14	13	12	11	9
2018	18	18	17	16	15	14	13	11
2019	43	46	45	43	42	41	40	38
2020	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(12)
2021	51	45	43	43	42	41	40	38
2022	2	1	3	2	3	3	4	5
2023	-	-	-	-	-	-	-	-
PPV Total	255	246	242	234	229	223	218	205
prior	20	19	19	19	19	19	19	19
2013	9	9	9	9	9	9	9	9
2014	11	12	12	12	12	12	12	12
2015	17	17	17	17	17	17	17	17
2016	21	20	20	20	20	20	20	20
2017	10	9	9	9	9	9	9	9
2018	15	14	13	11	11	11	11	11
2019	38	40	39	38	37	36	35	33
2020	(4)	(5)	(6)	(7)	(8)	(9)	(11)	(13)
2021	54	50	49	48	47	45	44	42
2022	2	-	3	3	5	2	3	4
2023	-	-	-	-	-	-	-	-
NPPV Total	193	185	184	179	178	171	168	163
TOTAL	448	431	426	413	407	394	386	368
Change		(17)	(5)	(13)	(6)	(13)	(8)	

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
2.33%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	2	2	2	2	2	2	2	2
2013	3	3	3	3	3	3	3	3
2014	4	4	4	4	4	4	4	4
2015	6	6	6	6	6	6	6	6
2016	4	4	4	4	4	4	4	4
2017	(10)	(11)	(11)	(11)	(11)	(11)	(11)	(11)
2018	5	-	-	-	-	-	-	-
2019	3	3	3	3	3	3	3	3
2020	1	1	1	1	1	1	1	1
2021	4	3	3	3	3	3	3	3
2022	-	(1)	(3)	(3)	(3)	(3)	(4)	(3)
2023	-	-	-	-	-	-	-	-
PPV Total	22	14	12	12	12	12	11	12
prior	2	2	2	2	2	2	2	2
2013	4	4	4	4	4	4	4	4
2014	6	6	6	6	6	6	6	6
2015	7	7	7	7	7	7	7	7
2016	10	10	10	10	10	10	10	10
2017	(28)	(33)	(33)	(33)	(33)	(33)	(33)	(33)
2018	17	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2019	13	13	13	13	13	13	13	13
2020	8	5	5	5	3	3	3	3
2021	26	18	18	16	16	16	16	16
2022	(6)	(9)	(18)	(20)	(22)	(24)	(26)	(27)
2023	-	-	-	-	-	-	-	-
NPPV Total	59	22	13	9	5	3	1	0
TOTAL	81	36	25	21	17	15	12	12
Change		(45)	(11)	(4)	(4)	(2)	(3)	

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

2.33%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	8	8	8	8	8	8	8	8
2013	6	6	6	6	6	6	6	6
2014	17	17	17	17	17	17	17	17
2015	22	22	22	22	22	22	22	22
2016	25	24	24	24	24	24	24	24
2017	(9)	(10)	(10)	(10)	(10)	(10)	(10)	(10)
2018	24	24	24	24	24	24	24	24
2019	23	23	23	23	23	23	23	23
2020	4	4	4	4	4	4	4	4
2021	31	40	40	37	37	37	37	37
2022	(12)	(16)	(27)	(30)	(32)	(36)	(36)	(43)
2023	-	-	-	-	-	-	-	-
PPV Total	139	142	131	125	123	119	119	112
prior	3	3	3	3	3	3	3	3
2013	2	2	2	2	2	2	2	2
2014	6	6	6	6	6	6	6	6
2015	8	8	8	8	8	8	8	8
2016	9	9	9	9	9	9	9	9
2017	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2018	12	12	12	12	12	12	12	12
2019	13	13	13	13	13	13	13	13
2020	3	2	2	2	2	2	2	2
2021	18	22	22	20	20	20	20	20
2022	(7)	(7)	(14)	(17)	(18)	(20)	(21)	(23)
2023	-	-	-	-	-	-	-	-
NPPV Total	64	67	60	55	54	52	51	49
TOTAL	203	209	192	181	178	172	171	162
Change		6	(17)	(11)	(3)	(6)	(1)	

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
2.33%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	2	2	2	2	2	2	2	2
2013	3	3	3	3	3	3	3	3
2014	3	3	3	3	3	3	3	3
2015	4	4	4	4	4	4	4	4
2016	4	4	4	4	4	4	4	4
2017	3	3	3	3	3	3	3	3
2018	2	2	2	2	2	2	2	2
2019	1	1	1	1	1	1	1	1
2020	2	2	2	2	2	2	2	2
2021	2	2	2	2	2	2	2	2
2022	(2)	(2)	(3)	(4)	(5)	(6)	(6)	(6)
2023	-	-	-	-	-	-	-	-
PPV Total	24	24	23	22	21	20	20	20
prior	2	2	2	2	2	2	2	2
2013	2	2	2	2	2	2	2	2
2014	3	3	3	3	3	3	3	3
2015	4	4	4	4	4	4	4	4
2016	7	7	7	7	7	7	7	7
2017	7	7	7	7	7	7	7	7
2018	7	7	7	7	7	7	7	7
2019	8	8	8	8	8	8	8	8
2020	8	8	8	8	8	8	8	8
2021	8	8	8	8	8	8	8	8
2022	(8)	(9)	(9)	(11)	(12)	(12)	(14)	(16)
2023	-	-	-	-	-	-	-	-
NPPV Total	48	47	47	45	44	44	42	40
TOTAL	72	71	70	67	65	64	62	60
Change		(1)	(1)	(3)	(2)	(1)	(2)	

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
2.33%

interest rate margin

Amounts in \$000s								
Accident Year	Actual Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	1,660	1,503	1,466	1,432	1,395	1,358	1,323	1,259
2013	476	452	441	431	420	412	402	384
2014	506	490	479	466	455	443	433	414
2015	740	731	713	698	682	669	654	626
2016	870	816	798	778	760	741	723	687
2017	954	965	928	901	877	853	831	786
2018	1,390	1,416	1,383	1,346	1,316	1,288	1,259	1,203
2019	2,166	2,166	2,113	2,060	2,009	1,963	1,917	1,789
2020	3,021	3,051	2,974	2,901	2,830	2,763	2,693	2,522
2021	3,354	3,359	3,261	3,176	3,072	2,994	2,923	2,779
2022	772	904	1,035	1,169	1,318	1,458	1,620	1,935
2023	-	-	-	-	-	-	-	-
PPV Total	15,909	15,853	15,591	15,358	15,134	14,942	14,778	14,384
prior	1,142	1,072	1,053	1,037	1,021	1,005	993	965
2013	618	583	573	564	554	547	536	517
2014	720	703	694	684	675	664	654	636
2015	1,291	1,271	1,251	1,230	1,210	1,193	1,175	1,140
2016	1,407	1,373	1,350	1,326	1,302	1,280	1,260	1,216
2017	1,830	1,845	1,786	1,759	1,730	1,703	1,675	1,623
2018	3,025	3,155	3,105	2,997	2,949	2,901	2,856	2,766
2019	5,316	5,280	5,192	5,103	5,017	4,931	4,852	4,593
2020	6,806	6,803	6,691	6,584	6,473	6,371	6,268	6,049
2021	8,429	8,332	8,170	8,026	7,880	7,746	7,613	7,357
2022	1,944	2,242	2,536	2,790	3,063	3,340	3,657	4,200
2023	-	-	-	-	-	-	-	-
NPPV Total	32,528	32,659	32,401	32,100	31,874	31,681	31,539	31,062
TOTAL	48,437	48,512	47,992	47,458	47,008	46,623	46,317	45,446
Change		75	(520)	(534)	(450)	(385)	(306)	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	1,214	1,170	1,136	1,103	1,069	1,036	1,005	944
2013	189	176	171	166	161	156	151	142
2014	166	162	157	152	147	143	139	131
2015	293	293	284	275	267	259	251	236
2016	287	287	278	270	262	254	246	232
2017	486	486	474	462	451	440	429	409
2018	599	647	630	614	598	583	568	540
2019	1,054	1,083	1,051	1,020	990	961	933	880
2020	1,910	1,955	1,903	1,853	1,804	1,757	1,711	1,623
2021	1,842	1,890	1,833	1,778	1,725	1,673	1,623	1,527
2022	314	395	468	552	641	731	829	1,027
2023	-	-	-	-	-	-	-	-
PPV Total	8,354	8,544	8,385	8,245	8,115	7,993	7,885	7,691
prior	552	527	516	506	496	486	476	457
2013	288	268	263	258	253	248	243	233
2014	310	303	297	291	285	279	273	263
2015	652	652	639	626	613	601	589	565
2016	638	638	625	612	600	588	576	553
2017	1,081	1,081	1,063	1,045	1,028	1,011	994	962
2018	1,887	2,039	2,004	1,970	1,937	1,904	1,872	1,810
2019	3,259	3,348	3,283	3,219	3,156	3,095	3,035	2,918
2020	4,551	4,659	4,577	4,496	4,417	4,339	4,263	4,116
2021	5,142	5,277	5,171	5,068	4,967	4,868	4,771	4,582
2022	962	1,218	1,423	1,677	1,938	2,206	2,500	3,115
2023	-	-	-	-	-	-	-	-
NPPV Total	19,322	20,010	19,861	19,768	19,690	19,625	19,592	19,574
TOTAL	27,676	28,554	28,246	28,013	27,805	27,618	27,477	27,265
Change		878	(308)	(233)	(208)	(187)	(141)	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	112	112	110	108	106	104	102	100
2013	42	42	41	40	39	38	37	35
2014	56	56	55	54	53	52	51	49
2015	70	70	69	68	67	66	65	63
2016	68	68	67	66	65	64	63	61
2017	59	59	58	57	56	55	54	52
2018	33	40	39	38	37	36	35	33
2019	52	52	50	48	46	44	43	41
2020	73	73	72	71	70	69	68	66
2021	66	66	65	64	63	62	61	59
2022	(3)	(4)	(16)	(29)	(41)	(54)	(68)	(94)
2023	-	-	-	-	-	-	-	-
PPV Total	628	634	610	585	561	536	511	465
prior	370	370	367	364	361	358	355	349
2013	164	164	162	160	158	156	154	150
2014	245	245	243	241	239	237	235	231
2015	326	326	323	320	317	314	311	305
2016	365	365	361	357	353	349	346	340
2017	374	374	370	366	362	358	354	346
2018	259	319	314	309	304	299	294	284
2019	535	535	527	519	511	503	495	479
2020	882	882	873	864	855	846	838	822
2021	1,081	1,081	1,070	1,059	1,048	1,038	1,028	1,008
2022	(60)	(77)	(186)	(413)	(641)	(866)	(1,107)	(1,612)
2023	-	-	-	-	-	-	-	-
NPPV Total	4,541	4,584	4,424	4,146	3,867	3,592	3,303	2,702
TOTAL	5,169	5,218	5,034	4,731	4,428	4,128	3,814	3,167
Change		49	(184)	(303)	(303)	(300)	(314)	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	42	(11)	(10)	(9)	(8)	(7)	(6)	(4)
2013	90	90	89	88	87	86	85	83
2014	109	109	107	105	103	101	99	97
2015	94	94	93	92	91	90	89	87
2016	152	121	119	117	115	113	111	107
2017	86	107	104	101	98	95	92	86
2018	213	213	209	206	203	200	197	191
2019	209	209	206	203	200	197	194	188
2020	251	251	246	242	238	234	230	222
2021	247	276	271	266	261	256	251	241
2022	63	80	65	31	(5)	(42)	(83)	(167)
2023	-	-	-	-	-	-	-	-
PPV Total	1,556	1,539	1,499	1,442	1,383	1,323	1,259	1,131
prior	15	1	1	1	1	1	1	1
2013	22	22	22	22	22	22	22	22
2014	30	30	30	30	30	30	30	30
2015	28	28	28	28	28	28	28	28
2016	50	40	39	38	37	36	35	33
2017	30	38	37	36	35	34	33	31
2018	80	80	79	78	77	76	75	73
2019	81	81	80	79	78	77	76	74
2020	86	86	84	82	80	79	78	76
2021	92	103	101	99	97	95	93	89
2022	25	32	28	15	3	(10)	(24)	(55)
2023	-	-	-	-	-	-	-	-
NPPV Total	539	541	529	508	488	468	447	402
TOTAL	2,095	2,080	2,028	1,950	1,871	1,791	1,706	1,533
Change		(15)	(52)	(78)	(79)	(80)	(85)	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	44	44	43	43	43	43	43	42
2013	74	74	72	70	68	66	64	60
2014	104	104	101	98	95	92	89	83
2015	124	124	120	116	113	110	107	101
2016	163	163	158	153	148	144	140	132
2017	139	151	146	141	136	132	128	120
2018	149	174	168	162	156	151	146	136
2019	237	222	215	208	201	195	189	177
2020	123	106	98	90	82	75	68	54
2021	209	226	218	210	202	194	187	173
2022	43	54	63	75	87	99	113	143
2023	-	-	-	-	-	-	-	-
PPV Total	1,409	1,442	1,402	1,366	1,331	1,301	1,274	1,221
prior	32	32	31	30	29	28	27	25
2013	52	52	51	50	49	48	47	45
2014	68	68	67	66	65	64	63	61
2015	77	77	75	73	72	71	70	68
2016	98	98	96	94	92	90	88	84
2017	89	97	95	93	91	89	87	83
2018	107	126	123	120	117	114	111	105
2019	189	177	173	169	165	161	158	152
2020	103	90	85	81	77	73	69	61
2021	209	226	220	215	210	205	200	190
2022	46	58	66	78	91	104	120	149
2023	-	-	-	-	-	-	-	-
NPPV Total	1,070	1,101	1,082	1,069	1,058	1,047	1,040	1,023
TOTAL	2,479	2,543	2,484	2,435	2,389	2,348	2,314	2,244
Change		64	(59)	(49)	(46)	(41)	(34)	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	72	72	72	72	72	72	72	72
2013	26	26	25	24	24	24	24	24
2014	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)
2015	55	55	54	53	52	51	50	48
2016	73	73	72	71	70	69	68	66
2017	67	75	73	71	69	67	65	61
2018	117	108	106	104	102	100	98	94
2019	168	168	164	160	156	153	150	144
2020	158	234	229	224	220	216	212	204
2021	157	178	173	168	163	158	153	143
2022	65	74	86	101	117	132	148	180
2023	-	-	-	-	-	-	-	-
PPV Total	944	1,049	1,040	1,034	1,031	1,028	1,026	1,022
prior	46	46	45	44	44	44	44	44
2013	32	32	31	30	29	28	27	25
2014	(18)	(18)	(18)	(18)	(18)	(18)	(18)	(18)
2015	74	74	73	72	71	70	69	67
2016	100	100	98	96	94	92	90	86
2017	89	99	97	95	93	91	89	85
2018	143	132	129	126	123	121	119	115
2019	160	160	156	153	150	147	144	138
2020	185	275	269	264	259	254	249	239
2021	231	263	255	247	240	233	226	212
2022	96	108	122	145	168	192	219	273
2023	-	-	-	-	-	-	-	-
NPPV Total	1,138	1,271	1,257	1,254	1,253	1,254	1,258	1,266
TOTAL	2,082	2,320	2,297	2,288	2,284	2,282	2,284	2,288
Change		238	(23)	(9)	(4)	(2)	2	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	30	30	30	30	30	30	30	30
2013	13	13	13	13	13	13	13	13
2014	18	18	18	18	18	18	18	18
2015	24	24	24	24	24	24	24	24
2016	31	31	30	29	28	27	26	24
2017	11	11	10	9	8	7	6	4
2018	16	16	15	14	13	12	11	9
2019	37	40	39	38	37	36	35	33
2020	(13)	(13)	(14)	(15)	(16)	(17)	(18)	(20)
2021	36	32	31	30	29	28	27	25
2022	(5)	(6)	(7)	(8)	(9)	(11)	(12)	(15)
2023	-	-	-	-	-	-	-	-
PPV Total	198	196	189	182	175	167	160	145
prior	18	18	18	18	18	18	18	18
2013	8	8	8	8	8	8	8	8
2014	11	11	11	11	11	11	11	11
2015	16	16	16	16	16	16	16	16
2016	21	21	21	21	21	21	21	21
2017	7	7	7	7	7	7	7	7
2018	12	12	11	10	10	10	10	10
2019	34	36	35	34	33	32	31	29
2020	(14)	(14)	(15)	(16)	(17)	(18)	(19)	(21)
2021	38	35	34	33	32	31	30	28
2022	(5)	(7)	(7)	(9)	(10)	(13)	(14)	(17)
2023	-	-	-	-	-	-	-	-
NPPV Total	146	143	139	133	129	123	119	110
TOTAL	344	339	328	315	304	290	279	255
Change		(5)	(11)	(13)	(11)	(14)	(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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	2	2	2	2	2	2	2	2
2013	3	3	3	3	3	3	3	3
2014	4	4	4	4	4	4	4	4
2015	5	5	5	5	5	5	5	5
2016	4	4	4	4	4	4	4	4
2017	(11)	(12)	(12)	(12)	(12)	(12)	(12)	(12)
2018	4	-	-	-	-	-	-	-
2019	3	3	3	3	3	3	3	3
2020	-	-	-	-	-	-	-	-
2021	3	2	2	2	2	2	2	2
2022	(1)	(2)	(4)	(4)	(4)	(4)	(5)	(5)
2023	-	-	-	-	-	-	-	-
PPV Total	16	9	7	7	7	7	7	6
prior	2	2	2	2	2	2	2	2
2013	4	4	4	4	4	4	4	4
2014	5	5	5	5	5	5	5	5
2015	6	6	6	6	6	6	6	6
2016	9	9	9	9	9	9	9	9
2017	(33)	(37)	(37)	(37)	(37)	(37)	(37)	(37)
2018	14	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2019	12	12	12	12	12	12	12	12
2020	1	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2021	15	11	11	11	11	11	11	11
2022	(11)	(14)	(25)	(28)	(29)	(32)	(35)	(39)
2023	-	-	-	-	-	-	-	-
NPPV Total	24	(5)	(16)	(19)	(20)	(23)	(26)	(30)
TOTAL	40	4	(9)	(12)	(13)	(16)	(20)	(24)
Change		(36)	(13)	(3)	(1)	(3)	(4)	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	7	7	7	7	7	7	7	7
2013	5	5	5	5	5	5	5	5
2014	15	15	15	15	15	15	15	15
2015	20	20	20	20	20	20	20	20
2016	23	23	23	23	23	23	23	23
2017	(11)	(11)	(11)	(11)	(11)	(11)	(11)	(11)
2018	23	23	23	23	23	23	23	23
2019	21	21	21	21	21	21	21	21
2020	2	2	2	2	2	2	2	2
2021	20	29	29	29	29	29	29	29
2022	(17)	(19)	(33)	(37)	(39)	(44)	(48)	(57)
2023	-	-	-	-	-	-	-	-
PPV Total	108	115	101	97	95	90	86	77
prior	3	3	3	3	3	3	3	3
2013	2	2	2	2	2	2	2	2
2014	5	5	5	5	5	5	5	5
2015	7	7	7	7	7	7	7	7
2016	8	8	8	8	8	8	8	8
2017	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)
2018	11	11	11	11	11	11	11	11
2019	12	12	12	12	12	12	12	12
2020	1	1	1	1	1	1	1	1
2021	11	16	16	16	16	16	16	16
2022	(9)	(10)	(19)	(22)	(23)	(25)	(26)	(29)
2023	-	-	-	-	-	-	-	-
NPPV Total	47	51	42	39	38	36	35	32
TOTAL	155	166	144	137	134	127	122	110
Change		11	(22)	(7)	(3)	(7)	(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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	2	2	2	2	2	2	2	2
2013	3	3	3	3	3	3	3	3
2014	3	3	3	3	3	3	3	3
2015	4	4	4	4	4	4	4	4
2016	4	4	4	4	4	4	4	4
2017	3	3	3	3	3	3	3	3
2018	2	2	2	2	2	2	2	2
2019	1	1	1	1	1	1	1	1
2020	2	2	2	2	2	2	2	2
2021	2	2	2	2	2	2	2	2
2022	(2)	(2)	(3)	(4)	(5)	(6)	(6)	(7)
2023	-	-	-	-	-	-	-	-
PPV Total	24	24	23	22	21	20	20	19
prior	2	2	2	2	2	2	2	2
2013	2	2	2	2	2	2	2	2
2014	3	3	3	3	3	3	3	3
2015	4	4	4	4	4	4	4	4
2016	6	6	6	6	6	6	6	6
2017	6	6	6	6	6	6	6	6
2018	6	6	6	6	6	6	6	6
2019	7	7	7	7	7	7	7	7
2020	7	7	7	7	7	7	7	7
2021	7	7	7	7	7	7	7	7
2022	(8)	(9)	(10)	(12)	(13)	(14)	(16)	(19)
2023	-	-	-	-	-	-	-	-
NPPV Total	42	41	40	38	37	36	34	31
TOTAL	66	65	63	60	58	56	54	50
Change		(1)	(2)	(3)	(2)	(2)	(2)	

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 Apr. 2022	Actual May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Sep. 2022	Projected Oct. 2022	Projected Dec. 2022
prior	1,525	1,428	1,392	1,358	1,323	1,289	1,257	1,195
2013	445	432	422	412	403	394	385	368
2014	461	457	446	435	424	414	404	386
2015	689	689	673	657	643	629	615	588
2016	805	774	755	737	719	702	685	653
2017	829	869	845	821	798	776	754	712
2018	1,156	1,223	1,192	1,163	1,134	1,107	1,080	1,028
2019	1,782	1,799	1,750	1,702	1,655	1,611	1,569	1,488
2020	2,506	2,610	2,538	2,469	2,402	2,338	2,275	2,153
2021	2,582	2,701	2,624	2,549	2,476	2,404	2,335	2,201
2022	457	570	620	678	743	802	869	1,006
2023	-	-	-	-	-	-	-	-
PPV Total	13,237	13,552	13,257	12,981	12,720	12,466	12,228	11,778
prior	1,040	1,001	985	970	956	942	928	901
2013	574	554	545	536	527	518	509	491
2014	659	652	643	634	625	616	607	591
2015	1,190	1,190	1,171	1,152	1,134	1,117	1,100	1,066
2016	1,295	1,285	1,263	1,241	1,220	1,199	1,179	1,140
2017	1,639	1,661	1,634	1,607	1,581	1,555	1,529	1,479
2018	2,519	2,723	2,675	2,628	2,583	2,539	2,496	2,412
2019	4,289	4,368	4,285	4,204	4,124	4,046	3,970	3,821
2020	5,802	5,985	5,880	5,778	5,678	5,580	5,485	5,300
2021	6,826	7,019	6,885	6,755	6,628	6,504	6,382	6,143
2022	1,036	1,299	1,392	1,431	1,484	1,542	1,617	1,766
2023	-	-	-	-	-	-	-	-
NPPV Total	26,869	27,737	27,358	26,936	26,540	26,158	25,802	25,110
TOTAL	40,106	41,289	40,615	39,917	39,260	38,624	38,030	36,888
Change		1,183	(674)	(698)	(657)	(636)	(594)	

EXHIBIT D

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio	ShareYMMM				
Business Segment	Jurisdiction Desc	202204	202205	202206	202207
Private Passenger	Newfoundland & Labrador	79.1%	77.3%	76.9%	76.5%
	New Brunswick	71.0%	69.4%	69.2%	69.2%
	Nova Scotia	81.7%	79.6%	80.0%	80.7%
	Prince Edward Island	62.8%	62.9%	62.7%	62.8%
	Ontario	89.1%	86.2%	85.8%	85.7%
	Alberta	60.7%	60.3%	60.3%	60.4%
	Yukon	51.8%	51.9%	51.0%	50.5%
	Northwest Territories	59.2%	61.6%	61.1%	60.8%
	Nunavut	32.2%	33.3%	31.8%	31.7%
Non Private Passenger	Newfoundland & Labrador	76.3%	73.6%	73.1%	73.3%
	New Brunswick	84.2%	82.6%	82.1%	82.3%
	Nova Scotia	82.8%	80.0%	79.6%	80.0%
	Prince Edward Island	65.3%	63.0%	62.6%	62.6%
	Ontario	61.4%	59.7%	59.0%	59.1%
	Alberta	75.5%	73.2%	72.6%	72.7%
	Yukon	61.5%	58.6%	58.3%	58.4%
	Northwest Territories	46.0%	45.7%	45.2%	45.3%
	Nunavut	39.3%	37.3%	38.3%	38.4%
Grand Total		72.6%	70.7%	70.6%	70.9%

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	202204	202205	202206	202207
Private Passenger	Newfoundland & Labrador	74.4%	74.6%	74.2%	73.8%
	New Brunswick	66.4%	66.7%	66.7%	66.7%
	Nova Scotia	76.0%	75.8%	76.2%	77.0%
	Prince Edward Island	58.6%	60.1%	60.0%	59.9%
	Ontario	82.6%	82.4%	82.2%	82.0%
	Alberta	56.7%	57.6%	57.6%	57.7%
	Yukon	48.7%	47.7%	48.0%	48.2%
	Northwest Territories	55.6%	58.7%	58.5%	58.4%
	Nunavut	30.5%	32.3%	30.8%	30.7%
Non Private Passenger	Newfoundland & Labrador	71.5%	70.6%	70.8%	70.9%
	New Brunswick	78.9%	79.5%	79.7%	79.9%
	Nova Scotia	77.2%	76.2%	76.5%	76.9%
	Prince Edward Island	60.8%	59.7%	59.8%	59.9%
	Ontario	56.7%	56.9%	56.9%	57.0%
	Alberta	70.1%	70.0%	70.0%	70.2%
	Yukon	57.6%	55.9%	56.3%	56.5%
	Northwest Territories	43.4%	43.8%	43.9%	44.1%
	Nunavut	36.8%	37.0%	37.4%	37.3%
Grand Total		67.5%	67.6%	68.0%	68.2%

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, 2021 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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ONTARIO

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
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%	5.0%	10.0%	
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%	
2019	12.4%	12.5%	9.5%	12.4%	12.4%	12.5%	5.0%	12.4%	
2020	12.5%	12.5%	6.8%	12.1%	12.4%	12.5%	6.4%	12.4%	
2021	14.8%	15.0%	5.7%	14.4%	14.8%	15.0%	10.9%	14.8%	
2022	13.6%	15.0%	5.3%	13.7%	13.9%	15.0%	5.6%	13.6%	
2023	10.5%	15.0%	5.1%	9.9%	12.9%	15.0%	5.2%	11.9%	
prem liab	10.5%	15.0%	5.1%	9.9%	12.9%	15.0%	5.2%	11.9%	
discount rate:				2.33%	discount rate:				2.33%
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, 2021 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	12.5%	10.0%	12.5%	12.5%	12.4%	10.0%	9.2%	12.3%
2020	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	11.7%	12.4%
2021	12.4%	10.0%	12.5%	12.5%	12.4%	10.0%	12.2%	12.4%
2022	12.1%	10.0%	5.4%	11.3%	12.0%	10.0%	5.6%	11.5%
2023	11.9%	10.0%	5.1%	9.6%	11.8%	10.0%	5.3%	10.7%
prem liab	11.9%	10.0%	5.1%	9.6%	11.8%	10.0%	5.3%	10.7%
	discount rate: 2.33%				discount rate: 2.33%			
	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, 2021 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						
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	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%		
1998	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%		
2000	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%		
2002	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%		
2004	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%		
2006	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%		
2008	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%		
2010	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%		
2012	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%		
2014	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%		
2016	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%		
2018	10.0%	10.0%	9.1%		10.0%	10.0%	10.0%		10.0%		
2019	10.0%	10.0%	7.9%		10.0%	10.0%	10.0%		10.0%		
2020	10.0%	10.0%	6.7%		10.0%	10.0%	8.8%		10.0%		
2021	10.0%	10.0%	10.0%		10.0%	10.0%	9.2%		10.0%		
2022	10.0%	10.0%	7.1%		9.9%	10.0%	6.1%		9.8%		
2023	10.0%	10.0%	5.1%		9.0%	10.0%	5.2%		9.1%		
prem liab	10.0%	10.0%	5.1%		9.0%	10.0%	10.0%	5.2%	9.1%		
discount rate:					2.33%	discount rate:					2.33%
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, 2021 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	12.5%	10.0%	5.0%	12.1%	12.5%	10.0%	12.5%	12.3%
2020	12.5%	10.0%	6.6%	12.0%	12.5%	10.0%	12.5%	12.3%
2021	12.5%	10.0%	10.8%	12.2%	12.5%	10.0%	12.2%	12.3%
2022	12.4%	10.0%	5.4%	11.6%	12.3%	10.0%	5.8%	11.5%
2023	12.0%	10.0%	5.1%	10.1%	12.1%	10.0%	5.2%	10.2%
prem liab	12.0%	10.0%	5.1%	10.1%	12.1%	10.0%	5.2%	10.2%
	discount rate: 2.33%				discount rate: 2.33%			
	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, 2021 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NOVA SCOTIA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
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	12.5%	10.0%	12.5%	12.3%	12.5%	10.0%	12.5%	12.4%
2019	12.5%	10.0%	5.0%	12.2%	12.5%	10.0%	12.5%	12.0%
2020	12.5%	10.0%	8.1%	12.3%	12.5%	10.0%	12.4%	12.3%
2021	12.5%	10.0%	9.9%	12.2%	12.4%	10.0%	10.6%	12.2%
2022	12.3%	10.0%	5.5%	11.6%	12.2%	10.0%	5.8%	11.6%
2023	11.9%	10.0%	5.0%	10.0%	11.7%	10.0%	5.2%	10.3%
prem liab	11.9%	10.0%	5.0%	10.0%	11.7%	10.0%	5.2%	10.3%
	discount rate: 2.33%				discount rate: 2.33%			
	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, 2021 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%	9.8%
2019	10.0%	10.0%	5.6%	12.2%		10.0%	10.0%	5.0%	12.1%
2020	12.5%	10.0%	12.4%	12.1%		12.5%	10.0%	6.7%	11.5%
2021	12.5%	10.0%	10.3%	10.5%		12.5%	10.0%	10.5%	11.0%
2022	12.3%	10.0%	12.5%	10.5%		12.3%	10.0%	7.0%	11.0%
2023	11.8%	10.0%	5.3%	10.5%		11.8%	10.0%	6.1%	11.0%
prem liab	11.8%	10.0%	5.3%	10.5%		11.8%	10.0%	6.1%	11.0%
discount rate:				2.33%	discount rate:				2.33%
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, 2021 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	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%
2020	12.5%	10.0%	12.2%	12.5%	12.5%	10.0%	12.5%	12.5%
2021	12.0%	10.0%	12.5%	12.3%	12.3%	10.0%	9.8%	12.1%
2022	12.1%	10.0%	6.8%	11.8%	11.6%	10.0%	5.8%	10.6%
2023	10.7%	10.0%	5.3%	10.1%	11.7%	10.0%	5.2%	9.1%
prem liab	10.7%	10.0%	5.3%	10.1%	11.7%	10.0%	5.2%	9.1%
	discount rate: 2.33%				discount rate: 2.33%			
	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, 2021 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	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%
2020	12.5%	10.0%	12.1%	12.5%	12.4%	10.0%	12.5%	12.4%
2021	12.4%	10.0%	12.5%	12.5%	12.4%	10.0%	12.1%	12.4%
2022	12.0%	10.0%	6.4%	11.3%	12.1%	10.0%	6.9%	11.6%
2023	11.5%	10.0%	5.2%	8.7%	12.0%	10.0%	5.2%	8.8%
prem liab	11.5%	10.0%	5.2%	8.7%	12.0%	10.0%	5.2%	8.8%
	discount rate: 2.33%				discount rate: 2.33%			
	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, 2021 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	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%
2020	12.4%	10.0%	12.4%	12.4%	12.5%	10.0%	12.5%	12.5%
2021	12.3%	10.0%	5.8%	12.5%	12.4%	10.0%	12.1%	12.4%
2022	12.0%	10.0%	7.5%	11.4%	12.3%	10.0%	7.1%	11.8%
2023	11.2%	10.0%	5.6%	9.8%	11.8%	10.0%	6.0%	11.0%
prem liab	11.2%	10.0%	5.6%	9.8%	11.8%	10.0%	6.0%	11.0%
	discount rate: 2.33%				discount rate: 2.33%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

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ONTARIO - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	59,890	57,486	55,198	53,021	50,948	48,975	60,785	62,314
2007	611	597	584	571	559	546	616	625
2008	144	141	137	134	131	128	146	148
2009	5	5	5	5	4	4	5	5
2010	33	32	31	30	29	28	33	34
2011	916	886	857	830	804	779	927	946
2012	22	21	21	20	20	20	22	22
2013	332	325	318	312	306	300	335	339
2014	1,536	1,523	1,510	1,497	1,485	1,473	1,541	1,549
2015	38	38	37	37	37	36	38	39
2016	1,489	1,470	1,452	1,435	1,418	1,401	1,497	1,509
2017	1,143	1,133	1,122	1,112	1,102	1,092	1,148	1,154
2018	3,780	3,749	3,719	3,690	3,661	3,633	3,791	3,810
2019	10,182	10,082	9,983	9,888	9,794	9,703	10,219	10,281
2020	12,277	12,129	11,984	11,843	11,706	11,572	12,331	12,423
2021	17,281	17,032	16,790	16,554	16,325	16,102	17,372	17,526
2022	25,804	25,393	24,994	24,607	24,232	23,867	25,955	26,211
2023	-	-	-	-	-	-	-	-
Total	134,873	131,443	128,159	125,014	122,001	119,113	136,145	138,311
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	6,714	3,284	-	(3,145)	(6,158)	(9,046)	7,986	10,152
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	8.5%	4.1%	0.0%	-3.9%	-7.7%	-11.3%	10.1%	12.9%
2007	4.7%	2.3%	0.0%	-2.2%	-4.4%	-6.4%	5.5%	7.0%
2008	5.2%	2.5%	0.0%	-2.4%	-4.8%	-7.0%	6.1%	7.8%
2009	5.8%	2.9%	0.0%	-2.7%	-5.4%	-7.9%	7.0%	8.8%
2010	6.2%	3.0%	0.0%	-2.9%	-5.6%	-8.3%	7.3%	9.3%
2011	6.9%	3.3%	0.0%	-3.2%	-6.2%	-9.1%	8.2%	10.4%
2012	4.5%	2.2%	0.0%	-2.1%	-4.1%	-6.0%	5.4%	6.9%
2013	4.3%	2.1%	0.0%	-2.0%	-3.9%	-5.7%	5.2%	6.6%
2014	1.7%	0.9%	0.0%	-0.8%	-1.6%	-2.4%	2.1%	2.6%
2015	2.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	2.5%	3.2%
2016	2.6%	1.3%	0.0%	-1.2%	-2.4%	-3.5%	3.1%	3.9%
2017	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	2.3%	2.9%
2018	1.6%	0.8%	0.0%	-0.8%	-1.6%	-2.3%	1.9%	2.5%
2019	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	2.4%	3.0%
2020	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.9%	3.7%
2021	2.9%	1.4%	0.0%	-1.4%	-2.8%	-4.1%	3.5%	4.4%
2022	3.2%	1.6%	0.0%	-1.5%	-3.1%	-4.5%	3.8%	4.9%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	5.2%	2.6%	0.0%	-2.5%	-4.8%	-7.1%	6.2%	7.9%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

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ALBERTA - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	1	1	1	1	1	1	1	1
2014	884	882	880	878	876	874	885	886
2015	177	176	175	174	173	172	177	177
2016	735	731	726	722	718	713	737	739
2017	169	168	166	164	163	162	170	171
2018	1,043	1,032	1,022	1,012	1,002	992	1,047	1,053
2019	1,562	1,545	1,528	1,512	1,495	1,480	1,569	1,579
2020	1,504	1,486	1,468	1,451	1,434	1,417	1,511	1,522
2021	1,423	1,405	1,387	1,370	1,353	1,336	1,430	1,442
2022	2,110	2,085	2,060	2,036	2,013	1,990	2,120	2,135
2023	-	-	-	-	-	-	-	-
Total	9,609	9,510	9,414	9,320	9,228	9,137	9,645	9,706
	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	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	195	96	-	(94)	(186)	(276)	231	292
	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	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.4%	0.2%	0.0%	-0.2%	-0.4%	-0.5%	0.4%	0.5%
2014	0.5%	0.2%	0.0%	-0.2%	-0.5%	-0.7%	0.5%	0.7%
2015	1.0%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	1.2%	1.5%
2016	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.4%	1.8%
2017	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	2.2%	2.8%
2018	2.0%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	2.4%	3.0%
2019	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	2.7%	3.4%
2020	2.5%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	2.9%	3.7%
2021	2.6%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	3.1%	3.9%
2022	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.9%	3.6%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	2.5%	3.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

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NEWFOUNDLAND AND LABRADOR - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	29	28	28	27	26	26	29	30
2007	29	28	28	27	26	26	29	30
2008	97	95	92	90	88	86	98	99
2009	86	84	81	79	77	75	87	88
2010	0	0	0	0	0	0	0	0
2011	12	12	12	11	11	11	12	13
2012	25	25	25	25	24	24	25	25
2013	573	569	565	560	556	552	575	578
2014	367	364	361	357	354	351	369	371
2015	1,071	1,060	1,049	1,038	1,027	1,016	1,076	1,083
2016	1,862	1,844	1,827	1,809	1,793	1,776	1,869	1,880
2017	839	832	826	819	813	807	841	845
2018	3,377	3,345	3,314	3,284	3,254	3,225	3,389	3,409
2019	4,175	4,129	4,085	4,041	3,999	3,957	4,191	4,220
2020	6,396	6,324	6,254	6,186	6,119	6,054	6,423	6,467
2021	9,802	9,691	9,583	9,477	9,374	9,274	9,843	9,911
2022	14,548	14,367	14,190	14,019	13,851	13,688	14,615	14,727
2023	-	-	-	-	-	-	-	-
Total	43,261	42,769	42,290	41,823	41,367	40,923	43,441	43,746
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	971	479	-	(467)	(922)	(1,366)	1,152	1,456
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	4.7%	2.3%	0.0%	-2.2%	-4.3%	-6.4%	5.5%	7.0%
2007	4.7%	2.3%	0.0%	-2.2%	-4.3%	-6.4%	5.5%	7.0%
2008	4.9%	2.4%	0.0%	-2.3%	-4.6%	-6.7%	5.8%	7.4%
2009	5.4%	2.6%	0.0%	-2.5%	-5.0%	-7.3%	6.4%	8.1%
2010	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	2.0%	2.6%
2011	6.4%	3.1%	0.0%	-3.0%	-5.8%	-8.5%	7.6%	9.7%
2012	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.8%	2.3%
2013	1.6%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	1.8%	2.3%
2014	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	2.3%	2.8%
2015	2.2%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	2.6%	3.3%
2016	2.0%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	2.3%	2.9%
2017	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	1.9%	2.4%
2018	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	2.3%	2.8%
2019	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	2.6%	3.3%
2020	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	2.7%	3.4%
2021	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	2.7%	3.4%
2022	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	3.0%	3.8%
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%	2.7%	3.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

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NEW BRUNSWICK - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	24	24	24	23	23	23	24	24
2012	37	37	36	36	36	36	37	37
2013	23	23	23	23	23	23	23	23
2014	587	584	581	578	575	573	588	590
2015	298	296	294	293	291	289	298	300
2016	1,015	1,008	1,000	993	986	979	1,018	1,022
2017	807	800	794	788	782	776	809	813
2018	1,731	1,716	1,701	1,687	1,672	1,658	1,737	1,746
2019	2,281	2,259	2,237	2,216	2,195	2,175	2,289	2,303
2020	2,831	2,797	2,763	2,731	2,699	2,668	2,843	2,864
2021	4,465	4,398	4,333	4,269	4,207	4,146	4,490	4,531
2022	6,242	6,142	6,044	5,948	5,856	5,766	6,279	6,342
2023	-	-	-	-	-	-	-	-
Total	20,341	20,083	19,830	19,584	19,344	19,110	20,436	20,596
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	511	252	-	(246)	(486)	(720)	606	766
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	2.9%	3.7%
2012	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.5%	1.8%
2013	1.1%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	1.3%	1.6%
2014	1.0%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	1.2%	1.5%
2015	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	1.4%	1.8%
2016	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.2%	1.8%	2.2%
2017	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.3%	1.9%	2.4%
2018	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	2.1%	2.6%
2019	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	2.3%	2.9%
2020	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	2.9%	3.7%
2021	3.1%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	3.6%	4.6%
2022	3.3%	1.6%	0.0%	-1.6%	-3.1%	-4.6%	3.9%	4.9%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.6%	1.3%	0.0%	-1.2%	-2.5%	-3.6%	3.1%	3.9%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

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NOVA SCOTIA - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	127	126	126	126	125	125	127	127
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	0	0	0	0	0	0	0	0
2013	124	123	122	122	121	120	124	125
2014	77	76	75	74	73	72	77	78
2015	71	71	70	70	69	69	72	72
2016	165	164	163	162	161	160	165	166
2017	297	294	292	290	288	286	297	299
2018	1,260	1,251	1,242	1,233	1,224	1,216	1,264	1,269
2019	2,699	2,676	2,653	2,631	2,609	2,587	2,707	2,721
2020	3,381	3,348	3,315	3,283	3,252	3,222	3,393	3,414
2021	4,827	4,772	4,719	4,667	4,616	4,566	4,847	4,881
2022	8,822	8,716	8,613	8,512	8,414	8,318	8,860	8,926
2023	-	-	-	-	-	-	-	-
Total	21,850	21,618	21,391	21,169	20,953	20,741	21,934	22,077
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	459	227	-	(222)	(438)	(650)	543	686
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.7%	0.4%	0.0%	-0.4%	-0.7%	-1.1%	0.9%	1.1%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	1.4%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.7%	2.1%
2013	1.3%	0.7%	0.0%	-0.7%	-1.3%	-1.9%	1.6%	2.0%
2014	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	2.9%	3.7%
2015	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	1.9%	2.4%
2016	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.4%	1.8%
2017	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.7%	2.2%
2018	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.7%	2.2%
2019	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	2.0%	2.6%
2020	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	2.4%	3.0%
2021	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	2.7%	3.4%
2022	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.9%	3.6%
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%	-2.0%	-3.0%	2.5%	3.2%
	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, 2021.

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PRINCE EDWARD ISLAND - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	0	0	0	0	0	0	0	0
2015	-	-	-	-	-	-	-	-
2016	293	292	290	289	287	286	294	295
2017	320	317	314	311	309	306	321	323
2018	108	107	106	105	105	104	108	108
2019	451	448	444	441	438	434	453	455
2020	413	409	405	401	397	394	415	417
2021	877	867	856	846	836	826	881	888
2022	1,147	1,131	1,115	1,100	1,086	1,071	1,153	1,162
2023	-	-	-	-	-	-	-	-
Total	3,610	3,570	3,532	3,494	3,457	3,421	3,624	3,648
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	78	39	-	(38)	(74)	(110)	92	117
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	5.9%	2.9%	0.0%	-2.8%	-5.4%	-7.9%	7.0%	8.9%
2015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	1.1%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	1.3%	1.6%
2017	1.8%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	2.2%	2.7%
2018	1.4%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	1.6%	2.1%
2019	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	1.9%	2.4%
2020	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	2.4%	3.0%
2021	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	2.9%	3.7%
2022	2.8%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	3.3%	4.2%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	2.6%	3.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

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YUKON - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0
2015	1	1	1	1	1	1	1	1
2016	1	1	1	1	1	1	1	1
2017	331	328	325	322	319	316	332	334
2018	4	4	4	4	4	4	4	4
2019	9	9	9	9	9	9	9	9
2020	121	119	118	116	115	114	121	122
2021	91	90	89	88	87	86	91	92
2022	97	95	94	93	91	90	97	98
2023	-	-	-	-	-	-	-	-
Total	655	647	640	634	627	620	657	662
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	14	7	-	(7)	(13)	(20)	17	21
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.4%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.4%	0.6%
2014	0.5%	0.2%	0.0%	-0.2%	-0.5%	-0.7%	0.5%	0.7%
2015	0.9%	0.5%	0.0%	-0.4%	-0.9%	-1.3%	1.1%	1.3%
2016	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.4%	1.7%
2017	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	2.3%	2.8%
2018	2.0%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	2.4%	3.0%
2019	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	2.6%	3.3%
2020	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	3.0%	3.7%
2021	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	2.7%	3.4%
2022	2.8%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	3.3%	4.2%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	2.6%	3.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

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NORTHWEST TERRITORIES - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	0	0	0	0	0	0	0	0
2014	4	4	4	4	4	4	4	4
2015	3	3	3	3	3	3	3	3
2016	4	4	4	4	4	4	4	4
2017	9	9	9	9	9	9	9	9
2018	24	24	24	23	23	23	24	24
2019	52	51	51	50	50	49	52	52
2020	293	289	286	282	279	276	294	296
2021	470	464	458	452	446	440	472	476
2022	773	764	754	745	737	728	777	783
2023	-	-	-	-	-	-	-	-
Total	1,631	1,611	1,591	1,572	1,553	1,535	1,639	1,651
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	40	20	-	(19)	(38)	(56)	47	60
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.4%	0.2%	0.0%	-0.2%	-0.3%	-0.5%	0.4%	0.5%
2014	0.5%	0.3%	0.0%	-0.3%	-0.5%	-0.8%	0.6%	0.8%
2015	1.0%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	1.2%	1.5%
2016	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.4%	1.7%
2017	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	2.1%	2.6%
2018	2.0%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	2.4%	3.0%
2019	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	2.6%	3.3%
2020	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	2.9%	3.7%
2021	2.7%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	3.2%	4.0%
2022	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	3.0%	3.8%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	3.0%	3.8%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

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NUNAVUT - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0
2018	1	1	1	1	1	1	1	1
2019	2	2	2	2	2	2	2	2
2020	4	4	4	4	4	4	4	4
2021	1	1	0	0	0	0	1	1
2022	34	34	34	33	33	32	35	35
2023	-	-	-	-	-	-	-	-
Total	43	42	41	41	40	40	43	43
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	1	1	-	(1)	(1)	(2)	1	2
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	1.0%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	1.2%	1.5%
2016	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.4%	1.7%
2017	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	2.1%	2.6%
2018	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	2.4%	3.0%
2019	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	2.6%	3.3%
2020	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.9%	3.6%
2021	40.4%	19.8%	0.0%	-18.9%	-36.9%	-54.2%	48.1%	61.1%
2022	2.5%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	3.0%	3.8%
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%	-2.7%	-4.0%	3.4%	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, 2021.

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ONTARIO – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	87	85	83	80	78	76	88	90
2010	162	157	153	148	144	141	163	166
2011	790	766	743	721	700	680	799	815
2012	29	28	28	27	26	25	30	30
2013	919	911	904	898	891	885	922	926
2014	347	345	343	341	339	337	348	349
2015	1,448	1,438	1,429	1,419	1,409	1,400	1,452	1,458
2016	1,875	1,863	1,851	1,839	1,828	1,817	1,879	1,887
2017	3,992	3,965	3,938	3,912	3,887	3,861	4,002	4,019
2018	7,449	7,391	7,334	7,278	7,223	7,169	7,471	7,506
2019	15,213	15,065	14,919	14,776	14,637	14,500	15,267	15,359
2020	20,008	19,757	19,511	19,271	19,037	18,807	20,100	20,255
2021	35,896	35,383	34,883	34,396	33,921	33,458	36,084	36,401
2022	54,668	53,828	53,012	52,219	51,447	50,696	54,976	55,497
2023	-	-	-	-	-	-	-	-
Total	142,885	140,984	139,131	137,326	135,567	133,852	143,582	144,759
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	3,754	1,852	-	(1,805)	(3,564)	(5,280)	4,451	5,628
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	5.6%	2.8%	0.0%	-2.6%	-5.2%	-7.6%	6.7%	8.5%
2010	5.9%	2.9%	0.0%	-2.8%	-5.4%	-7.9%	7.0%	8.9%
2011	6.4%	3.1%	0.0%	-3.0%	-5.8%	-8.5%	7.6%	9.7%
2012	6.9%	3.3%	0.0%	-3.2%	-6.2%	-9.1%	8.2%	10.4%
2013	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	1.9%	2.4%
2014	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.5%	1.8%
2015	1.4%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	1.6%	2.1%
2016	1.3%	0.6%	0.0%	-0.6%	-1.3%	-1.9%	1.5%	1.9%
2017	1.4%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	1.6%	2.0%
2018	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	1.9%	2.3%
2019	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	2.3%	2.9%
2020	2.5%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	3.0%	3.8%
2021	2.9%	1.4%	0.0%	-1.4%	-2.8%	-4.1%	3.4%	4.4%
2022	3.1%	1.5%	0.0%	-1.5%	-3.0%	-4.4%	3.7%	4.7%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.7%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	3.2%	4.0%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

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ALBERTA – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1	1	1	1	1	1	1	1
2013	1,295	1,279	1,263	1,248	1,232	1,218	1,301	1,311
2014	41	41	40	40	39	39	41	41
2015	905	899	893	888	883	877	907	911
2016	866	861	856	850	845	840	868	872
2017	2,436	2,421	2,406	2,392	2,377	2,363	2,442	2,451
2018	8,630	8,564	8,498	8,434	8,371	8,310	8,655	8,695
2019	18,163	18,009	17,857	17,709	17,563	17,421	18,220	18,315
2020	25,397	25,126	24,861	24,602	24,348	24,099	25,496	25,663
2021	41,803	41,271	40,752	40,246	39,750	39,266	41,997	42,325
2022	59,390	58,611	57,852	57,112	56,391	55,688	59,676	60,158
2023	-	-	-	-	-	-	-	-
Total	158,929	157,084	155,282	153,522	151,803	150,123	159,605	160,744
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	3,648	1,802	-	(1,760)	(3,479)	(5,159)	4,323	5,462
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	2.2%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	2.6%	3.3%
2013	2.5%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	3.0%	3.8%
2014	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	2.4%	3.0%
2015	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.5%	1.9%
2016	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.5%	1.9%
2017	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.5%	1.9%
2018	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	1.8%	2.3%
2019	1.7%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	2.0%	2.6%
2020	2.2%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	2.6%	3.2%
2021	2.6%	1.3%	0.0%	-1.2%	-2.5%	-3.6%	3.1%	3.9%
2022	2.7%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	3.2%	4.0%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.3%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	2.8%	3.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

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NEWFOUNDLAND AND LABRADOR – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	132	132	131	130	129	128	133	133
2016	-	-	-	-	-	-	-	-
2017	402	399	397	394	392	389	403	405
2018	910	905	900	895	890	885	912	915
2019	1,011	1,004	997	991	984	978	1,013	1,017
2020	1,419	1,408	1,398	1,388	1,378	1,369	1,423	1,429
2021	3,620	3,589	3,559	3,529	3,499	3,470	3,632	3,651
2022	5,217	5,165	5,113	5,063	5,013	4,965	5,236	5,269
2023	-	-	-	-	-	-	-	-
Total	12,711	12,602	12,494	12,389	12,286	12,185	12,751	12,819
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	217	107	-	(105)	(208)	(309)	257	324
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	1.5%	0.7%	0.0%	-0.7%	-1.3%	-1.9%	1.7%	2.2%
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%	-1.9%	1.6%	2.0%
2018	1.1%	0.6%	0.0%	-0.6%	-1.1%	-1.6%	1.3%	1.7%
2019	1.3%	0.7%	0.0%	-0.7%	-1.3%	-1.9%	1.6%	2.0%
2020	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.7%	2.2%
2021	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	2.1%	2.6%
2022	2.0%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	2.4%	3.0%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.7%	0.9%	0.0%	-0.8%	-1.7%	-2.5%	2.1%	2.6%
	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, 2021.

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NEW BRUNSWICK – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	101	99	97	95	94	92	102	103
2011	0	0	0	0	0	0	0	0
2012	392	387	381	376	370	365	394	398
2013	191	188	185	182	179	176	192	194
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	844	836	828	821	813	806	847	852
2017	337	333	329	325	321	318	338	341
2018	1,368	1,354	1,341	1,328	1,316	1,304	1,373	1,381
2019	3,702	3,667	3,632	3,598	3,565	3,533	3,715	3,738
2020	3,516	3,473	3,431	3,390	3,350	3,311	3,532	3,558
2021	5,521	5,440	5,362	5,286	5,212	5,140	5,550	5,600
2022	8,263	8,137	8,015	7,896	7,781	7,669	8,309	8,387
2023	-	-	-	-	-	-	-	-
Total	24,234	23,913	23,600	23,297	23,002	22,714	24,352	24,552
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	634	312	-	(304)	(599)	(886)	752	951
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	3.9%	1.9%	0.0%	-1.9%	-3.7%	-5.5%	4.7%	5.9%
2011	4.2%	2.1%	0.0%	-2.0%	-3.9%	-5.8%	5.0%	6.3%
2012	3.0%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	3.5%	4.4%
2013	3.2%	1.6%	0.0%	-1.5%	-3.0%	-4.5%	3.8%	4.8%
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%	-2.7%	2.3%	2.9%
2017	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.9%	3.7%
2018	2.0%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	2.3%	3.0%
2019	1.9%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	2.3%	2.9%
2020	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	2.9%	3.7%
2021	3.0%	1.5%	0.0%	-1.4%	-2.8%	-4.1%	3.5%	4.4%
2022	3.1%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	3.7%	4.6%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.7%	1.3%	0.0%	-1.3%	-2.5%	-3.8%	3.2%	4.0%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

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NOVA SCOTIA – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	344	339	334	329	325	320	346	349
2014	21	21	20	20	20	19	21	21
2015	21	21	21	20	20	20	22	22
2016	307	303	300	297	293	290	308	310
2017	1,119	1,112	1,106	1,100	1,093	1,087	1,121	1,125
2018	1,942	1,928	1,915	1,902	1,889	1,876	1,947	1,955
2019	2,196	2,174	2,153	2,133	2,112	2,092	2,204	2,217
2020	4,493	4,445	4,399	4,354	4,309	4,266	4,510	4,539
2021	7,932	7,836	7,742	7,650	7,560	7,472	7,967	8,027
2022	14,342	14,158	13,979	13,805	13,635	13,469	14,409	14,522
2023	-	-	-	-	-	-	-	-
Total	32,716	32,338	31,969	31,608	31,256	30,912	32,855	33,088
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	748	369	-	(361)	(713)	(1,057)	886	1,119
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	3.0%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	3.5%	4.4%
2014	3.4%	1.7%	0.0%	-1.7%	-3.3%	-4.8%	4.1%	5.2%
2015	3.8%	1.9%	0.0%	-1.8%	-3.5%	-5.2%	4.5%	5.6%
2016	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	2.7%	3.4%
2017	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.4%	1.8%
2018	1.4%	0.7%	0.0%	-0.7%	-1.4%	-2.0%	1.7%	2.1%
2019	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	2.3%	3.0%
2020	2.1%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	2.5%	3.2%
2021	2.5%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	2.9%	3.7%
2022	2.6%	1.3%	0.0%	-1.2%	-2.5%	-3.6%	3.1%	3.9%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.3%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	2.8%	3.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

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PRINCE EDWARD ISLAND – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	310	303	296	289	282	276	313	318
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	25	25	24	24	23	23	25	26
2016	416	402	389	376	365	353	421	429
2017	7	7	7	7	6	6	7	7
2018	18	18	18	18	17	17	18	18
2019	218	216	214	212	210	208	219	220
2020	453	448	442	437	432	427	455	458
2021	767	759	752	745	738	731	770	775
2022	1,232	1,220	1,208	1,197	1,186	1,175	1,237	1,244
2023	-	-	-	-	-	-	-	-
Total	3,446	3,397	3,350	3,304	3,260	3,217	3,464	3,495
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	96	47	-	(46)	(90)	(132)	115	145
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	4.9%	2.4%	0.0%	-2.3%	-4.6%	-6.7%	5.9%	7.4%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	4.2%	2.1%	0.0%	-2.0%	-3.9%	-5.8%	5.0%	6.3%
2016	6.9%	3.4%	0.0%	-3.2%	-6.2%	-9.1%	8.2%	10.5%
2017	3.2%	1.5%	0.0%	-1.5%	-2.9%	-4.2%	3.8%	4.8%
2018	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.8%	2.2%
2019	1.8%	0.9%	0.0%	-0.9%	-1.7%	-2.6%	2.2%	2.7%
2020	2.4%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	2.9%	3.6%
2021	2.0%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	2.4%	3.0%
2022	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	2.4%	3.0%
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%	-2.7%	-3.9%	3.4%	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, 2021.

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YUKON – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	2	2	2	2	2	2	2	2
2017	7	7	7	7	7	7	7	8
2018	133	132	131	130	129	128	134	134
2019	41	41	41	40	40	40	41	42
2020	285	282	279	276	274	271	286	287
2021	365	360	356	352	347	343	366	369
2022	702	694	687	680	674	667	704	709
2023	-	-	-	-	-	-	-	-
Total	1,536	1,520	1,505	1,489	1,475	1,460	1,542	1,552
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	32	16	-	(15)	(30)	(45)	37	47
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.6%	1.4%	1.7%
2016	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.4%	1.8%
2017	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.5%	1.9%
2018	1.5%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	1.8%	2.3%
2019	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.3%	1.9%	2.4%
2020	2.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	2.4%	3.0%
2021	2.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	2.9%	3.7%
2022	2.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	2.5%	3.1%
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%	2.5%	3.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

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NORTHWEST TERRITORIES – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	3	3	3	3	3	3	3	3
2017	8	8	8	8	8	8	8	8
2018	20	20	20	20	20	19	20	20
2019	174	173	171	170	169	168	174	175
2020	112	111	110	109	108	107	113	113
2021	324	320	316	312	309	305	326	328
2022	391	385	380	375	370	365	393	396
2023	-	-	-	-	-	-	-	-
Total	1,033	1,021	1,009	998	986	975	1,038	1,045
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	24	12	-	(12)	(23)	(34)	28	36
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	1.1%	0.6%	0.0%	-0.5%	-1.1%	-1.6%	1.3%	1.7%
2016	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.4%	1.8%
2017	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.5%	1.9%
2018	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.8%	2.2%
2019	1.5%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	1.8%	2.3%
2020	2.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	2.4%	3.1%
2021	2.6%	1.3%	0.0%	-1.2%	-2.5%	-3.6%	3.1%	3.9%
2022	2.8%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	3.3%	4.1%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.4%	1.2%	0.0%	-1.1%	-2.3%	-3.4%	2.8%	3.6%
	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, 2021.

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NUNAVUT – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	52	52	51	51	51	51	52	52
2016	2	2	2	2	2	2	2	2
2017	5	5	5	5	5	5	5	5
2018	11	11	11	11	11	11	11	11
2019	24	24	24	24	23	23	24	24
2020	46	46	45	45	45	44	47	47
2021	160	158	156	154	152	150	161	162
2022	207	204	201	198	195	193	208	210
2023	-	-	-	-	-	-	-	-
Total	508	501	495	489	484	478	510	514
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	12	6	-	(6)	(12)	(17)	14	18
	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							
	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.5%	2.0%
2016	1.2%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	1.4%	1.8%
2017	1.3%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	1.5%	1.9%
2018	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.8%	2.2%
2019	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.3%	1.9%	2.4%
2020	2.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	2.5%	3.2%
2021	2.6%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	3.1%	3.9%
2022	2.9%	1.4%	0.0%	-1.4%	-2.8%	-4.1%	3.5%	4.4%
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%	2.9%	3.7%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-3

Interest Rate Sensitivity (\$000s)

Indemnity claims liabilities as projected from the latest valuation to December 31, 2021.

ALL JURISDICTIONS COMBINED

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	59,919	57,514	55,226	53,048	50,975	49,001	60,814	62,344
2007	640	626	612	598	585	572	645	655
2008	241	236	230	224	219	214	244	247
2009	305	300	295	290	285	281	307	310
2010	295	288	281	274	267	261	298	303
2011	1,743	1,688	1,635	1,585	1,538	1,492	1,763	1,798
2012	817	802	788	774	760	747	823	832
2013	3,802	3,758	3,715	3,674	3,634	3,594	3,818	3,846
2014	3,865	3,839	3,814	3,790	3,766	3,742	3,874	3,890
2015	4,245	4,212	4,179	4,148	4,117	4,086	4,257	4,278
2016	9,881	9,786	9,694	9,605	9,519	9,435	9,916	9,974
2017	12,229	12,139	12,051	11,965	11,881	11,798	12,262	12,317
2018	31,810	31,553	31,301	31,055	30,813	30,577	31,904	32,062
2019	62,156	61,572	61,000	60,441	59,894	59,358	62,369	62,729
2020	82,949	82,001	81,075	80,170	79,285	78,421	83,296	83,881
2021	135,624	133,836	132,092	130,391	128,732	127,113	136,279	137,384
2022	203,990	201,129	198,347	195,639	193,004	190,438	205,039	206,811
2023	-	-	-	-	-	-	-	-
Total	613,871	604,652	595,724	587,073	578,689	570,558	617,264	623,007
	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	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
Total	18,147	8,928	-	(8,651)	(17,035)	(25,166)	21,540	27,283
	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	1.33%	1.83%	2.33%	2.83%	3.33%	3.83%	1.15%	0.85%
2007 & prior	8.5%	4.1%	0.0%	-3.9%	-7.7%	-11.3%	10.1%	12.9%
2007	4.7%	2.3%	0.0%	-2.2%	-4.4%	-6.4%	5.5%	7.0%
2008	5.1%	2.5%	0.0%	-2.4%	-4.7%	-6.9%	6.0%	7.6%
2009	3.5%	1.7%	0.0%	-1.6%	-3.2%	-4.8%	4.1%	5.3%
2010	5.2%	2.6%	0.0%	-2.5%	-4.8%	-7.1%	6.2%	7.9%
2011	6.6%	3.2%	0.0%	-3.1%	-6.0%	-8.8%	7.8%	10.0%
2012	3.7%	1.8%	0.0%	-1.8%	-3.5%	-5.2%	4.5%	5.6%
2013	2.3%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	2.8%	3.5%
2014	1.3%	0.7%	0.0%	-0.6%	-1.3%	-1.9%	1.6%	2.0%
2015	1.6%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	1.9%	2.4%
2016	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	2.3%	2.9%
2017	1.5%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	1.7%	2.2%
2018	1.6%	0.8%	0.0%	-0.8%	-1.6%	-2.3%	1.9%	2.4%
2019	1.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	2.2%	2.8%
2020	2.3%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	2.7%	3.5%
2021	2.7%	1.3%	0.0%	-1.3%	-2.5%	-3.8%	3.2%	4.0%
2022	2.8%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	3.4%	4.3%
2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	3.0%	1.5%	0.0%	-1.5%	-2.9%	-4.2%	3.6%	4.6%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT G-1

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

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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	19,865	(399)	408	(5,809)	(5,800)	(29.2%)	14,065
	2013	149	(3)	3	(144)	(144)	(96.6%)	5
	2014	132	(4)	(10)	15	1	0.8%	133
	2015	(97)	2	(2)	95	95	(97.9%)	(2)
	2016	275	(5)	(21)	(119)	(145)	(52.7%)	130
	2017	452	(9)	129	45	165	36.5%	617
	2018	1,828	(156)	7	(47)	(196)	(10.7%)	1,632
	2019	4,647	(524)	611	348	435	9.4%	5,082
	2020	8,401	(1,000)	799	175	(26)	(0.3%)	8,375
	2021	13,939	(1,616)	444	542	(630)	(4.5%)	13,309
	2022	5,406	2,933	751	(205)	3,479	64.4%	8,885
Private Passenger Total		54,997	(781)	3,119	(5,104)	(2,766)	(5.0%)	52,231
Non Private Passenger	prior	89	2	(3)	(78)	(79)	(88.8%)	10
	2013	155	1	18	24	43	27.7%	198
	2014	78	(5)	5	(43)	(43)	(55.1%)	35
	2015	118	(30)	628	86	684	579.7%	802
	2016	968	(63)	138	(711)	(636)	(65.7%)	332
	2017	463	(15)	26	208	219	47.3%	682
	2018	(254)	57	29	2,094	2,180	(858.3%)	1,926
	2019	4,042	(325)	(2,216)	1,067	(1,474)	(36.5%)	2,568
	2020	14,666	(1,162)	425	256	(481)	(3.3%)	14,185
	2021	33,274	(3,085)	2,428	(612)	(1,269)	(3.8%)	32,005
	2022	12,440	6,779	445	(432)	6,792	54.6%	19,232
Non Private Passenger Total		66,039	2,154	1,923	1,859	5,936	9.0%	71,975
Grand Total		121,036	1,373	5,042	(3,245)	3,170	2.6%	124,206

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	72	(8)	30	-	22	30.6%	94
	2013	21	(4)	4	(17)	(17)	(81.0%)	4
	2014	169	(9)	9	(9)	(9)	(5.3%)	160
	2015	48	(3)	(25)	(15)	(43)	(89.6%)	5
	2016	230	(35)	41	(144)	(138)	(60.0%)	92
	2017	79	(12)	(10)	(12)	(34)	(43.0%)	45
	2018	283	(36)	36	(96)	(96)	(33.9%)	187
	2019	527	(65)	17	(76)	(124)	(23.5%)	403
	2020	537	(81)	106	67	92	17.1%	629
	2021	944	(159)	132	90	63	6.7%	1,007
	2022	435	165	139	11	315	72.4%	750
Private Passenger Total		3,345	(247)	479	(201)	31	0.9%	3,376
Non Private Passenger	prior	24	(1)	1	(80)	(80)	(333.3%)	(56)
	2013	120	(7)	16	(46)	(37)	(30.8%)	83
	2014	(22)	1	68	(3)	66	(300.0%)	44
	2015	355	(19)	26	(89)	(82)	(23.1%)	273
	2016	468	(24)	108	(75)	9	1.9%	477
	2017	1,485	(77)	40	(464)	(501)	(33.7%)	984
	2018	2,751	(117)	268	339	490	17.8%	3,241
	2019	7,968	(591)	552	(655)	(694)	(8.7%)	7,274
	2020	16,889	(843)	592	(1,699)	(1,950)	(11.5%)	14,939
	2021	31,673	(1,627)	(1,967)	(1,441)	(5,035)	(15.9%)	26,638
	2022	15,022	2,762	5,565	(872)	7,455	49.6%	22,477
Non Private Passenger Total		76,733	(543)	5,269	(5,085)	(359)	(0.5%)	76,374
Grand Total		80,078	(790)	5,748	(5,286)	(328)	(0.4%)	79,750

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	109	(7)	7	(115)	(115)	(105.5%)	(6)
	2013	61	(4)	(69)	(15)	(88)	(144.3%)	(27)
	2014	106	(10)	88	(89)	(11)	(10.4%)	95
	2015	8	3	(126)	76	(47)	(587.5%)	(39)
	2016	223	(10)	13	(49)	(46)	(20.6%)	177
	2017	88	(6)	6	(22)	(22)	(25.0%)	66
	2018	311	(7)	(75)	(70)	(152)	(48.9%)	159
	2019	608	(51)	(79)	62	(68)	(11.2%)	540
	2020	1,680	(256)	635	(163)	216	12.9%	1,896
	2021	4,969	(800)	543	28	(229)	(4.6%)	4,740
	2022	2,446	1,144	662	(74)	1,732	70.8%	4,178
Private Passenger Total		10,609	(4)	1,605	(431)	1,170	11.0%	11,779
Non Private Passenger	prior	5	(3)	3	-	-	-	5
	2013	(3)	1	(1)	-	-	-	(3)
	2014	-	-	-	-	-	-	-
	2015	41	(9)	9	(20)	(20)	(48.8%)	21
	2016	49	(17)	17	(38)	(38)	(77.6%)	11
	2017	(45)	46	(85)	101	62	(137.8%)	17
	2018	123	(3)	(10)	(11)	(24)	(19.5%)	99
	2019	212	(34)	30	(42)	(46)	(21.7%)	166
	2020	227	(17)	(73)	114	24	10.6%	251
	2021	1,625	(502)	143	(141)	(500)	(30.8%)	1,125
	2022	1,258	403	484	(97)	790	62.8%	2,048
Non Private Passenger Total		3,492	(135)	517	(134)	248	7.1%	3,740
Grand Total		14,101	(139)	2,122	(565)	1,418	10.1%	15,519

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	102	(3)	3	(50)	(50)	(49.0%)	52
	2013	22	-	-	-	-	-	22
	2014	94	(6)	(132)	53	(85)	(90.4%)	9
	2015	204	(8)	28	(129)	(109)	(53.4%)	95
	2016	41	(5)	8	223	226	551.2%	267
	2017	497	(20)	(31)	(172)	(223)	(44.9%)	274
	2018	654	(37)	96	(147)	(88)	(13.5%)	566
	2019	1,444	(50)	(136)	(264)	(450)	(31.2%)	994
	2020	2,064	(172)	158	(72)	(86)	(4.2%)	1,978
	2021	2,567	(212)	203	27	18	0.7%	2,585
	2022	1,217	453	407	(60)	800	65.7%	2,017
Private Passenger Total		8,906	(60)	604	(591)	(47)	(0.5%)	8,859
Non Private Passenger	prior	26	(2)	2	(21)	(21)	(80.8%)	5
	2013	(68)	6	(4)	67	69	(101.5%)	1
	2014	2	-	-	-	-	-	2
	2015	(3)	-	-	-	-	-	(3)
	2016	101	(7)	79	(41)	31	30.7%	132
	2017	(155)	14	(20)	250	244	(157.4%)	89
	2018	(37)	5	(181)	334	158	(427.0%)	121
	2019	998	(32)	51	(176)	(157)	(15.7%)	841
	2020	1,488	(84)	112	(376)	(348)	(23.4%)	1,140
	2021	3,923	(234)	175	150	91	2.3%	4,014
	2022	1,567	516	345	(54)	807	51.5%	2,374
Non Private Passenger Total		7,842	182	559	133	874	11.1%	8,716
Grand Total		16,748	122	1,163	(458)	827	4.9%	17,575

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	71	(4)	4	(2)	(2)	(2.8%)	69
	2013	19	-	-	(4)	(4)	(21.1%)	15
	2014	5	-	-	4	4	80.0%	9
	2015	2	1	(1)	11	11	550.0%	13
	2016	(15)	2	(2)	36	36	(240.0%)	21
	2017	59	-	(32)	(36)	(68)	(115.3%)	(9)
	2018	350	(6)	(14)	(121)	(141)	(40.3%)	209
	2019	1,003	(64)	(215)	(84)	(363)	(36.2%)	640
	2020	1,309	(50)	(189)	152	(87)	(6.6%)	1,222
	2021	3,273	(423)	369	103	49	1.5%	3,322
	2022	1,858	905	220	(155)	970	52.2%	2,828
Private Passenger Total		7,934	361	140	(96)	405	5.1%	8,339
Non Private Passenger	prior	(10)	-	-	-	-	-	(10)
	2013	27	-	-	(14)	(14)	(51.9%)	13
	2014	(17)	-	-	16	16	(94.1%)	(1)
	2015	(15)	-	-	19	19	(126.7%)	4
	2016	144	(4)	6	(96)	(94)	(65.3%)	50
	2017	(116)	2	(99)	247	150	(129.3%)	34
	2018	396	(4)	(184)	(50)	(238)	(60.1%)	158
	2019	526	(27)	(95)	152	30	5.7%	556
	2020	1,075	(166)	94	1,120	1,048	97.5%	2,123
	2021	5,948	(1,276)	412	(250)	(1,114)	(18.7%)	4,834
	2022	3,415	1,074	1,103	(312)	1,865	54.6%	5,280
Non Private Passenger Total		11,373	(401)	1,237	832	1,668	14.7%	13,041
Grand Total		19,307	(40)	1,377	736	2,073	10.7%	21,380

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	(123)	26	(26)	122	122	(99.2%)	(1)
	2016	1	5	(5)	28	28	2,800.0%	29
	2017	46	(4)	28	(5)	19	41.3%	65
	2018	54	(7)	7	(14)	(14)	(25.9%)	40
	2019	144	(14)	(21)	(29)	(64)	(44.4%)	80
	2020	326	(72)	70	(25)	(27)	(8.3%)	299
	2021	692	(74)	128	(74)	(20)	(2.9%)	672
	2022	175	24	189	12	225	128.6%	400
Private Passenger Total		1,307	(116)	370	15	269	20.6%	1,576
Non Private Passenger	prior	15	-	-	(18)	(18)	(120.0%)	(3)
	2013	-	-	-	-	-	-	-
	2014	(46)	2	(2)	46	46	(100.0%)	-
	2015	(4)	-	-	5	5	(125.0%)	1
	2016	5	-	-	(51)	(51)	(1,020.0%)	(46)
	2017	14	-	-	(4)	(4)	(28.6%)	10
	2018	2	-	-	5	5	250.0%	7
	2019	(23)	13	-	58	71	(308.7%)	48
	2020	119	(26)	36	(9)	1	0.8%	120
	2021	704	(114)	(117)	(54)	(285)	(40.5%)	419
	2022	348	194	59	(29)	224	64.4%	572
Non Private Passenger Total		1,134	69	(24)	(51)	(6)	(0.5%)	1,128
Grand Total		2,441	(47)	346	(36)	263	10.8%	2,704

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
	2015	1	-	-	-	-	-	1
	2016	(4)	-	-	5	5	(125.0%)	1
	2017	98	(1)	(93)	(71)	(165)	(168.4%)	(67)
	2018	7	-	-	(1)	(1)	(14.3%)	6
	2019	15	-	-	(4)	(4)	(26.7%)	11
	2020	39	-	-	(8)	(8)	(20.5%)	31
	2021	131	(3)	25	(35)	(13)	(9.9%)	118
	2022	22	7	16	-	23	104.5%	45
Private Passenger Total		315	3	(52)	(114)	(163)	(51.7%)	152
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	2	-	-	-	-	-	2
	2016	4	-	-	-	-	-	4
	2017	14	-	-	(2)	(2)	(14.3%)	12
	2018	257	(5)	38	(219)	(186)	(72.4%)	71
	2019	56	(2)	(13)	(5)	(20)	(35.7%)	36
	2020	148	(2)	(7)	(26)	(35)	(23.6%)	113
	2021	600	(27)	3	(56)	(80)	(13.3%)	520
	2022	264	97	(47)	(21)	29	11.0%	293
Non Private Passenger Total		1,347	61	(26)	(329)	(294)	(21.8%)	1,053
Grand Total		1,662	64	(78)	(443)	(457)	(27.5%)	1,205

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	(3)	-	1	-	1	(33.3%)	(2)
	2013	2	-	-	-	-	-	2
	2014	4	-	-	-	-	-	4
	2015	1	-	-	5	5	500.0%	6
	2016	6	-	-	-	-	-	6
	2017	17	-	-	(4)	(4)	(23.5%)	13
	2018	39	-	-	(10)	(10)	(25.6%)	29
	2019	135	(2)	1	(67)	(68)	(50.4%)	67
	2020	326	(6)	6	(27)	(27)	(8.3%)	299
	2021	369	(6)	(34)	136	96	26.0%	465
	2022	90	47	(43)	36	40	44.4%	130
Private Passenger Total		986	33	(69)	69	33	3.3%	1,019
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	205	(4)	4	(204)	(204)	(99.5%)	1
	2014	(1)	-	-	-	-	-	(1)
	2015	2	-	-	-	-	-	2
	2016	7	-	-	(1)	(1)	(14.3%)	6
	2017	15	-	-	(2)	(2)	(13.3%)	13
	2018	35	-	-	(4)	(4)	(11.4%)	31
	2019	84	(3)	3	(12)	(12)	(14.3%)	72
	2020	147	(3)	3	(22)	(22)	(15.0%)	125
	2021	336	(29)	13	(32)	(48)	(14.3%)	288
	2022	82	48	(56)	(2)	(10)	(12.2%)	72
Non Private Passenger Total		915	9	(33)	(279)	(303)	(33.1%)	612
Grand Total		1,901	42	(102)	(210)	(270)	(14.2%)	1,631

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	(2)	2	-	-	-	18
	2013	1	-	-	-	-	-	1
	2014	-	-	-	-	-	-	-
	2015	1	-	-	-	-	-	1
	2016	-	-	-	-	-	-	-
	2017	-	-	-	-	-	-	-
	2018	1	-	-	-	-	-	1
	2019	8	-	-	(6)	(6)	(75.0%)	2
	2020	11	-	-	(1)	(1)	(9.1%)	10
	2021	34	(3)	12	3	12	35.3%	46
	2022	11	7	3	-	10	90.9%	21
Private Passenger Total		85	2	17	(4)	15	17.6%	100
Non Private Passenger	prior	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	8	-	-	(2)	(2)	(25.0%)	6
	2016	3	-	-	-	-	-	3
	2017	10	-	-	(2)	(2)	(20.0%)	8
	2018	20	-	-	(2)	(2)	(10.0%)	18
	2019	32	-	-	(3)	(3)	(9.4%)	29
	2020	65	(2)	2	(12)	(12)	(18.5%)	53
	2021	179	(7)	10	12	15	8.4%	194
	2022	54	26	7	(1)	32	59.3%	86
Non Private Passenger Total		371	17	19	(10)	26	7.0%	397
Grand Total		456	19	36	(14)	41	9.0%	497

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	20,233	(423)	455	(5,976)	(5,944)	(29.4%)	14,289
	2013	273	(11)	(62)	(180)	(253)	(92.7%)	20
	2014	511	(29)	(45)	(26)	(100)	(19.6%)	411
	2015	45	21	(152)	165	34	75.6%	79
	2016	757	(48)	34	(20)	(34)	(4.5%)	723
	2017	1,336	(52)	(3)	(277)	(332)	(24.9%)	1,004
	2018	3,527	(249)	57	(506)	(698)	(19.8%)	2,829
	2019	8,531	(770)	178	(120)	(712)	(8.3%)	7,819
	2020	14,693	(1,637)	1,585	98	46	0.3%	14,739
	2021	26,918	(3,296)	1,822	820	(654)	(2.4%)	26,264
	2022	11,660	5,685	2,344	(435)	7,594	65.1%	19,254
Private Passenger Total		88,484	(809)	6,213	(6,457)	(1,053)	(1.2%)	87,431
Non Private Passenger	prior	155	(4)	3	(197)	(198)	(127.7%)	(43)
	2013	436	(3)	33	(173)	(143)	(32.8%)	293
	2014	(7)	(2)	71	16	85	(1,214.3%)	78
	2015	504	(58)	663	(1)	604	119.8%	1,108
	2016	1,749	(115)	348	(1,013)	(780)	(44.6%)	969
	2017	1,685	(30)	(138)	332	164	9.7%	1,849
	2018	3,293	(67)	(40)	2,486	2,379	72.2%	5,672
	2019	13,895	(1,001)	(1,688)	384	(2,305)	(16.6%)	11,590
	2020	34,824	(2,305)	1,184	(654)	(1,775)	(5.1%)	33,049
	2021	78,262	(6,901)	1,100	(2,424)	(8,225)	(10.5%)	70,037
	2022	34,450	11,899	7,905	(1,820)	17,984	52.2%	52,434
Non Private Passenger Total		169,246	1,413	9,441	(3,064)	7,790	4.6%	177,036
Grand Total		257,730	604	15,654	(9,521)	6,737	2.6%	264,467

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	18,560	(371)	381	(48)	(38)	(0.2%)	18,522
	2013	119	(2)	2	(115)	(115)	(96.6%)	4
	2014	(18)	-	(14)	52	38	(211.1%)	20
	2015	(103)	2	(2)	98	98	(95.1%)	(5)
	2016	127	(2)	2	(62)	(62)	(48.8%)	65
	2017	314	(6)	125	80	199	63.4%	513
	2018	1,456	(149)	49	32	(68)	(4.7%)	1,388
	2019	3,552	(499)	697	548	746	21.0%	4,298
	2020	7,150	(972)	785	545	358	5.0%	7,508
	2021	11,844	(1,568)	471	1,135	38	0.3%	11,882
	2022	4,887	2,660	713	-	3,373	69.0%	8,260
Private Passenger Total		47,888	(907)	3,209	2,265	4,567	9.5%	52,455
Non Private Passenger	prior	-	-	(1)	-	(1)	-	(1)
	2013	(45)	4	16	70	90	(200.0%)	45
	2014	34	(3)	3	(32)	(32)	(94.1%)	2
	2015	(123)	(26)	624	125	723	(587.8%)	600
	2016	649	(55)	139	(608)	(524)	(80.7%)	125
	2017	22	(7)	70	267	330	1,500.0%	352
	2018	(968)	71	22	2,126	2,219	(229.2%)	1,251
	2019	2,481	(283)	(2,228)	1,336	(1,175)	(47.4%)	1,306
	2020	12,578	(1,060)	373	866	179	1.4%	12,757
	2021	28,870	(2,867)	2,335	689	157	0.5%	29,027
	2022	11,240	6,154	350	120	6,624	58.9%	17,864
Non Private Passenger Total		54,738	1,928	1,703	4,959	8,590	15.7%	63,328
Grand Total		102,626	1,021	4,912	7,224	13,157	12.8%	115,783

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	34	(7)	30	-	23	67.6%	57
	2013	19	(4)	4	(15)	(15)	(78.9%)	4
	2014	16	(3)	3	-	-	-	16
	2015	21	(3)	(11)	(13)	(27)	(128.6%)	(6)
	2016	147	(29)	44	(121)	(106)	(72.1%)	41
	2017	60	(11)	(3)	(8)	(22)	(36.7%)	38
	2018	181	(33)	33	(60)	(60)	(33.1%)	121
	2019	331	(61)	13	(19)	(67)	(20.2%)	264
	2020	378	(70)	94	109	133	35.2%	511
	2021	783	(146)	129	132	115	14.7%	898
	2022	385	142	133	27	302	78.4%	687
Private Passenger Total		2,355	(225)	469	32	276	11.7%	2,631
Non Private Passenger	prior	-	-	-	(79)	(79)	-	(79)
	2013	12	(1)	11	-	10	83.3%	22
	2014	(28)	1	64	-	65	(232.1%)	37
	2015	224	(11)	18	(59)	(52)	(23.2%)	172
	2016	331	(16)	114	(49)	49	14.8%	380
	2017	1,135	(56)	19	(376)	(413)	(36.4%)	722
	2018	1,755	(91)	253	535	697	39.7%	2,452
	2019	5,818	(528)	526	(200)	(202)	(3.5%)	5,616
	2020	13,999	(743)	567	(880)	(1,056)	(7.5%)	12,943
	2021	27,019	(1,372)	(1,861)	-	(3,233)	(12.0%)	23,786
	2022	13,597	2,378	5,021	(110)	7,289	53.6%	20,886
Non Private Passenger Total		63,862	(439)	4,732	(1,218)	3,075	4.8%	66,937
Grand Total		66,217	(664)	5,201	(1,186)	3,351	5.1%	69,568

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	83	(6)	6	(90)	(90)	(108.4%)	(7)
	2013	-	-	(73)	-	(73)	-	(73)
	2014	62	(6)	78	(70)	2	3.2%	64
	2015	(109)	9	(127)	109	(9)	8.3%	(118)
	2016	(11)	1	2	21	24	(218.2%)	13
	2017	(5)	-	(1)	-	(1)	20.0%	(6)
	2018	(6)	4	(76)	20	(52)	866.7%	(58)
	2019	219	(29)	(67)	180	84	38.4%	303
	2020	1,048	(215)	641	53	479	45.7%	1,527
	2021	4,124	(777)	540	318	81	2.0%	4,205
	2022	2,218	1,011	634	60	1,705	76.9%	3,923
Private Passenger Total		7,623	(8)	1,557	601	2,150	28.2%	9,773
Non Private Passenger	prior	5	(3)	3	-	-	-	5
	2013	(3)	1	(1)	-	-	-	(3)
	2014	-	-	-	-	-	-	-
	2015	15	(7)	7	(13)	(13)	(86.7%)	2
	2016	37	(17)	17	(35)	(35)	(94.6%)	2
	2017	(98)	47	(85)	103	65	(66.3%)	(33)
	2018	4	3	(16)	8	(5)	(125.0%)	(1)
	2019	81	(25)	30	(17)	(12)	(14.8%)	69
	2020	81	(8)	(80)	135	47	58.0%	128
	2021	1,261	(478)	120	(43)	(401)	(31.8%)	860
	2022	1,147	357	461	(47)	771	67.2%	1,918
Non Private Passenger Total		2,530	(130)	456	91	417	16.5%	2,947
Grand Total		10,153	(138)	2,013	692	2,567	25.3%	12,720

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	52	(1)	1	(43)	(43)	(82.7%)	9
	2013	18	-	-	-	-	-	18
	2014	18	-	(79)	52	(27)	(150.0%)	(9)
	2015	161	(6)	26	(114)	(94)	(58.4%)	67
	2016	(63)	3	-	231	234	(371.4%)	171
	2017	397	(12)	(39)	(139)	(190)	(47.9%)	207
	2018	458	(22)	89	(90)	(23)	(5.0%)	435
	2019	1,174	(22)	(137)	(190)	(349)	(29.7%)	825
	2020	1,787	(159)	153	16	10	0.6%	1,797
	2021	2,153	(188)	192	186	190	8.8%	2,343
	2022	1,102	398	389	19	806	73.1%	1,908
Private Passenger Total		7,257	(9)	595	(72)	514	7.1%	7,771
Non Private Passenger	prior	(14)	-	-	-	-	-	(14)
	2013	(76)	6	(6)	77	77	(101.3%)	1
	2014	2	-	-	-	-	-	2
	2015	(3)	-	-	-	-	-	(3)
	2016	18	(5)	77	(15)	57	316.7%	75
	2017	(178)	14	(20)	249	243	(136.5%)	65
	2018	(153)	5	(181)	351	175	(114.4%)	22
	2019	577	(19)	38	(70)	(51)	(8.8%)	526
	2020	1,106	(70)	98	(237)	(209)	(18.9%)	897
	2021	3,407	(214)	168	336	290	8.5%	3,697
	2022	1,417	453	314	35	802	56.6%	2,219
Non Private Passenger Total		6,103	170	488	726	1,384	22.7%	7,487
Grand Total		13,360	161	1,083	654	1,898	14.2%	15,258

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	(4)	4	-	-	-	36
	2013	3	-	-	-	-	-	3
	2014	(5)	-	-	8	8	(160.0%)	3
	2015	(12)	1	(1)	14	14	(116.7%)	2
	2016	(33)	2	(2)	36	36	(109.1%)	3
	2017	5	-	(32)	(23)	(55)	(1,100.0%)	(50)
	2018	176	(4)	(10)	(84)	(98)	(55.7%)	78
	2019	598	(54)	(211)	-	(265)	(44.3%)	333
	2020	931	(40)	(193)	228	(5)	(0.5%)	926
	2021	2,747	(386)	350	236	200	7.3%	2,947
	2022	1,647	809	171	(71)	909	55.2%	2,556
Private Passenger Total		6,093	324	76	344	744	12.2%	6,837
Non Private Passenger	prior	(14)	-	-	-	-	-	(14)
	2013	1	-	-	-	-	-	1
	2014	(22)	-	-	19	19	(86.4%)	(3)
	2015	(16)	-	-	19	19	(118.8%)	3
	2016	56	(2)	4	(60)	(58)	(103.6%)	(2)
	2017	(229)	4	(100)	248	152	(66.4%)	(77)
	2018	150	(2)	(171)	(11)	(184)	(122.7%)	(34)
	2019	277	(15)	(104)	203	84	30.3%	361
	2020	652	(147)	102	1,143	1,098	168.4%	1,750
	2021	5,024	(1,201)	376	32	(793)	(15.8%)	4,231
	2022	3,093	951	1,017	(169)	1,799	58.2%	4,892
Non Private Passenger Total		8,972	(412)	1,124	1,424	2,136	23.8%	11,108
Grand Total		15,065	(88)	1,200	1,768	2,880	19.1%	17,945

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	(139)	26	(26)	138	138	(99.3%)	(1)
	2016	(27)	5	(5)	31	31	(114.8%)	4
	2017	3	(2)	26	6	30	1,000.0%	33
	2018	40	(7)	7	(10)	(10)	(25.0%)	30
	2019	97	(12)	(23)	(16)	(51)	(52.6%)	46
	2020	280	(67)	65	(12)	(14)	(5.0%)	266
	2021	597	(67)	125	(41)	17	2.8%	614
	2022	155	15	177	23	215	138.7%	370
Private Passenger Total		998	(109)	346	119	356	35.7%	1,354
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2013	-	-	-	-	-	-	-
	2014	(53)	2	(2)	53	53	(100.0%)	-
	2015	(5)	-	-	5	5	(100.0%)	-
	2016	(25)	-	-	24	24	(96.0%)	(1)
	2017	14	-	-	(4)	(4)	(28.6%)	10
	2018	-	-	-	6	6	-	6
	2019	(38)	13	-	59	72	(189.5%)	34
	2020	56	(24)	34	10	20	35.7%	76
	2021	599	(109)	(107)	(29)	(245)	(40.9%)	354
	2022	313	177	54	(18)	213	68.1%	526
Non Private Passenger Total		860	59	(21)	106	144	16.7%	1,004
Grand Total		1,858	(50)	325	225	500	26.9%	2,358

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
	2015	1	-	-	-	-	-	1
	2016	(5)	-	-	6	6	(120.0%)	1
	2017	59	(1)	(93)	(57)	(151)	(255.9%)	(92)
	2018	6	-	-	(1)	(1)	(16.7%)	5
	2019	13	-	-	(2)	(2)	(15.4%)	11
	2020	25	-	-	(3)	(3)	(12.0%)	22
	2021	109	(2)	31	(29)	-	-	109
	2022	20	6	16	-	22	110.0%	42
Private Passenger Total		234	3	(46)	(86)	(129)	(55.1%)	105
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	2	-	-	-	-	-	2
	2016	4	-	-	-	-	-	4
	2017	13	-	-	(2)	(2)	(15.4%)	11
	2018	225	(5)	38	(199)	(166)	(73.8%)	59
	2019	51	(2)	(13)	(4)	(19)	(37.3%)	32
	2020	114	(2)	(6)	(15)	(23)	(20.2%)	91
	2021	544	(22)	3	(38)	(57)	(10.5%)	487
	2022	245	88	(47)	(14)	27	11.0%	272
Non Private Passenger Total		1,200	57	(25)	(272)	(240)	(20.0%)	960
Grand Total		1,434	60	(71)	(358)	(369)	(25.7%)	1,065

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	(3)	-	1	-	1	(33.3%)	(2)
	2013	2	-	-	-	-	-	2
	2014	4	-	-	-	-	-	4
	2015	1	-	-	4	4	400.0%	5
	2016	5	-	-	-	-	-	5
	2017	15	-	-	(3)	(3)	(20.0%)	12
	2018	36	-	-	(9)	(9)	(25.0%)	27
	2019	122	(2)	1	(59)	(60)	(49.2%)	62
	2020	292	(6)	6	(16)	(16)	(5.5%)	276
	2021	320	(6)	(27)	142	109	34.1%	429
	2022	75	44	(45)	38	37	49.3%	112
Private Passenger Total		869	30	(64)	97	63	7.2%	932
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	194	(4)	4	(193)	(193)	(99.5%)	1
	2014	(1)	-	-	-	-	-	(1)
	2015	2	-	-	-	-	-	2
	2016	6	-	-	(1)	(1)	(16.7%)	5
	2017	14	-	-	(2)	(2)	(14.3%)	12
	2018	33	-	-	(4)	(4)	(12.1%)	29
	2019	61	(2)	2	(7)	(7)	(11.5%)	54
	2020	131	(2)	2	(17)	(17)	(13.0%)	114
	2021	296	(26)	12	(18)	(32)	(10.8%)	264
	2022	73	45	(56)	1	(10)	(13.7%)	63
Non Private Passenger Total		812	11	(36)	(241)	(266)	(32.8%)	546
Grand Total		1,681	41	(100)	(144)	(203)	(12.1%)	1,478

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	7	-	-	(5)	(5)	(71.4%)	2
	2020	10	-	-	(1)	(1)	(10.0%)	9
	2021	30	(3)	12	(2)	7	23.3%	37
	2022	10	6	3	-	9	90.0%	19
Private Passenger Total		61	3	15	(8)	10	16.4%	71
Non Private Passenger	prior	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	-	-	-	-	-	-	-
	2016	3	-	-	-	-	-	3
	2017	9	-	-	(2)	(2)	(22.2%)	7
	2018	18	-	-	(1)	(1)	(5.6%)	17
	2019	29	-	-	(2)	(2)	(6.9%)	27
	2020	59	(2)	2	(10)	(10)	(16.9%)	49
	2021	163	(6)	9	16	19	11.7%	182
	2022	47	25	6	3	34	72.3%	81
Non Private Passenger Total		328	17	17	4	38	11.6%	366
Grand Total		389	20	32	(4)	48	12.3%	437

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	18,762	(389)	423	(181)	(147)	(0.8%)	18,615
	2013	160	(6)	(67)	(130)	(203)	(126.9%)	(43)
	2014	78	(9)	(12)	42	21	26.9%	99
	2015	(178)	29	(141)	236	124	(69.7%)	(54)
	2016	140	(20)	41	142	163	116.4%	303
	2017	848	(32)	(17)	(144)	(193)	(22.8%)	655
	2018	2,348	(211)	92	(202)	(321)	(13.7%)	2,027
	2019	6,113	(679)	273	437	31	0.5%	6,144
	2020	11,901	(1,529)	1,551	919	941	7.9%	12,842
	2021	22,707	(3,143)	1,823	2,077	757	3.3%	23,464
	2022	10,499	5,091	2,191	96	7,378	70.3%	17,877
Private Passenger Total		73,378	(898)	6,157	3,292	8,551	11.7%	81,929
Non Private Passenger	prior	(18)	(3)	2	(79)	(80)	444.4%	(98)
	2013	83	6	24	(46)	(16)	(19.3%)	67
	2014	(69)	-	65	40	105	(152.2%)	36
	2015	96	(44)	649	77	682	710.4%	778
	2016	1,079	(95)	351	(744)	(488)	(45.2%)	591
	2017	702	2	(116)	481	367	52.3%	1,069
	2018	1,064	(19)	(55)	2,811	2,737	257.2%	3,801
	2019	9,337	(861)	(1,749)	1,298	(1,312)	(14.1%)	8,025
	2020	28,776	(2,058)	1,092	995	29	0.1%	28,805
	2021	67,183	(6,295)	1,055	945	(4,295)	(6.4%)	62,888
	2022	31,172	10,628	7,120	(199)	17,549	56.3%	48,721
Non Private Passenger Total		139,405	1,261	8,438	5,579	15,278	11.0%	154,683
Grand Total		212,783	363	14,595	8,871	23,829	11.2%	236,612

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	36,477	17,101	(17)	53,561	(9,607)	926	4,409	(4,272)	49,289
2003	2,513	(160)	31	2,384	(154)	16	223	85	2,469
2004	1,201	247	314	1,762	(125)	12	164	51	1,813
2005	(1)	(27)	129	101	-	-	16	16	117
2006	231	5	(71)	165	(16)	1	28	13	178
2007	594	(50)	62	606	(61)	7	53	(1)	605
2008	140	(16)	81	205	(23)	2	18	(3)	202
2009	-	(18)	106	88	(11)	1	12	2	90
2010	24	1	188	213	(28)	2	18	(8)	205
2011	979	(6)	88	1,061	(154)	15	91	(48)	1,013
2012	19	15	33	67	(6)	-	6	-	67
2013	449	4	142	595	(58)	5	54	1	596
2014	1,751	20	131	1,902	(76)	8	182	114	2,016
2015	59	(5)	236	290	(14)	1	28	15	305
2016	1,465	58	232	1,755	(104)	10	165	71	1,826
2017	1,274	473	409	2,156	(93)	9	212	128	2,284
2018	2,499	1,204	540	4,243	(159)	16	429	286	4,529
2019	5,881	3,678	880	10,439	(475)	48	1,288	861	11,300
2020	6,477	5,895	1,623	13,995	(761)	78	1,713	1,030	15,025
2021	8,585	9,114	1,527	19,226	(1,260)	127	2,784	1,651	20,877
PAYs (sub-total):	70,617	37,533	6,664	114,814	(13,185)	1,284	11,893	(8)	114,806
CAY (2022)	12,644	10,253	1,027	23,924	(1,718)	172	3,383	1,837	25,761
claims liabilities:	83,261	47,786	7,691	138,738	(14,903)	1,456	15,276	1,829	140,567
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	30,584	(1,896)		28,688	(1,169)	111	1,961	903	28,688
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				167,426	(16,072)	1,567	17,237	2,732	169,255

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
	prior	(3)	1	-	(2)	-	-	16	16	14
	2003	18	39	-	57	-	-	6	6	63
	2004	(8)	(18)	3	(23)	-	-	3	3	(20)
	2005	1	4	7	12	-	-	2	2	14
	2006	1	(1)	5	5	-	-	1	1	6
	2007	6	7	2	15	-	-	1	1	16
	2008	2	4	1	7	-	-	1	1	8
	2009	(2)	(6)	55	47	-	-	7	7	54
	2010	23	6	10	39	-	-	4	4	43
	2011	(2)	(6)	(7)	(15)	-	-	2	2	(13)
	2012	4	7	24	35	-	-	3	3	38
	2013	-	4	35	39	-	-	4	4	43
	2014	1,404	8	49	1,461	(16)	2	144	130	1,591
	2015	129	(4)	63	188	(4)	-	19	15	203
	2016	601	25	61	687	(20)	2	67	49	736
	2017	81	23	52	156	(6)	-	15	9	165
	2018	1,056	83	33	1,172	(55)	5	123	73	1,245
	2019	1,586	186	41	1,813	(93)	9	238	154	1,967
	2020	1,150	302	66	1,518	(85)	8	179	102	1,620
	2021	910	549	59	1,518	(89)	9	178	98	1,616
	PAYs (sub-total):	6,957	1,213	559	8,729	(368)	35	1,013	680	9,409
	CAY (2022)	658	1,647	(94)	2,211	(121)	12	283	174	2,385
	claims liabilities:	7,615	2,860	465	10,940	(489)	47	1,296	854	11,794
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	3,251	(354)	2,897		(83)	8	160	85	2,897
		*Total may not be sum of parts, as apvs apply to future costs within UPR								
	policy liabilities:			13,837		(572)	55	1,456	939	14,691

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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	(2)	(8)	(5)	(15)	-	-	3	3	(12)	
2003	-	1	1	2	-	-	-	-	2	
2004	(4)	(7)	-	(11)	-	-	1	1	(10)	
2005	1	2	-	3	-	-	-	-	3	
2006	-	1	(1)	-	-	-	-	-	-	
2007	25	(2)	2	25	(2)	-	2	-	25	
2008	86	2	5	93	(10)	1	9	-	93	
2009	76	5	6	87	(10)	1	8	(1)	86	
2010	(2)	(5)	15	8	(1)	-	3	2	10	
2011	42	4	14	60	(8)	1	5	(2)	58	
2012	19	4	(41)	(18)	-	-	6	6	(12)	
2013	662	(46)	83	699	(25)	2	68	45	744	
2014	420	40	97	557	(24)	2	54	32	589	
2015	1,404	(75)	87	1,416	(70)	7	135	72	1,488	
2016	2,523	9	107	2,639	(118)	12	253	147	2,786	
2017	960	(5)	86	1,041	(41)	5	109	73	1,114	
2018	3,267	(41)	191	3,417	(149)	15	369	235	3,652	
2019	3,931	172	188	4,291	(215)	22	447	254	4,545	
2020	5,629	861	222	6,712	(350)	35	654	339	7,051	
2021	7,117	2,397	241	9,755	(510)	52	1,015	557	10,312	
PAYs (sub-total):	26,154	3,309	1,298	30,761	(1,533)	155	3,141	1,763	32,524	
CAY (2022)	7,309	8,122	(167)	15,264	(871)	88	1,627	844	16,108	
claims liabilities:	33,463	11,431	1,131	46,025	(2,404)	243	4,768	2,607	48,632	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	21,007	(2,185)		18,822	(731)	69	1,157	495	18,822	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				64,847	(3,135)	312	5,925	3,102	67,454	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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)				TOTAL	
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	(2)	8	(1)	5	-	-	3	3	8	
2003	200	3	2	205	-	-	20	20	225	
2004	-	1	1	2	-	-	-	-	2	
2005	2	8	(16)	(6)	-	-	3	3	(3)	
2006	(1)	(8)	-	(9)	-	-	1	1	(8)	
2007	(1)	(7)	7	(1)	-	-	2	2	1	
2008	-	4	4	8	-	-	-	-	8	
2009	-	(5)	-	(5)	-	-	1	1	(4)	
2010	-	(2)	(17)	(19)	-	-	2	2	(17)	
2011	24	4	20	48	(3)	-	5	2	50	
2012	149	5	42	196	(5)	-	19	14	210	
2013	32	14	60	106	(3)	-	11	8	114	
2014	226	(8)	83	301	(7)	1	29	23	324	
2015	302	51	101	454	(13)	1	44	32	486	
2016	1,186	133	132	1,451	(50)	5	140	95	1,546	
2017	795	160	120	1,075	(40)	5	105	70	1,145	
2018	1,611	359	136	2,106	(85)	9	217	141	2,247	
2019	1,242	699	177	2,118	(95)	10	274	189	2,307	
2020	800	1,587	54	2,441	(144)	14	329	199	2,640	
2021	1,421	2,066	173	3,660	(252)	26	473	247	3,907	
PAYs (sub-total):	7,986	5,072	1,078	14,136	(697)	71	1,678	1,052	15,188	
CAY (2022)	797	5,377	143	6,317	(461)	47	775	361	6,678	
claims liabilities:	8,783	10,449	1,221	20,453	(1,158)	118	2,453	1,413	21,866	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	9,940	(1,073)		8,867	(360)	34	549	223	8,867	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				29,320	(1,518)	152	3,002	1,636	30,733	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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	3	15	-	18	-	-	3	3	21
	2003	(2)	(5)	-	(7)	-	-	1	1	(6)
	2004	15	3	(2)	16	-	-	2	2	18
	2005	2	14	2	18	-	-	2	2	20
	2006	-	(4)	1	(3)	-	-	-	-	(3)
	2007	(2)	(10)	12	-	-	-	2	2	2
	2008	2	11	10	23	-	-	2	2	25
	2009	213	11	14	238	(4)	-	23	19	257
	2010	(2)	(6)	13	5	-	-	2	2	7
	2011	-	5	(2)	3	-	-	1	1	4
	2012	-	(2)	24	22	(1)	-	2	1	23
	2013	161	3	24	188	(6)	1	18	13	201
	2014	120	3	(14)	109	(6)	1	12	7	116
	2015	148	2	48	198	(7)	1	19	13	211
	2016	208	3	66	277	(8)	1	27	20	297
	2017	588	(39)	61	610	(22)	2	69	49	659
	2018	1,296	63	94	1,453	(49)	5	192	148	1,601
	2019	3,214	255	144	3,613	(142)	15	467	340	3,953
	2020	2,815	678	204	3,697	(167)	17	471	321	4,018
	2021	2,801	2,009	143	4,953	(259)	26	646	413	5,366
	PAYs (sub-total):	11,580	3,009	842	15,431	(671)	69	1,961	1,359	16,790
	CAY (2022)	2,236	7,628	180	10,044	(549)	56	1,234	741	10,785
	claims liabilities:	13,816	10,637	1,022	25,475	(1,220)	125	3,195	2,100	27,575
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	9,849	(1,074)	8,775		(349)	33	701	385	8,900
		*Total may not be sum of parts, as apvs apply to future costs within UPR								
	policy liabilities:			34,250		(1,569)	158	3,896	2,485	36,475

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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	-	-	-	-	-	-
2008	-	(1)	1	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	-	2	2	-	-	-	-	2
2011	-	(1)	18	17	-	-	2	2	19
2012	-	-	8	8	-	-	1	1	9
2013	-	(2)	13	11	-	-	1	1	12
2014	-	-	18	18	(2)	-	2	-	18
2015	-	(1)	24	23	-	-	2	2	25
2016	316	4	24	344	(9)	1	33	25	369
2017	482	33	4	519	(23)	2	55	34	553
2018	114	30	9	153	(6)	-	17	11	164
2019	460	44	33	537	(19)	2	54	37	574
2020	177	228	(20)	385	(20)	2	58	40	425
2021	329	506	25	860	(49)	5	111	67	927
PAYs (sub-total):	1,878	836	160	2,874	(128)	12	336	220	3,094
CAY (2022)	872	342	(15)	1,199	(76)	8	157	89	1,288
claims liabilities:	2,750	1,178	145	4,073	(204)	20	493	309	4,382
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,726	(188)		1,538	(47)	4	86	43	1,538
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				5,611	(251)	24	579	352	5,920

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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	-	-	2	2	-	-	-	-	2
2013	-	-	3	3	-	-	-	-	3
2014	-	1	4	5	-	-	-	-	5
2015	-	1	5	6	-	-	1	1	7
2016	-	1	4	5	-	-	-	-	5
2017	493	(85)	(12)	396	(18)	2	40	24	420
2018	-	5	-	5	-	-	1	1	6
2019	-	11	3	14	(1)	-	1	-	14
2020	106	22	-	128	(7)	1	16	10	138
2021	13	102	2	117	(6)	1	14	9	126
PAYs (sub-total):	612	63	11	686	(32)	4	73	45	731
CAY (2022)	26	102	(5)	123	(7)	1	15	9	132
claims liabilities:	638	165	6	809	(39)	5	88	54	863
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	193	(21)		172	(2)	-	8	6	172
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				981	(41)	5	96	60	1,035

*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, 2021 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)				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	-	(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	-	-	7	7	-	-	1	1		8
2013	-	2	5	7	-	-	1	1		8
2014	-	4	15	19	-	-	2	2		21
2015	-	5	20	25	-	-	3	3		28
2016	-	5	23	28	(1)	-	3	2		30
2017	-	12	(11)	1	(1)	-	3	2		3
2018	-	27	23	50	(2)	-	5	3		53
2019	-	55	21	76	(4)	-	10	6		82
2020	54	255	2	311	(18)	2	40	24		335
2021	121	392	29	542	(32)	3	69	40		582
PAYs (sub-total):	175	755	134	1,064	(58)	5	137	84		1,148
CAY (2022)	139	554	(57)	636	(36)	4	85	53		689
claims liabilities:	314	1,309	77	1,700	(94)	9	222	137		1,837
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	1,287	(140)		1,147	(25)	2	54	31		1,147
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,847	(119)	11	276	168		2,984

*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, 2021 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	152	1	2	155	-	-	15	15	170
2013	-	1	3	4	-	-	-	-	4
2014	-	-	3	3	-	-	-	-	3
2015	-	1	4	5	-	-	-	-	5
2016	-	-	4	4	-	-	-	-	4
2017	-	-	3	3	-	-	-	-	3
2018	-	1	2	3	-	-	-	-	3
2019	-	2	1	3	-	-	-	-	3
2020	-	9	2	11	-	-	1	1	12
2021	5	33	2	40	3	-	5	8	48
PAYs (sub-total):	157	48	26	231	3	-	21	24	255
CAY (2022)	(5)	54	(7)	42	(2)	-	6	4	46
claims liabilities:	152	102	19	273	1	-	27	28	301
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	165	(18)		147	(1)	-	3	2	147
	*Total may not be sum of parts, as apvs apply to future costs within UPR								
policy liabilities:				420	-	-	30	30	448

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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	36,473	17,120	(23)	53,570	(9,607)	926	4,434	(4,247)	49,323
2003	2,729	(121)	34	2,642	(154)	16	250	112	2,754
2004	1,204	228	316	1,748	(125)	12	170	57	1,805
2005	5	(3)	122	124	-	-	23	23	147
2006	231	(10)	(66)	155	(16)	1	30	15	170
2007	622	(66)	86	642	(63)	7	60	4	646
2008	230	7	102	339	(33)	3	30	-	339
2009	287	(13)	181	455	(25)	2	51	28	483
2010	43	(7)	211	247	(29)	2	29	2	249
2011	1,043	2	131	1,176	(165)	16	106	(43)	1,133
2012	343	30	101	474	(12)	-	53	41	515
2013	1,304	(20)	368	1,652	(92)	8	157	73	1,725
2014	3,921	68	386	4,375	(131)	14	425	308	4,683
2015	2,042	(25)	588	2,605	(108)	10	251	153	2,758
2016	6,299	238	653	7,190	(310)	31	688	409	7,599
2017	4,673	572	712	5,957	(244)	25	608	389	6,346
2018	9,843	1,731	1,028	12,602	(505)	50	1,353	898	13,500
2019	16,314	5,102	1,488	22,904	(1,044)	106	2,779	1,841	24,745
2020	17,208	9,837	2,153	29,198	(1,552)	157	3,461	2,066	31,264
2021	21,302	17,168	2,201	40,671	(2,454)	249	5,295	3,090	43,761
PAYs (sub-total):	126,116	51,838	10,772	188,726	(16,669)	1,635	20,253	5,219	193,945
CAY (2022)	24,676	34,079	1,005	59,760	(3,841)	388	7,565	4,112	63,872
claims liabilities:	150,792	85,917	11,777	248,486	(20,510)	2,023	27,818	9,331	257,817
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	78,002	(6,949)		71,053	(2,767)	261	4,679	2,173	71,178
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				319,539	(23,277)	2,284	32,497	11,504	328,995

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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)								
		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	308	14	(6)	316	-	-	38	38	354	
2003	(1)	(12)	5	(8)	-	-	2	2	(6)	
2004	(4)	(23)	55	28	-	-	9	9	37	
2005	-	(1)	43	42	-	-	4	4	46	
2006	3	17	(31)	(11)	-	-	5	5	(6)	
2007	1	(2)	28	27	-	-	3	3	30	
2008	-	(5)	40	35	-	-	5	5	40	
2009	83	11	67	161	(19)	2	14	(3)	158	
2010	154	(6)	153	301	(38)	4	26	(8)	293	
2011	746	2	73	821	(112)	11	71	(30)	791	
2012	30	6	30	66	(9)	-	6	(3)	63	
2013	2,218	39	233	2,490	(94)	9	240	155	2,645	
2014	428	2	263	693	(20)	2	67	49	742	
2015	2,218	502	565	3,285	(105)	11	318	224	3,509	
2016	2,627	105	553	3,285	(99)	10	318	229	3,514	
2017	4,130	294	962	5,386	(164)	17	534	387	5,773	
2018	8,668	1,073	1,810	11,551	(412)	43	1,182	813	12,364	
2019	13,624	1,072	2,918	17,614	(791)	81	2,249	1,539	19,153	
2020	10,053	9,430	4,116	23,599	(1,324)	135	3,024	1,835	25,434	
2021	10,885	21,976	4,582	37,443	(2,437)	247	5,734	3,544	40,987	
PAYs (sub-total):	56,171	34,494	16,459	107,124	(5,624)	572	13,849	8,797	115,921	
CAY (2022)	18,539	31,964	3,115	53,618	(3,710)	375	7,827	4,492	58,110	
claims liabilities:	74,710	66,458	19,574	160,742	(9,334)	947	21,676	13,289	174,031	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	92,383	(5,820)		86,563	(3,081)	289	4,099	1,307	86,563	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				247,305	(12,415)	1,236	25,775	14,596	260,594	

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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	5	26	(1)	30	-	-	7	7	37
2003	(1)	(4)	-	(5)	-	-	1	1	(4)
2004	28	(25)	1	4	-	-	-	-	4
2005	(1)	(2)	7	4	-	-	1	1	5
2006	(7)	(20)	10	(17)	-	-	4	4	(13)
2007	(7)	(28)	7	(28)	-	-	5	5	(23)
2008	4	13	5	22	-	-	3	3	25
2009	(4)	(13)	208	191	-	-	23	23	214
2010	2	6	37	45	-	-	5	5	50
2011	(5)	(19)	(23)	(47)	-	-	4	4	(43)
2012	5	11	98	114	(6)	1	11	6	120
2013	1,289	17	150	1,456	(84)	9	137	62	1,518
2014	87	28	231	346	(16)	2	33	19	365
2015	1,199	123	305	1,627	(49)	5	158	114	1,741
2016	966	271	340	1,577	(46)	5	153	112	1,689
2017	2,839	514	346	3,699	(107)	11	359	263	3,962
2018	9,426	1,750	284	11,460	(410)	42	1,180	812	12,272
2019	13,239	4,909	479	18,627	(731)	75	2,434	1,778	20,405
2020	13,391	11,065	822	25,278	(1,237)	127	2,992	1,882	27,160
2021	19,961	20,149	1,008	41,118	(2,388)	244	4,787	2,643	43,761
PAYs (sub-total):	62,416	38,771	4,314	105,501	(5,074)	521	12,297	7,744	113,245
CAY (2022)	17,758	42,915	(1,612)	59,061	(3,518)	358	7,223	4,063	63,124
claims liabilities:	80,174	81,686	2,702	164,562	(8,592)	879	19,520	11,807	176,369
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	56,149	(4,323)		51,826	(2,222)	213	3,392	1,383	51,826
policy liabilities:				216,388	(10,814)	1,092	22,912	13,190	228,195

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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	-	-	-	-	-	-
2008	-	-	2	2	-	-	-	-	2
2009	-	3	2	5	-	-	-	-	5
2010	-	2	5	7	-	-	1	1	8
2011	-	(1)	4	3	-	-	-	-	3
2012	-	(2)	(12)	(14)	-	-	1	1	(13)
2013	-	(3)	22	19	-	-	2	2	21
2014	-	-	30	30	-	-	3	3	33
2015	263	2	28	293	(10)	1	28	19	312
2016	72	2	33	107	-	-	10	10	117
2017	648	(24)	31	655	(21)	2	66	47	702
2018	1,196	(1)	73	1,268	(33)	3	140	110	1,378
2019	1,081	38	74	1,193	(37)	4	132	99	1,292
2020	1,364	87	76	1,527	(52)	5	153	106	1,633
2021	3,014	525	89	3,628	(144)	14	381	251	3,879
PAYs (sub-total):	7,638	631	457	8,726	(297)	29	917	649	9,375
CAY (2022)	1,306	4,125	(55)	5,376	(248)	26	575	353	5,729
claims liabilities:	8,944	4,756	402	14,102	(545)	55	1,492	1,002	15,104
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	6,656	(486)		6,170	(215)	20	344	149	6,170
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				20,272	(760)	75	1,836	1,151	21,274

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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)	6	5	-	-	1	1	6
2008	-	(2)	3	1	-	-	-	-	1
2009	-	(4)	-	(4)	-	-	-	-	(4)
2010	95	3	(20)	78	(7)	1	11	5	83
2011	-	2	21	23	(2)	-	2	-	23
2012	375	4	30	409	(27)	3	38	14	423
2013	-	1	45	46	(3)	-	5	2	48
2014	-	2	61	63	-	-	6	6	69
2015	-	(3)	68	65	-	-	7	7	72
2016	861	58	84	1,003	(45)	4	96	55	1,058
2017	438	50	83	571	(32)	4	55	27	598
2018	1,690	17	105	1,812	(83)	9	183	109	1,921
2019	3,318	425	152	3,895	(172)	18	480	326	4,221
2020	2,640	774	61	3,475	(203)	20	448	265	3,740
2021	2,237	3,015	190	5,442	(364)	37	677	350	5,792
PAYs (sub-total):	11,654	4,325	874	16,853	(938)	96	2,014	1,172	18,025
CAY (2022)	1,748	6,994	149	8,891	(613)	62	1,052	501	9,392
claims liabilities:	13,402	11,319	1,023	25,744	(1,551)	158	3,066	1,673	27,417
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,363	(712)		8,651	(430)	41	594	205	8,651
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				34,395	(1,981)	199	3,660	1,878	36,068

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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)	3	(1)	-	-	-	-	(1)
2008	-	(4)	3	(1)	-	-	-	-	(1)
2009	-	(6)	6	-	-	-	2	2	2
2010	-	(1)	9	8	-	-	1	1	9
2011	-	2	(2)	-	-	-	-	-	-
2012	-	(3)	24	21	-	-	2	2	23
2013	322	1	25	348	(23)	2	33	12	360
2014	83	(3)	(18)	62	(5)	1	9	5	67
2015	33	3	67	103	(9)	1	10	2	105
2016	967	(2)	86	1,051	(54)	5	100	51	1,102
2017	1,425	(66)	85	1,444	(40)	4	153	117	1,561
2018	1,937	(19)	115	2,033	(66)	6	266	206	2,239
2019	1,926	230	138	2,294	(103)	11	306	214	2,508
2020	2,712	1,356	239	4,307	(209)	21	550	362	4,669
2021	4,784	3,141	212	8,137	(457)	47	1,048	638	8,775
PAYs (sub-total):	14,189	4,627	993	19,809	(966)	98	2,483	1,615	21,424
CAY (2022)	5,065	12,155	273	17,493	(1,018)	103	2,105	1,190	18,683
claims liabilities:	19,254	16,782	1,266	37,302	(1,984)	201	4,588	2,805	40,107
				Total Provision					TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)			discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	16,890	(1,233)		15,657	(615)	58	1,071	514	15,657
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				52,959	(2,599)	259	5,659	3,319	55,764

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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)					
	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	-	-	1	1	-	-	-	-	1	
2009	-	-	-	-	-	-	-	-	-	
2010	-	(1)	1	-	-	-	-	-	-	
2011	-	1	11	12	-	-	1	1	13	
2012	291	-	5	296	(32)	3	27	(2)	294	
2013	-	-	8	8	-	-	1	1	9	
2014	-	-	11	11	-	-	1	1	12	
2015	25	-	16	41	(3)	-	5	2	43	
2016	872	(1)	21	892	(130)	12	76	(42)	850	
2017	-	10	7	17	(3)	-	5	2	19	
2018	14	6	10	30	(2)	-	4	2	32	
2019	190	31	29	250	(10)	1	26	17	267	
2020	556	58	(21)	593	(36)	3	80	47	640	
2021	515	268	28	811	(38)	4	107	73	884	
PAYs (sub-total):	2,463	371	127	2,961	(254)	23	333	102	3,063	
CAY (2022)	360	1,169	(17)	1,512	(68)	7	189	128	1,640	
claims liabilities:	2,823	1,540	110	4,473	(322)	30	522	230	4,703	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,110	(160)		1,950	(54)	5	104	55	1,950	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,423	(376)	35	626	285	6,653	

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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	2	3	-	-	-	-	3
2013	-	-	4	4	-	-	-	-	4
2014	-	(1)	5	4	-	-	1	1	5
2015	-	2	6	8	-	-	1	1	9
2016	-	4	9	13	-	-	1	1	14
2017	-	11	(37)	(26)	-	-	5	5	(21)
2018	129	52	(2)	179	(6)	1	18	13	192
2019	15	32	12	59	(2)	-	7	5	64
2020	195	84	(1)	278	(14)	1	38	25	303
2021	31	419	11	461	(26)	3	57	34	495
PAYs (sub-total):	370	606	9	985	(48)	5	128	85	1,070
CAY (2022)	169	665	(39)	795	(37)	4	94	61	856
claims liabilities:	539	1,271	(30)	1,780	(85)	9	222	146	1,926
				Total Provision					TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)			discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	880	(72)		808	(20)	2	35	17	808
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,588	(105)	11	257	163	2,734

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	2	-	2	-	-	-	-	2
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	1	-	1	-	-	-	-	1
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	1	-	1	-	-	-	-	1
2011	-	-	-	-	-	-	-	-	-
2012	-	-	3	3	-	-	-	-	3
2013	-	1	2	3	-	-	-	-	3
2014	-	(1)	5	4	-	-	1	1	5
2015	-	2	7	9	-	-	1	1	10
2016	-	5	8	13	-	-	2	2	15
2017	-	12	(4)	8	-	-	2	2	10
2018	-	29	11	40	(1)	-	4	3	43
2019	131	49	12	192	(6)	1	22	17	209
2020	14	107	1	122	(7)	1	16	10	132
2021	104	204	16	324	(19)	2	41	24	348
PAYs (sub-total):	249	411	61	721	(33)	4	89	60	781
CAY (2022)	52	252	(29)	275	(18)	2	38	22	297
claims liabilities:	301	663	32	996	(51)	6	127	82	1,078
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	592	(49)		543	(10)	1	17	8	543
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,539	(61)	7	144	90	1,621

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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	-	-	2	2	-	-	-	-	2
2013	-	-	2	2	-	-	-	-	2
2014	-	-	3	3	-	-	-	-	3
2015	82	-	4	86	(2)	-	8	6	92
2016	-	3	6	9	-	-	1	1	10
2017	-	7	6	13	-	-	2	2	15
2018	-	17	6	23	(1)	-	3	2	25
2019	-	27	7	34	(1)	-	4	3	37
2020	6	43	7	56	(2)	-	7	5	61
2021	(3)	168	7	172	(10)	1	20	11	183
PAYs (sub-total):	85	265	50	400	(16)	1	45	30	430
CAY (2022)	39	186	(19)	206	(13)	1	25	13	219
claims liabilities:	124	451	31	606	(29)	2	70	43	649
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	424	(35)		389	(8)	1	12	5	389
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				995	(37)	3	82	48	1,038

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 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	313	50	(8)	355	-	-	46	46	401
2003	(2)	(26)	6	(22)	-	-	4	4	(18)
2004	24	(44)	56	36	-	-	10	10	46
2005	(1)	(13)	35	21	-	-	9	9	30
2006	(4)	(5)	(21)	(30)	-	-	10	10	(20)
2007	(6)	(36)	45	3	-	-	9	9	12
2008	4	3	54	61	-	-	8	8	69
2009	79	(9)	283	353	(19)	2	39	22	375
2010	251	4	185	440	(45)	5	44	4	444
2011	741	(13)	84	812	(114)	11	78	(25)	787
2012	701	17	182	900	(74)	7	85	18	918
2013	3,829	56	491	4,376	(204)	20	418	234	4,610
2014	598	27	591	1,216	(41)	5	121	85	1,301
2015	3,820	631	1,066	5,517	(178)	18	536	376	5,893
2016	6,365	445	1,140	7,950	(374)	36	757	419	8,369
2017	9,480	808	1,479	11,767	(367)	38	1,181	852	12,619
2018	23,060	2,924	2,412	28,396	(1,014)	104	2,980	2,070	30,466
2019	33,524	6,813	3,821	44,158	(1,853)	191	5,660	3,998	48,156
2020	30,931	23,004	5,300	59,235	(3,084)	313	7,308	4,537	63,772
2021	41,528	49,865	6,143	97,536	(5,883)	599	12,852	7,568	105,104
PAYs (sub-total):	155,235	84,501	23,344	263,080	(13,250)	1,349	32,155	20,254	283,334
CAY (2022)	45,036	100,425	1,766	147,227	(9,243)	938	19,128	10,823	158,050
claims liabilities:	200,271	184,926	25,110	410,307	(22,493)	2,287	51,283	31,077	441,384
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	185,447	(12,890)		172,557	(6,655)	630	9,668	3,643	172,557
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				582,864	(29,148)	2,917	60,951	34,720	613,941

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, 2021, 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	36,785	17,115	(23)	53,877	(9,607)	926	4,447	(4,234)	49,643
2003	2,512	(172)	36	2,376	(154)	16	225	87	2,463
2004	1,197	224	369	1,790	(125)	12	173	60	1,850
2005	(1)	(28)	172	143	-	-	20	20	163
2006	234	22	(102)	154	(16)	1	33	18	172
2007	595	(52)	90	633	(61)	7	56	2	635
2008	140	(21)	121	240	(23)	2	23	2	242
2009	83	(7)	173	249	(30)	3	26	(1)	248
2010	178	(5)	341	514	(66)	6	44	(16)	498
2011	1,725	(4)	161	1,882	(266)	26	162	(78)	1,804
2012	49	21	63	133	(15)	-	12	(3)	130
2013	2,667	43	375	3,085	(152)	14	294	156	3,241
2014	2,179	22	394	2,595	(96)	10	249	163	2,758
2015	2,277	497	801	3,575	(119)	12	346	239	3,814
2016	4,092	163	785	5,040	(203)	20	483	300	5,340
2017	5,404	767	1,371	7,542	(257)	26	746	515	8,057
2018	11,167	2,277	2,350	15,794	(571)	59	1,611	1,099	16,893
2019	19,505	4,750	3,798	28,053	(1,266)	129	3,537	2,400	30,453
2020	16,530	15,325	5,739	37,594	(2,085)	213	4,737	2,865	40,459
2021	19,470	31,090	6,109	56,669	(3,697)	374	8,518	5,195	61,864
PAYs (sub-total):	126,788	72,027	23,123	221,938	(18,809)	1,856	25,742	8,789	230,727
CAY (2022)	31,183	42,217	4,142	77,542	(5,428)	547	11,210	6,329	83,871
claims liabilities:	157,971	114,244	27,265	299,480	(24,237)	2,403	36,952	15,118	314,598
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	122,967	(7,716)		115,251	(4,250)	400	6,060	2,210	115,251
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				414,731	(28,487)	2,803	43,012	17,328	429,849

*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, 2021, 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	2	27	(1)	28	-	-	23	23	51	
2003	17	35	-	52	-	-	7	7	59	
2004	20	(43)	4	(19)	-	-	3	3	(16)	
2005	-	2	14	16	-	-	3	3	19	
2006	(6)	(21)	15	(12)	-	-	5	5	(7)	
2007	(1)	(21)	9	(13)	-	-	6	6	(7)	
2008	6	17	6	29	-	-	4	4	33	
2009	(6)	(19)	263	238	-	-	30	30	268	
2010	25	12	47	84	-	-	9	9	93	
2011	(7)	(25)	(30)	(62)	-	-	6	6	(56)	
2012	9	18	122	149	(6)	1	14	9	158	
2013	1,289	21	185	1,495	(84)	9	141	66	1,561	
2014	1,491	36	280	1,807	(32)	4	177	149	1,956	
2015	1,328	119	368	1,815	(53)	5	177	129	1,944	
2016	1,567	296	401	2,264	(66)	7	220	161	2,425	
2017	2,920	537	398	3,855	(113)	11	374	272	4,127	
2018	10,482	1,833	317	12,632	(465)	47	1,303	885	13,517	
2019	14,825	5,095	520	20,440	(824)	84	2,672	1,932	22,372	
2020	14,541	11,367	888	26,796	(1,322)	135	3,171	1,984	28,780	
2021	20,871	20,698	1,067	42,636	(2,477)	253	4,965	2,741	45,377	
PAYs (sub-total):	69,373	39,984	4,873	114,230	(5,442)	556	13,310	8,424	122,654	
CAY (2022)	18,416	44,562	(1,706)	61,272	(3,639)	370	7,506	4,237	65,509	
claims liabilities:	87,789	84,546	3,167	175,502	(9,081)	926	20,816	12,661	188,163	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	59,400	(4,677)		54,723	(2,305)	221	3,552	1,468	54,723	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				230,225	(11,386)	1,147	24,368	14,129	242,886	

*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, 2021, 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	(2)	(7)	(6)	(15)	-	-	3	3	(12)	
2003	-	-	1	1	-	-	-	-	1	
2004	(4)	(8)	-	(12)	-	-	1	1	(11)	
2005	1	4	-	5	-	-	-	-	5	
2006	-	4	(1)	3	-	-	-	-	3	
2007	25	(3)	3	25	(2)	-	2	-	25	
2008	86	2	7	95	(10)	1	9	-	95	
2009	76	8	8	92	(10)	1	8	(1)	91	
2010	(2)	(3)	20	15	(1)	-	4	3	18	
2011	42	3	18	63	(8)	1	5	(2)	61	
2012	19	2	(53)	(32)	-	-	7	7	(25)	
2013	662	(49)	105	718	(25)	2	70	47	765	
2014	420	40	127	587	(24)	2	57	35	622	
2015	1,667	(73)	115	1,709	(80)	8	163	91	1,800	
2016	2,595	11	140	2,746	(118)	12	263	157	2,903	
2017	1,608	(29)	117	1,696	(62)	7	175	120	1,816	
2018	4,463	(42)	264	4,685	(182)	18	509	345	5,030	
2019	5,012	210	262	5,484	(252)	26	579	353	5,837	
2020	6,993	948	298	8,239	(402)	40	807	445	8,684	
2021	10,131	2,922	330	13,383	(654)	66	1,396	808	14,191	
PAYs (sub-total):	33,792	3,940	1,755	39,487	(1,830)	184	4,058	2,412	41,899	
CAY (2022)	8,615	12,247	(222)	20,640	(1,119)	114	2,202	1,197	21,837	
claims liabilities:	42,407	16,187	1,533	60,127	(2,949)	298	6,260	3,609	63,736	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	27,663	(2,671)		24,992	(946)	89	1,501	644	24,992	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				85,119	(3,895)	387	7,761	4,253	88,728	

*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, 2021, 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	(2)	5	(1)	2	-	-	4	4	6
2003	200	1	3	204	-	-	20	20	224
2004	-	1	1	2	-	-	-	-	2
2005	2	2	(32)	(28)	-	-	6	6	(22)
2006	(1)	(13)	-	(14)	-	-	2	2	(12)
2007	(1)	(8)	13	4	-	-	3	3	7
2008	-	2	7	9	-	-	-	-	9
2009	-	(9)	-	(9)	-	-	1	1	(8)
2010	95	1	(37)	59	(7)	1	13	7	66
2011	24	6	41	71	(5)	-	7	2	73
2012	524	9	72	605	(32)	3	57	28	633
2013	32	15	105	152	(6)	-	16	10	162
2014	226	(6)	144	364	(7)	1	35	29	393
2015	302	48	169	519	(13)	1	51	39	558
2016	2,047	191	216	2,454	(95)	9	236	150	2,604
2017	1,233	210	203	1,646	(72)	9	160	97	1,743
2018	3,301	376	241	3,918	(168)	18	400	250	4,168
2019	4,560	1,124	329	6,013	(267)	28	754	515	6,528
2020	3,440	2,361	115	5,916	(347)	34	777	464	6,380
2021	3,658	5,081	363	9,102	(616)	63	1,150	597	9,699
PAYs (sub-total):	19,640	9,397	1,952	30,989	(1,635)	167	3,692	2,224	33,213
CAY (2022)	2,545	12,371	292	15,208	(1,074)	109	1,827	862	16,070
claims liabilities:	22,185	21,768	2,244	46,197	(2,709)	276	5,519	3,086	49,283
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	19,303	(1,785)		17,518	(790)	75	1,143	428	17,518
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				63,715	(3,499)	351	6,662	3,514	66,801

*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, 2021, 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)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	3	24	-	27	-	-	3	3	30	
2003	(2)	(10)	-	(12)	-	-	2	2	(10)	
2004	15	8	(2)	21	-	-	3	3	24	
2005	2	8	3	13	-	-	3	3	16	
2006	-	(5)	1	(4)	-	-	-	-	(4)	
2007	(2)	(14)	15	(1)	-	-	2	2	1	
2008	2	7	13	22	-	-	2	2	24	
2009	213	5	20	238	(4)	-	25	21	259	
2010	(2)	(7)	22	13	-	-	3	3	16	
2011	-	7	(4)	3	-	-	1	1	4	
2012	-	(5)	48	43	(1)	-	4	3	46	
2013	483	4	49	536	(29)	3	51	25	561	
2014	203	-	(32)	171	(11)	2	21	12	183	
2015	181	5	115	301	(16)	2	29	15	316	
2016	1,175	1	152	1,328	(62)	6	127	71	1,399	
2017	2,013	(105)	146	2,054	(62)	6	222	166	2,220	
2018	3,233	44	209	3,486	(115)	11	458	354	3,840	
2019	5,140	485	282	5,907	(245)	26	773	554	6,461	
2020	5,527	2,034	443	8,004	(376)	38	1,021	683	8,687	
2021	7,585	5,150	355	13,090	(716)	73	1,694	1,051	14,141	
PAYs (sub-total):	25,769	7,636	1,835	35,240	(1,637)	167	4,444	2,974	38,214	
CAY (2022)	7,301	19,783	453	27,537	(1,567)	159	3,339	1,931	29,468	
claims liabilities:	33,070	27,419	2,288	62,777	(3,204)	326	7,783	4,905	67,682	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	26,739	(2,307)		24,432	(964)	91	1,772	899	24,557	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				87,209	(4,168)	417	9,555	5,804	92,239	

*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, 2021, 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	-	-	-	-	-	-	
2008	-	(1)	2	1	-	-	-	-	1	
2009	-	-	-	-	-	-	-	-	-	
2010	-	(1)	3	2	-	-	-	-	2	
2011	-	-	29	29	-	-	3	3	32	
2012	291	-	13	304	(32)	3	28	(1)	303	
2013	-	(2)	21	19	-	-	2	2	21	
2014	-	-	29	29	(2)	-	3	1	30	
2015	25	(1)	40	64	(3)	-	7	4	68	
2016	1,188	3	45	1,236	(139)	13	109	(17)	1,219	
2017	482	43	11	536	(26)	2	60	36	572	
2018	128	36	19	183	(8)	-	21	13	196	
2019	650	75	62	787	(29)	3	80	54	841	
2020	733	286	(41)	978	(56)	5	138	87	1,065	
2021	844	774	53	1,671	(87)	9	218	140	1,811	
PAYs (sub-total):	4,341	1,207	287	5,835	(382)	35	669	322	6,157	
CAY (2022)	1,232	1,511	(32)	2,711	(144)	15	346	217	2,928	
claims liabilities:	5,573	2,718	255	8,546	(526)	50	1,015	539	9,085	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	3,836	(348)		3,488	(101)	9	190	98	3,488	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				12,034	(627)	59	1,205	637	12,573	

*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, 2021, 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	4	5	-	-	-	-	5	
2013	-	-	7	7	-	-	-	-	7	
2014	-	-	9	9	-	-	1	1	10	
2015	-	3	11	14	-	-	2	2	16	
2016	-	5	13	18	-	-	1	1	19	
2017	493	(74)	(49)	370	(18)	2	45	29	399	
2018	129	57	(2)	184	(6)	1	19	14	198	
2019	15	43	15	73	(3)	-	8	5	78	
2020	301	106	(1)	406	(21)	2	54	35	441	
2021	44	521	13	578	(32)	4	71	43	621	
PAYs (sub-total):	982	669	20	1,671	(80)	9	201	130	1,801	
CAY (2022)	195	767	(44)	918	(44)	5	109	70	988	
claims liabilities:	1,177	1,436	(24)	2,589	(124)	14	310	200	2,789	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,073	(93)		980	(22)	2	43	23	980	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,569	(146)	16	353	223	3,769	

*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, 2021, 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	-	-	10	10	-	-	1	1	11
2013	-	3	7	10	-	-	1	1	11
2014	-	3	20	23	-	-	3	3	26
2015	-	7	27	34	-	-	4	4	38
2016	-	10	31	41	(1)	-	5	4	45
2017	-	24	(15)	9	(1)	-	5	4	13
2018	-	56	34	90	(3)	-	9	6	96
2019	131	104	33	268	(10)	1	32	23	291
2020	68	362	3	433	(25)	3	56	34	467
2021	225	596	45	866	(51)	5	110	64	930
PAYs (sub-total):	424	1,166	195	1,785	(91)	9	226	144	1,929
CAY (2022)	191	806	(86)	911	(54)	6	123	75	986
claims liabilities:	615	1,972	109	2,696	(145)	15	349	219	2,915
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,879	(189)		1,690	(35)	3	71	39	1,690
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,386	(180)	18	420	258	4,605

*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, 2021, 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)				
	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	152	1	4	157		-	-	15	15	172
2013	-	1	5	6		-	-	-	-	6
2014	-	-	6	6		-	-	-	-	6
2015	82	1	8	91		(2)	-	8	6	97
2016	-	3	10	13		-	-	1	1	14
2017	-	7	9	16		-	-	2	2	18
2018	-	18	8	26		(1)	-	3	2	28
2019	-	29	8	37		(1)	-	4	3	40
2020	6	52	9	67		(2)	-	8	6	73
2021	2	201	9	212		(7)	1	25	19	231
PAYs (sub-total):	242	313	76	631		(13)	1	66	54	685
CAY (2022)	34	240	(26)	248		(15)	1	31	17	265
claims liabilities:	276	553	50	879		(28)	2	97	71	950
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	589	(53)		536		(9)	1	15	7	536
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,415		(37)	3	112	78	1,486

*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, 2021, 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)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	36,786	17,170	(31)	53,925	(9,607)	926	4,480	(4,201)	49,724
2003	2,727	(147)	40	2,620	(154)	16	254	116	2,736
2004	1,228	184	372	1,784	(125)	12	180	67	1,851
2005	4	(16)	157	145	-	-	32	32	177
2006	227	(15)	(87)	125	(16)	1	40	25	150
2007	616	(102)	131	645	(63)	7	69	13	658
2008	234	10	156	400	(33)	3	38	8	408
2009	366	(22)	464	808	(44)	4	90	50	858
2010	294	(3)	396	687	(74)	7	73	6	693
2011	1,784	(11)	215	1,988	(279)	27	184	(68)	1,920
2012	1,044	47	283	1,374	(86)	7	138	59	1,433
2013	5,133	36	859	6,028	(296)	28	575	307	6,335
2014	4,519	95	977	5,591	(172)	19	546	393	5,984
2015	5,862	606	1,654	8,122	(286)	28	787	529	8,651
2016	12,664	683	1,793	15,140	(684)	67	1,445	828	15,968
2017	14,153	1,380	2,191	17,724	(611)	63	1,789	1,241	18,965
2018	32,903	4,655	3,440	40,998	(1,519)	154	4,333	2,968	43,966
2019	49,838	11,915	5,309	67,062	(2,897)	297	8,439	5,839	72,901
2020	48,139	32,841	7,453	88,433	(4,636)	470	10,769	6,603	95,036
2021	62,830	67,033	8,344	138,207	(8,337)	848	18,147	10,658	148,865
PAYs (sub-total):	281,351	136,339	34,116	451,806	(29,919)	2,984	52,408	25,473	477,279
CAY (2022)	69,712	134,504	2,771	206,987	(13,084)	1,326	26,693	14,935	221,922
claims liabilities:	351,063	270,843	36,887	658,793	(43,003)	4,310	79,101	40,408	699,201
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	263,449	(19,839)		243,610	(9,422)	891	14,347	5,816	243,735
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	902,403				(52,425)	5,201	93,448	46,224	942,936

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