



FACILITY ASSOCIATION RESIDUAL MARKET

MARCH 2022 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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Related Operating Results: [Summary of Operations](#)

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ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
MARCH 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 July 2022, for reporting month May 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 March 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	% mfad: -- bp	May 2022	updated valuation (partial roll forward):
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 December 31, 2021 has been completed for Private Passenger and non-Private Passenger business segments and all jurisdictions since last month’s Participation Report. The valuation was completed by the Facility Association’s

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%.

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 **\$2.1 million favourable impact** on the month’s net result from operations, subtracting an estimated 5.2 points (column [6] of table on the right) from the **year-to-date Combined Operating Ratio** to end at 82.7%.

Summary of Impact of Implementing Result of Valuation as at December 31, 2021²

Grand Total	unfav / (fav)						mth EP 39,808 (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	1,693	936	2,629	(5,659)	-	(3,030)	4.3%	2.4%	6.6%	(14.2%)	-	(7.6%)
CAY	1,027	945	1,972	(1,009)	-	963	2.6%	2.4%	5.0%	(2.5%)	-	2.4%
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	2,720	1,881	4,601	(6,668)	-	(2,067)	6.8%	4.7%	11.6%	(16.8%)	-	(5.2%)

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 2020 & prior accident year** change of **\$6.5 million** (1.9% of the associated unpaid claims liabilities selected at December 31, 2021). In addition, changes in the selected accident year **2021 nominal indemnity ratios** have an aggregate **favourable change** of **\$4.7 million**.

This increase in prior accident year nominal indemnity ratios is primarily due to additional IBNR and case reserves allocated for ON PPV latent SABS Accident Benefit claims.

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.

December 31, 2021 Valuation Summary (Indemnity Only, Nominal Basis)

Valuation Summary (Nominal Basis)

unfavourable / (favourable)

Jurisdiction	2020 & Prior Beginning Indemnity Unpaid (000s)	2020 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2021 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2021 Earned Prem (000s)	2022 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2022 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	159,457	10,570	6.6%	44.0%	0.5%	1,015	48.1%	1.7%	3,571
PPV	90,849	10,300	11.3%	62.6%	4.3%	2,120	67.6%	2.8%	1,501
Non-PPV	68,608	270	0.4%	37.4%	(0.8%)	(1,104)	41.5%	1.3%	2,070
Alberta	91,427	(4,001)	(4.4%)	50.4%	(0.8%)	(1,046)	58.2%	0.6%	833
PPV	8,721	321	3.7%	36.9%	(2.1%)	(163)	45.5%	0.8%	60
Non-PPV	82,706	(4,322)	(5.2%)	51.2%	(0.7%)	(883)	59.0%	0.6%	773
Newfoundland & Labrador	38,040	(385)	(1.0%)	57.5%	(2.7%)	(1,083)	62.0%	(1.5%)	(647)
PPV	29,948	319	1.1%	57.3%	(1.8%)	(517)	62.9%	(0.8%)	(261)
Non-PPV	8,092	(704)	(8.7%)	57.8%	(5.3%)	(567)	59.6%	(3.3%)	(386)
New Brunswick	27,397	(38)	(0.1%)	50.1%	(2.7%)	(908)	58.7%	0.0%	(15)
PPV	15,349	(464)	(3.0%)	47.0%	(3.3%)	(556)	52.4%	(0.4%)	(69)
Non-PPV	12,048	426	3.5%	53.3%	(2.1%)	(352)	64.7%	0.3%	54
Nova Scotia	25,275	797	3.2%	46.6%	(4.7%)	(2,501)	62.4%	0.9%	536
PPV	11,155	751	6.7%	43.3%	(4.5%)	(964)	61.3%	2.7%	572
Non-PPV	14,120	46	0.3%	48.8%	(4.9%)	(1,537)	63.0%	(0.1%)	(36)
Prince Edward Island	4,654	10	0.2%	43.3%	(2.2%)	(157)	47.2%	1.4%	109
PPV	2,395	(71)	(3.0%)	45.5%	4.1%	139	46.1%	4.5%	160
Non-PPV	2,259	81	3.6%	41.3%	(8.2%)	(296)	48.2%	(1.3%)	(52)
Yukon Territory	1,481	250	16.9%	45.2%	0.2%	4	44.2%	(0.9%)	(26)
PPV	426	237	55.6%	79.7%	33.5%	119	36.4%	(4.7%)	(18)
Non-PPV	1,055	13	1.2%	39.5%	(5.4%)	(115)	45.5%	(0.3%)	(7)
Northwest Territories	1,953	(601)	(30.8%)	42.1%	0.4%	17	39.8%	(1.5%)	(70)
PPV	725	(161)	(22.2%)	40.3%	(3.2%)	(93)	44.2%	(2.8%)	(84)
Non-PPV	1,228	(440)	(35.8%)	45.5%	6.6%	110	31.9%	0.8%	13
Nunavut	485	(87)	(17.9%)	22.7%	(1.2%)	(13)	24.6%	(0.1%)	(1)
PPV	197	(12)	(6.1%)	24.3%	2.8%	7	20.3%	(1.3%)	(4)
Non-PPV	288	(75)	(26.0%)	22.2%	(2.3%)	(21)	25.9%	0.3%	3
Total	350,169	6,515	1.9%	47.7%	(1.0%)	(4,672)	54.3%	0.9%	4,290

In the preceding table, the columns [1] through [3] highlight the changes in prior accident years' results. Changes to the 2021 accident year indemnity loss ratios are summarized in columns [4] through [6]. Finally, columns [7] through [9] summarize the changes in the 2022 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 \$2.1 million**, or 0.3% of the \$804.8 million total member statement policy liabilities as posted in the previous month’s Participation Reports). The valuation focused separately on nominal results for indemnity (see column [1]) and the allowed claims adjustment expenses for excess legal and for specific professional fees 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 updated claims development margins, which reduces the margins on older, more mature periods.

Implementation Summary Table A (\$000s)

Implementation Impact - relative to projection for month of May 2021

(negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2021)	1,813	(120)	-	1,693	(4,723)	(3,030)
current accident year claims incurred	976	51	-	1,027	(64)	963
premium deficiency / (DPAC)	-	-	-	-	-	-
TOTAL	2,789	(69)	-	2,720	(4,787)	(2,067)

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 December 2021 (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 Mar 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	12,922	(381)	(3,185)	-	9,356
PPV	12,847	(1,121)	(2,145)	-	9,581
Non-PPV	75	740	(1,040)	-	(225)
Alberta	(5,060)	872	(1,434)	-	(5,622)
PPV	166	64	(65)	-	165
Non-PPV	(5,226)	808	(1,369)	-	(5,787)
Newfoundland & Labrador	(1,744)	115	(377)	-	(2,006)
PPV	(360)	178	(294)	-	(476)
Non-PPV	(1,384)	(63)	(83)	-	(1,530)
New Brunswick	(1,056)	133	(393)	-	(1,316)
PPV	(1,097)	(19)	(161)	-	(1,277)
Non-PPV	41	152	(232)	-	(39)
Nova Scotia	(1,766)	1,013	(1,040)	-	(1,793)
PPV	(146)	612	(587)	-	(121)
Non-PPV	(1,620)	401	(453)	-	(1,672)
Prince Edward Island	(137)	127	(187)	-	(197)
PPV	101	113	(103)	-	111
Non-PPV	(238)	14	(84)	-	(308)
Yukon Territory	276	51	(24)	-	303
PPV	359	37	(5)	-	391
Non-PPV	(83)	14	(19)	-	(88)
Northwest Territories	(611)	(46)	(25)	-	(682)
PPV	(283)	(26)	(12)	-	(321)
Non-PPV	(328)	(20)	(13)	-	(361)
Nunavut	(104)	(3)	(3)	-	(110)
PPV	(7)	-	-	-	(7)
Non-PPV	(97)	(3)	(3)	-	(103)
Total	2,720	1,881	(6,668)	-	(2,067)

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.

\$2.7 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 December 31, 2021 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 30 basis points** from 0.85% to **1.15%**, resulting in an estimated **favourable impact of \$6.7 million** (see Table B, column [19]). The \$6.7 million **claims liability** indemnity only impact (not shown in the previous tables) associated with the discount rate change is in line with the \$4.1 million change one would estimate through interpolation using last month’s sensitivity table (see section 6, Exhibit “F” for examples of sensitivity to discount rate selection).

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

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

Implementation Summary Table C (\$000s)

(negative values are favourable)

Grand Total	unfav / (fav)						ytd EP 116,703 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns		dsct rate		margins		ultimates & payout patterns		dsct rate		margins	
nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	nominal	apv adj.	sub-tot	apv adj.	apv adj.	TOTAL	
[1]	[2]	[3]	[4]	[5]	[6]	[1]	[2]	[3]	[4]	[5]	[6]	
PAYs	1,693	936	2,629	(5,659)	-	(3,030)	1.5%	0.8%	2.3%	(4.8%)	-	(2.6%)
CAY	1,027	945	1,972	(1,009)	-	963	0.9%	0.8%	1.7%	(0.9%)	-	0.8%
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	2,720	1,881	4,601	(6,668)	-	(2,067)	2.3%	1.6%	3.9%	(5.7%)	-	(1.8%)

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%	205,648	23,209	89.0%	(9,356)	(13,023)
Alberta	131,057	11,618	91.3%	131,706	17,380	87.1%	5,622	5,223
Newfoundland & Labrador	43,796	59	100.0%	43,493	2,626	94.1%	2,006	2,603
New Brunswick	35,695	1,124	96.9%	34,683	2,387	93.4%	1,316	1,321
Nova Scotia	58,603	(1,803)	103.1%	53,822	354	99.6%	1,790	1,012
Prince Edward Island	7,175	1,066	85.2%	7,232	1,229	83.5%	197	102
Yukon	2,623	506	80.7%	2,765	274	90.4%	(303)	(272)
Northwest Territories	4,721	1,059	77.6%	4,405	1,770	60.1%	682	740
Nunavut	1,104	463	58.1%	1,215	620	49.4%	110	116
TOTAL	493,040	47,617	90.4%	484,970	49,850	90.0%	2,067	(2,178)

In total, the operating result projection to year-end has decreased by \$2.2 million from the Outlook posted December 24, 2021 (to the \$49.9 million increase as shown in the table above). Of this \$2.2 million decrease in expected operating result, the December 31, 2021 valuation contributed a \$2.1 million increase. The changes before the impact of the December 31, 2021 valuation are attributable to prior valuation impact (2021 Q1, 2021 Q2 and 2021 Q3) 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 0.85% still been applicable, the operating result would have been *lower* (worse) by \$5.8 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$41.8 million (COR of 89.7%) had the discount rate remained at the 2022 Final Outlook level.

1.3 Appointed Actuary and Hybrid Actuarial Services Model

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

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

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

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

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. - Descriptions of some of the more

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>.

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.

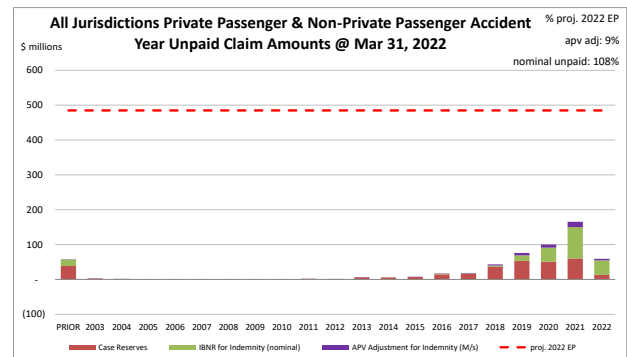
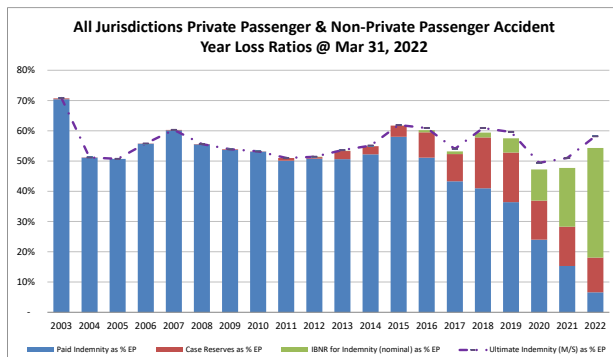
Amendments to the **Alberta Automobile Accident Insurance Benefits Regulation, Diagnostic and Treatment Protocols Regulation, and Minor Injury Regulation** came into force effective November 1, 2020, amending definitions and various benefit maximums defined in these regulations. **Alberta Bill 41** (Insurance (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 (\$44.9 million – see following table) represents 9% of the earned premium projected for the full year 2022 (see the upper right corner of the preceding chart on the right). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments

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".

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	311,475	54.7%
ibnr	212,783	37.4%
M/S apv adj	44,947	7.9%
M/S indemnity	569,205	100.0%
retro claims	40,676	
retro apv adj	8,043	
M/S total	617,924	

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	199,907	108.2%
prem def/(dpac)	(15,100)	(8.2%)
M/S apv adjust.	-	-
M/S total	184,807	100.0%

policy liabilities (\$000s)

	amt	%
claim	564,934	70.4%
premium	184,807	23.0%
M/S apv adjust.	52,990	6.6%
M/S total	802,732	100.0%

policy liabilities (\$000s)

M/S total by juris (rounded at juris level)	
Ontario	367,107
Alberta	216,547
Newfoundland & Labrador	72,629
New Brunswick	55,907
Nova Scotia	70,906
Prince Edward Island	10,246
Yukon	3,701
Northwest Territories	4,368
Nunavut	1,321
All Jurisdictions	802,732

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 45.7% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 28.1% (\$225.9 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	2021	November	16,170	1,149	4,487	1,138	7,290	3,123
		December	16,796	345	5,103	1,890	4,656	(585)
	2022	January	16,371	224	3,654	6	5,658	2,317
		February	14,848	1,046	5,184	1,163	14,417	10,048
		March	16,084	1,084	6,244	1,765	6,968	1,547
ON Total			122,797	3,608	38,009	8,590	52,253	19,106
AB	2021	November	11,834	1,849	2,991	454	7,987	6,021
		December	12,151	472	3,528	207	3,559	(1,169)
	2022	January	12,046	1,484	5,291	493	4,750	(1,237)
		February	10,966	2,530	2,794	(695)	3,591	(648)
		March	11,425	2,589	3,549	243	3,094	(1,079)
AB Total			88,797	11,231	29,661	(5,524)	36,017	10
NL	2021	November	3,421	278	3,718	2,555	1,362	(18)
		December	3,441	(1)	1,279	(235)	2,327	(204)
	2022	January	3,374	61	1,750	(308)	2,271	297
		February	3,047	201	1,300	(309)	1,475	(89)
		March	3,522	491	1,361	(336)	2,040	329
NL Total			25,998	1,213	14,693	2,007	15,176	(391)
NB	2021	November	2,818	280	846	30	2,900	2,116
		December	2,858	(34)	1,471	480	1,519	365
	2022	January	2,713	50	1,479	106	1,444	433
		February	2,489	277	973	(191)	1,286	45
		March	2,829	490	1,996	810	1,298	152
NB Total			21,589	1,606	9,512	30	10,735	1,701
NS	2021	November	4,576	732	1,350	90	1,980	464
		December	4,251	(440)	1,317	(33)	1,788	(314)
	2022	January	4,377	104	1,317	(194)	1,762	(319)
		February	4,177	485	2,311	1,169	2,571	1,179
		March	4,610	705	1,526	213	3,065	1,348
NS Total			34,365	3,827	12,398	1,669	15,324	2,655
PE	2021	November	611	113	279	164	259	84
		December	620	14	177	(44)	384	135
	2022	January	612	45	149	(10)	281	4
		February	538	66	211	57	290	73
		March	622	145	415	297	276	111
PE Total			4,625	695	2,120	893	1,626	(241)
YT	2021	November	205	12	179	166	292	239
		December	239	8	24	(29)	348	320
	2022	January	213	4	23	(27)	(156)	(211)
		February	212	38	19	(5)	(63)	(85)
		March	253	71	118	92	(20)	(55)
YT Total			1,649	220	530	214	472	101
NT	2021	November	355	44	116	88	123	102
		December	393	(2)	77	22	250	151
	2022	January	389	58	308	237	(114)	(242)
		February	324	70	160	95	252	199
		March	358	112	44	(24)	107	15
NT Total			2,938	661	1,219	670	709	(122)
NU	2021	November	101	14	-	(5)	10	8
		December	113	(3)	9	3	21	16
	2022	January	107	3	23	9	12	(18)
		February	94	16	(9)	(15)	(9)	(14)
		March	105	22	13	7	25	20
NU Total			781	71	65	(3)	15	(90)
Grand Total			303,539	23,132	108,207	8,546	132,327	22,729

(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	2021	November	(45)	(45)	7,515	3,198	2,956	820
		December	(11)	(11)	6,689	2,109	4,237	2,108
	2022	January	1,012	1,012	13,535	1,223	12,327	2,760
		February	581	581	10,472	831	16,564	8,870
		March	38	38	10,647	1,972	6,841	306
PAY Total			1,525	1,525	86,327	9,090	63,598	16,136
CAY	2021	November	40,136	4,516	6,451	1,482	19,247	11,319
		December	40,873	370	6,296	152	10,615	(3,393)
	2022	January	39,190	1,021	459	(911)	3,581	(1,736)
		February	36,114	4,148	2,471	438	7,246	1,838
		March	39,770	5,671	4,619	1,095	10,012	2,082
CAY Total			343,829	28,144	32,791	435	80,715	5,242
Grand Total			345,354	29,669	119,118	9,525	144,313	21,378

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

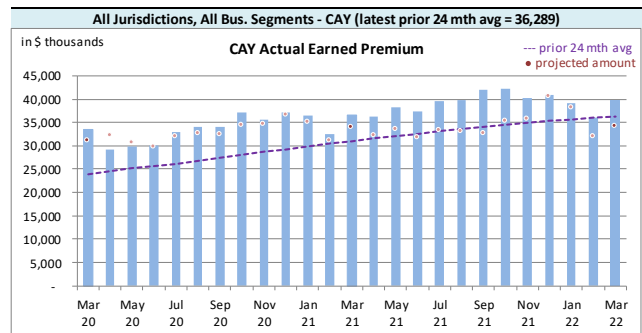
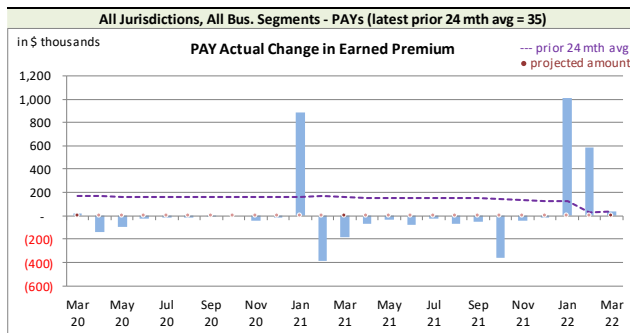
Note that claims transaction activity is generally volatile and changes from one month to the next are anticipated due to this natural “process variance” (i.e. random variation). Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the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

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

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

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

FARM Actual Earned Premium by Calendar Month



Earned premium changes during a given calendar month in relation to prior accident years tend to

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

be at modest levels.

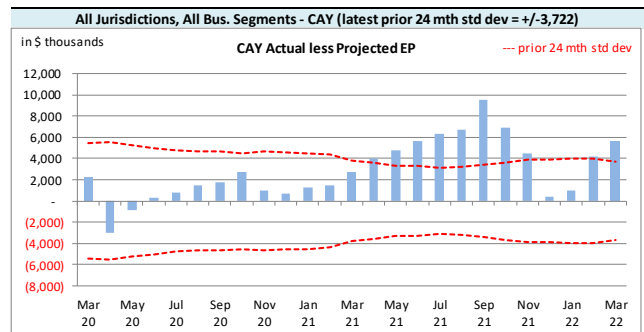
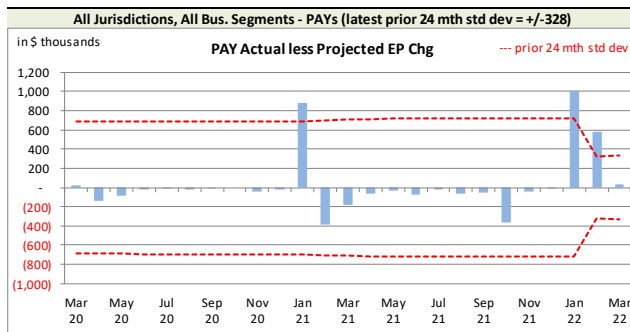
Current accident year (CAY) earned premium growth (as shown in the preceding table on the right) is related to increases in CV and IU vehicles. The 2020 written premium for the CV and IU classes finished at \$220.4 million, almost 4 times the amount written during 2017 (\$56.2 million). While there may 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 March 2022 compared with 2020.

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	35	36,289
std dev	328	3,722
A-P <> std dev	3	10
% <> std dev	12.0%	40.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	worse

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

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

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



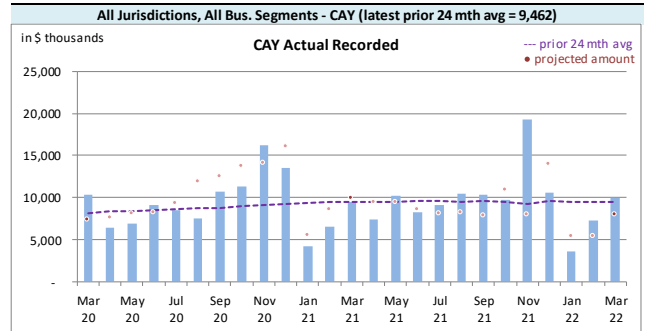
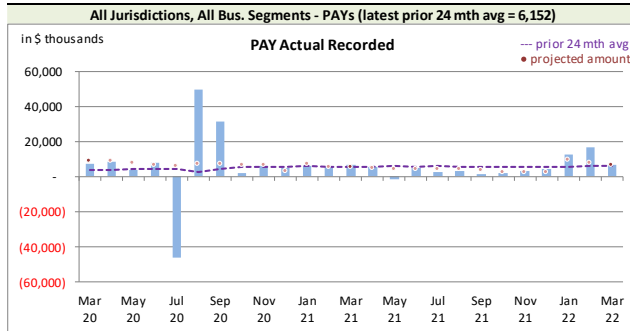
Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias¹⁰ on a running 25-month basis (ignoring the prior accident years’ (PAYs) variances, which tend to be small relative to monthly premium overall), as 21 of the latest 25 have been higher than projected (see preceding “Actual vs. Projected Summary” table on the right), and while we modified our projections processes in response, bias still exists. Over time, we may consider other projection approaches to address the bias issue, but it is not currently deemed as priority.

2.1.b AvsP: Recorded Indemnity

The following charts show actual **recorded indemnity** activity (**paid indemnity** plus case changes) in each of the most recent 25 calendar months, along with a “prior 24-month average” to show how each month’s actual compares with the average amount of the preceding 24 calendar months.

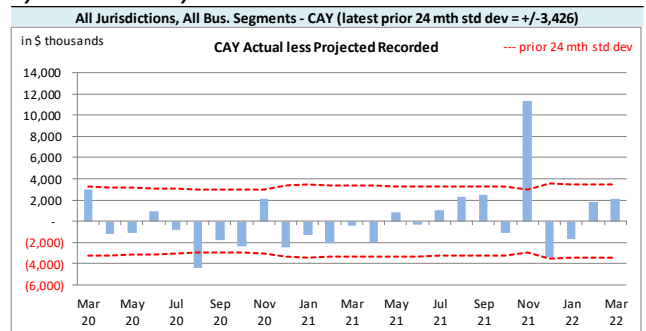
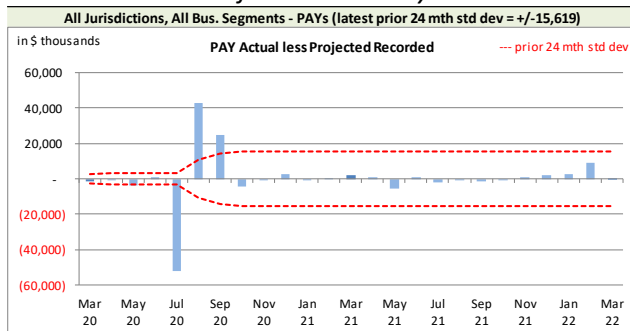
¹⁰For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

FARM Actual Recorded Indemnity by Calendar Month



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

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



On Latest \$ thousands		
Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)	6,152	9,462
std dev	15,619	3,426
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

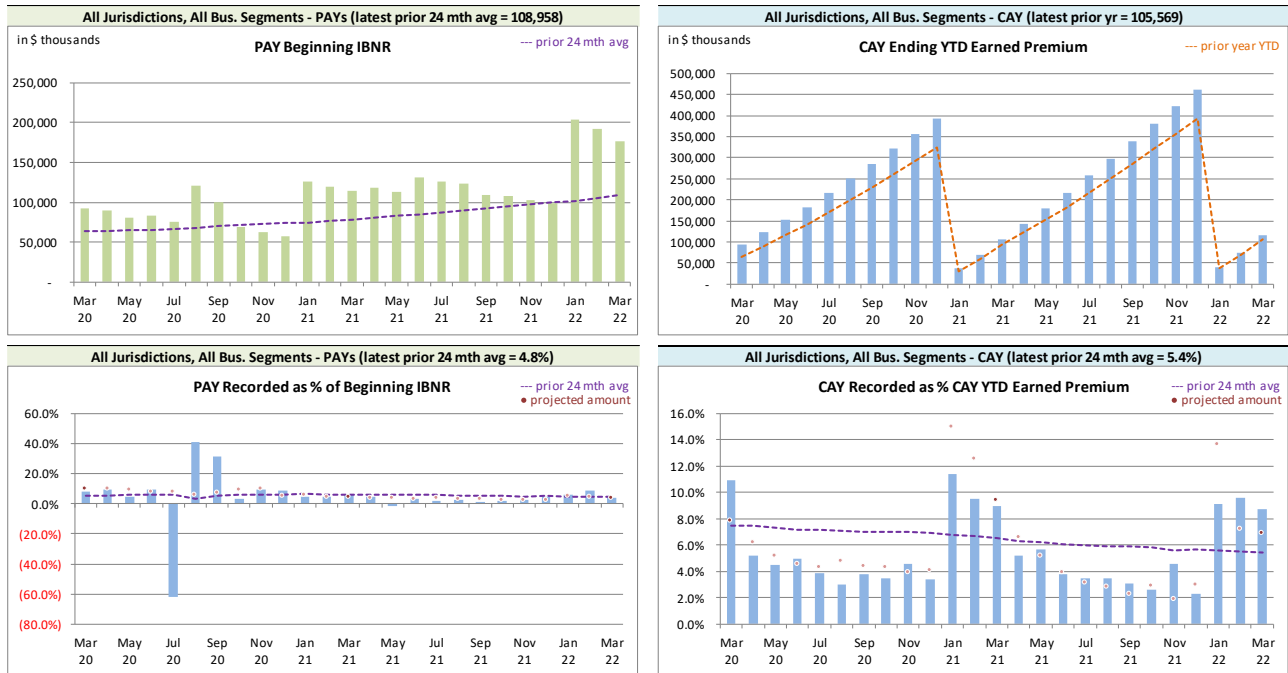
been indicated at a 95% confidence level on a running 25-month basis (13 of 25 variances were positive).

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



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

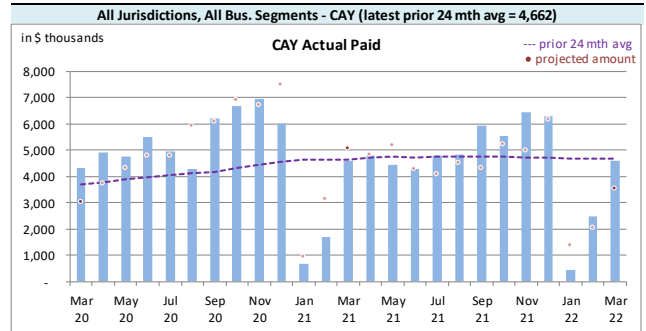
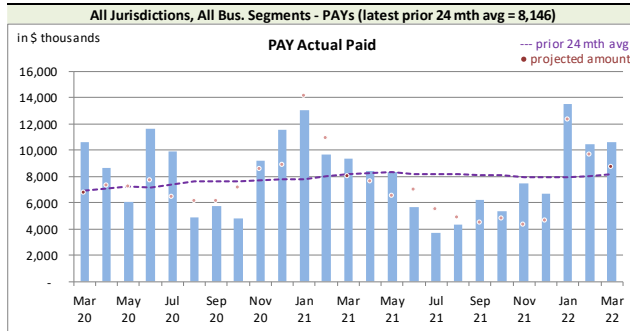
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as a beginning IBNR change one month after the valuation is implemented, i.e. the change will generally show in April, July, September, and November).

2.1.c AvsP: Paid Indemnity

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

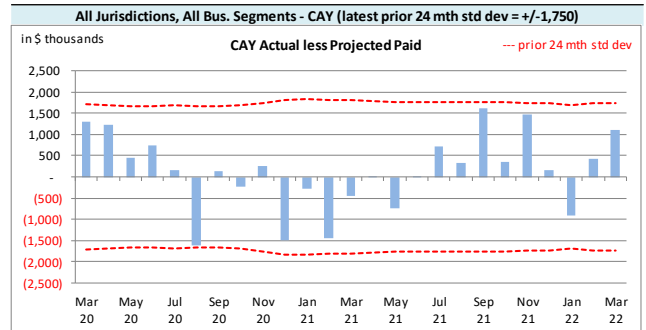
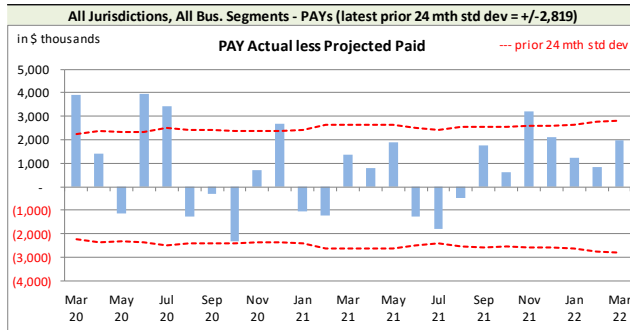
¹¹Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium), deriving year-to-date recorded as selected ultimate less IBNR. In both cases, ratio selection is based on consideration of recent recorded indemnity levels and AvsP analyses.

FARM Actual Paid Indemnity by Calendar Month



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

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



On Latest \$ thousands			
	PAYs	CAY	
Paid			
Mthly Avg Paid (prior 24 mths)	8,146	4,662	
std dev	2,819	1,750	
A-P <> std dev	5	-	
% <> std dev	20.0%	0.0%	
norm <> std dev	31.7%	31.7%	
performance vs 24-mth avg:	better	better	

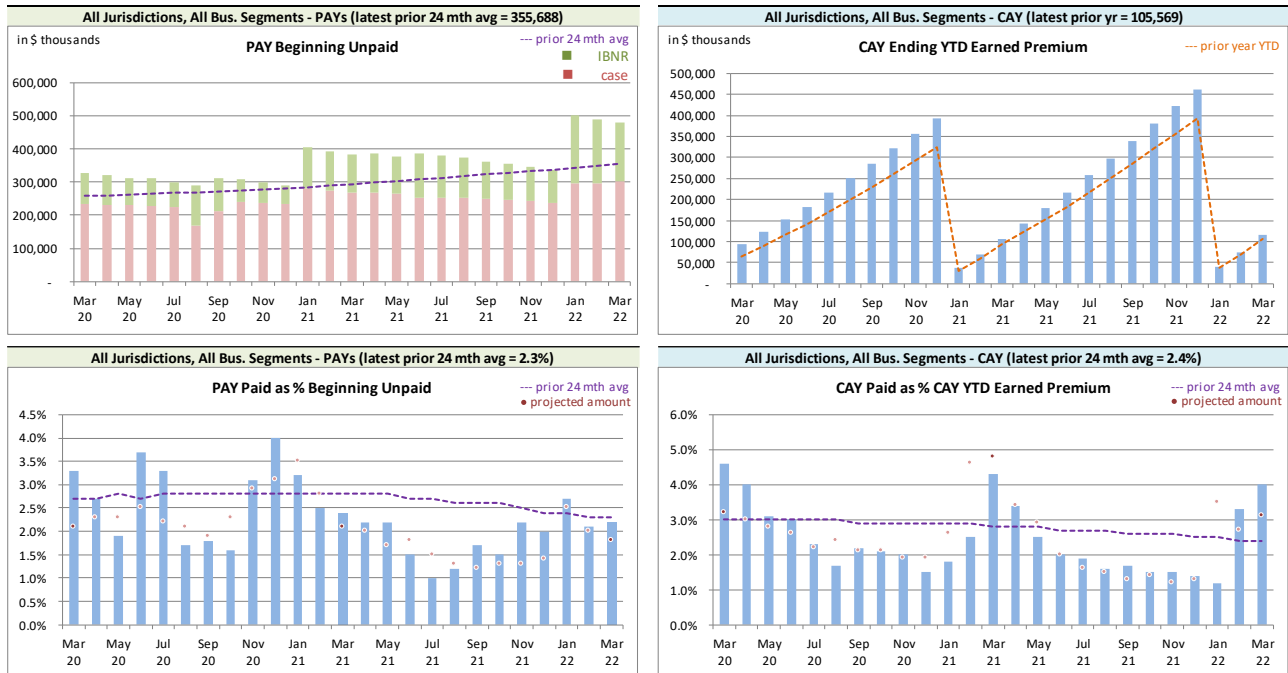
With respect to **paid indemnity**, 20% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed better than simply projecting the prior 24-month average amount (assuming it follows a normal distribution).

Bias has not been indicated at a 95% confidence level on a running 25-month basis (16 of 25 variances are positive).

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 (17 of 25 variances are positive).

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

FARM Levels that influence¹² Paid Indemnity by Calendar Month



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

- to offset actual **paid indemnity** activity (may reduce case or IBNR or both);
- the annual switchover as a current accident year becomes a prior accident year (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years’ ultimate (will show up as a beginning unpaid balance change one month after the valuation is implemented, i.e. the change will generally show in April, July, September, and November).

2.2 Actuarial Provisions

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

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

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

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

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (June 30, 2021 for all jurisdictions). The following table summarizes variances in provisions included in this month's Participation Report and the associated one-month projections from last month's Report.

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

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

3 Ultimate Loss Ratio Matching Method

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

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

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

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

4 Calendar Year-to-Date Results

The following table summarizes the calendar year-to-date results for indemnity as well as Servicing Carrier claims fees & allowed claims expenses. In determining the ratios to earned premium, the calendar year-to-date earned premium has been used, which includes earned premium associated

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.

with the current accident year but also earned premium adjustments related to prior accident years.

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	5,846	5.0%	(7,198)	(6.2%)	(1,352)	(1.2%)	(83)	0.5%
CAY	99,269	85.1%	5,506	4.7%	104,775	89.8%	51,604	20.7%
TOTAL	105,115	90.1%	(1,692)	(1.4%)	103,423	88.6%	51,521	21.1%

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

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

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

6 EXHIBITS

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

- EXHIBIT A IBNR – for Member Sharing (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

		Amounts in \$000s								
		Actual	Actual	Projected	Projected	Projected	Projected	Projected	Projected	
		Feb. 2022	Mar. 2022	Apr. 2022	May. 2022	Jun. 2022	Jul. 2022	Aug. 2022	Dec. 2022	
IBNR + M/S actuarial present value adjustments	Accident Year									
	prior	14,309	19,865	19,670	19,478	19,278	19,090	18,904	17,999	
	2013	50	149	147	147	145	143	142	136	
	2014	172	132	131	129	127	127	126	121	
	2015	32	(97)	(96)	(95)	(94)	(93)	(92)	(87)	
	2016	268	275	273	271	268	267	265	255	
	2017	603	452	448	444	439	435	432	412	
	2018	1,468	1,828	1,811	1,743	1,725	1,695	1,641	1,541	
	2019	5,315	4,647	4,478	4,315	4,271	4,228	4,175	3,938	
	2020	7,844	8,401	8,071	7,753	7,494	7,197	6,946	6,386	
	2021	12,575	13,939	13,392	12,866	12,446	11,952	11,535	10,441	
	2022	3,719	5,406	6,655	8,107	9,040	9,908	10,662	12,336	
	2023	-	-	-	-	-	-	-	-	
	PPV Total		46,355	54,997	54,980	55,158	55,139	54,949	54,736	53,478
discount rate 1.15%	prior	145	89	90	88	87	86	86	86	
	2013	113	155	155	154	151	150	148	144	
	2014	244	78	76	74	71	71	70	65	
	2015	342	118	119	122	121	119	119	120	
	2016	1,194	968	948	921	889	881	871	799	
	2017	140	463	458	452	440	435	431	414	
	2018	89	(254)	(238)	(209)	(218)	(216)	(168)	(138)	
	2019	2,920	4,042	3,904	3,789	3,727	3,555	3,416	3,201	
	2020	16,193	14,666	14,311	13,805	13,282	12,432	11,760	10,375	
	2021	35,308	33,274	32,031	30,896	29,724	27,808	26,300	23,536	
	2022	8,468	12,440	15,481	19,694	22,685	25,592	28,210	36,561	
	2023	-	-	-	-	-	-	-	-	
	NPPV Total		65,156	66,039	67,335	69,786	70,959	70,913	71,243	75,163
	TOTAL		111,511	121,036	122,315	124,944	126,098	125,862	125,979	128,641
Change			9,525	1,279	2,629	1,154	(236)	117		

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

Alberta

TABLE EXHIBIT A

		Amounts in \$000s							
		Actual	Actual	Projected	Projected	Projected	Projected	Projected	Projected
		Feb. 2022	Mar. 2022	Apr. 2022	May. 2022	Jun. 2022	Jul. 2022	Aug. 2022	Dec. 2022
IBNR + M/S actuarial present value adjustments		Year							
prior		71	72	69	67	63	61	61	57
2013		21	21	19	17	16	14	14	10
2014		(43)	169	163	159	152	149	147	136
2015		79	48	46	44	42	40	39	33
2016		(319)	230	212	193	182	169	167	138
2017		121	79	72	65	60	55	56	45
2018		508	283	263	242	230	214	204	192
2019		412	527	492	452	429	401	384	364
2020		601	537	496	447	421	386	368	306
2021		1,256	944	860	764	713	647	628	512
2022		346	435	533	618	756	907	1,065	1,777
2023		-	-	-	-	-	-	-	-
PPV Total		3,053	3,345	3,225	3,068	3,064	3,043	3,133	3,570
prior		249	24	23	22	24	23	21	19
2013		318	120	116	114	112	111	109	105
2014		(21)	(22)	(22)	(22)	(21)	(20)	(19)	(21)
2015		558	355	348	343	336	331	322	306
2016		677	468	460	454	445	439	424	406
2017		1,571	1,485	1,460	1,441	1,410	1,390	1,342	1,280
2018		3,648	2,751	2,723	2,686	2,380	2,357	2,320	2,221
2019		9,001	7,968	7,641	7,550	7,391	7,238	7,165	6,843
2020		18,759	16,889	16,652	16,441	16,072	15,711	15,424	14,574
2021		33,392	31,673	31,267	30,877	30,173	29,488	28,941	27,086
2022		10,734	15,022	17,141	20,668	24,475	28,372	32,208	47,171
2023		-	-	-	-	-	-	-	-
NPPV Total		78,886	76,733	77,809	80,574	82,797	85,440	88,257	99,990
TOTAL		81,939	80,078	81,034	83,642	85,861	88,483	91,390	103,560
Change			(1,861)	956	2,608	2,219	2,622	2,907	

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

		Amounts in \$000s								
IBNR + M/S actuarial present value adjustments		Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
prior			7	109	108	105	100	93	92	69
2013			59	61	58	57	57	53	52	48
2014			39	106	103	97	93	87	87	70
2015			127	8	5	12	14	18	17	33
2016			360	223	216	212	207	200	197	184
2017			15	88	85	84	81	78	77	71
2018			413	311	307	302	291	284	275	254
2019			603	608	585	554	532	513	492	422
2020			1,563	1,680	1,560	1,459	1,388	1,316	1,245	992
2021			5,818	4,969	4,621	4,307	4,073	3,827	3,590	2,724
2022			1,844	2,446	2,925	3,653	4,357	5,100	5,875	9,040
2023			-	-	-	-	-	-	-	-
PPV Total			10,848	10,609	10,573	10,842	11,193	11,569	11,999	13,907
prior			46	5	5	5	5	5	5	5
2013			(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2014			-	-	-	-	-	-	-	-
discount rate			95	41	39	39	38	36	36	35
1.15%			30	49	46	45	45	42	42	38
2017			(86)	(45)	(38)	(38)	(38)	(33)	(32)	(28)
interest rate margin			12	123	121	116	114	112	109	103
25 basis pts			167	212	203	196	186	176	172	139
2020			1,194	227	217	211	200	192	184	161
2021			2,426	1,625	1,515	1,485	1,462	1,361	1,267	1,086
2022			992	1,258	1,380	1,671	1,906	2,132	2,336	2,947
2023			-	-	-	-	-	-	-	-
NPPV Total			4,873	3,492	3,485	3,727	3,915	4,020	4,116	4,483
TOTAL			15,721	14,101	14,058	14,569	15,108	15,589	16,115	18,390
Change				(1,620)	(43)	511	539	481	526	

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

		Amounts in \$000s								
IBNR + M/S actuarial present value adjustments		Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
prior			144	102	102	99	95	94	94	87
2013			36	22	22	22	21	21	21	17
2014			138	94	93	89	87	86	85	78
2015			49	204	202	197	186	185	183	159
2016			(62)	41	41	37	38	37	37	42
2017			254	497	492	477	454	449	444	386
2018			755	654	635	621	616	611	585	532
2019			1,527	1,444	1,420	1,396	1,376	1,364	1,322	1,186
2020			3,095	2,064	1,996	1,932	1,912	1,877	1,856	1,707
2021			3,275	2,567	2,477	2,402	2,373	2,346	2,294	2,131
2022			831	1,217	1,374	1,647	1,950	2,269	2,596	3,986
2023			-	-	-	-	-	-	-	-
PPV Total			10,042	8,906	8,854	8,919	9,108	9,339	9,517	10,311
prior			(129)	26	25	25	25	24	24	23
2013			8	(68)	(66)	(61)	(58)	(56)	(53)	(47)
2014			2	2	2	2	2	2	2	2
discount rate			(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
1.15%			66	101	100	98	97	96	94	85
2017			(155)	(155)	(153)	(143)	(136)	(131)	(125)	(111)
interest rate margin			(97)	(37)	(35)	(35)	(26)	(22)	(19)	(8)
25 basis pts			610	998	981	969	951	923	893	814
2020			1,701	1,488	1,461	1,411	1,370	1,330	1,282	1,215
2021			4,310	3,923	3,840	3,699	3,557	3,452	3,321	3,030
2022			1,242	1,567	1,778	2,222	2,740	3,323	3,959	6,902
2023			-	-	-	-	-	-	-	-
NPPV Total			7,555	7,842	7,930	8,184	8,519	8,938	9,375	11,902
TOTAL			17,597	16,748	16,784	17,103	17,627	18,277	18,892	22,213
Change				(849)	36	319	524	650	615	

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

		Amounts in \$000s								
		Actual	Actual	Projected	Projected	Projected	Projected	Projected	Projected	
		Feb. 2022	Mar. 2022	Apr. 2022	May. 2022	Jun. 2022	Jul. 2022	Aug. 2022	Dec. 2022	
IBNR + M/S actuarial present value adjustments	Accident Year									
	prior	61	71	67	67	67	66	65	62	
	2013	6	19	19	19	19	19	18	18	
	2014	(7)	5	5	5	5	5	5	4	
	2015	-	2	3	2	2	2	3	2	
	2016	6	(15)	(13)	(13)	(14)	(14)	(11)	(10)	
	2017	24	59	59	58	57	57	57	53	
	2018	(331)	350	347	343	339	335	328	311	
	2019	1,170	1,003	977	947	938	929	919	819	
	2020	1,195	1,309	1,271	1,259	1,225	1,193	1,180	1,074	
	2021	4,369	3,273	3,170	3,034	2,951	2,869	2,779	2,441	
	2022	1,143	1,858	2,258	2,660	2,983	3,285	3,571	5,582	
	2023	-	-	-	-	-	-	-	-	
	PPV Total		7,636	7,934	8,163	8,381	8,572	8,746	8,914	10,356
discount rate 1.15%	prior	(10)	(10)	(10)	(10)	(10)	(10)	(10)	(10)	
	2013	37	27	27	27	26	25	25	23	
	2014	(38)	(17)	(17)	(17)	(17)	(17)	(16)	(16)	
	2015	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(14)	
	2016	115	144	142	141	138	136	134	123	
	2017	(397)	(116)	(115)	(114)	(113)	(112)	(112)	(101)	
	2018	465	396	393	390	383	374	369	351	
	2019	781	526	511	497	483	478	468	408	
	2020	2,235	1,075	1,037	987	961	931	900	805	
	2021	7,723	5,948	5,576	5,196	5,017	4,836	4,624	4,002	
	2022	2,596	3,415	3,915	4,778	5,643	6,563	7,468	11,011	
	2023	-	-	-	-	-	-	-	-	
	NPPV Total		13,492	11,373	11,444	11,860	12,496	13,189	13,835	16,582
	TOTAL		21,128	19,307	19,607	20,241	21,068	21,935	22,749	26,938
Change			(1,821)	300	634	827	867	814		

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

		Amounts in \$000s								
		Actual	Actual	Projected	Projected	Projected	Projected	Projected	Projected	
		Feb. 2022	Mar. 2022	Apr. 2022	May. 2022	Jun. 2022	Jul. 2022	Aug. 2022	Dec. 2022	
IBNR + M/S actuarial present value adjustments	Accident Year									
	prior	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)	
	2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	
	2014	-	-	-	-	-	-	-	-	
	2015	(121)	(123)	(122)	(121)	(120)	(119)	(119)	(115)	
	2016	(31)	1	1	-	-	-	(1)	(2)	
	2017	(49)	46	45	45	44	44	43	42	
	2018	67	54	54	54	54	53	54	54	
	2019	119	144	142	141	139	137	131	124	
	2020	534	326	307	301	297	293	278	256	
	2021	536	692	652	622	613	608	576	513	
	2022	94	175	194	230	263	292	322	416	
	2023	-	-	-	-	-	-	-	-	
	PPV Total		1,141	1,307	1,265	1,264	1,282	1,300	1,276	1,280
discount rate 1.15%	prior	14	15	15	15	15	15	15	13	
	2013	-	-	-	-	-	-	-	-	
	2014	(45)	(46)	(45)	(44)	(43)	(42)	(42)	(42)	
	2015	-	(4)	(4)	(4)	(4)	(4)	(4)	(4)	
	2016	23	5	5	5	3	3	3	2	
	2017	10	14	14	14	14	14	14	14	
	2018	(2)	2	2	2	2	2	2	2	
	2019	12	(23)	(23)	(24)	(24)	(24)	(24)	(25)	
	2020	99	119	117	115	114	111	109	102	
	2021	1,068	704	692	680	655	632	620	567	
	2022	268	348	448	557	661	766	867	880	
	2023	-	-	-	-	-	-	-	-	
	NPPV Total		1,447	1,134	1,221	1,316	1,393	1,473	1,560	1,509
	TOTAL		2,588	2,441	2,486	2,580	2,675	2,773	2,836	2,789
Change			(147)	45	94	95	98	63		

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

		Amounts in \$000s							
Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022	
prior	5	5	5	5	5	5	5	5	
2013	2	-	-	-	-	-	-	-	
2014	2	1	1	1	1	1	1	1	
2015	3	1	1	1	1	1	1	1	
2016	4	(4)	(4)	(4)	(4)	(4)	(4)	(4)	
2017	(103)	98	97	95	95	93	92	86	
2018	13	7	7	7	7	7	7	7	
2019	26	15	15	15	15	15	15	15	
2020	(55)	39	39	39	39	39	39	38	
2021	2	131	130	129	128	125	124	119	
2022	19	22	24	27	20	15	12	6	
2023	-	-	-	-	-	-	-	-	
PPV Total	(82)	315	315	315	307	297	292	274	
prior	3	3	3	3	3	3	3	3	
2013	-	-	-	-	-	-	-	-	
2014	-	(1)	(1)	(1)	(1)	(1)	(1)	(1)	
2015	3	2	2	2	2	2	2	2	
2016	9	4	4	4	4	4	4	4	
2017	20	14	14	14	14	14	14	14	
2018	69	257	255	254	251	249	246	237	
2019	93	56	55	54	54	54	54	54	
2020	287	148	147	146	144	143	141	135	
2021	702	600	587	573	564	533	523	496	
2022	160	264	316	395	469	548	623	890	
2023	-	-	-	-	-	-	-	-	
NPPV Total	1,346	1,347	1,382	1,444	1,504	1,549	1,609	1,834	
TOTAL	1,264	1,662	1,697	1,759	1,811	1,846	1,901	2,108	
Change		398	35	62	52	35	55		

discount rate
1.15%

interest rate margin
25 basis pts

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

		Amounts in \$000s							
		Actual	Actual	Projected	Projected	Projected	Projected	Projected	Projected
		Feb. 2022	Mar. 2022	Apr. 2022	May. 2022	Jun. 2022	Jul. 2022	Aug. 2022	Dec. 2022
IBNR + M/S actuarial present value adjustments	Accident Year								
	prior	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
	2013	2	2	2	2	2	2	2	2
	2014	18	4	4	4	4	4	4	4
	2015	6	1	1	1	1	1	1	1
	2016	13	6	6	6	6	6	6	6
	2017	28	17	17	17	17	17	17	17
	2018	61	39	39	39	39	39	39	39
	2019	181	135	134	133	132	131	130	125
	2020	407	326	323	319	317	314	310	297
	2021	480	369	366	362	353	348	344	329
	2022	33	90	112	154	208	272	351	867
	2023	-	-	-	-	-	-	-	-
	PPV Total	1,226	986	1,001	1,034	1,076	1,131	1,201	1,684
discount rate 1.15%	prior	3	3	3	3	3	3	3	3
	2013	289	205	203	202	200	198	195	187
	2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
	2015	3	2	2	2	2	2	2	2
	2016	193	7	7	7	7	7	7	7
	2017	20	15	15	15	15	15	15	15
	2018	44	35	35	35	35	35	35	35
	2019	149	84	83	82	80	79	78	74
	2020	279	147	145	145	144	143	142	137
	2021	249	336	319	308	299	287	278	245
	2022	62	82	106	131	156	183	210	318
	2023	-	-	-	-	-	-	-	-
	NPPV Total	1,290	915	917	929	940	951	964	1,022
	TOTAL	2,516	1,901	1,918	1,963	2,016	2,082	2,165	2,706
Change		(615)	17	45	53	66	83		

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

		Amounts in \$000s								
		Actual	Actual	Projected	Projected	Projected	Projected	Projected	Projected	
		Feb. 2022	Mar. 2022	Apr. 2022	May. 2022	Jun. 2022	Jul. 2022	Aug. 2022	Dec. 2022	
IBNR + M/S actuarial present value adjustments	Accident Year									
	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	1	-	-	-	-	-	-	-	
	2017	1	-	-	-	-	-	-	-	
	2018	2	1	1	1	1	1	1	1	
	2019	9	8	8	8	8	8	8	8	
	2020	21	11	11	11	11	11	11	11	
	2021	26	34	33	32	32	32	32	32	
	2022	11	11	14	18	21	24	28	44	
	2023	-	-	-	-	-	-	-	-	
	PPV Total		91	85	86	89	92	95	99	114
discount rate 1.15%	prior	-	-	-	-	-	-	-	-	
	2013	-	-	-	-	-	-	-	-	
	2014	-	-	-	-	-	-	-	-	
	2015	9	8	8	8	8	7	7	7	
	2016	4	3	3	3	3	3	3	3	
	2017	12	10	10	10	10	10	10	10	
	2018	25	20	20	20	20	20	20	20	
	2019	47	32	32	32	32	32	32	32	
	2020	124	65	64	63	62	61	60	55	
	2021	209	179	175	172	170	168	165	160	
	2022	45	54	66	83	98	117	135	215	
	2023	-	-	-	-	-	-	-	-	
	NPPV Total		475	371	378	391	403	418	432	502
	TOTAL		566	456	464	480	495	513	531	616
Change			(110)	8	16	15	18	18		

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

EXHIBIT A

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

All Jurisdictions

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

		Amounts in \$000s							
Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022	
prior	14,606	20,233	20,029	19,829	19,616	19,417	19,229	18,286	
2013	175	273	266	263	259	251	248	230	
2014	319	511	500	484	469	459	455	414	
2015	176	45	41	42	33	36	34	28	
2016	240	757	732	702	683	661	656	609	
2017	894	1,336	1,315	1,285	1,247	1,228	1,218	1,112	
2018	2,956	3,527	3,464	3,352	3,302	3,239	3,134	2,931	
2019	9,362	8,531	8,251	7,961	7,840	7,726	7,576	7,001	
2020	15,205	14,693	14,074	13,520	13,104	12,626	12,233	11,067	
2021	28,337	26,918	25,701	24,518	23,682	22,754	21,902	19,242	
2022	8,040	11,660	14,089	17,114	19,598	22,072	24,482	34,054	
2023	-	-	-	-	-	-	-	-	
PPV Total	80,310	88,484	88,462	89,070	89,833	90,469	91,167	94,974	
prior	321	155	154	151	152	149	147	142	
2013	762	436	432	433	428	425	421	409	
2014	141	(7)	(8)	(9)	(10)	(8)	(7)	(14)	
2015	992	504	496	494	485	475	466	451	
2016	2,311	1,749	1,715	1,678	1,631	1,611	1,582	1,467	
2017	1,135	1,685	1,665	1,651	1,616	1,602	1,557	1,507	
2018	4,253	3,293	3,276	3,259	2,941	2,911	2,914	2,823	
2019	13,780	13,895	13,387	13,145	12,880	12,511	12,254	11,540	
2020	40,871	34,824	34,151	33,324	32,349	31,054	30,002	27,559	
2021	85,387	78,262	76,002	73,886	71,621	68,565	66,039	60,208	
2022	24,567	34,450	40,631	50,199	58,833	67,596	76,016	106,895	
2023	-	-	-	-	-	-	-	-	
NPPV Total	174,520	169,246	171,901	178,211	182,926	186,891	191,391	212,987	
TOTAL	254,830	257,730	260,363	267,281	272,759	277,360	282,558	307,961	
Change		2,900	2,633	6,918	5,478	4,601	5,198		

discount rate
1.15%

interest rate margin
25 basis pts

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 Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
prior	9,470	18,560	18,374	18,190	18,008	17,828	17,649	16,784
2013	9	119	118	117	116	115	114	109
2014	39	(18)	(18)	(18)	(18)	(18)	(18)	(18)
2015	24	(103)	(102)	(101)	(100)	(99)	(98)	(93)
2016	103	127	126	125	124	123	122	117
2017	421	314	311	308	305	302	299	284
2018	1,107	1,456	1,441	1,376	1,362	1,335	1,282	1,194
2019	4,134	3,552	3,392	3,239	3,207	3,175	3,134	2,919
2020	6,629	7,150	6,828	6,521	6,280	5,997	5,757	5,246
2021	10,700	11,844	11,311	10,802	10,413	9,944	9,546	8,497
2022	3,344	4,887	5,996	7,309	8,086	8,789	9,376	10,415
2023	-	-	-	-	-	-	-	-
PPV Total	35,980	47,888	47,777	47,868	47,783	47,491	47,163	45,454
prior	30	-	-	-	1	1	1	4
2013	(45)	(45)	(44)	(42)	(40)	(40)	(40)	(36)
2014	196	34	33	32	31	31	31	27
2015	102	(123)	(120)	(115)	(110)	(109)	(108)	(97)
2016	870	649	633	609	585	579	573	513
2017	(271)	22	21	20	19	19	19	17
2018	(676)	(968)	(944)	(908)	(899)	(890)	(837)	(780)
2019	1,276	2,481	2,359	2,269	2,246	2,089	1,964	1,826
2020	13,877	12,578	12,264	11,798	11,326	10,533	9,901	8,592
2021	30,777	28,870	27,715	26,662	25,596	23,804	22,376	19,805
2022	7,629	11,240	13,977	17,798	20,412	22,927	25,159	31,996
2023	-	-	-	-	-	-	-	-
NPPV Total	53,765	54,738	55,894	58,123	59,167	58,944	59,039	61,867
TOTAL	89,745	102,626	103,671	105,991	106,950	106,435	106,202	107,321
Change		12,881	1,045	2,320	959	(515)	(233)	#

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 Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
prior	33	34	32	30	27	25	25	23
2013	19	19	17	15	14	12	12	8
2014	(180)	16	14	12	11	10	10	7
2015	47	21	19	17	16	14	14	10
2016	(394)	147	132	115	106	94	93	70
2017	97	60	54	47	43	38	38	29
2018	373	181	163	143	132	117	109	100
2019	215	331	298	261	240	214	199	187
2020	432	378	340	297	273	243	226	179
2021	1,080	783	704	616	567	505	487	383
2022	310	385	471	542	667	804	948	1,611
2023	-	-	-	-	-	-	-	-
PPV Total	2,032	2,355	2,244	2,095	2,096	2,076	2,161	2,607
prior	207	-	-	(1)	1	-	(2)	(4)
2013	191	12	12	12	12	12	11	11
2014	(28)	(28)	(28)	(28)	(27)	(27)	(26)	(26)
2015	420	224	222	219	214	211	202	192
2016	530	331	328	324	316	312	299	286
2017	1,206	1,135	1,124	1,111	1,083	1,069	1,023	975
2018	2,547	1,755	1,737	1,716	1,429	1,415	1,387	1,329
2019	6,658	5,818	5,527	5,461	5,324	5,191	5,139	4,899
2020	15,542	13,999	13,817	13,651	13,310	12,977	12,717	11,977
2021	28,585	27,019	26,668	26,348	25,689	25,047	24,546	22,904
2022	9,713	13,597	15,463	18,595	22,006	25,496	28,930	42,335
2023	-	-	-	-	-	-	-	-
NPPV Total	65,571	63,862	64,870	67,408	69,357	71,703	74,226	84,878
TOTAL	67,603	66,217	67,114	69,503	71,453	73,779	76,387	87,485
Change		(1,386)	897	2,389	1,950	2,326	2,608	

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							
IBNR	Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
	prior	(20)	83	82	77	73	68	67	46
	2013	24	-	-	-	-	-	-	-
	2014	14	62	61	56	53	49	49	36
	2015	28	(109)	(108)	(99)	(93)	(86)	(85)	(62)
	2016	137	(11)	(11)	(10)	(9)	(8)	(8)	(6)
	2017	(67)	(5)	(5)	(5)	(5)	(5)	(5)	(4)
	2018	67	(6)	(6)	(6)	(6)	(6)	(6)	(5)
	2019	193	219	205	189	178	166	154	110
	2020	898	1,048	944	868	816	759	706	497
	2021	4,867	4,124	3,794	3,490	3,281	3,051	2,837	2,032
	2022	1,666	2,218	2,635	3,288	3,915	4,576	5,265	8,046
	2023	-	-	-	-	-	-	-	-
	PPV Total	7,807	7,623	7,591	7,848	8,203	8,564	8,974	10,690
	prior	43	5	5	5	5	5	5	5
	2013	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
	2014	-	-	-	-	-	-	-	-
	2015	68	15	14	14	14	13	13	13
	2016	11	37	34	33	33	31	31	28
	2017	(131)	(98)	(90)	(89)	(88)	(81)	(80)	(73)
	2018	(102)	4	4	4	4	4	4	4
	2019	37	81	75	74	68	63	62	42
	2020	973	81	75	74	68	63	60	54
	2021	1,996	1,261	1,160	1,143	1,132	1,041	958	813
	2022	908	1,147	1,249	1,507	1,712	1,905	2,077	2,571
	2023	-	-	-	-	-	-	-	-
	NPPV Total	3,800	2,530	2,523	2,762	2,945	3,041	3,127	3,454
	TOTAL	11,607	10,153	10,114	10,610	11,148	11,605	12,101	14,144
	Change		(1,454)	(39)	496	538	457	496	

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 Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022	
prior	93	52	52	51	48	48	48	43	
2013	31	18	18	18	17	17	17	14	
2014	69	18	18	18	17	17	17	14	
2015	(20)	161	159	155	146	145	144	122	
2016	(160)	(63)	(62)	(61)	(58)	(57)	(56)	(47)	
2017	170	397	393	384	363	359	355	301	
2018	540	458	441	437	433	429	406	366	
2019	1,239	1,174	1,162	1,150	1,138	1,127	1,089	973	
2020	2,679	1,787	1,728	1,668	1,651	1,621	1,605	1,475	
2021	2,770	2,153	2,082	2,009	1,989	1,969	1,924	1,790	
2022	743	1,102	1,233	1,474	1,743	2,025	2,314	3,542	
2023	-	-	-	-	-	-	-	-	
PPV Total	8,154	7,257	7,224	7,303	7,487	7,700	7,863	8,593	
prior	(196)	(14)	(14)	(14)	(14)	(14)	(14)	(14)	
2013	(2)	(76)	(75)	(70)	(67)	(65)	(62)	(55)	
2014	2	2	2	2	2	2	2	2	
2015	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	
2016	(13)	18	18	17	16	16	15	13	
2017	(178)	(178)	(176)	(165)	(158)	(153)	(147)	(130)	
2018	(215)	(153)	(151)	(149)	(139)	(135)	(130)	(115)	
2019	206	577	564	558	552	535	514	450	
2020	1,271	1,106	1,082	1,039	1,007	977	938	884	
2021	3,761	3,407	3,332	3,199	3,071	2,979	2,860	2,594	
2022	1,134	1,417	1,597	1,995	2,464	2,995	3,577	6,286	
2023	-	-	-	-	-	-	-	-	
NPPV Total	5,767	6,103	6,176	6,409	6,731	7,134	7,550	9,912	
TOTAL	13,921	13,360	13,400	13,712	14,218	14,834	15,413	18,505	
Change		(561)	40	312	506	616	579		

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 Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
prior	36	36	32	32	32	32	31	30
2013	(5)	3	3	3	3	3	3	3
2014	(12)	(5)	(5)	(5)	(5)	(5)	(5)	(5)
2015	(12)	(12)	(11)	(11)	(11)	(11)	(10)	(10)
2016	(11)	(33)	(31)	(31)	(31)	(31)	(28)	(26)
2017	(26)	5	5	5	5	5	5	5
2018	(448)	176	174	172	170	168	162	154
2019	759	598	578	552	546	541	535	455
2020	819	931	899	890	863	835	827	739
2021	3,725	2,747	2,656	2,536	2,460	2,386	2,302	1,997
2022	1,003	1,647	2,004	2,342	2,616	2,872	3,111	4,878
2023	-	-	-	-	-	-	-	-
PPV Total	5,828	6,093	6,304	6,485	6,648	6,795	6,933	8,220
prior	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)
2013	1	1	1	1	1	1	1	1
2014	(43)	(22)	(22)	(22)	(22)	(22)	(22)	(20)
2015	(16)	(16)	(16)	(16)	(16)	(16)	(16)	(15)
2016	43	56	55	54	53	52	51	46
2017	(480)	(229)	(227)	(225)	(223)	(221)	(219)	(198)
2018	233	150	148	147	142	136	135	130
2019	505	277	264	261	252	249	242	202
2020	1,811	652	629	583	563	540	513	459
2021	6,651	5,024	4,687	4,345	4,184	4,017	3,816	3,271
2022	2,373	3,093	3,532	4,306	5,080	5,901	6,706	9,848
2023	-	-	-	-	-	-	-	-
NPPV Total	11,064	8,972	9,037	9,420	10,000	10,623	11,193	13,710
TOTAL	16,892	15,065	15,341	15,905	16,648	17,418	18,126	21,930
Change		(1,827)	276	564	743	770	708	

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

		Amounts in \$000s							
IBNR	Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
	prior	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
	2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
	2014	-	-	-	-	-	-	-	-
	2015	(130)	(139)	(138)	(137)	(136)	(135)	(134)	(130)
	2016	(49)	(27)	(27)	(27)	(27)	(27)	(27)	(27)
	2017	(80)	3	3	3	3	3	3	3
	2018	53	40	40	40	40	40	40	40
	2019	73	97	96	95	94	93	87	81
	2020	465	280	263	260	257	254	239	218
	2021	452	597	561	532	527	522	491	431
	2022	79	155	169	199	224	247	268	326
	2023	-	-	-	-	-	-	-	-
	PPV Total	855	998	959	957	974	989	959	934
	prior	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
	2013	-	-	-	-	-	-	-	-
	2014	(53)	(53)	(52)	(51)	(50)	(49)	(49)	(49)
	2015	-	(5)	(5)	(5)	(5)	(5)	(5)	(5)
	2016	(42)	(25)	(25)	(25)	(25)	(25)	(25)	(25)
	2017	10	14	14	14	14	14	14	14
	2018	(2)	-	-	-	-	-	-	-
	2019	(1)	(38)	(38)	(38)	(38)	(38)	(38)	(38)
	2020	33	56	55	54	52	50	49	46
	2021	931	599	590	581	558	536	525	479
	2022	243	313	404	504	598	693	783	762
	2023	-	-	-	-	-	-	-	-
	NPPV Total	1,118	860	942	1,033	1,103	1,175	1,253	1,183
	TOTAL	1,973	1,858	1,901	1,990	2,077	2,164	2,212	2,117
	Change		(115)	43	89	87	87	48	

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 Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
prior	5	5	5	5	5	5	5	5
2013	2	-	-	-	-	-	-	-
2014	2	1	1	1	1	1	1	1
2015	3	1	1	1	1	1	1	1
2016	4	(5)	(5)	(5)	(5)	(5)	(5)	(5)
2017	(131)	59	58	57	56	55	54	50
2018	12	6	6	6	6	6	6	6
2019	23	13	13	13	13	13	13	13
2020	(60)	25	25	25	25	25	25	25
2021	(10)	109	108	107	106	105	104	100
2022	18	20	22	24	16	11	7	1
2023	-	-	-	-	-	-	-	-
PPV Total	(132)	234	234	234	224	217	211	197
prior	3	3	3	3	3	3	3	3
2013	-	-	-	-	-	-	-	-
2014	-	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	3	2	2	2	2	2	2	2
2016	8	4	4	4	4	4	4	4
2017	18	13	13	13	13	13	13	13
2018	40	225	223	221	219	217	215	207
2019	85	51	50	49	49	49	49	49
2020	243	114	113	112	111	110	109	105
2021	641	544	533	522	512	482	472	448
2022	146	245	293	364	433	504	572	821
2023	-	-	-	-	-	-	-	-
NPPV Total	1,187	1,200	1,233	1,289	1,345	1,383	1,438	1,651
TOTAL	1,055	1,434	1,467	1,523	1,569	1,600	1,649	1,848
Change		379	33	56	46	31	49	

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

		Amounts in \$000s							
IBNR	Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
	prior	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
	2013	2	2	2	2	2	2	2	2
	2014	16	4	4	4	4	4	4	4
	2015	5	1	1	1	1	1	1	1
	2016	12	5	5	5	5	5	5	5
	2017	25	15	15	15	15	15	15	15
	2018	56	36	36	36	36	36	36	36
	2019	163	122	121	120	119	118	117	113
	2020	362	292	289	286	283	280	277	265
	2021	423	320	317	314	308	302	299	287
	2022	22	75	95	133	181	240	313	798
	2023	-	-	-	-	-	-	-	-
	PPV Total	1,083	869	882	913	951	1,000	1,066	1,523
	prior	3	3	3	3	3	3	3	3
	2013	268	194	192	190	188	186	184	176
	2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
	2015	3	2	2	2	2	2	2	2
	2016	178	6	6	6	6	6	6	6
	2017	19	14	14	14	14	14	14	14
	2018	41	33	33	33	33	33	33	33
	2019	120	61	60	59	58	57	56	52
	2020	250	131	130	129	128	127	126	122
	2021	221	296	281	270	261	252	243	212
	2022	56	73	95	118	141	166	191	295
	2023	-	-	-	-	-	-	-	-
	NPPV Total	1,158	812	815	823	833	845	857	914
	TOTAL	2,241	1,681	1,697	1,736	1,784	1,845	1,923	2,437
	Change		(560)	16	39	48	61	78	

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							
IBNR	Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 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	1	-	-	-	-	-	-	-
	2017	1	-	-	-	-	-	-	-
	2018	2	1	1	1	1	1	1	1
	2019	8	7	7	7	7	7	7	7
	2020	19	10	10	10	10	10	10	10
	2021	23	30	29	28	28	28	28	28
	2022	10	10	13	16	19	22	26	41
	2023	-	-	-	-	-	-	-	-
	PPV Total	67	61	63	65	68	71	75	90
	prior	-	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-	-
	2015	2	-	-	-	-	-	-	-
	2016	4	3	3	3	3	3	3	3
	2017	11	9	9	9	9	9	9	9
	2018	23	18	18	18	18	18	18	18
	2019	43	29	29	29	29	29	29	29
	2020	111	59	58	57	56	55	54	50
	2021	190	163	159	157	155	153	151	146
	2022	41	47	59	74	89	106	122	195
	2023	-	-	-	-	-	-	-	-
	NPPV Total	425	328	335	347	359	373	386	450
	TOTAL	492	389	398	412	427	444	461	540
	Change		(103)	9	14	15	17	17	

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 Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
prior	9,609	18,762	18,569	18,377	18,185	17,998	17,817	16,923
2013	81	160	157	154	151	148	147	135
2014	(52)	78	75	68	63	58	58	39
2015	(54)	(178)	(178)	(173)	(175)	(169)	(166)	(160)
2016	(357)	140	127	111	105	94	96	81
2017	410	848	834	814	785	772	764	683
2018	1,762	2,348	2,296	2,205	2,174	2,126	2,036	1,892
2019	6,807	6,113	5,872	5,626	5,542	5,454	5,335	4,858
2020	12,243	11,901	11,326	10,825	10,458	10,024	9,672	8,654
2021	24,030	22,707	21,562	20,434	19,679	18,812	18,018	15,545
2022	7,195	10,499	12,638	15,327	17,467	19,586	21,628	29,658
2023	-	-	-	-	-	-	-	-
PPV Total	61,674	73,378	73,278	73,768	74,434	74,903	75,405	78,308
prior	75	(18)	(18)	(19)	(16)	(17)	(19)	(18)
2013	410	83	83	88	91	91	91	94
2014	73	(69)	(69)	(69)	(68)	(67)	(66)	(68)
2015	579	96	96	98	98	95	87	89
2016	1,589	1,079	1,056	1,025	991	978	957	874
2017	204	702	702	702	683	683	646	641
2018	1,889	1,064	1,068	1,082	807	798	825	826
2019	8,929	9,337	8,890	8,722	8,540	8,224	8,017	7,511
2020	34,111	28,776	28,223	27,497	26,621	25,432	24,467	22,289
2021	73,753	67,183	65,125	63,227	61,158	58,311	55,947	50,672
2022	22,243	31,172	36,669	45,261	52,935	60,693	68,117	95,109
2023	-	-	-	-	-	-	-	-
NPPV Total	143,855	139,405	141,825	147,614	151,840	155,221	159,069	178,019
TOTAL	205,529	212,783	215,103	221,382	226,274	230,124	234,474	256,327
Change		7,254	2,320	6,279	4,892	3,850	4,350	

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

		Amounts in \$000s							
Retro Claims Expense + M/S actuarial present value adjustments	Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
	prior	1,759	1,640	1,591	1,544	1,496	1,452	1,409	1,251
	2013	201	198	192	187	181	176	171	151
	2014	249	252	245	238	230	224	217	192
	2015	324	310	300	292	283	275	265	234
	2016	347	325	315	306	297	288	279	246
	2017	539	531	517	505	493	481	469	426
	2018	683	679	662	644	627	611	595	536
	2019	1,198	1,220	1,184	1,150	1,117	1,085	1,053	939
	2020	2,218	2,213	2,157	2,101	2,048	1,997	1,946	1,759
	2021	2,197	2,254	2,191	2,130	2,071	2,013	1,957	1,750
	2022	210	342	434	548	659	781	908	1,432
	2023	-	-	-	-	-	-	-	-
	PPV Total	9,925	9,964	9,788	9,645	9,502	9,383	9,269	8,916
	prior	871	819	798	783	769	750	736	676
	2013	307	312	305	299	293	288	282	261
	2014	467	473	463	453	444	435	426	393
discount rate	2015	719	707	694	680	665	652	639	589
1.15%	2016	771	730	716	702	688	674	661	610
	2017	1,198	1,189	1,169	1,150	1,132	1,113	1,095	1,026
interest rate margin	2018	2,152	2,143	2,106	2,069	2,031	1,996	1,961	1,828
25 basis pts	2019	3,703	3,772	3,699	3,629	3,560	3,493	3,427	3,173
	2020	5,311	5,281	5,191	5,103	5,015	4,930	4,846	4,528
	2021	6,176	6,320	6,202	6,086	5,972	5,860	5,750	5,335
	2022	651	1,058	1,315	1,668	2,015	2,386	2,762	4,353
	2023	-	-	-	-	-	-	-	-
	NPPV Total	22,326	22,804	22,658	22,622	22,584	22,577	22,585	22,772
	TOTAL	32,251	32,768	32,446	32,267	32,086	31,960	31,854	31,688
	Change		517	(322)	(179)	(181)	(126)	(106)	

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

Amounts in \$000s

Retro Claims Expense + M/S
actuarial present value adjustments

Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
prior	127	125	123	121	119	117	114	109
2013	50	50	48	47	46	45	44	40
2014	63	63	62	61	59	58	57	53
2015	78	77	76	75	74	73	72	67
2016	74	74	73	72	71	69	68	64
2017	64	64	63	62	61	60	58	54
2018	61	54	53	52	51	50	49	45
2019	89	89	87	76	73	71	70	66
2020	80	80	79	78	77	76	75	70
2021	71	72	71	70	69	68	67	62
2022	5	9	2	(9)	(17)	(27)	(36)	(79)
2023	-	-	-	-	-	-	-	-
PPV Total	762	757	737	705	683	660	638	551
prior	407	411	407	404	401	397	394	382
2013	191	190	188	186	184	182	180	171
2014	268	267	265	263	260	258	256	248
2015	354	356	353	350	347	344	340	327
2016	396	397	392	388	383	379	376	363
2017	406	405	401	397	392	388	383	369
2018	486	427	422	416	411	405	400	379
2019	932	930	921	815	806	797	788	753
2020	976	971	962	952	941	931	922	888
2021	1,183	1,186	1,174	1,162	1,150	1,138	1,127	1,083
2022	102	183	23	(123)	(268)	(418)	(572)	(1,341)
2023	-	-	-	-	-	-	-	-
NPPV Total	5,701	5,723	5,508	5,210	5,007	4,801	4,594	3,622
TOTAL	6,463	6,480	6,244	5,914	5,689	5,460	5,231	4,172
Change		17	(236)	(330)	(225)	(229)	(229)	

discount rate
1.15%

interest rate margin
25 basis pts

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

		Amounts in \$000s							
Retro Claims Expense + M/S actuarial present value adjustments	Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
	prior	49	49	49	49	49	49	49	49
	2013	94	97	96	95	94	93	92	88
	2014	127	132	130	128	126	123	122	112
	2015	118	117	115	112	110	108	106	102
	2016	185	165	163	161	159	156	154	145
	2017	103	123	121	118	114	111	108	95
	2018	277	276	271	268	265	262	259	246
	2019	253	274	271	268	264	261	258	246
	2020	341	287	282	277	273	269	265	247
	2021	477	388	383	377	373	367	362	313
	2022	66	87	67	47	30	8	(15)	(108)
	2023	-	-	-	-	-	-	-	-
	PPV Total	2,090	1,995	1,948	1,900	1,857	1,807	1,760	1,535
	prior	17	16	16	16	16	16	16	16
	2013	24	24	24	24	24	24	24	24
	2014	36	36	36	36	36	36	36	36
discount rate	2015	35	35	35	35	35	35	35	35
1.15%	2016	62	55	54	53	52	51	50	45
	2017	37	43	42	41	39	38	37	33
interest rate margin	2018	105	105	104	103	102	101	99	95
25 basis pts	2019	99	108	106	105	104	103	102	98
	2020	116	98	96	94	92	91	90	85
	2021	179	146	144	142	140	137	134	115
	2022	27	34	28	21	14	5	(3)	(33)
	2023	-	-	-	-	-	-	-	-
	NPPV Total	737	700	685	670	654	637	620	549
	TOTAL	2,827	2,695	2,633	2,570	2,511	2,444	2,380	2,084
	Change		(132)	(62)	(63)	(59)	(67)	(64)	

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

		Amounts in \$000s							
Retro Claims Expense + M/S actuarial present value adjustments	Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
	prior	55	55	54	54	53	53	52	48
	2013	79	80	78	76	74	72	69	61
	2014	113	113	110	107	104	100	97	86
	2015	150	150	145	141	137	132	128	115
	2016	177	177	172	166	161	157	153	134
	2017	140	153	161	155	137	132	128	110
	2018	192	193	186	180	173	168	163	141
	2019	290	304	296	288	280	273	267	227
	2020	251	199	191	182	155	147	139	110
	2021	336	285	277	268	259	250	243	213
	2022	37	55	69	86	104	123	141	233
	2023	-	-	-	-	-	-	-	-
	PPV Total	1,820	1,764	1,739	1,703	1,637	1,607	1,580	1,478
	prior	42	42	41	40	38	37	36	32
	2013	56	55	54	53	52	51	50	45
	2014	74	75	74	73	72	70	69	65
discount rate	2015	94	94	91	89	87	85	83	77
1.15%	2016	106	106	104	101	99	97	95	86
	2017	90	98	103	101	91	89	88	78
interest rate margin	2018	137	137	134	131	127	124	121	110
25 basis pts	2019	231	242	238	234	230	225	222	196
	2020	211	166	161	157	138	134	129	113
	2021	332	285	278	273	267	261	256	234
	2022	38	60	70	89	106	128	147	240
	2023	-	-	-	-	-	-	-	-
	NPPV Total	1,411	1,360	1,348	1,341	1,307	1,301	1,296	1,276
	TOTAL	3,231	3,124	3,087	3,044	2,944	2,908	2,876	2,754
	Change		(107)	(37)	(43)	(100)	(36)	(32)	

EXHIBIT C-1

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

Nova Scotia

TABLE EXHIBIT C-1

		Amounts in \$000s							
Retro Claims Expense + M/S actuarial present value adjustments	Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
	prior	75	78	78	78	78	78	78	78
	2013	28	29	28	26	26	26	26	26
	2014	(12)	(13)	(13)	(13)	(13)	(13)	(13)	(13)
	2015	59	60	58	57	56	55	54	50
	2016	79	79	78	77	76	75	74	69
	2017	67	82	81	79	76	74	72	64
	2018	124	152	159	156	154	152	150	141
	2019	232	216	212	208	204	201	197	184
	2020	221	239	233	228	223	219	214	178
	2021	375	267	262	256	229	225	219	198
	2022	51	88	101	130	155	182	209	320
	2023	-	-	-	-	-	-	-	-
	PPV Total	1,299	1,277	1,277	1,282	1,264	1,274	1,280	1,295
	prior	51	51	50	48	48	48	48	48
	2013	35	34	33	32	31	30	29	25
	2014	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)
discount rate 1.15%	2015	77	79	78	77	76	75	74	70
	2016	106	108	106	104	102	100	97	88
	2017	86	109	107	105	102	100	98	90
interest rate margin 25 basis pts	2018	152	187	195	191	188	185	181	172
	2019	222	206	202	199	195	192	188	176
	2020	258	279	272	267	262	256	251	206
	2021	549	395	386	379	340	332	324	294
	2022	75	132	148	185	224	266	309	496
	2023	-	-	-	-	-	-	-	-
	NPPV Total	1,596	1,565	1,562	1,572	1,553	1,569	1,584	1,650
	TOTAL	2,895	2,842	2,839	2,854	2,817	2,843	2,864	2,945
	Change		(53)	(3)	15	(37)	26	21	

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

		Amounts in \$000s							
Retro Claims Expense + M/S actuarial present value adjustments	Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
	prior	33	33	33	33	33	33	33	33
	2013	14	14	14	14	14	14	14	14
	2014	20	20	20	20	20	20	20	20
	2015	25	26	26	26	26	26	26	26
	2016	33	34	33	32	31	30	29	26
	2017	11	17	16	14	13	12	11	7
	2018	18	18	17	16	15	15	14	10
	2019	40	43	42	40	39	38	37	33
	2020	6	(3)	(4)	(5)	(6)	(7)	(8)	(13)
	2021	61	51	50	48	47	46	45	41
	2022	-	1	1	2	1	1	(1)	2
	2023	-	-	-	-	-	-	-	-
	PPV Total	261	254	248	240	233	228	220	199
	prior	20	20	20	20	20	20	20	20
	2013	8	9	9	9	9	9	9	9
	2014	11	11	11	11	11	11	11	11
discount rate	2015	17	17	17	17	17	17	17	17
1.15%	2016	22	21	21	21	21	21	21	21
	2017	7	10	10	10	10	10	10	10
interest rate margin	2018	14	15	14	12	12	12	12	12
25 basis pts	2019	37	38	37	36	35	34	33	28
	2020	5	(4)	(5)	(6)	(7)	(8)	(10)	(14)
	2021	64	54	53	52	51	49	48	44
	2022	-	1	3	1	(0)	(0)	1	(0)
	2023	-	-	-	-	-	-	-	-
	NPPV Total	205	192	190	183	179	175	172	158
	TOTAL	466	446	438	423	412	403	392	357
	Change		(20)	(8)	(15)	(11)	(9)	(11)	

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

Amounts in \$000s

Retro Claims Expense + M/S
actuarial present value adjustments

Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 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	(14)	(10)	(10)	(10)	(10)	(10)	(10)	(10)
2018	1	5	5	5	5	5	5	4
2019	3	3	3	3	3	3	3	3
2020	2	1	1	1	1	1	1	1
2021	4	4	4	4	4	4	4	4
2022	(1)	-	(2)	(2)	(2)	(1)	(2)	(6)
2023	-	-	-	-	-	-	-	-
PPV Total	14	22	20	20	20	21	20	15
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	(41)	(28)	(28)	(28)	(28)	(28)	(28)	(28)
2018	2	17	17	17	17	17	17	15
2019	13	13	13	13	13	13	13	13
2020	10	8	8	8	8	8	6	6
2021	26	26	26	26	26	26	26	26
2022	(3)	(5)	(12)	(13)	(16)	(18)	(20)	(27)
2023	-	-	-	-	-	-	-	-
NPPV Total	36	60	53	52	49	47	43	34
TOTAL	50	82	73	72	69	68	63	49
Change		32	(9)	(1)	(3)	(1)	(5)	

discount rate
1.15%

interest rate margin
25 basis pts

EXHIBIT C-1

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

Northwest Territories

TABLE EXHIBIT C-1

Amounts in \$000s

Retro Claims Expense + M/S
actuarial present value adjustments

Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 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	25	25	25	25	25	25	25
2017	(9)	(9)	(9)	(9)	(9)	(9)	(9)	(9)
2018	25	24	24	24	24	24	24	24
2019	27	23	23	23	23	23	23	23
2020	15	4	4	4	4	4	4	4
2021	28	31	28	28	28	28	28	28
2022	(6)	(10)	(18)	(21)	(23)	(28)	(31)	(46)
2023	-	-	-	-	-	-	-	-
PPV Total	158	141	130	127	125	120	117	102
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	15	13	13	13	13	13	13	13
2020	9	3	3	3	3	3	3	3
2021	16	18	16	16	16	16	16	16
2022	(3)	(5)	(11)	(12)	(13)	(13)	(16)	(23)
2023	-	-	-	-	-	-	-	-
NPPV Total	74	66	58	57	56	56	53	46
TOTAL	232	207	188	184	181	176	170	148
Change		(25)	(19)	(4)	(3)	(5)	(6)	

discount rate
1.15%

interest rate margin
25 basis pts

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

		Amounts in \$000s							
Retro Claims Expense + M/S actuarial present value adjustments	Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 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	(1)	(2)	(1)	(2)	(3)	(4)	(5)	(7)
	2023	-	-	-	-	-	-	-	-
	PPV Total	25	24	25	24	23	22	21	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
discount rate	2016	7	7	7	7	7	7	7	7
1.15%	2017	7	7	7	7	7	7	7	7
interest rate margin	2018	7	7	7	7	7	7	7	7
25 basis pts	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	(4)	(5)	(7)	(8)	(9)	(10)	(12)	(18)
	2023	-	-	-	-	-	-	-	-
	NPPV Total	52	51	49	48	47	46	44	38
	TOTAL	77	75	74	72	70	68	65	57
	Change		(2)	(1)	(2)	(2)	(2)	(3)	

EXHIBIT C-1

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

All Jurisdictions

TABLE EXHIBIT C-1

		Amounts in \$000s							
Retro Claims Expense + M/S actuarial present value adjustments	Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
	prior	2,110	1,992	1,940	1,891	1,840	1,794	1,747	1,580
	2013	478	480	468	457	447	438	428	392
	2014	584	591	578	565	550	536	524	474
	2015	786	772	752	735	718	701	683	626
	2016	928	887	867	847	828	808	790	717
	2017	904	954	943	917	878	854	830	740
	2018	1,383	1,403	1,379	1,347	1,316	1,289	1,261	1,149
	2019	2,133	2,173	2,119	2,057	2,004	1,956	1,909	1,722
	2020	3,136	3,022	2,945	2,868	2,777	2,708	2,638	2,358
	2021	3,551	3,354	3,268	3,183	3,082	3,003	2,927	2,611
	2022	361	570	653	779	904	1,035	1,168	1,741
	2023	-	-	-	-	-	-	-	-
	PPV Total	16,354	16,198	15,912	15,646	15,344	15,122	14,905	14,110
	prior	1,415	1,366	1,339	1,318	1,299	1,275	1,257	1,181
	2013	629	632	621	611	601	592	582	543
	2014	856	862	849	836	823	810	798	753
discount rate	2015	1,315	1,307	1,287	1,267	1,246	1,227	1,207	1,134
1.15%	2016	1,489	1,443	1,419	1,395	1,371	1,348	1,326	1,239
	2017	1,787	1,830	1,808	1,780	1,742	1,714	1,687	1,582
interest rate margin	2018	3,067	3,050	3,011	2,958	2,907	2,859	2,810	2,630
25 basis pts	2019	5,260	5,330	5,237	5,052	4,964	4,878	4,794	4,458
	2020	6,904	6,810	6,696	6,586	6,460	6,353	6,245	5,823
	2021	8,533	8,438	8,287	8,144	7,970	7,827	7,689	7,155
	2022	883	1,453	1,557	1,808	2,053	2,326	2,596	3,647
	2023	-	-	-	-	-	-	-	-
	NPPV Total	32,138	32,521	32,111	31,755	31,436	31,209	30,991	30,145
	TOTAL	48,492	48,719	48,023	47,401	46,780	46,331	45,896	44,255
	Change		227	(696)	(622)	(621)	(449)	(435)	

EXHIBIT C-2

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

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ONTARIO

TABLE EXHIBIT C-2

		Amounts in \$000s							
Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022	
Retro Claims Expense									
prior	1,639	1,548	1,502	1,457	1,412	1,369	1,328	1,176	
2013	189	189	183	178	173	168	163	144	
2014	233	233	226	219	212	206	200	177	
2015	300	293	284	275	267	259	251	222	
2016	321	303	294	285	276	268	260	230	
2017	478	486	474	462	451	440	429	389	
2018	603	603	586	570	554	539	524	470	
2019	996	1,054	1,022	991	961	932	904	800	
2020	1,911	1,911	1,859	1,809	1,760	1,713	1,667	1,496	
2021	1,793	1,842	1,785	1,730	1,677	1,625	1,575	1,389	
2022	148	236	319	401	483	573	665	1,048	
2023	-	-	-	-	-	-	-	-	
PPV Total	8,611	8,698	8,534	8,377	8,226	8,092	7,966	7,541	
prior	811	772	755	740	725	710	696	640	
2013	288	288	282	276	270	265	260	240	
2014	435	435	426	417	409	401	393	362	
2015	667	652	639	626	613	601	589	543	
2016	712	672	659	646	633	620	608	561	
2017	1,062	1,081	1,063	1,045	1,028	1,011	994	931	
2018	1,900	1,899	1,864	1,830	1,796	1,763	1,731	1,608	
2019	3,082	3,260	3,195	3,131	3,068	3,007	2,947	2,718	
2020	4,555	4,555	4,473	4,392	4,313	4,235	4,159	3,869	
2021	5,018	5,151	5,045	4,941	4,839	4,739	4,641	4,269	
2022	450	722	955	1,209	1,461	1,728	2,000	3,148	
2023	-	-	-	-	-	-	-	-	
NPPV Total	18,980	19,487	19,356	19,253	19,155	19,080	19,018	18,889	
TOTAL	27,591	28,185	27,890	27,630	27,381	27,172	26,984	26,430	
Change		594	(295)	(260)	(249)	(209)	(188)		

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 Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
prior	114	112	110	108	106	104	102	98
2013	45	45	44	43	42	41	40	36
2014	57	57	56	55	54	53	52	48
2015	71	71	70	69	68	67	66	62
2016	68	68	67	66	65	64	63	59
2017	59	59	58	57	56	55	54	50
2018	41	34	33	32	31	30	29	25
2019	62	52	50	48	46	44	43	39
2020	73	73	72	71	70	69	68	64
2021	66	66	65	64	63	62	61	57
2022	(2)	(3)	(14)	(27)	(40)	(52)	(65)	(118)
2023	-	-	-	-	-	-	-	-
PPV Total	654	634	611	586	561	537	513	420
prior	376	370	367	364	361	358	355	343
2013	177	177	175	173	171	169	167	159
2014	249	249	247	245	243	241	239	231
2015	328	328	325	322	319	316	313	301
2016	365	365	361	357	353	349	346	334
2017	374	374	370	366	362	358	354	340
2018	324	264	259	254	249	244	239	219
2019	642	543	535	527	519	511	503	471
2020	882	882	873	864	855	846	838	806
2021	1,081	1,081	1,070	1,059	1,048	1,038	1,028	988
2022	(29)	(45)	(223)	(438)	(650)	(871)	(1,096)	(2,043)
2023	-	-	-	-	-	-	-	-
NPPV Total	4,769	4,588	4,359	4,093	3,830	3,559	3,286	2,149
TOTAL	5,423	5,222	4,969	4,678	4,390	4,095	3,798	2,568
Change		(201)	(253)	(291)	(288)	(295)	(297)	

EXHIBIT C-2

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

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Newfoundland & Labrador

TABLE EXHIBIT C-2

		Amounts in \$000s							
Retro Claims Expense	Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
	prior	42	42	42	42	42	42	42	42
	2013	90	90	89	88	87	86	85	81
	2014	122	122	120	118	116	114	112	104
	2015	111	108	106	104	102	100	98	94
	2016	173	152	150	148	146	144	142	134
	2017	89	86	83	80	77	74	71	59
	2018	215	215	211	208	205	202	199	187
	2019	193	216	213	210	207	204	201	189
	2020	251	251	246	242	238	234	230	214
	2021	336	248	243	238	233	228	223	205
	2022	35	47	22	(10)	(41)	(75)	(112)	(271)
	2023	-	-	-	-	-	-	-	-
	PPV Total	1,657	1,577	1,525	1,468	1,412	1,353	1,291	1,038
	prior	15	15	15	15	15	15	15	15
	2013	22	22	22	22	22	22	22	22
	2014	33	33	33	33	33	33	33	33
	2015	33	33	33	33	33	33	33	33
	2016	57	50	49	48	47	46	45	41
	2017	31	30	29	28	27	26	25	21
	2018	81	81	80	79	78	77	76	72
	2019	75	84	83	82	81	80	79	75
	2020	86	86	84	82	80	79	78	74
	2021	125	92	90	88	86	84	82	74
	2022	14	18	10	(2)	(14)	(26)	(39)	(91)
	2023	-	-	-	-	-	-	-	-
	NPPV Total	572	544	528	508	488	469	449	369
	TOTAL	2,229	2,121	2,053	1,976	1,900	1,822	1,740	1,407
	Change		(108)	(68)	(77)	(76)	(78)	(82)	

EXHIBIT C-2

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

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New Brunswick

TABLE EXHIBIT C-2

		Amounts in \$000s							
Retro Claims Expense	Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
	prior	44	44	43	43	43	43	43	39
	2013	74	74	72	70	68	66	64	56
	2014	104	104	101	98	95	92	89	79
	2015	138	138	134	130	126	122	118	105
	2016	163	163	158	153	148	144	140	124
	2017	126	139	134	129	124	120	116	100
	2018	162	149	143	137	131	126	121	101
	2019	222	237	230	223	216	210	204	180
	2020	173	123	115	107	99	92	85	58
	2021	243	209	201	193	185	177	170	142
	2022	21	32	42	53	64	75	88	143
	2023	-	-	-	-	-	-	-	-
	PPV Total	1,470	1,412	1,373	1,336	1,299	1,267	1,238	1,127
	prior	32	32	31	30	29	28	27	23
	2013	52	52	51	50	49	48	47	43
	2014	68	68	67	66	65	64	63	59
	2015	85	85	83	81	79	77	75	70
	2016	98	98	96	94	92	90	88	80
	2017	81	89	87	85	83	81	79	71
	2018	116	107	104	101	98	95	92	82
	2019	177	189	185	181	177	173	170	158
	2020	145	103	98	94	90	86	82	66
	2021	241	209	203	198	193	188	183	163
	2022	22	35	43	54	65	78	91	148
	2023	-	-	-	-	-	-	-	-
	NPPV Total	1,117	1,067	1,048	1,034	1,020	1,008	997	963
	TOTAL	2,587	2,479	2,421	2,370	2,319	2,275	2,235	2,090
	Change		(108)	(58)	(51)	(51)	(44)	(40)	

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 Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 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	46	
2016	73	73	72	71	70	69	68	64	
2017	51	67	65	63	61	59	57	50	
2018	93	121	119	117	115	113	111	103	
2019	183	168	164	160	156	153	150	138	
2020	158	158	153	148	144	140	136	120	
2021	264	156	151	146	141	136	131	112	
2022	28	48	63	79	95	111	128	197	
2023	-	-	-	-	-	-	-	-	
PPV Total	989	930	924	919	916	914	913	912	
prior	46	46	45	44	44	44	44	44	
2013	32	32	31	30	29	28	27	24	
2014	(18)	(18)	(18)	(18)	(18)	(18)	(18)	(18)	
2015	74	74	73	72	71	70	69	65	
2016	100	100	98	96	94	92	90	82	
2017	68	89	87	85	83	81	79	71	
2018	115	149	146	143	140	137	134	126	
2019	175	160	156	153	150	147	144	132	
2020	185	185	179	174	169	164	159	139	
2021	388	231	223	215	208	201	194	166	
2022	41	71	91	114	138	164	191	305	
2023	-	-	-	-	-	-	-	-	
NPPV Total	1,206	1,119	1,111	1,108	1,108	1,110	1,113	1,136	
TOTAL	2,195	2,049	2,035	2,027	2,024	2,024	2,026	2,048	
Change		(146)	(14)	(8)	(3)	-	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 Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 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	5	11	10	9	8	7	6	2	
2018	16	16	15	14	13	12	11	7	
2019	37	37	36	35	34	33	32	28	
2020	(7)	(13)	(14)	(15)	(16)	(17)	(18)	(22)	
2021	43	36	35	34	33	32	31	27	
2022	(4)	(3)	(4)	(5)	(6)	(8)	(10)	(15)	
2023	-	-	-	-	-	-	-	-	
PPV Total	206	200	193	186	179	171	163	136	
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	4	7	7	7	7	7	7	7	
2018	12	12	11	10	10	10	10	10	
2019	34	34	33	32	31	30	29	25	
2020	(8)	(14)	(15)	(16)	(17)	(18)	(19)	(23)	
2021	45	38	37	36	35	34	33	29	
2022	(4)	(4)	(4)	(6)	(7)	(9)	(9)	(16)	
2023	-	-	-	-	-	-	-	-	
NPPV Total	157	147	143	137	133	128	125	106	
TOTAL	363	347	336	323	312	299	288	242	
Change		(16)	(11)	(13)	(11)	(13)	(11)		

EXHIBIT C-2

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

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Yukon

TABLE EXHIBIT C-2

		Amounts in \$000s							
Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022	
Retro Claims Expense									
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	(15)	(11)	(11)	(11)	(11)	(11)	(11)	(11)	
2018	-	4	4	4	4	4	4	4	
2019	3	3	3	3	3	3	3	3	
2020	1	-	-	-	-	-	-	-	
2021	3	3	3	3	3	3	3	3	
2022	(1)	(1)	(2)	(3)	(3)	(2)	(3)	(7)	
2023	-	-	-	-	-	-	-	-	
PPV Total	9	16	15	14	14	15	14	10	
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	(45)	(33)	(33)	(33)	(33)	(33)	(33)	(33)	
2018	(1)	14	14	14	14	14	14	14	
2019	12	12	12	12	12	12	12	12	
2020	4	1	1	1	1	1	1	1	
2021	15	15	15	15	15	15	15	15	
2022	(5)	(8)	(16)	(19)	(22)	(24)	(27)	(40)	
2023	-	-	-	-	-	-	-	-	
NPPV Total	6	27	19	16	13	11	8	(5)	
TOTAL	15	43	34	30	27	26	22	5	
Change		28	(9)	(4)	(3)	(1)	(4)		

EXHIBIT C-2

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

Northwest Territories

TABLE EXHIBIT C-2

		Amounts in \$000s							
Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022	
Retro Claims Expense									
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	7	2	2	2	2	2	2	2	
2021	20	20	20	20	20	20	20	20	
2022	(7)	(13)	(22)	(26)	(29)	(34)	(38)	(59)	
2023	-	-	-	-	-	-	-	-	
PPV Total	123	112	103	99	96	91	87	66	
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	4	1	1	1	1	1	1	1	
2021	11	11	11	11	11	11	11	11	
2022	(4)	(7)	(12)	(14)	(16)	(18)	(21)	(29)	
2023	-	-	-	-	-	-	-	-	
NPPV Total	55	49	44	42	40	38	35	27	
TOTAL	178	161	147	141	136	129	122	93	
Change		(17)	(14)	(6)	(5)	(7)	(7)		

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 Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 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	(1)	(2)	(1)	(2)	(3)	(4)	(5)	(7)
2023	-	-	-	-	-	-	-	-
PPV Total	25	24	25	24	23	22	21	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	(4)	(5)	(7)	(8)	(10)	(11)	(13)	(20)
2023	-	-	-	-	-	-	-	-
NPPV Total	46	45	43	42	40	39	37	30
TOTAL	71	69	68	66	63	61	58	49
Change		(2)	(1)	(2)	(3)	(2)	(3)	

EXHIBIT C-2

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

All Jurisdictions

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Feb. 2022	Actual Mar. 2022	Projected Apr. 2022	Projected May. 2022	Projected Jun. 2022	Projected Jul. 2022	Projected Aug. 2022	Projected Dec. 2022
prior	1,952	1,859	1,810	1,763	1,716	1,671	1,628	1,468
2013	448	448	437	427	418	409	400	365
2014	542	542	529	516	503	491	479	434
2015	728	718	701	684	668	652	636	582
2016	860	821	802	783	764	747	730	666
2017	785	829	805	781	758	736	714	631
2018	1,155	1,167	1,136	1,107	1,078	1,051	1,024	922
2019	1,718	1,789	1,740	1,692	1,645	1,601	1,559	1,399
2020	2,569	2,507	2,435	2,366	2,299	2,235	2,172	1,934
2021	2,770	2,582	2,505	2,430	2,357	2,285	2,216	1,957
2022	217	341	403	460	520	584	648	911
2023	-	-	-	-	-	-	-	-
PPV Total	13,744	13,603	13,303	13,009	12,726	12,462	12,206	11,269
prior	1,305	1,260	1,238	1,218	1,199	1,180	1,162	1,090
2013	587	587	577	567	557	548	539	504
2014	791	791	779	767	756	745	734	691
2015	1,220	1,205	1,186	1,167	1,148	1,130	1,112	1,045
2016	1,376	1,329	1,307	1,285	1,263	1,241	1,221	1,142
2017	1,577	1,639	1,612	1,585	1,559	1,533	1,507	1,410
2018	2,564	2,543	2,495	2,448	2,402	2,357	2,313	2,148
2019	4,216	4,301	4,218	4,137	4,057	3,979	3,903	3,610
2020	5,860	5,806	5,701	5,599	5,499	5,401	5,306	4,940
2021	6,931	6,835	6,701	6,570	6,442	6,317	6,194	5,722
2022	481	777	837	890	945	1,011	1,077	1,362
2023	-	-	-	-	-	-	-	-
NPPV Total	26,908	27,073	26,651	26,233	25,827	25,442	25,068	23,664
TOTAL	40,652	40,676	39,954	39,242	38,553	37,904	37,274	34,933
Change		24	(722)	(712)	(689)	(649)	(630)	

EXHIBIT D

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

Sum of MS Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Jurisdiction Desc	202202	202203	202204	202205
Private Passenger	Newfoundland & Labrador	70.7%	79.2%	79.0%	78.7%
	New Brunswick	60.0%	70.9%	70.8%	70.9%
	Nova Scotia	66.0%	81.3%	81.5%	81.9%
	Prince Edward Island	47.7%	62.8%	62.6%	62.8%
	Ontario	75.8%	89.1%	88.7%	88.6%
	Alberta	50.3%	60.5%	60.6%	60.6%
	Yukon	45.8%	50.7%	49.6%	50.3%
	Northwest Territories	52.5%	59.2%	59.0%	59.1%
	Nunavut	24.6%	32.3%	32.4%	32.1%
Non Private Passenger	Newfoundland & Labrador	70.1%	76.2%	75.6%	75.6%
	New Brunswick	72.4%	84.1%	83.5%	83.8%
	Nova Scotia	70.7%	82.7%	81.9%	82.2%
	Prince Edward Island	56.4%	65.3%	65.0%	64.8%
	Ontario	49.4%	61.4%	60.6%	60.7%
	Alberta	65.5%	75.4%	74.8%	74.9%
	Yukon	51.5%	61.3%	60.8%	61.0%
	Northwest Territories	35.0%	45.8%	45.8%	45.7%
	Nunavut	29.7%	38.4%	39.0%	38.9%
Grand Total		61.3%	72.5%	72.2%	72.1%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYMMM			
Business Segment	Jurisdiction Desc	202202	202203	202204	202205
Private Passenger	Newfoundland & Labrador	75.6%	74.6%	74.3%	74.1%
	New Brunswick	66.8%	66.4%	66.4%	66.4%
	Nova Scotia	72.6%	75.7%	75.9%	76.4%
	Prince Edward Island	54.1%	58.8%	58.7%	58.8%
	Ontario	79.8%	82.6%	82.5%	82.3%
	Alberta	55.7%	56.5%	56.6%	56.7%
	Yukon	53.0%	47.6%	48.0%	48.1%
	Northwest Territories	58.5%	55.5%	55.6%	55.7%
	Nunavut	32.0%	30.7%	30.8%	30.4%
Non Private Passenger	Newfoundland & Labrador	74.9%	71.4%	71.4%	71.5%
	New Brunswick	78.4%	78.7%	78.9%	79.1%
	Nova Scotia	77.1%	77.1%	77.2%	77.4%
	Prince Edward Island	61.9%	60.8%	60.9%	60.7%
	Ontario	55.3%	56.7%	56.6%	56.7%
	Alberta	69.4%	70.0%	70.0%	70.2%
	Yukon	57.6%	57.2%	57.3%	57.4%
	Northwest Territories	42.4%	43.1%	43.6%	43.7%
	Nunavut	36.3%	36.3%	36.6%	36.4%
Grand Total		66.5%	67.4%	67.6%	67.5%

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%	5.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2019	12.4%	12.5%	5.9%	12.4%	12.5%	12.5%	5.0%	12.4%
2020	12.5%	12.5%	6.6%	12.2%	12.4%	12.5%	6.6%	12.4%
2021	14.8%	15.0%	6.1%	14.6%	14.9%	15.0%	10.9%	14.9%
2022	13.6%	15.0%	5.3%	11.1%	13.9%	15.0%	5.7%	12.2%
prem liab	11.6%	15.0%	5.0%	11.1%	12.7%	15.0%	5.3%	12.2%

discount rate: 1.15%
margin (basis points): 25

discount rate: 1.15%
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

Accident Year	Private Passenger				Non-Private Passenger			
	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%	12.3%	10.0%	10.7%	12.3%
2020	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	9.7%	12.4%
2021	12.5%	10.0%	12.5%	12.5%	12.4%	10.0%	12.3%	12.4%
2022	12.1%	10.0%	5.5%	9.4%	12.0%	10.0%	5.6%	10.9%
prem liab	11.8%	10.0%	5.1%	9.4%	11.8%	10.0%	5.2%	10.9%

discount rate: 1.15%
margin (basis points): 25

discount rate: 1.15%
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				Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	9.1%	10.0%	10.0%	10.0%	10.0%	10.0%
2019	10.0%	10.0%	7.9%	10.0%	10.0%	10.0%	10.0%	10.0%
2020	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	6.3%	9.9%
2021	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.4%	10.0%
2022	10.0%	10.0%	6.8%	8.9%	10.0%	10.0%	6.2%	9.1%
prem liab	10.0%	10.0%	5.1%	8.9%	10.0%	10.0%	5.2%	9.1%
			discount rate:	1.15%			discount rate:	1.15%
			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			
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	9.6%	10.0%	10.0%	10.0%	5.0%	10.0%
2019	12.5%	10.0%	5.0%	12.1%	12.5%	10.0%	12.5%	12.2%
2020	12.5%	10.0%	6.4%	12.1%	12.5%	10.0%	12.5%	12.3%
2021	12.5%	10.0%	12.5%	12.2%	12.5%	10.0%	12.5%	12.3%
2022	12.4%	10.0%	5.5%	10.0%	12.3%	10.0%	5.8%	9.8%
prem liab	12.0%	10.0%	5.1%	10.0%	12.1%	10.0%	5.1%	9.8%

discount rate: 1.15%
margin (basis points): 25

discount rate: 1.15%
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%	12.3%	12.2%	12.5%	10.0%	12.5%	12.3%
2020	12.5%	10.0%	8.9%	12.3%	12.5%	10.0%	11.4%	12.3%
2021	12.5%	10.0%	8.2%	12.2%	12.4%	10.0%	9.8%	12.2%
2022	12.3%	10.0%	5.4%	10.0%	12.2%	10.0%	5.8%	9.7%
prem liab	11.9%	10.0%	5.0%	10.0%	11.7%	10.0%	5.1%	9.7%

discount rate: 1.15%
margin (basis points): 25

discount rate: 1.15%
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			
Accident Year	Selected Margins for Adverse Development			TOTAL	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages		Third Party Liability	Accident Benefits	Other Coverages	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	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%	10.1%	12.5%	10.0%	7.0%	10.3%
2021	12.5%	10.0%	12.5%	10.1%	12.5%	10.0%	11.0%	10.3%
2022	12.3%	10.0%	12.5%	10.1%	12.3%	10.0%	7.1%	10.3%
prem liab	11.9%	10.0%	5.1%	10.1%	12.0%	10.0%	5.2%	10.3%
			discount rate:	1.15%			discount rate:	1.15%
			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

Accident Year	Private Passenger				Non-Private Passenger			
	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	12.1%	10.0%	12.5%	12.2%	12.3%	10.0%	10.8%	12.2%
2022	12.1%	10.0%	6.9%	8.3%	11.6%	10.0%	5.8%	9.6%
prem liab	12.0%	10.0%	5.1%	8.3%	11.2%	10.0%	5.5%	9.6%

discount rate: 1.15%
margin (basis points): 25

discount rate: 1.15%
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			
Accident Year	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
	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%	12.5%	12.4%
2022	12.0%	10.0%	6.5%	9.0%	12.1%	10.0%	6.9%	8.8%
prem liab	11.6%	10.0%	5.3%	9.0%	11.7%	10.0%	5.2%	8.8%

discount rate: 1.15%
margin (basis points): 25

discount rate: 1.15%
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	10.8%	10.0%	12.5%	10.9%	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	12.4%	10.0%	12.5%	12.5%	12.4%	10.0%	12.3%	12.4%
2022	12.0%	10.0%	7.8%	8.2%	12.3%	10.0%	7.2%	12.1%
prem liab	11.5%	10.0%	5.2%	8.2%	12.1%	10.0%	12.4%	12.1%

discount rate: 1.15%
margin (basis points): 25

discount rate: 1.15%
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

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	64,581	62,398	59,849	57,425	55,119	52,925	61,363	61,363
2007	628	616	602	588	575	562	610	610
2008	137	134	130	127	124	121	132	132
2009	94	92	89	87	84	82	91	91
2010	37	36	35	34	33	32	35	35
2011	970	942	911	881	852	825	930	930
2012	24	23	23	22	22	21	23	23
2013	399	391	381	372	363	354	387	387
2014	1,411	1,401	1,389	1,377	1,365	1,354	1,396	1,396
2015	(15)	(14)	(14)	(14)	(13)	(13)	(14)	(14)
2016	1,329	1,314	1,297	1,280	1,264	1,248	1,307	1,307
2017	1,281	1,269	1,256	1,243	1,230	1,218	1,264	1,264
2018	3,620	3,595	3,565	3,536	3,507	3,479	3,583	3,583
2019	9,849	9,766	9,667	9,570	9,476	9,385	9,726	9,726
2020	12,222	12,097	11,948	11,803	11,662	11,525	12,037	12,037
2021	17,526	17,310	17,054	16,805	16,564	16,329	17,206	17,206
2022	27,849	27,468	27,020	26,586	26,165	25,756	27,288	27,288
Total	141,942	138,838	135,201	131,721	128,391	125,202	137,363	137,363
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	6,741	3,637	-	(3,479)	(6,810)	(9,998)	2,163	2,163
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	7.9%	4.3%	0.0%	-4.1%	-7.9%	-11.6%	2.5%	2.5%
2007	4.4%	2.4%	0.0%	-2.3%	-4.5%	-6.6%	1.4%	1.4%
2008	4.8%	2.6%	0.0%	-2.5%	-4.9%	-7.2%	1.6%	1.6%
2009	5.4%	2.9%	0.0%	-2.8%	-5.5%	-8.1%	1.7%	1.7%
2010	5.8%	3.1%	0.0%	-3.0%	-5.8%	-8.6%	1.9%	1.9%
2011	6.5%	3.5%	0.0%	-3.3%	-6.5%	-9.5%	2.1%	2.1%
2012	4.9%	2.6%	0.0%	-2.5%	-4.8%	-7.1%	1.6%	1.6%
2013	4.8%	2.6%	0.0%	-2.4%	-4.7%	-6.9%	1.5%	1.5%
2014	1.6%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	0.5%	0.5%
2015	4.6%	2.6%	0.0%	-2.4%	-4.5%	-6.5%	1.5%	1.5%
2016	2.5%	1.4%	0.0%	-1.3%	-2.5%	-3.7%	0.8%	0.8%
2017	2.0%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	0.6%	0.6%
2018	1.6%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	0.5%	0.5%
2019	1.9%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.6%	0.6%
2020	2.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.7%	0.7%
2021	2.8%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.9%	0.9%
2022	3.1%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	1.0%	1.0%
Total	5.0%	2.7%	0.0%	-2.6%	-5.0%	-7.4%	1.6%	1.6%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

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

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ALBERTA - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	1	1	1	1	1	1	1	1
2014	768	767	765	763	761	760	766	766
2015	157	156	156	155	154	153	156	156
2016	1,026	1,021	1,015	1,009	1,003	997	1,019	1,019
2017	176	175	173	172	170	169	174	174
2018	1,050	1,042	1,031	1,021	1,011	1,001	1,037	1,037
2019	1,684	1,668	1,649	1,630	1,612	1,595	1,660	1,660
2020	1,361	1,347	1,330	1,314	1,298	1,283	1,340	1,340
2021	1,371	1,356	1,338	1,320	1,304	1,287	1,348	1,348
2022	2,275	2,251	2,223	2,196	2,170	2,144	2,240	2,240
Total	9,869	9,783	9,681	9,581	9,484	9,388	9,742	9,742
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	188	102	-	(100)	(197)	(293)	61	61
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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	0.3%	0.2%	0.0%	-0.2%	-0.3%	-0.5%	0.1%	0.1%
2014	0.4%	0.2%	0.0%	-0.2%	-0.5%	-0.7%	0.1%	0.1%
2015	0.9%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.3%	0.3%
2016	1.1%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	0.4%	0.4%
2017	1.7%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.6%	0.6%
2018	1.9%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.6%	0.6%
2019	2.1%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	0.7%	0.7%
2020	2.3%	1.2%	0.0%	-1.2%	-2.4%	-3.6%	0.7%	0.7%
2021	2.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	0.8%	0.8%
2022	2.3%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.8%	0.8%
Total	1.9%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	0.6%	0.6%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	30	29	28	28	27	27	29	29
2008	100	98	96	93	91	89	97	97
2009	89	87	85	83	81	78	86	86
2010	0	0	0	0	0	0	0	0
2011	15	15	14	14	14	13	15	15
2012	92	92	91	90	89	89	91	91
2013	533	530	526	521	517	514	528	528
2014	415	412	408	404	400	397	410	410
2015	1,025	1,015	1,004	993	982	972	1,011	1,011
2016	1,555	1,542	1,527	1,512	1,497	1,483	1,536	1,536
2017	815	810	804	797	791	785	807	807
2018	3,383	3,356	3,324	3,292	3,261	3,231	3,343	3,343
2019	3,931	3,895	3,851	3,809	3,768	3,727	3,877	3,877
2020	6,372	6,311	6,239	6,168	6,099	6,032	6,282	6,282
2021	9,705	9,611	9,500	9,391	9,286	9,183	9,566	9,566
2022	15,323	15,161	14,968	14,780	14,597	14,419	15,083	15,083
Total	43,384	42,964	42,464	41,976	41,501	41,038	42,762	42,762
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	921	501	-	(488)	(963)	(1,425)	299	299
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	4.4%	2.4%	0.0%	-2.3%	-4.5%	-6.6%	1.4%	1.4%
2008	4.6%	2.5%	0.0%	-2.4%	-4.7%	-6.9%	1.5%	1.5%
2009	5.1%	2.7%	0.0%	-2.6%	-5.1%	-7.6%	1.6%	1.6%
2010	1.6%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	0.5%	0.5%
2011	6.0%	3.2%	0.0%	-3.1%	-6.0%	-8.8%	1.9%	1.9%
2012	1.6%	0.8%	0.0%	-0.8%	-1.6%	-2.3%	0.5%	0.5%
2013	1.5%	0.8%	0.0%	-0.8%	-1.5%	-2.3%	0.5%	0.5%
2014	1.8%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	0.6%	0.6%
2015	2.1%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.7%	0.7%
2016	1.8%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.6%	0.6%
2017	1.5%	0.8%	0.0%	-0.8%	-1.6%	-2.3%	0.5%	0.5%
2018	1.8%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	0.6%	0.6%
2019	2.1%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.7%	0.7%
2020	2.1%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	0.7%	0.7%
2021	2.2%	1.2%	0.0%	-1.1%	-2.3%	-3.3%	0.7%	0.7%
2022	2.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.8%	0.8%
Total	2.2%	1.2%	0.0%	-1.1%	-2.3%	-3.4%	0.7%	0.7%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	24	24	23	23	23	22	23	23
2012	40	39	39	39	39	38	39	39
2013	21	21	21	21	21	20	21	21
2014	418	416	414	412	410	408	415	415
2015	1,134	1,129	1,122	1,115	1,109	1,103	1,126	1,126
2016	813	808	802	796	790	784	805	805
2017	849	843	836	830	823	817	840	840
2018	1,794	1,781	1,765	1,749	1,734	1,719	1,774	1,774
2019	2,421	2,401	2,378	2,355	2,332	2,310	2,392	2,392
2020	3,190	3,158	3,119	3,081	3,044	3,008	3,142	3,142
2021	4,619	4,561	4,491	4,424	4,358	4,293	4,533	4,533
2022	6,579	6,489	6,382	6,278	6,177	6,079	6,446	6,446
Total	21,902	21,669	21,392	21,122	20,859	20,602	21,558	21,558
	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							
	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	510	277	-	(270)	(533)	(790)	165	165
	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							
	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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	2.3%	1.2%	0.0%	-1.2%	-2.4%	-3.6%	0.7%	0.7%
2012	1.3%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.4%	0.4%
2013	1.0%	0.5%	0.0%	-0.5%	-1.1%	-1.6%	0.3%	0.3%
2014	1.0%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.3%	0.3%
2015	1.1%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	0.4%	0.4%
2016	1.4%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	0.4%	0.4%
2017	1.5%	0.8%	0.0%	-0.8%	-1.6%	-2.3%	0.5%	0.5%
2018	1.6%	0.9%	0.0%	-0.9%	-1.7%	-2.6%	0.5%	0.5%
2019	1.8%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.6%	0.6%
2020	2.3%	1.2%	0.0%	-1.2%	-2.4%	-3.6%	0.7%	0.7%
2021	2.9%	1.5%	0.0%	-1.5%	-3.0%	-4.4%	0.9%	0.9%
2022	3.1%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	1.0%	1.0%
Total	2.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.8%	0.8%
	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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NOVA SCOTIA - PPV

	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	84	84	84	84	83	83	84	84
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	0	0	0	0	0	0	0	0
2013	116	116	115	114	113	113	115	115
2014	58	58	57	56	56	55	57	57
2015	51	51	50	50	50	49	51	51
2016	135	135	134	133	132	132	134	134
2017	278	276	274	272	270	268	275	275
2018	1,187	1,180	1,171	1,163	1,154	1,146	1,177	1,177
2019	2,508	2,490	2,468	2,447	2,426	2,405	2,481	2,481
2020	3,279	3,252	3,219	3,187	3,156	3,126	3,239	3,239
2021	4,822	4,776	4,721	4,668	4,616	4,565	4,754	4,754
2022	9,250	9,156	9,043	8,934	8,827	8,723	9,110	9,110
Total	21,770	21,572	21,337	21,108	20,883	20,664	21,478	21,478
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	432	235	-	(230)	(454)	(673)	140	140
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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%	0.2%	0.2%
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	1.3%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.4%	0.4%
2013	1.2%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	0.4%	0.4%
2014	2.3%	1.2%	0.0%	-1.2%	-2.4%	-3.6%	0.7%	0.7%
2015	1.5%	0.8%	0.0%	-0.8%	-1.6%	-2.3%	0.5%	0.5%
2016	1.1%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	0.4%	0.4%
2017	1.4%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.4%	0.4%
2018	1.4%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	0.5%	0.5%
2019	1.6%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	0.5%	0.5%
2020	1.9%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.6%	0.6%
2021	2.1%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	0.7%	0.7%
2022	2.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.7%	0.7%
Total	2.0%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	0.7%	0.7%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

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

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PRINCE EDWARD ISLAND - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	72	71	71	71	70	70	71	71
2016	258	257	256	254	253	251	256	256
2017	242	240	238	236	234	231	239	239
2018	103	102	102	101	100	99	102	102
2019	442	439	435	432	429	425	438	438
2020	420	417	413	409	405	401	415	415
2021	871	862	852	841	831	821	858	858
2022	1,195	1,181	1,165	1,148	1,133	1,117	1,174	1,174
Total	3,603	3,570	3,530	3,492	3,454	3,417	3,554	3,554
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	73	40	-	(39)	(77)	(114)	24	24
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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%	0.3%	0.3%
2016	1.1%	0.6%	0.0%	-0.6%	-1.1%	-1.6%	0.3%	0.3%
2017	1.7%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.6%	0.6%
2018	1.3%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.4%	0.4%
2019	1.5%	0.8%	0.0%	-0.8%	-1.6%	-2.3%	0.5%	0.5%
2020	1.9%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.6%	0.6%
2021	2.3%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.7%	0.7%
2022	2.6%	1.4%	0.0%	-1.4%	-2.7%	-4.1%	0.9%	0.9%
Total	2.1%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.7%	0.7%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

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

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YUKON - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2017	375	372	368	365	361	358	370	370
2018	5	5	4	4	4	4	5	5
2019	10	10	10	10	10	10	10	10
2020	131	130	128	127	125	124	129	129
2021	88	87	86	85	84	83	86	86
2022	113	111	110	108	107	105	111	111
Total	720	713	705	697	690	682	710	710
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	15	8	-	(8)	(15)	(23)	5	5
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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	0.3%	0.2%	0.0%	-0.2%	-0.4%	-0.5%	0.1%	0.1%
2014	0.4%	0.2%	0.0%	-0.2%	-0.5%	-0.7%	0.1%	0.1%
2015	0.8%	0.4%	0.0%	-0.4%	-0.9%	-1.3%	0.3%	0.3%
2016	0.9%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.3%	0.3%
2017	1.8%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	0.6%	0.6%
2018	1.9%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.6%	0.6%
2019	2.1%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.7%	0.7%
2020	2.3%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.8%	0.8%
2021	2.2%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	0.7%	0.7%
2022	2.6%	1.4%	0.0%	-1.4%	-2.8%	-4.1%	0.9%	0.9%
Total	2.1%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.7%	0.7%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

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

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NORTHWEST TERRITORIES - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	0	0	0	0	0	0	0	0
2014	3	3	3	3	3	3	3	3
2015	2	2	2	2	2	2	2	2
2016	5	5	5	5	5	5	5	5
2017	11	10	10	10	10	10	10	10
2018	27	27	26	26	26	26	27	27
2019	114	113	111	110	109	108	112	112
2020	290	287	284	281	277	274	286	286
2021	479	474	467	461	455	449	471	471
2022	827	818	808	798	788	778	814	814
Total	1,757	1,739	1,717	1,695	1,675	1,654	1,730	1,730
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	41	22	-	(21)	(42)	(63)	13	13
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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	0.3%	0.2%	0.0%	-0.2%	-0.3%	-0.5%	0.1%	0.1%
2014	0.5%	0.3%	0.0%	-0.3%	-0.5%	-0.8%	0.2%	0.2%
2015	0.9%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.3%	0.3%
2016	1.1%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	0.4%	0.4%
2017	1.6%	0.9%	0.0%	-0.9%	-1.7%	-2.6%	0.5%	0.5%
2018	1.9%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.6%	0.6%
2019	2.0%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	0.7%	0.7%
2020	2.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.7%	0.7%
2021	2.5%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	0.8%	0.8%
2022	2.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.8%	0.8%
Total	2.4%	1.3%	0.0%	-1.2%	-2.5%	-3.6%	0.8%	0.8%
	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

	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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	1	1	1	1	1	1	1	1
2018	1	1	1	1	1	1	1	1
2019	6	5	5	5	5	5	5	5
2020	5	5	4	4	4	4	5	5
2021	20	20	20	19	19	19	20	20
2022	39	38	38	37	37	36	38	38
Total	71	70	69	68	67	67	70	70
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	2	1	-	(1)	(2)	(3)	1	1
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0.9%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.3%	0.3%
2016	1.1%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	0.3%	0.3%
2017	1.6%	0.9%	0.0%	-0.9%	-1.7%	-2.6%	0.5%	0.5%
2018	1.9%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.6%	0.6%
2019	1.6%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	0.5%	0.5%
2020	2.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.7%	0.7%
2021	2.5%	1.4%	0.0%	-1.3%	-2.6%	-3.8%	0.8%	0.8%
2022	2.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.8%	0.8%
Total	2.4%	1.3%	0.0%	-1.2%	-2.5%	-3.6%	0.8%	0.8%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

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

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ONTARIO – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	91	89	86	84	82	80	88	88
2010	169	165	160	156	151	147	163	163
2011	847	825	799	774	751	728	814	814
2012	32	31	30	29	28	27	31	31
2013	784	778	772	766	761	755	776	776
2014	313	311	310	308	306	304	311	311
2015	1,674	1,664	1,653	1,641	1,630	1,618	1,660	1,660
2016	1,835	1,825	1,813	1,801	1,790	1,779	1,820	1,820
2017	3,488	3,468	3,444	3,421	3,398	3,375	3,459	3,459
2018	5,538	5,502	5,458	5,416	5,374	5,333	5,484	5,484
2019	15,523	15,395	15,242	15,092	14,946	14,802	15,333	15,333
2020	19,067	18,863	18,621	18,384	18,153	17,928	18,766	18,766
2021	36,560	36,116	35,590	35,078	34,580	34,094	35,904	35,904
2022	58,917	58,140	57,223	56,333	55,467	54,625	57,770	57,770
Total	144,837	143,173	141,202	139,284	137,415	135,595	142,378	142,378
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	3,635	1,970	-	(1,918)	(3,787)	(5,607)	1,176	1,176
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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	5.3%	2.9%	0.0%	-2.7%	-5.4%	-7.9%	1.7%	1.7%
2010	5.5%	3.0%	0.0%	-2.9%	-5.6%	-8.2%	1.8%	1.8%
2011	6.0%	3.2%	0.0%	-3.1%	-6.0%	-8.8%	1.9%	1.9%
2012	6.5%	3.5%	0.0%	-3.3%	-6.5%	-9.5%	2.1%	2.1%
2013	1.5%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	0.5%	0.5%
2014	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	0.4%	0.4%
2015	1.3%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.4%	0.4%
2016	1.2%	0.6%	0.0%	-0.6%	-1.3%	-1.9%	0.4%	0.4%
2017	1.3%	0.7%	0.0%	-0.7%	-1.4%	-2.0%	0.4%	0.4%
2018	1.5%	0.8%	0.0%	-0.8%	-1.5%	-2.3%	0.5%	0.5%
2019	1.8%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.6%	0.6%
2020	2.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.8%	0.8%
2021	2.7%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	0.9%	0.9%
2022	3.0%	1.6%	0.0%	-1.6%	-3.1%	-4.5%	1.0%	1.0%
Total	2.6%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	0.8%	0.8%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

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

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ALBERTA – NON-PPV

	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1	1	1	1	1	1	1	1
2013	1,272	1,259	1,243	1,227	1,212	1,197	1,252	1,252
2014	54	53	53	52	51	50	53	53
2015	824	820	814	809	804	799	818	818
2016	780	776	771	767	762	757	774	774
2017	2,559	2,544	2,527	2,510	2,493	2,477	2,537	2,537
2018	8,797	8,741	8,672	8,605	8,539	8,475	8,713	8,713
2019	18,164	18,032	17,875	17,721	17,570	17,423	17,969	17,969
2020	26,514	26,277	25,995	25,718	25,448	25,183	26,164	26,164
2021	42,996	42,537	41,989	41,455	40,934	40,424	42,316	42,316
2022	63,284	62,579	61,741	60,926	60,131	59,357	62,241	62,241
Total	165,247	163,619	161,682	159,792	157,946	156,143	162,839	162,839
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	3,564	1,937	-	(1,891)	(3,736)	(5,539)	1,157	1,157
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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	2.1%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	0.7%	0.7%
2013	2.3%	1.3%	0.0%	-1.2%	-2.5%	-3.7%	0.8%	0.8%
2014	2.6%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	0.9%	0.9%
2015	1.2%	0.7%	0.0%	-0.7%	-1.3%	-1.9%	0.4%	0.4%
2016	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	0.4%	0.4%
2017	1.3%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	0.4%	0.4%
2018	1.4%	0.8%	0.0%	-0.8%	-1.5%	-2.3%	0.5%	0.5%
2019	1.6%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	0.5%	0.5%
2020	2.0%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.6%	0.6%
2021	2.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.8%	0.8%
2022	2.5%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	0.8%	0.8%
Total	2.2%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.7%	0.7%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

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

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NEWFOUNDLAND AND LABRADOR – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	0	0	0	0	0	0	0	0
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	114	113	112	112	111	110	113	113
2016	-	-	-	-	-	-	-	-
2017	402	399	397	394	391	389	398	398
2018	802	799	794	789	785	781	797	797
2019	1,072	1,066	1,058	1,051	1,044	1,038	1,063	1,063
2020	1,296	1,289	1,279	1,269	1,260	1,251	1,285	1,285
2021	3,568	3,542	3,511	3,481	3,451	3,422	3,530	3,530
2022	5,483	5,436	5,380	5,326	5,272	5,220	5,414	5,414
Total	12,737	12,644	12,532	12,423	12,315	12,210	12,599	12,599
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	205	112	-	(110)	(217)	(322)	67	67
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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	6.2%	3.4%	0.0%	-3.2%	-6.2%	-9.1%	2.0%	2.0%
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%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	0.5%	0.5%
2016	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2017	1.3%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	0.4%	0.4%
2018	1.1%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	0.3%	0.3%
2019	1.3%	0.7%	0.0%	-0.7%	-1.3%	-2.0%	0.4%	0.4%
2020	1.4%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	0.4%	0.4%
2021	1.6%	0.9%	0.0%	-0.9%	-1.7%	-2.5%	0.5%	0.5%
2022	1.9%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.6%	0.6%
Total	1.6%	0.9%	0.0%	-0.9%	-1.7%	-2.6%	0.5%	0.5%
	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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NEW BRUNSWICK – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	103	101	99	97	95	93	100	100
2011	0	0	0	0	0	0	0	0
2012	391	386	380	375	369	364	384	384
2013	121	119	117	115	114	112	118	118
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	917	910	901	892	884	876	906	906
2017	200	198	196	194	192	190	197	197
2018	1,027	1,018	1,008	998	988	978	1,014	1,014
2019	3,671	3,641	3,605	3,570	3,535	3,502	3,626	3,626
2020	3,611	3,574	3,529	3,485	3,443	3,402	3,556	3,556
2021	5,593	5,524	5,442	5,362	5,284	5,209	5,491	5,491
2022	8,799	8,684	8,548	8,417	8,289	8,165	8,629	8,629
Total	24,434	24,155	23,825	23,505	23,193	22,891	24,022	24,022
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	609	330	-	(320)	(632)	(934)	197	197
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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	3.7%	2.0%	0.0%	-1.9%	-3.8%	-5.6%	1.2%	1.2%
2011	3.9%	2.1%	0.0%	-2.0%	-4.0%	-6.0%	1.3%	1.3%
2012	2.7%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.9%	0.9%
2013	3.0%	1.6%	0.0%	-1.6%	-3.1%	-4.6%	1.0%	1.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	1.8%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	0.6%	0.6%
2017	2.1%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.7%	0.7%
2018	1.9%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.6%	0.6%
2019	1.8%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	0.6%	0.6%
2020	2.3%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.8%	0.8%
2021	2.8%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.9%	0.9%
2022	2.9%	1.6%	0.0%	-1.5%	-3.0%	-4.5%	0.9%	0.9%
Total	2.6%	1.4%	0.0%	-1.3%	-2.7%	-3.9%	0.8%	0.8%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

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

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NOVA SCOTIA – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	342	338	333	328	324	319	336	336
2014	14	14	14	14	13	13	14	14
2015	28	27	27	26	26	25	27	27
2016	315	312	309	305	302	299	311	311
2017	968	963	957	952	946	940	961	961
2018	1,918	1,907	1,893	1,880	1,867	1,854	1,901	1,901
2019	1,840	1,824	1,806	1,788	1,770	1,752	1,817	1,817
2020	4,510	4,470	4,422	4,375	4,329	4,283	4,451	4,451
2021	7,688	7,610	7,516	7,425	7,336	7,249	7,572	7,572
2022	16,512	16,332	16,119	15,911	15,708	15,511	16,246	16,246
Total	34,136	33,798	33,396	33,003	32,620	32,246	33,636	33,636
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	741	402	-	(393)	(776)	(1,150)	240	240
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	2.7%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.9%	0.9%
2014	3.1%	1.7%	0.0%	-1.6%	-3.2%	-4.8%	1.0%	1.0%
2015	3.5%	1.9%	0.0%	-1.9%	-3.7%	-5.4%	1.1%	1.1%
2016	2.1%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	0.7%	0.7%
2017	1.1%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	0.4%	0.4%
2018	1.3%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.4%	0.4%
2019	1.9%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.6%	0.6%
2020	2.0%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.7%	0.7%
2021	2.3%	1.2%	0.0%	-1.2%	-2.4%	-3.6%	0.7%	0.7%
2022	2.4%	1.3%	0.0%	-1.3%	-2.5%	-3.8%	0.8%	0.8%
Total	2.2%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.7%	0.7%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	320	314	306	299	292	285	311	311
2013	-	-	-	-	-	-	-	-
2014	120	117	114	111	107	104	116	116
2015	21	20	20	19	19	19	20	20
2016	341	331	320	309	299	290	327	327
2017	8	8	8	8	7	7	8	8
2018	26	26	25	25	25	25	26	26
2019	152	151	150	148	147	145	150	150
2020	377	373	369	364	360	356	371	371
2021	753	747	739	732	724	718	743	743
2022	1,358	1,346	1,333	1,319	1,306	1,294	1,341	1,341
Total	3,476	3,433	3,383	3,334	3,287	3,242	3,413	3,413
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	93	50	-	(49)	(95)	(141)	30	30
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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	4.6%	2.5%	0.0%	-2.4%	-4.7%	-7.0%	1.5%	1.5%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	5.6%	3.0%	0.0%	-2.9%	-5.6%	-8.2%	1.8%	1.8%
2015	3.9%	2.1%	0.0%	-2.0%	-4.0%	-5.9%	1.3%	1.3%
2016	6.5%	3.5%	0.0%	-3.3%	-6.5%	-9.5%	2.1%	2.1%
2017	3.2%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	1.0%	1.0%
2018	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	0.4%	0.4%
2019	1.9%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.6%	0.6%
2020	2.3%	1.3%	0.0%	-1.2%	-2.4%	-3.5%	0.7%	0.7%
2021	1.9%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.6%	0.6%
2022	1.9%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.6%	0.6%
Total	2.8%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	0.9%	0.9%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

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

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YUKON – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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	8	8	8	8	8	8	8	8
2018	323	321	319	317	314	312	320	320
2019	45	44	44	44	43	43	44	44
2020	290	288	285	282	279	276	286	286
2021	362	358	353	349	345	341	356	356
2022	702	696	689	682	675	668	693	693
Total	1,734	1,719	1,702	1,685	1,668	1,652	1,712	1,712
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Dollar Impact Relative to Valuation Assumption								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	32	18	-	(17)	(34)	(50)	10	10
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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%	-0.6%	-1.2%	-1.7%	0.4%	0.4%
2016	1.1%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	0.4%	0.4%
2017	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	0.4%	0.4%
2018	1.3%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.4%	0.4%
2019	1.5%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	0.5%	0.5%
2020	1.9%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.6%	0.6%
2021	2.3%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.8%	0.8%
2022	2.0%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	0.6%	0.6%
Total	1.9%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.6%	0.6%
	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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NORTHWEST TERRITORIES – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	175	172	169	166	163	160	171	171
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	3	3	3	3	3	3	3	3
2017	9	9	9	9	9	9	9	9
2018	21	21	21	20	20	20	21	21
2019	173	172	171	170	168	167	172	172
2020	125	124	122	121	120	119	123	123
2021	327	324	320	315	312	308	322	322
2022	450	445	439	433	427	421	442	442
Total	1,285	1,271	1,254	1,238	1,222	1,207	1,264	1,264
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	31	17	-	(16)	(32)	(47)	10	10
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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	3.7%	2.0%	0.0%	-1.9%	-3.8%	-5.6%	1.2%	1.2%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	1.1%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	0.4%	0.4%
2016	1.1%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	0.4%	0.4%
2017	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	0.4%	0.4%
2018	1.4%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	0.5%	0.5%
2019	1.4%	0.8%	0.0%	-0.8%	-1.5%	-2.3%	0.5%	0.5%
2020	1.9%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	0.6%	0.6%
2021	2.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.8%	0.8%
2022	2.6%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	0.8%	0.8%
Total	2.4%	1.3%	0.0%	-1.3%	-2.5%	-3.8%	0.8%	0.8%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

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

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NUNAVUT – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid								
AY	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	48	48	47	47	47	46	47	47
2016	2	2	2	2	2	2	2	2
2017	6	6	6	6	6	6	6	6
2018	12	12	11	11	11	11	12	12
2019	26	26	26	25	25	25	26	26
2020	53	52	52	51	51	50	52	52
2021	162	160	158	156	154	152	160	160
2022	227	224	221	218	215	212	223	223
Total	535	530	523	516	510	504	527	527
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	12	7	-	(6)	(13)	(19)	4	4
	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	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & 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%	0.7%	0.0%	-0.7%	-1.3%	-1.9%	0.4%	0.4%
2016	1.1%	0.6%	0.0%	-0.6%	-1.2%	-1.7%	0.4%	0.4%
2017	1.2%	0.6%	0.0%	-0.6%	-1.2%	-1.8%	0.4%	0.4%
2018	1.4%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	0.5%	0.5%
2019	1.5%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	0.5%	0.5%
2020	2.0%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.6%	0.6%
2021	2.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	0.8%	0.8%
2022	2.8%	1.5%	0.0%	-1.5%	-2.9%	-4.2%	0.9%	0.9%
Total	2.3%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.8%	0.8%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-3

Interest Rate Sensitivity (\$000s)

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

ALL JURISDICTIONS COMBINED

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2022 projected Unpaid							
	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	64,581	62,398	59,849	57,425	55,119	52,925	61,363	61,363
2007	658	645	630	616	602	589	639	639
2008	237	232	226	220	215	210	229	229
2009	359	352	344	337	330	323	349	349
2010	309	302	294	287	279	272	299	299
2011	1,856	1,806	1,748	1,692	1,639	1,589	1,782	1,782
2012	900	887	871	855	840	826	880	880
2013	3,765	3,725	3,678	3,632	3,588	3,545	3,706	3,706
2014	3,576	3,553	3,526	3,499	3,473	3,448	3,542	3,542
2015	5,137	5,105	5,066	5,028	4,991	4,955	5,089	5,089
2016	9,315	9,241	9,154	9,068	8,986	8,906	9,206	9,206
2017	11,675	11,601	11,512	11,425	11,340	11,257	11,565	11,565
2018	29,634	29,433	29,191	28,954	28,722	28,495	29,335	29,335
2019	61,630	61,138	60,551	59,977	59,416	58,867	60,902	60,902
2020	83,115	82,313	81,358	80,426	79,515	78,624	81,929	81,929
2021	137,511	135,973	134,148	132,369	130,635	128,944	135,237	135,237
2022	219,182	216,558	213,450	210,429	207,490	204,630	215,304	215,304
Total	633,439	625,260	615,595	606,239	597,180	588,405	621,356	621,356
	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							
	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
Total	17,844	9,666	-	(9,355)	(18,414)	(27,190)	5,761	5,761
	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							
	0.15%	0.65%	1.15%	1.65%	2.15%	2.65%	0.85%	0.85%
2006 & prior	7.9%	4.3%	0.0%	-4.1%	-7.9%	-11.6%	2.5%	2.5%
2007	4.4%	2.4%	0.0%	-2.3%	-4.5%	-6.6%	1.4%	1.4%
2008	4.7%	2.6%	0.0%	-2.5%	-4.8%	-7.1%	1.5%	1.5%
2009	4.1%	2.2%	0.0%	-2.2%	-4.2%	-6.2%	1.3%	1.3%
2010	4.9%	2.7%	0.0%	-2.6%	-5.0%	-7.4%	1.6%	1.6%
2011	6.2%	3.3%	0.0%	-3.2%	-6.2%	-9.1%	2.0%	2.0%
2012	3.4%	1.8%	0.0%	-1.8%	-3.5%	-5.2%	1.1%	1.1%
2013	2.4%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.8%	0.8%
2014	1.4%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	0.5%	0.5%
2015	1.4%	0.8%	0.0%	-0.7%	-1.5%	-2.2%	0.5%	0.5%
2016	1.8%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.6%	0.6%
2017	1.4%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	0.5%	0.5%
2018	1.5%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	0.5%	0.5%
2019	1.8%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	0.6%	0.6%
2020	2.2%	1.2%	0.0%	-1.1%	-2.3%	-3.4%	0.7%	0.7%
2021	2.5%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	0.8%	0.8%
2022	2.7%	1.5%	0.0%	-1.4%	-2.8%	-4.1%	0.9%	0.9%
Total	2.9%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	0.9%	0.9%
	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	20,451	(1,109)	(5,091)	5,562	(638)	(3.1%)	19,813
	2013	58	(3)	105	(11)	91	156.9%	149
	2014	188	(10)	(63)	17	(56)	(29.8%)	132
	2015	32	(4)	4	(129)	(129)	(403.1%)	(97)
	2016	287	(16)	(5)	9	(12)	(4.2%)	275
	2017	779	(61)	(256)	(10)	(327)	(42.0%)	452
	2018	1,593	(118)	2	351	235	14.8%	1,828
	2019	5,454	(658)	(10)	(139)	(807)	(14.8%)	4,647
	2020	8,842	(1,146)	(357)	1,062	(441)	(5.0%)	8,401
	2021	14,331	171	(3,011)	2,448	(392)	(2.7%)	13,939
	2022	-	5,251	(190)	345	5,406	-	5,406
	Private Passenger Total		52,015	2,297	(8,872)	9,505	2,930	5.6%
Non Private Passenger	prior	100	(4)	27	(56)	(33)	(33.0%)	67
	2013	186	(11)	(63)	43	(31)	(16.7%)	155
	2014	72	(20)	192	(166)	6	8.3%	78
	2015	643	(41)	(266)	(218)	(525)	(81.6%)	118
	2016	271	(57)	979	(225)	697	257.2%	968
	2017	578	(25)	(450)	360	(115)	(19.9%)	463
	2018	2,680	(171)	(2,569)	(194)	(2,934)	(109.5%)	(254)
	2019	6,713	(438)	(3,627)	1,394	(2,671)	(39.8%)	4,042
	2020	17,700	(1,889)	(394)	(751)	(3,034)	(17.1%)	14,666
	2021	32,565	2,357	(518)	(1,130)	709	2.2%	33,274
	2022	-	11,613	393	434	12,440	-	12,440
	Non Private Passenger Total		61,508	11,314	(6,296)	(509)	4,509	7.3%
Grand Total		113,523	13,611	(15,168)	8,996	7,439	6.6%	120,962

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	75	(12)	13	-	1	1.3%	76
	2013	21	(3)	3	-	-	-	21
	2014	171	12	(226)	212	(2)	(1.2%)	169
	2015	78	(12)	13	(31)	(30)	(38.5%)	48
	2016	129	42	(315)	374	101	78.3%	230
	2017	121	(18)	18	(42)	(42)	(34.7%)	79
	2018	451	(34)	121	(255)	(168)	(37.3%)	283
	2019	784	(150)	(222)	115	(257)	(32.8%)	527
	2020	754	(206)	35	(46)	(217)	(28.8%)	537
	2021	1,484	(91)	(280)	(169)	(540)	(36.4%)	944
	2022	-	468	(46)	13	435	-	435
Private Passenger Total		4,068	(4)	(886)	171	(719)	(17.7%)	3,349
Non Private Passenger	prior	(23)	(18)	50	(254)	(222)	965.2%	(245)
	2013	130	(31)	220	(199)	(10)	(7.7%)	120
	2014	(56)	3	32	(1)	34	(60.7%)	(22)
	2015	410	(65)	186	(176)	(55)	(13.4%)	355
	2016	663	(82)	97	(210)	(195)	(29.4%)	468
	2017	1,380	(177)	387	(105)	105	7.6%	1,485
	2018	4,744	(387)	(664)	(942)	(1,993)	(42.0%)	2,751
	2019	10,840	(675)	(1,018)	(1,179)	(2,872)	(26.5%)	7,968
	2020	19,084	(2,584)	2,339	(1,950)	(2,195)	(11.5%)	16,889
	2021	33,712	(1,070)	(110)	(859)	(2,039)	(6.0%)	31,673
	2022	-	11,882	3,029	111	15,022	-	15,022
Non Private Passenger Total		70,884	6,796	4,548	(5,764)	5,580	7.9%	76,464
Grand Total		74,952	6,792	3,662	(5,593)	4,861	6.5%	79,813

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	14	4	91	3	98	700.0%	112
	2013	44	(11)	26	2	17	38.6%	61
	2014	44	(4)	47	19	62	140.9%	106
	2015	188	(22)	(154)	(4)	(180)	(95.7%)	8
	2016	267	(50)	143	(137)	(44)	(16.5%)	223
	2017	129	(11)	(105)	75	(41)	(31.8%)	88
	2018	509	(57)	(39)	(102)	(198)	(38.9%)	311
	2019	1,108	(179)	(488)	167	(500)	(45.1%)	608
	2020	2,030	(519)	(120)	289	(350)	(17.2%)	1,680
	2021	6,530	(776)	(171)	(614)	(1,561)	(23.9%)	4,969
	2022	-	-	2,245	282	(81)	2,446	-
Private Passenger Total		10,863	620	(488)	(383)	(251)	(2.3%)	10,612
Non Private Passenger	prior	9	(2)	41	(41)	(2)	(22.2%)	7
	2013	(3)	-	-	-	-	-	(3)
	2014	-	-	-	-	-	-	-
	2015	26	(6)	75	(54)	15	57.7%	41
	2016	(12)	2	72	(13)	61	(508.3%)	49
	2017	76	(1)	(164)	44	(121)	(159.2%)	(45)
	2018	85	9	(23)	52	38	44.7%	123
	2019	261	(41)	(92)	84	(49)	(18.8%)	212
	2020	1,254	(283)	82	(826)	(1,027)	(81.9%)	227
	2021	2,438	(537)	357	(633)	(813)	(33.3%)	1,625
	2022	-	-	992	373	(107)	1,258	-
Non Private Passenger Total		4,134	133	721	(1,494)	(640)	(15.5%)	3,494
Grand Total		14,997	753	233	(1,877)	(891)	(5.9%)	14,106

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	64	(11)	51	(42)	(2)	(3.1%)	62
	2013	36	(5)	5	(14)	(14)	(38.9%)	22
	2014	136	(20)	(42)	20	(42)	(30.9%)	94
	2015	214	(17)	(145)	152	(10)	(4.7%)	204
	2016	327	(16)	(379)	109	(286)	(87.5%)	41
	2017	257	(19)	16	243	240	93.4%	497
	2018	785	(56)	31	(106)	(131)	(16.7%)	654
	2019	1,711	(218)	(2)	(47)	(267)	(15.6%)	1,444
	2020	3,485	(304)	(252)	(865)	(1,421)	(40.8%)	2,064
	2021	3,121	108	(35)	(627)	(554)	(17.8%)	2,567
	2022	-	1,047	195	(25)	1,217	-	1,217
Private Passenger Total		10,136	489	(557)	(1,202)	(1,270)	(12.5%)	8,866
Non Private Passenger	prior	(16)	8	(158)	155	5	(31.3%)	(11)
	2013	7	1	(74)	(2)	(75)	(1,071.4%)	(68)
	2014	2	-	-	-	-	-	2
	2015	(3)	-	-	-	-	-	(3)
	2016	93	(6)	(24)	38	8	8.6%	101
	2017	149	(5)	(300)	1	(304)	(204.0%)	(155)
	2018	469	(15)	(544)	53	(506)	(107.9%)	(37)
	2019	1,006	(76)	(328)	396	(8)	(0.8%)	998
	2020	1,812	(331)	250	(243)	(324)	(17.9%)	1,488
	2021	4,776	1	(486)	(368)	(853)	(17.9%)	3,923
	2022	-	1,779	(218)	6	1,567	-	1,567
Non Private Passenger Total		8,295	1,356	(1,882)	36	(490)	(5.9%)	7,805
Grand Total		18,431	1,845	(2,439)	(1,166)	(1,760)	(9.5%)	16,671

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	64	(3)	2	10	9	14.1%	73
	2013	3	(4)	7	13	16	533.3%	19
	2014	(2)	-	(5)	12	7	(350.0%)	5
	2015	1	(2)	1	2	1	100.0%	2
	2016	13	-	(7)	(21)	(28)	(215.4%)	(15)
	2017	96	(5)	(67)	35	(37)	(38.5%)	59
	2018	(174)	46	(145)	623	524	(301.1%)	350
	2019	1,265	(132)	(82)	(48)	(262)	(20.7%)	1,003
	2020	1,644	(216)	(332)	213	(335)	(20.4%)	1,309
	2021	4,135	(439)	635	(1,058)	(862)	(20.8%)	3,273
	2022	-	1,563	147	148	1,858	-	1,858
Private Passenger Total		7,045	808	154	(71)	891	12.6%	7,936
Non Private Passenger	prior	(7)	-	-	-	-	-	(7)
	2013	28	(2)	11	(10)	(1)	(3.6%)	27
	2014	(1)	2	(17)	(1)	(16)	1,600.0%	(17)
	2015	-	-	(15)	-	(15)	-	(15)
	2016	82	(8)	54	16	62	75.6%	144
	2017	153	8	(588)	311	(269)	(175.8%)	(116)
	2018	440	(48)	71	(67)	(44)	(10.0%)	396
	2019	1,150	(165)	(200)	(259)	(624)	(54.3%)	526
	2020	2,865	(530)	(1,351)	91	(1,790)	(62.5%)	1,075
	2021	7,506	(339)	447	(1,666)	(1,558)	(20.8%)	5,948
	2022	-	3,501	(73)	(13)	3,415	-	3,415
Non Private Passenger Total		12,216	2,419	(1,661)	(1,598)	(840)	(6.9%)	11,376
Grand Total		19,261	3,227	(1,507)	(1,669)	51	0.3%	19,312

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	10	2	(133)	(2)	(133)	(1,330.0%)	(123)
	2016	26	-	(52)	27	(25)	(96.2%)	1
	2017	15	-	(65)	96	31	206.7%	46
	2018	68	(7)	6	(13)	(14)	(20.6%)	54
	2019	138	(11)	(8)	25	6	4.3%	144
	2020	533	(132)	133	(208)	(207)	(38.8%)	326
	2021	665	(28)	(96)	151	27	4.1%	692
	2022	-	81	53	41	175	-	175
	Private Passenger Total		1,447	(95)	(162)	117	(140)	(9.7%)
Non Private Passenger	prior	(1)	3	(3)	1	1	(100.0%)	-
	2013	-	-	-	-	-	-	-
	2014	4	-	(49)	(1)	(50)	(1,250.0%)	(46)
	2015	1	-	(6)	1	(5)	(500.0%)	(4)
	2016	54	(2)	(5)	(42)	(49)	(90.7%)	5
	2017	11	-	(1)	4	3	27.3%	14
	2018	4	-	(6)	4	(2)	(50.0%)	2
	2019	51	(3)	(110)	39	(74)	(145.1%)	(23)
	2020	116	(9)	(28)	40	3	2.6%	119
	2021	961	(17)	88	(328)	(257)	(26.7%)	704
	2022	-	293	69	(14)	348	-	348
	Non Private Passenger Total		1,201	265	(51)	(296)	(82)	(6.8%)
Grand Total		2,648	170	(213)	(179)	(222)	(8.4%)	2,426

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	2	-	-	(2)	(2)	(100.0%)	-
	2014	2	-	-	(1)	(1)	(50.0%)	1
	2015	3	-	-	(2)	(2)	(66.7%)	1
	2016	4	-	-	(8)	(8)	(200.0%)	(4)
	2017	32	5	(130)	191	66	206.3%	98
	2018	13	-	-	(6)	(6)	(46.2%)	7
	2019	25	-	1	(11)	(10)	(40.0%)	15
	2020	40	6	(103)	96	(1)	(2.5%)	39
	2021	45	(16)	(27)	129	86	191.1%	131
	2022	-	20	6	(4)	22	-	22
	Private Passenger Total		171	15	(253)	382	144	84.2%
Non Private Passenger	prior	2	-	-	-	-	-	2
	2013	-	-	-	-	-	-	-
	2014	-	-	-	(1)	(1)	-	(1)
	2015	3	-	-	(1)	(1)	(33.3%)	2
	2016	9	-	-	(5)	(5)	(55.6%)	4
	2017	20	-	-	(6)	(6)	(30.0%)	14
	2018	75	2	(18)	198	182	242.7%	257
	2019	87	(3)	9	(37)	(31)	(35.6%)	56
	2020	301	(17)	3	(139)	(153)	(50.8%)	148
	2021	610	108	1	(119)	(10)	(1.6%)	600
	2022	-	177	92	(5)	264	-	264
Non Private Passenger Total		1,107	267	87	(115)	239	21.6%	1,346
Grand Total		1,278	282	(166)	267	383	30.0%	1,661

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)	-	-	-	-	-	(3)
	2013	2	-	-	-	-	-	2
	2014	18	-	-	(14)	(14)	(77.8%)	4
	2015	6	-	-	(5)	(5)	(83.3%)	1
	2016	13	-	-	(7)	(7)	(53.8%)	6
	2017	28	-	-	(11)	(11)	(39.3%)	17
	2018	61	(5)	5	(22)	(22)	(36.1%)	39
	2019	131	(7)	57	(46)	4	3.1%	135
	2020	414	(34)	27	(81)	(88)	(21.3%)	326
	2021	652	122	(304)	(101)	(283)	(43.4%)	369
	2022	-	137	(26)	(21)	90	-	90
	Private Passenger Total		1,322	213	(241)	(308)	(336)	(25.4%)
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	95	(12)	206	(84)	110	115.8%	205
	2014	(1)	-	-	-	-	-	(1)
	2015	3	-	-	(1)	(1)	(33.3%)	2
	2016	190	(10)	13	(186)	(183)	(96.3%)	7
	2017	21	-	(1)	(5)	(6)	(28.6%)	15
	2018	44	-	-	(9)	(9)	(20.5%)	35
	2019	125	(10)	34	(65)	(41)	(32.8%)	84
	2020	287	(20)	12	(132)	(140)	(48.8%)	147
	2021	340	21	(148)	123	(4)	(1.2%)	336
	2022	-	69	9	4	82	-	82
	Non Private Passenger Total		1,107	38	125	(355)	(192)	(17.3%)
Grand Total		2,429	251	(116)	(663)	(528)	(21.7%)	1,901

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	-	(3)	3	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	-	-	-	-	-	-	-
	2015	1	-	-	-	-	-	1
	2016	1	-	-	(1)	(1)	(100.0%)	-
	2017	1	-	-	(1)	(1)	(100.0%)	-
	2018	2	-	-	(1)	(1)	(50.0%)	1
	2019	5	-	4	(1)	3	60.0%	8
	2020	21	(1)	1	(10)	(10)	(47.6%)	11
	2021	34	7	(15)	8	-	-	34
	2022	-	9	3	(1)	11	-	11
Private Passenger Total		66	12	(4)	(7)	1	1.5%	67
Non Private Passenger	prior	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	9	-	-	(1)	(1)	(11.1%)	8
	2016	4	-	-	(1)	(1)	(25.0%)	3
	2017	12	-	-	(2)	(2)	(16.7%)	10
	2018	25	(1)	1	(5)	(5)	(20.0%)	20
	2019	47	(2)	2	(15)	(15)	(31.9%)	32
	2020	121	(7)	10	(59)	(56)	(46.3%)	65
	2021	185	24	(8)	(22)	(6)	(3.2%)	179
	2022	-	44	8	2	54	-	54
Non Private Passenger Total		403	58	13	(103)	(32)	(7.9%)	371
Grand Total		469	70	9	(110)	(31)	(6.6%)	438

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	20,664	(1,134)	(4,931)	5,533	(532)	(2.6%)	20,132
	2013	165	(26)	146	(12)	108	65.5%	273
	2014	557	(22)	(289)	265	(46)	(8.3%)	511
	2015	533	(55)	(414)	(19)	(488)	(91.6%)	45
	2016	1,067	(40)	(615)	345	(310)	(29.1%)	757
	2017	1,458	(109)	(589)	576	(122)	(8.4%)	1,336
	2018	3,308	(231)	(19)	469	219	6.6%	3,527
	2019	10,621	(1,355)	(750)	15	(2,090)	(19.7%)	8,531
	2020	17,763	(2,552)	(968)	450	(3,070)	(17.3%)	14,693
	2021	30,997	(942)	(3,304)	167	(4,079)	(13.2%)	26,918
	2022	-	10,821	424	415	11,660	-	11,660
Private Passenger Total		87,133	4,355	(11,309)	8,204	1,250	1.4%	88,383
Non Private Passenger	prior	67	(13)	(43)	(195)	(251)	(374.6%)	(184)
	2013	443	(55)	300	(252)	(7)	(1.6%)	436
	2014	20	(15)	158	(170)	(27)	(135.0%)	(7)
	2015	1,092	(112)	(26)	(450)	(588)	(53.8%)	504
	2016	1,354	(163)	1,186	(628)	395	29.2%	1,749
	2017	2,400	(200)	(1,117)	602	(715)	(29.8%)	1,685
	2018	8,566	(611)	(3,752)	(910)	(5,273)	(61.6%)	3,293
	2019	20,280	(1,413)	(5,330)	358	(6,385)	(31.5%)	13,895
	2020	43,540	(5,670)	923	(3,969)	(8,716)	(20.0%)	34,824
	2021	83,093	548	(377)	(5,002)	(4,831)	(5.8%)	78,262
	2022	-	30,350	3,682	418	34,450	-	34,450
Non Private Passenger Total		160,855	22,646	(4,396)	(10,198)	8,052	5.0%	168,907
Grand Total		247,988	27,001	(15,705)	(1,994)	9,302	3.8%	257,290

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	15,632	(872)	(5,338)	9,091	2,881	18.4%	18,513
	2013	14	-	105	-	105	750.0%	119
	2014	39	(1)	(56)	-	(57)	(146.2%)	(18)
	2015	24	-	-	(127)	(127)	(529.2%)	(103)
	2016	113	(6)	(4)	24	14	12.4%	127
	2017	564	(51)	(199)	-	(250)	(44.3%)	314
	2018	1,229	(99)	(11)	337	227	18.5%	1,456
	2019	4,135	(583)	58	(58)	(583)	(14.1%)	3,552
	2020	7,608	(1,094)	(363)	999	(458)	(6.0%)	7,150
	2021	12,546	(41)	(2,784)	2,123	(702)	(5.6%)	11,844
	2022	-	4,761	(200)	326	4,887	-	4,887
	Private Passenger Total		41,904	2,014	(8,792)	12,715	5,937	14.2%
Non Private Passenger	prior	(7)	-	20	(30)	(10)	142.9%	(17)
	2013	8	1	(54)	-	(53)	(662.5%)	(45)
	2014	20	(15)	191	(162)	14	70.0%	34
	2015	220	(22)	(101)	(220)	(343)	(155.9%)	(123)
	2016	(72)	(41)	983	(221)	721	(1,001.4%)	649
	2017	146	(2)	(449)	327	(124)	(84.9%)	22
	2018	1,897	(120)	(2,593)	(152)	(2,865)	(151.0%)	(968)
	2019	4,897	(338)	(3,414)	1,336	(2,416)	(49.3%)	2,481
	2020	15,348	(1,765)	(464)	(541)	(2,770)	(18.0%)	12,578
	2021	28,653	1,916	(594)	(1,105)	217	0.8%	28,870
	2022	-	10,426	352	462	11,240	-	11,240
	Non Private Passenger Total		51,110	10,040	(6,123)	(306)	3,611	7.1%
Grand Total		93,014	12,054	(14,915)	12,409	9,548	10.3%	102,562

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	39	(9)	10	-	1	2.6%	40
	2013	19	(3)	3	-	-	-	19
	2014	37	25	(242)	196	(21)	(56.8%)	16
	2015	47	(9)	9	(26)	(26)	(55.3%)	21
	2016	57	50	(306)	346	90	157.9%	147
	2017	97	(16)	16	(37)	(37)	(38.1%)	60
	2018	307	(25)	126	(227)	(126)	(41.0%)	181
	2019	546	(111)	(220)	116	(215)	(39.4%)	331
	2020	578	(175)	11	(36)	(200)	(34.6%)	378
	2021	1,312	(99)	(267)	(163)	(529)	(40.3%)	783
	2022	-	421	(50)	14	385	-	385
	Private Passenger Total		3,039	49	(910)	183	(678)	(22.3%)
Non Private Passenger	prior	(47)	(18)	51	(236)	(203)	431.9%	(250)
	2013	(7)	(19)	218	(180)	19	(271.4%)	12
	2014	(69)	4	37	-	41	(59.4%)	(28)
	2015	260	(49)	190	(177)	(36)	(13.8%)	224
	2016	505	(69)	95	(200)	(174)	(34.5%)	331
	2017	972	(141)	398	(94)	163	16.8%	1,135
	2018	3,449	(318)	(543)	(833)	(1,694)	(49.1%)	1,755
	2019	8,426	(535)	(1,075)	(998)	(2,608)	(31.0%)	5,818
	2020	15,765	(2,385)	2,269	(1,650)	(1,766)	(11.2%)	13,999
	2021	29,444	(1,128)	(408)	(889)	(2,425)	(8.2%)	27,019
	2022	-	10,632	2,775	190	13,597	-	13,597
	Non Private Passenger Total		58,698	5,974	4,007	(5,067)	4,914	8.4%
Grand Total		61,737	6,023	3,097	(4,884)	4,236	6.9%	65,973

EXHIBIT G-2

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

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Jurisdiction Newfoundland & Labrador
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(7)	2	93	3	98	(1,400.0%)	91
	2013	10	(8)	22	(24)	(10)	(100.0%)	-
	2014	(6)	(1)	69	-	68	(1,133.3%)	62
	2015	47	(8)	(126)	(22)	(156)	(331.9%)	(109)
	2016	(8)	(20)	165	(148)	(3)	37.5%	(11)
	2017	27	2	(98)	64	(32)	(118.5%)	(5)
	2018	131	(26)	(28)	(83)	(137)	(104.6%)	(6)
	2019	575	(129)	(407)	180	(356)	(61.9%)	219
	2020	1,282	(437)	(111)	314	(234)	(18.3%)	1,048
	2021	5,700	(847)	(211)	(518)	(1,576)	(27.6%)	4,124
	2022	-	2,013	261	(56)	2,218	-	2,218
	Private Passenger Total		7,751	541	(371)	(290)	(120)	(1.5%)
Non Private Passenger	prior	6	(2)	41	(38)	1	16.7%	7
	2013	(3)	-	-	-	-	-	(3)
	2014	-	-	-	-	-	-	-
	2015	(9)	(4)	81	(53)	24	(266.7%)	15
	2016	(51)	3	99	(14)	88	(172.5%)	37
	2017	(4)	3	(133)	36	(94)	2,350.0%	(98)
	2018	(37)	23	(29)	47	41	(110.8%)	4
	2019	106	(10)	(94)	79	(25)	(23.6%)	81
	2020	1,010	(246)	72	(755)	(929)	(92.0%)	81
	2021	2,077	(556)	309	(569)	(816)	(39.3%)	1,261
	2022	-	885	353	(91)	1,147	-	1,147
	Non Private Passenger Total		3,095	96	699	(1,358)	(563)	(18.2%)
Grand Total		10,846	637	328	(1,648)	(683)	(6.3%)	10,163

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	31	(5)	43	(41)	(3)	(9.7%)	28
	2013	31	(5)	5	(13)	(13)	(41.9%)	18
	2014	69	(12)	(52)	13	(51)	(73.9%)	18
	2015	84	(6)	(56)	139	77	91.7%	161
	2016	220	(7)	(379)	103	(283)	(128.6%)	(63)
	2017	145	(9)	34	227	252	173.8%	397
	2018	553	(30)	24	(89)	(95)	(17.2%)	458
	2019	1,428	(170)	(54)	(30)	(254)	(17.8%)	1,174
	2020	3,077	(240)	(287)	(763)	(1,290)	(41.9%)	1,787
	2021	2,673	75	(37)	(558)	(520)	(19.5%)	2,153
	2022	-	938	180	(16)	1,102	-	1,102
Private Passenger Total		8,311	529	(579)	(1,028)	(1,078)	(13.0%)	7,233
Non Private Passenger	prior	(25)	11	(186)	182	7	(28.0%)	(18)
	2013	(2)	-	(74)	-	(74)	3,700.0%	(76)
	2014	2	-	-	-	-	-	2
	2015	(3)	-	-	-	-	-	(3)
	2016	13	-	(26)	31	5	38.5%	18
	2017	122	(4)	(296)	-	(300)	(245.9%)	(178)
	2018	317	(7)	(518)	55	(470)	(148.3%)	(153)
	2019	613	(55)	(354)	373	(36)	(5.9%)	577
	2020	1,399	(300)	202	(195)	(293)	(20.9%)	1,106
	2021	4,240	(42)	(438)	(353)	(833)	(19.6%)	3,407
	2022	-	1,631	(226)	12	1,417	-	1,417
Non Private Passenger Total		6,676	1,234	(1,916)	105	(577)	(8.6%)	6,099
Grand Total		14,987	1,763	(2,495)	(923)	(1,655)	(11.0%)	13,332

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	38	(3)	3	-	-	-	38
	2013	(5)	-	-	8	8	(160.0%)	3
	2014	(12)	-	-	7	7	(58.3%)	(5)
	2015	(12)	-	-	-	-	-	(12)
	2016	(4)	-	(7)	(22)	(29)	725.0%	(33)
	2017	24	3	(53)	31	(19)	(79.2%)	5
	2018	(293)	52	(149)	566	469	(160.1%)	176
	2019	833	(104)	(86)	(45)	(235)	(28.2%)	598
	2020	1,235	(183)	(331)	210	(304)	(24.6%)	931
	2021	3,536	(440)	618	(967)	(789)	(22.3%)	2,747
	2022	-	1,374	133	140	1,647	-	1,647
Private Passenger Total		5,340	699	128	(72)	755	14.1%	6,095
Non Private Passenger	prior	(11)	-	-	-	-	-	(11)
	2013	1	-	-	-	-	-	1
	2014	(4)	1	(19)	-	(18)	450.0%	(22)
	2015	(3)	-	(13)	-	(13)	433.3%	(16)
	2016	-	(1)	57	-	56	-	56
	2017	58	14	(569)	268	(287)	(494.8%)	(229)
	2018	193	(27)	64	(80)	(43)	(22.3%)	150
	2019	871	(130)	(232)	(232)	(594)	(68.2%)	277
	2020	2,276	(472)	(1,242)	90	(1,624)	(71.4%)	652
	2021	6,535	(414)	451	(1,548)	(1,511)	(23.1%)	5,024
	2022	-	3,172	(71)	(8)	3,093	-	3,093
Non Private Passenger Total		9,916	2,143	(1,574)	(1,510)	(941)	(9.5%)	8,975
Grand Total		15,256	2,842	(1,446)	(1,582)	(186)	(1.2%)	15,070

EXHIBIT G-2

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

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Jurisdiction **Prince Edward Island**
AccountCode Desc **Undiscounted IBNR Provision**

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(6)	-	-	-	-	-	(6)
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	1	2	(142)	-	(140)	(14,000.0%)	(139)
	2016	5	-	(49)	17	(32)	(640.0%)	(27)
	2017	(35)	4	(50)	84	38	(108.6%)	3
	2018	53	(7)	7	(13)	(13)	(24.5%)	40
	2019	92	(11)	(8)	24	5	5.4%	97
	2020	466	(127)	126	(185)	(186)	(39.9%)	280
	2021	584	(34)	(93)	140	13	2.2%	597
	2022	-	66	50	39	155	-	155
Private Passenger Total		1,158	(107)	(159)	106	(160)	(13.8%)	998
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2013	-	-	-	-	-	-	-
	2014	(1)	1	(53)	-	(52)	5,200.0%	(53)
	2015	-	-	(5)	-	(5)	-	(5)
	2016	6	-	(24)	(7)	(31)	(516.7%)	(25)
	2017	10	-	-	4	4	40.0%	14
	2018	1	-	(3)	2	(1)	(100.0%)	-
	2019	39	(3)	(111)	37	(77)	(197.4%)	(38)
	2020	46	(5)	(28)	43	10	21.7%	56
	2021	843	(28)	81	(297)	(244)	(28.9%)	599
	2022	-	261	64	(12)	313	-	313
Non Private Passenger Total		943	226	(79)	(230)	(83)	(8.8%)	860
Grand Total		2,101	119	(238)	(124)	(243)	(11.6%)	1,858

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	2	-	-	(2)	(2)	(100.0%)	-
	2014	2	-	-	(1)	(1)	(50.0%)	1
	2015	3	-	-	(2)	(2)	(66.7%)	1
	2016	4	-	-	(9)	(9)	(225.0%)	(5)
	2017	5	5	(131)	180	54	1,080.0%	59
	2018	12	-	-	(6)	(6)	(50.0%)	6
	2019	23	-	-	(10)	(10)	(43.5%)	13
	2020	34	6	(102)	87	(9)	(26.5%)	25
	2021	36	(17)	(29)	119	73	202.8%	109
	2022	-	18	6	(4)	20	-	20
	Private Passenger Total		126	12	(256)	352	108	85.7%
Non Private Passenger	prior	2	-	-	-	-	-	2
	2013	-	-	-	-	-	-	-
	2014	-	-	-	(1)	(1)	-	(1)
	2015	3	-	-	(1)	(1)	(33.3%)	2
	2016	8	-	-	(4)	(4)	(50.0%)	4
	2017	18	-	-	(5)	(5)	(27.8%)	13
	2018	38	2	-	185	187	492.1%	225
	2019	78	(5)	12	(34)	(27)	(34.6%)	51
	2020	256	(17)	4	(129)	(142)	(55.5%)	114
	2021	553	100	6	(115)	(9)	(1.6%)	544
	2022	-	159	88	(2)	245	-	245
Non Private Passenger Total		956	239	110	(106)	243	25.4%	1,199
Grand Total		1,082	251	(146)	246	351	32.4%	1,433

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)	-	-	-	-	-	(3)
	2013	2	-	-	-	-	-	2
	2014	16	-	-	(12)	(12)	(75.0%)	4
	2015	5	-	-	(4)	(4)	(80.0%)	1
	2016	12	-	-	(7)	(7)	(58.3%)	5
	2017	25	-	-	(10)	(10)	(40.0%)	15
	2018	56	(5)	5	(20)	(20)	(35.7%)	36
	2019	112	(7)	58	(41)	10	8.9%	122
	2020	368	(30)	24	(70)	(76)	(20.7%)	292
	2021	579	116	(282)	(93)	(259)	(44.7%)	320
	2022	-	123	(28)	(20)	75	-	75
	Private Passenger Total		1,172	197	(223)	(277)	(303)	(25.9%)
Non Private Passenger	prior	3	-	-	-	-	-	3
	2013	74	(9)	203	(74)	120	162.2%	194
	2014	(1)	-	-	-	-	-	(1)
	2015	3	-	-	(1)	(1)	(33.3%)	2
	2016	178	(10)	10	(172)	(172)	(96.6%)	6
	2017	19	-	-	(5)	(5)	(26.3%)	14
	2018	41	-	-	(8)	(8)	(19.5%)	33
	2019	95	(5)	30	(59)	(34)	(35.8%)	61
	2020	257	(20)	13	(119)	(126)	(49.0%)	131
	2021	305	18	(138)	111	(9)	(3.0%)	296
	2022	-	62	8	3	73	-	73
	Non Private Passenger Total		974	36	126	(324)	(162)	(16.6%)
Grand Total		2,146	233	(97)	(601)	(465)	(21.7%)	1,681

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	-	-	-	-	-	-	-
	2013	1	-	-	-	-	-	1
	2014	-	-	-	-	-	-	-
	2015	1	-	-	-	-	-	1
	2016	1	-	-	(1)	(1)	(100.0%)	-
	2017	1	-	-	(1)	(1)	(100.0%)	-
	2018	2	-	-	(1)	(1)	(50.0%)	1
	2019	4	-	4	(1)	3	75.0%	7
	2020	19	(1)	1	(9)	(9)	(47.4%)	10
	2021	31	7	(15)	7	(1)	(3.2%)	30
	2022	-	8	3	(1)	10	-	10
Private Passenger Total		60	14	(7)	(7)	-	-	60
Non Private Passenger	prior	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	2	-	-	(2)	(2)	(100.0%)	-
	2016	4	-	-	(1)	(1)	(25.0%)	3
	2017	11	-	-	(2)	(2)	(18.2%)	9
	2018	23	(1)	1	(5)	(5)	(21.7%)	18
	2019	43	(2)	2	(14)	(14)	(32.6%)	29
	2020	109	(7)	9	(52)	(50)	(45.9%)	59
	2021	170	21	(7)	(21)	(7)	(4.1%)	163
	2022	-	41	6	-	47	-	47
Non Private Passenger Total		362	52	11	(97)	(34)	(9.4%)	328
Grand Total		422	66	4	(104)	(34)	(8.1%)	388

EXHIBIT G-2

Components of IBNR (\$s) - Change DuSince 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	15,729	(887)	(5,189)	9,053	2,977	18.9%	18,706
	2013	72	(16)	135	(31)	88	122.2%	160
	2014	145	11	(281)	203	(67)	(46.2%)	78
	2015	200	(21)	(315)	(42)	(378)	(189.0%)	(178)
	2016	400	17	(580)	303	(260)	(65.0%)	140
	2017	853	(62)	(481)	538	(5)	(0.6%)	848
	2018	2,050	(140)	(26)	464	298	14.5%	2,348
	2019	7,748	(1,115)	(655)	135	(1,635)	(21.1%)	6,113
	2020	14,667	(2,281)	(1,032)	547	(2,766)	(18.9%)	11,901
	2021	26,997	(1,280)	(3,100)	90	(4,290)	(15.9%)	22,707
	2022	-	9,722	355	422	10,499	-	10,499
Private Passenger Total		68,861	3,948	(11,169)	11,682	4,461	6.5%	73,322
Non Private Passenger	prior	(80)	(9)	(74)	(122)	(205)	256.3%	(285)
	2013	71	(27)	293	(254)	12	16.9%	83
	2014	(53)	(9)	156	(163)	(16)	30.2%	(69)
	2015	473	(75)	152	(454)	(377)	(79.7%)	96
	2016	591	(118)	1,194	(588)	488	82.6%	1,079
	2017	1,352	(130)	(1,049)	529	(650)	(48.1%)	702
	2018	5,922	(448)	(3,621)	(789)	(4,858)	(82.0%)	1,064
	2019	15,168	(1,083)	(5,236)	488	(5,831)	(38.4%)	9,337
	2020	36,466	(5,217)	835	(3,308)	(7,690)	(21.1%)	28,776
	2021	72,820	(113)	(738)	(4,786)	(5,637)	(7.7%)	67,183
	2022	-	27,269	3,349	554	31,172	-	31,172
Non Private Passenger Total		132,730	20,040	(4,739)	(8,893)	6,408	4.8%	139,138
Grand Total		201,591	23,988	(15,908)	2,789	10,869	5.4%	212,460

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

Ontario - Projected Balances as at Dec. 31, 2022 (\$000s)									
Private Passenger ending 2022	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	36,297	16,738	(17)	53,018	(4,975)	1,032	4,818	875	53,893
2003	2,495	(156)	29	2,368	(78)	16	229	167	2,535
2004	1,198	242	296	1,736	(63)	13	168	118	1,854
2005	(1)	(27)	121	93	-	-	15	15	108
2006	229	5	44	278	(14)	2	26	14	292
2007	589	(41)	58	606	(32)	7	58	33	639
2008	138	(16)	77	199	(11)	2	19	10	209
2009	1	29	136	166	(11)	2	16	7	173
2010	24	1	177	202	(14)	3	19	8	210
2011	973	(6)	179	1,146	(88)	18	107	37	1,183
2012	19	15	76	110	(6)	1	11	6	116
2013	445	109	144	698	(40)	9	65	34	732
2014	1,721	(18)	177	1,880	(39)	8	185	154	2,034
2015	54	(93)	222	183	(9)	2	25	18	201
2016	1,783	117	230	2,130	(65)	13	206	154	2,284
2017	1,355	284	389	2,028	(48)	10	203	165	2,193
2018	2,998	1,194	470	4,662	(90)	19	484	413	5,075
2019	6,963	2,919	800	10,682	(248)	53	1,353	1,158	11,840
2020	6,581	5,246	1,496	13,323	(369)	79	1,693	1,403	14,726
2021	8,486	8,497	1,389	18,372	(619)	131	2,793	2,305	20,677
PAYs (sub-total):	72,348	35,039	6,493	113,880	(6,819)	1,420	12,493	7,094	120,974
CAY (2022)	12,844	10,415	(1,037)	22,222	(698)	147	2,907	2,356	24,578
claims liabilities:	85,192	45,454	5,456	136,102	(7,517)	1,567	15,400	9,450	145,552
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	28,882	(1,791)		27,091	(663)	133	2,169	1,639	27,091
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				163,193	(8,180)	1,700	17,569	11,089	172,643

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	(6)	4	-	(2)	-	-	15	15	13	
2003	23	32	-	55	-	-	6	6	61	
2004	(8)	(17)	3	(22)	-	-	3	3	(19)	
2005	2	3	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	(3)	(5)	53	45	-	-	6	6	51	
2010	23	5	10	38	-	-	4	4	42	
2011	(3)	(5)	(7)	(15)	-	-	2	2	(13)	
2012	24	(4)	24	44	-	-	4	4	48	
2013	9	8	36	53	-	-	6	6	59	
2014	1,340	7	48	1,395	(7)	2	139	134	1,529	
2015	244	10	62	316	(4)	1	31	28	344	
2016	714	70	59	843	(12)	2	83	73	916	
2017	166	29	50	245	(5)	1	24	20	265	
2018	1,057	100	25	1,182	(28)	6	134	112	1,294	
2019	1,566	187	39	1,792	(47)	10	241	204	1,996	
2020	1,096	179	64	1,339	(38)	8	163	133	1,472	
2021	944	383	57	1,384	(42)	8	168	134	1,518	
PAYs (sub-total):	7,197	996	538	8,731	(183)	38	1,034	889	9,620	
CAY (2022)	644	1,611	(452)	1,803	(41)	8	244	211	2,014	
claims liabilities:	7,841	2,607	86	10,534	(224)	46	1,278	1,100	11,634	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	3,220	(351)	2,869		(40)	8	159	127	2,869	
policy liabilities:			13,403		(264)	54	1,437	1,227	14,503	

*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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Newfoundland & Labrador

Private Passenger ending 2022	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2022 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	(2)	(8)	(5)	(15)	-	-	3	3	(12)
2003	-	1	1	2	-	-	-	-	2
2004	(5)	(6)	-	(11)	-	-	1	1	(10)
2005	1	2	-	3	-	-	-	-	3
2006	-	1	(1)	-	-	-	-	-	-
2007	25	(2)	2	25	(1)	-	2	1	26
2008	80	2	5	87	(5)	1	9	5	92
2009	71	5	6	82	(5)	1	9	5	87
2010	(2)	(5)	15	8	-	-	3	3	11
2011	35	(9)	27	53	(4)	-	6	2	55
2012	47	65	(8)	104	(2)	-	12	10	114
2013	583	-	81	664	(12)	2	65	55	719
2014	398	36	104	538	(12)	2	52	42	580
2015	1,284	(62)	94	1,316	(33)	8	128	103	1,419
2016	2,383	(6)	134	2,511	(57)	12	246	201	2,712
2017	908	(4)	59	963	(20)	5	126	111	1,074
2018	3,224	(5)	187	3,406	(76)	16	378	318	3,724
2019	3,923	110	189	4,222	(108)	23	454	369	4,591
2020	5,962	497	214	6,673	(177)	37	668	528	7,201
2021	7,022	2,032	205	9,259	(247)	53	994	800	10,059
PAYs (sub-total):	25,937	2,644	1,309	29,890	(759)	160	3,156	2,557	32,447
CAY (2022)	7,242	8,046	(1,970)	13,318	(363)	76	1,480	1,193	14,511
claims liabilities:	33,179	10,690	(661)	43,208	(1,122)	236	4,636	3,750	46,958
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	19,985	(2,078)		17,907	(354)	70	1,128	844	17,907
policy liabilities:				61,115	(1,476)	306	5,764	4,594	64,865

*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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New Brunswick

Private Passenger ending 2022		New Brunswick - 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)	8	(1)	6	-	-	3	3	9	
2003	187	3	2	192	-	-	19	19	211	
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)	(16)	(18)	-	-	2	2	(16)	
2011	23	4	18	45	(2)	-	5	3	48	
2012	146	37	40	223	(4)	1	22	19	242	
2013	30	14	56	100	(2)	-	10	8	108	
2014	711	14	79	804	(10)	2	79	71	875	
2015	308	122	105	535	(7)	1	53	47	582	
2016	1,096	(47)	124	1,173	(20)	4	115	99	1,272	
2017	715	301	100	1,116	(21)	4	112	95	1,211	
2018	1,651	366	101	2,118	(43)	10	239	206	2,324	
2019	1,149	973	180	2,302	(52)	11	301	260	2,562	
2020	951	1,475	58	2,484	(74)	15	343	284	2,768	
2021	1,969	1,790	142	3,901	(137)	30	519	412	4,313	
PAYs (sub-total):	8,935	5,051	984	14,970	(372)	78	1,829	1,535	16,505	
CAY (2022)	2,560	3,542	(716)	5,386	(164)	35	684	555	5,941	
claims liabilities:	11,495	8,593	268	20,356	(536)	113	2,513	2,090	22,446	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	9,630	(1,040)		8,590	(173)	34	547	408	8,590	
policy liabilities:				28,946	(709)	147	3,060	2,498	31,036	

*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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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	(320)	(302)	-	-	101	101	(201)	
2003	(1)	(6)	(83)	(90)	-	-	9	9	(81)	
2004	15	3	(238)	(220)	-	-	26	26	(194)	
2005	2	14	474	490	-	-	49	49	539	
2006	-	(4)	1,302	1,298	-	-	130	130	1,428	
2007	(2)	(10)	31	19	-	-	4	4	23	
2008	2	11	69	82	-	-	8	8	90	
2009	209	11	(231)	(11)	-	-	45	45	34	
2010	(1)	(7)	27	19	-	-	4	4	23	
2011	-	5	384	389	-	-	39	39	428	
2012	-	(2)	189	187	(3)	1	19	17	204	
2013	157	3	(2)	158	(2)	1	16	15	173	
2014	118	(5)	(5)	108	(3)	1	12	10	118	
2015	147	(10)	32	169	(4)	1	17	14	183	
2016	200	(26)	114	288	(4)	1	28	25	313	
2017	555	5	46	606	(10)	2	70	62	668	
2018	1,307	154	103	1,564	(27)	5	217	195	1,759	
2019	3,051	455	154	3,660	(73)	16	469	412	4,072	
2020	2,544	739	140	3,423	(80)	17	458	395	3,818	
2021	2,534	1,997	136	4,667	(123)	26	630	533	5,200	
PAYs (sub-total):	10,840	3,342	2,322	16,504	(329)	71	2,351	2,093	18,597	
CAY (2022)	4,109	4,878	(1,255)	7,732	(186)	39	1,002	855	8,587	
claims liabilities:	14,949	8,220	1,067	24,236	(515)	110	3,353	2,948	27,184	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	9,812	(1,070)		8,742	(178)	35	719	576	9,067	
policy liabilities:				32,978	(693)	145	4,072	3,524	36,251	

*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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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)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
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	20
2015	-	(130)	24	(106)	2	-	15	17	(89)
2016	310	(27)	24	307	(4)	1	30	27	334
2017	479	3	2	484	(11)	2	53	44	528
2018	107	40	7	154	(2)	1	18	17	171
2019	427	81	28	536	(10)	2	56	48	584
2020	144	218	(22)	340	(9)	2	54	47	387
2021	418	431	27	876	(25)	5	116	96	972
PAYs (sub-total):	1,885	608	151	2,644	(59)	13	348	302	2,946
CAY (2022)	831	326	(240)	917	(24)	4	130	110	1,027
claims liabilities:	2,716	934	(89)	3,561	(83)	17	478	412	3,973
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,750	(191)		1,559	(24)	4	88	68	1,559
policy liabilities:				5,120	(107)	21	566	480	5,532

*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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Yukon

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	-	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	-	(5)	4	(1)	-	-	1	1	-	
2017	398	50	(11)	437	(10)	2	45	37	474	
2018	-	6	4	10	-	-	1	1	11	
2019	-	13	3	16	-	-	2	2	18	
2020	104	25	-	129	(4)	1	17	14	143	
2021	107	100	3	210	(6)	1	25	20	230	
PAYs (sub-total):	609	196	17	822	(20)	4	92	76	898	
CAY (2022)	89	1	(10)	80	(2)	-	8	6	86	
claims liabilities:	698	197	7	902	(22)	4	100	82	984	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	200	(22)	178		(2)	-	7	5	178	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:			1,080		(24)	4	107	87	1,162	

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
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
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	-	-	-	-	-	-	-	-	-
2012	-	-	7	7	-	-	1	1	8
2013	-	2	5	7	-	-	1	1	8
2014	-	4	15	19	-	-	2	2	21
2015	-	1	20	21	-	-	2	2	23
2016	-	5	23	28	-	-	3	3	31
2017	-	15	(11)	4	-	-	4	4	8
2018	-	36	23	59	(2)	-	6	4	63
2019	-	113	21	134	(4)	1	17	14	148
2020	54	265	2	321	(10)	2	42	34	355
2021	157	287	20	464	(15)	3	62	50	514
PAYs (sub-total):	211	725	125	1,061	(31)	6	140	115	1,176
CAY (2022)	180	798	(213)	765	(16)	3	97	84	849
claims liabilities:	391	1,523	(88)	1,826	(47)	9	237	199	2,025
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,302	(142)		1,160	(13)	3	56	46	1,160
policy liabilities:				2,986	(60)	12	293	245	3,185

*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)				TOTAL
Acc Yr	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	148	1	2	151	-	-	15	15	166	
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	-	7	1	8	-	-	1	1	9	
2020	-	10	2	12	-	-	1	1	13	
2021	14	28	2	44	(1)	-	5	4	48	
PAYs (sub-total):	162	49	26	237	(1)	-	22	21	258	
CAY (2022)	2	41	(16)	27	(1)	-	4	3	30	
claims liabilities:	164	90	10	264	(2)	-	26	24	288	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	169	(18)		151	(1)	-	3	2	151	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				415	(3)	-	29	26	439	

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)									
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	36,291	16,760	(343)	52,708	(4,975)	1,032	4,940	997	53,705
2003	2,704	(125)	(51)	2,528	(78)	16	263	201	2,729
2004	1,200	225	62	1,487	(63)	13	198	148	1,635
2005	6	(4)	586	588	-	-	69	69	657
2006	229	(10)	1,350	1,569	(14)	2	158	146	1,715
2007	617	(57)	101	661	(33)	7	67	41	702
2008	222	7	157	386	(16)	3	37	24	410
2009	278	35	(36)	277	(16)	3	77	64	341
2010	44	(9)	215	250	(14)	3	32	21	271
2011	1,028	(11)	619	1,636	(94)	18	161	85	1,721
2012	384	112	340	836	(15)	3	85	73	909
2013	1,224	135	339	1,698	(56)	12	164	120	1,818
2014	4,288	39	443	4,770	(71)	15	471	415	5,185
2015	2,037	(160)	568	2,445	(55)	13	272	230	2,675
2016	6,486	81	716	7,283	(162)	33	712	583	7,866
2017	4,576	683	627	5,886	(125)	26	637	538	6,424
2018	10,344	1,892	922	13,158	(268)	57	1,477	1,266	14,424
2019	17,079	4,858	1,415	23,352	(542)	116	2,894	2,468	25,820
2020	17,436	8,654	1,954	28,044	(761)	161	3,439	2,839	30,883
2021	21,651	15,545	1,981	39,177	(1,215)	257	5,312	4,354	43,531
PAYs (sub-total):	128,124	48,650	11,965	188,739	(8,573)	1,790	21,465	14,682	203,421
CAY (2022)	28,501	29,658	(5,909)	52,250	(1,495)	312	6,556	5,373	57,623
claims liabilities:	156,625	78,308	6,056	240,989	(10,068)	2,102	28,021	20,055	261,044
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	74,950	(6,703)		68,247	(1,448)	287	4,876	3,715	68,572
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				309,236	(11,516)	2,389	32,897	23,770	329,616

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)								
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	301	14	(6)	309	-	-	37	37	346	
2003	(1)	(12)	5	(8)	-	-	2	2	(6)	
2004	(6)	(21)	53	26	-	-	8	8	34	
2005	-	(1)	41	40	-	-	4	4	44	
2006	3	16	24	43	-	-	4	4	47	
2007	1	(2)	26	25	-	-	3	3	28	
2008	-	(5)	38	33	-	-	5	5	38	
2009	79	12	83	174	(11)	2	15	6	180	
2010	151	(6)	147	292	(19)	4	27	12	304	
2011	732	3	156	891	(63)	13	84	34	925	
2012	30	6	73	109	(9)	2	10	3	112	
2013	2,185	(36)	240	2,389	(43)	9	235	201	2,590	
2014	418	27	362	807	(11)	2	78	69	876	
2015	2,639	(97)	543	3,085	(51)	11	303	263	3,348	
2016	2,783	513	561	3,857	(57)	12	380	335	4,192	
2017	4,594	17	931	5,542	(85)	19	558	492	6,034	
2018	8,436	(780)	1,608	9,264	(167)	36	993	862	10,126	
2019	11,437	1,826	2,718	15,981	(363)	77	2,116	1,830	17,811	
2020	9,729	8,592	3,869	22,190	(638)	135	2,945	2,442	24,632	
2021	11,940	19,805	4,269	36,014	(1,198)	255	5,740	4,797	40,811	
PAYs (sub-total):	55,451	29,871	15,741	101,063	(2,715)	577	13,547	11,409	112,472	
CAY (2022)	18,558	31,996	(4,159)	46,395	(1,633)	345	7,261	5,973	52,368	
claims liabilities:	74,009	61,867	11,582	147,458	(4,348)	922	20,808	17,382	164,840	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	83,833	(5,281)	78,552		(1,461)	289	4,082	2,910	78,552	
policy liabilities:			226,010		(5,809)	1,211	24,890	20,292	243,392	

*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	2	29	(1)	30	-	-	7	7	37	
2003	-	(5)	-	(5)	-	-	1	1	(4)	
2004	35	(32)	1	4	-	-	-	-	4	
2005	-	(3)	7	4	-	-	1	1	5	
2006	(1)	(26)	10	(17)	-	-	4	4	(13)	
2007	3	35	7	45	-	-	5	5	50	
2008	-	16	5	21	-	-	3	3	24	
2009	-	(16)	204	188	-	-	22	22	210	
2010	-	8	37	45	-	-	5	5	50	
2011	(1)	(23)	(23)	(47)	-	-	4	4	(43)	
2012	2	13	96	111	(2)	1	11	10	121	
2013	1,259	11	159	1,429	(42)	9	139	106	1,535	
2014	98	(26)	231	303	(9)	2	29	22	325	
2015	1,131	192	301	1,624	(25)	5	160	140	1,764	
2016	1,095	286	334	1,715	(25)	5	169	149	1,864	
2017	2,578	975	340	3,893	(61)	13	382	334	4,227	
2018	9,272	1,329	219	10,820	(195)	43	1,204	1,052	11,872	
2019	13,596	4,899	471	18,966	(378)	81	2,523	2,226	21,192	
2020	13,568	11,977	806	26,351	(649)	138	3,190	2,679	29,030	
2021	20,291	22,904	988	44,183	(1,298)	276	5,299	4,277	48,460	
PAYs (sub-total):	62,928	42,543	4,192	109,663	(2,684)	573	13,158	11,047	120,710	
CAY (2022)	17,518	42,335	(7,389)	52,464	(1,672)	354	6,990	5,672	58,136	
claims liabilities:	80,446	84,878	(3,197)	162,127	(4,356)	927	20,148	16,719	178,846	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	59,776	(4,603)		55,173	(1,229)	248	3,821	2,840	55,173	
policy liabilities:				217,300	(5,585)	1,175	23,969	19,559	234,019	

*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)	8	7	(1)	-	1	-	7	
2012	-	(2)	(2)	(4)	-	-	-	-	(4)	
2013	-	(3)	22	19	-	-	2	2	21	
2014	-	-	33	33	-	-	3	3	36	
2015	257	13	33	303	(6)	1	29	24	327	
2016	76	28	41	145	-	-	14	14	159	
2017	595	(73)	21	543	(9)	2	64	57	600	
2018	1,115	4	72	1,191	(16)	3	135	122	1,313	
2019	1,086	42	75	1,203	(19)	4	135	120	1,323	
2020	1,216	54	74	1,344	(24)	5	137	118	1,462	
2021	2,521	813	74	3,408	(69)	14	369	314	3,722	
PAYs (sub-total):	6,866	883	460	8,209	(144)	29	890	775	8,984	
CAY (2022)	2,774	2,571	(763)	4,582	(109)	23	532	446	5,028	
claims liabilities:	9,640	3,454	(303)	12,791	(253)	52	1,422	1,221	14,012	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	6,070	(443)		5,627	(95)	18	323	246	5,627	
policy liabilities:				18,418	(348)	70	1,745	1,467	19,639	

*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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New Brunswick

Non Private Passenger ending 2022		New Brunswick - 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	-	(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	93	3	(20)	76	(3)	1	12	10	86	
2011	-	2	21	23	(1)	-	2	1	24	
2012	366	4	28	398	(13)	3	39	29	427	
2013	167	(55)	43	155	(6)	1	15	10	165	
2014	-	2	59	61	-	-	6	6	67	
2015	-	(3)	70	67	-	-	7	7	74	
2016	902	13	80	995	(23)	4	97	78	1,073	
2017	386	(130)	71	327	(9)	1	34	26	353	
2018	1,471	(115)	82	1,438	(35)	8	162	135	1,573	
2019	3,137	450	158	3,745	(85)	18	469	402	4,147	
2020	2,544	884	66	3,494	(103)	22	459	378	3,872	
2021	2,143	2,594	163	4,900	(168)	36	639	507	5,407	
PAYs (sub-total):	11,209	3,626	815	15,650	(446)	94	1,947	1,595	17,245	
CAY (2022)	2,286	6,286	(884)	7,688	(227)	49	911	733	8,421	
claims liabilities:	13,495	9,912	(69)	23,338	(673)	143	2,858	2,328	25,666	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	9,499	(722)		8,777	(207)	41	604	438	8,777	
policy liabilities:				32,115	(880)	184	3,462	2,766	34,443	

*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	(79)	(70)	-	-	27	27	(43)	
2003	-	(5)	(20)	(25)	-	-	3	3	(22)	
2004	-	5	(50)	(45)	-	-	6	6	(39)	
2005	-	(6)	107	101	-	-	12	12	113	
2006	-	(1)	291	290	-	-	29	29	319	
2007	-	(4)	9	5	-	-	1	1	6	
2008	-	(4)	24	20	-	-	2	2	22	
2009	-	(6)	(95)	(101)	-	-	11	11	(90)	
2010	-	(1)	24	23	-	-	2	2	25	
2011	-	2	376	378	-	-	38	38	416	
2012	-	(3)	208	205	-	-	21	21	226	
2013	315	1	(2)	314	(11)	2	31	22	336	
2014	80	(20)	(6)	54	(2)	-	7	5	59	
2015	33	(15)	46	64	(3)	-	7	4	68	
2016	953	46	156	1,155	(30)	7	113	90	1,245	
2017	1,320	(198)	62	1,184	(17)	3	129	115	1,299	
2018	1,888	130	126	2,144	(35)	7	295	267	2,411	
2019	1,840	202	147	2,189	(52)	11	292	251	2,440	
2020	2,975	459	164	3,598	(91)	19	488	416	4,014	
2021	4,313	3,271	201	7,785	(221)	47	1,036	862	8,647	
PAYs (sub-total):	13,717	3,862	1,689	19,268	(462)	96	2,550	2,184	21,452	
CAY (2022)	5,540	9,848	(780)	14,608	(349)	74	1,649	1,374	15,982	
claims liabilities:	19,257	13,710	909	33,876	(811)	170	4,199	3,558	37,434	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	17,237	(1,258)		15,979	(296)	58	1,060	822	15,979	
policy liabilities:				49,855	(1,107)	228	5,259	4,380	53,413	

*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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Prince Edward Island

Non Private Passenger ending 2022		Prince Edward Island - Projected Balances as at Dec. 31, 2022 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	-	-	-	-	-	-	-	-	
2003	-	(1)	-	(1)	-	-	-	-	(1)	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	-	-	-	-	-	-	-	-	
2007	-	-	-	-	-	-	-	-	-	
2008	-	-	1	1	-	-	-	-	1	
2009	-	-	-	-	-	-	-	-	-	
2010	-	(1)	1	-	-	-	-	-	-	
2011	-	1	11	12	-	-	1	1	13	
2012	285	-	5	290	(16)	3	28	15	305	
2013	-	-	8	8	-	-	1	1	9	
2014	3	(49)	11	(35)	2	(1)	6	7	(28)	
2015	25	(5)	16	36	(2)	-	4	2	38	
2016	860	(25)	21	856	(66)	13	80	27	883	
2017	-	14	7	21	(2)	-	5	3	24	
2018	15	-	10	25	-	-	4	4	29	
2019	199	(38)	25	186	(5)	1	20	16	202	
2020	548	46	(23)	571	(18)	4	79	65	636	
2021	407	479	29	915	(22)	4	121	103	1,018	
PAYs (sub-total):	2,342	421	122	2,885	(129)	24	349	244	3,129	
CAY (2022)	656	762	(134)	1,284	(29)	6	159	136	1,420	
claims liabilities:	2,998	1,183	(12)	4,169	(158)	30	508	380	4,549	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,110	(160)		1,950	(26)	5	100	79	1,950	
policy liabilities:				6,119	(184)	35	608	459	6,499	

*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	-	13	(33)	(20)	-	-	6	6	(14)	
2018	152	207	14	373	(6)	1	36	31	404	
2019	-	49	12	61	(1)	-	7	6	67	
2020	191	105	1	297	(7)	1	41	35	332	
2021	63	448	15	526	(15)	3	71	59	585	
PAYs (sub-total):	406	830	35	1,271	(29)	5	164	140	1,411	
CAY (2022)	87	821	(161)	747	(16)	3	97	84	831	
claims liabilities:	493	1,651	(126)	2,018	(45)	8	261	224	2,242	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,079	(89)	990		(12)	2	47	37	990	
policy liabilities:			3,008		(57)	10	308	261	3,232	

*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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Northwest Territories

Northwest Territories - Projected Balances as at Dec. 31, 2022 (\$000s)									
Non Private Passenger ending 2022	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	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	-	176	2	178	(8)	2	17	11	189
2014	-	(1)	5	4	-	-	1	1	5
2015	-	2	7	9	-	-	1	1	10
2016	-	6	8	14	-	-	2	2	16
2017	-	14	(4)	10	-	-	2	2	12
2018	-	33	11	44	(1)	-	4	3	47
2019	139	52	12	203	(3)	1	25	23	226
2020	17	122	1	140	(3)	1	19	17	157
2021	125	212	11	348	(10)	2	46	38	386
PAYs (sub-total):	281	619	56	956	(25)	6	117	98	1,054
CAY (2022)	37	295	(162)	170	(3)	1	33	31	201
claims liabilities:	318	914	(106)	1,126	(28)	7	150	129	1,255
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	686	(56)		630	(6)	1	20	15	630
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,756	(34)	8	170	144	1,885

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	80	-	4	84	(1)	-	8	7	91	
2016	-	3	6	9	-	-	1	1	10	
2017	-	9	6	15	-	-	2	2	17	
2018	-	18	6	24	-	-	3	3	27	
2019	-	29	7	36	(1)	-	5	4	40	
2020	-	50	7	57	(1)	-	7	6	63	
2021	2	146	7	155	(4)	1	18	15	170	
PAYs (sub-total):	82	255	50	387	(7)	1	44	38	425	
CAY (2022)	38	195	(40)	193	(7)	2	28	23	216	
claims liabilities:	120	450	10	580	(14)	3	72	61	641	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	554	(45)		509	(7)	1	17	11	509	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,089	(21)	4	89	72	1,150	

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)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	303	53	(87)	269	-	-	72	72	341
2003	(1)	(27)	(14)	(42)	-	-	6	6	(36)
2004	29	(49)	4	(16)	-	-	14	14	(2)
2005	-	(14)	139	125	-	-	20	20	145
2006	2	(12)	325	315	-	-	38	38	353
2007	4	27	49	80	-	-	10	10	90
2008	-	6	73	79	-	-	10	10	89
2009	79	(11)	194	262	(11)	2	48	39	301
2010	244	6	194	444	(22)	5	47	30	474
2011	731	(16)	549	1,264	(65)	13	130	78	1,342
2012	683	19	415	1,117	(40)	9	109	78	1,195
2013	3,926	94	478	4,498	(110)	23	440	353	4,851
2014	599	(68)	703	1,234	(20)	3	131	114	1,348
2015	4,165	89	1,026	5,280	(88)	17	520	449	5,729
2016	6,669	874	1,216	8,759	(201)	41	857	697	9,456
2017	9,473	641	1,401	11,515	(183)	38	1,182	1,037	12,552
2018	22,349	826	2,148	25,323	(455)	98	2,836	2,479	27,802
2019	31,434	7,511	3,625	42,570	(907)	193	5,592	4,878	47,448
2020	30,788	22,289	4,965	58,042	(1,534)	325	7,365	6,156	64,198
2021	41,805	50,672	5,757	98,234	(3,005)	638	13,339	10,972	109,206
PAYs (sub-total):	153,282	82,910	23,160	259,352	(6,641)	1,405	32,766	27,530	286,882
CAY (2022)	47,494	95,109	(14,472)	128,131	(4,045)	857	17,660	14,472	142,603
claims liabilities:	200,776	178,019	8,688	387,483	(10,686)	2,262	50,426	42,002	429,485
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	180,844	(12,657)		168,187	(3,339)	663	10,074	7,398	168,187
policy liabilities:				555,670	(14,025)	2,925	60,500	49,400	597,672

*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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Ontario

PPV & non-PPV ending 2022		Ontario - Projected Balances as at Dec. 31, 2022 (\$000s)								
		nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	36,598	16,752	(23)	53,327	(4,975)	1,032	4,855	912	54,239	
2003	2,494	(168)	34	2,360	(78)	16	231	169	2,529	
2004	1,192	221	349	1,762	(63)	13	176	126	1,888	
2005	(1)	(28)	162	133	-	-	19	19	152	
2006	232	21	68	321	(14)	2	30	18	339	
2007	590	(43)	84	631	(32)	7	61	36	667	
2008	138	(21)	115	232	(11)	2	24	15	247	
2009	80	41	219	340	(22)	4	31	13	353	
2010	175	(5)	324	494	(33)	7	46	20	514	
2011	1,705	(3)	335	2,037	(151)	31	191	71	2,108	
2012	49	21	149	219	(15)	3	21	9	228	
2013	2,630	73	384	3,087	(83)	18	300	235	3,322	
2014	2,139	9	539	2,687	(50)	10	263	223	2,910	
2015	2,693	(190)	765	3,268	(60)	13	328	281	3,549	
2016	4,566	630	791	5,987	(122)	25	586	489	6,476	
2017	5,949	301	1,320	7,570	(133)	29	761	657	8,227	
2018	11,434	414	2,078	13,926	(257)	55	1,477	1,275	15,201	
2019	18,400	4,745	3,518	26,663	(611)	130	3,469	2,988	29,651	
2020	16,310	13,838	5,365	35,513	(1,007)	214	4,638	3,845	39,358	
2021	20,426	28,302	5,658	54,386	(1,817)	386	8,533	7,102	61,488	
PAYs (sub-total):	127,799	64,910	22,234	214,943	(9,534)	1,997	26,040	18,503	233,446	
CAY (2022)	31,402	42,411	(5,196)	68,617	(2,331)	492	10,168	8,329	76,946	
claims liabilities:	159,201	107,321	17,038	283,560	(11,865)	2,489	36,208	26,832	310,392	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	112,715	(7,072)		105,643	(2,124)	422	6,251	4,549	105,643	
policy liabilities:				389,203	(13,989)	2,911	42,459	31,381	416,035	

*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)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	(4)	33	(1)	28	-	-	22	22	50	
2003	23	27	-	50	-	-	7	7	57	
2004	27	(49)	4	(18)	-	-	3	3	(15)	
2005	2	-	14	16	-	-	3	3	19	
2006	-	(27)	15	(12)	-	-	5	5	(7)	
2007	9	42	9	60	-	-	6	6	66	
2008	2	20	6	28	-	-	4	4	32	
2009	(3)	(21)	257	233	-	-	28	28	261	
2010	23	13	47	83	-	-	9	9	92	
2011	(4)	(28)	(30)	(62)	-	-	6	6	(56)	
2012	26	9	120	155	(2)	1	15	14	169	
2013	1,268	19	195	1,482	(42)	9	145	112	1,594	
2014	1,438	(19)	279	1,698	(16)	4	168	156	1,854	
2015	1,375	202	363	1,940	(29)	6	191	168	2,108	
2016	1,809	356	393	2,558	(37)	7	252	222	2,780	
2017	2,744	1,004	390	4,138	(66)	14	406	354	4,492	
2018	10,329	1,429	244	12,002	(223)	49	1,338	1,164	13,166	
2019	15,162	5,086	510	20,758	(425)	91	2,764	2,430	23,188	
2020	14,664	12,156	870	27,690	(687)	146	3,353	2,812	30,502	
2021	21,235	23,287	1,045	45,567	(1,340)	284	5,467	4,411	49,978	
PAYs (sub-total):	70,125	43,539	4,730	118,394	(2,867)	611	14,192	11,936	130,330	
CAY (2022)	18,162	43,946	(7,841)	54,267	(1,713)	362	7,234	5,883	60,150	
claims liabilities:	88,287	87,485	(3,111)	172,661	(4,580)	973	21,426	17,819	190,480	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	62,996	(4,954)		58,042	(1,269)	256	3,980	2,967	58,042	
policy liabilities:				230,703	(5,849)	1,229	25,406	20,786	248,522	

*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)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	
prior	(2)	(7)	(6)	(15)	-	-	3	3	(12)
2003	-	-	-	1	1	-	-	-	1
2004	(5)	(7)	-	(12)	-	-	1	1	(11)
2005	1	4	-	5	-	-	-	-	5
2006	-	4	(1)	3	-	-	-	-	3
2007	25	(3)	3	25	(1)	-	2	1	26
2008	80	2	7	89	(5)	1	9	5	94
2009	71	8	8	87	(5)	1	9	5	92
2010	(2)	(3)	20	15	-	-	4	4	19
2011	35	(10)	35	60	(5)	-	7	2	62
2012	47	63	(10)	100	(2)	-	12	10	110
2013	583	(3)	103	683	(12)	2	67	57	740
2014	398	36	137	571	(12)	2	55	45	616
2015	1,541	(49)	127	1,619	(39)	9	157	127	1,746
2016	2,459	22	175	2,656	(57)	12	260	215	2,871
2017	1,503	(77)	80	1,506	(29)	7	190	168	1,674
2018	4,339	(1)	259	4,597	(92)	19	513	440	5,037
2019	5,009	152	264	5,425	(127)	27	589	489	5,914
2020	7,178	551	288	8,017	(201)	42	805	646	8,663
2021	9,543	2,845	279	12,667	(316)	67	1,363	1,114	13,781
PAYs (sub-total):	32,803	3,527	1,769	38,099	(903)	189	4,046	3,332	41,431
CAY (2022)	10,016	10,617	(2,733)	17,900	(472)	99	2,012	1,639	19,539
claims liabilities:	42,819	14,144	(964)	55,999	(1,375)	288	6,058	4,971	60,970
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	26,055	(2,521)		23,534	(449)	88	1,451	1,090	23,534
policy liabilities:				79,533	(1,824)	376	7,509	6,061	84,504

*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)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	
prior	(1)	5	(1)	3	-	-	4	4	7
2003	187	1	3	191	-	-	19	19	210
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	-	(8)	3	3	7
2008	-	2	7	9	-	-	-	-	9
2009	-	(9)	-	(9)	-	-	1	1	(8)
2010	93	1	(36)	58	(3)	1	14	12	70
2011	23	6	39	68	(3)	-	7	4	72
2012	512	41	68	621	(17)	4	61	48	669
2013	197	(41)	99	255	(8)	1	25	18	273
2014	711	16	138	865	(10)	2	85	77	942
2015	308	119	175	602	(7)	1	60	54	656
2016	1,998	(34)	204	2,168	(43)	8	212	177	2,345
2017	1,101	171	171	1,443	(30)	5	146	121	1,564
2018	3,122	251	183	3,556	(78)	18	401	341	3,897
2019	4,286	1,423	338	6,047	(137)	29	770	662	6,709
2020	3,495	2,359	124	5,978	(177)	37	802	662	6,640
2021	4,112	4,384	305	8,801	(305)	66	1,158	919	9,720
PAYs (sub-total):	20,144	8,677	1,799	30,620	(818)	172	3,776	3,130	33,750
CAY (2022)	4,846	9,828	(1,600)	13,074	(391)	84	1,595	1,288	14,362
claims liabilities:	24,990	18,505	199	43,694	(1,209)	256	5,371	4,418	48,112
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	19,129	(1,762)		17,367	(380)	75	1,151	846	17,367
policy liabilities:				61,061	(1,589)	331	6,522	5,264	65,479

*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)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
prior	3	24	(399)	(372)	-	-	128	128	(244)	
2003	(1)	(11)	(103)	(115)	-	-	12	12	(103)	
2004	15	8	(288)	(265)	-	-	32	32	(233)	
2005	2	8	581	591	-	-	61	61	652	
2006	-	(5)	1,593	1,588	-	-	159	159	1,747	
2007	(2)	(14)	40	24	-	-	5	5	29	
2008	2	7	93	102	-	-	10	10	112	
2009	209	5	(326)	(112)	-	-	56	56	(56)	
2010	(1)	(8)	51	42	-	-	6	6	48	
2011	-	7	760	767	-	-	77	77	844	
2012	-	(5)	397	392	(3)	1	40	38	430	
2013	472	4	(4)	472	(13)	3	47	37	509	
2014	198	(25)	(11)	162	(5)	1	19	15	177	
2015	180	(25)	78	233	(7)	1	24	18	251	
2016	1,153	20	270	1,443	(34)	8	141	115	1,558	
2017	1,875	(193)	108	1,790	(27)	5	199	177	1,967	
2018	3,195	284	229	3,708	(62)	12	512	462	4,170	
2019	4,891	657	301	5,849	(125)	27	761	663	6,512	
2020	5,519	1,198	304	7,021	(171)	36	946	811	7,832	
2021	6,847	5,268	337	12,452	(344)	73	1,666	1,395	13,847	
PAYs (sub-total):	24,557	7,204	4,011	35,772	(791)	167	4,901	4,277	40,049	
CAY (2022)	9,649	14,726	(2,035)	22,340	(535)	113	2,651	2,229	24,569	
claims liabilities:	34,206	21,930	1,976	58,112	(1,326)	280	7,552	6,506	64,618	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	27,049	(2,328)		24,721	(474)	93	1,779	1,398	25,046	
policy liabilities:				82,833	(1,800)	373	9,331	7,904	89,664	

*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)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	
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	285	-	13	298	(16)	3	29	16	314
2013	-	(2)	21	19	-	-	2	2	21
2014	3	(49)	29	(17)	2	(1)	8	9	(8)
2015	25	(135)	40	(70)	-	-	19	19	(51)
2016	1,170	(52)	45	1,163	(70)	14	110	54	1,217
2017	479	17	9	505	(13)	2	58	47	552
2018	122	40	17	179	(2)	1	22	21	200
2019	626	43	53	722	(15)	3	76	64	786
2020	692	264	(45)	911	(27)	6	133	112	1,023
2021	825	910	56	1,791	(47)	9	237	199	1,990
PAYs (sub-total):	4,227	1,029	273	5,529	(188)	37	697	546	6,075
CAY (2022)	1,487	1,088	(374)	2,201	(53)	10	289	246	2,447
claims liabilities:	5,714	2,117	(101)	7,730	(241)	47	986	792	8,522
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	3,860	(351)		3,509	(50)	9	188	147	3,509
policy liabilities:				11,239	(291)	56	1,174	939	12,031

*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)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
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	-	(1)	13	12	-	-	2	2	14
2017	398	63	(44)	417	(10)	2	51	43	460
2018	152	213	18	383	(6)	1	37	32	415
2019	-	62	15	77	(1)	-	9	8	85
2020	295	130	1	426	(11)	2	58	49	475
2021	170	548	18	736	(21)	4	96	79	815
PAYs (sub-total):	1,015	1,026	52	2,093	(49)	9	256	216	2,309
CAY (2022)	176	822	(171)	827	(18)	3	105	90	917
claims liabilities:	1,191	1,848	(119)	2,920	(67)	12	361	306	3,226
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,279	(111)		1,168	(14)	2	54	42	1,168
policy liabilities:				4,088	(81)	14	415	348	4,394

*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)				TOTAL	
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD		Total apvs
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	-	-	-	-	-	-	-	-	-	-
2012	-	-	10	10	10	-	-	1	1	11
2013	-	178	7	185	185	(8)	2	18	12	197
2014	-	3	20	23	23	-	-	3	3	26
2015	-	3	27	30	30	-	-	3	3	33
2016	-	11	31	42	42	-	-	5	5	47
2017	-	29	(15)	14	14	-	-	6	6	20
2018	-	69	34	103	103	(3)	-	10	7	110
2019	139	165	33	337	337	(7)	2	42	37	374
2020	71	387	3	461	461	(13)	3	61	51	512
2021	282	499	31	812	812	(25)	5	108	88	900
PAYs (sub-total):	492	1,344	181	2,017	2,017	(56)	12	257	213	2,230
CAY (2022)	217	1,093	(375)	935	935	(19)	4	130	115	1,050
claims liabilities:	709	2,437	(194)	2,952	2,952	(75)	16	387	328	3,280
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,988	(198)		1,790	1,790	(19)	4	76	61	1,790
										*Total may not be sum of parts, as apvs apply to future costs within UPR
policy liabilities:				4,742	4,742	(94)	20	463	389	5,070

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)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	
prior	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	148	1	4	153	-	-	15	15	168
2013	-	1	5	6	-	-	-	-	6
2014	-	-	6	6	-	-	-	-	6
2015	80	1	8	89	(1)	-	8	7	96
2016	-	3	10	13	-	-	1	1	14
2017	-	9	9	18	-	-	2	2	20
2018	-	19	8	27	-	-	3	3	30
2019	-	36	8	44	(1)	-	6	5	49
2020	-	60	9	69	(1)	-	8	7	76
2021	16	174	9	199	(5)	1	23	19	218
PAYs (sub-total):	244	304	76	624	(8)	1	66	59	683
CAY (2022)	40	236	(56)	220	(8)	2	32	26	246
claims liabilities:	284	540	20	844	(16)	3	98	85	929
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	723	(63)		660	(8)	1	20	13	660
policy liabilities:				1,504	(24)	4	118	98	1,589

*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

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2022 (\$'000s)									
PPV & non-PPV ending 2022	nominal values				actuarial present value adjustments (apvs)				TOTAL
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	36,594	16,813	(430)	52,977	(4,975)	1,032	5,012	1,069	54,046
2003	2,703	(152)	(65)	2,486	(78)	16	269	207	2,693
2004	1,229	176	66	1,471	(63)	13	212	162	1,633
2005	6	(18)	725	713	-	-	89	89	802
2006	231	(22)	1,675	1,884	(14)	2	196	184	2,068
2007	621	(30)	150	741	(33)	7	77	51	792
2008	222	13	230	465	(16)	3	47	34	499
2009	357	24	158	539	(27)	5	125	103	642
2010	288	(3)	409	694	(36)	8	79	51	745
2011	1,759	(27)	1,168	2,900	(159)	31	291	163	3,063
2012	1,067	131	755	1,953	(55)	12	194	151	2,104
2013	5,150	229	817	6,196	(166)	35	604	473	6,669
2014	4,887	(29)	1,146	6,004	(91)	18	602	529	6,533
2015	6,202	(71)	1,594	7,725	(143)	30	792	679	8,404
2016	13,155	955	1,932	16,042	(363)	74	1,569	1,280	17,322
2017	14,049	1,324	2,028	17,401	(308)	64	1,819	1,575	18,976
2018	32,693	2,718	3,070	38,481	(723)	155	4,313	3,745	42,226
2019	48,513	12,369	5,040	65,922	(1,449)	309	8,486	7,346	73,268
2020	48,224	30,943	6,919	86,086	(2,295)	486	10,804	8,995	95,081
2021	63,456	66,217	7,738	137,411	(4,220)	895	18,651	15,326	152,737
PAYs (sub-total):	281,406	131,560	35,125	448,091	(15,214)	3,195	54,231	42,212	490,303
CAY (2022)	75,995	124,767	(20,381)	180,381	(5,540)	1,169	24,216	19,845	200,226
claims liabilities:	357,401	256,327	14,744	628,472	(20,754)	4,364	78,447	62,057	690,529
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	255,794	(19,360)		236,434	(4,787)	950	14,950	11,113	236,759
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				864,906	(25,541)	5,314	93,397	73,170	927,288