

FACILITY ASSOCIATION RESIDUAL MARKET

OCTOBER 2021 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

Related Bulletin: [F2021-080 FARM October 2021 Participation Report](#)

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

For your convenience, bookmarks have been added to this document. To view them, please click on the BOOKMARK tab at the left.

Should you require any further information, please call Philippe Gosselin, VP Actuarial & CRO at (416) 863-1750 x4968.

ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
OCTOBER 2021

TABLE OF CONTENTS

1	Summary	2
1.1	Valuation Schedule (Fiscal Year 2021)	2
1.2	New Valuation	3
1.2a	Valuation Results	3
1.2b	Valuation Implementation	5
1.3	Appointed Actuary and Hybrid Actuarial Services Model	9
1.4	Consideration of Recent Legal Decisions and Changes in Legislation / Regulation	9
1.5	Current Provision Summary	10
2	Activity Since Previous Valuation Implementation.....	12
2.1	Recorded Premium and Claims Activity	12
2.1.a	Actual vs. Projected (AvsP): Earned Premium	14
2.1.b	AvsP: Recorded Indemnity.....	15
2.1.c	AvsP: Paid Indemnity	17
2.2	Actuarial Provisions	19
3	Ultimate Loss Ratio Matching Method.....	20
4	Calendar Year-to-Date Results	20
5	Current Participation Report – Additional Exhibits.....	21
6	EXHIBITS	22

1 Summary

Note to members: 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 May 2022, for reporting month March 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 2021)

The October 2021 Participation Report incorporates the results of an updated valuation (as at September 30, 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 2021.

FARM FISCAL YEAR 2021 – SCHEDULE OF VALUATIONS			
Valuation Date	Discount Rate (per annum)	Participation Report	Description of Changes
Sep. 30, 2020 (completed)	0.23% mfad ¹ : 25 bp	Oct. 2020	updated valuation (roll forward): all jurisdictions; cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development).
Dec. 31, 2020 (completed)	0.28% mfad: 25bp	Mar. 2021	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, 2021 (completed)	0.73% mfad: 25 bp	May 2021	updated valuation (partial roll forward): cash flow projections updated; discount rate updated; no changes to selected margins for adverse deviations (interest rate or claims development)
Jun. 30, 2021 (completed)	0.76% mfad: 25 bp	Aug. 2021	update valuation: all jurisdictions; allowed claims expense ultimates updated; cash flow projections updated; discount rate updated; margins for adverse claims development updated (no change to mfad for interest rate)
Sep. 30, 2021	0.85% mfad: 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)

Under the proposed schedule for fiscal year 2021, the off-half valuation quarters ending

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%.

March 31, 2021 and September 30, 2021 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 September 30, 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 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 **\$8.4 million favourable impact** on the month’s net result from operations, subtracting an estimated 2.2 points (column [6] of table on the right) from the **year-to-date Combined Operating Ratio** to end at 83.2%.

Summary of Impact of Implementing Result of Valuation as at September 30, 2021²

Grand Total	unfav / (fav)					ytd EP 380,883 (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	(3,685)	793	(2,892)	(1,706)	-	(4,598)	(1.0%)	0.2%	(0.8%)	(0.4%)	-	(1.2%)
CAY	(3,079)	(233)	(3,312)	(463)	-	(3,775)	(0.8%)	(0.1%)	(0.9%)	(0.1%)	-	(1.0%)
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	(6,764)	560	(6,204)	(2,169)	-	(8,373)	(1.8%)	0.1%	(1.6%)	(0.6%)	-	(2.2%)

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 **favourable prior accident year** change of **\$3.5 million** (0.9% of the associated unpaid claims liabilities selected at September 30, 2021). In addition, changes in the selected accident year **2021 nominal indemnity ratios** are projected to have an aggregate **favourable change of \$3.4 million** by year-end (i.e. this latter estimate is in relation to estimated full year earned premium and represents no change over the prior valuation in the overall 2021 accident year nominal indemnity loss ratio as projected at year-end across all jurisdictions and both business segments).

This decrease in prior accident year nominal indemnity ratios is primarily due to favourable 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.

development during the quarter, particularly in Alberta Non-PPV.

September 30, 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	165,628	(1,515)	(0.9%)	43.5%	0.0%	(12)	46.9%	0.1%	265
PPV	92,574	(233)	(0.3%)	58.3%	(0.3%)	(149)	64.8%	0.2%	114
Non-PPV	73,054	(1,282)	(1.8%)	38.2%	0.1%	137	40.2%	0.1%	151
Alberta	98,319	(3,494)	(3.6%)	51.1%	(1.3%)	(1,689)	57.6%	0.1%	116
PPV	9,130	(142)	(1.6%)	39.0%	(2.5%)	(198)	44.7%	(0.1%)	(8)
Non-PPV	89,189	(3,352)	(3.8%)	51.9%	(1.2%)	(1,491)	58.4%	0.1%	123
Newfoundland & Labrador	39,718	346	0.9%	60.2%	(1.5%)	(595)	63.5%	0.0%	22
PPV	30,239	796	2.6%	59.1%	(2.2%)	(637)	63.7%	0.1%	33
Non-PPV	9,479	(450)	(4.7%)	63.1%	0.4%	42	62.9%	(0.1%)	(11)
New Brunswick	29,011	246	0.8%	52.8%	0.2%	68	58.7%	0.2%	72
PPV	16,553	359	2.2%	50.3%	0.4%	68	52.8%	0.1%	18
Non-PPV	12,458	(113)	(0.9%)	55.4%	0.0%	-	64.4%	0.3%	54
Nova Scotia	26,613	621	2.3%	51.3%	(2.0%)	(1,075)	61.5%	(0.1%)	(43)
PPV	12,153	(360)	(3.0%)	47.8%	(2.5%)	(540)	58.6%	(0.2%)	(43)
Non-PPV	14,460	981	6.8%	53.7%	(1.7%)	(535)	63.1%	0.0%	-
Prince Edward Island	4,632	238	5.1%	45.5%	(0.7%)	(46)	45.7%	0.0%	-
PPV	2,357	129	5.5%	41.4%	(0.2%)	(7)	41.6%	0.0%	-
Non-PPV	2,275	109	4.8%	49.5%	(1.1%)	(39)	49.5%	0.0%	-
Yukon Territory	1,316	171	13.0%	45.1%	(2.4%)	(59)	45.1%	0.1%	2
PPV	435	(4)	(0.9%)	46.2%	(2.9%)	(10)	41.1%	(0.1%)	(0)
Non-PPV	881	175	19.9%	44.9%	(2.3%)	(49)	45.8%	0.1%	2
Northwest Territories	2,185	(75)	(3.4%)	41.8%	(0.5%)	(22)	41.3%	0.0%	(2)
PPV	772	(45)	(5.8%)	43.5%	(0.3%)	(9)	47.0%	0.0%	-
Non-PPV	1,413	(30)	(2.1%)	38.9%	(0.8%)	(13)	31.1%	(0.1%)	(2)
Nunavut	545	(28)	(5.1%)	23.8%	(0.8%)	(9)	24.5%	0.1%	1
PPV	203	(11)	(5.4%)	21.5%	(1.3%)	(3)	21.6%	0.3%	1
Non-PPV	342	(17)	(5.0%)	24.5%	(0.6%)	(5)	25.6%	0.0%	-
Total	367,967	(3,490)	(0.9%)	48.7%	(0.7%)	(3,437)	53.6%	0.1%	432

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 four main actuarial methodologies – the expected loss ratio method, the loss development method³, the Bornhuetter-Ferguson method, and the weighted method⁴. The valuation triangles are split by business segment (i.e. private passenger⁵ 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

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

⁴Two additional methodologies (Cape Cod and Benktander) are included as part of the valuation process but are currently only considered for references purposes only.

⁵As 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".

for each jurisdiction and each business segment. However, where the data is not deemed credible or is deemed too volatile or for other considerations, development factors may be based on data from another jurisdiction (for example, using Alberta factors for the northern territories), or from industry data (via the loss development triangle data available from the General Insurance Statistical Agency (“GISA”) through the Insurance Bureau of Canada (“IBC”)).

Final selection of IBNR was made at the coverage/accident-half year level, after consideration of the results of the 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 \$8.4 million**, or 1.0% of the \$806.5 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 (1994-2020)	(3,366)	(314)	-	(3,680)	(913)	(4,593)
current accident year claims incurred	(2,850)	(287)	-	(3,137)	(696)	(3,833)
premium deficiency / (DPAC)	-	-	-	-	-	-
TOTAL	(6,216)	(601)	-	(6,817)	(1,609)	(8,426)

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 September 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 B⁶ (\$000s) (negative values are favourable)

Estimated Implementation Impact (amounts in \$000s) => Month of Oct 2021 (using Sep 2021 data)

Jurisdiction / Business Segment	Total				TOTAL
	updated LRs, retros, exp [17]	APVs @ 2021 Q3 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	(1,707)	104	(584)	-	(2,187)
PPV	(437)	12	(251)	-	(676)
Non-PPV	(1,270)	92	(333)	-	(1,511)
Alberta	(5,182)	(365)	(371)	-	(5,918)
PPV	(341)	(20)	(22)	-	(383)
Non-PPV	(4,841)	(345)	(349)	-	(5,535)
Newfoundland & Labrador	(213)	103	(149)	-	(259)
PPV	231	98	(118)	-	211
Non-PPV	(444)	5	(31)	-	(470)
New Brunswick	287	49	(119)	-	217
PPV	408	55	(57)	-	406
Non-PPV	(121)	(6)	(62)	-	(189)
Nova Scotia	(151)	562	(811)	-	(400)
PPV	(746)	356	(540)	-	(930)
Non-PPV	595	206	(271)	-	530
Prince Edward Island	223	112	(127)	-	208
PPV	138	85	(86)	-	137
Non-PPV	85	27	(41)	-	71
Yukon Territory	119	19	(5)	-	133
PPV	(14)	-	(2)	-	(16)
Non-PPV	133	19	(3)	-	149
Northwest Territories	(103)	(19)	-	-	(122)
PPV	(58)	(11)	-	-	(69)
Non-PPV	(45)	(8)	-	-	(53)
Nunavut	(37)	(5)	(3)	-	(45)
PPV	(13)	(1)	-	-	(14)
Non-PPV	(24)	(4)	(3)	-	(31)
Total	(6,764)	560	(2,169)	-	(8,373)

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments), is presented in Table A column [4] and Table B column [17], indicating a **total favourable** impact of **\$6.8 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 September 30, 2021 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **unfavourable impact** of **\$0.5 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 9 basis points** from 0.76% to **0.85%**, resulting in an estimated **favourable impact** of **\$2.2 million** (see Table B, column [19]). The \$2.2 million **claims liability** indemnity only impact (not shown in the previous tables) associated with the discount rate change is in line with the

⁶Column [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.

\$1.2 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 380,883 (actual)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % ytd EP from changes in:					
	ultimates & payout patterns		dsct rate		margins		ultimates & payout patterns		dsct rate		margins	
	nominal [1]	apv adj. [2]	sub-tot [3]	apv adj. [4]	apv adj. [5]	TOTAL [6]	nominal [1]	apv adj. [2]	sub-tot [3]	apv adj. [4]	apv adj. [5]	TOTAL [6]
PAYs	(3,685)	793	(2,892)	(1,706)	-	(4,598)	(1.0%)	0.2%	(0.8%)	(0.4%)	-	(1.2%)
CAY	(3,079)	(233)	(3,312)	(463)	-	(3,775)	(0.8%)	(0.1%)	(0.9%)	(0.1%)	-	(1.0%)
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	(6,764)	560	(6,204)	(2,169)	-	(8,373)	(1.8%)	0.1%	(1.6%)	(0.6%)	-	(2.2%)

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 2021 Final Outlook that was posted on February 09, 2021.

Implementation Summary Table D (\$000s)
(negative operating results are unfavourable)

\$000s	Outlook Posted February 09, 2021			Updated Year-end Projection			Operating Result Change due to Valuation	
	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of Oct	Year-end 2021
Ontario	185,393	44,908	75.8%	186,820	4,153	97.8%	2,187	2,224
Alberta	132,461	12,027	91.0%	132,788	29,681	77.8%	5,918	6,281
Newfoundland & Labrador	37,676	(268)	100.8%	39,443	7,658	80.6%	259	366
New Brunswick	32,550	2,744	91.7%	33,746	7,848	76.8%	(217)	(150)
Nova Scotia	47,742	1,596	96.7%	53,502	9,578	82.1%	453	699
Prince Edward Island	6,431	481	92.6%	6,963	5,609	19.5%	(208)	(199)
Yukon	2,252	228	89.9%	2,497	1,554	37.8%	(133)	(119)
Northwest Territories	4,899	1,033	79.0%	4,589	2,460	46.4%	122	130
Nunavut	1,093	404	63.1%	1,150	869	24.6%	45	45
TOTAL	450,497	63,153	86.0%	461,498	69,409	85.1%	8,426	9,277

In total, the operating result projection to year-end has increased by \$6.3 million from the Outlook posted February 09, 2021 (to \$69.4 million as shown in the table above). Of this \$6.3 million increase in expected operating result, the September 30, 2021 valuation contributed an \$8.4 million increase. The changes before the impact of the September 30, 2021 valuation are attributable to prior valuation impact (2020 Q4, 2021 Q1 and 2021 Q2) as well as mix of business.

One important change relative to the 2021 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 2021 Final Outlook discount rate of 0.23% still been applicable,

the operating result would have been *lower* (worse) by \$8.6 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$54.5 million (COR of 87.9%) had the discount rate remained at the 2021 Final Outlook level.

1.3 Appointed Actuary and Hybrid Actuarial Services Model

At the FA Annual General Meeting, held March 4th, 2021, the members of Facility Association (“FA”) appointed Mr. Cosimo Pantaleo as the Appointed Actuary for the 2021 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 / Regulation⁷

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

Consideration and assessment of potential impacts of legal decisions and changes in legislation / regulation constitutes a regular part of the valuation process. - Descriptions of some of the more recent (i.e. within the last five years) changes are provided below.

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **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.

⁷This 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>.

Newfoundland Bill 6 (An Act to Amend the Insurance Companies Act, 2018) **received royal assent on April 17 2019 and came into force effective October 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.

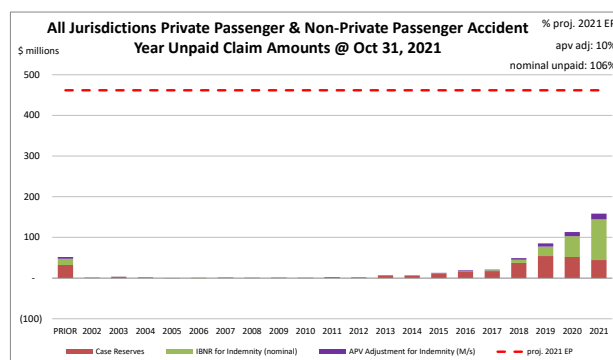
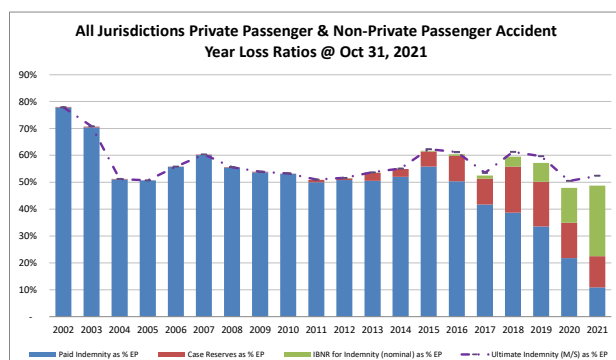
1.5 Current Provision Summary

The following charts show the current levels of **indemnity only**⁸ claims amounts booked by accident

⁸Servicing 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

year⁹. 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 2021 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 (\$46.5 million – see following table) represents 10% of the earned premium projected for the full year 2021 (see the upper right corner of the preceding chart on the right). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current “retro claims” nominal liability estimate shown below, the associated \$7.6 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	287,000	53.6%
ibnr	201,890	37.7%
M/S apv adj	46,514	8.7%
M/S indemnity	535,404	100.0%
retro claims	34,229	
retro apv adj	7,613	
M/S total	577,246	

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 8 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).

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.

⁹The 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”.

premium liabilities (\$000s)		
	amt	%
unearned prem	249,412	108.2%
prem def/(dpac)	(18,898)	(8.2%)
M/S apv adjust.	-	-
M/S total	230,514	100.0%

policy liabilities (\$000s)		
	amt	%
claim	523,119	64.8%
premium	230,514	28.5%
M/S apv adjust.	54,127	6.7%
M/S total	807,761	100.0%

policy liabilities (\$000s)	
M/S total by juris (rounded at juris level)	
Ontario	356,959
Alberta	218,084
Newfoundland & Labrador	78,389
New Brunswick	59,393
Nova Scotia	73,909
Prince Edward Island	10,829
Yukon	3,644
Northwest Territories	5,140
Nunavut	1,413
All Jurisdictions	807,760

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 44.2% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 28.3% (\$228.3 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	September	17,540	3,327	3,861	(68)	4,347	75
		October	16,850	1,783	3,521	25	4,415	(1,147)
ON Total			34,390	5,110	7,382	(43)	8,762	(1,072)
AB	2021	September	12,083	2,822	2,911	781	3,268	(371)
		October	12,198	2,317	2,997	289	1,944	(2,025)
AB Total			24,281	5,139	5,908	1,070	5,212	(2,396)
NL	2021	September	3,452	527	1,256	77	1,608	449
		October	3,578	398	2,104	834	2,260	854
NL Total			7,030	925	3,360	911	3,868	1,303
NB	2021	September	2,953	702	1,788	1,037	1,497	443
		October	2,932	418	907	89	674	(443)
NB Total			5,885	1,120	2,695	1,126	2,171	0
NS	2021	September	4,678	1,646	2,043	1,458	1,125	444
		October	4,882	1,247	1,109	(373)	2,626	1,539
NS Total			9,560	2,893	3,152	1,085	3,751	1,983
PE	2021	September	620	218	105	27	99	(32)
		October	626	174	73	(11)	243	75
PE Total			1,246	392	178	16	342	43
YT	2021	September	236	65	27	16	2	0
		October	252	62	27	(5)	98	93
YT Total			488	127	54	11	100	93
NT	2021	September	359	145	158	62	80	(4)
		October	387	108	173	137	(274)	(299)
NT Total			746	253	331	199	(194)	(303)
NU	2021	September	97	25	(6)	(12)	(18)	(17)
		October	110	30	-	(6)	-	2
NU Total			207	55	(6)	(18)	(18)	(15)
Grand Total			83,833	16,014	23,054	4,357	23,994	(364)

(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	September	(49)	(49)	6,227	1,769	1,630	(1,548)
		October	(362)	(362)	5,373	634	2,212	(251)
PAY Total			(411)	(411)	11,600	2,403	3,842	(1,799)
CAY	2021	September	42,067	9,526	5,916	1,609	10,378	2,535
		October	42,177	6,899	5,538	345	9,774	(1,100)
CAY Total			84,244	16,425	11,454	1,954	20,152	1,435
Grand Total			83,833	16,014	23,054	4,357	23,994	(364)

(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

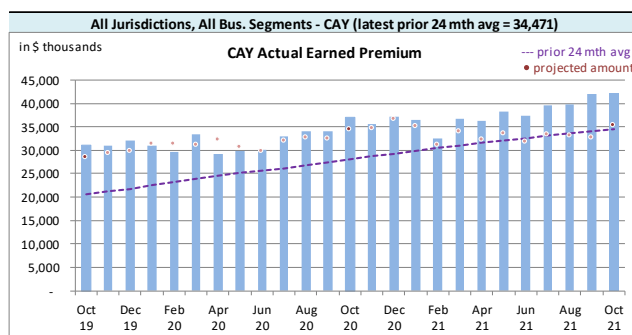
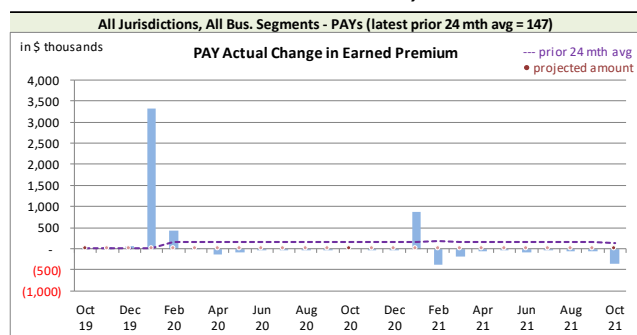
anticipated due to this natural “process variance” (i.e. random variation). Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance. The variances are also reviewed as part of the quarterly valuation process, as 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**¹⁰ in each of the most recent 25 calendar months, along with a prior 24-month average to show how each month’s actual compare with the average amount of the preceding 24 calendar months.

FARM Actual Earned Premium by Calendar Month



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

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

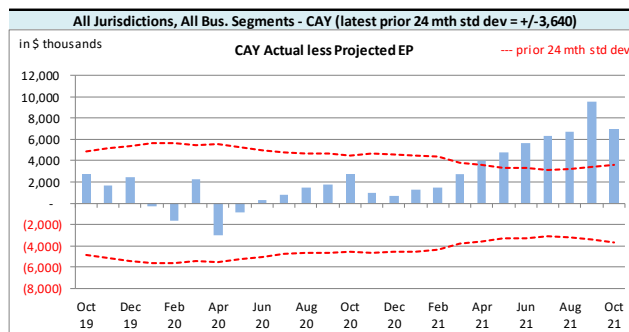
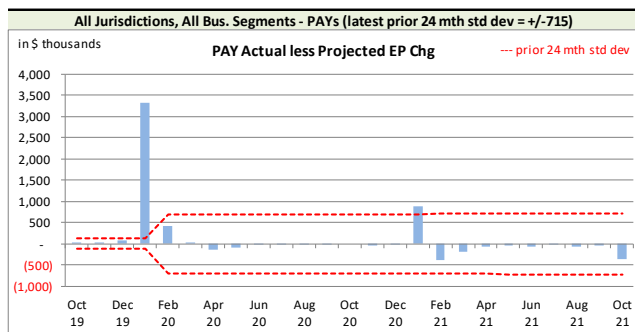
On Latest \$ thousands		
	Earned Premium	PAYs CAY
Mthly Avg EP Chg (prior 24 mths)	147	34,471
std dev	715	3,640
A-P <> std dev	2	7
% <> std dev	8.0%	28.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	no better

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.

¹⁰Premium is earned on a daily basis based on the transaction term measured in days. As a result, months with 31 days earned relatively more than those with 30 days, and February earns the least.

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

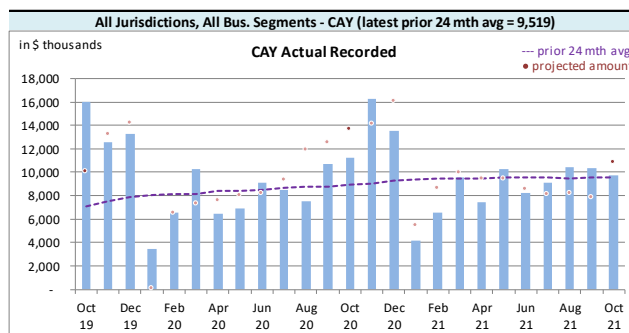
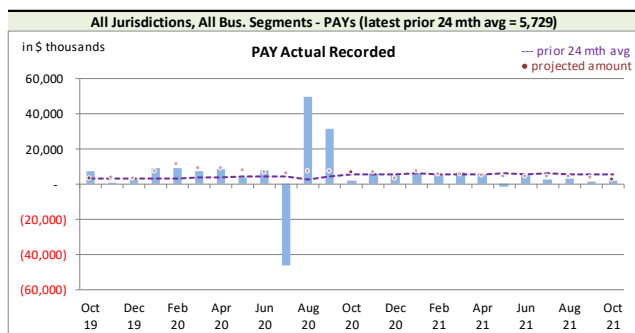


Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias¹¹ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative 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.

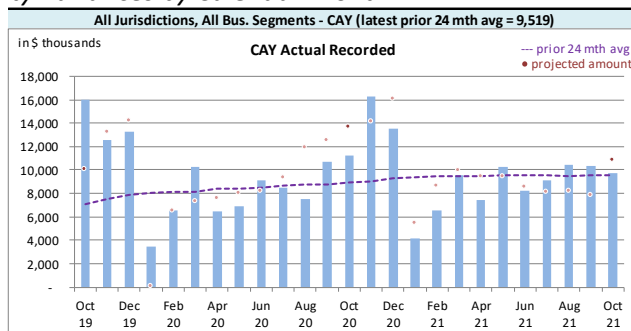
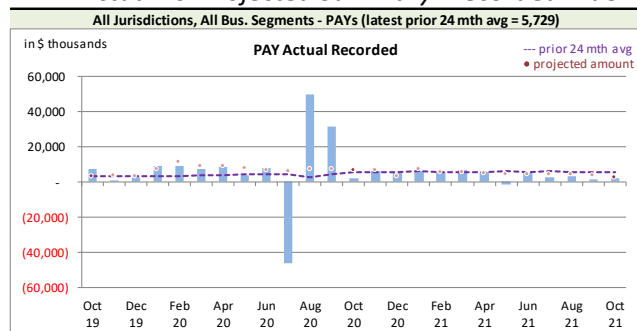
FARM Actual **Recorded Indemnity** by Calendar Month



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

¹¹For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

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



On Latest \$ thousands		
	Recorded	PAYs
Mthly Avg Recorded (prior 24 mths)	5,729	9,519
std dev	15,461	3,266
A-P <> std dev	6	3
% <> std dev	24.0%	12.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

With respect to **recorded indemnity**, 24% 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

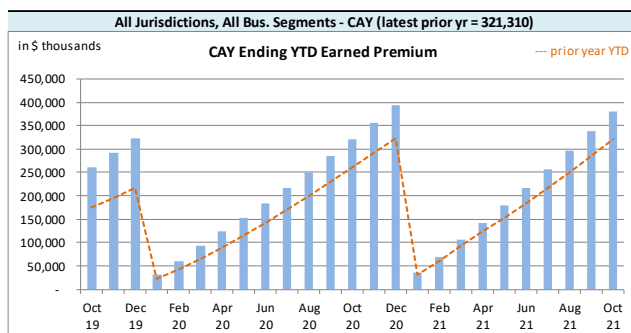
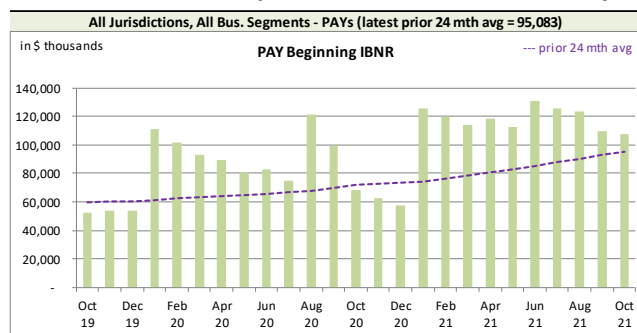
(assuming a normal distribution). Bias has not been indicated at a 95% confidence level on a running 25-month basis (10 of 25 variances were positive).

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 12% of the time over the last 25 calendar months (see the preceding table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (10 of 25 variances were positive).

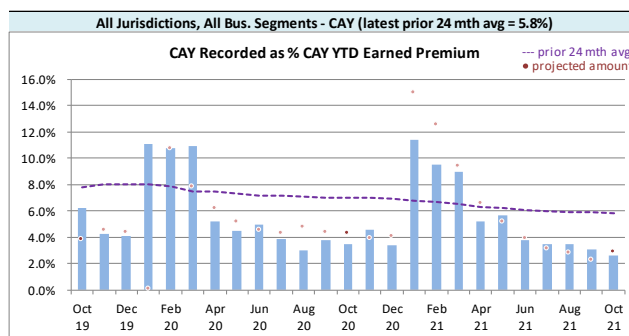
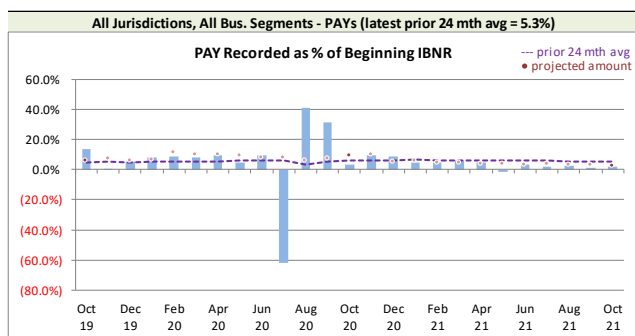
The method for establishing IBNR adjusts automatically for changes in **earned premium** and **recorded indemnity** activity level (see sections 2.2 and 3).

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

FARM Levels that influence¹² **Recorded Indemnity** by Calendar Month



¹²Our 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.



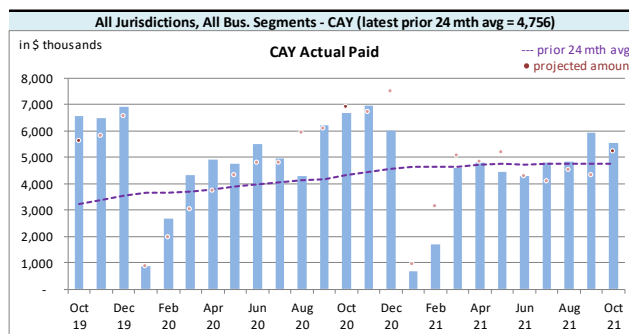
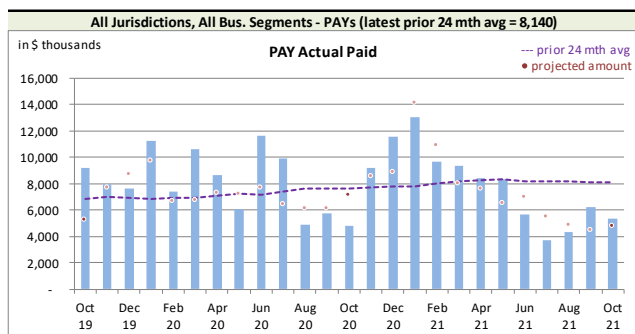
We track the PAY beginning IBNR as **recorded indemnity** activity comes out of IBNR. Changes in the PAY beginning IBNR (see upper left chart within the preceding group of charts) occur for several possible reasons:

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

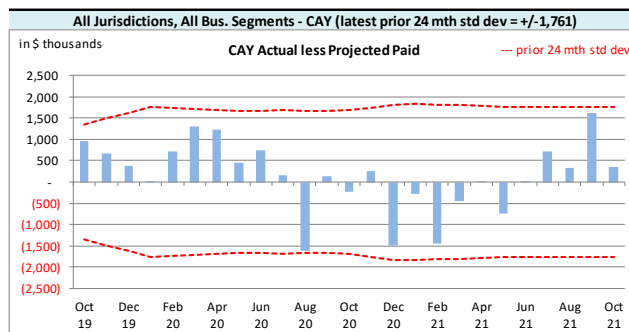
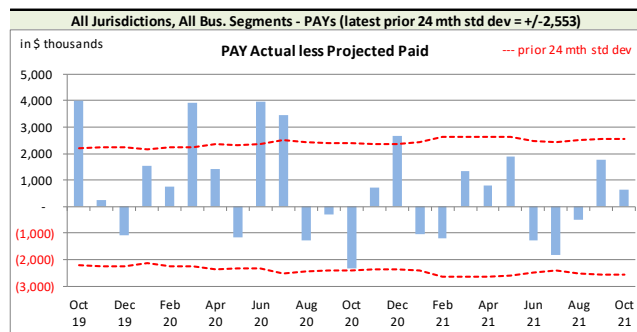
2.1.c AvsP: Paid Indemnity

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

FARM Actual Paid Indemnity by Calendar Month



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

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


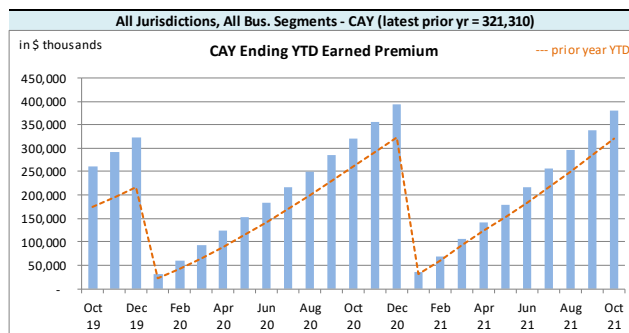
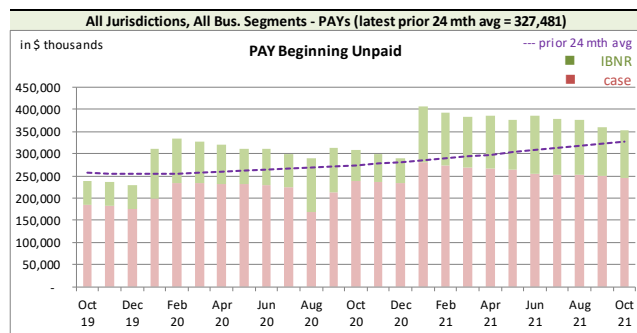
On Latest \$ thousands			
	Paid	PAYs	CAY
Mthly Avg Paid (prior 24 mths)		8,140	4,756
std dev		2,553	1,761
A-P <> std dev		5	-
% <> std dev		20.0%	0.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

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 no better than simply projecting the prior 24-month average amount (assuming it follows a normal distribution).

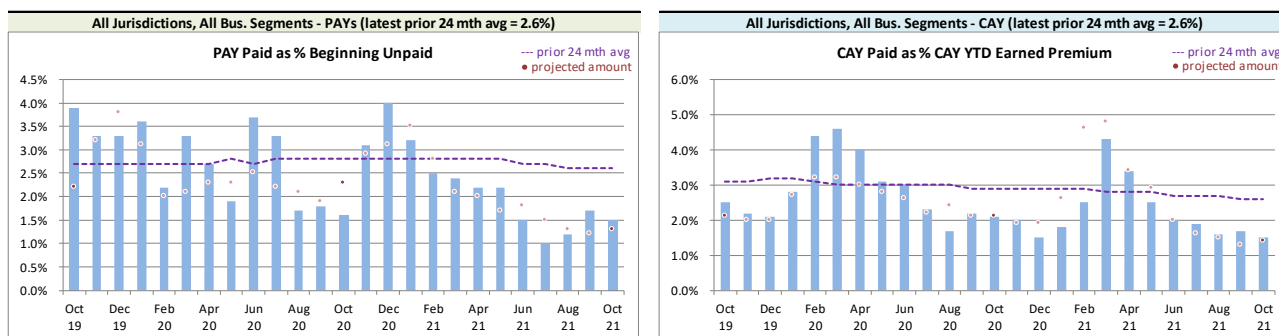
Bias has not been indicated at a 95% confidence level on a running 25-month basis (15 of 25 variances are positive).

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 0% of the time over the last 25 calendar months (see preceding table on the left), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. Bias has been indicated at a 95% confidence level on a running 25-month basis (18 of 25 variances are positive).

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

FARM Levels that influence¹³ *Paid Indemnity* by Calendar Month


¹³Our projections for the prior accident years are based on selected ratios of paid indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date paid indemnity to year-to-date selected ultimate indemnity (i.e. selected LR x earned premium). In both cases, ratio selection is based on consideration of recent paid indemnity levels and AvsP analyses.



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

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

2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine each month’s IBNR¹⁴ for accident years 1994 and later (IBNR is kept at \$0 for accident years 1993 and earlier).

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

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (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:

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

¹⁴For ease of discussion, “IBNR” is used in place of “provisions for incurred but not recorded (IBNR) and development”.

3 Ultimate Loss Ratio Matching Method

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

- (a) Earned premium to date
- (b) Ultimate loss¹⁵ 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 years¹⁶ during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

4 Calendar Year-to-Date Results

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	12,951	3.4%	(15,031)	(3.9%)	(2,080)	(0.5%)	(5,363)	(1.5%)
CAY	230,752	60.6%	16,387	4.3%	247,139	64.9%	23,785	(1.0%)
TOTAL	243,703	64.0%	1,356	0.4%	245,059	64.3%	18,422	(2.5%)

(“% EP” based on 2021 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.

¹⁵“Loss” here refers to indemnity only unless otherwise noted.

¹⁶Prior accident years and the current accident year are defined relative to the calendar year associated with the projection period.

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

5 Current Participation Report – Additional Exhibits

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

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

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

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

6 EXHIBITS

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

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

EXHIBIT A

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

page 1 of 10

ONTARIO

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
0.85%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022	
prior	20,658	20,451	20,274	19,929	18,752	18,569	17,819	15,420	
2012	29	28	28	28	25	25	24	22	
2013	84	58	57	57	51	51	50	46	
2014	621	188	187	185	162	161	158	145	
2015	32	32	32	31	29	29	28	24	
2016	44	287	284	280	261	259	253	224	
2017	769	779	767	754	699	692	664	577	
2018	1,936	1,593	1,566	1,540	1,443	1,427	1,411	1,118	
2019	4,561	5,454	5,333	5,283	5,251	5,128	4,990	4,319	
2020	9,806	8,842	8,683	8,571	8,474	8,026	7,943	6,362	
2021	13,330	14,331	15,365	16,513	15,899	14,737	14,250	10,488	
2022	-	-	-	-	2,306	4,111	5,906	14,273	
PPV Total	51,870	52,043	52,576	53,171	53,352	53,215	53,496	53,018	
prior	140	100	99	100	108	107	106	90	
2012	22	22	22	21	19	19	18	16	
2013	158	186	183	182	162	159	156	132	
2014	(347)	72	70	69	64	62	60	51	
2015	478	643	633	625	584	567	554	454	
2016	423	271	270	268	256	255	250	211	
2017	951	578	570	561	535	521	510	421	
2018	2,605	2,680	2,620	2,561	2,474	2,382	2,309	1,928	
2019	6,735	6,713	6,570	6,448	6,243	6,002	5,805	4,609	
2020	19,848	17,700	17,275	16,878	16,580	15,843	15,276	10,839	
2021	29,409	32,565	35,427	38,927	37,142	35,869	34,726	24,732	
2022	-	-	-	-	4,295	7,918	11,659	36,125	
NPPV Total	60,422	61,530	63,739	66,640	68,462	69,704	71,429	79,608	
TOTAL	112,292	113,573	116,315	119,811	121,814	122,919	124,925	132,626	
Change		1,281	2,742	3,496	2,003	1,105	2,006		

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

EXHIBIT A

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

page 2 of 10

Alberta

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.85%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	75	75	73	69	67	66	61	51
2012	14	(4)	(4)	(4)	(4)	(4)	(4)	(3)
2013	21	21	20	19	19	19	18	10
2014	172	171	166	162	159	158	150	118
2015	78	78	75	71	71	70	66	44
2016	141	129	124	120	118	117	112	81
2017	57	121	120	113	112	111	104	63
2018	420	451	447	443	441	432	422	308
2019	827	784	737	701	667	620	589	459
2020	896	754	709	673	639	593	560	341
2021	1,449	1,484	1,587	1,731	1,638	1,514	1,412	858
2022	-	-	-	-	200	361	525	1,405
PPV Total	4,150	4,064	4,054	4,098	4,127	4,057	4,015	3,735
prior	90	(23)	(22)	(22)	(23)	(22)	(21)	(12)
2012	45	269	265	261	264	249	238	200
2013	135	130	129	127	125	120	119	102
2014	135	(56)	(55)	(54)	(53)	(50)	(47)	(37)
2015	541	410	404	398	380	362	347	297
2016	639	663	653	645	629	598	572	484
2017	1,909	1,380	1,366	1,348	1,326	1,261	1,207	1,028
2018	6,148	4,744	4,677	4,612	4,595	4,415	4,366	3,493
2019	12,871	10,840	10,686	10,540	10,477	10,308	9,648	8,053
2020	19,509	19,084	18,811	18,520	18,262	17,824	17,002	13,721
2021	29,961	33,712	37,627	42,679	37,110	35,204	32,852	26,307
2022	-	-	-	-	4,809	8,821	12,979	38,170
NPPV Total	71,983	71,153	74,541	79,054	77,901	79,090	79,262	91,806
TOTAL	76,133	75,217	78,595	83,152	82,028	83,147	83,277	95,541
Change		(916)	3,378	4,557	(1,124)	1,119	130	

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

EXHIBIT A

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

page 3 of 10

Newfoundland & Labrador

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
0.85%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	17	14	14	15	22	22	19	17
2012	22	(3)	(2)	-	1	-	-	-
2013	50	44	44	41	42	39	39	31
2014	48	44	42	42	28	27	27	21
2015	153	188	184	172	153	150	145	108
2016	281	267	260	257	231	228	220	176
2017	(61)	129	124	119	109	105	101	79
2018	450	509	491	473	464	454	444	348
2019	1,294	1,108	1,046	993	974	931	899	597
2020	1,683	2,030	1,901	1,794	1,698	1,619	1,548	969
2021	6,706	6,530	7,133	7,851	7,208	6,807	6,438	3,492
2022	-	-	-	-	848	1,522	2,202	5,891
PPV Total	10,643	10,860	11,237	11,757	11,778	11,904	12,082	11,729
prior	94	9	9	9	10	10	10	9
2012	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	122	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2014	-	-	-	-	-	-	-	-
2015	29	26	25	24	36	35	35	29
2016	48	(12)	(12)	(11)	(14)	(13)	(13)	(7)
2017	144	76	74	74	66	65	64	53
2018	177	85	83	80	79	80	79	66
2019	498	261	254	240	226	217	212	146
2020	1,241	1,254	1,225	1,189	1,169	1,108	1,069	791
2021	2,343	2,438	2,681	2,979	2,766	2,617	2,519	1,768
2022	-	-	-	-	439	767	1,077	2,276
NPPV Total	4,694	4,132	4,334	4,579	4,772	4,881	5,047	5,126
TOTAL	15,337	14,992	15,571	16,336	16,550	16,785	17,129	16,855
Change		(345)	579	765	214	235	344	

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

EXHIBIT A

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

page 4 of 10

New Brunswick

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.85%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	47	64	64	63	62	61	60	55
2012	57	40	40	37	39	39	38	32
2013	29	36	36	33	32	32	30	23
2014	(85)	136	134	128	125	123	121	98
2015	279	214	211	202	185	183	179	148
2016	328	327	324	304	295	292	284	227
2017	154	257	253	249	242	240	234	189
2018	483	785	773	756	742	727	720	596
2019	1,825	1,711	1,689	1,639	1,576	1,515	1,444	1,173
2020	3,638	3,485	3,403	3,335	3,305	3,258	3,139	2,597
2021	2,613	3,121	3,492	3,954	3,772	3,629	3,589	3,055
2022	-	-	-	-	435	805	1,205	4,148
PPV Total	9,368	10,176	10,419	10,700	10,810	10,904	11,043	12,341
prior	(15)	(16)	(16)	(17)	(12)	(12)	(12)	(13)
2012	38	37	36	35	37	36	36	33
2013	8	7	7	8	8	8	8	7
2014	2	2	2	2	2	2	2	2
2015	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2016	103	93	92	90	114	113	111	98
2017	124	149	147	145	141	140	135	100
2018	525	469	463	456	437	433	416	342
2019	863	1,006	992	978	982	935	909	722
2020	1,986	1,812	1,778	1,745	1,681	1,592	1,537	1,241
2021	4,398	4,776	5,194	5,744	5,391	5,085	4,893	3,718
2022	-	-	-	-	566	1,084	1,664	7,440
NPPV Total	8,029	8,332	8,692	9,183	9,344	9,413	9,696	13,687
TOTAL	17,397	18,508	19,111	19,883	20,154	20,317	20,739	26,028
Change		1,111	603	772	271	163	422	

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

EXHIBIT A

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

page 5 of 10

Nova Scotia

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.85%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	65	64	63	64	70	70	69	60
2012	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	4	3	3	3	4	4	5	3
2014	(2)	(2)	(2)	(3)	(8)	(7)	(7)	(7)
2015	1	1	-	-	(1)	(1)	(1)	(1)
2016	(9)	13	13	13	11	11	11	10
2017	(13)	96	95	93	84	83	82	71
2018	521	(174)	(166)	(157)	(146)	(144)	(142)	(124)
2019	1,521	1,265	1,235	1,195	1,164	1,140	1,130	926
2020	1,963	1,644	1,597	1,542	1,534	1,461	1,403	1,080
2021	4,415	4,135	4,133	4,600	4,412	4,199	3,995	3,105
2022	-	-	-	-	691	1,254	1,828	4,840
PPV Total	8,464	7,043	6,969	7,348	7,813	8,068	8,371	9,961
prior	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)
2012	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2013	40	28	27	26	35	35	34	30
2014	145	(1)	(1)	(1)	(1)	(1)	(1)	-
2015	40	-	-	(1)	-	-	-	(1)
2016	76	82	79	77	69	68	68	59
2017	271	153	151	148	136	133	131	113
2018	(124)	440	432	419	398	393	388	333
2019	1,257	1,150	1,108	1,091	1,043	988	954	685
2020	2,073	2,865	2,762	2,636	2,529	2,395	2,313	1,790
2021	7,304	7,506	8,259	9,403	8,524	8,047	7,668	5,479
2022	-	-	-	-	1,058	1,962	2,897	8,719
NPPV Total	11,072	12,213	12,807	13,788	13,781	14,010	14,442	17,197
TOTAL	19,536	19,256	19,776	21,136	21,594	22,078	22,813	27,158
Change		(280)	520	1,360	458	484	735	

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

EXHIBIT A

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

page 6 of 10

Prince Edward Island

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.85%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2012	-	-	-	-	-	-	-	-
2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2014	-	-	-	-	-	-	-	-
2015	11	10	10	11	16	16	16	15
2016	89	26	26	26	22	23	23	20
2017	(180)	15	14	14	7	6	6	2
2018	83	68	67	66	63	63	62	60
2019	193	138	135	132	130	125	124	104
2020	537	533	512	484	461	437	432	354
2021	562	665	719	800	756	714	676	482
2022	-	-	-	-	71	128	191	592
PPV Total	1,287	1,447	1,475	1,525	1,518	1,504	1,522	1,621
prior	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2012	18	15	16	15	30	30	30	27
2013	-	-	-	-	-	-	-	-
2014	4	4	4	3	10	10	10	9
2015	1	1	1	1	1	1	1	1
2016	(6)	54	54	53	67	67	67	60
2017	6	11	11	11	10	10	10	10
2018	-	4	4	4	3	3	3	3
2019	26	51	50	48	46	45	44	42
2020	127	116	114	110	107	104	101	92
2021	940	961	1,003	902	865	835	803	688
2022	-	-	-	-	132	248	370	1,334
NPPV Total	1,115	1,216	1,256	1,146	1,270	1,352	1,438	2,265
TOTAL	2,402	2,663	2,731	2,671	2,788	2,856	2,960	3,886
Change		261	68	(60)	117	68	104	

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

EXHIBIT A

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

page 7 of 10

Yukon

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.85%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	5	5	5	5	5	5	5	5
2012	-	-	-	-	-	-	-	-
2013	2	2	2	2	2	2	2	2
2014	3	2	2	2	2	2	2	2
2015	4	3	3	3	3	3	3	3
2016	6	4	4	4	4	4	4	4
2017	33	32	32	31	32	32	32	30
2018	15	13	13	13	13	13	13	13
2019	28	25	25	25	26	26	26	26
2020	40	40	40	40	41	40	39	38
2021	87	45	18	14	13	13	13	12
2022	-	-	-	-	9	17	27	131
PPV Total	223	171	144	139	150	157	166	266
prior	2	2	2	2	2	2	2	2
2012	1	1	1	1	1	1	1	1
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	4	3	3	3	3	3	3	3
2016	9	9	9	9	9	9	9	9
2017	23	20	20	20	20	20	20	20
2018	82	75	75	74	75	75	74	72
2019	99	87	86	85	84	83	82	72
2020	127	301	293	290	289	286	282	260
2021	553	610	687	794	774	759	741	615
2022	-	-	-	-	71	135	206	870
NPPV Total	900	1,108	1,176	1,278	1,328	1,373	1,420	1,924
TOTAL	1,123	1,279	1,320	1,417	1,478	1,530	1,586	2,190
Change		156	41	97	61	52	56	

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

EXHIBIT A

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

page 8 of 10

Northwest Territories

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.85%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2012	-	-	-	-	-	-	-	-
2013	2	2	2	2	2	2	2	2
2014	18	18	18	18	18	18	18	18
2015	6	6	6	6	6	6	6	6
2016	17	13	13	13	13	13	13	13
2017	34	28	28	28	28	28	28	28
2018	77	61	60	58	57	56	55	53
2019	149	131	130	128	128	127	126	115
2020	424	414	409	405	391	388	384	340
2021	554	652	743	884	846	813	795	687
2022	-	-	-	-	43	81	126	600
PPV Total	1,278	1,322	1,406	1,539	1,529	1,529	1,550	1,859
prior	3	3	3	3	3	3	3	3
2012	-	-	-	-	-	-	-	-
2013	32	95	93	92	97	96	94	83
2014	1	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	3	3	3	3	3	3	3	3
2016	21	190	188	185	186	184	182	163
2017	25	21	21	21	20	20	20	20
2018	51	44	44	44	44	44	44	44
2019	129	125	123	122	120	118	117	106
2020	297	287	280	278	276	274	272	251
2021	261	340	386	442	421	401	381	295
2022	-	-	-	-	33	65	98	375
NPPV Total	823	1,107	1,140	1,189	1,202	1,207	1,213	1,342
TOTAL	2,101	2,429	2,546	2,728	2,731	2,736	2,763	3,201
Change		328	117	182	3	5	27	

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

EXHIBIT A

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

page 9 of 10

Nunavut

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.85%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	-	-	-	-	-	-	-	-
2012	18	18	17	17	17	17	17	15
2013	1	1	1	1	1	1	1	1
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	1	1	1	1	1	1	1	1
2017	1	1	1	1	1	1	1	1
2018	2	2	2	2	2	2	2	2
2019	9	5	5	5	5	5	5	5
2020	28	21	21	21	21	21	21	20
2021	32	34	38	46	44	42	40	37
2022	-	-	-	-	4	7	11	46
PPV Total	93	84	87	95	97	98	100	129
prior	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	11	9	9	10	11	11	11	10
2016	6	4	4	4	4	4	4	4
2017	15	12	12	12	12	12	12	12
2018	29	25	25	25	25	25	25	25
2019	56	47	47	47	47	47	47	47
2020	126	121	120	119	119	118	117	106
2021	167	185	203	227	220	216	211	179
2022	-	-	-	-	17	33	50	189
NPPV Total	410	403	420	444	455	466	477	572
TOTAL	503	487	507	539	552	564	577	701
Change		(16)	20	32	13	12	13	

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

EXHIBIT A

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

page 10 of 10

All Jurisdictions

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.85%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	20,858	20,664	20,484	20,136	18,969	18,784	18,024	15,599
2012	138	77	77	76	76	75	73	64
2013	191	165	163	156	151	148	145	116
2014	775	557	547	534	486	482	469	395
2015	565	533	522	497	463	457	443	348
2016	898	1,067	1,049	1,018	956	948	921	756
2017	794	1,458	1,434	1,402	1,314	1,298	1,252	1,040
2018	3,987	3,308	3,253	3,194	3,079	3,030	2,987	2,374
2019	10,407	10,621	10,335	10,101	9,921	9,617	9,333	7,724
2020	19,015	17,763	17,275	16,865	16,564	15,843	15,469	12,101
2021	29,748	30,997	33,228	36,393	34,588	32,468	31,208	22,216
2022	-	-	-	-	4,607	8,286	12,021	31,926
PPV Total	87,376	87,210	88,367	90,372	91,174	91,436	92,345	94,659
prior	306	67	67	67	80	80	80	71
2012	119	339	335	328	346	330	318	272
2013	495	443	436	432	424	415	408	351
2014	(60)	20	19	18	21	22	23	24
2015	1,104	1,092	1,075	1,060	1,015	979	951	793
2016	1,319	1,354	1,337	1,320	1,320	1,285	1,250	1,081
2017	3,468	2,400	2,372	2,340	2,266	2,182	2,109	1,777
2018	9,493	8,566	8,423	8,275	8,130	7,850	7,704	6,306
2019	22,534	20,280	19,916	19,599	19,268	18,743	17,818	14,482
2020	45,334	43,540	42,658	41,765	41,012	39,544	37,969	29,091
2021	75,336	83,093	91,467	102,097	93,213	89,033	84,794	63,781
2022	-	-	-	-	11,420	21,033	31,000	95,498
NPPV Total	159,448	161,194	168,105	177,301	178,515	181,496	184,424	213,527
TOTAL	246,824	248,404	256,472	267,673	269,689	272,932	276,769	308,186
Change		1,580	8,068	11,201	2,016	3,243	3,837	

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

EXHIBIT B

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

page 1 of 10

ONTARIO

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	15,743	15,632	15,477	15,169	13,955	13,818	13,126	11,050
2012	23	23	23	23	21	21	20	18
2013	36	14	14	14	13	13	12	11
2014	438	39	39	38	35	35	33	29
2015	24	24	24	24	22	22	21	19
2016	(115)	113	112	110	101	100	95	78
2017	551	564	553	542	499	494	469	395
2018	1,547	1,229	1,204	1,180	1,086	1,075	1,064	810
2019	3,308	4,135	4,032	3,992	3,940	3,830	3,719	3,144
2020	8,426	7,608	7,456	7,352	7,220	6,787	6,719	5,243
2021	11,584	12,546	13,429	14,414	13,866	12,757	12,311	8,713
2022	-	-	-	-	2,085	3,706	5,289	11,859
PPV Total	41,565	41,927	42,363	42,858	42,843	42,658	42,878	41,369
prior	23	(7)	(7)	(6)	(6)	(6)	(6)	(4)
2012	17	17	17	17	16	15	14	13
2013	(27)	8	8	8	8	8	8	8
2014	(369)	20	19	19	18	17	16	14
2015	40	220	214	209	199	189	181	144
2016	73	(72)	(70)	(68)	(65)	(62)	(60)	(47)
2017	498	146	142	138	131	124	119	97
2018	1,785	1,897	1,850	1,804	1,714	1,628	1,563	1,257
2019	4,904	4,897	4,775	4,670	4,436	4,214	4,045	3,065
2020	17,235	15,348	14,949	14,575	14,225	13,514	12,973	8,834
2021	25,808	28,653	31,163	34,229	32,518	31,347	30,281	20,904
2022	-	-	-	-	3,854	7,078	10,383	31,243
NPPV Total	49,987	51,127	53,060	55,595	57,048	58,066	59,517	65,528
TOTAL	91,552	93,054	95,423	98,453	99,891	100,724	102,395	106,897
Change		1,502	2,369	3,030	1,438	833	1,671	

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

EXHIBIT B

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

page 2 of 10

Alberta

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	39	39	37	34	33	32	29	22
2012	10	(6)	(6)	(6)	(6)	(6)	(6)	(5)
2013	19	19	18	17	17	17	16	8
2014	37	37	34	32	32	32	30	17
2015	47	47	44	41	41	41	38	21
2016	67	57	53	50	49	49	46	26
2017	38	97	96	90	89	88	82	45
2018	262	307	304	301	298	295	287	186
2019	574	546	508	478	454	418	389	277
2020	696	578	538	506	481	443	412	218
2021	1,278	1,312	1,402	1,529	1,453	1,337	1,243	718
2022	-	-	-	-	179	323	467	1,199
PPV Total	3,067	3,033	3,028	3,072	3,120	3,069	3,033	2,732
prior	64	(47)	(46)	(46)	(46)	(44)	(43)	(33)
2012	(1)	250	246	242	240	226	215	180
2013	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)
2014	112	(69)	(68)	(67)	(66)	(62)	(59)	(48)
2015	377	260	256	252	249	235	223	188
2016	474	505	497	490	485	457	434	364
2017	1,450	972	962	948	939	885	841	706
2018	4,617	3,449	3,397	3,346	3,313	3,147	3,116	2,371
2019	10,250	8,426	8,300	8,175	8,093	7,964	7,327	5,958
2020	16,020	15,765	15,529	15,296	14,959	14,555	13,769	10,814
2021	25,968	29,444	33,029	37,656	32,384	30,765	28,673	22,706
2022	-	-	-	-	4,330	7,907	11,581	32,881
NPPV Total	59,324	58,948	62,095	66,285	64,873	66,028	66,070	76,080
TOTAL	62,391	61,981	65,123	69,357	67,993	69,097	69,103	78,812
Change		(410)	3,142	4,234	(1,364)	1,104	6	

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

EXHIBIT B

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

page 3 of 10

Newfoundland & Labrador

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	(7)	(7)	(7)	(5)	(4)	(4)	(4)	(4)
2012	(1)	(8)	(8)	(6)	(6)	(6)	(6)	(5)
2013	10	10	10	8	8	7	7	5
2014	(6)	(6)	(6)	(5)	(5)	(5)	(5)	(4)
2015	(11)	47	47	37	35	33	31	17
2016	(5)	(8)	(8)	(6)	(6)	(6)	(6)	(5)
2017	(152)	27	25	23	22	20	19	11
2018	59	131	119	109	108	102	96	61
2019	694	575	523	481	476	447	420	214
2020	952	1,282	1,167	1,074	1,005	945	888	452
2021	5,879	5,700	6,207	6,814	6,201	5,829	5,479	2,719
2022	-	-	-	-	746	1,334	1,916	4,712
PPV Total	7,412	7,743	8,069	8,524	8,580	8,696	8,835	8,173
prior	88	6	6	6	6	6	6	6
2012	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	116	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2014	-	-	-	-	-	-	-	-
2015	(8)	(9)	(9)	(9)	(9)	(9)	(9)	(8)
2016	7	(51)	(50)	(48)	(48)	(47)	(47)	(37)
2017	55	(4)	(4)	(4)	(4)	(4)	(4)	(4)
2018	46	(37)	(35)	(33)	(33)	(31)	(30)	(24)
2019	317	106	104	101	93	87	84	52
2020	988	1,010	990	960	950	893	857	637
2021	2,020	2,077	2,282	2,537	2,334	2,194	2,106	1,458
2022	-	-	-	-	394	683	950	1,821
NPPV Total	3,627	3,093	3,279	3,505	3,678	3,767	3,908	3,896
TOTAL	11,039	10,836	11,348	12,029	12,258	12,463	12,743	12,069
Change		(203)	512	681	229	205	280	

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

EXHIBIT B

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

page 4 of 10

New Brunswick

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	12	31	31	31	31	31	30	27
2012	39	24	24	22	22	22	21	17
2013	25	31	31	28	27	27	26	20
2014	(137)	69	68	62	61	60	58	43
2015	132	84	83	76	75	74	72	53
2016	219	220	218	200	196	194	188	141
2017	56	145	144	143	140	138	134	101
2018	254	553	547	536	528	516	511	412
2019	1,527	1,428	1,414	1,370	1,312	1,263	1,200	969
2020	3,193	3,077	3,006	2,946	2,917	2,888	2,781	2,294
2021	2,202	2,673	3,000	3,408	3,238	3,121	3,090	2,637
2022	-	-	-	-	386	716	1,070	3,647
PPV Total	7,522	8,335	8,566	8,822	8,933	9,050	9,181	10,361
prior	(25)	(25)	(25)	(25)	(25)	(25)	(25)	(25)
2012	4	4	4	4	4	4	4	4
2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2014	2	2	2	2	2	2	2	2
2015	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2016	20	13	13	13	13	13	12	10
2017	98	122	120	118	117	116	111	80
2018	364	317	311	305	287	284	273	210
2019	472	613	601	589	583	548	526	400
2020	1,523	1,399	1,371	1,344	1,263	1,187	1,140	908
2021	3,893	4,240	4,615	5,108	4,802	4,514	4,333	3,258
2022	-	-	-	-	508	974	1,497	6,743
NPPV Total	6,346	6,680	7,007	7,453	7,549	7,612	7,868	11,585
TOTAL	13,868	15,015	15,573	16,275	16,482	16,662	17,049	21,946
Change		1,147	558	702	207	180	387	

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

EXHIBIT B

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

page 5 of 10

Nova Scotia

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	38	38	38	38	35	35	35	30
2012	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	(5)	(5)	(5)	(5)	(5)	(5)	(5)	(5)
2014	(12)	(12)	(12)	(12)	(12)	(12)	(12)	(11)
2015	(12)	(12)	(12)	(12)	(12)	(12)	(12)	(11)
2016	(26)	(4)	(4)	(4)	(4)	(4)	(4)	(4)
2017	(77)	24	24	24	23	23	23	20
2018	366	(293)	(284)	(273)	(262)	(259)	(256)	(228)
2019	1,044	833	808	776	745	738	731	566
2020	1,530	1,235	1,198	1,150	1,138	1,081	1,027	746
2021	3,817	3,536	3,508	3,904	3,748	3,561	3,383	2,577
2022	-	-	-	-	615	1,116	1,617	4,094
PPV Total	6,661	5,338	5,257	5,584	6,007	6,260	6,525	7,772
prior	(11)	(11)	(11)	(11)	(11)	(11)	(11)	(11)
2012	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2013	11	1	1	1	1	1	1	1
2014	132	(4)	(4)	(4)	(4)	(4)	(4)	(4)
2015	35	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2016	(10)	-	-	-	-	-	-	-
2017	159	58	57	56	55	54	52	45
2018	(312)	193	191	181	176	174	171	139
2019	955	871	836	828	787	740	713	481
2020	1,525	2,276	2,185	2,074	1,970	1,852	1,787	1,350
2021	6,381	6,535	7,196	8,201	7,381	6,938	6,591	4,591
2022	-	-	-	-	936	1,724	2,531	7,189
NPPV Total	8,862	9,913	10,445	11,320	11,285	11,462	11,825	13,775
TOTAL	15,523	15,251	15,702	16,904	17,292	17,722	18,350	21,547
Change		(272)	451	1,202	388	430	628	

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

EXHIBIT B

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

page 6 of 10

Prince Edward Island

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2012	-	-	-	-	-	-	-	-
2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	62	5	5	5	5	5	5	5
2017	(211)	(35)	(35)	(35)	(35)	(35)	(35)	(35)
2018	66	53	52	51	48	48	48	47
2019	144	92	89	87	86	81	80	65
2020	470	466	446	419	394	370	366	295
2021	485	584	631	703	661	621	584	400
2022	-	-	-	-	62	113	167	496
PPV Total	1,009	1,158	1,181	1,223	1,214	1,196	1,208	1,266
prior	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	-	-	-	-	-	-	-	-
2016	(57)	6	6	6	6	6	6	6
2017	5	10	10	10	10	10	10	10
2018	(3)	1	1	1	1	1	1	1
2019	15	39	38	36	34	33	32	32
2020	56	46	46	44	42	40	38	36
2021	828	843	874	760	726	697	669	574
2022	-	-	-	-	119	223	333	1,184
NPPV Total	842	943	973	855	936	1,008	1,087	1,841
TOTAL	1,851	2,101	2,154	2,078	2,150	2,204	2,295	3,107
Change		250	53	(76)	72	54	91	

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

EXHIBIT B

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

page 7 of 10

Yukon

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	5	5	5	5	5	5	5	5
2012	-	-	-	-	-	-	-	-
2013	2	2	2	2	2	2	2	2
2014	3	2	2	2	2	2	2	2
2015	4	3	3	3	3	3	3	3
2016	5	4	4	4	4	4	4	4
2017	5	5	5	5	5	5	5	5
2018	14	12	12	12	12	12	12	12
2019	26	23	23	23	23	23	23	23
2020	33	34	34	34	34	33	32	32
2021	79	36	8	2	2	2	2	2
2022	-	-	-	-	8	16	25	122
PPV Total	176	126	98	92	100	107	115	212
prior	2	2	2	2	2	2	2	2
2012	1	1	1	1	1	1	1	1
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	4	3	3	3	3	3	3	3
2016	8	8	8	8	8	8	8	8
2017	21	18	18	18	18	18	18	18
2018	43	38	38	38	38	38	38	38
2019	88	78	77	76	75	74	73	64
2020	98	256	248	246	244	242	240	222
2021	501	553	624	722	708	694	680	563
2022	-	-	-	-	65	123	188	798
NPPV Total	766	957	1,019	1,114	1,162	1,203	1,251	1,717
TOTAL	942	1,083	1,117	1,206	1,262	1,310	1,366	1,929
Change		141	34	89	56	48	56	

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

EXHIBIT B

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

page 8 of 10

Northwest Territories

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2012	-	-	-	-	-	-	-	-
2013	2	2	2	2	2	2	2	2
2014	16	16	16	16	16	16	16	16
2015	5	5	5	5	5	5	5	5
2016	15	12	12	12	12	12	12	12
2017	31	25	25	25	25	25	25	25
2018	71	56	55	54	53	52	51	49
2019	128	112	111	110	109	108	107	98
2020	376	368	364	360	346	343	340	302
2021	486	579	663	791	759	729	714	620
2022	-	-	-	-	35	68	106	514
PPV Total	1,127	1,172	1,250	1,372	1,359	1,357	1,375	1,640
prior	3	3	3	3	3	3	3	3
2012	-	-	-	-	-	-	-	-
2013	(1)	74	73	72	71	70	69	60
2014	1	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	3	3	3	3	3	3	3	3
2016	9	178	176	174	172	170	168	150
2017	23	19	19	19	19	19	19	19
2018	47	41	41	41	41	41	41	41
2019	98	95	94	93	92	91	90	81
2020	264	257	249	247	245	243	241	223
2021	231	305	347	399	379	360	342	262
2022	-	-	-	-	31	59	90	346
NPPV Total	678	974	1,004	1,050	1,055	1,058	1,065	1,187
TOTAL	1,805	2,146	2,254	2,422	2,414	2,415	2,440	2,827
Change		341	108	168	(8)	1	25	

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

EXHIBIT B

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

page 9 of 10

Nunavut

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	-	-	-	-	-	-	-	-
2012	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	1	1	1	1	1	1	1
2017	1	1	1	1	1	1	1	1
2018	2	2	2	2	2	2	2	2
2019	8	4	4	4	4	4	4	4
2020	25	19	19	19	19	19	19	18
2021	29	31	35	42	40	38	36	33
2022	-	-	-	-	4	6	10	43
PPV Total	69	61	65	72	74	74	76	105
prior	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	3	2	2	2	2	2	2	2
2016	5	4	4	4	4	4	4	4
2017	14	11	11	11	11	11	11	11
2018	26	23	23	23	23	23	23	23
2019	51	43	43	43	43	43	43	43
2020	113	109	108	107	106	105	104	95
2021	152	170	186	208	200	196	192	163
2022	-	-	-	-	16	30	45	171
NPPV Total	364	362	377	398	405	414	424	512
TOTAL	433	423	442	470	479	488	500	617
Change		(10)	19	28	9	9	12	

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

EXHIBIT B

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

page 10 of 10

All Jurisdictions

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	15,821	15,729	15,572	15,263	14,046	13,908	13,212	11,121
2012	70	32	32	32	30	30	28	24
2013	88	72	71	65	63	62	59	42
2014	339	145	141	133	129	128	122	92
2015	191	200	196	176	171	168	160	109
2016	223	400	393	372	358	355	341	258
2017	242	853	838	818	769	759	723	568
2018	2,641	2,050	2,011	1,972	1,873	1,843	1,815	1,351
2019	7,453	7,748	7,512	7,321	7,149	6,912	6,673	5,360
2020	15,701	14,667	14,228	13,860	13,554	12,909	12,584	9,600
2021	25,839	26,997	28,883	31,607	29,968	27,995	26,842	18,419
2022	-	-	-	-	4,120	7,398	10,667	26,686
PPV Total	68,608	68,893	69,877	71,619	72,230	72,467	73,226	73,630
prior	143	(80)	(79)	(78)	(78)	(76)	(75)	(63)
2012	16	267	263	259	256	241	229	193
2013	90	71	70	69	68	67	66	57
2014	(123)	(53)	(53)	(52)	(52)	(49)	(47)	(38)
2015	451	473	463	454	441	417	397	326
2016	529	591	584	579	575	549	525	458
2017	2,323	1,352	1,335	1,314	1,296	1,233	1,177	982
2018	6,613	5,922	5,817	5,706	5,560	5,305	5,196	4,056
2019	17,150	15,168	14,868	14,611	14,236	13,794	12,933	10,176
2020	37,822	36,466	35,675	34,893	34,004	32,631	31,149	23,119
2021	65,782	72,820	80,316	89,820	81,432	77,705	73,867	54,479
2022	-	-	-	-	10,253	18,801	27,598	82,376
NPPV Total	130,796	132,997	139,259	147,575	147,991	150,618	153,015	176,121
TOTAL	199,404	201,890	209,136	219,194	220,221	223,085	226,241	249,751
Change		2,486	7,246	10,058	1,027	2,864	3,156	

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

EXHIBIT C-1

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

page 1 of 10

ONTARIO

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.85%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	1,728	1,722	1,671	1,619	1,575	1,526	1,481	1,124
2012	267	266	258	252	241	233	226	171
2013	249	237	229	223	215	209	202	153
2014	261	261	255	247	237	229	223	170
2015	324	324	314	305	296	288	279	212
2016	366	365	354	344	333	311	302	229
2017	548	547	532	519	507	495	469	376
2018	687	682	664	646	630	614	598	458
2019	1,405	1,428	1,393	1,359	1,326	1,123	1,092	851
2020	2,265	2,211	2,153	2,098	2,051	2,000	1,950	1,514
2021	903	1,004	1,126	1,238	1,117	2,173	2,115	1,655
2022	-	-	-	-	113	219	338	1,520
PPV Total	9,003	9,047	8,949	8,850	8,641	9,420	9,275	8,433
prior	806	804	787	773	763	746	733	605
2012	244	243	238	234	227	222	218	180
2013	380	363	355	347	340	333	327	272
2014	489	487	477	468	457	447	438	364
2015	724	723	708	695	677	664	650	543
2016	811	811	796	780	764	720	706	588
2017	1,218	1,217	1,196	1,176	1,155	1,137	1,089	939
2018	2,166	2,150	2,111	2,074	2,041	2,005	1,971	1,636
2019	4,346	4,419	4,347	4,276	4,203	3,607	3,541	2,995
2020	5,435	5,295	5,205	5,115	5,045	4,960	4,876	4,083
2021	2,487	2,789	3,136	3,473	3,199	6,201	6,087	5,166
2022	-	-	-	-	331	633	970	4,318
NPPV Total	19,106	19,301	19,356	19,411	19,202	21,675	21,606	21,689
TOTAL	28,109	28,348	28,304	28,260	27,842	31,094	30,880	30,121
Change		239	(44)	(44)	(418)	3,252	(214)	

EXHIBIT C-1

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

page 2 of 10

Alberta

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.85%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	98	98	97	96	95	94	93	83
2012	34	34	33	32	31	30	29	26
2013	50	50	48	47	46	45	44	34
2014	65	65	64	63	62	61	59	50
2015	80	80	79	78	78	77	76	66
2016	38	47	46	45	44	71	69	61
2017	65	65	64	63	62	61	60	50
2018	84	69	60	59	58	57	56	46
2019	150	140	138	136	134	102	100	90
2020	84	82	80	79	78	77	75	66
2021	(3)	(5)	(15)	(32)	(34)	70	70	60
2022	-	-	-	-	2	4	7	30
PPV Total	745	725	694	666	656	749	738	662
prior	307	306	304	302	308	305	303	283
2012	120	120	119	118	119	118	117	107
2013	191	190	188	186	184	182	180	161
2014	278	278	275	271	268	266	264	244
2015	373	372	369	366	361	357	355	324
2016	200	249	244	240	235	380	376	347
2017	417	416	412	408	403	399	394	361
2018	663	544	481	475	470	464	459	413
2019	1,546	1,447	1,437	1,428	1,413	1,109	1,100	1,021
2020	1,008	986	976	966	960	950	941	860
2021	(52)	(71)	(244)	(488)	(520)	1,144	1,132	1,035
2022	-	-	-	-	38	74	112	488
NPPV Total	5,051	4,837	4,561	4,272	4,239	5,748	5,733	5,644
TOTAL	5,796	5,562	5,254	4,937	4,894	6,496	6,470	6,305
Change		(234)	(308)	(317)	(43)	1,602	(26)	

EXHIBIT C-1

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

page 3 of 10

Newfoundland & Labrador

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.85%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	57	56	56	56	56	56	56	56
2012	57	57	56	55	54	53	52	43
2013	95	94	93	92	91	90	90	79
2014	130	129	127	125	121	119	117	101
2015	172	171	169	166	162	161	159	139
2016	288	287	284	281	277	190	186	163
2017	106	127	124	121	115	112	109	64
2018	298	296	292	289	266	263	260	230
2019	371	347	342	338	331	304	300	271
2020	289	340	335	330	327	323	318	254
2021	249	229	212	183	177	467	462	389
2022	-	-	-	-	38	66	103	470
PPV Total	2,112	2,133	2,090	2,036	2,015	2,204	2,212	2,259
prior	19	19	19	19	19	19	19	19
2012	15	15	15	15	14	14	14	14
2013	23	24	24	24	24	24	24	24
2014	36	36	36	36	36	36	36	36
2015	52	51	50	50	50	48	47	37
2016	95	94	93	92	92	63	62	51
2017	37	44	43	42	40	38	37	21
2018	113	113	112	111	102	101	99	90
2019	143	133	132	132	130	120	118	110
2020	99	116	114	112	110	110	109	90
2021	90	85	78	68	67	173	171	140
2022	-	-	-	-	15	26	37	163
NPPV Total	722	730	716	701	699	772	773	795
TOTAL	2,834	2,863	2,806	2,737	2,714	2,976	2,985	3,054
Change		29	(57)	(69)	(23)	262	9	

EXHIBIT C-1

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

page 4 of 10

New Brunswick

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.85%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	24	4	5	6	5	7	7	3
2012	53	54	51	50	50	49	47	38
2013	80	79	77	75	74	72	69	50
2014	113	112	109	107	104	100	97	75
2015	151	151	146	142	137	132	128	98
2016	224	216	211	205	201	157	153	116
2017	159	184	178	171	165	147	141	98
2018	199	211	192	185	179	172	167	121
2019	173	188	180	157	152	261	255	201
2020	283	251	242	233	225	216	208	131
2021	101	112	123	137	127	353	345	261
2022	-	-	-	-	20	39	60	244
PPV Total	1,560	1,562	1,514	1,468	1,439	1,705	1,677	1,436
prior	20	4	4	4	2	2	2	2
2012	40	40	39	38	36	35	34	26
2013	56	56	55	54	53	52	51	41
2014	75	75	74	73	71	69	68	57
2015	94	94	91	89	87	85	83	72
2016	133	129	127	124	124	99	97	79
2017	102	117	115	113	110	101	98	79
2018	143	151	138	135	132	129	125	103
2019	138	149	145	128	128	214	211	182
2020	240	211	205	201	196	192	188	134
2021	99	108	120	135	126	353	348	285
2022	-	-	-	-	19	39	57	246
NPPV Total	1,140	1,134	1,113	1,094	1,084	1,370	1,362	1,306
TOTAL	2,700	2,696	2,627	2,562	2,523	3,075	3,039	2,742
Change		(4)	(69)	(65)	(39)	552	(36)	

EXHIBIT C-1

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

page 5 of 10

Nova Scotia

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.85%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	63	63	63	63	63	63	63	63
2012	25	25	25	25	25	25	25	25
2013	36	27	26	24	25	25	25	25
2014	(13)	(13)	(13)	(13)	(12)	(12)	(12)	(12)
2015	60	60	58	57	56	55	54	44
2016	79	78	77	76	76	75	73	63
2017	67	67	65	63	60	58	56	42
2018	108	125	123	120	118	116	114	93
2019	205	190	185	181	176	217	214	184
2020	202	240	215	209	206	201	197	157
2021	103	60	68	75	69	363	357	292
2022	-	-	-	-	28	49	75	316
PPV Total	935	922	892	880	890	1,235	1,241	1,292
prior	34	34	34	34	34	34	34	34
2012	29	29	28	26	26	26	26	26
2013	44	34	33	32	32	31	30	26
2014	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)
2015	78	79	78	77	75	74	73	63
2016	108	107	105	103	100	98	96	78
2017	88	88	86	84	80	78	76	57
2018	131	153	150	146	142	139	136	116
2019	195	180	176	173	170	210	206	177
2020	237	279	252	246	240	235	229	183
2021	151	90	101	115	103	537	528	428
2022	-	-	-	-	40	73	117	537
NPPV Total	1,080	1,058	1,028	1,021	1,027	1,520	1,536	1,710
TOTAL	2,015	1,980	1,920	1,901	1,917	2,755	2,777	3,002
Change		(35)	(60)	(19)	16	838	22	

EXHIBIT C-1

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

page 6 of 10

Prince Edward Island

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.85%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	24	24	24	24	24	24	24	24
2012	9	9	9	9	9	9	9	9
2013	14	14	14	14	14	14	14	14
2014	19	20	20	20	20	20	20	20
2015	25	25	25	25	26	26	26	26
2016	67	67	66	65	64	29	28	25
2017	(3)	11	10	8	7	6	5	(3)
2018	21	18	17	16	15	14	13	8
2019	(20)	(20)	(21)	(23)	(23)	35	34	26
2020	6	6	5	4	3	2	1	(9)
2021	-	(3)	(1)	(1)	(3)	62	61	47
2022	-	-	-	-	-	1	1	(3)
PPV Total	162	171	168	161	156	242	236	184
prior	14	14	14	14	14	14	14	14
2012	6	6	6	6	6	6	6	6
2013	9	9	9	9	8	8	8	8
2014	11	11	11	11	12	12	12	12
2015	17	17	17	17	17	17	17	17
2016	44	44	44	44	44	22	22	22
2017	(3)	7	7	7	7	7	7	7
2018	17	15	14	12	11	11	11	11
2019	(19)	(19)	(20)	(21)	(20)	33	32	26
2020	5	5	4	3	2	1	(1)	(11)
2021	-	(3)	(3)	(3)	(4)	65	64	51
2022	-	-	-	-	-	1	(1)	(4)
NPPV Total	101	106	103	99	97	197	191	159
TOTAL	263	277	271	260	253	439	427	343
Change		14	(6)	(11)	(7)	186	(12)	

EXHIBIT C-1

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

page 7 of 10

Yukon

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.85%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	-	-	-	-	-	-	-	-
2012	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)	(14)	(14)	(14)	(14)	(14)	(14)	(14)
2018	4	4	4	4	4	4	4	4
2019	(2)	(2)	(2)	(2)	(2)	3	3	3
2020	-	2	2	2	2	2	2	2
2021	(2)	(3)	(4)	(4)	(4)	4	4	4
2022	-	-	-	-	(1)	(1)	(1)	(4)
PPV Total	(3)	(2)	(3)	(3)	(4)	17	17	14
prior	-	-	-	-	-	-	-	-
2012	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	(6)	(6)	(6)	(6)	(6)	10	10	10
2017	(41)	(41)	(41)	(41)	(41)	(41)	(41)	(41)
2018	16	15	15	15	15	15	15	15
2019	(9)	(9)	(9)	(9)	(9)	13	13	13
2020	(2)	10	10	10	10	10	10	8
2021	(10)	(15)	(26)	(29)	(30)	28	28	25
2022	-	-	-	-	(1)	(2)	(5)	(17)
NPPV Total	(33)	(27)	(38)	(41)	(43)	52	49	32
TOTAL	(36)	(29)	(41)	(44)	(47)	69	66	46
Change		7	(12)	(3)	(3)	116	(3)	

EXHIBIT C-1

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

page 8 of 10

Northwest Territories

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2012	-	-	-	-	-	-	-	-
2013	2	2	2	2	2	2	2	2
2014	16	16	16	16	16	16	16	16
2015	5	5	5	5	5	5	5	5
2016	15	12	12	12	12	12	12	12
2017	31	25	25	25	25	25	25	25
2018	71	56	55	54	53	52	51	49
2019	128	112	111	110	109	108	107	98
2020	376	368	364	360	346	343	340	302
2021	486	579	663	791	759	729	714	620
2022	-	-	-	-	35	68	106	514
PPV Total	1,127	1,172	1,250	1,372	1,359	1,357	1,375	1,640
prior	3	3	3	3	3	3	3	3
2012	-	-	-	-	-	-	-	-
2013	(1)	74	73	72	71	70	69	60
2014	1	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	3	3	3	3	3	3	3	3
2016	9	178	176	174	172	170	168	150
2017	23	19	19	19	19	19	19	19
2018	47	41	41	41	41	41	41	41
2019	98	95	94	93	92	91	90	81
2020	264	257	249	247	245	243	241	223
2021	231	305	347	399	379	360	342	262
2022	-	-	-	-	31	59	90	346
NPPV Total	678	974	1,004	1,050	1,055	1,058	1,065	1,187
TOTAL	1,805	2,146	2,254	2,422	2,414	2,415	2,440	2,827
Change		341	108	168	(8)	1	25	

EXHIBIT C-1

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

page 9 of 10

Nunavut

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.85%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022	
prior	-	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2	2
2013	3	3	3	3	3	3	3	3	3
2014	3	3	3	3	3	3	3	3	3
2015	4	4	4	4	4	4	4	4	4
2016	4	4	4	4	4	4	4	4	4
2017	3	3	3	3	3	3	3	3	3
2018	2	2	2	2	2	2	2	2	2
2019	1	1	1	1	1	1	1	1	1
2020	2	2	2	2	2	2	2	2	2
2021	(5)	(4)	(4)	(5)	(5)	2	2	2	2
2022	-	-	-	-	(1)	(1)	(2)	(8)	(8)
PPV Total	19	20	20	19	18	25	24	18	
prior	-	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2	2
2013	2	2	2	2	2	2	2	2	2
2014	3	3	3	3	3	3	3	3	3
2015	4	4	4	4	4	4	4	4	4
2016	7	7	7	7	7	7	7	7	7
2017	7	7	7	7	7	7	7	7	7
2018	7	7	7	7	7	7	7	7	7
2019	8	8	8	8	8	8	8	8	8
2020	8	8	8	8	8	8	8	8	8
2021	(13)	(16)	(15)	(18)	(19)	8	8	8	8
2022	-	-	-	-	(2)	(4)	(4)	(17)	(17)
NPPV Total	35	32	33	30	27	52	52	39	
TOTAL	54	52	52	48	44	76	75	56	
Change		(2)	0	(4)	(4)	32	(1)		

EXHIBIT C-1

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

page 10 of 10

All Jurisdictions

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.85%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	1,994	1,967	1,916	1,864	1,818	1,770	1,724	1,353
2012	457	457	444	435	422	411	400	324
2013	542	519	505	493	483	473	462	373
2014	599	598	586	573	556	541	528	428
2015	844	843	823	805	787	771	754	617
2016	1,087	1,085	1,063	1,041	1,020	866	844	690
2017	922	981	953	925	896	859	820	607
2018	1,428	1,432	1,379	1,346	1,297	1,267	1,239	987
2019	2,269	2,258	2,199	2,130	2,079	2,070	2,023	1,651
2020	3,149	3,149	3,049	2,972	2,909	2,838	2,768	2,132
2021	1,322	1,360	1,477	1,561	1,411	3,526	3,448	2,742
2022	-	-	-	-	197	371	574	2,528
PPV Total	14,613	14,649	14,394	14,145	13,875	15,763	15,584	14,432
prior	1,200	1,181	1,162	1,146	1,140	1,120	1,105	957
2012	461	460	452	444	435	428	422	366
2013	713	686	674	662	651	640	630	542
2014	889	887	873	859	844	830	818	713
2015	1,357	1,355	1,332	1,313	1,286	1,264	1,244	1,075
2016	1,401	1,444	1,419	1,393	1,369	1,408	1,385	1,191
2017	1,822	1,852	1,822	1,793	1,758	1,723	1,664	1,427
2018	3,268	3,160	3,040	2,987	2,932	2,883	2,835	2,403
2019	6,339	6,299	6,205	6,104	6,012	5,327	5,242	4,545
2020	7,041	6,919	6,783	6,670	6,580	6,475	6,369	5,364
2021	2,738	2,950	3,132	3,239	2,905	8,528	8,385	7,157
2022	-	-	-	-	439	836	1,278	5,694
NPPV Total	27,229	27,193	26,894	26,610	26,351	31,462	31,377	31,434
TOTAL	41,842	41,842	41,288	40,755	40,226	47,225	46,961	45,866
Change		-	(554)	(533)	(529)	6,999	(264)	

EXHIBIT C-2

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

page 1 of 10

ONTARIO

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	1,608	1,607	1,559	1,512	1,466	1,423	1,381	1,049
2012	249	249	242	235	228	221	214	163
2013	232	221	214	208	202	196	190	144
2014	242	242	235	228	221	214	208	158
2015	300	300	291	282	274	266	258	196
2016	313	325	315	306	297	288	279	212
2017	485	485	472	460	448	437	426	340
2018	607	604	587	571	555	540	525	411
2019	1,204	1,230	1,198	1,167	1,137	935	907	690
2020	2,002	1,911	1,859	1,809	1,760	1,713	1,667	1,311
2021	597	628	702	770	713	1,782	1,729	1,314
2022	-	-	-	-	78	150	231	1,040
PPV Total	7,839	7,802	7,674	7,548	7,379	8,165	8,015	7,028
prior	748	748	733	719	705	691	678	561
2012	228	228	223	219	215	211	207	171
2013	354	338	331	324	318	312	306	255
2014	452	452	443	434	425	416	408	340
2015	667	667	654	641	628	615	603	503
2016	693	721	707	693	679	665	652	543
2017	1,077	1,077	1,058	1,040	1,022	1,005	988	849
2018	1,913	1,902	1,867	1,833	1,799	1,766	1,734	1,471
2019	3,722	3,803	3,738	3,674	3,611	3,015	2,955	2,464
2020	4,793	4,557	4,475	4,394	4,315	4,237	4,161	3,541
2021	1,637	1,733	1,938	2,145	2,039	5,071	4,970	4,144
2022	-	-	-	-	222	427	653	2,903
NPPV Total	16,284	16,226	16,167	16,116	15,978	18,431	18,315	17,745
TOTAL	24,123	24,028	23,840	23,663	23,356	26,595	26,329	24,772
Change		(95)	(188)	(177)	(307)	3,239	(266)	

EXHIBIT C-2

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

page 2 of 10

Alberta

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	89	89	88	87	86	85	84	75
2012	31	31	30	29	28	27	26	24
2013	45	45	44	43	42	41	40	31
2014	59	59	58	57	56	55	54	45
2015	74	74	73	72	71	70	69	60
2016	32	32	31	30	29	65	64	55
2017	60	60	59	58	57	56	55	46
2018	64	41	40	39	38	37	36	27
2019	112	102	100	98	96	75	73	64
2020	76	74	73	72	71	70	69	60
2021	(8)	(10)	(22)	(39)	(40)	65	64	55
2022	-	-	-	-	(1)	(2)	(2)	(11)
PPV Total	634	597	574	546	533	644	632	531
prior	285	285	283	281	279	277	275	257
2012	111	111	110	109	108	107	106	97
2013	177	177	175	173	171	169	167	149
2014	258	258	255	252	249	247	245	227
2015	344	344	341	338	335	332	329	302
2016	167	167	163	159	155	351	347	320
2017	383	383	379	375	371	367	363	332
2018	502	324	319	314	309	304	299	257
2019	1,155	1,056	1,047	1,039	1,031	823	815	743
2020	911	895	886	877	868	859	850	777
2021	(128)	(153)	(358)	(619)	(630)	1,045	1,035	945
2022	-	-	-	-	(14)	(26)	(40)	(176)
NPPV Total	4,165	3,847	3,600	3,298	3,232	4,855	4,791	4,230
TOTAL	4,799	4,444	4,173	3,843	3,764	5,498	5,422	4,760
Change		(355)	(271)	(330)	(79)	1,734	(76)	

EXHIBIT C-2

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

page 3 of 10

Newfoundland & Labrador

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	50	50	50	50	50	50	50	50
2012	54	54	53	52	51	50	49	40
2013	90	90	89	88	87	86	85	76
2014	122	122	120	118	116	114	112	96
2015	159	159	157	155	153	151	149	131
2016	231	231	228	225	222	177	174	153
2017	89	89	86	83	80	77	74	51
2018	215	215	211	208	205	202	199	172
2019	280	257	253	249	245	241	237	209
2020	251	251	246	242	238	234	230	194
2021	121	112	81	40	35	327	322	281
2022	-	-	-	-	21	39	60	276
PPV Total	1,662	1,630	1,574	1,510	1,503	1,748	1,741	1,729
prior	17	17	17	17	17	17	17	17
2012	14	14	14	14	14	14	14	14
2013	22	22	22	22	22	22	22	22
2014	33	33	33	33	33	33	33	33
2015	48	48	47	46	45	44	43	34
2016	76	76	75	74	73	58	57	48
2017	31	31	30	29	28	27	26	17
2018	81	81	80	79	78	77	76	67
2019	108	99	98	97	96	95	94	85
2020	86	86	84	82	80	79	78	69
2021	44	41	30	15	13	120	118	100
2022	-	-	-	-	8	15	22	94
NPPV Total	560	548	530	508	507	601	600	600
TOTAL	2,222	2,178	2,104	2,018	2,010	2,349	2,341	2,329
Change		(44)	(74)	(86)	(8)	339	(8)	

EXHIBIT C-2

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

page 4 of 10

New Brunswick

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	19	(4)	(3)	(2)	(1)	-	1	(3)
2012	50	50	48	47	46	45	44	35
2013	74	74	72	70	68	66	64	47
2014	104	104	101	98	95	92	89	69
2015	138	138	134	130	126	122	118	90
2016	196	189	184	179	174	144	140	107
2017	142	154	148	142	137	132	127	87
2018	154	167	161	155	149	143	138	96
2019	120	120	113	106	99	210	204	155
2020	189	173	165	157	149	142	135	79
2021	30	34	37	41	33	262	254	193
2022	-	-	-	-	12	22	34	150
PPV Total	1,216	1,199	1,160	1,123	1,087	1,380	1,348	1,105
prior	15	(4)	(4)	(4)	(4)	(4)	(4)	(4)
2012	37	37	36	35	34	33	32	24
2013	52	52	51	50	49	48	47	38
2014	68	68	67	66	65	64	63	54
2015	85	85	83	81	79	77	75	65
2016	117	113	111	109	107	90	88	72
2017	91	99	97	95	93	91	89	71
2018	111	120	117	114	111	108	105	84
2019	96	96	92	88	84	173	170	143
2020	159	145	140	136	132	128	124	88
2021	30	33	35	40	34	264	259	216
2022	-	-	-	-	11	22	32	151
NPPV Total	861	844	825	810	795	1,094	1,080	1,002
TOTAL	2,077	2,043	1,985	1,933	1,882	2,474	2,428	2,107
Change		(34)	(58)	(52)	(51)	592	(46)	

EXHIBIT C-2

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

page 5 of 10

Nova Scotia

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	59	59	59	59	59	59	59	59
2012	24	24	24	24	24	24	24	24
2013	34	26	25	24	24	24	24	24
2014	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)
2015	55	55	54	53	52	51	50	41
2016	66	73	72	71	70	69	68	59
2017	51	51	49	47	45	43	41	29
2018	75	93	91	89	87	85	83	65
2019	140	140	136	132	128	170	167	140
2020	120	158	153	148	144	140	136	100
2021	4	(31)	(34)	(38)	(43)	254	249	208
2022	-	-	-	-	15	29	44	185
PPV Total	614	634	615	595	591	934	931	920
prior	31	31	31	31	31	31	31	31
2012	26	26	25	24	24	24	24	24
2013	41	32	31	30	29	28	27	24
2014	(18)	(18)	(18)	(18)	(18)	(18)	(18)	(18)
2015	74	74	73	72	71	70	69	60
2016	90	100	98	96	94	92	90	73
2017	68	68	66	64	62	60	58	40
2018	92	115	112	109	106	103	100	82
2019	133	133	129	126	123	164	161	134
2020	141	185	179	174	169	164	159	118
2021	7	(45)	(49)	(54)	(62)	375	367	306
2022	-	-	-	-	22	43	67	314
NPPV Total	685	701	677	654	651	1,136	1,135	1,188
TOTAL	1,299	1,335	1,292	1,249	1,242	2,070	2,066	2,108
Change		36	(43)	(43)	(7)	828	(4)	

EXHIBIT C-2

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

page 6 of 10

Prince Edward Island

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	22	22	22	22	22	22	22	22
2012	8	8	8	8	8	8	8	8
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	59	59	58	57	56	27	26	24
2017	(9)	5	4	3	2	1	-	(7)
2018	16	16	15	14	13	12	11	6
2019	(23)	(23)	(24)	(25)	(26)	33	32	24
2020	(7)	(7)	(8)	(9)	(10)	(11)	(12)	(21)
2021	(13)	(18)	(19)	(21)	(22)	44	43	34
2022	-	-	-	-	(1)	(3)	(4)	(23)
PPV Total	108	117	111	104	97	188	181	122
prior	13	13	13	13	13	13	13	13
2012	5	5	5	5	5	5	5	5
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	39	39	39	39	39	21	21	21
2017	(6)	4	4	4	4	4	4	4
2018	12	12	11	10	10	10	10	10
2019	(21)	(21)	(22)	(23)	(24)	30	29	24
2020	(8)	(8)	(9)	(10)	(11)	(12)	(13)	(22)
2021	(14)	(19)	(21)	(23)	(24)	47	46	37
2022	-	-	-	-	(2)	(3)	(6)	(24)
NPPV Total	55	60	55	50	45	150	144	103
TOTAL	163	177	166	154	142	338	325	225
Change		14	(11)	(12)	(12)	196	(13)	

EXHIBIT C-2

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

page 7 of 10

Yukon

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	-	-	-	-	-	-	-	-
2012	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)	(5)	(5)	(5)	(5)	4	4	4
2017	(15)	(15)	(15)	(15)	(15)	(15)	(15)	(15)
2018	3	3	3	3	3	3	3	3
2019	(2)	(2)	(2)	(2)	(2)	3	3	3
2020	-	1	1	1	1	1	1	1
2021	(3)	(4)	(5)	(5)	(5)	3	3	3
2022	-	-	-	-	(1)	(1)	(1)	(6)
NPPV Total	(7)	(8)	(9)	(9)	(10)	12	12	7
prior	-	-	-	-	-	-	-	-
2012	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	(7)	(8)	(8)	(8)	(8)	9	9	9
2017	(45)	(45)	(45)	(45)	(45)	(45)	(45)	(45)
2018	11	11	11	11	11	11	11	11
2019	(10)	(10)	(10)	(10)	(10)	12	12	12
2020	(3)	4	4	4	4	4	4	4
2021	(16)	(23)	(37)	(41)	(41)	17	17	17
2022	-	-	-	-	(2)	(3)	(7)	(29)
NPPV Total	(53)	(54)	(68)	(72)	(74)	22	18	(4)
TOTAL	(60)	(62)	(77)	(81)	(84)	34	30	3
Change		(2)	(15)	(4)	(3)	118	(4)	

EXHIBIT C-2

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

page 8 of 10

Northwest Territories

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	-	-	-	-	-	-	-	-
2012	7	7	7	7	7	7	7	7
2013	11	11	11	11	11	11	11	11
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	(20)	(20)	(20)	(20)	(20)	21	21	21
2020	10	7	7	7	7	7	7	7
2021	(35)	(39)	(37)	(43)	(43)	23	23	23
2022	-	-	-	-	(3)	(7)	(10)	(49)
PPV Total	43	36	38	32	29	132	129	90
prior	-	-	-	-	-	-	-	-
2012	3	3	3	3	3	3	3	3
2013	4	4	4	4	4	4	4	4
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	6	4	4	4	4	4	4	4
2021	(20)	(22)	(21)	(23)	(23)	13	13	13
2022	-	-	-	-	(2)	(5)	(7)	(27)
NPPV Total	8	4	5	3	1	58	56	36
TOTAL	51	40	42	34	29	189	184	125
Change		(11)	2	(8)	(5)	160	(5)	

EXHIBIT C-2

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

page 9 of 10

Nunavut

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	-	-	-	-	-	-	-	-
2012	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	(5)	(4)	(4)	(5)	(5)	2	2	2
2022	-	-	-	-	(1)	(1)	(2)	(8)
PPV Total	19	20	20	19	18	25	24	18
prior	-	-	-	-	-	-	-	-
2012	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	(14)	(17)	(17)	(20)	(20)	7	7	7
2022	-	-	-	-	(2)	(4)	(4)	(19)
NPPV Total	29	26	26	23	21	46	46	31
TOTAL	48	46	45	41	38	70	69	48
Change		(2)	(1)	(4)	(3)	32	(1)	

EXHIBIT C-2

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

page 10 of 10

All Jurisdictions

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Sep. 2021	Actual Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Feb. 2022	Projected Mar. 2022	Projected Dec. 2022
prior	1,847	1,823	1,775	1,728	1,682	1,639	1,597	1,252
2012	427	427	416	406	396	386	376	305
2013	505	486	474	463	453	443	433	352
2014	553	553	540	527	514	501	489	394
2015	779	779	762	745	729	713	697	571
2016	920	931	910	890	870	801	782	641
2017	795	821	795	770	746	723	700	523
2018	1,159	1,164	1,133	1,104	1,075	1,047	1,020	805
2019	1,812	1,805	1,755	1,706	1,658	1,689	1,645	1,307
2020	2,643	2,570	2,498	2,429	2,362	2,298	2,235	1,733
2021	688	668	697	698	621	2,760	2,687	2,111
2022	-	-	-	-	119	226	350	1,554
PPV Total	12,128	12,027	11,755	11,466	11,225	13,226	13,011	11,548
prior	1,109	1,090	1,073	1,057	1,041	1,025	1,010	875
2012	428	428	420	413	407	401	395	342
2013	664	639	628	617	607	597	587	506
2014	817	817	804	791	778	766	755	660
2015	1,251	1,251	1,231	1,211	1,191	1,171	1,152	997
2016	1,189	1,222	1,199	1,176	1,153	1,300	1,278	1,100
2017	1,601	1,619	1,591	1,564	1,537	1,511	1,485	1,270
2018	2,739	2,582	2,534	2,487	2,441	2,396	2,352	1,999
2019	5,178	5,151	5,067	4,986	4,906	4,331	4,255	3,624
2020	6,092	5,875	5,770	5,668	5,568	5,470	5,374	4,586
2021	1,526	1,528	1,499	1,419	1,285	6,958	6,831	5,784
2022	-	-	-	-	241	466	710	3,187
NPPV Total	22,594	22,202	21,816	21,389	21,155	26,392	26,184	24,930
TOTAL	34,722	34,229	33,571	32,855	32,380	39,618	39,195	36,478
Change		(493)	(658)	(716)	(475)	7,238	(423)	

EXHIBIT D

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio		ShareYMM			
Business Segment	Jurisdiction Desc	202109	202110	202111	202112
Private Passenger	Newfoundland & Labrador	79.9%	79.4%	79.6%	80.5%
	New Brunswick	70.2%	70.7%	70.5%	70.9%
	Nova Scotia	74.3%	74.3%	74.9%	77.0%
	Prince Edward Island	58.6%	58.2%	58.1%	58.0%
	Ontario	83.1%	84.2%	84.7%	85.8%
	Alberta	58.5%	57.7%	58.5%	59.7%
	Yukon	60.1%	58.3%	56.5%	56.5%
	Northwest Territories	61.3%	61.4%	61.7%	62.5%
	Nunavut	35.1%	34.1%	33.3%	33.4%
Non Private Passenger	Newfoundland & Labrador	80.4%	80.3%	79.4%	79.3%
	New Brunswick	79.9%	81.0%	81.1%	82.8%
	Nova Scotia	79.5%	79.7%	79.3%	81.1%
	Prince Edward Island	67.6%	66.8%	66.5%	66.2%
	Ontario	58.9%	59.3%	58.6%	59.0%
	Alberta	72.3%	72.7%	73.1%	74.4%
	Yukon	62.5%	61.5%	61.0%	61.2%
	Northwest Territories	50.6%	48.0%	46.4%	44.5%
	Nunavut	39.0%	38.5%	38.3%	38.7%
Grand Total		70.2%	70.5%	70.1%	71.3%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio		ShareYMM			
Business Segment	Jurisdiction Desc	202109	202110	202111	202112
Private Passenger	Newfoundland & Labrador	74.5%	74.2%	74.5%	75.3%
	New Brunswick	65.2%	65.8%	65.7%	66.1%
	Nova Scotia	68.8%	69.0%	69.6%	71.5%
	Prince Edward Island	54.1%	54.0%	54.0%	54.0%
	Ontario	76.9%	77.8%	78.3%	79.4%
	Alberta	54.3%	53.9%	54.6%	55.6%
	Yukon	56.2%	54.5%	53.1%	53.0%
	Northwest Territories	57.0%	57.5%	57.7%	58.5%
	Nunavut	33.0%	32.1%	31.9%	32.0%
Non Private Passenger	Newfoundland & Labrador	74.7%	74.8%	74.5%	74.5%
	New Brunswick	74.1%	75.4%	76.0%	77.7%
	Nova Scotia	73.6%	74.1%	74.3%	76.0%
	Prince Edward Island	62.4%	61.9%	61.9%	61.8%
	Ontario	54.1%	54.5%	54.5%	54.8%
	Alberta	67.0%	67.4%	68.1%	69.3%
	Yukon	58.3%	57.3%	57.4%	57.6%
	Northwest Territories	46.7%	45.2%	43.9%	42.4%
	Nunavut	36.3%	36.2%	36.1%	36.4%
Grand Total		64.9%	65.3%	65.3%	66.4%

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.

page 1 of 9

NEWFOUNDLAND AND LABRADOR

Private Passenger					Non-Private Passenger					
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages				Third Party Liability	Accident Benefits	Other Coverages	
1997	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
1998	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
1999	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2000	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2001	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2002	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2003	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2004	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2005	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2006	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2007	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2008	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2009	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2010	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2011	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2012	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2013	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2014	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2015	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%		10.0%	
2016	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%		10.0%	
2017	10.0%	10.0%	5.0%		10.0%	10.0%	10.0%		10.0%	
2018	10.0%	10.0%	8.9%		10.0%	10.0%	10.0%		10.0%	
2019	10.0%	10.0%	6.7%		10.0%	10.0%	10.0%		10.0%	
2020	10.0%	10.0%	10.0%		10.0%	10.0%	9.4%		9.8%	
2021	10.0%	10.0%	5.5%		9.8%	10.0%	10.0%	6.2%	9.2%	
prem liab	10.0%	10.0%	5.1%		8.9%	10.0%	10.0%	5.2%	9.2%	
discount rate: 0.85%					discount rate: 0.85%					
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.

page 2 of 9

NEW BRUNSWICK

Private Passenger					Non-Private Passenger					
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages				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%	9.7%		10.0%	10.0%	10.0%	5.0%		10.0%
2019	12.5%	10.0%	5.5%		12.1%	12.5%	10.0%	10.4%		12.3%
2020	12.5%	10.0%	6.2%		12.1%	12.4%	10.0%	6.0%		12.5%
2021	12.4%	10.0%	5.4%		11.6%	12.3%	10.0%	6.0%		11.6%
prem liab	12.0%	10.0%	5.1%		10.0%	12.1%	10.0%	5.3%		9.9%
discount rate: 0.85%					discount rate: 0.85%					
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.

page 3 of 9

NOVA SCOTIA

Private Passenger					Non-Private Passenger					
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages				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	12.5%	10.0%	5.0%		12.3%	12.5%	10.0%	5.0%		12.2%
2019	12.0%	10.0%	5.6%		11.8%	12.4%	10.0%	12.5%		12.1%
2020	12.5%	10.0%	12.5%		12.2%	12.4%	10.0%	8.8%		12.1%
2021	12.3%	10.0%	5.3%		11.4%	12.2%	10.0%	5.8%		11.4%
prem liab	11.8%	10.0%	5.1%		9.7%	11.8%	10.0%	5.2%		9.7%
discount rate: 0.85%					discount rate: 0.85%					
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.

page 4 of 9

PRINCE EDWARD ISLAND

Private Passenger					Non-Private Passenger						
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	Selected Margins for Adverse Development			TOTAL	
	Third Party Liability	Accident Benefits	Other Coverages				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%		9.7%	
2019	10.0%	10.0%	10.0%		11.9%	10.0%	10.0%	5.7%		11.6%	
2020	12.5%	10.0%	12.2%		10.2%	12.5%	10.0%	8.1%		10.3%	
2021	12.3%	10.0%	7.7%		10.2%	12.2%	10.0%	7.1%		10.3%	
prem liab	11.9%	10.0%	5.2%		10.2%	11.9%	10.0%	5.4%		10.3%	
discount rate:					0.85%	discount rate:					0.85%
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.

page 5 of 9

ONTARIO

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	9.6%	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	12.5%	12.5%	11.4%	12.4%	12.4%	12.5%	5.6%	12.4%
2020	12.3%	12.5%	5.7%	11.6%	12.4%	12.5%	6.0%	12.2%
2021	13.2%	15.0%	5.3%	13.1%	13.8%	15.0%	5.7%	13.6%
prem liab	11.3%	15.0%	5.1%	10.5%	12.4%	15.0%	5.3%	11.8%
	discount rate: 0.85%				discount rate: 0.85%			
	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.

page 6 of 9

ALBERTA

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	6.2%	10.0%	
2019	12.5%	10.0%	7.3%	12.4%	12.3%	10.0%	12.5%	12.4%	
2020	12.4%	10.0%	6.7%	12.2%	12.4%	10.0%	10.8%	12.3%	
2021	12.1%	10.0%	5.5%	11.2%	12.0%	10.0%	5.6%	11.5%	
prem liab	11.7%	10.0%	5.1%	9.3%	11.7%	10.0%	5.3%	10.7%	
discount rate:				0.85%	discount rate:				0.85%
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.

page 7 of 9

YUKON

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2019	12.5%	10.0%	12.5%	12.5%	12.4%	10.0%	12.5%	12.2%	
2020	12.5%	10.0%	12.5%	12.5%	12.4%	10.0%	6.1%	11.5%	
2021	12.3%	10.0%	7.4%	12.0%	11.7%	10.0%	5.9%	10.6%	
prem liab	12.2%	10.0%	5.1%	8.6%	11.2%	10.0%	5.4%	9.6%	
discount rate:				0.85%	discount rate:				0.85%
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.

page 8 of 9

NORTHWEST TERRITORIES

Private Passenger					Non-Private Passenger				
Accident Year	Selected Margins for Adverse Development				Third Party Liability	Selected Margins for Adverse Development			TOTAL
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2019	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%	12.5%
2020	12.4%	10.0%	12.5%	12.4%	12.3%	10.0%	12.0%	12.3%	12.3%
2021	12.0%	10.0%	6.9%	11.3%	12.1%	10.0%	7.0%	11.7%	11.7%
prem liab	11.5%	10.0%	5.3%	9.1%	11.7%	10.0%	5.2%	8.7%	8.7%
discount rate:				0.85%	discount rate:				0.85%
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.

page 9 of 9

NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2019	11.1%	10.0%	12.5%	11.1%	12.5%	10.0%	12.5%	12.5%
2020	11.8%	10.0%	12.5%	11.8%	12.4%	10.0%	12.5%	12.3%
2021	11.9%	10.0%	8.7%	11.5%	12.3%	10.0%	7.0%	11.7%
prem liab	11.6%	10.0%	5.3%	8.2%	12.1%	10.0%	6.6%	11.3%
	discount rate: 0.85%				discount rate: 0.85%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

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

page 1 of 9

NEWFOUNDLAND AND LABRADOR - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	32	32	31	30	29	29	31	32
2008	108	107	104	101	98	96	105	108
2009	95	95	92	89	87	84	92	95
2010	0	0	0	0	0	0	0	0
2011	84	84	81	78	75	73	81	84
2012	456	452	435	418	403	388	438	456
2013	680	674	647	622	599	577	652	679
2014	763	758	739	721	704	687	742	762
2015	2,120	2,110	2,067	2,027	1,989	1,953	2,074	2,119
2016	3,152	3,140	3,089	3,042	2,997	2,954	3,098	3,150
2017	1,191	1,188	1,174	1,160	1,147	1,135	1,176	1,191
2018	4,758	4,743	4,685	4,628	4,574	4,522	4,695	4,755
2019	6,775	6,754	6,669	6,586	6,507	6,431	6,684	6,772
2020	9,202	9,174	9,062	8,953	8,848	8,746	9,082	9,198
2021	13,144	13,101	12,927	12,760	12,598	12,440	12,958	13,137
2022	-	-	-	-	-	-	-	-
Total	42,563	42,410	41,801	41,216	40,654	40,114	41,908	42,537
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	762	609	-	(585)	(1,147)	(1,687)	108	736
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	3.4%	2.7%	0.0%	-2.6%	-5.1%	-7.5%	0.5%	3.3%
2008	3.6%	2.8%	0.0%	-2.7%	-5.3%	-7.9%	0.5%	3.4%
2009	3.9%	3.1%	0.0%	-3.0%	-5.8%	-8.5%	0.5%	3.8%
2010	1.4%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.2%	1.3%
2011	4.6%	3.6%	0.0%	-3.5%	-6.7%	-9.9%	0.6%	4.4%
2012	5.0%	4.0%	0.0%	-3.8%	-7.3%	-10.7%	0.7%	4.8%
2013	5.1%	4.1%	0.0%	-3.8%	-7.5%	-10.9%	0.7%	4.9%
2014	3.3%	2.6%	0.0%	-2.4%	-4.8%	-6.9%	0.5%	3.1%
2015	2.6%	2.1%	0.0%	-1.9%	-3.8%	-5.5%	0.4%	2.5%
2016	2.0%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	0.3%	2.0%
2017	1.5%	1.2%	0.0%	-1.2%	-2.3%	-3.3%	0.2%	1.5%
2018	1.6%	1.3%	0.0%	-1.2%	-2.4%	-3.5%	0.2%	1.5%
2019	1.6%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.2%	1.5%
2020	1.6%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.2%	1.5%
2021	1.7%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	0.2%	1.6%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.8%	1.5%	0.0%	-1.4%	-2.7%	-4.0%	0.3%	1.8%
	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.

page 2 of 9

NEW BRUNSWICK - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	73	72	70	68	65	63	70	73
2011	27	27	27	27	26	26	27	27
2012	161	160	157	154	151	148	157	161
2013	53	53	52	51	51	50	52	53
2014	748	745	734	723	713	703	736	747
2015	1,515	1,512	1,497	1,484	1,470	1,457	1,500	1,515
2016	1,256	1,253	1,241	1,229	1,217	1,206	1,243	1,256
2017	1,258	1,255	1,242	1,229	1,217	1,205	1,244	1,258
2018	2,903	2,895	2,864	2,833	2,803	2,773	2,869	2,902
2019	2,934	2,924	2,888	2,852	2,817	2,783	2,894	2,932
2020	4,425	4,408	4,340	4,274	4,210	4,147	4,352	4,422
2021	6,201	6,174	6,071	5,971	5,875	5,781	6,089	6,195
2022	-	-	-	-	-	-	-	-
Total	21,555	21,479	21,182	20,893	20,613	20,341	21,234	21,541
	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	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	373	297	-	(288)	(569)	(841)	53	359
	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	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	4.5%	3.6%	0.0%	-3.4%	-6.7%	-9.8%	0.6%	4.4%
2011	1.7%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	0.2%	1.6%
2012	2.7%	2.2%	0.0%	-2.0%	-4.0%	-5.8%	0.4%	2.6%
2013	1.6%	1.3%	0.0%	-1.3%	-2.5%	-3.6%	0.2%	1.6%
2014	1.9%	1.5%	0.0%	-1.5%	-2.9%	-4.2%	0.3%	1.8%
2015	1.2%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.2%	1.2%
2016	1.2%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	0.2%	1.2%
2017	1.3%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	0.2%	1.3%
2018	1.4%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	0.2%	1.3%
2019	1.6%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.2%	1.5%
2020	2.0%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	0.3%	1.9%
2021	2.1%	1.7%	0.0%	-1.6%	-3.2%	-4.8%	0.3%	2.0%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.8%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	0.2%	1.7%
	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.

page 3 of 9

NOVA SCOTIA - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	17	17	16	16	16	16	16	17
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	259	257	249	242	234	228	251	259
2010	-	-	-	-	-	-	-	-
2011	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2012	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2013	185	183	176	169	163	156	177	185
2014	107	106	105	103	101	100	105	107
2015	169	169	166	164	161	159	166	169
2016	171	170	168	165	163	161	168	171
2017	745	744	738	732	726	721	739	745
2018	1,296	1,293	1,281	1,269	1,257	1,246	1,283	1,296
2019	4,378	4,366	4,321	4,276	4,233	4,191	4,329	4,376
2020	4,136	4,123	4,074	4,025	3,978	3,932	4,082	4,134
2021	7,529	7,505	7,412	7,322	7,234	7,148	7,429	7,525
2022	-	-	-	-	-	-	-	-
Total	18,992	18,933	18,704	18,482	18,267	18,057	18,745	18,981
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	288	229	-	(222)	(438)	(647)	41	277
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	2.3%	1.9%	0.0%	-1.8%	-3.6%	-5.3%	0.3%	2.2%
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	4.0%	3.2%	0.0%	-3.0%	-5.9%	-8.7%	0.6%	3.8%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	1.6%	1.4%	0.0%	-1.3%	-2.7%	-3.9%	0.2%	1.6%
2012	3.4%	2.9%	0.0%	-2.8%	-5.4%	-8.0%	0.5%	3.5%
2013	5.2%	4.2%	0.0%	-3.9%	-7.7%	-11.2%	0.7%	5.1%
2014	2.2%	1.7%	0.0%	-1.6%	-3.2%	-4.6%	0.3%	2.1%
2015	1.9%	1.5%	0.0%	-1.5%	-2.9%	-4.2%	0.3%	1.9%
2016	1.8%	1.4%	0.0%	-1.3%	-2.6%	-3.8%	0.2%	1.7%
2017	1.0%	0.8%	0.0%	-0.8%	-1.5%	-2.2%	0.1%	1.0%
2018	1.2%	1.0%	0.0%	-0.9%	-1.9%	-2.7%	0.2%	1.2%
2019	1.3%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	0.2%	1.3%
2020	1.5%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	0.2%	1.5%
2021	1.6%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.2%	1.5%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.5%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	0.2%	1.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

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

page 4 of 9

PRINCE EDWARD ISLAND - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	171	170	165	160	156	152	166	171
2016	245	243	238	234	229	225	239	244
2017	582	580	573	566	560	554	574	582
2018	162	162	160	159	157	156	161	162
2019	561	559	553	548	542	537	554	560
2020	702	699	690	681	672	664	692	701
2021	1,066	1,062	1,046	1,030	1,015	1,001	1,049	1,065
2022	-	-	-	-	-	-	-	-
Total	3,488	3,475	3,425	3,378	3,333	3,289	3,434	3,485
	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	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	62	49	-	(47)	(93)	(137)	9	60
	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	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	3.7%	2.9%	0.0%	-2.8%	-5.3%	-7.8%	0.5%	3.5%
2016	2.6%	2.1%	0.0%	-2.0%	-3.9%	-5.6%	0.4%	2.6%
2017	1.5%	1.2%	0.0%	-1.2%	-2.3%	-3.3%	0.2%	1.5%
2018	1.2%	1.0%	0.0%	-0.9%	-1.9%	-2.7%	0.2%	1.2%
2019	1.3%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	0.2%	1.3%
2020	1.7%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.2%	1.6%
2021	1.9%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.3%	1.8%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.8%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	0.3%	1.7%
	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.

page 5 of 9

ONTARIO - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	50,802	50,711	50,343	49,982	49,626	49,275	50,409	50,787
2007	699	695	678	662	646	631	681	698
2008	206	205	199	193	187	182	200	206
2009	129	128	124	120	116	113	124	128
2010	79	79	76	74	71	69	77	79
2011	1,030	1,022	990	960	931	903	996	1,029
2012	81	81	79	77	75	73	79	81
2013	593	590	578	567	556	546	580	592
2014	1,714	1,708	1,685	1,662	1,641	1,620	1,689	1,713
2015	74	73	72	71	70	70	73	74
2016	1,941	1,936	1,913	1,892	1,871	1,852	1,917	1,940
2017	2,333	2,327	2,304	2,281	2,259	2,238	2,308	2,332
2018	4,415	4,404	4,359	4,315	4,272	4,231	4,367	4,413
2019	13,305	13,263	13,100	12,943	12,789	12,640	13,129	13,296
2020	14,039	13,986	13,777	13,575	13,378	13,187	13,814	14,029
2021	21,424	21,335	21,003	20,682	20,371	20,069	21,062	21,404
2022	-	-	-	-	-	-	-	-
Total	112,865	112,541	111,280	110,054	108,861	107,699	111,505	112,803
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	1,585	1,261	-	(1,226)	(2,420)	(3,581)	224	1,523
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	0.9%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.1%	0.9%
2007	3.1%	2.5%	0.0%	-2.4%	-4.7%	-7.0%	0.4%	3.0%
2008	3.8%	3.1%	0.0%	-2.9%	-5.7%	-8.4%	0.5%	3.7%
2009	4.1%	3.2%	0.0%	-3.1%	-6.0%	-8.9%	0.6%	3.9%
2010	4.2%	3.4%	0.0%	-3.2%	-6.3%	-9.2%	0.6%	4.1%
2011	4.1%	3.2%	0.0%	-3.1%	-6.0%	-8.8%	0.6%	3.9%
2012	3.0%	2.4%	0.0%	-2.3%	-4.5%	-6.6%	0.4%	2.9%
2013	2.6%	2.1%	0.0%	-1.9%	-3.8%	-5.6%	0.4%	2.5%
2014	1.7%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	0.2%	1.7%
2015	1.7%	1.4%	0.0%	-1.3%	-2.6%	-3.8%	0.2%	1.7%
2016	1.5%	1.2%	0.0%	-1.1%	-2.2%	-3.2%	0.2%	1.4%
2017	1.3%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	0.2%	1.2%
2018	1.3%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.2%	1.3%
2019	1.6%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.2%	1.5%
2020	1.9%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.3%	1.8%
2021	2.0%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	0.3%	1.9%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.4%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.2%	1.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

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

page 6 of 9

ALBERTA - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	1	1	1	1	1	1	1	1
2013	11	11	11	11	11	11	11	11
2014	1,237	1,236	1,232	1,227	1,223	1,219	1,232	1,237
2015	304	303	302	300	298	297	302	303
2016	853	851	844	838	831	825	846	852
2017	270	269	266	264	261	259	267	270
2018	1,856	1,850	1,830	1,809	1,789	1,770	1,833	1,855
2019	2,348	2,341	2,310	2,280	2,251	2,223	2,315	2,347
2020	1,841	1,835	1,809	1,784	1,760	1,736	1,814	1,840
2021	2,074	2,067	2,041	2,015	1,990	1,965	2,045	2,073
2022	-	-	-	-	-	-	-	-
Total	10,795	10,764	10,646	10,530	10,416	10,305	10,667	10,789
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	149	119	-	(116)	(229)	(340)	21	143
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	0.2%	0.1%	0.0%	-0.1%	-0.2%	-0.4%	0.0%	0.2%
2013	0.3%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.0%	0.3%
2014	0.4%	0.4%	0.0%	-0.4%	-0.7%	-1.1%	0.1%	0.4%
2015	0.7%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.1%	0.6%
2016	1.0%	0.8%	0.0%	-0.8%	-1.5%	-2.3%	0.1%	1.0%
2017	1.2%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.2%	1.2%
2018	1.4%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	0.2%	1.4%
2019	1.7%	1.3%	0.0%	-1.3%	-2.5%	-3.8%	0.2%	1.6%
2020	1.8%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	0.3%	1.7%
2021	1.6%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.2%	1.6%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.4%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.2%	1.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

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

page 7 of 9

YUKON - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	0	0	0	0	0	0	0	0
2013	1	1	1	1	1	1	1	1
2014	2	2	2	2	2	2	2	2
2015	3	3	3	3	3	3	3	3
2016	4	4	4	4	4	4	4	4
2017	313	313	310	307	304	301	310	313
2018	12	12	12	12	12	11	12	12
2019	24	24	23	23	23	22	23	24
2020	71	70	69	68	67	67	70	71
2021	114	113	112	110	108	107	112	114
2022	-	-	-	-	-	-	-	-
Total	544	542	536	530	523	518	537	543
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	8	6	-	(6)	(12)	(18)	1	8
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	0.2%	0.1%	0.0%	-0.1%	-0.2%	-0.4%	0.0%	0.2%
2013	0.3%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.0%	0.3%
2014	0.4%	0.4%	0.0%	-0.4%	-0.7%	-1.1%	0.1%	0.4%
2015	0.6%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.1%	0.6%
2016	0.9%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.1%	0.9%
2017	1.2%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.2%	1.2%
2018	1.4%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	0.2%	1.4%
2019	1.7%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	0.2%	1.6%
2020	1.8%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	0.3%	1.8%
2021	2.0%	1.6%	0.0%	-1.5%	-3.0%	-4.5%	0.3%	1.9%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.5%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.2%	1.4%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

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

page 8 of 9

NORTHWEST TERRITORIES - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	0	0	0	0	0	0	0	0
2013	1	1	1	1	1	1	1	1
2014	15	15	14	14	14	14	14	15
2015	4	4	4	4	4	4	4	4
2016	13	13	13	13	13	13	13	13
2017	24	24	24	24	24	23	24	24
2018	59	59	59	58	57	57	59	59
2019	185	184	182	179	177	175	182	185
2020	441	439	433	427	421	416	434	441
2021	805	803	792	782	772	762	794	805
2022	-	-	-	-	-	-	-	-
Total	1,548	1,542	1,522	1,502	1,483	1,465	1,526	1,547
	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	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	25	20	-	(20)	(39)	(57)	4	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	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	0.2%	0.1%	0.0%	-0.1%	-0.2%	-0.4%	0.0%	0.2%
2013	0.3%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.0%	0.3%
2014	0.5%	0.4%	0.0%	-0.4%	-0.8%	-1.1%	0.1%	0.5%
2015	0.7%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.1%	0.6%
2016	0.9%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.1%	0.9%
2017	1.2%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.2%	1.2%
2018	1.4%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	0.2%	1.4%
2019	1.7%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	0.2%	1.6%
2020	1.8%	1.4%	0.0%	-1.4%	-2.7%	-4.1%	0.3%	1.7%
2021	1.7%	1.3%	0.0%	-1.3%	-2.5%	-3.8%	0.2%	1.6%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.7%	1.3%	0.0%	-1.3%	-2.5%	-3.8%	0.2%	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.

page 9 of 9

NUNAVUT - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	122	122	121	121	121	121	121	122
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	1	1	1	1	1	1	1	1
2017	1	1	1	1	1	1	1	1
2018	2	2	2	2	2	2	2	2
2019	8	8	8	8	8	8	8	8
2020	16	16	16	16	15	15	16	16
2021	37	37	36	36	35	35	36	37
2022	-	-	-	-	-	-	-	-
Total	187	187	186	185	184	183	186	187
	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	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	1	1	-	(1)	(2)	(3)	0	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	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	0.2%	0.1%	0.0%	-0.1%	-0.2%	-0.4%	0.0%	0.2%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0.6%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.1%	0.6%
2016	0.9%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.1%	0.9%
2017	1.2%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.2%	1.2%
2018	1.4%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	0.2%	1.4%
2019	1.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.2%	1.5%
2020	1.6%	1.2%	0.0%	-1.2%	-2.4%	-3.6%	0.2%	1.5%
2021	1.7%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.2%	1.6%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.7%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.1%	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.

page 1 of 9

NEWFOUNDLAND AND LABRADOR – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	42	42	40	39	37	36	40	42
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	515	513	503	494	485	477	505	515
2016	233	232	228	225	221	218	229	232
2017	924	921	913	904	896	888	914	923
2018	1,356	1,353	1,340	1,328	1,316	1,304	1,343	1,356
2019	1,729	1,725	1,709	1,694	1,679	1,665	1,712	1,728
2020	2,848	2,841	2,814	2,789	2,763	2,739	2,819	2,847
2021	5,346	5,332	5,276	5,220	5,167	5,114	5,286	5,344
2022	-	-	-	-	-	-	-	-
Total	12,993	12,959	12,823	12,692	12,565	12,441	12,847	12,987
	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	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	170	136	-	(131)	(259)	(382)	24	164
	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	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	4.8%	3.8%	0.0%	-3.6%	-7.1%	-10.4%	0.7%	4.7%
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	2.4%	1.9%	0.0%	-1.8%	-3.6%	-5.2%	0.3%	2.4%
2016	2.0%	1.6%	0.0%	-1.5%	-3.0%	-4.3%	0.3%	1.9%
2017	1.2%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.2%	1.2%
2018	1.2%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.2%	1.2%
2019	1.2%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.2%	1.1%
2020	1.2%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.2%	1.1%
2021	1.3%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	0.2%	1.3%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.3%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	0.2%	1.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

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

page 2 of 9

NEW BRUNSWICK – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	113	112	109	105	102	99	109	113
2011	2	2	2	2	2	2	2	2
2012	438	437	430	423	417	410	431	438
2013	108	108	106	104	102	101	106	108
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	940	936	919	903	888	873	922	940
2017	313	312	308	304	300	297	308	312
2018	2,005	1,998	1,973	1,949	1,925	1,903	1,977	2,003
2019	4,115	4,098	4,035	3,974	3,916	3,859	4,046	4,111
2020	4,002	3,982	3,907	3,834	3,764	3,696	3,920	3,998
2021	7,358	7,324	7,194	7,069	6,948	6,832	7,217	7,351
2022	-	-	-	-	-	-	-	-
Total	19,394	19,309	18,982	18,667	18,364	18,072	19,040	19,377
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	412	327	-	(315)	(618)	(910)	58	395
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	4.2%	3.3%	0.0%	-3.2%	-6.2%	-9.1%	0.6%	4.0%
2011	1.5%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.2%	1.5%
2012	2.0%	1.6%	0.0%	-1.6%	-3.1%	-4.6%	0.3%	1.9%
2013	2.2%	1.7%	0.0%	-1.7%	-3.3%	-4.9%	0.3%	2.1%
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	2.3%	1.8%	0.0%	-1.7%	-3.4%	-5.0%	0.3%	2.2%
2017	1.6%	1.3%	0.0%	-1.2%	-2.4%	-3.5%	0.2%	1.5%
2018	1.6%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.2%	1.6%
2019	2.0%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	0.3%	1.9%
2020	2.4%	1.9%	0.0%	-1.9%	-3.7%	-5.4%	0.3%	2.3%
2021	2.3%	1.8%	0.0%	-1.7%	-3.4%	-5.0%	0.3%	2.2%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.2%	1.7%	0.0%	-1.7%	-3.3%	-4.8%	0.3%	2.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

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

page 3 of 9

NOVA SCOTIA – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	387	385	378	371	364	358	379	387
2014	64	64	61	59	57	55	62	64
2015	44	43	42	41	40	39	42	44
2016	1,181	1,174	1,148	1,122	1,098	1,075	1,152	1,180
2017	1,187	1,182	1,163	1,145	1,128	1,112	1,166	1,186
2018	2,397	2,389	2,357	2,327	2,298	2,271	2,363	2,395
2019	2,986	2,976	2,937	2,899	2,863	2,829	2,943	2,984
2020	6,351	6,326	6,232	6,142	6,055	5,971	6,249	6,346
2021	12,136	12,089	11,910	11,738	11,573	11,413	11,942	12,127
2022	-	-	-	-	-	-	-	-
Total	26,732	26,628	26,228	25,845	25,477	25,123	26,299	26,712
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	503	400	-	(383)	(752)	(1,106)	71	483
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	2.4%	1.9%	0.0%	-1.8%	-3.6%	-5.4%	0.3%	2.3%
2014	4.9%	3.9%	0.0%	-3.7%	-7.1%	-10.4%	0.7%	4.7%
2015	3.5%	2.8%	0.0%	-2.7%	-5.2%	-7.7%	0.5%	3.4%
2016	2.9%	2.3%	0.0%	-2.2%	-4.3%	-6.3%	0.4%	2.8%
2017	2.1%	1.6%	0.0%	-1.6%	-3.0%	-4.4%	0.3%	2.0%
2018	1.7%	1.3%	0.0%	-1.3%	-2.5%	-3.6%	0.2%	1.6%
2019	1.7%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.2%	1.6%
2020	1.9%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	0.3%	1.8%
2021	1.9%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	0.3%	1.8%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.9%	1.5%	0.0%	-1.5%	-2.9%	-4.2%	0.3%	1.8%
	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.

page 4 of 9

PRINCE EDWARD ISLAND – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	347	343	330	318	306	295	333	346
2013	-	-	-	-	-	-	-	-
2014	128	127	122	116	112	107	122	128
2015	23	22	22	21	21	20	22	22
2016	919	911	878	848	820	793	884	918
2017	7	7	7	7	7	7	7	7
2018	34	34	33	33	33	33	33	34
2019	151	150	148	147	145	143	149	150
2020	694	692	685	678	672	665	686	694
2021	1,431	1,427	1,411	1,395	1,380	1,366	1,413	1,430
2022	-	-	-	-	-	-	-	-
Total	3,733	3,713	3,636	3,564	3,495	3,429	3,650	3,730
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	97	77	-	(73)	(142)	(207)	14	93
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	5.0%	4.0%	0.0%	-3.8%	-7.3%	-10.7%	0.7%	4.8%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	5.7%	4.5%	0.0%	-4.2%	-8.2%	-11.9%	0.8%	5.5%
2015	3.0%	2.4%	0.0%	-2.3%	-4.5%	-6.6%	0.4%	2.9%
2016	4.6%	3.7%	0.0%	-3.5%	-6.7%	-9.7%	0.6%	4.5%
2017	3.0%	2.4%	0.0%	-2.2%	-4.4%	-6.3%	0.4%	2.9%
2018	1.0%	0.8%	0.0%	-0.8%	-1.6%	-2.4%	0.1%	1.0%
2019	1.5%	1.2%	0.0%	-1.1%	-2.3%	-3.3%	0.2%	1.4%
2020	1.3%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.2%	1.2%
2021	1.4%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.2%	1.4%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.7%	2.1%	0.0%	-2.0%	-3.9%	-5.7%	0.4%	2.6%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

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

page 5 of 9

ONTARIO – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	97	96	94	91	88	86	94	97
2010	176	175	170	165	160	156	171	176
2011	764	758	732	708	685	664	737	763
2012	62	62	60	59	57	56	61	62
2013	1,687	1,678	1,644	1,612	1,582	1,553	1,650	1,685
2014	709	706	695	685	675	665	697	708
2015	4,363	4,349	4,296	4,244	4,195	4,147	4,305	4,361
2016	3,734	3,724	3,683	3,644	3,606	3,570	3,690	3,732
2017	5,134	5,123	5,075	5,029	4,985	4,941	5,084	5,132
2018	9,294	9,270	9,176	9,083	8,993	8,905	9,192	9,290
2019	18,152	18,095	17,875	17,660	17,451	17,247	17,914	18,141
2020	25,269	25,174	24,808	24,453	24,108	23,772	24,873	25,250
2021	46,045	45,848	45,115	44,404	43,715	43,047	45,245	46,001
2022	-	-	-	-	-	-	-	-
Total	115,486	115,058	113,423	111,838	110,300	108,807	113,714	115,399
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	2,063	1,635	-	(1,585)	(3,123)	(4,616)	291	1,976
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	3.9%	3.1%	0.0%	-2.9%	-5.8%	-8.5%	0.5%	3.7%
2010	3.7%	2.9%	0.0%	-2.8%	-5.5%	-8.0%	0.5%	3.5%
2011	4.3%	3.5%	0.0%	-3.3%	-6.4%	-9.4%	0.6%	4.2%
2012	3.2%	2.6%	0.0%	-2.4%	-4.8%	-7.0%	0.5%	3.1%
2013	2.6%	2.1%	0.0%	-2.0%	-3.8%	-5.6%	0.4%	2.5%
2014	2.0%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	0.3%	1.9%
2015	1.6%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	0.2%	1.5%
2016	1.4%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.2%	1.3%
2017	1.2%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.2%	1.1%
2018	1.3%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.2%	1.2%
2019	1.6%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.2%	1.5%
2020	1.9%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	0.3%	1.8%
2021	2.1%	1.6%	0.0%	-1.6%	-3.1%	-4.6%	0.3%	2.0%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.8%	1.4%	0.0%	-1.4%	-2.8%	-4.1%	0.3%	1.7%
	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.

page 6 of 9

ALBERTA – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	39	39	38	37	37	36	38	39
2007	28	28	28	28	27	27	28	28
2008	-	-	-	-	-	-	-	-
2009	2	2	1	1	1	1	1	2
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	595	593	583	574	565	556	585	595
2013	1,905	1,897	1,864	1,832	1,802	1,772	1,870	1,903
2014	202	201	198	195	192	189	199	202
2015	1,631	1,626	1,607	1,588	1,570	1,553	1,610	1,630
2016	1,825	1,821	1,804	1,787	1,771	1,756	1,807	1,825
2017	4,847	4,835	4,790	4,747	4,704	4,663	4,798	4,845
2018	16,251	16,208	16,035	15,867	15,704	15,545	16,066	16,244
2019	23,690	23,616	23,330	23,053	22,782	22,519	23,381	23,675
2020	34,577	34,446	33,938	33,446	32,967	32,502	34,028	34,551
2021	54,901	54,689	53,876	53,087	52,322	51,580	54,020	54,859
2022	-	-	-	-	-	-	-	-
Total	140,492	140,000	138,093	136,242	134,445	132,700	138,432	140,397
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	2,400	1,908	-	(1,851)	(3,648)	(5,393)	339	2,304
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	2.4%	1.9%	0.0%	-1.8%	-3.6%	-5.3%	0.3%	2.3%
2007	0.5%	0.4%	0.0%	-0.4%	-0.7%	-1.1%	0.1%	0.5%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	3.9%	3.1%	0.0%	-3.0%	-5.8%	-8.6%	0.6%	3.8%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	2.1%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	0.3%	2.0%
2013	2.2%	1.8%	0.0%	-1.7%	-3.3%	-4.9%	0.3%	2.1%
2014	2.2%	1.7%	0.0%	-1.7%	-3.2%	-4.7%	0.3%	2.1%
2015	1.5%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.2%	1.5%
2016	1.2%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.2%	1.1%
2017	1.2%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.2%	1.1%
2018	1.3%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	0.2%	1.3%
2019	1.5%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	0.2%	1.5%
2020	1.9%	1.5%	0.0%	-1.5%	-2.9%	-4.2%	0.3%	1.8%
2021	1.9%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.3%	1.8%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.7%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	0.2%	1.7%
	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.

page 7 of 9

YUKON – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	0	0	0	0	0	0	0	0
2015	2	2	2	2	2	2	2	2
2016	7	7	7	6	6	6	7	7
2017	18	18	18	18	17	17	18	18
2018	442	441	436	432	427	423	437	442
2019	89	89	88	87	86	85	88	89
2020	532	530	523	516	509	502	524	532
2021	663	661	653	645	638	630	654	662
2022	-	-	-	-	-	-	-	-
Total	1,753	1,748	1,727	1,706	1,686	1,666	1,730	1,752
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	27	21	-	(21)	(41)	(60)	4	26
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	2.1%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	0.3%	2.1%
2015	1.6%	1.3%	0.0%	-1.2%	-2.4%	-3.5%	0.2%	1.6%
2016	1.2%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.2%	1.1%
2017	1.2%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.2%	1.2%
2018	1.3%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	0.2%	1.3%
2019	1.6%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.2%	1.5%
2020	1.8%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	0.3%	1.7%
2021	1.5%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.2%	1.5%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.6%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.2%	1.5%
	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.

page 8 of 9

NORTHWEST TERRITORIES – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	432	430	423	416	410	404	424	432
2014	0	0	0	0	0	0	0	0
2015	3	3	3	3	3	3	3	3
2016	185	184	179	175	171	167	180	185
2017	19	19	19	19	19	18	19	19
2018	41	41	41	40	40	39	41	41
2019	279	279	275	272	269	266	276	279
2020	319	318	313	309	304	300	314	319
2021	436	434	427	421	414	408	428	435
2022	-	-	-	-	-	-	-	-
Total	1,714	1,707	1,681	1,655	1,630	1,606	1,685	1,713
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	34	27	-	(26)	(51)	(75)	5	32
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	2.1%	1.7%	0.0%	-1.6%	-3.1%	-4.5%	0.3%	2.0%
2014	2.1%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	0.3%	2.1%
2015	1.6%	1.3%	0.0%	-1.2%	-2.4%	-3.5%	0.2%	1.6%
2016	3.2%	2.5%	0.0%	-2.4%	-4.8%	-7.0%	0.4%	3.1%
2017	1.2%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.2%	1.2%
2018	1.3%	1.1%	0.0%	-1.0%	-2.1%	-3.0%	0.2%	1.3%
2019	1.5%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.2%	1.4%
2020	1.9%	1.5%	0.0%	-1.5%	-2.9%	-4.2%	0.3%	1.8%
2021	2.0%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	0.3%	1.9%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.0%	1.6%	0.0%	-1.5%	-3.0%	-4.5%	0.3%	1.9%
	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.

page 9 of 9

NUNAVUT – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	68	68	66	65	64	63	67	68
2016	4	4	4	4	4	4	4	4
2017	11	11	11	11	11	11	11	11
2018	23	23	23	22	22	22	23	23
2019	45	45	45	44	44	43	45	45
2020	123	122	120	118	117	115	121	122
2021	197	196	193	190	187	184	193	196
2022	-	-	-	-	-	-	-	-
Total	471	469	462	455	449	442	463	471
	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	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	9	7	-	(7)	(13)	(20)	1	9
	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	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
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	2.1%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	0.3%	2.1%
2016	1.2%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.2%	1.1%
2017	1.2%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.2%	1.2%
2018	1.3%	1.1%	0.0%	-1.0%	-2.1%	-3.0%	0.2%	1.3%
2019	1.6%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.2%	1.5%
2020	1.9%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.3%	1.9%
2021	2.1%	1.6%	0.0%	-1.6%	-3.1%	-4.6%	0.3%	2.0%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.9%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.3%	1.9%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-3

Interest Rate Sensitivity (\$000s)

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

ALL JURISDICTIONS COMBINED

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	50,858	50,767	50,398	50,035	49,678	49,327	50,464	50,843
2007	759	755	737	719	703	687	740	758
2008	314	312	303	294	286	278	304	314
2009	582	577	560	543	527	511	563	581
2010	442	438	425	412	399	387	427	441
2011	1,950	1,935	1,872	1,813	1,757	1,703	1,883	1,948
2012	2,264	2,250	2,196	2,145	2,095	2,048	2,206	2,261
2013	6,043	6,011	5,882	5,759	5,641	5,529	5,904	6,038
2014	5,689	5,669	5,586	5,508	5,432	5,361	5,601	5,686
2015	11,009	10,971	10,818	10,672	10,533	10,399	10,845	11,003
2016	16,664	16,603	16,362	16,132	15,913	15,704	16,405	16,654
2017	19,178	19,129	18,935	18,748	18,566	18,391	18,970	19,170
2018	47,307	47,178	46,664	46,165	45,682	45,212	46,755	47,284
2019	81,753	81,495	80,495	79,525	78,582	77,665	80,673	81,703
2020	109,587	109,181	107,610	106,087	104,608	103,172	107,890	109,508
2021	180,904	180,196	177,494	174,877	172,341	169,882	177,974	180,759
2022	-	-	-	-	-	-	-	-
Total	535,305	533,466	526,336	519,433	512,743	506,256	527,603	534,951
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
Total	8,968	7,130	-	(6,904)	(13,594)	(20,080)	1,266	8,614
	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							
	0.00%	0.35%	0.85%	1.35%	1.85%	2.35%	0.76%	0.23%
2006 & prior	0.9%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.1%	0.9%
2007	3.0%	2.4%	0.0%	-2.3%	-4.6%	-6.8%	0.4%	2.9%
2008	3.7%	3.0%	0.0%	-2.9%	-5.6%	-8.2%	0.5%	3.6%
2009	4.0%	3.2%	0.0%	-3.0%	-5.9%	-8.7%	0.6%	3.8%
2010	4.0%	3.2%	0.0%	-3.1%	-6.0%	-8.8%	0.6%	3.9%
2011	4.2%	3.3%	0.0%	-3.2%	-6.2%	-9.0%	0.6%	4.0%
2012	3.1%	2.5%	0.0%	-2.3%	-4.6%	-6.7%	0.4%	3.0%
2013	2.7%	2.2%	0.0%	-2.1%	-4.1%	-6.0%	0.4%	2.6%
2014	1.8%	1.5%	0.0%	-1.4%	-2.8%	-4.0%	0.3%	1.8%
2015	1.8%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	0.2%	1.7%
2016	1.8%	1.5%	0.0%	-1.4%	-2.7%	-4.0%	0.3%	1.8%
2017	1.3%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.2%	1.2%
2018	1.4%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.2%	1.3%
2019	1.6%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.2%	1.5%
2020	1.8%	1.5%	0.0%	-1.4%	-2.8%	-4.1%	0.3%	1.8%
2021	1.9%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.3%	1.8%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.7%	1.4%	0.0%	-1.3%	-2.6%	-3.8%	0.2%	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 G-1

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador
AccountCode	(All)

IBNR - in \$000s

		AccountCode	Values					
		IBNR Provision						
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	prior	34	-	-	(3)	(3)	(8.8%)	31
	2012	44	(2)	(44)	21	(25)	(56.8%)	19
	2013	100	1	(1)	(6)	(6)	(6.0%)	94
	2014	96	(2)	2	(4)	(4)	(4.2%)	92
	2015	306	(5)	47	(7)	35	11.4%	341
	2016	562	(6)	3	(11)	(14)	(2.5%)	548
	2017	(112)	3	18	159	180	(160.7%)	68
	2018	953	(29)	(43)	78	6	0.6%	959
	2019	2,705	(130)	(155)	(18)	(303)	(11.2%)	2,402
	2020	3,492	(184)	(169)	574	221	6.3%	3,713
	2021	12,892	1,183	(232)	(607)	344	2.7%	13,236
Private Passenger Total		21,072	829	(574)	176	431	2.0%	21,503
Non Private Passenger	prior	188	(3)	3	(85)	(85)	(45.2%)	103
	2012	(4)	-	-	-	-	-	(4)
	2013	165	(3)	82	(125)	(46)	(27.9%)	119
	2014	-	-	-	-	-	-	-
	2015	58	(2)	(6)	5	(3)	(5.2%)	55
	2016	96	-	(52)	(8)	(60)	(62.5%)	36
	2017	289	(4)	3	(68)	(69)	(23.9%)	220
	2018	349	(9)	(7)	(71)	(87)	(24.9%)	262
	2019	912	(20)	41	(174)	(153)	(16.8%)	759
	2020	2,543	(77)	14	15	(48)	(1.9%)	2,495
	2021	4,410	603	(260)	28	371	8.4%	4,781
Non Private Passenger Total		9,006	485	(182)	(483)	(180)	(2.0%)	8,826
Grand Total		30,078	1,314	(756)	(307)	251	0.8%	30,329

EXHIBIT G-1

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

page 2 of 10

IBNR - in \$000s

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

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		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	
Private	prior	94	-	17	-	17	18.1%	111
	2012	114	(4)	4	(17)	(17)	(14.9%)	97
	2013	58	(2)	9	-	7	12.1%	65
	2014	38	-	(208)	221	13	34.2%	51
	2015	558	(14)	(21)	(30)	(65)	(11.6%)	493
	2016	656	(20)	21	(2)	(1)	(0.2%)	655
	2017	452	(10)	(221)	190	(41)	(9.1%)	411
	2018	1,165	(34)	(134)	271	103	8.8%	1,268
	2019	3,718	(86)	6	(102)	(182)	(4.9%)	3,536
	2020	7,281	(96)	139	(201)	(158)	(2.2%)	7,123
	2021	4,822	555	312	45	912	18.9%	5,734
Private Passenger Total		18,956	289	(76)	375	588	3.1%	19,544
Non Private Passenger	prior	(30)	-	-	(1)	(1)	3.3%	(31)
	2012	76	(2)	2	(1)	(1)	(1.3%)	75
	2013	16	-	-	(1)	(1)	(6.3%)	15
	2014	4	-	-	-	-	-	4
	2015	(6)	-	-	-	-	-	(6)
	2016	207	(5)	4	(10)	(11)	(5.3%)	196
	2017	248	(9)	9	25	25	10.1%	273
	2018	1,082	(37)	5	(56)	(88)	(8.1%)	994
	2019	1,743	(22)	16	132	126	7.2%	1,869
	2020	3,918	(164)	313	(269)	(120)	(3.1%)	3,798
	2021	8,537	371	287	(21)	637	7.5%	9,174
Non Private Passenger Total		15,795	132	636	(202)	566	3.6%	16,361
Grand Total		34,751	421	560	173	1,154	3.3%	35,905

EXHIBIT G-1

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

page 3 of 10

IBNR - in \$000s

Jurisdiction Desc Nova Scotia
AccountCode Desc IBNR Provision

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		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	
Private	prior	130	(2)	2	(1)	(1)	(0.8%)	129
	2012	(4)	-	-	-	-	-	(4)
	2013	8	(1)	1	(1)	(1)	(12.5%)	7
	2014	(4)	-	-	-	-	-	(4)
	2015	2	(1)	1	-	-	-	2
	2016	(18)	2	(2)	22	22	(122.2%)	4
	2017	(49)	1	22	109	132	(269.4%)	83
	2018	917	(12)	(370)	(188)	(570)	(62.2%)	347
	2019	3,065	(51)	24	(252)	(279)	(9.1%)	2,786
	2020	3,963	(124)	(120)	(112)	(356)	(9.0%)	3,607
	2021	8,284	962	(185)	(511)	266	3.2%	8,550
Private Passenger Total		16,294	774	(627)	(934)	(787)	(4.8%)	15,507
Non Private Passenger	prior	(14)	-	-	-	-	-	(14)
	2012	(6)	-	-	-	-	-	(6)
	2013	80	(2)	2	(12)	(12)	(15.0%)	68
	2014	173	(5)	122	(146)	(29)	(16.8%)	144
	2015	80	(1)	1	(40)	(40)	(50.0%)	40
	2016	151	(2)	3	6	7	4.6%	158
	2017	520	(9)	39	(126)	(96)	(18.5%)	424
	2018	(211)	13	(138)	652	527	(249.8%)	316
	2019	2,633	(77)	(125)	(24)	(226)	(8.6%)	2,407
	2020	4,446	(125)	(125)	742	492	11.1%	4,938
	2021	13,506	1,341	485	(522)	1,304	9.7%	14,810
Non Private Passenger Total		21,358	1,133	264	530	1,927	9.0%	23,285
Grand Total		37,652	1,907	(363)	(404)	1,140	3.0%	38,792

EXHIBIT G-1

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

page 4 of 10

Jurisdiction Desc	Prince Edward Island
AccountCode Desc	IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	(12)	-	-	-	-	-	(12)
	2012	-	-	-	-	-	-	-
	2013	(4)	-	-	-	-	-	(4)
	2014	-	-	-	-	-	-	-
	2015	22	-	-	(1)	(1)	(4.5%)	21
	2016	124	(2)	53	(60)	(9)	(7.3%)	115
	2017	(373)	4	(42)	246	208	(55.8%)	(165)
	2018	166	(4)	4	(15)	(15)	(9.0%)	151
	2019	388	(9)	(20)	(28)	(57)	(14.7%)	331
	2020	1,126	(38)	(15)	(3)	(56)	(5.0%)	1,070
	2021	999	9	230	(11)	228	22.8%	1,227
Private Passenger Total		2,436	(40)	210	128	298	12.2%	2,734
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2012	36	-	-	(3)	(3)	(8.3%)	33
	2013	-	-	-	-	-	-	-
	2014	8	-	-	-	-	-	8
	2015	2	-	-	-	-	-	2
	2016	16	1	(29)	60	32	200.0%	48
	2017	12	-	-	5	5	41.7%	17
	2018	-	-	-	4	4	100.0%	4
	2019	52	-	2	23	25	48.1%	77
	2020	259	(4)	(29)	17	(16)	(6.2%)	243
	2021	1,774	171	(3)	(41)	127	7.2%	1,901
Non Private Passenger Total		2,157	168	(59)	65	174	8.1%	2,331
Grand Total		4,593	128	151	193	472	10.3%	5,065

EXHIBIT G-1

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

page 5 of 10

IBNR - in \$000s

Jurisdiction Desc **Ontario**
AccountCode Desc **IBNR Provision**

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		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	
Private	prior	41,192	(406)	538	(215)	(83)	(0.2%)	41,109
	2012	58	-	-	(1)	(1)	(1.7%)	57
	2013	168	(2)	2	(26)	(26)	(15.5%)	142
	2014	816	(8)	469	(468)	(7)	(0.9%)	809
	2015	64	(2)	2	-	-	-	64
	2016	355	(5)	(299)	280	(24)	(6.8%)	331
	2017	1,538	(37)	37	10	10	0.7%	1,548
	2018	3,882	(50)	(137)	(166)	(353)	(9.1%)	3,529
	2019	10,030	(175)	(868)	1,028	(15)	(0.1%)	10,015
	2020	19,673	(692)	532	(865)	(1,025)	(5.2%)	18,648
	2021	25,141	2,428	301	(209)	2,520	10.0%	27,661
Private Passenger Total		102,917	1,051	577	(632)	996	1.0%	103,913
Non Private Passenger	prior	241	(4)	43	(40)	(1)	(0.4%)	240
	2012	44	-	-	-	-	-	44
	2013	318	(7)	5	28	26	8.2%	344
	2014	(667)	19	(46)	419	392	(58.8%)	(275)
	2015	956	(25)	237	(47)	165	17.3%	1,121
	2016	841	(21)	(149)	23	(147)	(17.5%)	694
	2017	1,897	(29)	(330)	(9)	(368)	(19.4%)	1,529
	2018	5,289	(54)	288	(238)	(4)	(0.1%)	5,285
	2019	13,824	(497)	(139)	260	(376)	(2.7%)	13,448
	2020	39,739	(1,372)	1,031	(1,850)	(2,191)	(5.5%)	37,548
	2021	55,499	4,641	1,827	7	6,475	11.7%	61,974
Non Private Passenger Total		117,981	2,651	2,767	(1,447)	3,971	3.4%	121,952
Grand Total		220,898	3,702	3,344	(2,079)	4,967	2.2%	225,865

EXHIBIT G-1

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

page 6 of 10

IBNR - in \$000s

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

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		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	
Private	prior	150	(4)	4	-	-	-	150
	2012	28	(2)	2	(18)	(18)	(64.3%)	10
	2013	42	(2)	2	-	-	-	42
	2014	344	(10)	10	(1)	(1)	(0.3%)	343
	2015	156	(7)	7	-	-	-	156
	2016	282	(12)	12	(12)	(12)	(4.3%)	270
	2017	114	-	-	64	64	56.1%	178
	2018	849	(11)	79	(46)	22	2.6%	871
	2019	1,715	(77)	45	(72)	(104)	(6.1%)	1,611
	2020	1,791	(102)	59	(98)	(141)	(7.9%)	1,650
	2021	2,633	110	374	(184)	300	11.4%	2,933
Private Passenger Total		8,104	(117)	594	(367)	110	1.4%	8,214
Non Private Passenger	prior	179	(2)	5	(115)	(112)	(62.6%)	67
	2012	91	(3)	227	(1)	223	245.1%	314
	2013	271	(3)	2	(5)	(6)	(2.2%)	265
	2014	205	(1)	7	(132)	(126)	(61.5%)	79
	2015	1,082	(11)	11	(131)	(131)	(12.1%)	951
	2016	1,447	(12)	(238)	105	(145)	(10.0%)	1,302
	2017	3,846	(36)	(257)	(264)	(557)	(14.5%)	3,289
	2018	11,967	(110)	617	(1,582)	(1,075)	(9.0%)	10,892
	2019	25,497	(580)	277	(1,483)	(1,786)	(7.0%)	23,711
	2020	39,424	(683)	119	(267)	(831)	(2.1%)	38,593
	2021	56,766	4,484	3,902	(1,479)	6,907	12.2%	63,673
Non Private Passenger Total		140,775	3,043	4,672	(5,354)	2,361	1.7%	143,136
Grand Total		148,879	2,926	5,266	(5,721)	2,471	1.7%	151,350

EXHIBIT G-1

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

page 7 of 10

IBNR - in \$000s

Jurisdiction Desc Yukon
AccountCode Desc IBNR Provision

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	10	-	-	-	-	-	10
	2012	-	-	-	-	-	-	-
	2013	4	-	-	-	-	-	4
	2014	6	-	-	(1)	(1)	(16.7%)	5
	2015	8	-	-	(1)	(1)	(12.5%)	7
	2016	12	-	-	(2)	(2)	(16.7%)	10
	2017	66	-	-	(1)	(1)	(1.5%)	65
	2018	30	-	-	(2)	(2)	(6.7%)	28
	2019	56	-	-	(3)	(3)	(5.4%)	53
	2020	80	-	(2)	2	-	-	80
	2021	158	20	(37)	(9)	(26)	(16.5%)	132
Private Passenger Total		430	20	(39)	(17)	(36)	(8.4%)	394
Non Private Passenger	prior	4	-	-	-	-	-	4
	2012	2	-	-	-	-	-	2
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	8	-	-	(1)	(1)	(12.5%)	7
	2016	18	-	-	-	-	-	18
	2017	46	-	-	(3)	(3)	(6.5%)	43
	2018	164	(2)	2	(7)	(7)	(4.3%)	157
	2019	201	(2)	(1)	(12)	(15)	(7.5%)	186
	2020	249	(4)	(28)	211	179	71.9%	428
	2021	1,006	165	38	(46)	157	15.6%	1,163
Non Private Passenger Total		1,698	157	11	142	310	18.3%	2,008
Grand Total		2,128	177	(28)	125	274	12.9%	2,402

EXHIBIT G-1

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

page 8 of 10

Jurisdiction Desc	Northwest Territories
AccountCode Desc	IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	(6)	-	-	-	-	-	(6)
	2012	-	-	-	-	-	-	-
	2013	4	-	-	-	-	-	4
	2014	36	-	-	-	-	-	36
	2015	12	-	-	-	-	-	12
	2016	34	-	-	(4)	(4)	(11.8%)	30
	2017	68	-	-	(6)	(6)	(8.8%)	62
	2018	154	(2)	2	(16)	(16)	(10.4%)	138
	2019	298	(2)	2	(18)	(18)	(6.0%)	280
	2020	843	(9)	14	(10)	(5)	(0.6%)	838
	2021	1,047	52	116	(9)	159	15.2%	1,206
Private Passenger Total		2,490	39	134	(63)	110	4.4%	2,600
Non Private Passenger	prior	6	-	-	-	-	-	6
	2012	-	-	-	-	-	-	-
	2013	71	-	56	-	56	78.9%	127
	2014	2	-	-	(2)	(2)	(100.0%)	-
	2015	6	-	-	-	-	-	6
	2016	42	-	170	(1)	169	402.4%	211
	2017	50	-	-	(4)	(4)	(8.0%)	46
	2018	102	-	-	(7)	(7)	(6.9%)	95
	2019	270	(3)	(4)	(9)	(16)	(5.9%)	254
	2020	596	(6)	8	(14)	(12)	(2.0%)	584
	2021	494	78	41	(12)	107	21.7%	601
Non Private Passenger Total		1,639	69	271	(49)	291	17.8%	1,930
Grand Total		4,129	108	405	(112)	401	9.7%	4,530

EXHIBIT G-1

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

page 9 of 10

IBNR - in \$000s

Jurisdiction Desc **Nunavut**
AccountCode Desc **IBNR Provision**

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	-	-	-	-	-	-	-
	2012	36	(2)	2	-	-	-	36
	2013	2	-	-	-	-	-	2
	2014	-	-	-	-	-	-	-
	2015	2	-	-	-	-	-	2
	2016	2	-	-	-	-	-	2
	2017	2	-	-	-	-	-	2
	2018	4	-	-	-	-	-	4
	2019	14	-	4	(4)	-	-	14
	2020	49	-	7	(7)	-	-	49
	2021	57	8	4	(3)	9	15.8%	66
Private Passenger Total		168	6	17	(14)	9	5.4%	177
Non Private Passenger	prior	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	22	-	-	(2)	(2)	(9.1%)	20
	2016	12	-	-	(2)	(2)	(16.7%)	10
	2017	30	-	-	(3)	(3)	(10.0%)	27
	2018	58	-	-	(4)	(4)	(6.9%)	54
	2019	112	(2)	2	(9)	(9)	(8.0%)	103
	2020	252	(2)	2	(5)	(5)	(2.0%)	247
	2021	306	40	12	(6)	46	15.0%	352
Non Private Passenger Total		792	36	16	(31)	21	2.7%	813
Grand Total		960	42	33	(45)	30	3.1%	990

EXHIBIT G-1

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

page 10 of 10

IBNR - in \$000s

Jurisdiction Desc (All)
AccountCode Desc IBNR Provision

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	41,592	(412)	561	(219)	(70)	(0.2%)	41,522
	2012	276	(10)	(36)	(15)	(61)	(22.1%)	215
	2013	382	(6)	13	(33)	(26)	(6.8%)	356
	2014	1,332	(20)	273	(253)	-	-	1,332
	2015	1,130	(29)	36	(39)	(32)	(2.8%)	1,098
	2016	2,009	(43)	(212)	211	(44)	(2.2%)	1,965
	2017	1,706	(39)	(186)	771	546	32.0%	2,252
	2018	8,120	(142)	(599)	(84)	(825)	(10.2%)	7,295
	2019	21,989	(530)	(962)	531	(961)	(4.4%)	21,028
	2020	38,298	(1,245)	445	(720)	(1,520)	(4.0%)	36,778
	2021	56,033	5,327	883	(1,498)	4,712	8.4%	60,745
Private Passenger Total		172,867	2,851	216	(1,348)	1,719	1.0%	174,586
Non Private Passenger	prior	572	(9)	51	(241)	(199)	(34.8%)	373
	2012	239	(5)	229	(5)	219	91.6%	458
	2013	921	(15)	147	(115)	17	1.8%	938
	2014	(275)	13	83	139	235	(85.5%)	(40)
	2015	2,208	(39)	243	(216)	(12)	(0.5%)	2,196
	2016	2,830	(39)	(291)	173	(157)	(5.5%)	2,673
	2017	6,938	(87)	(536)	(447)	(1,070)	(15.4%)	5,868
	2018	18,800	(199)	767	(1,309)	(741)	(3.9%)	18,059
	2019	45,244	(1,203)	69	(1,296)	(2,430)	(5.4%)	42,814
	2020	91,426	(2,437)	1,305	(1,420)	(2,552)	(2.8%)	88,874
	2021	142,298	11,894	6,329	(2,092)	16,131	11.3%	158,429
Non Private Passenger Total		311,201	7,874	8,396	(6,829)	9,441	3.0%	320,642
Grand Total		484,068	10,725	8,612	(8,177)	11,160	2.3%	495,228

EXHIBIT G-2

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

page 1 of 10

Jurisdiction Desc
Newfoundland & Labrador
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	(14)	-	-	-	-	-	(14)
	2012	(2)	-	(29)	22	(7)	350.0%	(9)
	2013	20	-	-	-	-	-	20
	2014	(12)	-	-	-	-	-	(12)
	2015	(22)	-	58	-	58	(263.6%)	36
	2016	(10)	-	(3)	-	(3)	30.0%	(13)
	2017	(294)	5	16	148	169	(57.5%)	(125)
	2018	167	(13)	(47)	83	23	13.8%	190
	2019	1,480	(103)	(108)	-	(211)	(14.3%)	1,269
	2020	2,025	(151)	(189)	549	209	10.3%	2,234
	2021	11,335	1,005	(237)	(524)	244	2.2%	11,579
Private Passenger Total		14,673	743	(539)	278	482	3.3%	15,155
Non Private Passenger	prior	176	(3)	3	(82)	(82)	(46.6%)	94
	2012	(4)	-	-	-	-	-	(4)
	2013	151	(3)	84	(119)	(38)	(25.2%)	113
	2014	-	-	-	-	-	-	-
	2015	(16)	-	(8)	7	(1)	6.3%	(17)
	2016	14	-	(52)	(6)	(58)	(414.3%)	(44)
	2017	110	(2)	2	(59)	(59)	(53.6%)	51
	2018	86	(1)	(14)	(62)	(77)	(89.5%)	9
	2019	531	(12)	61	(157)	(108)	(20.3%)	423
	2020	2,034	(61)	7	18	(36)	(1.8%)	1,998
	2021	3,800	539	(276)	34	297	7.8%	4,097
Non Private Passenger Total		6,882	457	(193)	(426)	(162)	(2.4%)	6,720
Grand Total		21,555	1,200	(732)	(148)	320	1.5%	21,875

EXHIBIT G-2

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

page 2 of 10

IBNR - in \$000s

Jurisdiction Desc New Brunswick
AccountCode Desc Undiscounted IBNR Provision

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	24	-	19	-	19	79.2%	43
	2012	78	(4)	4	(15)	(15)	(19.2%)	63
	2013	50	(2)	8	-	6	12.0%	56
	2014	(66)	2	(210)	206	(2)	3.0%	(68)
	2015	264	(10)	(12)	(26)	(48)	(18.2%)	216
	2016	438	(18)	19	-	1	0.2%	439
	2017	156	(6)	(125)	176	45	28.8%	201
	2018	704	(28)	(124)	255	103	14.6%	807
	2019	3,118	(77)	1	(87)	(163)	(5.2%)	2,955
	2020	6,388	(80)	128	(166)	(118)	(1.8%)	6,270
	2021	4,043	472	304	56	832	20.6%	4,875
Private Passenger Total		15,197	249	12	399	660	4.3%	15,857
Non Private Passenger	prior	(50)	-	-	-	-	-	(50)
	2012	8	-	-	-	-	-	8
	2013	(4)	-	-	-	-	-	(4)
	2014	4	-	-	-	-	-	4
	2015	(6)	-	-	-	-	-	(6)
	2016	40	(2)	2	(7)	(7)	(17.5%)	33
	2017	196	(9)	9	24	24	12.2%	220
	2018	760	(34)	2	(47)	(79)	(10.4%)	681
	2019	960	(10)	6	129	125	13.0%	1,085
	2020	2,989	(148)	304	(223)	(67)	(2.2%)	2,922
	2021	7,584	286	263	-	549	7.2%	8,133
Non Private Passenger Total		12,481	83	586	(124)	545	4.4%	13,026
Grand Total		27,678	332	598	275	1,205	4.4%	28,883

EXHIBIT G-2

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

page 3 of 10

IBNR - in \$000s

Jurisdiction Desc Nova Scotia
AccountCode Desc Undiscounted IBNR Provision

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	76	(3)	3	-	-	-	76
	2012	(4)	-	-	-	-	-	(4)
	2013	(10)	-	-	-	-	-	(10)
	2014	(24)	-	-	-	-	-	(24)
	2015	(24)	-	-	-	-	-	(24)
	2016	(52)	2	(2)	22	22	(42.3%)	(30)
	2017	(178)	2	22	101	125	(70.2%)	(53)
	2018	606	(6)	(360)	(167)	(533)	(88.0%)	73
	2019	2,089	(41)	41	(212)	(212)	(10.1%)	1,877
	2020	3,094	(108)	(126)	(95)	(329)	(10.6%)	2,765
	2021	7,160	830	(193)	(444)	193	2.7%	7,353
Private Passenger Total		12,733	676	(615)	(795)	(734)	(5.8%)	11,999
Non Private Passenger	prior	(22)	-	-	-	-	-	(22)
	2012	(6)	-	-	-	-	-	(6)
	2013	22	-	-	(10)	(10)	(45.5%)	12
	2014	134	(4)	134	(136)	(6)	(4.5%)	128
	2015	70	(1)	1	(38)	(38)	(54.3%)	32
	2016	(21)	-	1	10	11	(52.4%)	(10)
	2017	291	(9)	48	(113)	(74)	(25.4%)	217
	2018	(590)	20	(142)	593	471	(79.8%)	(119)
	2019	2,008	(61)	(107)	(14)	(182)	(9.1%)	1,826
	2020	3,327	(100)	(120)	694	474	14.2%	3,801
	2021	11,731	1,241	390	(446)	1,185	10.1%	12,916
Non Private Passenger Total		16,944	1,086	205	540	1,831	10.8%	18,775
Grand Total		29,677	1,762	(410)	(255)	1,097	3.7%	30,774

EXHIBIT G-2

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

page 4 of 10

IBNR - in \$000s

Jurisdiction Desc Prince Edward Island
AccountCode Desc Undiscounted IBNR Provision

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	(12)	-	-	-	-	-	(12)
	2012	-	-	-	-	-	-	-
	2013	(4)	-	-	-	-	-	(4)
	2014	-	-	-	-	-	-	-
	2015	2	-	-	-	-	-	2
	2016	70	(1)	52	(54)	(3)	(4.3%)	67
	2017	(435)	4	(42)	227	189	(43.4%)	(246)
	2018	132	(4)	4	(13)	(13)	(9.8%)	119
	2019	290	(7)	(22)	(25)	(54)	(18.6%)	236
	2020	987	(37)	(11)	(3)	(51)	(5.2%)	936
	2021	856	(3)	221	(5)	213	24.9%	1,069
Private Passenger Total		1,886	(48)	202	127	281	14.9%	2,167
Non Private Passenger	prior	(2)	-	-	-	-	-	(2)
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	(2)	-	-	-	-	-	(2)
	2015	-	-	-	-	-	-	-
	2016	(86)	1	(29)	63	35	(40.7%)	(51)
	2017	10	-	-	5	5	50.0%	15
	2018	(6)	-	-	4	4	(66.7%)	(2)
	2019	30	-	2	22	24	80.0%	54
	2020	117	(2)	(29)	16	(15)	(12.8%)	102
	2021	1,566	148	(10)	(33)	105	6.7%	1,671
Non Private Passenger Total		1,627	147	(66)	77	158	9.7%	1,785
Grand Total		3,513	99	136	204	439	12.5%	3,952

EXHIBIT G-2

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

page 5 of 10

IBNR - in \$000s

Jurisdiction Desc Ontario
AccountCode Desc Undiscounted IBNR Provision

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	31,371	(311)	435	(120)	4	-	31,375
	2012	46	-	-	-	-	-	46
	2013	72	-	-	(22)	(22)	(30.6%)	50
	2014	450	(4)	465	(434)	27	6.0%	477
	2015	48	-	-	-	-	-	48
	2016	37	(1)	(299)	261	(39)	(105.4%)	(2)
	2017	1,102	(32)	32	13	13	1.2%	1,115
	2018	3,102	(46)	(135)	(145)	(326)	(10.5%)	2,776
	2019	7,459	(162)	(804)	950	(16)	(0.2%)	7,443
	2020	16,911	(676)	526	(727)	(877)	(5.2%)	16,034
	2021	21,862	2,108	283	(123)	2,268	10.4%	24,130
Private Passenger Total		82,460	876	503	(347)	1,032	1.3%	83,492
Non Private Passenger	prior	8	(1)	39	(30)	8	100.0%	16
	2012	34	(1)	1	-	-	-	34
	2013	(54)	2	(2)	35	35	(64.8%)	(19)
	2014	(738)	21	(21)	389	389	(52.7%)	(349)
	2015	80	(2)	214	(32)	180	225.0%	260
	2016	117	(3)	(141)	28	(116)	(99.1%)	1
	2017	990	(20)	(326)	-	(346)	(34.9%)	644
	2018	3,634	(39)	289	(202)	48	1.3%	3,682
	2019	10,130	(461)	(135)	267	(329)	(3.2%)	9,801
	2020	34,494	(1,294)	1,008	(1,625)	(1,911)	(5.5%)	32,583
	2021	48,720	3,917	1,711	113	5,741	11.8%	54,461
Non Private Passenger Total		97,415	2,119	2,637	(1,057)	3,699	3.8%	101,114
Grand Total		179,875	2,995	3,140	(1,404)	4,731	2.6%	184,606

EXHIBIT G-2

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

page 6 of 10

IBNR - in \$000s

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

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	78	(4)	4	-	-	-	78
	2012	20	(2)	2	(16)	(16)	(80.0%)	4
	2013	38	(2)	2	-	-	-	38
	2014	74	(6)	6	-	-	-	74
	2015	94	(6)	6	-	-	-	94
	2016	134	(10)	10	(10)	(10)	(7.5%)	124
	2017	76	-	-	59	59	77.6%	135
	2018	525	(6)	88	(38)	44	8.4%	569
	2019	1,200	(65)	43	(58)	(80)	(6.7%)	1,120
	2020	1,397	(96)	55	(82)	(123)	(8.8%)	1,274
	2021	2,311	87	355	(163)	279	12.1%	2,590
Private Passenger Total		5,947	(110)	571	(308)	153	2.6%	6,100
Non Private Passenger	prior	127	(2)	5	(113)	(110)	(86.6%)	17
	2012	(2)	-	251	-	251	(12,550.0%)	249
	2013	(14)	-	-	-	-	-	(14)
	2014	159	(1)	7	(122)	(116)	(73.0%)	43
	2015	754	(7)	7	(117)	(117)	(15.5%)	637
	2016	1,112	(10)	(223)	100	(133)	(12.0%)	979
	2017	2,928	(26)	(245)	(235)	(506)	(17.3%)	2,422
	2018	8,898	(78)	674	(1,428)	(832)	(9.4%)	8,066
	2019	20,206	(525)	293	(1,298)	(1,530)	(7.6%)	18,676
	2020	32,378	(611)	128	(110)	(593)	(1.8%)	31,785
	2021	49,220	3,801	3,632	(1,241)	6,192	12.6%	55,412
Non Private Passenger Total		115,766	2,541	4,529	(4,564)	2,506	2.2%	118,272
Grand Total		121,713	2,431	5,100	(4,872)	2,659	2.2%	124,372

EXHIBIT G-2

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

page 7 of 10

IBNR - in \$000s

Jurisdiction Desc Yukon
AccountCode Desc Undiscounted IBNR Provision

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	10	-	-	-	-	-	10
	2012	-	-	-	-	-	-	-
	2013	4	-	-	-	-	-	4
	2014	6	-	-	(1)	(1)	(16.7%)	5
	2015	8	-	-	(1)	(1)	(12.5%)	7
	2016	10	-	-	(1)	(1)	(10.0%)	9
	2017	10	-	-	-	-	-	10
	2018	28	-	-	(2)	(2)	(7.1%)	26
	2019	52	-	-	(3)	(3)	(5.8%)	49
	2020	66	-	(2)	3	1	1.5%	67
	2021	143	18	(38)	(8)	(28)	(19.6%)	115
Private Passenger Total		337	18	(40)	(13)	(35)	(10.4%)	302
Non Private Passenger	prior	4	-	-	-	-	-	4
	2012	2	-	-	-	-	-	2
	2013	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-
	2015	8	-	-	(1)	(1)	(12.5%)	7
	2016	16	-	-	-	-	-	16
	2017	42	-	-	(3)	(3)	(7.1%)	39
	2018	86	-	-	(5)	(5)	(5.8%)	81
	2019	179	(2)	(1)	(10)	(13)	(7.3%)	166
	2020	191	(3)	(26)	192	163	85.3%	354
	2021	909	150	36	(41)	145	16.0%	1,054
Non Private Passenger Total		1,437	145	9	132	286	19.9%	1,723
Grand Total		1,774	163	(31)	119	251	14.1%	2,025

EXHIBIT G-2

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

page 8 of 10

IBNR - in \$000s

Jurisdiction Desc Northwest Territories
AccountCode Desc Undiscounted IBNR Provision

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	(6)	-	-	-	-	-	(6)
	2012	-	-	-	-	-	-	-
	2013	4	-	-	-	-	-	4
	2014	32	-	-	-	-	-	32
	2015	10	-	-	-	-	-	10
	2016	30	-	-	(3)	(3)	(10.0%)	27
	2017	62	-	-	(6)	(6)	(9.7%)	56
	2018	142	(2)	2	(15)	(15)	(10.6%)	127
	2019	256	(2)	2	(16)	(16)	(6.3%)	240
	2020	747	(8)	13	(8)	(3)	(0.4%)	744
	2021	920	51	101	(7)	145	15.8%	1,065
Private Passenger Total		2,197	39	118	(55)	102	4.6%	2,299
Non Private Passenger	prior	6	-	-	-	-	-	6
	2012	-	-	-	-	-	-	-
	2013	(2)	-	75	-	75	(3,750.0%)	73
	2014	2	-	-	(2)	(2)	(100.0%)	-
	2015	6	-	-	-	-	-	6
	2016	18	-	170	(1)	169	938.9%	187
	2017	46	-	-	(4)	(4)	(8.7%)	42
	2018	94	-	-	(6)	(6)	(6.4%)	88
	2019	203	(2)	-	(8)	(10)	(4.9%)	193
	2020	530	(6)	8	(11)	(9)	(1.7%)	521
	2021	437	67	43	(11)	99	22.7%	536
Non Private Passenger Total		1,340	59	296	(43)	312	23.3%	1,652
Grand Total		3,537	98	414	(98)	414	11.7%	3,951

EXHIBIT G-2

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

page 9 of 10

Jurisdiction Desc **Nunavut**
AccountCode Desc **Undiscounted IBNR Provision**

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of % Total Change	Sum of Current Month Final Amount
		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		
Private	prior	-	-	-	-	-	-	-	-
	2012	2	-	-	-	-	-	-	2
	2013	2	-	-	-	-	-	-	2
	2014	-	-	-	-	-	-	-	-
	2015	2	-	-	-	-	-	-	2
	2016	2	-	-	-	-	-	-	2
	2017	2	-	-	-	-	-	-	2
	2018	4	-	-	-	-	-	-	4
	2019	12	-	4	(4)	-	-	-	12
	2020	44	-	6	(6)	-	-	-	44
	2021	52	8	3	(3)	8	15.4%	-	60
Private Passenger Total		122	8	13	(13)	8	6.6%	-	130
Non Private Passenger	prior	-	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-	-
	2014	-	-	-	-	-	-	-	-
	2015	6	-	-	(1)	(1)	(16.7%)	-	5
	2016	10	-	-	(1)	(1)	(10.0%)	-	9
	2017	28	-	-	(3)	(3)	(10.7%)	-	25
	2018	52	-	-	(3)	(3)	(5.8%)	-	49
	2019	102	(2)	2	(8)	(8)	(7.8%)	-	94
	2020	226	(2)	2	(4)	(4)	(1.8%)	-	222
	2021	277	37	12	(4)	45	16.2%	-	322
Non Private Passenger Total		701	33	16	(24)	25	3.6%	-	726
Grand Total		823	41	29	(37)	33	4.0%	-	856

EXHIBIT G-2

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

page 10 of 10

IBNR - in \$000s

Jurisdiction Desc (All)
AccountCode Desc Undiscounted IBNR Provision

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private	prior	31,527	(318)	461	(120)	23	0.1%	31,550
	2012	140	(6)	(23)	(9)	(38)	(27.1%)	102
	2013	176	(4)	10	(22)	(16)	(9.1%)	160
	2014	460	(8)	261	(229)	24	5.2%	484
	2015	382	(16)	52	(27)	9	2.4%	391
	2016	659	(28)	(223)	215	(36)	(5.5%)	623
	2017	501	(27)	(97)	718	594	118.6%	1,095
	2018	5,410	(105)	(572)	(42)	(719)	(13.3%)	4,691
	2019	15,956	(457)	(843)	545	(755)	(4.7%)	15,201
	2020	31,659	(1,156)	400	(535)	(1,291)	(4.1%)	30,368
	2021	48,682	4,576	799	(1,221)	4,154	8.5%	52,836
Private Passenger Total		135,552	2,451	225	(727)	1,949	1.4%	137,501
Non Private Passenger	prior	247	(6)	47	(225)	(184)	(74.5%)	63
	2012	32	(1)	252	-	251	784.4%	283
	2013	99	(1)	157	(94)	62	62.6%	161
	2014	(441)	16	120	129	265	(60.1%)	(176)
	2015	902	(10)	214	(182)	22	2.4%	924
	2016	1,220	(14)	(272)	186	(100)	(8.2%)	1,120
	2017	4,641	(66)	(512)	(388)	(966)	(20.8%)	3,675
	2018	13,014	(132)	809	(1,156)	(479)	(3.7%)	12,535
	2019	34,349	(1,075)	121	(1,077)	(2,031)	(5.9%)	32,318
	2020	76,286	(2,227)	1,282	(1,053)	(1,998)	(2.6%)	74,288
	2021	124,244	10,186	5,801	(1,629)	14,358	11.6%	138,602
Non Private Passenger Total		254,593	6,670	8,019	(5,489)	9,200	3.6%	263,793
Grand Total		390,145	9,121	8,244	(6,216)	11,149	2.9%	401,294

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.

page 1 of 10

Newfoundland & Labrador

Private Passenger ending 2021	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(2)	(8)	(5)	(15)	-	-	3	3	(12)
2002	-	-	-	-	-	-	-	-	-
2003	-	1	1	2	-	-	-	-	2
2004	(2)	(9)	-	(11)	-	-	1	1	(10)
2005	1	2	-	3	-	-	-	-	3
2006	-	1	(1)	-	-	-	-	-	-
2007	27	(2)	2	27	(1)	-	2	1	28
2008	97	2	5	104	(5)	1	11	7	111
2009	86	5	6	97	(5)	1	10	6	103
2010	(2)	(5)	15	8	-	-	3	3	11
2011	70	8	27	105	(7)	1	11	5	110
2012	134	(6)	52	180	(11)	3	17	9	189
2013	701	8	88	797	(52)	15	74	37	834
2014	729	(5)	118	842	(36)	10	80	54	896
2015	1,818	37	155	2,010	(68)	19	195	146	2,156
2016	3,367	(6)	225	3,586	(95)	27	387	319	3,905
2017	1,120	23	83	1,226	(26)	8	152	134	1,360
2018	4,278	109	208	4,595	(96)	27	514	445	5,040
2019	5,735	481	249	6,465	(137)	40	698	601	7,066
2020	7,573	1,074	242	8,889	(185)	54	939	808	9,697
PAYs (sub-total):	25,730	1,710	1,470	28,910	(724)	206	3,097	2,579	31,489
CAY (2021)	6,133	6,814	40	12,987	(290)	83	1,387	1,180	14,167
claims liabilities:	31,863	8,524	1,510	41,897	(1,014)	289	4,484	3,759	45,656
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	15,377	(1,599)		13,778	(217)	59	939	781	13,778
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				55,675	(1,231)	348	5,423	4,540	59,434

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.

page 2 of 10

New Brunswick

Private Passenger ending 2021	New Brunswick - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	17	-	17	-	-	2	2	19
2002	(1)	(10)	(1)	(12)	-	-	1	1	(11)
2003	214	3	2	219	-	-	22	22	241
2004	-	1	1	2	-	-	-	-	2
2005	1	9	(20)	(10)	-	-	3	3	(7)
2006	(1)	(8)	-	(9)	-	-	1	1	(8)
2007	(1)	(7)	7	(1)	-	-	2	2	1
2008	-	4	4	8	-	-	-	-	8
2009	-	(5)	-	(5)	-	-	1	1	(4)
2010	1	23	(22)	2	-	-	4	4	6
2011	25	4	27	56	(2)	-	6	4	60
2012	200	22	47	269	(10)	2	26	18	287
2013	31	28	70	129	(3)	-	13	10	139
2014	755	62	98	915	(22)	7	90	75	990
2015	1,368	76	130	1,574	(25)	8	155	138	1,712
2016	1,000	200	179	1,379	(23)	7	146	130	1,509
2017	1,098	143	142	1,383	(25)	7	153	135	1,518
2018	2,058	536	155	2,749	(51)	15	286	250	2,999
2019	1,242	1,370	106	2,718	(61)	17	364	320	3,038
2020	978	2,946	157	4,081	(108)	31	542	465	4,546
PAYs (sub-total):	8,968	5,414	1,082	15,464	(330)	94	1,817	1,581	17,045
CAY (2021)	2,463	3,408	41	5,912	(165)	47	760	642	6,554
claims liabilities:	11,431	8,822	1,123	21,376	(495)	141	2,577	2,223	23,599
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	8,400	(907)		7,493	(112)	30	471	389	7,493
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				28,869	(607)	171	3,048	2,612	31,092

*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.

page 3 of 10

Nova Scotia

Private Passenger ending 2021	Nova Scotia - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	6	(1)	5	-	-	2	2	7
2002	-	12	1	13	-	-	1	1	14
2003	-	(7)	-	(7)	-	-	1	1	(6)
2004	15	3	(2)	16	(1)	-	2	1	17
2005	(1)	17	2	18	-	-	2	2	20
2006	-	(4)	1	(3)	-	-	-	-	(3)
2007	-	(12)	12	-	-	-	2	2	2
2008	(1)	13	10	22	-	-	2	2	24
2009	225	13	14	252	(13)	4	24	15	267
2010	-	(8)	13	5	-	-	2	2	7
2011	-	5	9	14	-	-	2	2	16
2012	-	(2)	24	22	(1)	-	2	1	23
2013	172	(5)	24	191	(13)	3	18	8	199
2014	127	(12)	(14)	101	(3)	1	12	10	111
2015	160	(12)	53	201	(5)	1	20	16	217
2016	214	(4)	71	281	(7)	1	28	22	303
2017	758	24	47	829	(12)	3	94	85	914
2018	1,325	(273)	89	1,141	(19)	6	160	147	1,288
2019	3,291	776	132	4,199	(75)	22	521	468	4,667
2020	2,578	1,150	148	3,876	(80)	23	510	453	4,329
PAYs (sub-total):	8,863	1,680	633	11,176	(229)	64	1,405	1,240	12,416
CAY (2021)	3,287	3,904	(38)	7,153	(150)	43	916	809	7,962
claims liabilities:	12,150	5,584	595	18,329	(379)	107	2,321	2,049	20,378
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	11,090	(1,209)		9,881	(122)	33	682	593	9,881
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				28,210	(501)	140	3,003	2,642	30,259

*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.

page 4 of 10

Prince Edward Island

Private Passenger ending 2021	Prince Edward Island - Projected Balances as at Dec. 31, 2021 (\$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
prior	-	(3)	-	(3)	-	-	-	-	(3)
2002	-	1	-	1	-	-	-	-	1
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	156	1	24	181	(8)	2	17	11	192
2016	282	5	57	344	(11)	3	37	29	373
2017	621	(35)	3	589	(13)	3	64	54	643
2018	120	51	14	185	(4)	1	20	17	202
2019	436	87	(25)	498	(10)	3	54	47	545
2020	204	419	(9)	614	(15)	4	89	78	692
PAYs (sub-total):	1,819	520	125	2,464	(61)	16	287	242	2,706
CAY (2021)	295	703	(21)	977	(24)	7	134	117	1,094
claims liabilities:	2,114	1,223	104	3,441	(85)	23	421	359	3,800
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,749	(191)		1,558	(17)	4	80	67	1,558
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,999	(102)	27	501	426	5,358

*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.

page 5 of 10

Ontario

Private Passenger ending 2021	Ontario - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	31,606	14,899	(1)	46,504	(489)	142	4,613	4,266	50,770
2002	463	(5)	(1)	457	(10)	3	45	38	495
2003	2,672	(164)	36	2,544	(68)	19	248	199	2,743
2004	1,293	258	366	1,917	(56)	16	187	147	2,064
2005	(1)	(28)	150	121	-	-	18	18	139
2006	249	5	140	394	(15)	5	37	27	421
2007	625	48	116	789	(33)	9	76	52	841
2008	148	48	95	291	(15)	4	29	18	309
2009	58	39	170	267	(14)	4	25	15	282
2010	25	39	219	283	(16)	4	27	15	298
2011	1,040	30	222	1,292	(69)	19	122	72	1,364
2012	43	23	235	301	(12)	4	30	22	323
2013	576	14	208	798	(27)	8	77	58	856
2014	1,770	38	228	2,036	(47)	14	199	166	2,202
2015	61	24	282	367	(8)	3	35	30	397
2016	1,923	110	306	2,339	(46)	13	241	208	2,547
2017	1,926	542	460	2,928	(50)	14	307	271	3,199
2018	3,000	1,180	571	4,751	(82)	24	493	435	5,186
2019	8,068	3,992	1,167	13,227	(270)	78	1,675	1,483	14,710
2020	5,414	7,352	1,809	14,575	(363)	105	1,766	1,508	16,083
PAYs (sub-total):	60,959	28,444	6,778	96,181	(1,690)	488	10,250	9,048	105,229
CAY (2021)	4,901	14,414	770	20,085	(521)	150	2,938	2,567	22,652
claims liabilities:	65,860	42,858	7,548	116,266	(2,211)	638	13,188	11,615	127,881
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	26,406	(1,637)		24,769	(411)	112	1,868	1,569	24,769
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:	141,035				(2,622)	750	15,056	13,184	152,650

*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.

page 6 of 10

Alberta

Private Passenger ending 2021	Alberta - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
	prior	2	9	(2)	9	-	-	16	16	25
	2002	(2)	(13)	2	(13)	-	-	2	2	(11)
	2003	6	57	-	63	-	-	6	6	69
	2004	3	(31)	3	(25)	-	-	3	3	(22)
	2005	-	5	7	12	-	-	2	2	14
	2006	1	(1)	5	5	-	-	1	1	6
	2007	4	9	2	15	-	-	1	1	16
	2008	-	6	1	7	-	-	1	1	8
	2009	(1)	(7)	60	52	-	-	7	7	59
	2010	24	7	10	41	-	-	4	4	45
	2011	(1)	(7)	(1)	(9)	-	-	1	1	(8)
	2012	28	(6)	29	51	-	-	5	5	56
	2013	2	17	43	62	-	-	6	6	68
	2014	1,333	32	57	1,422	(8)	2	142	136	1,558
	2015	278	41	72	391	(4)	1	39	36	427
	2016	729	50	30	809	(11)	3	93	85	894
	2017	173	90	58	321	(5)	1	32	28	349
	2018	1,374	301	39	1,714	(33)	9	186	162	1,876
	2019	1,631	478	98	2,207	(48)	14	295	261	2,468
	2020	1,136	506	72	1,714	(41)	11	204	174	1,888
	PAYs (sub-total):	6,720	1,543	585	8,848	(150)	41	1,046	937	9,785
	CAY (2021)	612	1,529	(39)	2,102	(45)	12	242	209	2,311
	claims liabilities:	7,332	3,072	546	10,950	(195)	53	1,288	1,146	12,096
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	3,964	(432)		3,532	(34)	9	182	157	3,532
	policy liabilities:				14,482	(229)	62	1,470	1,303	15,628

*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.

page 7 of 10

Yukon

Private Passenger ending 2021	Yukon - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	-	4	-	4	-	-	-	-	4
2002	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	(1)	-	(1)	-	-	-	-	(1)
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	1	-	1	-	-	-	-	1
2012	-	-	2	2	-	-	-	-	2
2013	-	2	3	5	-	-	-	-	5
2014	-	2	4	6	-	-	-	-	6
2015	-	3	5	8	-	-	1	1	9
2016	-	4	(5)	(1)	-	-	1	1	-
2017	302	5	(15)	292	(5)	1	31	27	319
2018	-	12	3	15	-	-	2	2	17
2019	-	23	(2)	21	(1)	-	3	2	23
2020	30	34	1	65	(2)	-	9	7	72
PAYs (sub-total):	332	90	(4)	418	(8)	1	47	40	458
CAY (2021)	111	2	(5)	108	(3)	1	15	13	121
claims liabilities:	443	92	(9)	526	(11)	2	62	53	579
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	204	(22)		182	(1)	-	8	7	182
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				708	(12)	2	70	60	761

*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.

page 8 of 10

Northwest Territories

Private Passenger ending 2021	Northwest Territories - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	1	-	1	-	-	-	-	1
2002	-	1	-	1	-	-	-	-	1
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	11	13	-	-	1	1	14
2014	-	16	15	31	-	-	4	4	35
2015	-	5	20	25	-	-	3	3	28
2016	-	12	23	35	-	-	3	3	38
2017	-	25	(11)	14	-	-	5	5	19
2018	-	54	23	77	(1)	-	7	6	83
2019	61	110	(20)	151	(4)	1	24	21	172
2020	64	360	7	431	(10)	3	60	53	484
PAYs (sub-total):	125	581	75	781	(15)	4	108	97	878
CAY (2021)	179	791	(43)	927	(21)	6	123	108	1,035
claims liabilities:	304	1,372	32	1,708	(36)	10	231	205	1,913
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,336	(146)		1,190	(11)	3	61	53	1,190
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,898	(47)	13	292	258	3,103

*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.

page 9 of 10

Nunavut

Private Passenger ending 2021	Nunavut - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	162	1	2	165	-	-	16	16	181
2013	-	1	3	4	-	-	-	-	4
2014	-	-	3	3	-	-	-	-	3
2015	-	1	4	5	-	-	-	-	5
2016	-	1	4	5	-	-	-	-	5
2017	-	1	3	4	-	-	-	-	4
2018	-	2	2	4	-	-	-	-	4
2019	4	4	1	9	-	-	1	1	10
2020	-	19	2	21	-	-	2	2	23
PAYs (sub-total):	166	30	24	220	-	-	19	19	239
CAY (2021)	2	42	(5)	39	(1)	-	5	4	43
claims liabilities:	168	72	19	259	(1)	-	24	23	282
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	141	(15)		126	-	-	2	2	126
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				385	(1)	-	26	25	408

*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.

page 10 of 10

All Jurisdictions

Private Passenger ending 2021	ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2021 (\$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		31,606	14,925	(9)	46,522	(489)	142	4,636	50,811
2002		460	(15)	1	446	(10)	3	49	488
2003		2,892	(109)	39	2,822	(68)	19	277	3,050
2004		1,309	224	368	1,901	(57)	16	193	2,053
2005		-	1	139	140	-	-	25	165
2006		249	(10)	145	384	(15)	5	39	413
2007		655	32	140	827	(34)	9	83	885
2008		244	75	116	435	(20)	5	43	463
2009		368	45	250	663	(32)	9	67	707
2010		48	55	237	340	(16)	4	40	368
2011		1,134	40	302	1,476	(78)	20	144	1,562
2012		567	32	406	1,005	(34)	9	98	1,078
2013		1,482	65	463	2,010	(95)	26	190	2,131
2014		4,714	133	527	5,374	(116)	34	529	5,821
2015		3,841	176	745	4,762	(118)	34	465	5,143
2016		7,515	372	890	8,777	(193)	54	936	9,574
2017		5,998	818	770	7,586	(136)	37	838	8,325
2018		12,155	1,972	1,104	15,231	(286)	82	1,668	16,695
2019		20,468	7,321	1,706	29,495	(606)	175	3,635	32,699
2020		17,977	13,860	2,429	34,266	(804)	231	4,121	37,814
PAYs (sub-total):		113,682	40,012	10,768	164,462	(3,207)	914	18,076	180,245
CAY (2021)		17,983	31,607	700	50,290	(1,220)	349	6,520	55,939
claims liabilities:		131,665	71,619	11,468	214,752	(4,427)	1,263	24,596	236,184
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	TOTAL*
premium liabilities:		68,667	(6,158)	62,509		(925)	250	4,293	62,509
						*Total may not be sum of parts, as apvs apply to future costs within UPR			
policy liabilities:				277,261		(5,352)	1,513	28,889	298,693

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.

page 1 of 10

Newfoundland & Labrador

Non Private Passenger ending 2021		Newfoundland & Labrador - Projected Balances as at Dec. 31, 2021 (\$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)
2002	-	1	-	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	38	(2)	8	44	(2)	1	5	4	48
2012	-	(2)	14	12	-	-	1	1	13
2013	-	(3)	22	19	-	-	2	2	21
2014	-	-	33	33	-	-	3	3	36
2015	463	(9)	46	500	(16)	4	49	37	537
2016	520	(48)	74	546	(15)	4	66	55	601
2017	896	(4)	29	921	(15)	4	102	91	1,012
2018	1,338	(33)	79	1,384	(22)	6	161	145	1,529
2019	1,487	101	97	1,685	(26)	7	193	174	1,859
2020	1,659	960	82	2,701	(43)	12	290	259	2,960
PAYs (sub-total):	6,401	968	493	7,862	(139)	38	873	772	8,634
CAY (2021)	2,736	2,537	15	5,288	(94)	27	562	495	5,783
claims liabilities:	9,137	3,505	508	13,150	(233)	65	1,435	1,267	14,417
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	5,737	(419)		5,318	(71)	19	323	271	5,318
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				18,468	(304)	84	1,758	1,538	19,735

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.

page 2 of 10

New Brunswick

Non Private Passenger ending 2021		New Brunswick - Projected Balances as at Dec. 31, 2021 (\$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	-	(8)	-	(8)	-	-	-	-	(8)
2002	-	5	-	5	-	-	1	1	6
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	101	3	(20)	84	(5)	2	11	8	92
2011	1	(5)	22	18	-	-	2	2	20
2012	398	4	35	437	(12)	3	43	34	471
2013	122	(2)	50	170	(4)	1	17	14	184
2014	-	2	66	68	-	-	7	7	75
2015	-	(3)	81	78	-	-	8	8	86
2016	1,004	13	109	1,126	(34)	10	116	92	1,218
2017	208	118	95	421	(10)	3	52	45	466
2018	1,532	305	114	1,951	(42)	12	202	172	2,123
2019	3,241	589	88	3,918	(105)	30	504	429	4,347
2020	2,756	1,344	136	4,236	(139)	40	565	466	4,702
PAYs (sub-total):	9,363	2,345	770	12,478	(351)	101	1,533	1,283	13,761
CAY (2021)	1,857	5,108	40	7,005	(208)	60	879	731	7,736
claims liabilities:	11,220	7,453	810	19,483	(559)	161	2,412	2,014	21,497
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	7,966	(605)	7,361		(136)	37	493	394	7,361
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	26,844				(695)	198	2,905	2,408	28,858

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.

page 3 of 10

Nova Scotia

Non Private Passenger ending 2021		Nova Scotia - Projected Balances as at Dec. 31, 2021 (\$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	-	7	-	7	-	-	-	-	7
2002	-	2	-	2	-	-	-	-	2
2003	-	(5)	-	(5)	-	-	1	1	(4)
2004	-	5	-	5	-	-	1	1	6
2005	-	(6)	1	(5)	-	-	1	1	(4)
2006	-	(1)	-	(1)	-	-	-	-	(1)
2007	-	(4)	3	(1)	-	-	-	-	(1)
2008	-	(4)	3	(1)	-	-	-	-	(1)
2009	-	(6)	6	-	-	-	2	2	2
2010	-	(1)	9	8	-	-	1	1	9
2011	-	2	9	11	-	-	1	1	12
2012	-	(3)	24	21	-	-	2	2	23
2013	341	1	30	372	(12)	3	36	27	399
2014	58	(4)	(18)	36	(2)	1	7	6	42
2015	40	(3)	72	109	(5)	1	11	7	116
2016	1,111	-	96	1,207	(46)	13	117	84	1,291
2017	1,120	56	64	1,240	(35)	10	137	112	1,352
2018	2,107	181	109	2,397	(54)	16	313	275	2,672
2019	1,749	828	126	2,703	(61)	17	354	310	3,013
2020	3,547	2,074	174	5,795	(147)	42	739	634	6,429
PAYs (sub-total):	10,073	3,119	708	13,900	(362)	103	1,723	1,464	15,364
CAY (2021)	4,613	8,201	(54)	12,760	(317)	91	1,597	1,371	14,131
claims liabilities:	14,686	11,320	654	26,660	(679)	194	3,320	2,835	29,495
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	16,838	(1,229)		15,609	(226)	61	1,006	841	15,609
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				42,269	(905)	255	4,326	3,676	45,104

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.

page 4 of 10

Prince Edward Island

Non Private Passenger ending 2021	Prince Edward Island - Projected Balances as at Dec. 31, 2021 (\$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
2002		-	(1)	-	(1)	-	-	-	(1)
2003		-	(1)	-	(1)	-	-	-	(1)
2004		-	-	-	-	-	-	-	-
2005		-	-	-	-	-	-	-	-
2006		-	-	-	-	-	-	-	-
2007		-	-	-	-	-	-	-	-
2008		-	-	1	1	-	-	-	1
2009		-	-	-	-	-	-	-	-
2010		-	(1)	1	-	-	-	-	-
2011		-	1	11	12	-	-	1	13
2012		307	-	5	312	(20)	6	30	328
2013		-	-	8	8	-	-	1	9
2014		113	(1)	11	123	(9)	2	11	127
2015		20	-	16	36	(2)	-	4	38
2016		904	6	39	949	(55)	15	92	1,001
2017		-	10	4	14	(1)	-	5	18
2018		29	1	10	40	-	-	5	45
2019		104	36	(23)	117	(4)	1	17	131
2020		578	44	(10)	612	(12)	3	88	691
PAYs (sub-total):		2,055	95	73	2,223	(103)	27	254	2,401
CAY (2021)		654	760	(23)	1,391	(27)	8	181	1,553
claims liabilities:		2,709	855	50	3,614	(130)	35	435	3,954
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	TOTAL*
premium liabilities:		1,943	(148)	1,795		(20)	5	97	1,795
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				5,409		(150)	40	532	5,749

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.

page 5 of 10

Ontario

Non Private Passenger ending 2021		Ontario - Projected Balances as at Dec. 31, 2021 (\$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	338	7	(1)	344	-	-	39	39	383
2002	-	7	-	7	-	-	1	1	8
2003	-	(13)	5	(8)	-	-	2	2	(6)
2004	(2)	(26)	60	32	-	-	9	9	41
2005	-	(1)	48	47	-	-	5	5	52
2006	1	19	62	82	-	-	8	8	90
2007	1	(2)	55	54	-	-	6	6	60
2008	-	(5)	45	40	-	-	6	6	46
2009	88	12	98	198	(10)	2	18	10	208
2010	163	(6)	168	325	(15)	4	31	20	345
2011	831	2	179	1,012	(57)	16	95	54	1,066
2012	47	17	219	283	(12)	4	27	19	302
2013	2,391	8	324	2,723	(92)	26	263	197	2,920
2014	625	19	434	1,078	(28)	8	104	84	1,162
2015	4,794	209	641	5,644	(117)	34	553	470	6,114
2016	4,014	(68)	693	4,639	(86)	25	484	423	5,062
2017	4,710	138	1,040	5,888	(91)	26	624	559	6,447
2018	7,007	1,804	1,833	10,644	(184)	53	1,129	998	11,642
2019	11,999	4,670	3,674	20,343	(408)	118	2,670	2,380	22,723
2020	8,180	14,575	4,394	27,149	(658)	190	3,492	3,024	30,173
PAYs (sub-total):	45,187	21,366	13,971	80,524	(1,758)	506	9,566	8,314	88,838
CAY (2021)	7,372	34,229	2,145	43,746	(1,169)	338	6,857	6,026	49,772
claims liabilities:	52,559	55,595	16,116	124,270	(2,927)	844	16,423	14,340	138,610
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	75,661	(4,767)		70,894	(896)	241	3,415	2,760	70,894
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				195,164	(3,823)	1,085	19,838	17,100	209,504

*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.

page 6 of 10

Alberta

Non Private Passenger ending 2021		Alberta - Projected Balances as at Dec. 31, 2021 (\$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	-	26	(2)	24	-	-	6	6	30
2002	-	5	1	6	-	-	1	1	7
2003	-	(5)	-	(5)	-	-	1	1	(4)
2004	36	(33)	1	4	-	-	-	-	4
2005	-	(3)	7	4	-	-	1	1	5
2006	-	(28)	10	(18)	-	-	4	4	(14)
2007	30	13	7	50	-	-	5	5	55
2008	-	17	5	22	-	-	3	3	25
2009	1	(19)	218	200	(10)	3	23	16	216
2010	-	8	37	45	-	-	5	5	50
2011	-	(27)	(3)	(30)	-	-	3	3	(27)
2012	5	242	109	356	(10)	3	35	28	384
2013	1,759	(7)	173	1,925	(56)	16	187	147	2,072
2014	241	(67)	252	426	(12)	3	41	32	458
2015	1,509	252	338	2,099	(43)	12	205	174	2,273
2016	1,293	490	159	1,942	(34)	10	260	236	2,178
2017	3,634	948	375	4,957	(78)	23	488	433	5,390
2018	11,507	3,346	314	15,167	(274)	79	1,622	1,427	16,594
2019	14,004	8,175	1,039	23,218	(470)	136	3,088	2,754	25,972
2020	16,174	15,296	877	32,347	(804)	232	3,885	3,313	35,660
PAYs (sub-total):	50,193	28,629	3,917	82,739	(1,791)	517	9,863	8,589	91,328
CAY (2021)	15,582	37,656	(619)	52,619	(1,313)	379	6,088	5,154	57,773
claims liabilities:	65,775	66,285	3,298	135,358	(3,104)	896	15,951	13,743	149,101
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	59,440	(4,577)		54,863	(881)	242	3,600	2,961	54,863
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				190,221	(3,985)	1,138	19,551	16,704	203,964

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.

page 7 of 10

Yukon

Non Private Passenger ending 2021		Yukon - Projected Balances as at Dec. 31, 2021 (\$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
2002	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	-	1	2	3	-	-	-	-	3
2013	-	-	4	4	-	-	-	-	4
2014	-	-	5	5	-	-	1	1	6
2015	-	3	6	9	-	-	1	1	10
2016	-	8	(8)	-	-	-	3	3	3
2017	-	18	(45)	(27)	-	-	6	6	(21)
2018	395	38	11	444	(8)	2	46	40	484
2019	7	76	(10)	73	(2)	1	11	10	83
2020	215	246	4	465	(11)	3	58	50	515
PAYs (sub-total):	617	392	(31)	978	(21)	6	126	111	1,089
CAY (2021)	77	722	(41)	758	(15)	5	94	84	842
claims liabilities:	694	1,114	(72)	1,736	(36)	11	220	195	1,931
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	1,032	(85)		947	(9)	2	44	37	947
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,683	(45)	13	264	232	2,878

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.

page 8 of 10

Northwest Territories

Non Private Passenger ending 2021	Northwest Territories - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	2	-	2	-	-	-	-	2	
2002	-	-	-	-	-	-	-	-	-	
2003	-	(1)	-	(1)	-	-	-	-	(1)	
2004	-	-	-	-	-	-	-	-	-	
2005	-	-	-	-	-	-	-	-	-	
2006	-	1	-	1	-	-	-	-	1	
2007	-	-	-	-	-	-	-	-	-	
2008	-	-	-	-	-	-	-	-	-	
2009	-	-	-	-	-	-	-	-	-	
2010	-	1	-	1	-	-	-	-	1	
2011	-	-	-	-	-	-	-	-	-	
2012	-	-	3	3	-	-	-	-	3	
2013	189	72	4	265	(7)	2	25	20	285	
2014	-	(1)	5	4	-	-	1	1	5	
2015	-	3	7	10	-	-	1	1	11	
2016	-	174	8	182	(7)	2	17	12	194	
2017	-	19	(4)	15	-	-	3	3	18	
2018	-	41	11	52	(1)	-	5	4	56	
2019	171	93	(12)	252	(5)	2	33	30	282	
2020	51	247	4	302	(7)	2	41	36	338	
PAYs (sub-total):	411	651	26	1,088	(27)	8	126	107	1,195	
CAY (2021)	52	399	(23)	428	(11)	3	61	53	481	
claims liabilities:	463	1,050	3	1,516	(38)	11	187	160	1,676	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	696	(57)		639	(5)	1	19	15	639	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,155	(43)	12	206	175	2,315	

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.

page 9 of 10

Nunavut

Non Private Passenger ending 2021		Nunavut - Projected Balances as at Dec. 31, 2021 (\$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	-	-	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	-	-	2	2	-	-	-	-	2
2013	-	-	2	2	-	-	-	-	2
2014	-	-	3	3	-	-	-	-	3
2015	87	2	4	93	(2)	1	9	8	101
2016	-	4	6	10	-	-	1	1	11
2017	-	11	6	17	-	-	2	2	19
2018	-	23	6	29	-	-	3	3	32
2019	-	43	7	50	(1)	-	6	5	55
2020	6	107	7	120	(3)	1	15	13	133
PAYs (sub-total):	93	190	43	326	(6)	2	36	32	358
CAY (2021)	1	208	(20)	189	(5)	2	24	21	210
claims liabilities:	94	398	23	515	(11)	4	60	53	568
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	524	(43)		481	(4)	1	15	12	481
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				996	(15)	5	75	65	1,049

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.

page 10 of 10

All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2021 (\$000s)									
Non Private Passenger ending 2021		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	338	36	(4)	370	-	-	45	45	415
2002	-	19	1	20	-	-	3	3	23
2003	-	(28)	6	(22)	-	-	4	4	(18)
2004	34	(55)	61	40	-	-	10	10	50
2005	-	(14)	40	26	-	-	10	10	36
2006	1	(11)	72	62	-	-	13	13	75
2007	31	5	72	108	-	-	12	12	120
2008	-	7	59	66	-	-	9	9	75
2009	89	(14)	324	399	(20)	5	43	28	427
2010	264	6	200	470	(20)	6	49	35	505
2011	870	(29)	226	1,067	(59)	17	107	65	1,132
2012	757	259	413	1,429	(54)	16	138	100	1,529
2013	4,802	69	617	5,488	(171)	48	531	408	5,896
2014	1,037	(52)	791	1,776	(51)	14	175	138	1,914
2015	6,913	454	1,211	8,578	(185)	52	841	708	9,286
2016	8,846	579	1,176	10,601	(277)	79	1,156	958	11,559
2017	10,568	1,314	1,564	13,446	(230)	66	1,419	1,255	14,701
2018	23,915	5,706	2,487	32,108	(585)	168	3,486	3,069	35,177
2019	32,762	14,611	4,986	52,359	(1,082)	312	6,876	6,106	58,465
2020	33,166	34,893	5,668	73,727	(1,824)	525	9,173	7,874	81,601
PAYs (sub-total):	124,393	57,755	19,970	202,118	(4,558)	1,308	24,100	20,850	222,968
CAY (2021)	32,944	89,820	1,420	124,184	(3,159)	913	16,343	14,097	138,281
claims liabilities:	157,337	147,575	21,390	326,302	(7,717)	2,221	40,443	34,947	361,249
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	169,837	(11,930)		157,907	(2,248)	609	9,012	7,373	157,907
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				484,209	(9,965)	2,830	49,455	42,320	519,156

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.

page 1 of 10

Newfoundland & Labrador

PPV & non-PPV ending 2021	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	(2)	(8)	(6)	(16)	-	-	3	3	(13)	
2002	-	1	-	1	-	-	-	-	1	
2003	-	-	1	1	-	-	-	-	1	
2004	(2)	(10)	-	(12)	-	-	1	1	(11)	
2005	1	4	-	5	-	-	-	-	5	
2006	-	4	(1)	3	-	-	-	-	3	
2007	27	(3)	3	27	(1)	-	2	1	28	
2008	97	2	7	106	(5)	1	11	7	113	
2009	86	8	8	102	(5)	1	10	6	108	
2010	(2)	(3)	20	15	-	-	4	4	19	
2011	108	6	35	149	(9)	2	16	9	158	
2012	134	(8)	66	192	(11)	3	18	10	202	
2013	701	5	110	816	(52)	15	76	39	855	
2014	729	(5)	151	875	(36)	10	83	57	932	
2015	2,281	28	201	2,510	(84)	23	244	183	2,693	
2016	3,887	(54)	299	4,132	(110)	31	453	374	4,506	
2017	2,016	19	112	2,147	(41)	12	254	225	2,372	
2018	5,616	76	287	5,979	(118)	33	675	590	6,569	
2019	7,222	582	346	8,150	(163)	47	891	775	8,925	
2020	9,232	2,034	324	11,590	(228)	66	1,229	1,067	12,657	
PAYs (sub-total):	32,131	2,678	1,963	36,772	(863)	244	3,970	3,351	40,123	
CAY (2021)	8,869	9,351	55	18,275	(384)	110	1,949	1,675	19,950	
claims liabilities:	41,000	12,029	2,018	55,047	(1,247)	354	5,919	5,026	60,073	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	21,114	(2,018)		19,096	(288)	78	1,262	1,052	19,096	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				74,143	(1,535)	432	7,181	6,078	79,169	

*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.

page 2 of 10

New Brunswick

PPV & non-PPV ending 2021	New Brunswick - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	9	-	9	-	-	2	2	11
2002	(1)	(5)	(1)	(7)	-	-	2	2	(5)
2003	214	1	3	218	-	-	22	22	240
2004	-	1	1	2	-	-	-	-	2
2005	1	3	(36)	(32)	-	-	6	6	(26)
2006	(1)	(13)	-	(14)	-	-	2	2	(12)
2007	(1)	(8)	13	4	-	-	3	3	7
2008	-	2	7	9	-	-	-	-	9
2009	-	(9)	-	(9)	-	-	1	1	(8)
2010	102	26	(42)	86	(5)	2	15	12	98
2011	26	(1)	49	74	(2)	-	8	6	80
2012	598	26	82	706	(22)	5	69	52	758
2013	153	26	120	299	(7)	1	30	24	323
2014	755	64	164	983	(22)	7	97	82	1,065
2015	1,368	73	211	1,652	(25)	8	163	146	1,798
2016	2,004	213	288	2,505	(57)	17	262	222	2,727
2017	1,306	261	237	1,804	(35)	10	205	180	1,984
2018	3,590	841	269	4,700	(93)	27	488	422	5,122
2019	4,483	1,959	194	6,636	(166)	47	868	749	7,385
2020	3,734	4,290	293	8,317	(247)	71	1,107	931	9,248
PAYs (sub-total):	18,331	7,759	1,852	27,942	(681)	195	3,350	2,864	30,806
CAY (2021)	4,320	8,516	81	12,917	(373)	107	1,639	1,373	14,290
claims liabilities:	22,651	16,275	1,933	40,859	(1,054)	302	4,989	4,237	45,096
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	16,366	(1,512)		14,854	(248)	67	964	783	14,854
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				55,713	(1,302)	369	5,953	5,020	59,950

*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.

page 3 of 10

Nova Scotia

PPV & non-PPV ending 2021	Nova Scotia - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	13	(1)	12	-	-	2	2	14	
2002	-	14	1	15	-	-	1	1	16	
2003	-	(12)	-	(12)	-	-	2	2	(10)	
2004	15	8	(2)	21	(1)	-	3	2	23	
2005	(1)	11	3	13	-	-	3	3	16	
2006	-	(5)	1	(4)	-	-	-	-	(4)	
2007	-	(16)	15	(1)	-	-	2	2	1	
2008	(1)	9	13	21	-	-	2	2	23	
2009	225	7	20	252	(13)	4	26	17	269	
2010	-	(9)	22	13	-	-	3	3	16	
2011	-	7	18	25	-	-	3	3	28	
2012	-	(5)	48	43	(1)	-	4	3	46	
2013	513	(4)	54	563	(25)	6	54	35	598	
2014	185	(16)	(32)	137	(5)	2	19	16	153	
2015	200	(15)	125	310	(10)	2	31	23	333	
2016	1,325	(4)	167	1,488	(53)	14	145	106	1,594	
2017	1,878	80	111	2,069	(47)	13	231	197	2,266	
2018	3,432	(92)	198	3,538	(73)	22	473	422	3,960	
2019	5,040	1,604	258	6,902	(136)	39	875	778	7,680	
2020	6,125	3,224	322	9,671	(227)	65	1,249	1,087	10,758	
PAYs (sub-total):	18,936	4,799	1,341	25,076	(591)	167	3,128	2,704	27,780	
CAY (2021)	7,900	12,105	(92)	19,913	(467)	134	2,513	2,180	22,093	
claims liabilities:	26,836	16,904	1,249	44,989	(1,058)	301	5,641	4,884	49,873	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	27,928	(2,438)		25,490	(348)	94	1,688	1,434	25,490	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				70,479	(1,406)	395	7,329	6,318	75,363	

*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.

page 4 of 10

Prince Edward Island

PPV & non-PPV ending 2021	Prince Edward Island - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	(2)	-	(2)	-	-	-	-	(2)
2002	-	-	-	-	-	-	-	-	-
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	307	-	13	320	(20)	6	31	17	337
2013	-	(2)	21	19	-	-	2	2	21
2014	113	(1)	29	141	(9)	2	13	6	147
2015	176	1	40	217	(10)	2	21	13	230
2016	1,186	11	96	1,293	(66)	18	129	81	1,374
2017	621	(25)	7	603	(14)	3	69	58	661
2018	149	52	24	225	(4)	1	25	22	247
2019	540	123	(48)	615	(14)	4	71	61	676
2020	782	463	(19)	1,226	(27)	7	177	157	1,383
PAYs (sub-total):	3,874	615	198	4,687	(164)	43	541	420	5,107
CAY (2021)	949	1,463	(44)	2,368	(51)	15	315	279	2,647
claims liabilities:	4,823	2,078	154	7,055	(215)	58	856	699	7,754
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	3,692	(339)		3,353	(37)	9	177	149	3,353
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				10,408	(252)	67	1,033	848	11,107

*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.

page 5 of 10

Ontario

Ontario - Projected Balances as at Dec. 31, 2021 (\$'000s)									
PPV & non-PPV ending 2021	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	31,944	14,906	(2)	46,848	(489)	142	4,652	4,305	51,153
2002	463	2	(1)	464	(10)	3	46	39	503
2003	2,672	(177)	41	2,536	(68)	19	250	201	2,737
2004	1,291	232	426	1,949	(56)	16	196	156	2,105
2005	(1)	(29)	198	168	-	-	23	23	191
2006	250	24	202	476	(15)	5	45	35	511
2007	626	46	171	843	(33)	9	82	58	901
2008	148	43	140	331	(15)	4	35	24	355
2009	146	51	268	465	(24)	6	43	25	490
2010	188	33	387	608	(31)	8	58	35	643
2011	1,871	32	401	2,304	(126)	35	217	126	2,430
2012	90	40	454	584	(24)	8	57	41	625
2013	2,967	22	532	3,521	(119)	34	340	255	3,776
2014	2,395	57	662	3,114	(75)	22	303	250	3,364
2015	4,855	233	923	6,011	(125)	37	588	500	6,511
2016	5,937	42	999	6,978	(132)	38	725	631	7,609
2017	6,636	680	1,500	8,816	(141)	40	931	830	9,646
2018	10,007	2,984	2,404	15,395	(266)	77	1,622	1,433	16,828
2019	20,067	8,662	4,841	33,570	(678)	196	4,345	3,863	37,433
2020	13,594	21,927	6,203	41,724	(1,021)	295	5,258	4,532	46,256
PAYs (sub-total):	106,146	49,810	20,749	176,705	(3,448)	994	19,816	17,362	194,067
CAY (2021)	12,273	48,643	2,915	63,831	(1,690)	488	9,795	8,593	72,424
claims liabilities:	118,419	98,453	23,664	240,536	(5,138)	1,482	29,611	25,955	266,491
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	102,067	(6,404)		95,663	(1,307)	353	5,283	4,329	95,663
policy liabilities:				336,199	(6,445)	1,835	34,894	30,284	362,154

*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.

page 6 of 10

Alberta

PPV & non-PPV ending 2021	Alberta - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	2	35	(4)	33	-	-	22	22	55	
2002	(2)	(8)	3	(7)	-	-	3	3	(4)	
2003	6	52	-	58	-	-	7	7	65	
2004	39	(64)	4	(21)	-	-	3	3	(18)	
2005	-	2	14	16	-	-	3	3	19	
2006	1	(29)	15	(13)	-	-	5	5	(8)	
2007	34	22	9	65	-	-	6	6	71	
2008	-	23	6	29	-	-	4	4	33	
2009	-	(26)	278	252	(10)	3	30	23	275	
2010	24	15	47	86	-	-	9	9	95	
2011	(1)	(34)	(4)	(39)	-	-	4	4	(35)	
2012	33	236	138	407	(10)	3	40	33	440	
2013	1,761	10	216	1,987	(56)	16	193	153	2,140	
2014	1,574	(35)	309	1,848	(20)	5	183	168	2,016	
2015	1,787	293	410	2,490	(47)	13	244	210	2,700	
2016	2,022	540	189	2,751	(45)	13	353	321	3,072	
2017	3,807	1,038	433	5,278	(83)	24	520	461	5,739	
2018	12,881	3,647	353	16,881	(307)	88	1,808	1,589	18,470	
2019	15,635	8,653	1,137	25,425	(518)	150	3,383	3,015	28,440	
2020	17,310	15,802	949	34,061	(845)	243	4,089	3,487	37,548	
PAYs (sub-total):	56,913	30,172	4,502	91,587	(1,941)	558	10,909	9,526	101,113	
CAY (2021)	16,194	39,185	(658)	54,721	(1,358)	391	6,330	5,363	60,084	
claims liabilities:	73,107	69,357	3,844	146,308	(3,299)	949	17,239	14,889	161,197	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	63,404	(5,009)		58,395	(915)	251	3,782	3,118	58,395	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	204,703				(4,214)	1,200	21,021	18,007	219,592	

*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.

page 7 of 10

Yukon

PPV & non-PPV ending 2021	Yukon - Projected Balances as at Dec. 31, 2021 (\$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	-	5	-	5	-	-	-	-	-	5
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	-
2011	-	1	-	1	-	-	-	-	-	1
2012	-	1	4	5	-	-	-	-	-	5
2013	-	2	7	9	-	-	-	-	-	9
2014	-	2	9	11	-	-	1	1	-	12
2015	-	6	11	17	-	-	2	2	-	19
2016	-	12	(13)	(1)	-	-	4	4	-	3
2017	302	23	(60)	265	(5)	1	37	33	-	298
2018	395	50	14	459	(8)	2	48	42	-	501
2019	7	99	(12)	94	(3)	1	14	12	-	106
2020	245	280	5	530	(13)	3	67	57	-	587
PAYs (sub-total):	949	482	(35)	1,396	(29)	7	173	151	-	1,547
CAY (2021)	188	724	(46)	866	(18)	6	109	97	-	963
claims liabilities:	1,137	1,206	(81)	2,262	(47)	13	282	248	-	2,510
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	1,236	(107)		1,129	(10)	2	52	44		1,129
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,391	(57)	15	334	292		3,639

*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.

page 8 of 10

Northwest Territories

PPV & non-PPV ending 2021	Northwest Territories - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	-	3	-	3	-	-	-	-	3	
2002	-	1	-	1	-	-	-	-	1	
2003	-	-	-	-	-	-	-	-	-	
2004	-	(2)	-	(2)	-	-	-	-	(2)	
2005	-	-	-	-	-	-	-	-	-	
2006	-	(2)	-	(2)	-	-	-	-	(2)	
2007	-	(3)	-	(3)	-	-	-	-	(3)	
2008	-	3	-	3	-	-	-	-	3	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	-	-	-	-	-	-	-	
2011	-	-	-	-	-	-	-	-	-	
2012	-	-	10	10	-	-	1	1	11	
2013	189	74	15	278	(7)	2	26	21	299	
2014	-	15	20	35	-	-	5	5	40	
2015	-	8	27	35	-	-	4	4	39	
2016	-	186	31	217	(7)	2	20	15	232	
2017	-	44	(15)	29	-	-	8	8	37	
2018	-	95	34	129	(2)	-	12	10	139	
2019	232	203	(32)	403	(9)	3	57	51	454	
2020	115	607	11	733	(17)	5	101	89	822	
PAYs (sub-total):	536	1,232	101	1,869	(42)	12	234	204	2,073	
CAY (2021)	231	1,190	(66)	1,355	(32)	9	184	161	1,516	
claims liabilities:	767	2,422	35	3,224	(74)	21	418	365	3,589	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,032	(203)		1,829	(16)	4	80	68	1,829	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				5,053	(90)	25	498	433	5,418	

*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.

page 9 of 10

Nunavut

PPV & non-PPV ending 2021	Nunavut - Projected Balances as at Dec. 31, 2021 (\$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	-	-	-	-	-	-	-	-	-	-
2002	-	(1)	-	(1)	-	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-	-
2012	162	1	4	167	-	-	16	16	183	183
2013	-	1	5	6	-	-	-	-	6	6
2014	-	-	6	6	-	-	-	-	6	6
2015	87	3	8	98	(2)	1	9	8	106	106
2016	-	5	10	15	-	-	1	1	16	16
2017	-	12	9	21	-	-	2	2	23	23
2018	-	25	8	33	-	-	3	3	36	36
2019	4	47	8	59	(1)	-	7	6	65	65
2020	6	126	9	141	(3)	1	17	15	156	156
PAYs (sub-total):	259	220	67	546	(6)	2	55	51	597	597
CAY (2021)	3	250	(25)	228	(6)	2	29	25	253	253
claims liabilities:	262	470	42	774	(12)	4	84	76	850	850
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	665	(58)		607	(4)	1	17	14	607	607
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,381	(16)	5	101	90	1,457	1,457

*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.

page 10 of 10

All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2021 (\$'000s)									
PPV & non-PPV ending 2021	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	31,944	14,961	(13)	46,892	(489)	142	4,681	4,334	51,226
2002	460	4	2	466	(10)	3	52	45	511
2003	2,892	(137)	45	2,800	(68)	19	281	232	3,032
2004	1,343	169	429	1,941	(57)	16	203	162	2,103
2005	-	(13)	179	166	-	-	35	35	201
2006	250	(21)	217	446	(15)	5	52	42	488
2007	686	37	212	935	(34)	9	95	70	1,005
2008	244	82	175	501	(20)	5	52	37	538
2009	457	31	574	1,062	(52)	14	110	72	1,134
2010	312	61	437	810	(36)	10	89	63	873
2011	2,004	11	528	2,543	(137)	37	251	151	2,694
2012	1,324	291	819	2,434	(88)	25	236	173	2,607
2013	6,284	134	1,080	7,498	(266)	74	721	529	8,027
2014	5,751	81	1,318	7,150	(167)	48	704	585	7,735
2015	10,754	630	1,956	13,340	(303)	86	1,306	1,089	14,429
2016	16,361	951	2,066	19,378	(470)	133	2,092	1,755	21,133
2017	16,566	2,132	2,334	21,032	(366)	103	2,257	1,994	23,026
2018	36,070	7,678	3,591	47,339	(871)	250	5,154	4,533	51,872
2019	53,230	21,932	6,692	81,854	(1,688)	487	10,511	9,310	91,164
2020	51,143	48,753	8,097	107,993	(2,628)	756	13,294	11,422	119,415
PAYs (sub-total):	238,075	97,767	30,738	366,580	(7,765)	2,222	42,176	36,633	403,213
CAY (2021)	50,927	121,427	2,120	174,474	(4,379)	1,262	22,863	19,746	194,220
claims liabilities:	289,002	219,194	32,858	541,054	(12,144)	3,484	65,039	56,379	597,433
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	238,504	(18,088)		220,416	(3,173)	859	13,305	10,991	220,416
policy liabilities:				761,470	(15,317)	4,343	78,344	67,370	817,849

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