

FACILITY ASSOCIATION RESIDUAL MARKET

AUGUST 2021 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
AUGUST 2021

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1 Summary

Note to members: Beginning in May of 2021, we replaced the monthly Actuarial Highlights with quarterly Actuarial Highlights, in line with the quarterly valuation schedule. The next report will be available in December 2021, for reporting month October 2021 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 August 2021 Participation Report leverages actuarial incorporates the results of an updated valuation (as at June 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	% mfad: -- bp	Oct. 2021	updated valuation (roll forward):

Under the proposed schedule for fiscal year 2021, the off-half valuation quarters ending 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 The selected interest rate margin is limited to reducing the selected discount rate to 0%; the approach is that if the net impact is negative, the discount rate will be capped at 0%.

1.2 New Valuation

A valuation of the Facility Association Residual Market (“FARM”) as at June 30, 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 **\$16.4 million favourable impact** on the month’s net result from operations, subtracting an estimated 5.5 points (column [6] of table on the right) from the **year-to-date Combined Operating Ratio** to end at 87.7%.

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

Grand Total	unfav / (fav)						ytd EP 297,049 (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	(11,501)	(1,412)	(12,913)	(339)	(3,106)	(16,358)	(3.9%)	(0.5%)	(4.3%)	(0.1%)	(1.0%)	(5.5%)
CAY	128	(72)	56	(126)	143	73	-	-	-	-	-	-
Prem Def	-	-	-	-	(19)	(19)	-	-	-	-	-	-
TOTAL	(11,373)	(1,484)	(12,857)	(465)	(2,982)	(16,304)	(3.8%)	(0.5%)	(4.3%)	(0.2%)	(1.0%)	(5.5%)

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

1.2a Valuation Results

The key results of the valuation by jurisdiction and business segment are summarized in the following table (**for nominal indemnity only**). This shows an overall **favourable prior accident year** change of **\$10.8 million** (2.7% of the associated unpaid claims liabilities selected at June 30, 2021). In addition, changes in the selected accident year **2021 nominal indemnity ratios** are projected to have an aggregate **favourable change** of **\$0.3 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 the favourable claims development and an adjustment to case reserve methodology in Bodily Injury.

We continue to see moderately favourable results emerging from 2020 and 2021, due to the continuing impact of the COVID-19 pandemic on accident frequency. However, this quarter we have

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.

decreased the favourable COVID-19 expected loss ratio adjustment being applied to all Non-PPV classes. Examination of industry data indicates that COVID-19 has not resulted in as significant reductions in non-PPV losses as it has in PPV classes. This change partially offsets the overall favourable results.

June 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	166,471	6,552	3.9%	43.7%	1.4%	2,567	46.7%	0.4%	839
PPV	90,993	3,898	4.3%	58.6%	1.2%	592	64.6%	1.9%	977
Non-PPV	75,478	2,654	3.5%	38.1%	1.5%	1,975	40.1%	(0.1%)	(137)
Alberta	110,367	(5,750)	(5.2%)	52.4%	(2.1%)	(2,726)	57.5%	(2.4%)	(3,211)
PPV	9,405	617	6.6%	41.5%	1.1%	87	44.8%	1.5%	119
Non-PPV	100,962	(6,367)	(6.3%)	53.1%	(2.3%)	(2,813)	58.3%	(2.7%)	(3,330)
Newfoundland & Labrador	44,107	(486)	(1.1%)	61.7%	2.3%	806	63.4%	0.8%	302
PPV	32,213	727	2.3%	61.3%	1.9%	494	63.6%	1.1%	313
Non-PPV	11,894	(1,213)	(10.2%)	62.7%	3.3%	312	63.0%	(0.1%)	(11)
New Brunswick	33,998	(3,334)	(9.8%)	52.6%	0.2%	72	58.4%	1.5%	507
PPV	19,673	(2,202)	(11.2%)	49.9%	(1.7%)	(287)	52.7%	(1.0%)	(166)
Non-PPV	14,325	(1,132)	(7.9%)	55.4%	2.2%	359	64.1%	4.1%	672
Nova Scotia	33,029	(3,714)	(11.2%)	53.3%	(1.4%)	(723)	61.3%	1.6%	857
PPV	14,386	(1,845)	(12.8%)	50.3%	(2.4%)	(512)	58.8%	1.1%	236
Non-PPV	18,643	(1,869)	(10.0%)	55.4%	(0.7%)	(211)	63.1%	2.0%	621
Prince Edward Island	7,449	(2,478)	(33.3%)	46.2%	(3.3%)	(223)	45.8%	(7.6%)	(543)
PPV	3,467	(802)	(23.1%)	41.6%	(5.4%)	(178)	41.6%	(6.1%)	(203)
Non-PPV	3,982	(1,676)	(42.1%)	50.6%	(1.3%)	(46)	49.5%	(9.0%)	(340)
Yukon Territory	2,291	(907)	(39.6%)	47.5%	0.9%	21	45.1%	(3.2%)	(79)
PPV	1,060	(637)	(60.1%)	49.1%	4.3%	15	41.1%	(6.6%)	(23)
Non-PPV	1,231	(270)	(21.9%)	47.2%	0.3%	6	45.8%	(2.6%)	(56)
Northwest Territories	2,771	(524)	(18.9%)	42.2%	(0.3%)	(12)	40.8%	0.0%	(1)
PPV	1,071	(244)	(22.8%)	43.8%	2.2%	64	47.0%	2.0%	60
Non-PPV	1,700	(280)	(16.5%)	39.7%	(4.3%)	(76)	31.2%	(3.2%)	(61)
Nunavut	717	(164)	(22.9%)	24.6%	(3.7%)	(41)	24.6%	(5.8%)	(64)
PPV	206	(4)	(1.9%)	22.8%	(2.2%)	(5)	21.6%	0.2%	1
Non-PPV	511	(160)	(31.3%)	25.1%	(4.2%)	(35)	25.6%	(7.7%)	(64)
Total	401,200	(10,805)	(2.7%)	49.4%	(0.1%)	(260)	53.6%	(0.3%)	(1,393)

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 \$16.3 million**, or 2.1% of the \$775.6 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 Aug 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)	955	(510)	(1,019)	(574)	(2,208)	(2,782)
current accident year claims incurred	(11,191)	252	140	(10,799)	(2,723)	(13,522)
premium deficiency / (DPAC)	(19)			(19)	-	(19)
TOTAL	(11,049)	(258)	(879)	(11,373)	(4,931)	(16,304)

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 also 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 June 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 Aug 2021

Jurisdiction / Business Segment	Total				TOTAL [21]
	updated LR, retros, exp [17]	APVs @ 2021 Q2 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	9,344	834	(195)	(3,773)	6,210
PPV	4,550	493	(88)	(1,685)	3,270
Non-PPV	4,794	341	(107)	(2,088)	2,940
Alberta	(8,095)	(1,134)	(125)	1,345	(8,009)
PPV	605	27	(7)	107	732
Non-PPV	(8,700)	(1,161)	(118)	1,238	(8,741)
Newfoundland & Labrador	104	(38)	(51)	(342)	(327)
PPV	1,079	61	(43)	(267)	830
Non-PPV	(975)	(99)	(8)	(75)	(1,157)
New Brunswick	(3,535)	(318)	(39)	(77)	(3,969)
PPV	(2,513)	(246)	(17)	(49)	(2,825)
Non-PPV	(1,022)	(72)	(22)	(28)	(1,144)
Nova Scotia	(4,674)	(381)	(45)	(171)	(5,271)
PPV	(2,406)	(223)	(18)	(89)	(2,736)
Non-PPV	(2,268)	(158)	(27)	(82)	(2,535)
Prince Edward Island	(2,805)	(271)	(6)	3	(3,079)
PPV	(1,017)	(89)	(3)	(3)	(1,112)
Non-PPV	(1,788)	(182)	(3)	6	(1,967)
Yukon Territory	(952)	(94)	(2)	(10)	(1,058)
PPV	(642)	(57)	(1)	(5)	(705)
Non-PPV	(310)	(37)	(1)	(5)	(353)
Northwest Territories	(568)	(64)	(1)	35	(598)
PPV	(223)	(25)	-	20	(228)
Non-PPV	(345)	(39)	(1)	15	(370)
Nunavut	(192)	(18)	(1)	8	(203)
PPV	(7)	-	(1)	-	(8)
Non-PPV	(185)	(18)	-	8	(195)
Total	(11,373)	(1,484)	(465)	(2,982)	(16,304)

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.

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 **\$11.4 million**.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at December 31, 2021 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **favourable impact of \$1.5 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 3 basis points** from 0.73% to **0.76%**, resulting in an estimated **favourable impact of \$0.5 million** (see Table B, column [19]). The \$0.5 million **claims liability** indemnity only impact (not shown in the previous tables) associated with the discount rate change is in line with the \$0.4 million change one would estimate through interpolation using last month's sensitivity table (see section 6, Exhibit "F" for examples of sensitivity to discount rate selection).

Finally, the **selected margin for investment return** was **left unchanged** at 25 basis points and the **margins selected for claims development** at the coverage / accident half-year level **were updated** with this valuation (as per usual for a June 30 valuation), generating a **\$3.0 million favourable impact** (see Table B, column [20]).

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

Implementation Summary Table C (\$000s)

Grand Total	unfav / (fav)						(negative values are favourable)					
	IMPACT in \$000s from changes in:						IMPACT unfav / (fav) as % 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	(11,501)	(1,412)	(12,913)	(339)	(3,106)	(16,358)	(3.9%)	(0.5%)	(4.3%)	(0.1%)	(1.0%)	(5.5%)
CAY	128	(72)	56	(126)	143	73	-	-	-	-	-	-
Prem Def	-	-	-	-	(19)	(19)	-	-	-	-	-	-
TOTAL	(11,373)	(1,484)	(12,857)	(465)	(2,982)	(16,304)	(3.8%)	(0.5%)	(4.3%)	(0.2%)	(1.0%)	(5.5%)

An updated projection to year-end with the new valuation assumptions is presented in "Implementation Summary Table D" below, allowing comparison to the full year projection included with the 2021 Final Outlook that was posted on February 09, 2021.

Implementation Summary Table D (\$000s)

(negative operating results are unfavourable)

	Outlook Posted February 09, 2021			Updated Year-end Projection			Operating Result Change due to Valuation	
\$000s	Earned Premium	Operating Result	COR	Earned Premium	Operating Result	COR	Month of Aug	Year-end 2021
Ontario	185,393	44,908	75.8%	181,291	1,009	99.5%	(6,210)	(7,387)
Alberta	132,461	12,027	91.0%	129,650	24,001	81.6%	8,009	8,608
Newfoundland & Labrador	37,676	(268)	100.8%	38,956	7,280	81.4%	327	46
New Brunswick	32,550	2,744	91.7%	33,459	8,073	75.9%	3,969	3,983
Nova Scotia	47,742	1,596	96.7%	52,107	8,961	82.9%	5,271	5,671
Prince Edward Island	6,431	481	92.6%	6,869	5,835	15.2%	3,079	3,146
Yukon	2,252	228	89.9%	2,374	1,677	29.5%	1,058	1,053
Northwest Territories	4,899	1,033	79.0%	4,643	2,323	50.0%	598	601
Nunavut	1,093	404	63.1%	1,101	820	25.6%	203	214
TOTAL	450,497	63,153	86.0%	450,450	59,979	86.8%	16,304	15,935

In total, the operating result projection to year-end has decreased by \$3.2 million from the Outlook posted February 09, 2021 (to \$60.0 million as shown in the table above). Of this \$3.2 million decrease in expected operating result, the June 30, 2021 valuation contributed a \$15.9 million increase. The changes before the impact of the June 30, 2021 valuation are attributable to prior valuation impact (2020 Q4 and 2021 Q1) 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 \$5.2 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$51.6 million (COR of 88.5%) 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.

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>.

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.

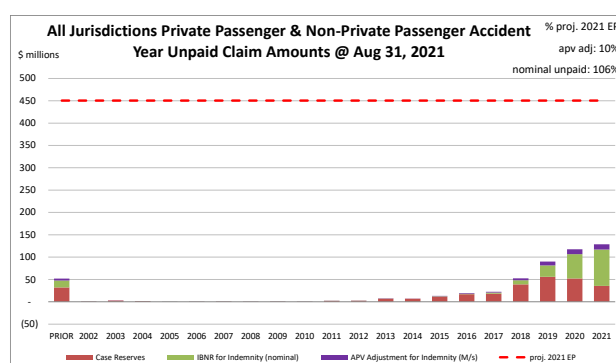
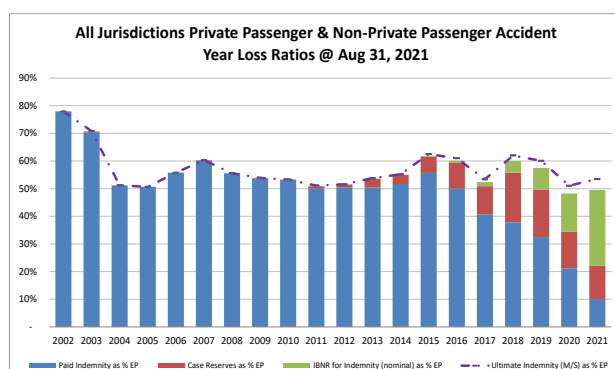
Newfoundland Bill 6 (An Act to Amend the Insurance Companies Act, 2018) **received royal assent on April 17 2019 and came into force effective August 1, 2019**. Bill 6 amends the Insurance Companies Act requiring the Facility Association to establish and operate a risk sharing pool for members of the 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 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

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 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".

upper right corner of the preceding chart on the right). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current “retro claims” nominal liability estimate shown below, the associated \$6.9 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	286,055	54.7%
ibnr	190,741	36.4%
M/S apv adj	46,503	8.9%
M/S indemnity	523,299	100.0%
retro claims	34,478	
retro apv adj	6,929	
M/S total	564,706	

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).

premium liabilities (\$000s)

	amt	%
unearned prem	227,305	108.2%
prem def/(dpac)	(17,312)	(8.2%)
M/S apv adjust.	-	-
M/S total	209,993	100.0%

policy liabilities (\$000s)

	amt	%
claim	511,274	66.0%
premium	209,993	27.1%
M/S apv adjust.	53,432	6.9%
M/S total	774,699	100.0%

policy liabilities (\$000s)

M/S total by juris (rounded at juris level)	
Ontario	337,588
Alberta	213,325
Newfoundland & Labrador	75,806
New Brunswick	58,846
Nova Scotia	69,287
Prince Edward Island	9,900
Yukon	3,337
Northwest Territories	5,316
Nunavut	1,295
All Jurisdictions	774,700

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 43.6% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 27.6% (\$213.8 million).

2 Activity Since Previous Valuation Implementation

2.1 Recorded Premium and Claims Activity

The following tables summarize the extent to which premiums and claims amounts recorded since the last valuation implementation differ from projections.

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

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	June	15,030	752	2,916	(1,481)	4,780	551
		July	15,866	1,199	3,222	(294)	3,949	(568)
		August	16,072	1,505	3,623	(74)	4,693	(167)
ON Total			46,968	3,456	9,761	(1,849)	13,422	(184)
AB	2021	June	10,613	1,717	2,968	421	4,047	54
		July	11,444	1,871	1,529	(858)	2,719	(1,179)
		August	11,560	2,050	2,451	148	4,452	1,198
AB Total			33,617	5,638	6,948	(289)	11,218	73
NL	2021	June	3,197	300	1,064	(716)	2,247	801
		July	3,359	346	1,393	(92)	1,065	(361)
		August	3,448	438	866	(545)	993	(356)
NL Total			10,004	1,084	3,323	(1,353)	4,305	84
NB	2021	June	2,791	525	718	(335)	618	(397)
		July	2,896	537	961	(26)	1,099	206
		August	2,985	653	735	(306)	1,324	148
NB Total			8,672	1,715	2,414	(667)	3,041	(43)
NS	2021	June	4,459	1,707	2,050	895	1,088	(426)
		July	4,777	1,887	1,191	199	2,119	766
		August	4,377	1,504	1,352	623	1,792	442
NS Total			13,613	5,098	4,593	1,717	4,999	782
PE	2021	June	563	214	41	(105)	209	82
		July	589	217	127	7	315	101
		August	621	221	105	(15)	221	49
PE Total			1,773	652	273	(113)	745	232
YT	2021	June	209	64	99	64	(8)	(47)
		July	209	48	15	(20)	218	193
		August	220	50	21	(7)	9	(8)
YT Total			638	162	135	37	219	138
NT	2021	June	386	230	97	(1)	25	(55)
		July	384	217	54	0	68	37
		August	394	199	36	(12)	33	(10)
NT Total			1,164	646	187	(13)	126	(28)
NU	2021	June	90	22	-	(9)	(42)	(48)
		July	92	23	8	1	2	(2)
		August	100	24	36	27	9	5
NU Total			282	69	44	19	(31)	(45)
Grand Total			116,731	18,520	27,678	(2,511)	38,044	1,009

(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	June	(77)	(77)	5,676	(1,280)	4,715	843
		July	(25)	(25)	3,705	(1,804)	2,471	(1,829)
		August	(64)	(64)	4,378	(497)	3,059	(950)
PAY Total			(166)	(166)	13,759	(3,581)	10,245	(1,936)
CAY	2021	June	37,415	5,608	4,277	13	8,249	(328)
		July	39,641	6,370	4,795	721	9,083	1,022
		August	39,841	6,708	4,847	336	10,467	2,251
CAY Total			116,897	18,686	13,919	1,070	27,799	2,945
Grand Total			116,731	18,520	27,678	(2,511)	38,044	1,009

(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

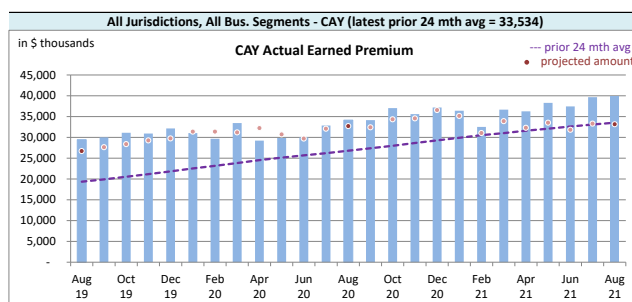
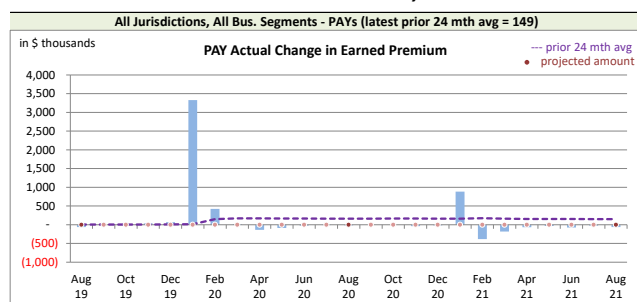
anticipated due to this natural “process variance” (i.e. random variation). Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance. The variances are also reviewed as part of the quarterly valuation process, as 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.

2.1.1.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 August 2021 compared with 2020.

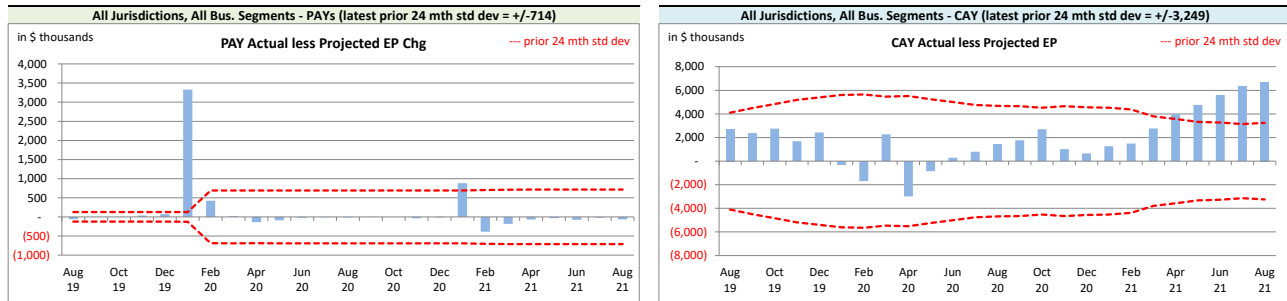
On Latest \$ thousands			
	Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	149	149	33,534
std dev	714	714	3,249
A-P <> std dev	2	2	5
% <> std dev	8.0%	8.0%	20.0%
norm <> std dev	31.7%	31.7%	31.7%
performance vs 24-mth avg:	better	better	better

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

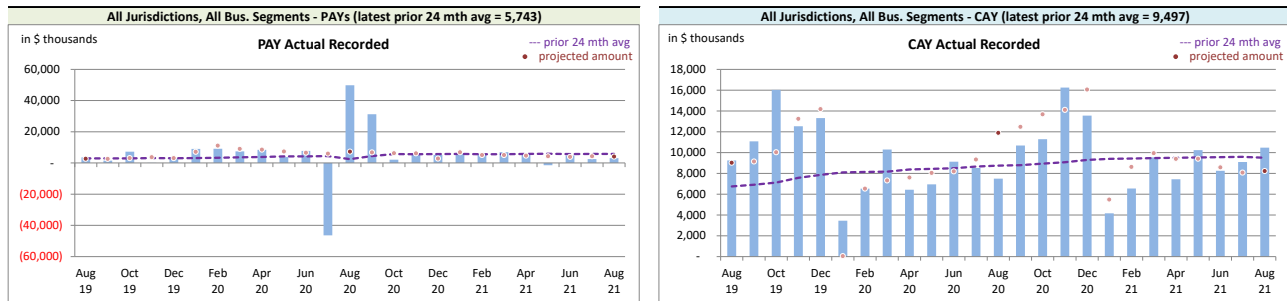


Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias¹¹ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative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

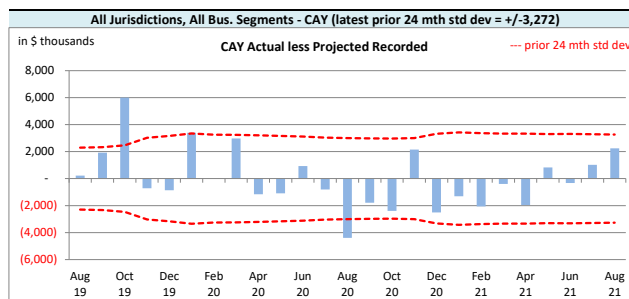
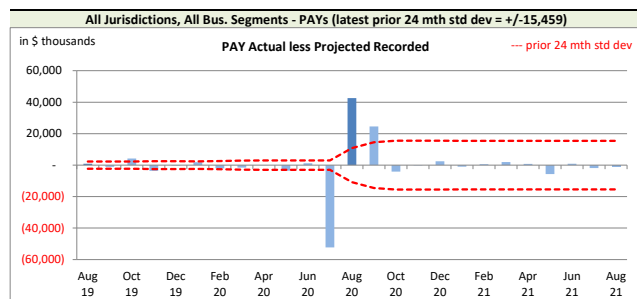
FARM Actual **Recorded Indemnity** by Calendar Month



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	CAY
Mthly Avg Recorded (prior 24 mths)		5,743	9,497
std dev		15,459	3,272
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

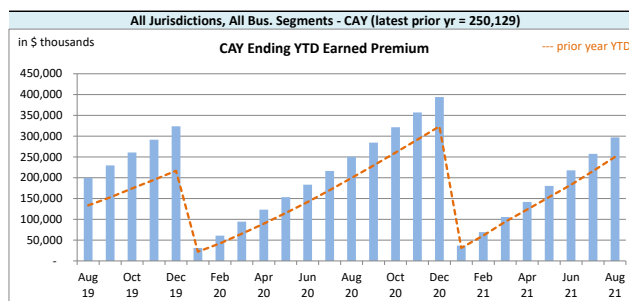
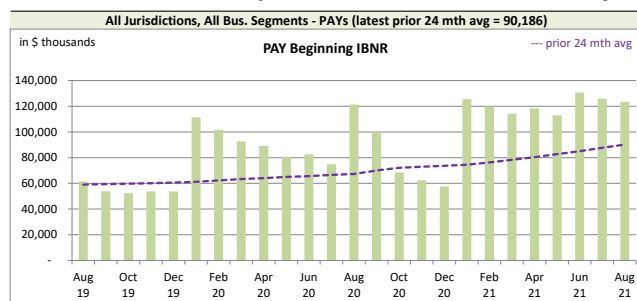
(assuming a normal distribution). Bias has not been indicated at a 95% confidence level on a running 25-month basis (11 of 25 variances were positive).

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 15% of the time over the last 25 calendar months (see the preceding table on the left), suggesting the projection process performs better than simply projecting the prior 24-month average amount. Bias has not been indicated at a 95% confidence level on a running 25-month basis (11 of 25 variances were positive).

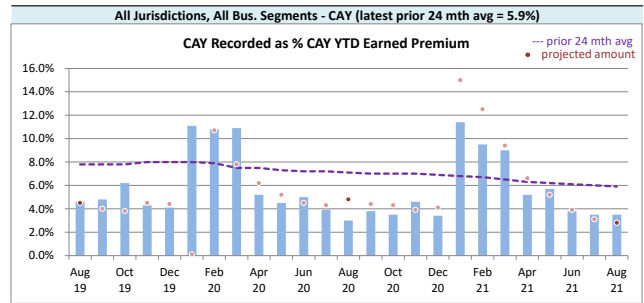
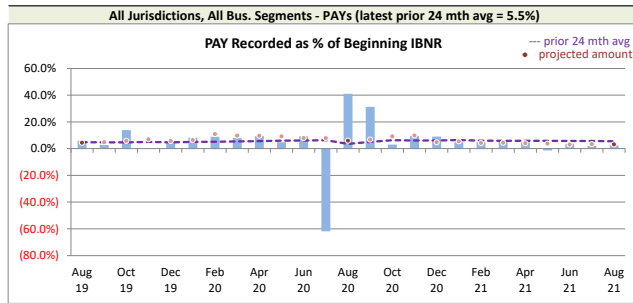
The method for establishing IBNR adjusts automatically for changes in **earned premium** and **recorded indemnity** activity level (see sections 2.2 and 3).

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

FARM Levels that 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.



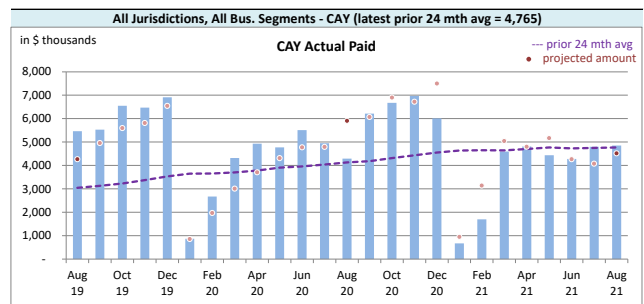
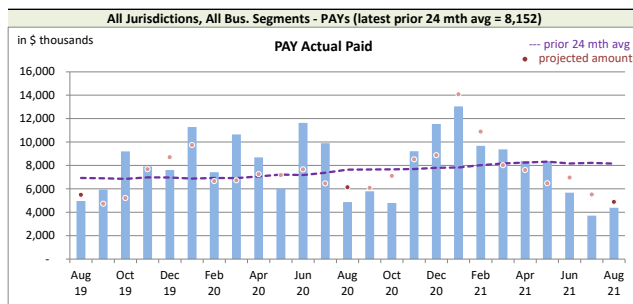
We track the PAY beginning IBNR as **recorded indemnity** activity comes out of IBNR. Changes in the PAY beginning IBNR (see upper left chart within the preceding group of charts) occur for several possible reasons:

- 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

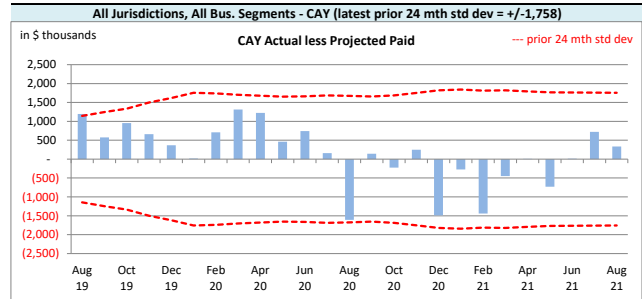
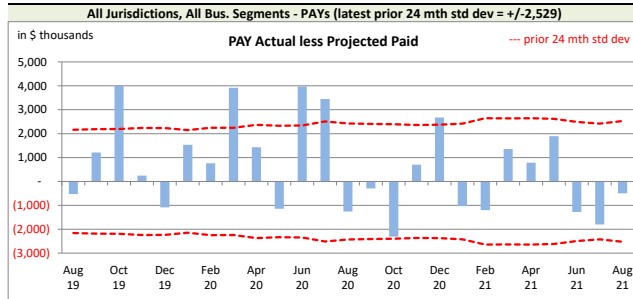
The following charts show actual **paid indemnity** activity in each of the most recent 25 calendar months, along with a "prior 24-month average" to show how each month's actual compares with the average amount of the preceding 24 calendar months.

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)		8,152	4,765
std dev		2,529	1,758
A-P <> std dev		5	1
% <> std dev		20.0%	4.0%
norm <> std dev		31.7%	31.7%
performance vs 24-mth avg:		better	better

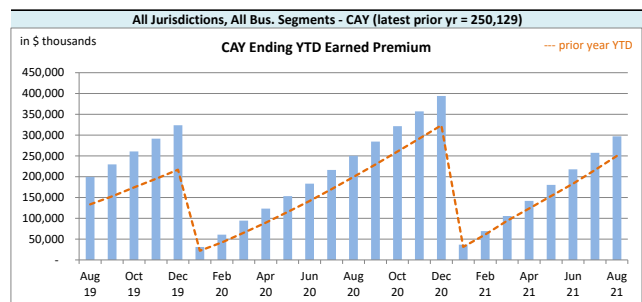
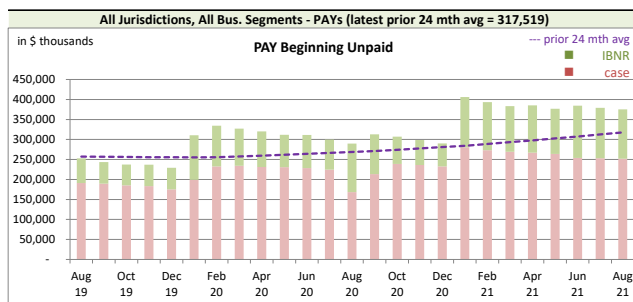
With respect to **paid indemnity**, 20% of the prior accident years' (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed no better than simply projecting 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 (14 of 25 variances are positive).

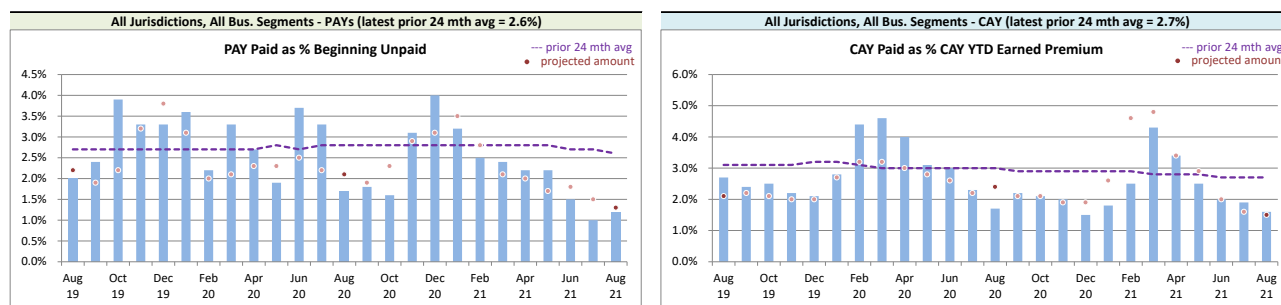
The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 4% of the time over the last 25 calendar months (see preceding table on the left), suggesting that the projection process performs better than simply projecting the prior 24-month average amount. Bias has 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	16,854	5.7%	(12,894)	(4.3%)	3,960	1.3%	(16,874)	(6.8%)
CAY	182,331	61.4%	13,555	4.6%	195,886	65.9%	26,239	-
TOTAL	199,185	67.1%	661	0.2%	199,846	67.3%	9,365	(6.7%)

(“% 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

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ONTARIO

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021	
prior	21,519	20,534	20,333	20,132	19,934	19,109	17,962	19,109	
2012	62	29	29	29	28	27	24	27	
2013	20	84	83	83	82	80	73	80	
2014	313	195	193	192	190	187	172	187	
2015	230	32	31	31	31	30	28	30	
2016	396	311	307	303	301	292	268	292	
2017	(490)	769	757	732	708	682	633	682	
2018	1,353	1,946	1,913	1,896	1,833	1,757	1,644	1,757	
2019	2,711	5,469	5,380	5,276	5,156	5,085	5,052	5,085	
2020	9,407	9,867	9,689	9,184	8,858	8,746	8,628	8,746	
2021	10,205	11,811	13,078	14,051	12,849	11,821	11,391	11,821	
2022	-	-	-	-	-	-	2,235	-	
PPV Total	45,726	51,047	51,793	51,909	49,970	47,816	48,110	47,816	
prior	(17)	101	101	97	96	86	91	86	
2012	(9)	22	23	21	20	19	17	19	
2013	298	160	158	151	146	136	121	136	
2014	198	(320)	(311)	(302)	(289)	(279)	(266)	(279)	
2015	404	478	469	454	436	409	386	409	
2016	587	418	411	396	380	357	340	357	
2017	502	946	927	918	888	866	824	866	
2018	2,394	2,684	2,657	2,626	2,541	2,457	2,377	2,457	
2019	7,696	7,089	6,836	6,592	6,381	6,243	6,041	6,243	
2020	19,025	19,891	19,062	18,542	18,074	17,428	17,088	17,428	
2021	21,325	26,090	28,750	32,478	31,040	5,189	5,083	5,189	
2022	-	-	-	-	-	-	3,884	-	
NPPV Total	52,403	57,559	59,083	61,973	59,713	32,911	35,986	32,911	
TOTAL	98,129	108,606	110,876	113,882	109,683	80,727	84,096	80,727	
Change		10,477	2,270	3,006	(4,199)	(28,956)	3,369		

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

EXHIBIT A

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

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Alberta

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	39	75	73	69	66	65	62	65
2012	50	14	13	12	11	11	10	11
2013	37	21	20	19	18	17	17	17
2014	189	172	168	163	160	152	149	152
2015	(46)	78	75	71	68	65	64	65
2016	19	141	135	130	125	119	117	119
2017	106	57	57	57	56	54	54	54
2018	509	429	423	418	414	409	407	409
2019	457	888	842	810	762	723	686	723
2020	870	895	844	796	749	710	672	710
2021	928	1,184	1,157	1,148	1,126	1,102	1,041	1,102
2022	-	-	-	-	-	-	195	-
PPV Total	3,158	3,954	3,807	3,693	3,555	3,427	3,474	3,427
prior	288	89	88	87	87	87	88	87
2012	109	46	44	43	44	43	30	43
2013	85	136	134	133	132	131	128	131
2014	137	70	70	69	69	68	67	68
2015	1,051	541	535	529	521	512	493	512
2016	2,005	808	800	792	778	763	748	763
2017	2,708	1,937	1,917	1,898	1,878	1,845	1,817	1,845
2018	6,691	5,819	5,759	5,702	5,602	5,503	5,474	5,503
2019	15,470	12,626	12,149	12,029	11,811	11,602	11,526	11,602
2020	21,611	19,915	19,388	18,766	18,193	17,835	17,588	17,835
2021	26,244	26,805	29,529	33,861	31,658	29,273	25,538	29,273
2022	-	-	-	-	-	-	4,580	-
NPPV Total	76,399	68,792	70,413	73,909	70,773	67,662	68,077	67,662
TOTAL	79,557	72,746	74,220	77,602	74,328	71,089	71,551	71,089
Change		(6,811)	1,474	3,382	(3,274)	(3,239)	462	

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

EXHIBIT A

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

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Newfoundland & Labrador

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.76%

interest rate margin

25 basis pts

Amounts in \$000s									
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021	Projected Dec. 2021
prior	17	17	17	17	16	18	20		18
2012	23	22	21	21	21	20	20		20
2013	52	50	51	50	48	46	44		46
2014	100	48	47	47	45	44	33		44
2015	203	153	151	148	145	142	131		142
2016	242	281	279	273	266	260	239		260
2017	47	(51)	(49)	(49)	(39)	(35)	(34)		(35)
2018	91	503	489	472	456	445	435		445
2019	1,144	1,411	1,348	1,277	1,212	1,162	1,141		1,162
2020	1,762	1,809	1,715	1,621	1,535	1,470	1,394		1,470
2021	5,038	6,186	6,711	7,391	6,254	5,323	4,906		5,323
2022	-	-	-	-	-	-	823		-
PPV Total	8,719	10,429	10,780	11,268	9,959	8,895	9,152		8,895
prior	100	94	93	91	89	87	91		87
2012	4	(2)	(2)	(2)	(2)	(2)	(2)		(2)
2013	9	43	43	41	41	40	47		40
2014	-	-	-	-	-	-	-		-
2015	32	29	28	28	27	27	36		27
2016	139	48	48	47	46	46	43		46
2017	192	145	143	141	134	132	124		132
2018	449	172	168	162	156	148	147		148
2019	769	414	410	397	386	367	344		367
2020	1,814	1,302	1,262	1,225	1,196	1,161	1,144		1,161
2021	1,319	2,067	2,466	2,909	2,498	2,159	2,011		2,159
2022	-	-	-	-	-	-	423		-
NPPV Total	4,827	4,312	4,659	5,039	4,571	4,165	4,408		4,165
TOTAL	13,546	14,741	15,439	16,307	14,530	13,060	13,560		13,060
Change		1,195	698	868	(1,777)	(1,470)	500		

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

EXHIBIT A

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

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New Brunswick

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.76%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	(47)	47	47	47	47	48	50	48
2012	73	57	55	54	54	50	50	50
2013	29	29	28	27	27	25	25	25
2014	138	123	119	116	115	109	107	109
2015	252	279	272	266	263	250	230	250
2016	190	328	318	310	307	288	280	288
2017	493	298	291	284	279	273	264	273
2018	1,591	682	661	640	630	595	582	595
2019	2,939	1,893	1,872	1,804	1,782	1,729	1,663	1,729
2020	4,428	3,643	3,586	3,547	3,465	3,244	3,212	3,244
2021	2,152	2,209	2,422	2,701	2,964	3,246	3,098	3,246
2022	-	-	-	-	-	-	418	-
PPV Total	12,238	9,588	9,671	9,796	9,933	9,857	9,979	9,857
prior	(11)	(15)	(15)	(15)	(15)	(15)	(12)	(15)
2012	(8)	38	37	37	37	37	37	37
2013	788	8	8	8	8	8	8	8
2014	2	2	2	2	2	2	2	2
2015	(30)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2016	139	104	101	100	99	96	116	96
2017	122	124	120	114	110	105	103	105
2018	788	557	540	517	502	480	460	480
2019	1,146	880	869	859	835	799	803	799
2020	2,118	1,932	1,855	1,774	1,714	1,643	1,578	1,643
2021	3,460	4,139	4,337	4,596	4,437	4,257	4,007	4,257
2022	-	-	-	-	-	-	554	-
NPPV Total	8,514	7,766	7,851	7,989	7,726	7,409	7,653	7,409
TOTAL	20,752	17,354	17,522	17,785	17,659	17,266	17,632	17,266
Change		(3,398)	168	263	(126)	(393)	366	

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

EXHIBIT A

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

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Nova Scotia

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.76%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	83	65	65	62	61	61	68	61
2012	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	(106)	4	3	4	3	3	5	3
2014	(11)	(2)	(2)	(2)	(3)	(3)	(6)	(3)
2015	(6)	1	1	-	1	-	(1)	-
2016	15	(9)	(8)	(8)	(8)	(9)	(9)	(9)
2017	36	(36)	(35)	(35)	(35)	(35)	(37)	(35)
2018	745	396	391	387	378	366	357	366
2019	1,743	1,544	1,508	1,492	1,458	1,403	1,365	1,403
2020	3,636	2,000	1,946	1,875	1,821	1,754	1,743	1,754
2021	3,674	3,869	4,298	4,929	4,108	3,436	3,295	3,436
2022	-	-	-	-	-	-	669	-
PPV Total	9,807	7,830	8,165	8,702	7,782	6,974	7,447	6,974
prior	32	(7)	(7)	(7)	(7)	(7)	(7)	(7)
2012	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2013	34	40	39	38	38	36	43	36
2014	29	28	27	28	27	26	27	26
2015	9	40	40	39	38	37	35	37
2016	108	75	74	72	70	68	56	68
2017	299	249	242	240	238	234	214	234
2018	635	(87)	(85)	(76)	(79)	(69)	(73)	(69)
2019	2,001	1,376	1,339	1,296	1,236	1,218	1,164	1,218
2020	3,322	2,373	2,310	2,242	2,143	2,045	1,964	2,045
2021	5,860	6,202	6,996	8,383	2,206	1,280	1,213	1,280
2022	-	-	-	-	-	-	961	-
NPPV Total	12,326	10,286	10,972	12,252	5,907	4,865	5,594	4,865
TOTAL	22,133	18,116	19,137	20,954	13,689	11,839	13,041	11,839
Change		(4,017)	1,021	1,817	(7,265)	(1,850)	1,202	

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

EXHIBIT A

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

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Prince Edward Island

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.76%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2012	-	-	-	-	-	-	-	-
2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2014	-	-	-	-	-	-	-	-
2015	708	11	11	11	10	10	10	10
2016	(56)	35	35	34	35	35	31	35
2017	20	(193)	(191)	(189)	(188)	(186)	(188)	(186)
2018	94	83	80	78	77	76	72	76
2019	144	195	188	187	181	178	177	178
2020	690	589	568	551	524	496	472	496
2021	527	437	459	497	479	459	435	459
2022	-	-	-	-	-	-	68	-
PPV Total	2,119	1,149	1,142	1,161	1,110	1,060	1,069	1,060
prior	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2012	18	18	18	17	17	17	30	17
2013	-	-	-	-	-	-	-	-
2014	5	4	4	5	4	4	10	4
2015	1	1	1	1	1	1	1	1
2016	396	22	22	21	21	19	30	19
2017	110	6	6	6	6	6	6	6
2018	127	-	-	-	-	-	(1)	-
2019	617	26	26	26	26	24	23	24
2020	836	132	130	129	126	123	117	123
2021	740	834	915	1,026	592	376	364	376
2022	-	-	-	-	-	-	128	-
NPPV Total	2,849	1,042	1,121	1,230	792	569	707	569
TOTAL	4,968	2,191	2,263	2,391	1,902	1,629	1,776	1,629
Change		(2,777)	72	128	(489)	(273)	147	

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

EXHIBIT A

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

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Yukon

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.76%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	5	5	5	5	5	5	5	5
2012	1	-	-	-	-	-	-	-
2013	3	2	2	2	2	2	2	2
2014	3	3	3	3	3	3	3	3
2015	6	4	4	4	4	4	4	4
2016	7	6	6	6	6	6	6	6
2017	654	33	33	32	31	31	33	31
2018	19	15	15	15	15	15	15	15
2019	32	28	28	28	28	28	29	28
2020	103	40	40	40	40	39	39	39
2021	29	71	77	47	33	27	27	27
2022	-	-	-	-	-	-	7	-
PPV Total	862	207	213	182	167	160	170	160
prior	2	2	2	2	2	2	2	2
2012	1	1	1	1	1	1	1	1
2013	-	-	-	-	-	-	-	-
2014	2	-	-	-	-	-	-	-
2015	8	4	4	4	4	4	4	4
2016	18	9	9	9	9	9	9	9
2017	37	23	23	23	23	23	23	23
2018	94	82	81	81	80	80	81	80
2019	250	102	101	100	99	97	96	97
2020	241	122	120	118	114	112	112	112
2021	377	453	537	590	383	264	254	264
2022	-	-	-	-	-	-	65	-
NPPV Total	1,030	798	878	928	715	592	647	592
TOTAL	1,892	1,005	1,091	1,110	882	752	817	752
Change		(887)	86	19	(228)	(130)	65	

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

EXHIBIT A

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

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Northwest Territories

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2012	-	-	-	-	-	-	-	-
2013	2	2	2	2	2	2	2	2
2014	22	18	18	18	18	18	18	18
2015	10	6	6	6	6	6	6	6
2016	17	17	17	17	17	17	17	17
2017	37	34	34	34	34	34	34	34
2018	89	77	76	75	74	72	71	72
2019	308	149	148	146	145	141	141	141
2020	498	419	415	410	405	394	380	394
2021	399	493	479	584	538	500	480	500
2022	-	-	-	-	-	-	41	-
PPV Total	1,379	1,212	1,192	1,289	1,236	1,181	1,187	1,181
prior	3	3	3	3	3	3	3	3
2012	-	-	-	-	-	-	-	-
2013	72	39	39	38	38	37	46	37
2014	6	1	1	1	1	1	1	1
2015	9	3	3	3	3	3	3	3
2016	31	21	21	20	21	21	24	21
2017	43	25	25	25	25	25	24	25
2018	87	51	51	51	51	51	51	51
2019	239	141	140	138	137	136	135	136
2020	393	299	296	292	289	286	284	286
2021	208	233	264	318	289	263	251	263
2022	-	-	-	-	-	-	38	-
NPPV Total	1,091	816	843	889	857	826	860	826
TOTAL	2,470	2,028	2,035	2,178	2,093	2,007	2,047	2,007
Change		(442)	7	143	(85)	(86)	40	

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

EXHIBIT A

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

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Nunavut

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	-	-	-	-	-	-	-	-
2012	18	18	17	17	17	17	17	17
2013	1	1	1	1	1	1	1	1
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	1	1	1	1	1	1	1	1
2017	1	1	1	1	1	1	1	1
2018	3	2	2	2	2	2	2	2
2019	1	5	5	5	5	5	5	5
2020	28	21	21	21	21	21	21	21
2021	24	25	29	25	23	20	19	20
2022	-	-	-	-	-	-	3	-
PPV Total	78	75	78	74	72	69	71	69
prior	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	1	-	-	-	-	-	-	-
2015	13	11	11	11	11	11	12	11
2016	12	6	6	6	6	6	6	6
2017	25	15	15	15	15	15	15	15
2018	61	29	29	29	29	29	29	29
2019	127	56	55	54	54	54	54	54
2020	185	126	125	123	122	121	121	121
2021	149	139	157	166	171	177	171	177
2022	-	-	-	-	-	-	16	-
NPPV Total	573	382	398	404	408	413	424	413
TOTAL	651	457	476	478	480	482	495	482
Change		(194)	19	2	2	2	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

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All Jurisdictions

TABLE EXHIBIT A

IBNR + M/S actuarial present
value adjustments

discount rate

0.76%

interest rate margin

25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	21,607	20,734	20,531	20,323	20,120	19,297	18,158	19,297
2012	225	138	133	131	129	123	119	123
2013	36	191	188	186	181	174	167	174
2014	754	557	546	537	528	510	476	510
2015	1,358	565	552	538	529	508	473	508
2016	831	1,111	1,090	1,066	1,050	1,009	950	1,009
2017	904	912	898	867	847	819	760	819
2018	4,494	4,133	4,050	3,983	3,879	3,737	3,585	3,737
2019	9,479	11,582	11,319	11,025	10,729	10,454	10,259	10,454
2020	21,422	19,283	18,824	18,045	17,418	16,874	16,561	16,874
2021	22,976	26,285	28,710	31,373	28,374	25,934	24,692	25,934
2022	-	-	-	-	-	-	4,459	-
PPV Total	84,086	85,491	86,841	88,074	83,784	79,439	80,659	79,439
prior	396	266	264	257	254	242	255	242
2012	112	120	118	114	114	112	110	112
2013	1,286	426	421	409	403	388	393	388
2014	380	(215)	(207)	(197)	(186)	(178)	(159)	(178)
2015	1,497	1,104	1,088	1,066	1,038	1,001	967	1,001
2016	3,435	1,511	1,492	1,463	1,430	1,385	1,372	1,385
2017	4,038	3,470	3,418	3,380	3,317	3,251	3,150	3,251
2018	11,326	9,307	9,200	9,092	8,882	8,679	8,545	8,679
2019	28,315	22,710	21,925	21,491	20,965	20,540	20,186	20,540
2020	49,545	46,092	44,548	43,211	41,971	40,754	39,996	40,754
2021	59,682	66,962	73,951	84,327	73,274	43,238	38,892	43,238
2022	-	-	-	-	-	-	10,649	-
NPPV Total	160,012	151,753	156,218	164,613	151,462	119,412	124,356	119,412
TOTAL	244,098	237,244	243,059	252,687	235,246	198,851	205,015	198,851
Change		(6,854)	5,815	9,628	(17,441)	(36,395)	6,164	

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

EXHIBIT B

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

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ONTARIO

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	16,518	15,628	15,474	15,321	15,170	14,411	13,258	14,411
2012	54	23	23	23	23	22	20	22
2013	(26)	36	36	36	36	34	31	34
2014	98	12	12	12	12	11	10	11
2015	207	24	24	24	24	23	21	23
2016	227	152	150	148	147	140	129	140
2017	(607)	551	540	519	498	473	435	473
2018	920	1,555	1,524	1,509	1,449	1,377	1,267	1,377
2019	1,653	4,151	4,068	3,970	3,871	3,832	3,786	3,832
2020	7,811	8,485	8,315	7,816	7,503	7,405	7,257	7,405
2021	8,891	10,278	11,417	12,220	10,680	9,305	8,961	9,305
2022	-	-	-	-	-	-	2,031	-
PPV Total	35,746	40,895	41,583	41,598	39,413	37,033	37,206	37,033
prior	(130)	(15)	(15)	(15)	(14)	(14)	(14)	(14)
2012	(12)	17	17	16	15	14	13	14
2013	99	(27)	(26)	(25)	(24)	(23)	(22)	(23)
2014	138	(369)	(359)	(348)	(334)	(321)	(305)	(321)
2015	(32)	40	39	38	36	35	33	35
2016	154	44	43	42	40	38	36	38
2017	98	492	477	472	453	435	413	435
2018	1,418	1,849	1,831	1,809	1,737	1,668	1,585	1,668
2019	5,839	5,226	4,991	4,766	4,575	4,474	4,250	4,474
2020	15,944	17,259	16,482	15,988	15,572	14,949	14,575	14,949
2021	18,696	22,912	25,223	28,550	26,738	503	478	503
2022	-	-	-	-	-	-	3,480	-
NPPV Total	42,212	47,428	48,703	51,293	48,794	21,758	24,522	21,758
TOTAL	77,958	88,323	90,286	92,891	88,207	58,791	61,728	58,791
Change		10,365	1,963	2,605	(4,684)	(29,416)	2,937	

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

EXHIBIT B

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

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Alberta

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	6	39	37	34	31	31	30	31
2012	43	10	9	8	7	7	7	7
2013	34	19	18	17	16	15	15	15
2014	51	37	34	32	30	28	28	28
2015	(67)	47	44	41	38	36	36	36
2016	(45)	67	62	58	54	51	50	51
2017	86	38	38	38	38	36	36	36
2018	286	263	260	257	254	251	248	251
2019	235	626	582	561	522	491	466	491
2020	674	701	654	608	565	531	504	531
2021	806	1,033	997	975	943	911	865	911
2022	-	-	-	-	-	-	172	-
PPV Total	2,109	2,880	2,735	2,629	2,498	2,388	2,457	2,388
prior	252	63	62	61	61	61	60	61
2012	58	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2013	(57)	(7)	(7)	(7)	(7)	(7)	(7)	(7)
2014	108	47	47	47	46	45	45	45
2015	844	377	373	369	362	355	351	355
2016	1,734	638	632	626	613	601	595	601
2017	2,183	1,478	1,463	1,448	1,434	1,405	1,391	1,405
2018	4,655	4,281	4,238	4,196	4,112	4,030	3,990	4,030
2019	12,448	9,956	9,508	9,413	9,225	9,040	8,950	9,040
2020	17,871	16,358	15,867	15,280	14,745	14,450	14,132	14,450
2021	22,958	23,252	25,622	29,483	27,288	25,255	21,770	25,255
2022	-	-	-	-	-	-	4,120	-
NPPV Total	63,054	56,442	57,804	60,915	57,878	55,234	55,396	55,234
TOTAL	65,163	59,322	60,539	63,544	60,376	57,622	57,853	57,622
Change		(5,841)	1,217	3,005	(3,168)	(2,754)	231	

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

EXHIBIT B

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

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Newfoundland & Labrador

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	(7)	(7)	(7)	(7)	(7)	(5)	(4)	(5)
2012	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2013	10	10	10	10	10	8	8	8
2014	41	(6)	(6)	(6)	(6)	(5)	(5)	(5)
2015	32	(11)	(11)	(11)	(11)	(9)	(8)	(9)
2016	(43)	(5)	(5)	(5)	(5)	(4)	(4)	(4)
2017	(51)	(142)	(139)	(138)	(127)	(119)	(112)	(119)
2018	(274)	108	100	92	85	80	79	80
2019	529	786	739	680	626	588	582	588
2020	1,025	1,073	998	918	845	794	743	794
2021	4,419	5,456	5,896	6,475	5,240	4,206	3,827	4,206
2022	-	-	-	-	-	-	718	-
PPV Total	5,680	7,261	7,574	8,007	6,649	5,533	5,823	5,533
prior	87	88	87	85	83	81	80	81
2012	4	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	1	35	35	34	33	32	32	32
2014	-	-	-	-	-	-	-	-
2015	(8)	(8)	(8)	(8)	(8)	(8)	(8)	(8)
2016	91	7	7	7	7	7	7	7
2017	95	55	54	53	51	50	49	50
2018	293	40	40	39	37	34	34	34
2019	535	214	212	206	202	196	180	196
2020	1,515	1,046	1,015	985	965	936	927	936
2021	1,090	1,780	2,148	2,553	2,105	1,728	1,590	1,728
2022	-	-	-	-	-	-	379	-
NPPV Total	3,703	3,255	3,588	3,952	3,473	3,054	3,268	3,054
TOTAL	9,383	10,516	11,162	11,959	10,122	8,587	9,091	8,587
Change		1,133	646	797	(1,837)	(1,535)	504	

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

EXHIBIT B

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

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New Brunswick

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	(81)	12	12	12	12	14	14	14
2012	53	39	37	36	36	33	32	33
2013	25	25	24	23	23	21	21	21
2014	84	71	68	65	64	59	58	59
2015	107	132	127	122	121	111	109	111
2016	91	219	210	202	200	184	180	184
2017	280	100	96	92	91	90	88	90
2018	1,225	450	432	415	411	382	376	382
2019	2,539	1,591	1,575	1,512	1,497	1,451	1,390	1,451
2020	3,903	3,195	3,147	3,116	3,044	2,831	2,803	2,831
2021	1,804	1,841	2,015	2,244	2,458	2,689	2,555	2,689
2022	-	-	-	-	-	-	368	-
PPV Total	10,030	7,675	7,743	7,839	7,957	7,865	7,994	7,865
prior	(21)	(25)	(25)	(25)	(25)	(25)	(25)	(25)
2012	(38)	4	4	4	4	4	4	4
2013	727	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2014	2	2	2	2	2	2	2	2
2015	(34)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2016	51	20	19	18	18	17	17	17
2017	101	98	94	89	85	81	80	81
2018	563	396	380	361	347	330	310	330
2019	734	488	483	478	459	436	432	436
2020	1,624	1,466	1,397	1,324	1,271	1,207	1,135	1,207
2021	3,085	3,691	3,845	4,051	3,868	3,673	3,453	3,673
2022	-	-	-	-	-	-	493	-
NPPV Total	6,794	6,135	6,194	6,297	6,024	5,720	5,896	5,720
TOTAL	16,824	13,810	13,937	14,136	13,981	13,585	13,890	13,585
Change		(3,014)	127	199	(155)	(396)	305	

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

EXHIBIT B

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

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Nova Scotia

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	54	38	38	35	35	35	34	35
2012	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	(110)	(5)	(5)	(5)	(5)	(5)	(5)	(5)
2014	(20)	(12)	(12)	(12)	(12)	(12)	(12)	(12)
2015	(19)	(12)	(12)	(12)	(12)	(12)	(12)	(12)
2016	(2)	(26)	(25)	(24)	(24)	(24)	(23)	(24)
2017	(45)	(101)	(100)	(99)	(98)	(97)	(93)	(97)
2018	554	240	238	236	229	220	211	220
2019	1,206	1,045	1,014	1,004	974	935	898	935
2020	3,031	1,564	1,517	1,456	1,412	1,356	1,342	1,356
2021	3,179	3,343	3,710	4,260	3,402	2,702	2,594	2,702
2022	-	-	-	-	-	-	590	-
PPV Total	7,826	6,072	6,361	6,837	5,899	5,096	5,522	5,096
prior	26	(11)	(11)	(11)	(11)	(11)	(11)	(11)
2012	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2013	11	11	11	11	11	10	9	10
2014	2	2	2	2	2	2	2	2
2015	1	35	35	34	34	32	30	32
2016	18	(11)	(11)	(11)	(11)	(10)	(9)	(10)
2017	140	132	125	124	123	122	115	122
2018	368	(278)	(274)	(260)	(257)	(244)	(237)	(244)
2019	1,612	1,053	1,021	990	940	931	884	931
2020	2,680	1,802	1,748	1,696	1,611	1,529	1,453	1,529
2021	5,077	5,350	6,070	7,327	1,108	168	152	168
2022	-	-	-	-	-	-	839	-
NPPV Total	9,932	8,082	8,713	9,899	3,547	2,526	3,224	2,526
TOTAL	17,758	14,154	15,074	16,736	9,446	7,622	8,746	7,622
Change		(3,604)	920	1,662	(7,290)	(1,824)	1,124	

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

EXHIBIT B

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

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Prince Edward Island

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2012	-	-	-	-	-	-	-	-
2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2014	-	-	-	-	-	-	-	-
2015	653	1	1	1	1	1	1	1
2016	(77)	8	8	8	8	8	8	8
2017	(29)	(224)	(222)	(220)	(218)	(216)	(214)	(216)
2018	76	66	63	62	61	60	56	60
2019	86	146	140	139	134	131	130	131
2020	607	517	496	480	454	427	401	427
2021	460	371	387	416	388	360	338	360
2022	-	-	-	-	-	-	58	-
PPV Total	1,768	877	865	878	820	763	770	763
prior	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	-	-	-	-	-	-	-	-
2016	322	(29)	(29)	(29)	(29)	(29)	(29)	(29)
2017	101	5	5	5	5	5	5	5
2018	114	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2019	549	15	15	15	15	14	13	14
2020	694	61	60	59	58	56	53	56
2021	656	738	809	907	462	233	223	233
2022	-	-	-	-	-	-	114	-
NPPV Total	2,434	785	855	952	506	274	374	274
TOTAL	4,202	1,662	1,720	1,830	1,326	1,037	1,144	1,037
Change		(2,540)	58	110	(504)	(289)	107	

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

EXHIBIT B

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

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Yukon

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	5	5	5	5	5	5	5	5
2012	1	-	-	-	-	-	-	-
2013	3	2	2	2	2	2	2	2
2014	3	3	3	3	3	3	3	3
2015	5	4	4	4	4	4	4	4
2016	6	5	5	5	5	5	5	5
2017	576	5	5	5	5	5	5	5
2018	17	14	14	14	14	14	14	14
2019	29	26	26	26	26	26	26	26
2020	90	33	33	33	33	33	33	33
2021	27	64	70	39	21	12	12	12
2022	-	-	-	-	-	-	6	-
PPV Total	762	161	167	136	118	109	115	109
prior	2	2	2	2	2	2	2	2
2012	1	1	1	1	1	1	1	1
2013	-	-	-	-	-	-	-	-
2014	2	-	-	-	-	-	-	-
2015	7	4	4	4	4	4	4	4
2016	16	8	8	8	8	8	8	8
2017	34	21	21	21	21	21	21	21
2018	44	43	43	43	43	43	43	43
2019	225	91	90	89	88	87	86	87
2020	200	93	91	90	87	86	85	86
2021	336	408	484	527	311	183	179	183
2022	-	-	-	-	-	-	59	-
NPPV Total	867	671	744	785	565	435	488	435
TOTAL	1,629	832	911	921	683	544	603	544
Change		(797)	79	10	(238)	(139)	59	

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

EXHIBIT B

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

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Northwest Territories

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2012	-	-	-	-	-	-	-	-
2013	2	2	2	2	2	2	2	2
2014	20	16	16	16	16	16	16	16
2015	9	5	5	5	5	5	5	5
2016	15	15	15	15	15	15	15	15
2017	34	31	31	31	31	31	31	31
2018	80	71	70	69	68	66	65	66
2019	271	128	127	126	125	121	120	121
2020	441	371	367	363	359	348	334	348
2021	351	434	424	524	463	407	391	407
2022	-	-	-	-	-	-	33	-
PPV Total	1,220	1,070	1,054	1,148	1,081	1,008	1,009	1,008
prior	3	3	3	3	3	3	3	3
2012	-	-	-	-	-	-	-	-
2013	29	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2014	5	1	1	1	1	1	1	1
2015	8	3	3	3	3	3	3	3
2016	18	9	9	9	9	9	9	9
2017	40	23	23	23	23	23	23	23
2018	78	47	47	47	47	47	47	47
2019	193	105	104	103	102	101	100	101
2020	350	266	263	260	257	254	251	254
2021	181	206	232	279	237	200	190	200
2022	-	-	-	-	-	-	34	-
NPPV Total	905	662	684	727	681	640	660	640
TOTAL	2,125	1,732	1,738	1,875	1,762	1,648	1,669	1,648
Change		(393)	6	137	(113)	(114)	21	

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

EXHIBIT B

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

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Nunavut

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
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	3	2	2	2	2	2	2	2
2019	-	4	4	4	4	4	4	4
2020	25	19	19	19	19	19	19	19
2021	21	23	27	23	20	17	16	17
2022	-	-	-	-	-	-	3	-
PPV Total	54	53	57	53	50	47	49	47
prior	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	1	-	-	-	-	-	-	-
2015	5	3	3	3	3	3	3	3
2016	11	5	5	5	5	5	5	5
2017	23	14	14	14	14	14	14	14
2018	55	26	26	26	26	26	26	26
2019	111	51	50	49	49	49	49	49
2020	167	113	112	111	110	109	108	109
2021	135	125	142	150	155	161	155	161
2022	-	-	-	-	-	-	14	-
NPPV Total	508	337	352	358	362	367	374	367
TOTAL	562	390	409	411	412	414	423	414
Change		(172)	19	2	1	2	9	

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

EXHIBIT B

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

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All Jurisdictions

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	16,486	15,706	15,550	15,391	15,237	14,482	13,328	14,482
2012	149	70	67	65	64	60	57	60
2013	(63)	88	86	84	83	76	73	76
2014	277	121	115	110	107	100	98	100
2015	928	191	183	175	171	160	157	160
2016	173	436	421	408	401	376	361	376
2017	245	259	250	229	221	204	177	204
2018	2,887	2,769	2,703	2,656	2,573	2,452	2,318	2,452
2019	6,548	8,503	8,275	8,022	7,779	7,579	7,402	7,579
2020	17,607	15,958	15,546	14,809	14,234	13,744	13,436	13,744
2021	19,958	22,843	24,943	27,176	23,615	20,609	19,559	20,609
2022	-	-	-	-	-	-	3,979	-
PPV Total	65,195	66,944	68,139	69,125	64,485	59,842	60,945	59,842
prior	218	104	102	99	98	96	94	96
2012	10	16	16	15	14	13	12	13
2013	810	9	10	10	10	9	9	9
2014	257	(318)	(308)	(297)	(284)	(272)	(256)	(272)
2015	791	451	446	440	431	421	413	421
2016	2,415	691	683	675	660	646	639	646
2017	2,815	2,318	2,276	2,249	2,209	2,156	2,111	2,156
2018	7,588	6,401	6,328	6,258	6,089	5,931	5,795	5,931
2019	22,246	17,199	16,474	16,109	15,655	15,328	14,944	15,328
2020	41,045	38,464	37,035	35,793	34,676	33,576	32,719	33,576
2021	52,214	58,462	64,575	73,827	62,272	32,104	28,190	32,104
2022	-	-	-	-	-	-	9,532	-
NPPV Total	130,409	123,797	127,637	135,178	121,830	90,008	94,202	90,008
TOTAL	195,604	190,741	195,776	204,303	186,315	149,850	155,147	149,850
Change		(4,863)	5,035	8,527	(17,988)	(36,465)	5,297	

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

EXHIBIT C-1

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

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ONTARIO

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	2,434	1,728	1,680	1,629	1,579	1,528	1,488	1,528
2012	299	267	259	253	245	237	227	237
2013	390	249	242	235	227	221	213	221
2014	353	269	261	254	246	239	230	239
2015	337	324	314	304	295	288	279	288
2016	418	366	355	346	336	326	314	326
2017	501	550	536	522	509	497	472	497
2018	727	687	669	652	634	616	602	616
2019	1,370	1,405	1,370	1,336	1,303	1,271	1,240	1,271
2020	2,358	2,265	2,252	2,153	2,099	2,047	2,004	2,047
2021	682	794	916	1,026	1,132	1,240	1,170	1,240
2022	-	-	-	-	-	-	112	-
PPV Total	9,869	8,904	8,854	8,710	8,605	8,510	8,351	8,510
prior	969	806	790	777	761	744	735	744
2012	274	244	239	235	231	226	220	226
2013	594	380	374	366	358	351	342	351
2014	661	501	493	483	473	463	452	463
2015	751	724	709	696	682	668	652	668
2016	930	811	796	780	766	750	735	750
2017	1,119	1,223	1,202	1,183	1,164	1,144	1,096	1,144
2018	2,279	2,166	2,127	2,090	2,052	2,016	1,985	2,016
2019	4,239	4,346	4,273	4,202	4,132	4,063	3,995	4,063
2020	5,665	5,435	5,452	5,253	5,166	5,080	5,010	5,080
2021	1,852	2,161	2,477	2,770	3,049	3,341	3,213	3,341
2022	-	-	-	-	-	-	299	-
NPPV Total	19,333	18,797	18,932	18,835	18,834	18,846	18,734	18,846
TOTAL	29,202	27,701	27,786	27,545	27,439	27,356	27,085	27,356
Change		(1,501)	85	(241)	(106)	(83)	(271)	

EXHIBIT C-1

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

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Alberta

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021	Projected Dec. 2021
prior	209	98	97	96	95	94	93		94
2012	35	34	33	32	31	30	29		30
2013	33	50	48	47	46	45	44		45
2014	59	65	64	63	62	61	59		61
2015	33	80	79	78	77	76	76		76
2016	17	38	46	45	44	43	32		43
2017	33	65	64	63	62	61	60		61
2018	51	84	83	82	81	80	79		80
2019	150	150	148	146	143	141	139		141
2020	66	84	82	81	79	78	78		78
2021	(13)	(4)	(15)	(29)	(43)	(59)	(61)		(59)
2022	-	-	-	-	-	-	3		-
PPV Total	673	744	729	704	677	650	631		650
prior	665	307	305	303	301	298	303		298
2012	127	120	119	118	117	116	112		116
2013	127	191	189	186	185	183	181		183
2014	252	278	275	272	269	267	265		267
2015	152	373	370	367	364	360	356		360
2016	95	200	245	241	237	233	177		233
2017	207	417	413	409	404	400	395		400
2018	391	663	658	652	647	641	637		641
2019	1,550	1,546	1,537	1,528	1,519	1,510	1,495		1,510
2020	784	1,008	999	989	978	968	961		968
2021	(202)	(46)	(226)	(444)	(654)	(884)	(915)		(884)
2022	-	-	-	-	-	-	36		-
NPPV Total	4,148	5,057	4,884	4,621	4,367	4,092	4,003		4,092
TOTAL	4,821	5,801	5,613	5,325	5,044	4,742	4,634		4,742
Change		980	(188)	(288)	(281)	(302)	(108)		

EXHIBIT C-1

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

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Newfoundland & Labrador

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	111	57	57	57	57	57	57	57
2012	95	57	56	55	54	53	52	53
2013	143	95	94	93	92	91	90	91
2014	184	130	129	127	125	122	117	122
2015	216	172	170	168	164	162	159	162
2016	325	288	286	282	279	276	271	276
2017	131	106	104	101	98	94	89	94
2018	288	298	293	290	266	262	260	262
2019	387	371	366	362	358	329	325	329
2020	333	289	284	280	276	272	267	272
2021	152	220	204	184	163	144	139	144
2022	-	-	-	-	-	-	-	35
PPV Total	2,365	2,083	2,043	1,999	1,932	1,862	1,861	1,862
prior	37	19	19	19	19	19	19	19
2012	25	15	15	15	15	15	14	15
2013	36	23	23	23	23	23	24	23
2014	52	36	36	36	36	36	35	36
2015	65	52	51	50	49	47	47	47
2016	108	95	94	93	92	91	90	91
2017	45	37	36	35	34	32	30	32
2018	108	113	112	111	102	101	99	101
2019	151	143	142	141	140	129	128	129
2020	116	99	97	95	93	92	91	92
2021	54	80	74	66	59	52	51	52
2022	-	-	-	-	-	-	14	-
NPPV Total	797	712	699	684	662	637	642	637
TOTAL	3,162	2,795	2,741	2,682	2,593	2,498	2,502	2,498
Change		(367)	(54)	(59)	(89)	(95)	4	

EXHIBIT C-1

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

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New Brunswick

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	2	29	29	29	29	29	27	29
2012	84	53	52	51	50	49	47	49
2013	78	80	78	76	74	72	69	72
2014	113	113	110	107	104	100	97	100
2015	170	151	146	142	138	133	128	133
2016	216	224	220	214	209	203	198	203
2017	161	172	166	159	153	148	143	148
2018	248	199	193	186	167	160	154	160
2019	242	173	166	158	151	144	140	144
2020	324	283	274	265	241	233	226	233
2021	72	87	100	110	122	134	124	134
2022	-	-	-	-	-	-	20	-
PPV Total	1,710	1,564	1,534	1,497	1,438	1,405	1,373	1,405
prior	1	24	24	24	24	24	23	24
2012	62	40	39	38	36	35	34	35
2013	55	56	55	54	53	52	51	52
2014	75	75	74	73	72	70	68	70
2015	105	94	91	89	87	85	83	85
2016	128	133	131	129	127	124	124	124
2017	103	110	108	106	104	102	98	102
2018	180	143	139	136	124	121	116	121
2019	192	138	134	129	125	121	120	121
2020	273	240	234	229	211	206	202	206
2021	69	88	97	109	121	134	126	134
2022	-	-	-	-	-	-	20	-
NPPV Total	1,243	1,141	1,126	1,116	1,084	1,074	1,065	1,074
TOTAL	2,953	2,705	2,660	2,613	2,522	2,479	2,438	2,479
Change		(248)	(45)	(47)	(91)	(43)	(41)	

EXHIBIT C-1

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

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Nova Scotia

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021	Projected Dec. 2021
prior	126	63	63	63	63	63	63	63	63
2012	42	25	25	25	25	25	26	25	25
2013	32	36	35	34	33	32	31	32	32
2014	43	(11)	(11)	(11)	(11)	(11)	(10)	(11)	(11)
2015	60	60	58	57	56	55	54	55	55
2016	77	79	78	77	76	75	74	75	75
2017	76	74	72	70	67	58	56	58	58
2018	144	108	106	103	100	98	96	98	98
2019	254	205	201	196	192	188	186	188	188
2020	299	202	197	192	188	183	179	183	183
2021	93	92	103	115	127	119	113	119	119
2022	-	-	-	-	-	-	26	-	-
PPV Total	1,246	933	927	921	916	885	894	885	885
prior	73	34	34	34	34	34	34	34	34
2012	47	29	28	26	26	26	26	26	26
2013	39	44	43	42	41	40	40	40	40
2014	57	(12)	(12)	(12)	(12)	(12)	(13)	(12)	(12)
2015	81	78	77	77	76	75	75	75	75
2016	105	108	106	104	101	99	96	99	99
2017	101	99	97	95	92	79	76	79	79
2018	177	131	127	124	121	118	113	118	118
2019	243	195	192	189	185	182	178	182	182
2020	351	237	230	224	219	213	209	213	213
2021	135	132	144	161	180	170	162	170	170
2022	-	-	-	-	-	-	37	-	-
NPPV Total	1,409	1,075	1,066	1,064	1,063	1,024	1,033	1,024	1,024
TOTAL	2,655	2,008	1,993	1,985	1,979	1,909	1,927	1,909	1,909
Change		(647)	(15)	(8)	(6)	(70)	18		

EXHIBIT C-1

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

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Prince Edward Island

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021	Projected Dec. 2021
prior	22	24	24	24	24	24	24	24	24
2012	15	9	9	9	9	9	9	9	9
2013	21	14	14	14	14	14	14	14	14
2014	27	19	19	19	19	19	20	19	19
2015	24	25	25	25	25	25	25	25	25
2016	61	67	66	65	64	63	62	63	63
2017	16	(3)	(4)	(6)	(7)	(8)	(9)	(8)	(8)
2018	29	21	21	20	19	18	16	18	18
2019	6	(20)	(21)	(22)	(24)	(25)	(24)	(25)	(25)
2020	44	6	5	4	3	2	1	2	2
2021	5	1	1	1	2	0	(4)	0	0
2022	-	-	-	-	-	-	(1)	-	-
PPV Total	270	163	159	153	148	141	133	141	141
prior	12	14	14	14	14	14	14	14	14
2012	9	6	6	6	6	6	6	6	6
2013	13	9	9	9	9	9	9	9	9
2014	17	11	11	11	11	11	12	11	11
2015	17	17	17	17	17	17	17	17	17
2016	41	44	44	44	44	44	44	44	44
2017	11	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2018	22	17	16	14	14	14	13	14	14
2019	5	(19)	(20)	(21)	(22)	(23)	(22)	(23)	(23)
2020	43	5	4	3	2	1	-	1	1
2021	7	-	0	1	1	0	(4)	0	0
2022	-	-	-	-	-	-	(1)	-	-
NPPV Total	197	101	98	95	93	90	85	90	90
TOTAL	467	264	257	248	241	231	218	231	231
Change		(203)	(7)	(9)	(7)	(10)	(13)		

EXHIBIT C-1

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

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Yukon

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021	Projected Dec. 2021
prior	9	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2	2
2013	3	3	3	3	3	3	3	3	3
2014	4	4	4	4	4	4	4	4	4
2015	6	6	6	6	6	6	6	6	6
2016	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)
2017	1	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)
2018	3	4	4	4	4	4	4	4	4
2019	(3)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2020	-	-	-	-	-	-	-	-	-
2021	(2)	(1)	(2)	(3)	(3)	(2)	(2)	(2)	(2)
2022	-	-	-	-	-	-	-	(1)	-
PPV Total	19	(2)	(3)	(4)	(4)	(3)	(4)	(3)	(3)
prior	8	-	-	-	-	-	-	-	-
2012	3	2	2	2	2	2	2	2	2
2013	4	4	4	4	4	4	4	4	4
2014	6	6	6	6	6	6	6	6	6
2015	7	7	7	7	7	7	7	7	7
2016	(8)	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2017	2	(41)	(41)	(41)	(41)	(41)	(41)	(41)	(41)
2018	14	16	15	15	15	15	15	15	15
2019	(11)	(9)	(9)	(9)	(9)	(9)	(9)	(9)	(9)
2020	5	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2021	(10)	(8)	(17)	(17)	(17)	(17)	(18)	(19)	(18)
2022	-	-	-	-	-	-	-	(1)	-
NPPV Total	20	(31)	(41)	(41)	(41)	(42)	(44)	(42)	(42)
TOTAL	39	(33)	(44)	(45)	(45)	(45)	(48)	(48)	(45)
Change		(72)	(11)	(1)	-	-	(3)		

EXHIBIT C-1

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

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Northwest Territories

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021	Projected Dec. 2021
prior	7	-	-	-	-	-	-	-	-
2012	10	8	8	8	8	8	8	8	8
2013	13	12	12	12	12	12	12	12	12
2014	19	17	17	17	17	17	17	17	17
2015	22	22	22	22	22	22	22	22	22
2016	22	25	25	25	25	25	25	25	25
2017	(14)	(9)	(9)	(9)	(9)	(9)	(9)	(9)	(9)
2018	20	25	25	25	25	25	25	25	25
2019	(3)	(14)	(14)	(14)	(14)	(14)	(14)	(13)	(14)
2020	23	18	18	18	16	16	16	16	16
2021	(22)	(21)	(11)	(14)	(15)	(17)	(18)	(17)	(17)
2022	-	-	-	-	-	-	-	(2)	-
PPV Total	97	83	93	90	87	85	83	85	85
prior	2	-	-	-	-	-	-	-	-
2012	3	3	3	3	3	3	3	3	3
2013	4	4	4	4	4	4	4	4	4
2014	7	6	6	6	6	6	6	6	6
2015	7	8	8	8	8	8	8	8	8
2016	8	9	9	9	9	9	9	9	9
2017	(5)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2018	9	12	12	12	12	12	12	12	12
2019	(2)	(9)	(9)	(9)	(9)	(9)	(9)	(9)	(9)
2020	15	11	11	11	10	10	10	10	10
2021	(13)	(13)	(7)	(10)	(11)	(11)	(12)	(11)	(11)
2022	-	-	-	-	-	-	-	(1)	-
NPPV Total	35	28	34	31	29	29	27	29	29
TOTAL	132	111	127	121	116	114	110	114	114
Change		(21)	16	(6)	(5)	(2)	(4)		

EXHIBIT C-1

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

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Nunavut

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021	Projected Dec. 2021
prior	2	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2	2
2013	3	3	3	3	3	3	3	3	3
2014	4	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	2	3	3	3	3	3	3	3	3
2018	1	2	2	2	2	2	2	2	2
2019	1	1	1	1	1	1	1	1	1
2020	1	2	2	2	2	2	2	2	2
2021	(3)	(4)	(4)	(5)	(5)	(6)	(6)	(6)	(6)
2022	-	-	-	-	-	-	-	-	-
PPV Total	21	20	20	19	19	18	18	18	18
prior	1	-	-	-	-	-	-	-	-
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	4	7	7	7	7	7	7	7	7
2017	6	7	7	7	7	7	7	7	7
2018	6	7	7	7	7	7	7	7	7
2019	6	8	8	8	8	8	8	8	8
2020	6	8	8	8	8	8	8	8	8
2021	(12)	(13)	(14)	(15)	(16)	(19)	(20)	(20)	(19)
2022	-	-	-	-	-	-	-	(1)	-
NPPV Total	28	35	34	33	32	29	27	29	29
TOTAL	49	55	54	52	51	47	45	47	47
Change		6	(1)	(2)	(1)	(4)	(2)		

EXHIBIT C-1

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

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All Jurisdictions

TABLE EXHIBIT C-1

Retro Claims Expense + M/S
actuarial present value adjustments

discount rate
0.76%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	2,922	1,999	1,950	1,898	1,847	1,795	1,752	1,795
2012	584	457	446	437	426	415	402	415
2013	716	542	529	517	504	493	479	493
2014	806	609	596	583	569	554	537	554
2015	872	844	824	806	787	771	753	771
2016	1,136	1,087	1,076	1,054	1,033	1,011	976	1,011
2017	907	944	918	889	862	830	791	830
2018	1,511	1,428	1,396	1,364	1,298	1,265	1,238	1,265
2019	2,404	2,269	2,215	2,161	2,108	2,033	1,992	2,033
2020	3,448	3,149	3,114	2,995	2,904	2,833	2,773	2,833
2021	964	1,164	1,292	1,385	1,480	1,553	1,455	1,553
2022	-	-	-	-	-	-	192	-
PPV Total	16,270	14,492	14,356	14,089	13,818	13,553	13,340	13,553
prior	1,768	1,204	1,186	1,171	1,153	1,133	1,128	1,133
2012	552	461	453	445	438	431	419	431
2013	874	713	703	690	679	668	657	668
2014	1,130	904	892	878	864	850	834	850
2015	1,189	1,357	1,334	1,315	1,294	1,271	1,249	1,271
2016	1,411	1,401	1,426	1,401	1,377	1,351	1,276	1,351
2017	1,589	1,846	1,816	1,788	1,758	1,717	1,655	1,717
2018	3,186	3,268	3,213	3,161	3,094	3,045	2,997	3,045
2019	6,373	6,339	6,248	6,158	6,069	5,972	5,884	5,972
2020	7,258	7,041	7,033	6,810	6,685	6,576	6,489	6,576
2021	1,880	2,381	2,528	2,621	2,712	2,765	2,582	2,765
2022	-	-	-	-	-	-	402	-
NPPV Total	27,210	26,915	26,832	26,438	26,123	25,779	25,572	25,779
TOTAL	43,480	41,407	41,187	40,526	39,940	39,331	38,911	39,331
Change		(2,073)	(220)	(661)	(586)	(609)	(420)	

EXHIBIT C-2

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

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ONTARIO

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	2,259	1,608	1,560	1,513	1,467	1,424	1,382	1,424
2012	279	249	242	235	228	221	214	221
2013	362	232	225	218	211	205	199	205
2014	326	249	242	235	228	221	214	221
2015	311	300	291	282	274	266	258	266
2016	374	313	303	294	285	276	267	276
2017	450	487	474	462	450	439	428	439
2018	628	607	590	574	558	543	528	543
2019	1,166	1,204	1,172	1,141	1,111	1,082	1,054	1,082
2020	1,962	2,002	1,950	1,900	1,851	1,804	1,758	1,804
2021	419	526	605	677	745	818	761	818
2022	-	-	-	-	-	-	81	-
PPV Total	8,536	7,777	7,654	7,531	7,408	7,299	7,144	7,299
prior	894	748	733	719	705	691	678	691
2012	255	228	223	219	215	211	207	211
2013	551	354	347	340	333	326	319	326
2014	608	464	455	446	437	428	419	428
2015	692	667	654	641	628	615	603	615
2016	829	693	679	665	651	637	624	637
2017	1,002	1,082	1,063	1,045	1,027	1,009	992	1,009
2018	1,978	1,913	1,878	1,843	1,809	1,776	1,744	1,776
2019	3,607	3,722	3,656	3,592	3,529	3,467	3,407	3,467
2020	4,698	4,793	4,710	4,629	4,549	4,471	4,395	4,471
2021	1,132	1,423	1,627	1,819	2,000	2,191	2,090	2,191
2022	-	-	-	-	-	-	212	-
NPPV Total	16,246	16,087	16,025	15,958	15,883	15,822	15,690	15,822
TOTAL	24,782	23,864	23,679	23,489	23,291	23,121	22,834	23,121
Change		(918)	(185)	(190)	(198)	(170)	(287)	

EXHIBIT C-2

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

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Alberta

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	190	89	88	87	86	85	84	85
2012	32	31	30	29	28	27	26	27
2013	30	45	44	43	42	41	40	41
2014	54	59	58	57	56	55	54	55
2015	30	74	73	72	71	70	69	70
2016	5	32	31	30	29	28	27	28
2017	30	60	59	58	57	56	55	56
2018	25	64	63	62	61	60	59	60
2019	105	112	110	108	106	104	102	104
2020	55	76	74	73	72	71	70	71
2021	(18)	(8)	(20)	(35)	(50)	(67)	(68)	(67)
2022	-	-	-	-	-	-	(1)	-
PPV Total	538	634	610	584	558	530	517	530
prior	613	285	283	281	279	277	275	277
2012	117	111	110	109	108	107	106	107
2013	117	177	175	173	171	169	167	169
2014	234	258	255	252	249	247	245	247
2015	139	344	341	338	335	332	329	332
2016	28	167	163	159	155	151	147	151
2017	190	383	379	375	371	367	363	367
2018	193	502	497	492	487	482	477	482
2019	1,086	1,155	1,146	1,138	1,130	1,122	1,114	1,122
2020	658	911	902	893	884	875	866	875
2021	(278)	(113)	(317)	(549)	(773)	(1,017)	(1,027)	(1,017)
2022	-	-	-	-	-	-	(13)	-
NPPV Total	3,097	4,180	3,934	3,661	3,396	3,112	3,049	3,112
TOTAL	3,635	4,814	4,544	4,245	3,954	3,642	3,566	3,642
Change		1,179	(270)	(299)	(291)	(312)	(76)	

EXHIBIT C-2

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

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Newfoundland & Labrador

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	103	50	50	50	50	50	50	50
2012	89	54	53	52	51	50	49	50
2013	135	90	89	88	87	86	85	86
2014	172	122	120	118	116	114	112	114
2015	201	159	157	155	153	151	149	151
2016	265	231	228	225	222	219	216	219
2017	92	89	86	83	80	77	74	77
2018	225	215	211	208	205	202	199	202
2019	273	280	276	272	268	264	260	264
2020	267	251	246	242	238	234	230	234
2021	70	107	78	42	7	(28)	(33)	(28)
2022	-	-	-	-	-	-	19	-
PPV Total	1,892	1,648	1,594	1,535	1,477	1,419	1,410	1,419
prior	34	17	17	17	17	17	17	17
2012	23	14	14	14	14	14	14	14
2013	34	22	22	22	22	22	22	22
2014	47	33	33	33	33	33	33	33
2015	60	48	47	46	45	44	43	44
2016	88	76	75	74	73	72	71	72
2017	32	31	30	29	28	27	26	27
2018	84	81	80	79	78	77	76	77
2019	106	108	107	106	105	104	103	104
2020	92	86	84	82	80	79	78	79
2021	25	39	28	15	2	(11)	(13)	(11)
2022	-	-	-	-	-	-	8	-
NPPV Total	625	555	537	517	497	478	478	478
TOTAL	2,517	2,203	2,130	2,051	1,973	1,896	1,887	1,896
Change		(314)	(73)	(79)	(78)	(77)	(9)	

EXHIBIT C-2

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

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New Brunswick

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	(7)	23	23	23	23	23	22	23
2012	77	50	48	47	46	45	44	45
2013	72	74	72	70	68	66	64	66
2014	104	104	101	98	95	92	89	92
2015	155	138	134	130	126	122	118	122
2016	188	196	191	186	181	176	171	176
2017	133	142	136	130	125	120	115	120
2018	188	154	148	142	136	130	125	130
2019	174	120	113	106	99	93	87	93
2020	247	189	181	173	165	158	151	158
2021	18	26	29	32	36	39	31	39
2022	-	-	-	-	-	-	12	-
PPV Total	1,349	1,216	1,176	1,137	1,100	1,064	1,029	1,064
prior	(7)	18	18	18	18	18	18	18
2012	57	37	36	35	34	33	32	33
2013	51	52	51	50	49	48	47	48
2014	68	68	67	66	65	64	63	64
2015	96	85	83	81	79	77	75	77
2016	112	117	115	113	111	109	107	109
2017	85	91	89	87	85	83	81	83
2018	136	111	108	105	102	99	96	99
2019	138	96	92	88	84	80	77	80
2020	208	159	154	150	146	142	138	142
2021	18	27	28	32	36	40	35	40
2022	-	-	-	-	-	-	12	-
NPPV Total	962	861	841	825	809	793	781	793
TOTAL	2,311	2,077	2,017	1,962	1,909	1,857	1,810	1,857
Change		(234)	(60)	(55)	(53)	(52)	(47)	

EXHIBIT C-2

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

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Nova Scotia

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	117	59	59	59	59	59	59	59
2012	39	24	24	24	24	24	24	24
2013	30	34	33	32	31	30	29	30
2014	40	(12)	(12)	(12)	(12)	(12)	(12)	(12)
2015	55	55	54	53	52	51	50	51
2016	71	66	65	64	63	62	61	62
2017	58	51	49	47	45	43	41	43
2018	113	75	73	71	69	67	65	67
2019	188	140	136	132	128	125	122	125
2020	217	120	115	110	106	102	98	102
2021	17	4	4	5	6	6	1	6
2022	-	-	-	-	-	-	14	-
PPV Total	945	616	600	585	571	557	552	557
prior	65	31	31	31	31	31	31	31
2012	43	26	25	24	24	24	24	24
2013	36	41	40	39	38	37	36	37
2014	53	(15)	(15)	(15)	(15)	(15)	(15)	(15)
2015	75	74	73	72	71	70	69	70
2016	97	90	88	86	84	82	80	82
2017	78	68	66	64	62	60	58	60
2018	139	92	89	86	83	80	77	80
2019	180	133	129	126	123	120	117	120
2020	256	141	135	130	125	120	115	120
2021	25	6	7	7	8	10	3	10
2022	-	-	-	-	-	-	20	-
NPPV Total	1,047	687	668	650	634	619	615	619
TOTAL	1,992	1,303	1,268	1,235	1,205	1,176	1,167	1,176
Change		(689)	(35)	(33)	(30)	(29)	(9)	

EXHIBIT C-2

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

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Prince Edward Island

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	20	22	22	22	22	22	22	22
2012	14	8	8	8	8	8	8	8
2013	19	13	13	13	13	13	13	13
2014	25	18	18	18	18	18	18	18
2015	23	24	24	24	24	24	24	24
2016	52	59	58	57	56	55	54	55
2017	10	(9)	(10)	(11)	(12)	(13)	(14)	(13)
2018	23	16	15	14	13	12	11	12
2019	(3)	(23)	(24)	(25)	(26)	(27)	(28)	(27)
2020	27	(7)	(8)	(9)	(10)	(11)	(12)	(11)
2021	(6)	(11)	(12)	(14)	(15)	(18)	(19)	(18)
2022	-	-	-	-	-	-	(2)	-
PPV Total	204	110	104	97	91	83	75	83
prior	11	13	13	13	13	13	13	13
2012	8	5	5	5	5	5	5	5
2013	12	8	8	8	8	8	8	8
2014	16	11	11	11	11	11	11	11
2015	16	16	16	16	16	16	16	16
2016	34	39	39	39	39	39	39	39
2017	7	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2018	17	12	11	10	10	10	10	10
2019	(3)	(21)	(22)	(23)	(24)	(25)	(26)	(25)
2020	27	(8)	(9)	(10)	(11)	(12)	(13)	(12)
2021	(6)	(12)	(14)	(16)	(17)	(20)	(21)	(20)
2022	-	-	-	-	-	-	(2)	-
NPPV Total	139	57	52	47	44	39	34	39
TOTAL	343	167	156	144	135	122	109	122
Change		(176)	(11)	(12)	(9)	(13)	(13)	

EXHIBIT C-2

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

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Yukon

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	8	-	-	-	-	-	-	-
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)	(4)	(4)	(4)	(4)	(4)	(4)	(4)
2017	(1)	(15)	(15)	(15)	(15)	(15)	(15)	(15)
2018	2	3	3	3	3	3	3	3
2019	(3)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2020	(1)	-	-	-	-	-	-	-
2021	(3)	(2)	(3)	(4)	(4)	(3)	(3)	(3)
2022	-	-	-	-	-	-	-	(1)
PPV Total	12	(6)	(7)	(8)	(8)	(7)	(8)	(7)
prior	7	-	-	-	-	-	-	-
2012	3	2	2	2	2	2	2	2
2013	4	4	4	4	4	4	4	4
2014	5	5	5	5	5	5	5	5
2015	6	6	6	6	6	6	6	6
2016	(9)	(7)	(7)	(7)	(7)	(7)	(7)	(7)
2017	(5)	(45)	(45)	(45)	(45)	(45)	(45)	(45)
2018	9	11	11	11	11	11	11	11
2019	(12)	(10)	(10)	(10)	(10)	(10)	(10)	(10)
2020	(1)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2021	(16)	(13)	(23)	(26)	(27)	(29)	(29)	(29)
2022	-	-	-	-	-	-	-	(2)
NPPV Total	(9)	(50)	(60)	(63)	(64)	(66)	(68)	(66)
TOTAL	3	(56)	(67)	(71)	(72)	(73)	(76)	(73)
Change		(59)	(11)	(4)	(1)	(1)	(3)	

EXHIBIT C-2

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

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Northwest Territories

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	6	-	-	-	-	-	-	-
2012	9	7	7	7	7	7	7	7
2013	12	11	11	11	11	11	11	11
2014	17	15	15	15	15	15	15	15
2015	20	20	20	20	20	20	20	20
2016	20	23	23	23	23	23	23	23
2017	(16)	(11)	(11)	(11)	(11)	(11)	(11)	(11)
2018	18	23	23	23	23	23	23	23
2019	(10)	(20)	(20)	(20)	(20)	(20)	(20)	(20)
2020	13	10	10	10	10	10	10	10
2021	(30)	(31)	(20)	(22)	(26)	(30)	(30)	(30)
2022	-	-	-	-	-	-	(3)	-
PPV Total	59	47	58	56	52	48	45	48
prior	2	-	-	-	-	-	-	-
2012	3	3	3	3	3	3	3	3
2013	4	4	4	4	4	4	4	4
2014	6	5	5	5	5	5	5	5
2015	6	7	7	7	7	7	7	7
2016	7	8	8	8	8	8	8	8
2017	(6)	(4)	(4)	(4)	(4)	(4)	(4)	(4)
2018	8	11	11	11	11	11	11	11
2019	(6)	(12)	(12)	(12)	(12)	(12)	(12)	(12)
2020	9	6	6	6	6	6	6	6
2021	(18)	(19)	(13)	(15)	(18)	(19)	(19)	(19)
2022	-	-	-	-	-	-	(2)	-
NPPV Total	15	9	15	13	10	9	7	9
TOTAL	74	56	73	69	62	57	52	57
Change		(18)	17	(4)	(7)	(5)	(5)	

EXHIBIT C-2

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

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Nunavut

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	2	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	3	3	3	3	3	3	3	3
2014	4	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	2	3	3	3	3	3	3	3
2018	1	2	2	2	2	2	2	2
2019	1	1	1	1	1	1	1	1
2020	1	2	2	2	2	2	2	2
2021	(3)	(4)	(4)	(5)	(5)	(6)	(6)	(6)
2022	-	-	-	-	-	-	-	-
PPV Total	21	20	20	19	19	18	18	18
prior	1	-	-	-	-	-	-	-
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	4	6	6	6	6	6	6	6
2017	5	6	6	6	6	6	6	6
2018	5	6	6	6	6	6	6	6
2019	5	7	7	7	7	7	7	7
2020	5	7	7	7	7	7	7	7
2021	(12)	(13)	(15)	(17)	(18)	(21)	(21)	(21)
2022	-	-	-	-	-	-	(1)	-
NPPV Total	24	30	28	26	25	22	21	22
TOTAL	45	50	48	45	44	40	39	40
Change		5	(2)	(3)	(1)	(4)	(1)	

EXHIBIT C-2

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

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All Jurisdictions

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Jul. 2021	Actual Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Nov. 2021	Projected Dec. 2021	Projected Jan. 2022	Projected Dec. 2021
prior	2,698	1,851	1,802	1,754	1,707	1,663	1,619	1,663
2012	543	427	416	406	396	386	376	386
2013	666	505	493	481	469	458	447	458
2014	746	562	549	536	523	510	497	510
2015	804	779	762	745	729	713	697	713
2016	975	920	899	879	859	839	819	839
2017	758	797	771	746	722	699	676	699
2018	1,223	1,159	1,128	1,099	1,070	1,042	1,015	1,042
2019	1,891	1,812	1,762	1,713	1,665	1,620	1,576	1,620
2020	2,788	2,643	2,570	2,501	2,434	2,370	2,307	2,370
2021	464	607	657	676	694	711	634	711
2022	-	-	-	-	-	-	119	-
PPV Total	13,556	12,062	11,809	11,536	11,268	11,011	10,782	11,011
prior	1,620	1,112	1,095	1,079	1,063	1,047	1,032	1,047
2012	511	428	420	413	407	401	395	401
2013	811	664	653	642	631	620	609	620
2014	1,040	832	819	806	793	781	769	781
2015	1,094	1,251	1,231	1,211	1,191	1,171	1,152	1,171
2016	1,190	1,189	1,166	1,143	1,120	1,097	1,075	1,097
2017	1,388	1,606	1,578	1,551	1,524	1,497	1,471	1,497
2018	2,569	2,739	2,691	2,643	2,597	2,552	2,508	2,552
2019	5,101	5,178	5,093	5,012	4,932	4,853	4,777	4,853
2020	5,952	6,092	5,986	5,884	5,783	5,685	5,589	5,685
2021	870	1,325	1,308	1,250	1,193	1,124	998	1,124
2022	-	-	-	-	-	-	232	-
NPPV Total	22,146	22,416	22,040	21,634	21,234	20,828	20,607	20,828
TOTAL	35,702	34,478	33,848	33,169	32,501	31,838	31,388	31,838
Change		(1,224)	(630)	(679)	(668)	(663)	(450)	

EXHIBIT D

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

Sum of MS Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
ShareYYMM					
Business Segment	Jurisdiction Desc	202107	202108	202109	202110
Private Passenger	Newfoundland & Labrador	77.5%	79.5%	79.6%	79.8%
	New Brunswick	70.9%	69.7%	69.7%	70.0%
	Nova Scotia	73.5%	73.0%	73.5%	74.7%
	Prince Edward Island	65.5%	58.4%	58.4%	58.6%
	Ontario	79.8%	82.2%	82.7%	83.6%
	Alberta	56.0%	57.9%	58.2%	58.7%
	Yukon	61.7%	60.8%	60.5%	59.5%
	Northwest Territories	57.8%	60.6%	60.9%	61.4%
	Nunavut	36.4%	36.2%	34.1%	34.4%
Non Private Passenger	Newfoundland & Labrador	78.2%	80.3%	79.6%	79.6%
	New Brunswick	74.7%	78.8%	78.6%	79.8%
	Nova Scotia	77.2%	78.4%	77.9%	78.9%
	Prince Edward Island	73.1%	67.7%	67.1%	67.1%
	Ontario	57.3%	58.6%	58.1%	58.4%
	Alberta	73.5%	71.5%	71.7%	72.4%
	Yukon	63.6%	62.5%	62.1%	62.1%
	Northwest Territories	56.5%	51.3%	49.9%	48.7%
	Nunavut	44.5%	38.6%	38.9%	38.9%
Grand Total		69.4%	69.8%	69.6%	70.4%

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

Sum of Future Cost Ratio		Prior Month	Current Month	1st Projected	2nd Projected
ShareYYMM					
Business Segment	Jurisdiction Desc	202107	202108	202109	202110
Private Passenger	Newfoundland & Labrador	72.3%	74.2%	74.3%	74.6%
	New Brunswick	65.8%	64.8%	64.7%	65.1%
	Nova Scotia	67.9%	67.6%	68.1%	69.2%
	Prince Edward Island	60.3%	54.1%	54.2%	54.1%
	Ontario	74.1%	76.2%	76.7%	77.5%
	Alberta	52.2%	53.9%	54.2%	54.7%
	Yukon	58.2%	57.8%	56.8%	55.4%
	Northwest Territories	53.9%	56.4%	56.8%	57.2%
	Nunavut	33.5%	33.5%	32.3%	31.9%
Non Private Passenger	Newfoundland & Labrador	72.6%	74.7%	74.6%	74.6%
	New Brunswick	69.2%	73.1%	73.4%	74.5%
	Nova Scotia	71.4%	72.5%	72.6%	73.6%
	Prince Edward Island	67.3%	62.6%	62.5%	62.5%
	Ontario	52.7%	53.8%	53.9%	54.2%
	Alberta	68.1%	66.4%	66.8%	67.5%
	Yukon	59.4%	58.4%	58.5%	58.4%
	Northwest Territories	52.1%	47.3%	46.6%	45.5%
	Nunavut	41.6%	35.9%	36.3%	36.3%
Grand Total		64.2%	64.6%	64.8%	65.5%

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2021 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NEWFOUNDLAND AND LABRADOR

	Private Passenger					Non-Private Passenger			
	Selected Claims Development MfADs					Selected Claims Development MfADs			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	Total		Third Party Liability	Accident Benefits	Other Coverages	Total
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%	5.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	5.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2018	10.0%	10.0%	8.9%	10.0%		10.0%	10.0%	10.0%	10.0%
2019	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	9.3%	10.0%
2020	10.0%	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%
2021	10.0%	10.0%	7.6%	9.9%		10.0%	10.0%	6.4%	9.8%
2022	10.0%	10.0%	5.1%	9.0%		10.0%	10.0%	5.2%	9.2%
prem liab	10.0%	10.0%	5.1%	9.0%		10.0%	10.0%	5.2%	9.2%
discount rate:				0.76%	discount rate:				0.76%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2021 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NEW BRUNSWICK

Private Passenger					Non-Private Passenger				
Selected Claims Development MfADs					Selected Claims Development MfADs				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	
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%	6.8%	12.1%	12.5%	10.0%	11.0%	12.3%	
2020	12.5%	10.0%	9.4%	12.2%	12.4%	10.0%	12.5%	12.5%	
2021	12.4%	10.0%	5.4%	11.6%	12.4%	10.0%	6.0%	11.6%	
2022	12.2%	10.0%	5.0%	10.1%	12.2%	10.0%	5.1%	10.4%	
prem liab	12.2%	10.0%	5.0%	10.1%	12.2%	10.0%	5.1%	10.4%	
discount rate:				0.76%	discount rate:				0.76%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2021 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NOVA SCOTIA

Private Passenger					Non-Private Passenger				
Selected Claims Development MfADs					Selected Claims Development MfADs				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	
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%	12.1%	
2019	12.2%	10.0%	5.9%	11.9%	12.4%	10.0%	10.8%	12.1%	
2020	12.5%	10.0%	6.4%	12.1%	12.4%	10.0%	12.5%	12.2%	
2021	12.3%	10.0%	5.4%	11.5%	12.2%	10.0%	5.8%	11.5%	
2022	12.0%	10.0%	5.0%	10.1%	11.8%	10.0%	5.3%	10.3%	
prem liab	12.0%	10.0%	5.0%	10.1%	11.8%	10.0%	5.3%	10.3%	
discount rate:				0.76%	discount rate:				0.76%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2021 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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PRINCE EDWARD ISLAND

Accident Year	Private Passenger				Non-Private Passenger				
	Selected Claims Development MfADs				Selected Claims Development MfADs				
	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2019	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	6.2%	9.7%	
2020	12.5%	10.0%	11.5%	12.2%	12.4%	10.0%	12.5%	12.2%	
2021	12.3%	10.0%	12.5%	12.1%	12.3%	10.0%	7.6%	11.7%	
2022	11.8%	10.0%	5.3%	11.0%	12.0%	10.0%	5.2%	10.4%	
prem liab	11.8%	10.0%	5.3%	11.0%	12.0%	10.0%	5.2%	10.4%	
discount rate:				0.76%	discount rate:				0.76%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2021 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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ONTARIO

Private Passenger					Non-Private Passenger				
Accident Year	Selected Claims Development MfADs			Total	Selected Claims Development MfADs			Total	
	Third Party Liability	Accident Benefits	Other Coverages		Third Party Liability	Accident Benefits	Other Coverages		
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	0.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.0%	0.0%	
2017	10.0%	10.0%	9.6%	10.0%	10.0%	10.0%	5.0%	0.0%	
2018	10.0%	10.0%	5.0%	10.0%	10.0%	10.0%	5.0%	0.0%	
2019	12.4%	12.5%	10.8%	12.4%	12.4%	12.5%	6.0%	0.0%	
2020	12.3%	12.5%	6.0%	11.8%	12.4%	12.5%	5.9%	0.0%	
2021	13.3%	15.0%	5.3%	13.2%	13.7%	15.0%	5.8%	0.0%	
2022	11.0%	15.0%	5.0%	9.8%	12.9%	15.0%	5.2%	0.0%	
prem liab	11.0%	15.0%	5.0%	9.8%	12.9%	15.0%	5.2%	0.0%	
discount rate:				0.76%	discount rate:				0.76%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2021 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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ALBERTA

Private Passenger					Non-Private Passenger				
Selected Claims Development MfADs					Selected Claims Development MfADs				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	5.8%	10.0%	
2019	12.5%	10.0%	12.5%	12.5%	12.3%	10.0%	12.2%	12.3%	
2020	12.4%	10.0%	12.5%	12.4%	12.4%	10.0%	12.5%	12.5%	
2021	12.1%	10.0%	5.5%	11.2%	12.0%	10.0%	5.6%	11.5%	
2022	12.0%	10.0%	5.1%	10.3%	11.9%	10.0%	5.1%	10.4%	
prem liab	12.0%	10.0%	5.1%	10.3%	11.9%	10.0%	5.1%	10.4%	
discount rate:				0.76%	discount rate:				0.76%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2021 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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YUKON

Private Passenger					Non-Private Passenger				
Selected Claims Development MfADs					Selected Claims Development MfADs				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	
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%	12.4%	
2020	12.5%	10.0%	12.5%	12.5%	12.3%	10.0%	6.6%	11.2%	
2021	12.2%	10.0%	7.2%	12.0%	11.6%	10.0%	6.0%	10.7%	
2022	12.0%	10.0%	5.2%	10.5%	11.8%	10.0%	5.3%	9.2%	
prem liab	12.0%	10.0%	5.2%	10.5%	11.8%	10.0%	5.3%	9.2%	
discount rate:				0.76%	discount rate:				0.76%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2021 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NORTHWEST TERRITORIES

Accident Year	Private Passenger				Non-Private Passenger				
	Selected Claims Development MfADs				Selected Claims Development MfADs				
	Third Party Liability	Accident Benefits	Other Coverages	Total	Third Party Liability	Accident Benefits	Other Coverages	Total	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2019	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%	
2020	12.4%	10.0%	12.5%	12.4%	12.3%	10.0%	12.5%	12.5%	
2021	12.0%	10.0%	6.5%	11.3%	12.2%	10.0%	7.0%	11.7%	
2022	11.8%	10.0%	5.4%	9.6%	11.8%	10.0%	5.9%	11.0%	
prem liab	11.8%	10.0%	5.4%	9.6%	11.8%	10.0%	5.9%	11.0%	
discount rate:				0.76%	discount rate:				0.76%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

The tables below present selected margins for adverse development by coverage (the total is a weighted average, based on the unpaid claims projection for December 31, 2021 from the valuation), followed by the selected discount rate and the associated margin for investment income.

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NUNAVUT

Private Passenger					Non-Private Passenger				
Accident Year	Selected Claims Development MfADs			Total	Selected Claims Development MfADs			Total	
	Third Party Liability	Accident Benefits	Other Coverages		Third Party Liability	Accident Benefits	Other Coverages		
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	11.1%	10.0%	5.9%	9.4%	11.4%	10.0%	12.5%	11.5%	
2020	11.9%	10.0%	12.5%	11.9%	12.4%	10.0%	12.5%	12.4%	
2021	12.0%	10.0%	7.7%	11.4%	12.3%	10.0%	7.4%	11.8%	
2022	11.6%	10.0%	5.8%	10.4%	12.1%	10.0%	12.5%	12.0%	
prem liab	11.6%	10.0%	5.8%	10.4%	12.1%	10.0%	12.5%	12.0%	
discount rate:				0.76%	discount rate:				0.76%
margin (basis points):				25	margin (basis points):				25

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	31	31	31	30	29	28	31	31
2008	106	105	102	100	97	94	103	105
2009	94	94	91	88	85	83	91	94
2010	0	0	0	0	0	0	0	0
2011	89	89	86	83	80	77	86	89
2012	445	444	427	411	395	381	428	444
2013	588	586	563	542	521	502	565	587
2014	835	834	813	794	775	758	814	834
2015	2,068	2,065	2,023	1,983	1,946	1,910	2,026	2,066
2016	2,645	2,643	2,600	2,560	2,522	2,486	2,603	2,644
2017	952	951	940	929	919	909	941	952
2018	4,490	4,486	4,431	4,377	4,326	4,276	4,434	4,488
2019	6,389	6,384	6,303	6,225	6,149	6,076	6,308	6,386
2020	8,428	8,421	8,317	8,217	8,121	8,027	8,323	8,423
2021	11,366	11,356	11,209	11,065	10,927	10,792	11,217	11,360
2022	-	-	-	-	-	-	-	-
Total	38,527	38,490	37,935	37,403	36,892	36,400	37,968	38,503
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	591	554	-	(532)	(1,043)	(1,535)	33	568
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	2.9%	2.7%	0.0%	-2.6%	-5.1%	-7.5%	0.2%	2.8%
2008	3.0%	2.8%	0.0%	-2.7%	-5.4%	-7.9%	0.2%	2.9%
2009	3.3%	3.1%	0.0%	-3.0%	-5.8%	-8.5%	0.2%	3.2%
2010	1.2%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.1%	1.1%
2011	3.9%	3.7%	0.0%	-3.5%	-6.8%	-9.9%	0.2%	3.7%
2012	4.3%	4.0%	0.0%	-3.8%	-7.3%	-10.7%	0.2%	4.1%
2013	4.4%	4.1%	0.0%	-3.9%	-7.5%	-10.9%	0.2%	4.2%
2014	2.7%	2.5%	0.0%	-2.4%	-4.7%	-6.8%	0.1%	2.6%
2015	2.2%	2.1%	0.0%	-2.0%	-3.8%	-5.6%	0.1%	2.1%
2016	1.7%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	0.1%	1.7%
2017	1.3%	1.2%	0.0%	-1.2%	-2.3%	-3.3%	0.1%	1.2%
2018	1.3%	1.3%	0.0%	-1.2%	-2.4%	-3.5%	0.1%	1.3%
2019	1.4%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.1%	1.3%
2020	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.1%	1.3%
2021	1.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.1%	1.4%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.6%	1.5%	0.0%	-1.4%	-2.8%	-4.0%	0.1%	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.

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NEW BRUNSWICK - PPV

	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	72	72	69	67	65	62	69	72
2011	26	26	26	25	25	25	26	26
2012	132	132	129	127	124	122	130	132
2013	54	54	53	52	52	51	53	54
2014	487	486	478	471	464	457	479	486
2015	1,344	1,343	1,330	1,318	1,306	1,294	1,331	1,344
2016	1,275	1,274	1,261	1,249	1,237	1,225	1,262	1,274
2017	1,928	1,926	1,907	1,887	1,868	1,850	1,908	1,927
2018	2,565	2,563	2,535	2,508	2,482	2,456	2,537	2,564
2019	2,977	2,975	2,937	2,901	2,865	2,830	2,939	2,975
2020	4,567	4,562	4,491	4,423	4,356	4,292	4,495	4,563
2021	6,189	6,181	6,078	5,978	5,881	5,787	6,084	6,184
2022	-	-	-	-	-	-	-	-
Total	21,616	21,594	21,296	21,006	20,725	20,452	21,313	21,601
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	320	298	-	(290)	(571)	(844)	18	306
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	3.9%	3.6%	0.0%	-3.4%	-6.7%	-9.8%	0.2%	3.7%
2011	1.5%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	0.1%	1.4%
2012	2.2%	2.0%	0.0%	-2.0%	-3.8%	-5.6%	0.1%	2.1%
2013	1.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.1%	1.4%
2014	1.7%	1.6%	0.0%	-1.6%	-3.1%	-4.5%	0.1%	1.7%
2015	1.0%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.1%	1.0%
2016	1.1%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.1%	1.0%
2017	1.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.1%	1.1%
2018	1.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.1%	1.1%
2019	1.4%	1.3%	0.0%	-1.2%	-2.5%	-3.6%	0.1%	1.3%
2020	1.7%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	0.1%	1.6%
2021	1.8%	1.7%	0.0%	-1.6%	-3.2%	-4.8%	0.1%	1.7%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.5%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	0.1%	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.

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NOVA SCOTIA - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	16	16	16	16	15	15	16	16
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	254	254	246	239	231	225	246	254
2010	-	-	-	-	-	-	-	-
2011	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2012	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2013	172	171	164	158	152	146	165	171
2014	86	86	84	83	82	80	84	86
2015	169	169	166	163	161	159	166	169
2016	122	122	120	119	117	116	121	122
2017	580	580	575	571	566	562	575	580
2018	1,407	1,406	1,393	1,380	1,367	1,355	1,394	1,407
2019	4,349	4,346	4,300	4,257	4,214	4,172	4,303	4,347
2020	4,107	4,103	4,053	4,005	3,958	3,912	4,056	4,104
2021	7,676	7,669	7,572	7,477	7,386	7,297	7,577	7,671
2022	-	-	-	-	-	-	-	-
Total	18,938	18,921	18,690	18,466	18,249	18,038	18,704	18,927
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	248	231	-	(224)	(441)	(652)	14	237
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	2.0%	1.9%	0.0%	-1.8%	-3.6%	-5.3%	0.1%	1.9%
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	3.4%	3.2%	0.0%	-3.0%	-5.9%	-8.7%	0.2%	3.3%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	1.3%	1.4%	0.0%	-1.3%	-2.7%	-4.0%	0.1%	1.4%
2012	-1.1%	1.2%	0.0%	-1.2%	-2.4%	-3.6%	0.1%	1.0%
2013	4.5%	4.2%	0.0%	-4.0%	-7.7%	-11.2%	0.2%	4.3%
2014	1.9%	1.8%	0.0%	-1.7%	-3.2%	-4.7%	0.1%	1.8%
2015	1.7%	1.6%	0.0%	-1.5%	-2.9%	-4.2%	0.1%	1.6%
2016	1.5%	1.4%	0.0%	-1.3%	-2.5%	-3.7%	0.1%	1.4%
2017	0.9%	0.8%	0.0%	-0.8%	-1.5%	-2.3%	0.0%	0.8%
2018	1.0%	1.0%	0.0%	-0.9%	-1.9%	-2.8%	0.1%	1.0%
2019	1.1%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	0.1%	1.1%
2020	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.1%	1.3%
2021	1.4%	1.3%	0.0%	-1.2%	-2.5%	-3.6%	0.1%	1.3%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.1%	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.

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PRINCE EDWARD ISLAND - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2015	166	166	161	157	153	149	162	166
2016	239	239	234	229	224	220	234	239
2017	321	321	317	313	309	306	317	321
2018	150	150	148	147	146	144	148	150
2019	558	558	552	546	541	535	552	558
2020	743	742	733	723	714	705	733	743
2021	1,004	1,003	987	973	958	944	988	1,003
2022	-	-	-	-	-	-	-	-
Total	3,182	3,178	3,132	3,088	3,045	3,004	3,135	3,180
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	50	46	-	(44)	(87)	(128)	3	47
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	3.3%	3.4%	0.0%	-3.2%	-6.2%	-9.0%	0.2%	3.4%
2015	3.1%	2.9%	0.0%	-2.8%	-5.4%	-7.8%	0.2%	3.0%
2016	2.4%	2.2%	0.0%	-2.1%	-4.1%	-6.0%	0.1%	2.3%
2017	1.3%	1.2%	0.0%	-1.2%	-2.3%	-3.3%	0.1%	1.3%
2018	1.1%	1.0%	0.0%	-1.0%	-1.9%	-2.7%	0.1%	1.0%
2019	1.1%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	0.1%	1.1%
2020	1.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.1%	1.4%
2021	1.7%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	0.1%	1.6%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.6%	1.5%	0.0%	-1.4%	-2.8%	-4.1%	0.1%	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.

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ONTARIO - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	47,553	47,530	47,182	46,841	46,505	46,174	47,203	47,538
2007	692	691	674	658	642	627	675	691
2008	210	209	203	197	191	186	203	209
2009	131	130	126	122	119	115	127	131
2010	82	82	79	76	74	72	79	82
2011	966	964	933	905	877	851	935	964
2012	75	75	73	71	70	68	73	75
2013	540	539	529	519	509	500	529	539
2014	2,224	2,221	2,185	2,150	2,117	2,085	2,187	2,222
2015	71	71	70	69	68	67	70	71
2016	1,484	1,483	1,466	1,449	1,433	1,418	1,467	1,483
2017	2,015	2,014	1,993	1,974	1,955	1,937	1,995	2,014
2018	4,368	4,365	4,320	4,276	4,234	4,193	4,322	4,366
2019	12,712	12,700	12,545	12,394	12,248	12,105	12,554	12,704
2020	14,219	14,203	13,990	13,783	13,582	13,386	14,003	14,209
2021	20,992	20,964	20,636	20,319	20,011	19,712	20,656	20,973
2022	-	-	-	-	-	-	-	-
Total	108,333	108,241	107,005	105,803	104,634	103,496	107,078	108,272
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	1,328	1,237	-	(1,202)	(2,371)	(3,508)	73	1,267
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	0.8%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.0%	0.8%
2007	2.7%	2.5%	0.0%	-2.4%	-4.8%	-7.0%	0.1%	2.6%
2008	3.3%	3.1%	0.0%	-2.9%	-5.7%	-8.4%	0.2%	3.1%
2009	3.5%	3.2%	0.0%	-3.1%	-6.1%	-8.9%	0.2%	3.3%
2010	3.6%	3.4%	0.0%	-3.2%	-6.3%	-9.3%	0.2%	3.5%
2011	3.5%	3.2%	0.0%	-3.1%	-6.0%	-8.8%	0.2%	3.3%
2012	2.6%	2.4%	0.0%	-2.3%	-4.5%	-6.6%	0.1%	2.5%
2013	2.1%	2.0%	0.0%	-1.9%	-3.7%	-5.4%	0.1%	2.0%
2014	1.8%	1.7%	0.0%	-1.6%	-3.1%	-4.6%	0.1%	1.7%
2015	1.7%	1.6%	0.0%	-1.5%	-3.0%	-4.3%	0.1%	1.6%
2016	1.3%	1.2%	0.0%	-1.1%	-2.2%	-3.2%	0.1%	1.2%
2017	1.1%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	0.1%	1.0%
2018	1.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.1%	1.1%
2019	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.1%	1.3%
2020	1.6%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.1%	1.6%
2021	1.7%	1.6%	0.0%	-1.5%	-3.0%	-4.5%	0.1%	1.6%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.2%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	0.1%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

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

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ALBERTA - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	2	2	2	2	2	2	2	2
2013	10	10	10	10	10	10	10	10
2014	1,039	1,038	1,035	1,031	1,027	1,024	1,035	1,038
2015	267	267	266	264	263	262	266	267
2016	829	828	822	815	809	803	822	828
2017	187	187	185	183	181	179	185	187
2018	2,026	2,024	2,002	1,979	1,958	1,936	2,003	2,025
2019	2,324	2,321	2,291	2,261	2,232	2,204	2,293	2,322
2020	1,816	1,814	1,789	1,764	1,740	1,716	1,790	1,815
2021	2,090	2,088	2,061	2,035	2,010	1,986	2,063	2,088
2022	-	-	-	-	-	-	-	-
Total	10,589	10,580	10,462	10,346	10,232	10,122	10,469	10,583
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	127	119	-	(116)	(229)	(340)	7	122
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	0.1%	0.1%	0.0%	-0.1%	-0.2%	-0.4%	0.0%	0.1%
2013	0.2%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.0%	0.2%
2014	0.4%	0.4%	0.0%	-0.4%	-0.7%	-1.1%	0.0%	0.4%
2015	0.6%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.0%	0.5%
2016	0.8%	0.8%	0.0%	-0.8%	-1.5%	-2.3%	0.0%	0.8%
2017	1.1%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.1%	1.0%
2018	1.2%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	0.1%	1.2%
2019	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	0.1%	1.4%
2020	1.5%	1.4%	0.0%	-1.4%	-2.7%	-4.1%	0.1%	1.5%
2021	1.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.1%	1.3%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.2%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	0.1%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

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

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YUKON - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	5	5	5	5	5	5	5	5
2017	287	287	284	281	278	276	284	287
2018	14	14	14	14	13	13	14	14
2019	25	25	25	24	24	24	25	25
2020	71	71	70	69	68	67	70	71
2021	116	116	114	112	111	109	114	116
2022	-	-	-	-	-	-	-	-
Total	523	523	517	511	505	499	517	523
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	7	6	-	(6)	(12)	(18)	0	6
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	0.1%	0.1%	0.0%	-0.1%	-0.2%	-0.4%	0.0%	0.1%
2013	0.2%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.0%	0.2%
2014	0.4%	0.4%	0.0%	-0.4%	-0.7%	-1.1%	0.0%	0.4%
2015	0.5%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.0%	0.5%
2016	0.8%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.0%	0.7%
2017	1.1%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.1%	1.0%
2018	1.2%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	0.1%	1.2%
2019	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	0.1%	1.4%
2020	1.6%	1.5%	0.0%	-1.4%	-2.8%	-4.1%	0.1%	1.5%
2021	1.7%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	0.1%	1.6%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.3%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.1%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	14	14	14	14	14	14	14	14
2015	4	4	4	4	4	4	4	4
2016	15	15	15	15	14	14	15	15
2017	27	27	26	26	26	26	26	27
2018	69	69	68	68	67	66	68	69
2019	185	185	183	180	178	176	183	185
2020	438	438	432	426	420	414	432	438
2021	773	772	761	751	741	732	762	772
2022	-	-	-	-	-	-	-	-
Total	1,526	1,524	1,504	1,484	1,465	1,446	1,505	1,525
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	22	20	-	(20)	(39)	(58)	1	21
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	0.1%	0.1%	0.0%	-0.1%	-0.2%	-0.4%	0.0%	0.1%
2013	0.2%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.0%	0.2%
2014	0.4%	0.4%	0.0%	-0.4%	-0.8%	-1.1%	0.0%	0.4%
2015	0.6%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.0%	0.5%
2016	0.8%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.0%	0.7%
2017	1.1%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.1%	1.0%
2018	1.2%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	0.1%	1.2%
2019	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	0.1%	1.4%
2020	1.5%	1.4%	0.0%	-1.4%	-2.7%	-4.1%	0.1%	1.5%
2021	1.5%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	0.1%	1.4%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	0.1%	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.

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NUNAVUT - PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	91	91	91	91	91	91	91	91
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	12	12	12	11	11	11	12	12
2020	15	15	14	14	14	14	14	15
2021	32	32	31	31	31	30	31	32
2022	-	-	-	-	-	-	-	-
Total	155	155	154	153	152	151	154	155
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	0.1%	0.1%	0.0%	-0.1%	-0.2%	-0.4%	0.0%	0.1%
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	0.5%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.0%	0.5%
2016	0.8%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.0%	0.7%
2017	1.1%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.1%	1.0%
2018	1.2%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	0.1%	1.2%
2019	1.2%	1.1%	0.0%	-1.1%	-2.1%	-3.2%	0.1%	1.1%
2020	1.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.1%	1.3%
2021	1.5%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	0.1%	1.4%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	0.6%	0.6%	0.0%	-0.6%	-1.1%	-1.7%	0.0%	0.6%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

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

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NEWFOUNDLAND AND LABRADOR – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	404	403	388	374	361	348	389	404
2012	-	-	-	-	-	-	-	-
2013	173	173	166	159	152	146	166	173
2014	-	-	-	-	-	-	-	-
2015	734	733	719	706	694	682	720	733
2016	176	175	173	170	168	165	173	176
2017	893	892	884	875	868	860	884	892
2018	1,315	1,315	1,302	1,290	1,278	1,267	1,303	1,315
2019	1,803	1,802	1,785	1,769	1,753	1,738	1,786	1,802
2020	2,714	2,712	2,687	2,662	2,638	2,614	2,688	2,713
2021	4,497	4,494	4,446	4,399	4,353	4,309	4,449	4,495
2022	-	-	-	-	-	-	-	-
Total	12,710	12,700	12,549	12,404	12,265	12,129	12,558	12,704
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	160	150	-	(145)	(285)	(420)	9	154
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	4.1%	3.9%	0.0%	-3.7%	-7.1%	-10.4%	0.2%	3.9%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	4.7%	4.4%	0.0%	-4.1%	-8.0%	-11.7%	0.3%	4.5%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	2.0%	1.9%	0.0%	-1.8%	-3.5%	-5.1%	0.1%	2.0%
2016	1.7%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	0.1%	1.7%
2017	1.0%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.1%	1.0%
2018	1.0%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.1%	1.0%
2019	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.1%	1.0%
2020	1.0%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.1%	1.0%
2021	1.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.1%	1.1%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.3%	1.2%	0.0%	-1.2%	-2.3%	-3.3%	0.1%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	111	111	107	104	101	98	108	111
2011	1	1	1	1	1	1	1	1
2012	423	422	415	409	403	396	416	422
2013	89	89	87	86	84	83	87	89
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	793	792	778	764	751	739	778	792
2017	316	315	311	308	304	301	312	316
2018	2,023	2,021	1,996	1,971	1,947	1,924	1,997	2,022
2019	3,886	3,881	3,822	3,764	3,708	3,655	3,825	3,883
2020	4,534	4,528	4,448	4,371	4,297	4,225	4,453	4,530
2021	7,018	7,009	6,884	6,764	6,648	6,536	6,891	7,012
2022	-	-	-	-	-	-	-	-
Total	19,193	19,170	18,849	18,541	18,244	17,958	18,868	19,177
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	344	321	-	(308)	(605)	(891)	19	328
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	3.6%	3.4%	0.0%	-3.2%	-6.2%	-9.1%	0.2%	3.4%
2011	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.6%	0.1%	1.3%
2012	1.7%	1.6%	0.0%	-1.6%	-3.1%	-4.6%	0.1%	1.6%
2013	1.8%	1.7%	0.0%	-1.7%	-3.3%	-4.9%	0.1%	1.8%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2016	2.0%	1.8%	0.0%	-1.7%	-3.4%	-5.0%	0.1%	1.9%
2017	1.4%	1.3%	0.0%	-1.2%	-2.4%	-3.5%	0.1%	1.3%
2018	1.4%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.1%	1.3%
2019	1.7%	1.6%	0.0%	-1.5%	-3.0%	-4.4%	0.1%	1.6%
2020	1.9%	1.8%	0.0%	-1.7%	-3.4%	-5.0%	0.1%	1.8%
2021	2.0%	1.8%	0.0%	-1.7%	-3.4%	-5.1%	0.1%	1.9%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.8%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	0.1%	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.

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NOVA SCOTIA – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	386	385	378	370	364	357	378	385
2014	371	370	361	353	345	337	362	370
2015	101	101	98	94	92	89	98	101
2016	1,098	1,096	1,071	1,048	1,025	1,003	1,073	1,097
2017	1,200	1,199	1,179	1,161	1,143	1,127	1,180	1,199
2018	1,718	1,716	1,694	1,673	1,653	1,633	1,695	1,717
2019	3,199	3,196	3,154	3,113	3,074	3,036	3,156	3,197
2020	5,787	5,781	5,694	5,611	5,531	5,454	5,699	5,783
2021	11,798	11,784	11,605	11,433	11,267	11,108	11,616	11,789
2022	-	-	-	-	-	-	-	-
Total	25,658	25,629	25,235	24,857	24,493	24,144	25,258	25,639
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	424	394	-	(378)	(741)	(1,091)	23	404
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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%	2.0%	0.0%	-1.9%	-3.8%	-5.5%	0.1%	2.0%
2014	2.6%	2.4%	0.0%	-2.4%	-4.6%	-6.8%	0.1%	2.5%
2015	3.6%	3.3%	0.0%	-3.2%	-6.1%	-9.0%	0.2%	3.4%
2016	2.5%	2.3%	0.0%	-2.2%	-4.3%	-6.4%	0.1%	2.4%
2017	1.8%	1.7%	0.0%	-1.6%	-3.0%	-4.4%	0.1%	1.7%
2018	1.4%	1.3%	0.0%	-1.3%	-2.4%	-3.6%	0.1%	1.3%
2019	1.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	0.1%	1.4%
2020	1.6%	1.5%	0.0%	-1.5%	-2.9%	-4.2%	0.1%	1.6%
2021	1.7%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.1%	1.6%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.7%	1.6%	0.0%	-1.5%	-2.9%	-4.3%	0.1%	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-2

Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	342	341	328	315	304	292	328	341
2013	-	-	-	-	-	-	-	-
2014	127	126	121	116	111	106	121	126
2015	22	22	21	21	20	20	21	22
2016	769	767	740	714	690	667	741	768
2017	4	4	3	3	3	3	3	4
2018	29	29	29	29	29	28	29	29
2019	122	122	120	119	118	116	120	122
2020	698	697	690	683	676	670	690	697
2021	1,332	1,331	1,316	1,301	1,286	1,272	1,317	1,332
2022	-	-	-	-	-	-	-	-
Total	3,444	3,439	3,368	3,301	3,237	3,176	3,372	3,440
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	76	71	-	(67)	(131)	(191)	4	73
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	4.3%	4.0%	0.0%	-3.8%	-7.3%	-10.7%	0.2%	4.1%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	4.8%	4.5%	0.0%	-4.2%	-8.2%	-12.0%	0.3%	4.6%
2015	2.5%	2.4%	0.0%	-2.3%	-4.5%	-6.6%	0.1%	2.4%
2016	4.0%	3.7%	0.0%	-3.5%	-6.7%	-9.7%	0.2%	3.8%
2017	2.8%	2.6%	0.0%	-2.5%	-4.8%	-6.9%	0.2%	2.7%
2018	0.9%	0.8%	0.0%	-0.8%	-1.5%	-2.3%	0.0%	0.8%
2019	1.3%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	0.1%	1.2%
2020	1.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.1%	1.1%
2021	1.3%	1.2%	0.0%	-1.1%	-2.2%	-3.3%	0.1%	1.2%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	2.3%	2.1%	0.0%	-2.0%	-3.9%	-5.7%	0.1%	2.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

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

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ONTARIO – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	3	3	3	3	3	3	3	3
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	95	95	92	90	87	84	92	95
2010	170	170	165	161	156	152	166	170
2011	677	675	653	631	611	592	654	676
2012	71	71	69	67	66	64	69	71
2013	1,425	1,423	1,395	1,368	1,343	1,318	1,397	1,424
2014	603	602	593	584	576	568	594	602
2015	3,652	3,649	3,603	3,559	3,516	3,475	3,606	3,650
2016	3,853	3,850	3,808	3,767	3,728	3,690	3,810	3,851
2017	4,786	4,783	4,738	4,695	4,653	4,611	4,741	4,784
2018	9,051	9,045	8,951	8,860	8,772	8,685	8,957	9,047
2019	17,220	17,204	16,991	16,785	16,583	16,387	17,004	17,209
2020	26,614	26,585	26,201	25,828	25,465	25,113	26,224	26,594
2021	42,926	42,868	42,186	41,525	40,883	40,261	42,226	42,886
2022	-	-	-	-	-	-	-	-
Total	111,145	111,023	109,448	107,921	106,440	105,003	109,541	111,062
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	1,697	1,575	-	(1,527)	(3,008)	(4,445)	93	1,614
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	0.7%	0.6%	0.0%	-0.6%	-1.2%	-1.9%	0.0%	0.7%
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	3.3%	3.1%	0.0%	-3.0%	-5.8%	-8.5%	0.2%	3.2%
2010	3.1%	2.9%	0.0%	-2.8%	-5.5%	-8.0%	0.2%	3.0%
2011	3.7%	3.4%	0.0%	-3.3%	-6.4%	-9.4%	0.2%	3.5%
2012	2.8%	2.6%	0.0%	-2.5%	-4.8%	-7.0%	0.2%	2.6%
2013	2.2%	2.0%	0.0%	-1.9%	-3.8%	-5.5%	0.1%	2.1%
2014	1.6%	1.5%	0.0%	-1.5%	-2.9%	-4.2%	0.1%	1.6%
2015	1.4%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.1%	1.3%
2016	1.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.1%	1.1%
2017	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.1%	1.0%
2018	1.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.1%	1.1%
2019	1.3%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.1%	1.3%
2020	1.6%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	0.1%	1.5%
2021	1.8%	1.6%	0.0%	-1.6%	-3.1%	-4.6%	0.1%	1.7%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.6%	1.4%	0.0%	-1.4%	-2.7%	-4.1%	0.1%	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.

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ALBERTA – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	38	38	37	37	36	35	37	38
2007	24	24	24	24	24	24	24	24
2008	-	-	-	-	-	-	-	-
2009	2	2	1	1	1	1	1	2
2010	-	-	-	-	-	-	-	-
2011	106	106	102	99	95	92	103	106
2012	586	585	576	566	557	548	576	585
2013	1,838	1,836	1,804	1,774	1,744	1,715	1,806	1,837
2014	265	265	261	256	252	248	261	265
2015	1,445	1,444	1,426	1,409	1,393	1,377	1,427	1,444
2016	1,621	1,620	1,605	1,590	1,576	1,562	1,606	1,621
2017	4,618	4,615	4,572	4,530	4,490	4,450	4,575	4,616
2018	16,551	16,539	16,362	16,191	16,024	15,861	16,373	16,543
2019	25,685	25,661	25,350	25,048	24,755	24,469	25,369	25,669
2020	34,468	34,429	33,915	33,416	32,931	32,460	33,945	34,441
2021	53,135	53,076	52,287	51,523	50,781	50,062	52,334	53,095
2022	-	-	-	-	-	-	-	-
Total	140,382	140,240	138,323	136,464	134,660	132,907	138,437	140,287
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	2,059	1,916	-	(1,859)	(3,664)	(5,417)	113	1,963
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	2.0%	1.9%	0.0%	-1.8%	-3.6%	-5.4%	0.1%	1.9%
2007	0.4%	0.4%	0.0%	-0.4%	-0.7%	-1.1%	0.0%	0.4%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	3.3%	3.1%	0.0%	-3.0%	-5.9%	-8.6%	0.2%	3.2%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	3.9%	3.7%	0.0%	-3.5%	-6.8%	-9.9%	0.2%	3.7%
2012	1.8%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	0.1%	1.7%
2013	1.9%	1.8%	0.0%	-1.7%	-3.3%	-4.9%	0.1%	1.8%
2014	1.9%	1.7%	0.0%	-1.7%	-3.2%	-4.8%	0.1%	1.8%
2015	1.3%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.1%	1.3%
2016	1.0%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.1%	1.0%
2017	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.1%	1.0%
2018	1.2%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	0.1%	1.1%
2019	1.3%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	0.1%	1.3%
2020	1.6%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.1%	1.6%
2021	1.6%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.1%	1.5%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.5%	1.4%	0.0%	-1.3%	-2.6%	-3.9%	0.1%	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-2

Interest Rate Sensitivity (\$000s)

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

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YUKON – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	1	1	1	1	1	1	1	1
2015	2	2	2	2	2	2	2	2
2016	7	7	7	7	7	7	7	7
2017	20	20	20	19	19	19	20	20
2018	409	408	404	400	396	392	404	408
2019	97	97	96	95	94	92	96	97
2020	290	289	285	281	278	274	286	290
2021	623	622	615	607	600	593	615	623
2022	-	-	-	-	-	-	-	-
Total	1,448	1,447	1,429	1,413	1,396	1,380	1,430	1,447
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	19	17	-	(17)	(33)	(49)	1	18
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	1.8%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	0.1%	1.8%
2015	1.4%	1.3%	0.0%	-1.3%	-2.4%	-3.6%	0.1%	1.3%
2016	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.1%	1.0%
2017	1.0%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.1%	1.0%
2018	1.1%	1.1%	0.0%	-1.0%	-2.0%	-3.0%	0.1%	1.1%
2019	1.4%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.1%	1.3%
2020	1.5%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	0.1%	1.5%
2021	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.1%	1.3%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.3%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	0.1%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES – NON-PPV

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	490	490	482	474	467	460	482	490
2014	0	0	0	0	0	0	0	0
2015	3	3	3	3	3	3	3	3
2016	177	176	172	168	164	160	172	177
2017	21	21	21	21	20	20	21	21
2018	43	43	43	42	42	41	43	43
2019	332	332	328	324	320	317	328	332
2020	317	317	312	307	303	298	312	317
2021	470	470	462	455	448	441	463	470
2022	-	-	-	-	-	-	-	-
Total	1,854	1,852	1,823	1,794	1,767	1,741	1,824	1,852
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	31	29	-	(28)	(55)	(81)	2	30
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Percentage Impact Relative to Valuation Assumption								
AY	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	1.8%	1.7%	0.0%	-1.6%	-3.1%	-4.5%	0.1%	1.7%
2014	1.8%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	0.1%	1.8%
2015	1.4%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	0.1%	1.3%
2016	2.7%	2.5%	0.0%	-2.4%	-4.8%	-7.0%	0.1%	2.6%
2017	1.0%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.1%	1.0%
2018	1.1%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	0.1%	1.1%
2019	1.3%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	0.1%	1.2%
2020	1.6%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.1%	1.6%
2021	1.7%	1.6%	0.0%	-1.6%	-3.1%	-4.5%	0.1%	1.7%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.7%	1.6%	0.0%	-1.5%	-3.0%	-4.5%	0.1%	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-2

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	53	53	52	51	50	50	52	53
2016	4	4	4	4	4	4	4	4
2017	13	13	12	12	12	12	12	13
2018	24	24	24	23	23	23	24	24
2019	87	87	86	85	84	83	86	87
2020	123	123	121	119	118	116	121	123
2021	194	194	191	188	185	182	191	194
2022	-	-	-	-	-	-	-	-
Total	498	498	490	483	477	470	491	498
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	8	7	-	(7)	(14)	(21)	0	7
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	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	1.8%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	0.1%	1.7%
2016	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.1%	1.0%
2017	1.0%	1.0%	0.0%	-0.9%	-1.8%	-2.7%	0.1%	1.0%
2018	1.1%	1.1%	0.0%	-1.0%	-2.1%	-3.1%	0.1%	1.1%
2019	1.2%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	0.1%	1.2%
2020	1.7%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.1%	1.6%
2021	1.8%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	0.1%	1.7%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.6%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	0.1%	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-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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	47,610	47,587	47,238	46,896	46,559	46,227	47,259	47,595
2007	748	747	729	712	695	679	730	747
2008	315	315	305	297	288	280	306	315
2009	576	574	557	540	524	508	558	575
2010	436	435	421	408	396	384	422	435
2011	2,270	2,265	2,190	2,118	2,051	1,986	2,194	2,266
2012	2,166	2,162	2,110	2,059	2,011	1,965	2,113	2,164
2013	5,766	5,758	5,633	5,513	5,399	5,290	5,640	5,761
2014	6,052	6,046	5,948	5,854	5,765	5,680	5,953	6,048
2015	10,105	10,095	9,948	9,808	9,674	9,546	9,957	10,099
2016	15,113	15,098	14,881	14,673	14,475	14,285	14,893	15,104
2017	18,166	18,154	17,969	17,789	17,616	17,449	17,980	18,159
2018	46,254	46,221	45,718	45,230	44,757	44,297	45,748	46,233
2019	81,963	81,888	80,880	79,902	78,952	78,028	80,940	81,913
2020	109,948	109,830	108,242	106,703	105,209	103,758	108,336	109,869
2021	172,232	172,029	169,441	166,935	164,507	162,153	169,594	172,094
2022	-	-	-	-	-	-	-	-
Total	519,721	519,203	512,209	505,438	498,877	492,517	512,622	519,375
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
Total	7,512	6,994	-	(6,771)	(13,332)	(19,692)	413	7,166
	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%	0.26%	0.76%	1.26%	1.76%	2.26%	0.73%	0.23%
2006 & prior	0.8%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.0%	0.8%
2007	2.6%	2.5%	0.0%	-2.4%	-4.6%	-6.8%	0.1%	2.5%
2008	3.2%	3.0%	0.0%	-2.9%	-5.6%	-8.2%	0.2%	3.1%
2009	3.4%	3.2%	0.0%	-3.0%	-5.9%	-8.7%	0.2%	3.2%
2010	3.5%	3.2%	0.0%	-3.1%	-6.0%	-8.8%	0.2%	3.3%
2011	3.7%	3.4%	0.0%	-3.3%	-6.3%	-9.3%	0.2%	3.5%
2012	2.7%	2.5%	0.0%	-2.4%	-4.7%	-6.8%	0.1%	2.6%
2013	2.4%	2.2%	0.0%	-2.1%	-4.1%	-6.1%	0.1%	2.3%
2014	1.8%	1.6%	0.0%	-1.6%	-3.1%	-4.5%	0.1%	1.7%
2015	1.6%	1.5%	0.0%	-1.4%	-2.8%	-4.0%	0.1%	1.5%
2016	1.6%	1.5%	0.0%	-1.4%	-2.7%	-4.0%	0.1%	1.5%
2017	1.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.1%	1.1%
2018	1.2%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	0.1%	1.1%
2019	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	0.1%	1.3%
2020	1.6%	1.5%	0.0%	-1.4%	-2.8%	-4.1%	0.1%	1.5%
2021	1.6%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	0.1%	1.6%
2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	1.5%	1.4%	0.0%	-1.3%	-2.6%	-3.8%	0.1%	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 G-1

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

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Jurisdiction Newfoundland & Labrador
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	17	-	-	-	-	-	17
	2012	23	(4)	4	(1)	(1)	(4.3%)	22
	2013	52	(4)	4	(2)	(2)	(3.8%)	50
	2014	235	(17)	(118)	(52)	(187)	(79.6%)	48
	2015	173	(15)	45	(50)	(20)	(11.6%)	153
	2016	283	(15)	(50)	63	(2)	(0.7%)	281
	2017	184	(11)	(153)	(71)	(235)	(127.7%)	(51)
	2018	338	1	(263)	427	165	48.8%	503
	2019	1,544	(190)	(255)	312	(133)	(8.6%)	1,411
	2020	2,159	(302)	(155)	107	(350)	(16.2%)	1,809
	2021	3,703	1,580	524	379	2,483	67.1%	6,186
Private Passenger Total		8,711	1,023	(417)	1,112	1,718	19.7%	10,429
Non Private Passenger	prior	19	(1)	65	11	75	394.7%	94
	2012	4	-	-	(6)	(6)	(150.0%)	(2)
	2013	9	-	34	-	34	377.8%	43
	2014	-	-	-	-	-	-	-
	2015	54	(3)	(22)	-	(25)	(46.3%)	29
	2016	85	(5)	59	(91)	(37)	(43.5%)	48
	2017	161	(11)	97	(102)	(16)	(9.9%)	145
	2018	484	(42)	21	(291)	(312)	(64.5%)	172
	2019	808	(72)	14	(336)	(394)	(48.8%)	414
	2020	1,779	(280)	305	(502)	(477)	(26.8%)	1,302
	2021	716	537	575	239	1,351	188.7%	2,067
Non Private Passenger Total		4,119	123	1,148	(1,078)	193	4.7%	4,312
Grand Total		12,830	1,146	731	34	1,911	14.9%	14,741

EXHIBIT G-1

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

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Jurisdiction New Brunswick
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(6)	8	(49)	94	53	(883.3%)	47
	2012	73	(9)	9	(16)	(16)	(21.9%)	57
	2013	29	(2)	2	-	-	-	29
	2014	138	(9)	9	(15)	(15)	(10.9%)	123
	2015	254	(13)	11	27	25	9.8%	279
	2016	248	(15)	(44)	139	80	32.3%	328
	2017	611	(34)	(113)	(166)	(313)	(51.2%)	298
	2018	1,541	(143)	(43)	(673)	(859)	(55.7%)	682
	2019	2,986	(100)	26	(1,019)	(1,093)	(36.6%)	1,893
	2020	4,239	(233)	474	(837)	(596)	(14.1%)	3,643
	2021	1,669	690	63	(213)	540	32.4%	2,209
Private Passenger Total		11,782	140	345	(2,679)	(2,194)	(18.6%)	9,588
Non Private Passenger	prior	(11)	-	(4)	-	(4)	36.4%	(15)
	2012	(8)	5	(5)	46	46	(575.0%)	38
	2013	788	(80)	80	(780)	(780)	(99.0%)	8
	2014	2	-	-	-	-	-	2
	2015	(30)	3	(3)	27	27	(90.0%)	(3)
	2016	139	(10)	10	(35)	(35)	(25.2%)	104
	2017	175	(7)	(122)	78	(51)	(29.1%)	124
	2018	716	(62)	133	(230)	(159)	(22.2%)	557
	2019	1,187	(103)	(22)	(182)	(307)	(25.9%)	880
	2020	2,128	(217)	241	(220)	(196)	(9.2%)	1,932
	2021	2,487	941	450	261	1,652	66.4%	4,139
Non Private Passenger Total		7,573	470	758	(1,035)	193	2.5%	7,766
Grand Total		19,355	610	1,103	(3,714)	(2,001)	(10.3%)	17,354

EXHIBIT G-1

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

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Jurisdiction Nova Scotia
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	68	(4)	19	(18)	(3)	(4.4%)	65
	2012	(2)	-	-	-	-	-	(2)
	2013	(106)	10	(10)	110	110	(103.8%)	4
	2014	(8)	2	(5)	9	6	(75.0%)	(2)
	2015	(6)	2	(2)	7	7	(116.7%)	1
	2016	15	-	(24)	-	(24)	(160.0%)	(9)
	2017	122	3	(145)	(16)	(158)	(129.5%)	(36)
	2018	703	(22)	57	(342)	(307)	(43.7%)	396
	2019	1,820	(105)	21	(192)	(276)	(15.2%)	1,544
	2020	3,588	(308)	367	(1,647)	(1,588)	(44.3%)	2,000
	2021	2,401	1,425	418	(375)	1,468	61.1%	3,869
Private Passenger Total		8,595	1,003	696	(2,464)	(765)	(8.9%)	7,830
Non Private Passenger	prior	32	-	-	(39)	(39)	(121.9%)	(7)
	2012	(3)	-	-	-	-	-	(3)
	2013	89	(1)	(54)	6	(49)	(55.1%)	40
	2014	27	(1)	3	(1)	1	3.7%	28
	2015	9	-	31	-	31	344.4%	40
	2016	97	(3)	14	(33)	(22)	(22.7%)	75
	2017	275	(14)	82	(94)	(26)	(9.5%)	249
	2018	1,329	(63)	(655)	(698)	(1,416)	(106.5%)	(87)
	2019	1,944	(221)	273	(620)	(568)	(29.2%)	1,376
	2020	3,627	(389)	(255)	(610)	(1,254)	(34.6%)	2,373
	2021	4,050	265	2,052	(165)	2,152	53.1%	6,202
Non Private Passenger Total		11,476	(427)	1,491	(2,254)	(1,190)	(10.4%)	10,286
Grand Total		20,071	576	2,187	(4,718)	(1,955)	(9.7%)	18,116

EXHIBIT G-1

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

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Jurisdiction Prince Edward Island
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(6)	-	-	-	-	-	(6)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	708	(26)	26	(697)	(697)	(98.4%)	11
	2016	(57)	-	1	91	92	(161.4%)	35
	2017	234	(9)	(212)	(206)	(427)	(182.5%)	(193)
	2018	94	(9)	9	(11)	(11)	(11.7%)	83
	2019	233	(11)	(71)	44	(38)	(16.3%)	195
	2020	623	(55)	119	(98)	(34)	(5.5%)	589
	2021	393	102	72	(130)	44	11.2%	437
Private Passenger Total		2,220	(8)	(56)	(1,007)	(1,071)	(48.2%)	1,149
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2012	18	-	-	-	-	-	18
	2013	-	-	-	-	-	-	-
	2014	5	-	-	(1)	(1)	(20.0%)	4
	2015	1	-	-	-	-	-	1
	2016	443	(11)	(36)	(374)	(421)	(95.0%)	22
	2017	113	(3)	-	(104)	(107)	(94.7%)	6
	2018	127	(3)	3	(127)	(127)	(100.0%)	-
	2019	615	(17)	(13)	(559)	(589)	(95.8%)	26
	2020	819	(50)	39	(676)	(687)	(83.9%)	132
	2021	516	159	192	(33)	318	61.6%	834
Non Private Passenger Total		2,656	75	185	(1,874)	(1,614)	(60.8%)	1,042
Grand Total		4,876	67	129	(2,881)	(2,685)	(55.1%)	2,191

EXHIBIT G-1

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

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Jurisdiction Ontario
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	20,860	(597)	1,283	(1,012)	(326)	(1.6%)	20,534
	2012	62	(3)	3	(33)	(33)	(53.2%)	29
	2013	41	(1)	20	24	43	104.9%	84
	2014	257	(6)	39	(95)	(62)	(24.1%)	195
	2015	230	(6)	6	(198)	(198)	(86.1%)	32
	2016	396	(7)	5	(83)	(85)	(21.5%)	311
	2017	(299)	30	(227)	1,265	1,068	(357.2%)	769
	2018	1,432	(43)	(63)	620	514	35.9%	1,946
	2019	3,388	(266)	(524)	2,871	2,081	61.4%	5,469
	2020	9,867	(1,168)	643	525	-	-	9,867
	2021	7,730	4,438	(789)	432	4,081	52.8%	11,811
Private Passenger Total		43,964	2,371	396	4,316	7,083	16.1%	51,047
Non Private Passenger	prior	(16)	4	(9)	122	117	(731.3%)	101
	2012	(9)	-	-	31	31	(344.4%)	22
	2013	293	(17)	1	(117)	(133)	(45.4%)	160
	2014	212	(12)	(412)	(108)	(532)	(250.9%)	(320)
	2015	334	(20)	130	34	144	43.1%	478
	2016	686	(40)	(106)	(122)	(268)	(39.1%)	418
	2017	359	(22)	(36)	645	587	163.5%	946
	2018	2,396	(235)	205	318	288	12.0%	2,684
	2019	8,231	(1,148)	(284)	290	(1,142)	(13.9%)	7,089
	2020	20,959	(3,038)	824	1,146	(1,068)	(5.1%)	19,891
	2021	15,614	7,967	1,061	1,448	10,476	67.1%	26,090
Non Private Passenger Total		49,059	3,439	1,374	3,687	8,500	17.3%	57,559
Grand Total		93,023	5,810	1,770	8,003	15,583	16.8%	108,606

EXHIBIT G-1

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

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Jurisdiction Alberta
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	55	(2)	(14)	36	20	36.4%	75
	2012	12	(5)	43	(36)	2	16.7%	14
	2013	36	(7)	8	(16)	(15)	(41.7%)	21
	2014	189	(25)	25	(17)	(17)	(9.0%)	172
	2015	(46)	9	(9)	124	124	(269.6%)	78
	2016	19	5	(5)	122	122	642.1%	141
	2017	157	(32)	(52)	(16)	(100)	(63.7%)	57
	2018	537	(79)	35	(64)	(108)	(20.1%)	429
	2019	599	(74)	(73)	436	289	48.2%	888
	2020	1,332	(206)	(258)	27	(437)	(32.8%)	895
	2021	709	227	186	62	475	67.0%	1,184
Private Passenger Total		3,599	(189)	(114)	658	355	9.9%	3,954
Non Private Passenger	prior	211	(34)	113	(201)	(122)	(57.8%)	89
	2012	110	(10)	9	(63)	(64)	(58.2%)	46
	2013	86	2	(13)	61	50	58.1%	136
	2014	137	(17)	17	(67)	(67)	(48.9%)	70
	2015	955	(134)	232	(512)	(414)	(43.4%)	541
	2016	2,005	(277)	279	(1,199)	(1,197)	(59.7%)	808
	2017	2,921	(239)	26	(771)	(984)	(33.7%)	1,937
	2018	6,442	(323)	667	(967)	(623)	(9.7%)	5,819
	2019	16,126	(987)	271	(2,784)	(3,500)	(21.7%)	12,626
	2020	22,881	(1,407)	(447)	(1,112)	(2,966)	(13.0%)	19,915
	2021	18,104	8,467	2,301	(2,067)	8,701	48.1%	26,805
Non Private Passenger Total		69,978	5,041	3,455	(9,682)	(1,186)	(1.7%)	68,792
Grand Total		73,577	4,852	3,341	(9,024)	(831)	(1.1%)	72,746

EXHIBIT G-1

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

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Jurisdiction Yukon
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	5	-	-	-	-	-	5
	2012	1	-	-	(1)	(1)	(100.0%)	-
	2013	3	-	-	(1)	(1)	(33.3%)	2
	2014	3	-	-	-	-	-	3
	2015	6	-	-	(2)	(2)	(33.3%)	4
	2016	7	-	-	(1)	(1)	(14.3%)	6
	2017	664	(21)	10	(620)	(631)	(95.0%)	33
	2018	19	-	-	(4)	(4)	(21.1%)	15
	2019	32	-	-	(4)	(4)	(12.5%)	28
	2020	108	(8)	3	(63)	(68)	(63.0%)	40
	2021	11	33	15	12	60	545.5%	71
Private Passenger Total		859	4	28	(684)	(652)	(75.9%)	207
Non Private Passenger	prior	2	-	-	-	-	-	2
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	2	-	-	(2)	(2)	(100.0%)	-
	2015	8	-	-	(4)	(4)	(50.0%)	4
	2016	18	-	-	(9)	(9)	(50.0%)	9
	2017	37	-	-	(14)	(14)	(37.8%)	23
	2018	107	(4)	(9)	(12)	(25)	(23.4%)	82
	2019	189	(6)	67	(148)	(87)	(46.0%)	102
	2020	438	(13)	(184)	(119)	(316)	(72.1%)	122
	2021	240	176	34	3	213	88.8%	453
Non Private Passenger Total		1,042	153	(92)	(305)	(244)	(23.4%)	798
Grand Total		1,901	157	(64)	(989)	(896)	(47.1%)	1,005

EXHIBIT G-1

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

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Jurisdiction Northwest Territories
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2012	-	-	-	-	-	-	-
	2013	2	-	-	-	-	-	2
	2014	22	-	-	(4)	(4)	(18.2%)	18
	2015	10	-	-	(4)	(4)	(40.0%)	6
	2016	17	-	-	-	-	-	17
	2017	37	-	-	(3)	(3)	(8.1%)	34
	2018	85	(3)	7	(12)	(8)	(9.4%)	77
	2019	305	(11)	15	(160)	(156)	(51.1%)	149
	2020	479	(25)	50	(85)	(60)	(12.5%)	419
	2021	285	40	121	47	208	73.0%	493
Private Passenger Total		1,239	1	193	(221)	(27)	(2.2%)	1,212
Non Private Passenger	prior	3	-	-	-	-	-	3
	2012	-	-	-	-	-	-	-
	2013	72	-	-	(33)	(33)	(45.8%)	39
	2014	6	-	-	(5)	(5)	(83.3%)	1
	2015	9	-	-	(6)	(6)	(66.7%)	3
	2016	31	3	(3)	(10)	(10)	(32.3%)	21
	2017	43	-	-	(18)	(18)	(41.9%)	25
	2018	87	(3)	3	(36)	(36)	(41.4%)	51
	2019	239	(6)	6	(98)	(98)	(41.0%)	141
	2020	397	(37)	44	(105)	(98)	(24.7%)	299
	2021	90	116	83	(56)	143	158.9%	233
Non Private Passenger Total		977	73	133	(367)	(161)	(16.5%)	816
Grand Total		2,216	74	326	(588)	(188)	(8.5%)	2,028

EXHIBIT G-1

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

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Jurisdiction Nunavut
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	-	-	-	-	-	-	-
	2012	18	(3)	3	-	-	-	18
	2013	1	-	-	-	-	-	1
	2014	-	-	-	-	-	-	-
	2015	1	-	-	-	-	-	1
	2016	1	-	-	-	-	-	1
	2017	1	-	-	-	-	-	1
	2018	3	-	-	(1)	(1)	(33.3%)	2
	2019	6	-	(5)	4	(1)	(16.7%)	5
	2020	28	-	-	(7)	(7)	(25.0%)	21
	2021	13	10	6	(4)	12	92.3%	25
Private Passenger Total		72	7	4	(8)	3	4.2%	75
Non Private Passenger	prior	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	1	-	-	(1)	(1)	(100.0%)	-
	2015	13	-	-	(2)	(2)	(15.4%)	11
	2016	12	-	-	(6)	(6)	(50.0%)	6
	2017	25	-	-	(10)	(10)	(40.0%)	15
	2018	61	(3)	3	(32)	(32)	(52.5%)	29
	2019	81	(3)	45	(67)	(25)	(30.9%)	56
	2020	185	(6)	6	(59)	(59)	(31.9%)	126
	2021	107	57	1	(26)	32	29.9%	139
Non Private Passenger Total		485	45	55	(203)	(103)	(21.2%)	382
Grand Total		557	52	59	(211)	(100)	(18.0%)	457

EXHIBIT G-1

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

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Jurisdiction (All)
AccountCode Desc IBNR Provision

M/S IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	20,990	(595)	1,239	(900)	(256)	(1.2%)	20,734
	2012	187	(24)	62	(87)	(49)	(26.2%)	138
	2013	56	(4)	24	115	135	241.1%	191
	2014	836	(55)	(50)	(174)	(279)	(33.4%)	557
	2015	1,330	(49)	77	(793)	(765)	(57.5%)	565
	2016	929	(32)	(117)	331	182	19.6%	1,111
	2017	1,711	(74)	(892)	167	(799)	(46.7%)	912
	2018	4,752	(298)	(261)	(60)	(619)	(13.0%)	4,133
	2019	10,913	(757)	(866)	2,292	669	6.1%	11,582
	2020	22,423	(2,305)	1,243	(2,078)	(3,140)	(14.0%)	19,283
	2021	16,914	8,545	616	210	9,371	55.4%	26,285
Private Passenger Total		81,041	4,352	1,075	(977)	4,450	5.5%	85,491
Non Private Passenger	prior	239	(31)	165	(107)	27	11.3%	266
	2012	113	(5)	4	8	7	6.2%	120
	2013	1,337	(96)	48	(863)	(911)	(68.1%)	426
	2014	392	(30)	(392)	(185)	(607)	(154.8%)	(215)
	2015	1,353	(154)	368	(463)	(249)	(18.4%)	1,104
	2016	3,516	(343)	217	(1,879)	(2,005)	(57.0%)	1,511
	2017	4,109	(296)	47	(390)	(639)	(15.6%)	3,470
	2018	11,749	(738)	371	(2,075)	(2,442)	(20.8%)	9,307
	2019	29,420	(2,563)	357	(4,504)	(6,710)	(22.8%)	22,710
	2020	53,213	(5,437)	573	(2,257)	(7,121)	(13.4%)	46,092
	2021	41,924	18,685	6,749	(396)	25,038	59.7%	66,962
Non Private Passenger Total		147,365	8,992	8,507	(13,111)	4,388	3.0%	151,753
Grand Total		228,406	13,344	9,582	(14,088)	8,838	3.9%	237,244

EXHIBIT G-2

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

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Jurisdiction Newfoundland & Labrador
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(7)	-	-	-	-	-	(7)
	2012	(1)	-	-	-	-	-	(1)
	2013	10	(2)	2	-	-	-	10
	2014	167	(13)	(113)	(47)	(173)	(103.6%)	(6)
	2015	(7)	(2)	41	(43)	(4)	57.1%	(11)
	2016	(5)	4	(67)	63	-	-	(5)
	2017	86	-	(164)	(64)	(228)	(265.1%)	(142)
	2018	(49)	31	(271)	397	157	(320.4%)	108
	2019	913	(131)	(290)	294	(127)	(13.9%)	786
	2020	1,408	(242)	(198)	105	(335)	(23.8%)	1,073
	2021	3,261	1,328	511	356	2,195	67.3%	5,456
Private Passenger Total		5,776	973	(549)	1,061	1,485	25.7%	7,261
Non Private Passenger	prior	(4)	(1)	82	11	92	(2,300.0%)	88
	2012	4	-	-	(6)	(6)	(150.0%)	(2)
	2013	1	-	34	-	34	3,400.0%	35
	2014	-	-	-	-	-	-	-
	2015	(4)	-	(4)	-	(4)	100.0%	(8)
	2016	36	(2)	57	(84)	(29)	(80.6%)	7
	2017	64	(4)	90	(95)	(9)	(14.1%)	55
	2018	323	(30)	14	(267)	(283)	(87.6%)	40
	2019	572	(49)	(4)	(305)	(358)	(62.6%)	214
	2020	1,477	(256)	284	(459)	(431)	(29.2%)	1,046
	2021	555	448	555	222	1,225	220.7%	1,780
Non Private Passenger Total		3,024	106	1,108	(983)	231	7.6%	3,255
Grand Total		8,800	1,079	559	78	1,716	19.5%	10,516

EXHIBIT G-2

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

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Jurisdiction New Brunswick
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(44)	8	(45)	93	56	(127.3%)	12
	2012	53	(6)	6	(14)	(14)	(26.4%)	39
	2013	25	(2)	2	-	-	-	25
	2014	84	(8)	8	(13)	(13)	(15.5%)	71
	2015	109	(10)	8	25	23	21.1%	132
	2016	137	(12)	(34)	128	82	59.9%	219
	2017	397	(25)	(121)	(151)	(297)	(74.8%)	100
	2018	1,168	(118)	(50)	(550)	(718)	(61.5%)	450
	2019	2,581	(80)	12	(922)	(990)	(38.4%)	1,591
	2020	3,705	(203)	455	(762)	(510)	(13.8%)	3,195
	2021	1,408	578	45	(190)	433	30.8%	1,841
Private Passenger Total		9,623	122	286	(2,356)	(1,948)	(20.2%)	7,675
Non Private Passenger	prior	(21)	-	(4)	-	(4)	19.0%	(25)
	2012	(38)	5	(5)	42	42	(110.5%)	4
	2013	727	(80)	80	(729)	(729)	(100.3%)	(2)
	2014	2	-	-	-	-	-	2
	2015	(34)	3	(3)	31	31	(91.2%)	(3)
	2016	51	(6)	6	(31)	(31)	(60.8%)	20
	2017	148	(8)	(115)	73	(50)	(33.8%)	98
	2018	486	(44)	120	(166)	(90)	(18.5%)	396
	2019	766	(70)	(45)	(163)	(278)	(36.3%)	488
	2020	1,625	(179)	215	(195)	(159)	(9.8%)	1,466
	2021	2,224	816	411	240	1,467	66.0%	3,691
Non Private Passenger Total		5,936	437	660	(898)	199	3.4%	6,135
Grand Total		15,559	559	946	(3,254)	(1,749)	(11.2%)	13,810

EXHIBIT G-2

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

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Jurisdiction Nova Scotia
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	39	(4)	19	(16)	(1)	(2.6%)	38
	2012	(2)	-	-	-	-	-	(2)
	2013	(110)	10	(10)	105	105	(95.5%)	(5)
	2014	(17)	2	(5)	8	5	(29.4%)	(12)
	2015	(19)	2	(2)	7	7	(36.8%)	(12)
	2016	(2)	-	(24)	-	(24)	1,200.0%	(26)
	2017	41	2	(144)	-	(142)	(346.3%)	(101)
	2018	510	(17)	54	(307)	(270)	(52.9%)	240
	2019	1,251	(82)	42	(166)	(206)	(16.5%)	1,045
	2020	2,976	(283)	357	(1,486)	(1,412)	(47.4%)	1,564
	2021	2,058	1,255	366	(336)	1,285	62.4%	3,343
Private Passenger Total		6,725	885	653	(2,191)	(653)	(9.7%)	6,072
Non Private Passenger	prior	26	-	-	(37)	(37)	(142.3%)	(11)
	2012	(3)	-	-	-	-	-	(3)
	2013	1	-	10	-	10	1,000.0%	11
	2014	-	-	2	-	2	-	2
	2015	1	-	34	-	34	3,400.0%	35
	2016	5	-	13	(29)	(16)	(320.0%)	(11)
	2017	104	(9)	89	(52)	28	26.9%	132
	2018	1,050	(51)	(650)	(627)	(1,328)	(126.5%)	(278)
	2019	1,541	(204)	281	(565)	(488)	(31.7%)	1,053
	2020	2,965	(355)	(247)	(561)	(1,163)	(39.2%)	1,802
	2021	3,492	138	1,862	(142)	1,858	53.2%	5,350
Non Private Passenger Total		9,182	(481)	1,394	(2,013)	(1,100)	(12.0%)	8,082
Grand Total		15,907	404	2,047	(4,204)	(1,753)	(11.0%)	14,154

EXHIBIT G-2

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

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Jurisdiction Prince Edward Island
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(6)	-	-	-	-	-	(6)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	653	(26)	26	(652)	(652)	(99.8%)	1
	2016	(78)	3	(2)	85	86	(110.3%)	8
	2017	185	(7)	(213)	(189)	(409)	(221.1%)	(224)
	2018	76	(8)	8	(10)	(10)	(13.2%)	66
	2019	175	(8)	(73)	52	(29)	(16.6%)	146
	2020	540	(51)	116	(88)	(23)	(4.3%)	517
	2021	349	88	52	(118)	22	6.3%	371
Private Passenger Total		1,892	(9)	(86)	(920)	(1,015)	(53.6%)	877
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	-	-	-	-	-	-	-
	2016	369	(11)	(36)	(351)	(398)	(107.9%)	(29)
	2017	104	(3)	-	(96)	(99)	(95.2%)	5
	2018	114	(3)	3	(117)	(117)	(102.6%)	(3)
	2019	547	(15)	(15)	(502)	(532)	(97.3%)	15
	2020	670	(45)	44	(608)	(609)	(90.9%)	61
	2021	460	132	176	(30)	278	60.4%	738
Non Private Passenger Total		2,262	55	172	(1,704)	(1,477)	(65.3%)	785
Grand Total		4,154	46	86	(2,624)	(2,492)	(60.0%)	1,662

EXHIBIT G-2

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

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Jurisdiction Ontario
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	15,860	(507)	1,194	(919)	(232)	(1.5%)	15,628
	2012	54	(3)	3	(31)	(31)	(57.4%)	23
	2013	(4)	-	18	22	40	(1,000.0%)	36
	2014	37	(1)	62	(86)	(25)	(67.6%)	12
	2015	207	(6)	6	(183)	(183)	(88.4%)	24
	2016	227	(6)	6	(75)	(75)	(33.0%)	152
	2017	(434)	36	(215)	1,164	985	(227.0%)	551
	2018	986	(30)	(60)	659	569	57.7%	1,555
	2019	2,312	(227)	(527)	2,593	1,839	79.5%	4,151
	2020	8,233	(1,112)	637	727	252	3.1%	8,485
	2021	6,770	3,890	(770)	388	3,508	51.8%	10,278
Private Passenger Total		34,248	2,034	354	4,259	6,647	19.4%	40,895
Non Private Passenger	prior	(130)	8	(11)	118	115	(88.5%)	(15)
	2012	(12)	-	-	29	29	(241.7%)	17
	2013	91	(6)	(7)	(105)	(118)	(129.7%)	(27)
	2014	152	(8)	(416)	(97)	(521)	(342.8%)	(369)
	2015	(103)	4	107	32	143	(138.8%)	40
	2016	248	(14)	(80)	(110)	(204)	(82.3%)	44
	2017	(61)	(5)	(36)	594	553	(906.6%)	492
	2018	1,417	(193)	170	455	432	30.5%	1,849
	2019	6,311	(1,006)	(347)	268	(1,085)	(17.2%)	5,226
	2020	17,782	(2,802)	757	1,522	(523)	(2.9%)	17,259
	2021	13,719	6,925	959	1,309	9,193	67.0%	22,912
Non Private Passenger Total		39,414	2,903	1,096	4,015	8,014	20.3%	47,428
Grand Total		73,662	4,937	1,450	8,274	14,661	19.9%	88,323

EXHIBIT G-2

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

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

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	20	-	(14)	33	19	95.0%	39
	2012	5	(5)	43	(33)	5	100.0%	10
	2013	33	(7)	8	(15)	(14)	(42.4%)	19
	2014	51	(11)	11	(14)	(14)	(27.5%)	37
	2015	(67)	13	(13)	114	114	(170.1%)	47
	2016	(45)	9	(9)	112	112	(248.9%)	67
	2017	137	(32)	(52)	(15)	(99)	(72.3%)	38
	2018	307	(76)	47	(15)	(44)	(14.3%)	263
	2019	339	(63)	(45)	395	287	84.7%	626
	2020	1,138	(197)	(267)	27	(437)	(38.4%)	701
	2021	623	188	165	57	410	65.8%	1,033
Private Passenger Total		2,541	(181)	(126)	646	339	13.3%	2,880
Non Private Passenger	prior	174	(34)	114	(191)	(111)	(63.8%)	63
	2012	58	(9)	9	(59)	(59)	(101.7%)	(1)
	2013	(57)	9	(19)	60	50	(87.7%)	(7)
	2014	108	(17)	17	(61)	(61)	(56.5%)	47
	2015	709	(127)	265	(470)	(332)	(46.8%)	377
	2016	1,731	(267)	272	(1,098)	(1,093)	(63.1%)	638
	2017	2,391	(215)	7	(705)	(913)	(38.2%)	1,478
	2018	4,389	(259)	627	(476)	(108)	(2.5%)	4,281
	2019	13,049	(893)	295	(2,495)	(3,093)	(23.7%)	9,956
	2020	19,050	(1,290)	(412)	(990)	(2,692)	(14.1%)	16,358
	2021	15,765	7,379	1,959	(1,851)	7,487	47.5%	23,252
Non Private Passenger Total		57,367	4,277	3,134	(8,336)	(925)	(1.6%)	56,442
Grand Total		59,908	4,096	3,008	(7,690)	(586)	(1.0%)	59,322

EXHIBIT G-2

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

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Jurisdiction Yukon
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	5	-	-	-	-	-	5
	2012	1	-	-	(1)	(1)	(100.0%)	-
	2013	3	-	-	(1)	(1)	(33.3%)	2
	2014	3	-	-	-	-	-	3
	2015	5	-	-	(1)	(1)	(20.0%)	4
	2016	6	-	-	(1)	(1)	(16.7%)	5
	2017	586	(18)	7	(570)	(581)	(99.1%)	5
	2018	17	-	-	(3)	(3)	(17.6%)	14
	2019	29	-	-	(3)	(3)	(10.3%)	26
	2020	94	(7)	3	(57)	(61)	(64.9%)	33
	2021	9	29	16	10	55	611.1%	64
Private Passenger Total		758	4	26	(627)	(597)	(78.8%)	161
Non Private Passenger	prior	2	-	-	-	-	-	2
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	2	-	-	(2)	(2)	(100.0%)	-
	2015	7	-	-	(3)	(3)	(42.9%)	4
	2016	16	-	-	(8)	(8)	(50.0%)	8
	2017	34	-	-	(13)	(13)	(38.2%)	21
	2018	57	(1)	(12)	(1)	(14)	(24.6%)	43
	2019	158	(6)	73	(134)	(67)	(42.4%)	91
	2020	397	(16)	(181)	(107)	(304)	(76.6%)	93
	2021	212	162	30	4	196	92.5%	408
Non Private Passenger Total		886	139	(90)	(264)	(215)	(24.3%)	671
Grand Total		1,644	143	(64)	(891)	(812)	(49.4%)	832

EXHIBIT G-2

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

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Jurisdiction Northwest Territories
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2012	-	-	-	-	-	-	-
	2013	2	-	-	-	-	-	2
	2014	20	-	-	(4)	(4)	(20.0%)	16
	2015	9	-	-	(4)	(4)	(44.4%)	5
	2016	15	-	-	-	-	-	15
	2017	34	-	-	(3)	(3)	(8.8%)	31
	2018	76	(3)	7	(9)	(5)	(6.6%)	71
	2019	268	(9)	13	(144)	(140)	(52.2%)	128
	2020	421	(20)	46	(76)	(50)	(11.9%)	371
	2021	248	36	108	42	186	75.0%	434
Private Passenger Total		1,090	4	174	(198)	(20)	(1.8%)	1,070
Non Private Passenger	prior	3	-	-	-	-	-	3
	2012	-	-	-	-	-	-	-
	2013	29	-	-	(30)	(30)	(103.4%)	(1)
	2014	5	-	-	(4)	(4)	(80.0%)	1
	2015	8	-	-	(5)	(5)	(62.5%)	3
	2016	18	-	-	(9)	(9)	(50.0%)	9
	2017	40	-	-	(17)	(17)	(42.5%)	23
	2018	78	(3)	3	(31)	(31)	(39.7%)	47
	2019	193	(6)	6	(88)	(88)	(45.6%)	105
	2020	352	(36)	45	(95)	(86)	(24.4%)	266
	2021	75	109	72	(50)	131	174.7%	206
Non Private Passenger Total		801	64	126	(329)	(139)	(17.4%)	662
Grand Total		1,891	68	300	(527)	(159)	(8.4%)	1,732

EXHIBIT G-2

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

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Jurisdiction Nunavut
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	-	-	-	-	-	-	-
	2012	1	-	-	-	-	-	1
	2013	1	-	-	-	-	-	1
	2014	-	-	-	-	-	-	-
	2015	1	-	-	-	-	-	1
	2016	1	-	-	-	-	-	1
	2017	1	-	-	-	-	-	1
	2018	3	-	-	(1)	(1)	(33.3%)	2
	2019	5	-	(5)	4	(1)	(20.0%)	4
	2020	25	-	-	(6)	(6)	(24.0%)	19
	2021	11	9	7	(4)	12	109.1%	23
Private Passenger Total		49	9	2	(7)	4	8.2%	53
Non Private Passenger	prior	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	1	-	-	(1)	(1)	(100.0%)	-
	2015	5	-	-	(2)	(2)	(40.0%)	3
	2016	11	-	-	(6)	(6)	(54.5%)	5
	2017	23	-	-	(9)	(9)	(39.1%)	14
	2018	55	(3)	3	(29)	(29)	(52.7%)	26
	2019	65	(3)	49	(60)	(14)	(21.5%)	51
	2020	167	(6)	6	(54)	(54)	(32.3%)	113
	2021	96	52	1	(24)	29	30.2%	125
Non Private Passenger Total		423	40	59	(185)	(86)	(20.3%)	337
Grand Total		472	49	61	(192)	(82)	(17.4%)	390

EXHIBIT G-2

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

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Jurisdiction (All)
AccountCode Desc Undiscounted IBNR Provision

IBNR - in \$000s

Business Segment	AccYear	Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
Private Passenger	prior	15,864	(503)	1,154	(809)	(158)	(1.0%)	15,706
	2012	111	(14)	52	(79)	(41)	(36.9%)	70
	2013	(42)	(1)	20	111	130	(309.5%)	88
	2014	345	(31)	(37)	(156)	(224)	(64.9%)	121
	2015	891	(29)	66	(737)	(700)	(78.6%)	191
	2016	256	(2)	(130)	312	180	70.3%	436
	2017	1,033	(44)	(902)	172	(774)	(74.9%)	259
	2018	3,094	(221)	(265)	161	(325)	(10.5%)	2,769
	2019	7,873	(600)	(873)	2,103	630	8.0%	8,503
	2020	18,540	(2,115)	1,149	(1,616)	(2,582)	(13.9%)	15,958
	2021	14,737	7,401	500	205	8,106	55.0%	22,843
Private Passenger Total		62,702	3,841	734	(333)	4,242	6.8%	66,944
Non Private Passenger	prior	49	(27)	181	(99)	55	112.2%	104
	2012	10	(4)	4	6	6	60.0%	16
	2013	792	(77)	98	(804)	(783)	(98.9%)	9
	2014	269	(25)	(397)	(165)	(587)	(218.2%)	(318)
	2015	589	(120)	399	(417)	(138)	(23.4%)	451
	2016	2,485	(300)	232	(1,726)	(1,794)	(72.2%)	691
	2017	2,847	(244)	35	(320)	(529)	(18.6%)	2,318
	2018	7,969	(587)	278	(1,259)	(1,568)	(19.7%)	6,401
	2019	23,202	(2,252)	293	(4,044)	(6,003)	(25.9%)	17,199
	2020	44,485	(4,985)	511	(1,547)	(6,021)	(13.5%)	38,464
	2021	36,598	16,161	6,025	(322)	21,864	59.7%	58,462
Non Private Passenger Total		119,295	7,540	7,659	(10,697)	4,502	3.8%	123,797
Grand Total		181,997	11,381	8,393	(11,030)	8,744	4.8%	190,741

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Private Passenger, broken down by component.

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Newfoundland & Labrador

Private Passenger ending 2021	Newfoundland & Labrador - 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)	(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	26	(2)	2	26	(1)	-	2	1	27	
2008	94	2	5	101	(4)	1	11	8	109	
2009	83	5	6	94	(4)	1	10	7	101	
2010	(2)	(5)	15	8	-	-	3	3	11	
2011	67	8	27	102	(5)	1	11	7	109	
2012	379	(1)	50	428	(25)	8	41	24	452	
2013	680	8	86	774	(45)	15	73	43	817	
2014	707	(5)	114	816	(30)	9	78	57	873	
2015	2,001	(9)	151	2,143	(66)	20	208	162	2,305	
2016	3,265	(4)	219	3,480	(83)	26	378	321	3,801	
2017	1,106	(119)	77	1,064	(20)	7	114	101	1,165	
2018	4,190	80	202	4,472	(84)	27	482	425	4,897	
2019	6,154	588	264	7,006	(134)	43	730	639	7,645	
2020	7,102	794	234	8,130	(151)	49	816	714	8,844	
PAYs (sub-total):	25,849	1,327	1,447	28,623	(652)	207	2,961	2,516	31,139	
CAY (2021)	9,114	4,206	(28)	13,292	(262)	85	1,466	1,289	14,581	
claims liabilities:	34,963	5,533	1,419	41,915	(914)	292	4,427	3,805	45,720	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	14,613	(1,520)		13,093	(195)	60	905	770	13,093	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				55,008	(1,109)	352	5,332	4,575	58,813	

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Private Passenger, broken down by component.

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New Brunswick

Private Passenger ending 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	-	17	-	17	-	-	2	2	19	
2002	(1)	(10)	(1)	(12)	-	-	1	1	(11)	
2003	210	3	2	215	-	-	21	21	236	
2004	-	1	1	2	-	-	-	-	2	
2005	1	9	(16)	(6)	-	-	3	3	(3)	
2006	(1)	(8)	-	(9)	-	-	1	1	(8)	
2007	(1)	(7)	7	(1)	-	-	2	2	1	
2008	-	4	6	10	-	-	1	1	11	
2009	-	(5)	-	(5)	-	-	1	1	(4)	
2010	64	6	(1)	69	(4)	1	7	4	73	
2011	25	4	25	54	(2)	-	6	4	58	
2012	200	33	45	278	(8)	2	27	21	299	
2013	29	21	66	116	(2)	-	12	10	126	
2014	549	59	92	700	(17)	6	69	58	758	
2015	1,455	111	122	1,688	(25)	8	167	150	1,838	
2016	997	184	176	1,357	(20)	7	144	131	1,488	
2017	1,993	90	120	2,203	(36)	12	235	211	2,414	
2018	2,062	382	130	2,574	(42)	14	271	243	2,817	
2019	1,178	1,451	93	2,722	(54)	17	366	329	3,051	
2020	1,150	2,831	158	4,139	(98)	32	554	488	4,627	
PAYs (sub-total):	9,910	5,176	1,025	16,111	(308)	99	1,890	1,681	17,792	
CAY (2021)	3,101	2,689	39	5,829	(146)	47	751	652	6,481	
claims liabilities:	13,011	7,865	1,064	21,940	(454)	146	2,641	2,333	24,273	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	7,862	(849)	7,013		(100)	30	444	374	7,013	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	28,953				(554)	176	3,085	2,707	31,286	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Private Passenger, broken down by component.

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Nova Scotia

Private Passenger ending 2021	Nova Scotia - 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	-	6	(1)	5	-	-	2	2	7
	2002	-	12	1	13	-	-	1	1	14
	2003	-	(7)	-	(7)	-	-	1	1	(6)
	2004	14	3	(2)	15	-	-	2	2	17
	2005	-	16	2	18	-	-	2	2	20
	2006	-	(4)	1	(3)	-	-	-	-	(3)
	2007	-	(12)	12	-	-	-	2	2	2
	2008	-	12	10	22	-	-	2	2	24
	2009	215	12	14	241	(12)	3	23	14	255
	2010	-	(8)	13	5	-	-	2	2	7
	2011	-	5	9	14	-	-	2	2	16
	2012	-	(2)	24	22	(1)	-	2	1	23
	2013	164	(5)	30	189	(12)	4	18	10	199
	2014	122	(12)	(12)	98	(3)	1	12	10	108
	2015	153	(12)	51	192	(4)	1	19	16	208
	2016	204	(24)	62	242	(5)	1	32	28	270
	2017	779	(97)	43	725	(9)	3	83	77	802
	2018	1,084	220	67	1,371	(20)	6	191	177	1,548
	2019	3,447	935	125	4,507	(72)	23	580	531	5,038
	2020	2,366	1,356	102	3,824	(71)	23	527	479	4,303
	PAYs (sub-total):	8,548	2,394	551	11,493	(209)	65	1,503	1,359	12,852
	CAY (2021)	4,614	2,702	6	7,322	(139)	45	941	847	8,169
	claims liabilities:	13,162	5,096	557	18,815	(348)	110	2,444	2,206	21,021
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	10,324	(1,125)	9,199		(114)	34	660	580	9,199
	policy liabilities:			28,014		(462)	144	3,104	2,786	30,220

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Private Passenger, broken down by component.

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Prince Edward Island

Private Passenger ending 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	-	(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	(1)	-	2	1	19	
2015	152	1	24	177	(8)	2	16	10	187	
2016	339	8	55	402	(12)	4	43	35	437	
2017	575	(216)	(13)	346	(8)	2	41	35	381	
2018	120	60	12	192	(3)	1	24	22	214	
2019	408	131	(27)	512	(10)	3	56	49	561	
2020	231	427	(11)	647	(14)	4	92	82	729	
PAYs (sub-total):	1,825	403	101	2,329	(56)	16	278	238	2,567	
CAY (2021)	603	360	(18)	945	(22)	7	132	117	1,062	
claims liabilities:	2,428	763	83	3,274	(78)	23	410	355	3,629	
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,571	(171)	1,400		(15)	4	78	67	1,400	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:			4,674		(93)	27	488	422	5,029	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Private Passenger, broken down by component.

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Ontario

Private Passenger ending 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	30,918	14,155	(1)	45,072	(424)	138	4,475	4,189	49,261
2002	447	(5)	(1)	441	(9)	3	43	37	478
2003	2,586	(155)	34	2,465	(59)	19	240	200	2,665
2004	1,275	241	344	1,860	(48)	16	181	149	2,009
2005	(1)	(28)	141	112	-	-	17	17	129
2006	242	5	132	379	(14)	4	37	27	406
2007	608	43	110	761	(28)	9	74	55	816
2008	142	47	89	278	(12)	4	27	19	297
2009	56	38	160	254	(12)	3	24	15	269
2010	22	46	207	275	(13)	4	27	18	293
2011	981	24	209	1,214	(57)	18	115	76	1,290
2012	41	22	221	284	(10)	4	27	21	305
2013	560	34	205	799	(23)	8	77	62	861
2014	2,158	11	221	2,390	(58)	19	233	194	2,584
2015	59	23	266	348	(8)	3	34	29	377
2016	1,619	140	276	2,035	(36)	12	226	202	2,237
2017	1,903	473	439	2,815	(43)	14	296	267	3,082
2018	2,948	1,377	543	4,868	(76)	24	505	453	5,321
2019	7,648	3,832	1,082	12,562	(229)	75	1,596	1,442	14,004
2020	5,942	7,405	1,804	15,151	(339)	110	1,813	1,584	16,735
PAYs (sub-total):	60,154	27,728	6,481	94,363	(1,498)	487	10,067	9,056	103,419
CAY (2021)	12,946	9,305	818	23,069	(538)	174	3,302	2,938	26,007
claims liabilities:	73,100	37,033	7,299	117,432	(2,036)	661	13,369	11,994	129,426
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	25,612	(1,588)		24,024	(325)	99	1,705	1,479	24,024
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				141,456	(2,361)	760	15,074	13,473	153,450

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Private Passenger, broken down by component.

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Alberta

Private Passenger ending 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	3	8	(2)	9	-	-	16	16	25
	2002	(3)	(11)	2	(12)	-	-	1	1	(11)
	2003	10	50	-	60	-	-	6	6	66
	2004	-	(27)	3	(24)	-	-	3	3	(21)
	2005	-	5	7	12	-	-	2	2	14
	2006	1	(1)	5	5	-	-	1	1	6
	2007	4	8	2	14	-	-	1	1	15
	2008	-	6	1	7	-	-	1	1	8
	2009	(1)	(7)	58	50	-	-	7	7	57
	2010	23	7	10	40	-	-	4	4	44
	2011	(1)	(7)	(1)	(9)	-	-	1	1	(8)
	2012	29	7	27	63	-	-	7	7	70
	2013	3	15	41	59	-	-	6	6	65
	2014	1,269	28	55	1,352	(7)	2	135	130	1,482
	2015	267	36	70	373	(3)	1	37	35	408
	2016	699	51	28	778	(10)	3	90	83	861
	2017	166	36	56	258	(4)	1	26	23	281
	2018	1,571	251	60	1,882	(32)	10	200	178	2,060
	2019	1,633	491	104	2,228	(43)	14	298	269	2,497
	2020	1,138	531	71	1,740	(37)	11	212	186	1,926
	PAYs (sub-total):	6,811	1,477	597	8,885	(136)	42	1,054	960	9,845
	CAY (2021)	1,073	911	(67)	1,917	(36)	11	224	199	2,116
	claims liabilities:	7,884	2,388	530	10,802	(172)	53	1,278	1,159	11,961
		Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	3,706	(404)		3,302	(37)	11	183	157	3,302
		*Total may not be sum of parts, as apvs apply to future costs within UPR								
	policy liabilities:				14,104	(209)	64	1,461	1,316	15,263

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Private Passenger, broken down by component.

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Yukon

Private Passenger ending 2021	Yukon - 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	-	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	-	3	4	7		-	-	-	-	7
2015	-	4	5	9		-	-	1	1	10
2016	-	5	(4)	1		-	-	1	1	2
2017	296	5	(15)	286		(5)	1	31	27	313
2018	-	14	3	17		-	-	2	2	19
2019	-	26	(2)	24		(1)	-	3	2	26
2020	26	33	-	59		(1)	-	7	6	65
PAYs (sub-total):	322	97	(4)	415		(7)	1	45	39	454
CAY (2021)	131	12	(3)	140		(3)	1	18	16	156
claims liabilities:	453	109	(7)	555		(10)	2	63	55	610
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	139	(15)		124		(1)	-	7	6	124
						*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				679		(11)	2	70	61	734

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Private Passenger, broken down by component.

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Northwest Territories

Private Passenger ending 2021	Northwest Territories - 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	-	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	-	15	23	38	-	-	4	4	42	
2017	-	31	(11)	20	-	-	5	5	25	
2018	1	66	23	90	(1)	-	9	8	98	
2019	62	121	(20)	163	(4)	1	29	26	189	
2020	76	348	10	434	(9)	3	58	52	486	
PAYs (sub-total):	139	601	78	818	(14)	4	114	104	922	
CAY (2021)	548	407	(30)	925	(18)	6	118	106	1,031	
claims liabilities:	687	1,008	48	1,743	(32)	10	232	210	1,953	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,196	(130)		1,066	(11)	3	58	50	1,066	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				2,809	(43)	13	290	260	3,019	

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Private Passenger, broken down by component.

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Nunavut

Private Passenger ending 2021	Nunavut - 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	
prior	-	-	-	-	-	-	-	-	-
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-	-
2012	158	1	2	161	-	-	16	16	177
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	8	4	1	13	-	-	1	1	14
2020	-	19	2	21	-	-	2	2	23
PAYs (sub-total):	166	30	24	220	-	-	19	19	239
CAY (2021)	17	17	(6)	28	(1)	-	4	3	31
claims liabilities:	183	47	18	248	(1)	-	23	22	270
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	115	(13)		102	-	-	2	2	102
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				350	(1)	-	25	24	372

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Private Passenger, broken down by component.

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 2021 (\$000s)									
Private Passenger 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	30,919	14,180	(9)	45,090	(424)	138	4,498	4,212	49,302
2002	443	(13)	1	431	(9)	3	46	40	471
2003	2,806	(107)	37	2,736	(59)	19	268	228	2,964
2004	1,287	211	346	1,844	(48)	16	187	155	1,999
2005	1	-	134	135	-	-	24	24	159
2006	242	(10)	137	369	(14)	4	39	29	398
2007	637	26	134	797	(29)	9	81	61	858
2008	236	73	112	421	(16)	5	42	31	452
2009	353	43	238	634	(28)	7	65	44	678
2010	107	45	246	398	(17)	5	43	31	429
2011	1,072	34	287	1,393	(64)	19	137	92	1,485
2012	807	60	386	1,253	(44)	14	122	92	1,345
2013	1,436	76	458	1,970	(82)	27	188	133	2,103
2014	4,805	100	510	5,415	(116)	37	533	454	5,869
2015	4,087	160	713	4,960	(114)	35	485	406	5,366
2016	7,123	376	839	8,338	(166)	53	918	805	9,143
2017	6,818	204	699	7,721	(125)	40	831	746	8,467
2018	11,976	2,452	1,042	15,470	(258)	82	1,684	1,508	16,978
2019	20,538	7,579	1,620	29,737	(547)	176	3,659	3,288	33,025
2020	18,031	13,744	2,370	34,145	(720)	232	4,081	3,593	37,738
PAYs (sub-total):	113,724	39,233	10,300	163,257	(2,880)	921	17,931	15,972	179,229
CAY (2021)	32,147	20,609	711	53,467	(1,165)	376	6,956	6,167	59,634
claims liabilities:	145,871	59,842	11,011	216,724	(4,045)	1,297	24,887	22,139	238,863
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	65,138	(5,815)		59,323	(798)	241	4,042	3,485	59,323
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				276,047	(4,843)	1,538	28,929	25,624	298,186

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Non-Private Passenger, broken down by component.

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Newfoundland & Labrador

Non Private Passenger ending 2021		Newfoundland & Labrador - 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	-	-	(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	39	73	8	120	(6)	2	11	7	127
2012	-	(2)	14	12	-	-	1	1	13
2013	116	32	22	170	(10)	3	16	9	179
2014	-	-	33	33	-	-	3	3	36
2015	447	(8)	44	483	(13)	4	47	38	521
2016	461	7	72	540	(12)	4	66	58	598
2017	882	50	27	959	(15)	4	98	87	1,046
2018	1,254	34	77	1,365	(20)	6	152	138	1,503
2019	1,722	196	104	2,022	(28)	9	215	196	2,218
2020	1,591	936	79	2,606	(37)	12	263	238	2,844
PAYs (sub-total):	6,512	1,326	489	8,327	(141)	44	873	776	9,103
CAY (2021)	3,321	1,728	(11)	5,038	(82)	27	549	494	5,532
claims liabilities:	9,833	3,054	478	13,365	(223)	71	1,422	1,270	14,635
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	5,422	(396)		5,026	(62)	18	310	266	5,026
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				18,391	(285)	89	1,732	1,536	19,661

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Non-Private Passenger, broken down by component.

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New Brunswick

Non Private Passenger ending 2021		New Brunswick - 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	-	(8)	-	(8)	-	-	-	-	(8)
2002	-	5	-	5	-	-	1	1	6
2003	-	(2)	1	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	(6)	(15)	(21)	-	-	3	3	(18)
2006	-	(5)	-	(5)	-	-	1	1	(4)
2007	-	(1)	6	5	-	-	1	1	6
2008	-	(2)	5	3	-	-	1	1	4
2009	-	(4)	-	(4)	-	-	-	-	(4)
2010	99	3	(1)	101	(5)	2	10	7	108
2011	2	(5)	22	19	-	-	2	2	21
2012	391	4	33	428	(10)	3	42	35	463
2013	120	(2)	48	166	(4)	1	17	14	180
2014	-	2	64	66	-	-	6	6	72
2015	-	(3)	77	74	-	-	8	8	82
2016	988	17	109	1,114	(30)	10	114	94	1,208
2017	211	81	83	375	(8)	3	48	43	418
2018	1,438	330	99	1,867	(36)	12	196	172	2,039
2019	3,048	436	80	3,564	(85)	27	462	404	3,968
2020	3,025	1,207	142	4,374	(118)	38	580	500	4,874
PAYs (sub-total):	9,322	2,047	753	12,122	(296)	96	1,492	1,292	13,414
CAY (2021)	2,480	3,673	40	6,193	(165)	53	790	678	6,871
claims liabilities:	11,802	5,720	793	18,315	(461)	149	2,282	1,970	20,285
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	7,726	(587)		7,139	(130)	40	498	408	7,139
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				25,454	(591)	189	2,780	2,378	27,424

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Non-Private Passenger, broken down by component.

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Nova Scotia

Non Private Passenger ending 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	332	10	37	379	(11)	3	37	29	408
2014	325	2	(15)	312	(11)	4	34	27	339
2015	39	32	70	141	(6)	2	14	10	151
2016	1,083	(10)	82	1,155	(40)	13	122	95	1,250
2017	1,256	122	60	1,438	(37)	12	156	131	1,569
2018	1,918	(244)	80	1,754	(34)	11	236	213	1,967
2019	1,804	931	120	2,855	(58)	19	388	349	3,204
2020	3,434	1,529	120	5,083	(117)	38	688	609	5,692
PAYs (sub-total):	10,191	2,358	609	13,158	(314)	102	1,684	1,472	14,630
CAY (2021)	11,282	168	10	11,460	(262)	84	1,450	1,272	12,732
claims liabilities:	21,473	2,526	619	24,618	(576)	186	3,134	2,744	27,362
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	14,509	(1,059)		13,450	(196)	59	920	783	13,450
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				38,068	(772)	245	4,054	3,527	40,812

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Non-Private Passenger, broken down by component.

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Prince Edward Island

Non Private Passenger ending 2021	Prince Edward Island - 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	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	-	1	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	1	-	-	-	-	-	-
2011	-	1	11	12	-	-	1	1	13
2012	300	-	5	305	(17)	6	29	18	323
2013	-	-	8	8	-	-	1	1	9
2014	111	(1)	11	121	(8)	2	11	5	126
2015	20	-	16	36	(2)	-	4	2	38
2016	862	(29)	39	872	(46)	14	85	53	925
2017	-	5	(6)	(1)	(1)	-	5	4	3
2018	29	(3)	10	36	-	-	7	7	43
2019	102	14	(25)	91	(3)	1	14	12	103
2020	550	56	(12)	594	(10)	3	87	80	674
PAYs (sub-total):	1,974	41	59	2,074	(87)	26	244	183	2,257
CAY (2021)	1,148	233	(20)	1,361	(24)	8	179	163	1,524
claims liabilities:	3,122	274	39	3,435	(111)	34	423	346	3,781
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,831	(139)		1,692	(17)	5	93	81	1,692
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				5,127	(128)	39	516	427	5,473

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Non-Private Passenger, broken down by component.

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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	297	4	(1)	300	-	-	33	33	333
2002	-	7	-	7	-	-	1	1	8
2003	-	(12)	5	(7)	-	-	2	2	(5)
2004	-	(24)	58	34	-	-	8	8	42
2005	-	(1)	46	45	-	-	5	5	50
2006	1	16	60	77	-	-	8	8	85
2007	1	(2)	53	52	-	-	5	5	57
2008	-	(5)	43	38	-	-	5	5	43
2009	74	12	94	180	(8)	2	18	12	192
2010	143	(6)	162	299	(13)	4	28	19	318
2011	758	(3)	171	926	(47)	15	87	55	981
2012	43	14	211	268	(10)	4	26	20	288
2013	2,094	(23)	326	2,397	(72)	23	233	184	2,581
2014	829	(321)	428	936	(22)	7	92	77	1,013
2015	4,356	35	615	5,006	(96)	31	492	427	5,433
2016	3,623	38	637	4,298	(72)	24	480	432	4,730
2017	4,402	435	1,009	5,846	(81)	26	621	566	6,412
2018	7,324	1,668	1,776	10,768	(167)	54	1,142	1,029	11,797
2019	11,777	4,474	3,467	19,718	(359)	116	2,608	2,365	22,083
2020	8,930	14,949	4,471	28,350	(608)	198	3,498	3,088	31,438
PAYs (sub-total):	44,652	21,255	13,631	79,538	(1,555)	504	9,392	8,341	87,879
CAY (2021)	39,760	503	2,191	42,454	(1,010)	327	6,519	5,836	48,290
claims liabilities:	84,412	21,758	15,822	121,992	(2,565)	831	15,911	14,177	136,169
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	67,007	(4,221)		62,786	(699)	209	2,980	2,490	62,786
policy liabilities:				184,778	(3,264)	1,040	18,891	16,667	198,955

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Non-Private Passenger, broken down by component.

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Alberta

Non Private Passenger ending 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	-	26	(2)	24	-	-	6	6	30	
2002	-	5	1	6	-	-	1	1	7	
2003	-	(5)	-	(5)	-	-	1	1	(4)	
2004	35	(32)	1	4	-	-	-	-	4	
2005	-	(3)	7	4	-	-	1	1	5	
2006	(2)	(28)	10	(20)	-	-	4	4	(16)	
2007	29	13	7	49	-	-	5	5	54	
2008	-	17	5	22	-	-	3	3	25	
2009	1	(20)	214	195	(9)	3	22	16	211	
2010	-	8	37	45	-	-	5	5	50	
2011	2	80	(3)	79	(4)	1	8	5	84	
2012	543	(1)	107	649	(16)	5	64	53	702	
2013	1,728	(7)	169	1,890	(49)	16	185	152	2,042	
2014	242	45	247	534	(13)	4	52	43	577	
2015	1,479	355	332	2,166	(40)	13	212	185	2,351	
2016	1,228	601	151	1,980	(31)	10	265	244	2,224	
2017	3,535	1,405	367	5,307	(75)	25	523	473	5,780	
2018	12,858	4,030	482	17,370	(280)	91	1,821	1,632	19,002	
2019	14,554	9,040	1,122	24,716	(446)	145	3,251	2,950	27,666	
2020	17,208	14,450	875	32,533	(734)	237	3,975	3,478	36,011	
PAYs (sub-total):	53,440	29,979	4,129	87,548	(1,697)	550	10,404	9,257	96,805	
CAY (2021)	16,189	25,255	(1,017)	40,427	(900)	292	4,759	4,151	44,578	
claims liabilities:	69,629	55,234	3,112	127,975	(2,597)	842	15,163	13,408	141,383	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	56,290	(4,334)		51,956	(765)	234	3,337	2,806	51,956	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				179,931	(3,362)	1,076	18,500	16,214	193,339	

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Non-Private Passenger, broken down by component.

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Yukon

Non Private Passenger ending 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	-	4	6	10	-	-	1	1	11
2016	-	8	(7)	1	-	-	2	2	3
2017	-	21	(45)	(24)	-	-	6	6	(18)
2018	387	43	11	441	(7)	2	46	41	482
2019	5	87	(10)	82	(2)	1	12	11	93
2020	189	86	(3)	272	(6)	2	31	27	299
PAYs (sub-total):	581	252	(37)	796	(15)	5	99	89	885
CAY (2021)	692	183	(29)	846	(15)	5	102	92	938
claims liabilities:	1,273	435	(66)	1,642	(30)	10	201	181	1,823
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	900	(74)		826	(8)	2	37	31	826
policy liabilities:				2,468	(38)	12	238	212	2,649

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Non-Private Passenger, broken down by component.

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Northwest Territories

Non Private Passenger ending 2021		Northwest Territories - 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	-	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	473	(1)	4	476	(12)	4	46	38	514
2014	-	1	5	6	-	-	1	1	7
2015	-	3	7	10	-	-	1	1	11
2016	162	9	8	179	(6)	2	17	13	192
2017	-	23	(4)	19	-	-	3	3	22
2018	-	47	11	58	(1)	-	6	5	63
2019	216	101	(12)	305	(6)	2	42	38	343
2020	47	254	6	307	(7)	2	41	36	343
PAYs (sub-total):	898	440	28	1,366	(32)	10	157	135	1,501
CAY (2021)	442	200	(19)	623	(14)	5	80	71	694
claims liabilities:	1,340	640	9	1,989	(46)	15	237	206	2,195
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	804	(66)		738	(7)	2	27	22	738
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,727	(53)	17	264	228	2,933

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Non-Private Passenger, broken down by component.

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Nunavut

Non Private Passenger ending 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	85	3	4	92	(2)	1	9	8	100
2016	-	5	6	11	-	-	2	2	13
2017	-	14	6	20	-	-	2	2	22
2018	-	26	6	32	-	-	4	4	36
2019	-	49	7	56	(1)	-	7	6	62
2020	6	109	7	122	(3)	1	15	13	135
PAYs (sub-total):	91	206	43	340	(6)	2	39	35	375
CAY (2021)	-	161	(21)	140	(3)	1	20	18	158
claims liabilities:	91	367	22	480	(9)	3	59	53	533
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	432	(35)		397	(3)	1	13	11	397
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				877	(12)	4	72	64	930

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

The table below presents the projected policy liabilities as at December 31, 2021 for Non-Private Passenger, broken down by component.

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All Jurisdictions

ALL JURISDICTIONS - Projected Balances as at Dec. 31, 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	297	33	(4)	326	-	-	39	39	365
2002	-	19	1	20	-	-	3	3	23
2003	-	(27)	6	(21)	-	-	4	4	(17)
2004	35	(52)	59	42	-	-	9	9	51
2005	-	(14)	39	25	-	-	10	10	35
2006	(1)	(14)	70	55	-	-	13	13	68
2007	30	5	70	105	-	-	11	11	116
2008	-	7	59	66	-	-	9	9	75
2009	75	(15)	316	376	(17)	5	42	30	406
2010	242	6	213	461	(18)	6	45	33	494
2011	801	148	218	1,167	(57)	18	110	71	1,238
2012	1,277	13	401	1,691	(53)	18	164	129	1,820
2013	4,863	9	620	5,492	(158)	50	535	427	5,919
2014	1,507	(272)	781	2,016	(54)	17	200	163	2,179
2015	6,426	421	1,171	8,018	(159)	51	788	680	8,698
2016	8,407	646	1,097	10,150	(237)	77	1,153	993	11,143
2017	10,286	2,156	1,497	13,939	(217)	70	1,462	1,315	15,254
2018	25,208	5,931	2,552	33,691	(545)	176	3,610	3,241	36,932
2019	33,228	15,328	4,853	53,409	(988)	320	6,999	6,331	59,740
2020	34,980	33,576	5,685	74,241	(1,640)	531	9,178	8,069	82,310
PAYs (sub-total):	127,661	57,904	19,704	205,269	(4,143)	1,339	24,384	21,580	226,849
CAY (2021)	75,314	32,104	1,124	108,542	(2,475)	802	14,448	12,775	121,317
claims liabilities:	202,975	90,008	20,828	313,811	(6,618)	2,141	38,832	34,355	348,166
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	154,921	(10,911)		144,010	(1,887)	570	8,215	6,898	144,010
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				457,821	(8,505)	2,711	47,047	41,253	492,176

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2021, broken down by component.

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Newfoundland & Labrador

PPV & non-PPV ending 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	26	(3)	3	26	(1)	-	2	1	27
2008	94	2	7	103	(4)	1	11	8	111
2009	83	8	8	99	(4)	1	10	7	106
2010	(2)	(3)	20	15	-	-	4	4	19
2011	106	81	35	222	(11)	3	22	14	236
2012	379	(3)	64	440	(25)	8	42	25	465
2013	796	40	108	944	(55)	18	89	52	996
2014	707	(5)	147	849	(30)	9	81	60	909
2015	2,448	(17)	195	2,626	(79)	24	255	200	2,826
2016	3,726	3	291	4,020	(95)	30	444	379	4,399
2017	1,988	(69)	104	2,023	(35)	11	212	188	2,211
2018	5,444	114	279	5,837	(104)	33	634	563	6,400
2019	7,876	784	368	9,028	(162)	52	945	835	9,863
2020	8,693	1,730	313	10,736	(188)	61	1,079	952	11,688
PAYs (sub-total):	32,361	2,653	1,936	36,950	(793)	251	3,834	3,292	40,242
CAY (2021)	12,435	5,934	(39)	18,330	(344)	112	2,015	1,783	20,113
claims liabilities:	44,796	8,587	1,897	55,280	(1,137)	363	5,849	5,075	60,355
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	20,035	(1,916)		18,119	(257)	78	1,215	1,036	18,119
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				73,399	(1,394)	441	7,064	6,111	78,474

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2021, broken down by component.

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New Brunswick

PPV & non-PPV ending 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	1	
2002	(1)	(5)	(1)	(7)	-	-	2	2	(5)	
2003	210	1	3	214	-	-	21	21	235	
2004	-	1	1	2	-	-	-	-	2	
2005	1	3	(31)	(27)	-	-	6	6	(21)	
2006	(1)	(13)	-	(14)	-	-	2	2	(12)	
2007	(1)	(8)	13	4	-	-	3	3	7	
2008	-	2	11	13	-	-	2	2	15	
2009	-	(9)	-	(9)	-	-	1	1	(8)	
2010	163	9	(2)	170	(9)	3	17	11	181	
2011	27	(1)	47	73	(2)	-	8	6	79	
2012	591	37	78	706	(18)	5	69	56	762	
2013	149	19	114	282	(6)	1	29	24	306	
2014	549	61	156	766	(17)	6	75	64	830	
2015	1,455	108	199	1,762	(25)	8	175	158	1,920	
2016	1,985	201	285	2,471	(50)	17	258	225	2,696	
2017	2,204	171	203	2,578	(44)	15	283	254	2,832	
2018	3,500	712	229	4,441	(78)	26	467	415	4,856	
2019	4,226	1,887	173	6,286	(139)	44	828	733	7,019	
2020	4,175	4,038	300	8,513	(216)	70	1,134	988	9,501	
PAYs (sub-total):	19,232	7,223	1,778	28,233	(604)	195	3,382	2,973	31,206	
CAY (2021)	5,581	6,362	79	12,022	(311)	100	1,541	1,330	13,352	
claims liabilities:	24,813	13,585	1,857	40,255	(915)	295	4,923	4,303	44,558	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	15,588	(1,436)		14,152	(230)	70	942	782	14,152	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				54,407	(1,145)	365	5,865	5,085	58,710	

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2021, broken down by component.

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Nova Scotia

PPV & non-PPV ending 2021	Nova Scotia - 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	-	13	(1)	12	-	-	2	2	14
2002	-	14	1	15	-	-	1	1	16
2003	-	(12)	-	(12)	-	-	2	2	(10)
2004	14	8	(2)	20	-	-	3	3	23
2005	-	10	3	13	-	-	3	3	16
2006	-	(5)	1	(4)	-	-	-	-	(4)
2007	-	(16)	15	(1)	-	-	2	2	1
2008	-	8	13	21	-	-	2	2	23
2009	215	6	20	241	(12)	3	25	16	257
2010	-	(9)	22	13	-	-	3	3	16
2011	-	7	18	25	-	-	3	3	28
2012	-	(5)	48	43	(1)	-	4	3	46
2013	496	5	67	568	(23)	7	55	39	607
2014	447	(10)	(27)	410	(14)	5	46	37	447
2015	192	20	121	333	(10)	3	33	26	359
2016	1,287	(34)	144	1,397	(45)	14	154	123	1,520
2017	2,035	25	103	2,163	(46)	15	239	208	2,371
2018	3,002	(24)	147	3,125	(54)	17	427	390	3,515
2019	5,251	1,866	245	7,362	(130)	42	968	880	8,242
2020	5,800	2,885	222	8,907	(188)	61	1,215	1,088	9,995
PAYs (sub-total):	18,739	4,752	1,160	24,651	(523)	167	3,187	2,831	27,482
CAY (2021)	15,896	2,870	16	18,782	(401)	129	2,391	2,119	20,901
claims liabilities:	34,635	7,622	1,176	43,433	(924)	296	5,578	4,950	48,383
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	24,833	(2,184)		22,649	(310)	93	1,580	1,363	22,649
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				66,082	(1,234)	389	7,158	6,313	71,032

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2021, broken down by component.

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Prince Edward Island

PPV & non-PPV ending 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	300	-	13	313	(17)	6	30	19	332	
2013	-	(2)	21	19	-	-	2	2	21	
2014	111	(1)	29	139	(9)	2	13	6	145	
2015	172	1	40	213	(10)	2	20	12	225	
2016	1,201	(21)	94	1,274	(58)	18	128	88	1,362	
2017	575	(211)	(19)	345	(9)	2	46	39	384	
2018	149	57	22	228	(3)	1	31	29	257	
2019	510	145	(52)	603	(13)	4	70	61	664	
2020	781	483	(23)	1,241	(24)	7	179	162	1,403	
PAYs (sub-total):	3,799	444	160	4,403	(143)	42	522	421	4,824	
CAY (2021)	1,751	593	(38)	2,306	(46)	15	311	280	2,586	
claims liabilities:	5,550	1,037	122	6,709	(189)	57	833	701	7,410	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	3,402	(310)		3,092	(32)	9	171	148	3,092	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				9,801	(221)	66	1,004	849	10,502	

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2021, broken down by component.

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Ontario

PPV & non-PPV ending 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	31,215	14,159	(2)	45,372	(424)	138	4,508	4,222	49,594	
2002	447	2	(1)	448	(9)	3	44	38	486	
2003	2,586	(167)	39	2,458	(59)	19	242	202	2,660	
2004	1,275	217	402	1,894	(48)	16	189	157	2,051	
2005	(1)	(29)	187	157	-	-	22	22	179	
2006	243	21	192	456	(14)	4	45	35	491	
2007	609	41	163	813	(28)	9	79	60	873	
2008	142	42	132	316	(12)	4	32	24	340	
2009	130	50	254	434	(20)	5	42	27	461	
2010	165	40	369	574	(26)	8	55	37	611	
2011	1,739	21	380	2,140	(104)	33	202	131	2,271	
2012	84	36	432	552	(20)	8	53	41	593	
2013	2,654	11	531	3,196	(95)	31	310	246	3,442	
2014	2,987	(310)	649	3,326	(80)	26	325	271	3,597	
2015	4,415	58	881	5,354	(104)	34	526	456	5,810	
2016	5,242	178	913	6,333	(108)	36	706	634	6,967	
2017	6,305	908	1,448	8,661	(124)	40	917	833	9,494	
2018	10,272	3,045	2,319	15,636	(243)	78	1,647	1,482	17,118	
2019	19,425	8,306	4,549	32,280	(588)	191	4,204	3,807	36,087	
2020	14,872	22,354	6,275	43,501	(947)	308	5,311	4,672	48,173	
PAYs (sub-total):	104,806	48,983	20,112	173,901	(3,053)	991	19,459	17,397	191,298	
CAY (2021)	52,706	9,808	3,009	65,523	(1,548)	501	9,821	8,774	74,297	
claims liabilities:	157,512	58,791	23,121	239,424	(4,601)	1,492	29,280	26,171	265,595	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	92,619	(5,809)		86,810	(1,024)	308	4,685	3,969	86,810	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				326,234	(5,625)	1,800	33,965	30,140	352,405	

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2021, broken down by component.

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Alberta

PPV & non-PPV ending 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	3	34	(4)	33	-	-	22	22	55	
2002	(3)	(6)	3	(6)	-	-	2	2	(4)	
2003	10	45	-	55	-	-	7	7	62	
2004	35	(59)	4	(20)	-	-	3	3	(17)	
2005	-	2	14	16	-	-	3	3	19	
2006	(1)	(29)	15	(15)	-	-	5	5	(10)	
2007	33	21	9	63	-	-	6	6	69	
2008	-	23	6	29	-	-	4	4	33	
2009	-	(27)	272	245	(9)	3	29	23	268	
2010	23	15	47	85	-	-	9	9	94	
2011	1	73	(4)	70	(4)	1	9	6	76	
2012	572	6	134	712	(16)	5	71	60	772	
2013	1,731	8	210	1,949	(49)	16	191	158	2,107	
2014	1,511	73	302	1,886	(20)	6	187	173	2,059	
2015	1,746	391	402	2,539	(43)	14	249	220	2,759	
2016	1,927	652	179	2,758	(41)	13	355	327	3,085	
2017	3,701	1,441	423	5,565	(79)	26	549	496	6,061	
2018	14,429	4,281	542	19,252	(312)	101	2,021	1,810	21,062	
2019	16,187	9,531	1,226	26,944	(489)	159	3,549	3,219	30,163	
2020	18,346	14,981	946	34,273	(771)	248	4,187	3,664	37,937	
PAYs (sub-total):	60,251	31,456	4,726	96,433	(1,833)	592	11,458	10,217	106,650	
CAY (2021)	17,262	26,166	(1,084)	42,344	(936)	303	4,983	4,350	46,694	
claims liabilities:	77,513	57,622	3,642	138,777	(2,769)	895	16,441	14,567	153,344	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	59,996	(4,738)		55,258	(802)	245	3,520	2,963	55,258	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	194,035				(3,571)	1,140	19,961	17,530	208,602	

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2021, broken down by component.

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Yukon

PPV & non-PPV ending 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	-	3	9	12	-	-	1	1	-	13
2015	-	8	11	19	-	-	2	2	-	21
2016	-	13	(11)	2	-	-	3	3	-	5
2017	296	26	(60)	262	(5)	1	37	33	-	295
2018	387	57	14	458	(7)	2	48	43	-	501
2019	5	113	(12)	106	(3)	1	15	13	-	119
2020	215	119	(3)	331	(7)	2	38	33	-	364
PAYs (sub-total):	903	349	(41)	1,211	(22)	6	144	128	-	1,339
CAY (2021)	823	195	(32)	986	(18)	6	120	108	-	1,094
claims liabilities:	1,726	544	(73)	2,197	(40)	12	264	236	-	2,433
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	1,039	(89)		950	(9)	2	44	37		950
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,147	(49)	14	308	273		3,383

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2021, broken down by component.

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Northwest Territories

PPV & non-PPV ending 2021	Northwest Territories - 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	-	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	11
2013	473	1	15	489	(12)	4	47	39	528	528
2014	-	17	20	37	-	-	5	5	42	42
2015	-	8	27	35	-	-	4	4	39	39
2016	162	24	31	217	(6)	2	21	17	234	234
2017	-	54	(15)	39	-	-	8	8	47	47
2018	1	113	34	148	(2)	-	15	13	161	161
2019	278	222	(32)	468	(10)	3	71	64	532	532
2020	123	602	16	741	(16)	5	99	88	829	829
PAYs (sub-total):	1,037	1,041	106	2,184	(46)	14	271	239	2,423	2,423
CAY (2021)	990	607	(49)	1,548	(32)	11	198	177	1,725	1,725
claims liabilities:	2,027	1,648	57	3,732	(78)	25	469	416	4,148	4,148
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,000	(196)		1,804	(18)	5	85	72	1,804	1,804
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				5,536	(96)	30	554	488	5,952	5,952

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2021, broken down by component.

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Nunavut

PPV & non-PPV ending 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	158	1	4	163	-	-	16	16	179	179
2013	-	1	5	6	-	-	-	-	6	6
2014	-	-	6	6	-	-	-	-	6	6
2015	85	4	8	97	(2)	1	9	8	105	105
2016	-	6	10	16	-	-	2	2	18	18
2017	-	15	9	24	-	-	2	2	26	26
2018	-	28	8	36	-	-	4	4	40	40
2019	8	53	8	69	(1)	-	8	7	76	76
2020	6	128	9	143	(3)	1	17	15	158	158
PAYs (sub-total):	257	236	67	560	(6)	2	58	54	614	614
CAY (2021)	17	178	(27)	168	(4)	1	24	21	189	189
claims liabilities:	274	414	40	728	(10)	3	82	75	803	803
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	547	(48)		499	(3)	1	15	13	499	499
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,227	(13)	4	97	88	1,302	1,302

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

The table below presents the projected policy liabilities for both business segments combined (i.e. Private Passenger plus Non-Private Passenger) as at December 31, 2021, broken down by component.

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All Jurisdictions

PPV & non-PPV ending 2021	ALL JURISDICTIONS - 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	31,216	14,213	(13)	45,416	(424)	138	4,537	4,251	49,667
2002	443	6	2	451	(9)	3	49	43	494
2003	2,806	(134)	43	2,715	(59)	19	272	232	2,947
2004	1,322	159	405	1,886	(48)	16	196	164	2,050
2005	1	(14)	173	160	-	-	34	34	194
2006	241	(24)	207	424	(14)	4	52	42	466
2007	667	31	204	902	(29)	9	92	72	974
2008	236	80	171	487	(16)	5	51	40	527
2009	428	28	554	1,010	(45)	12	107	74	1,084
2010	349	51	459	859	(35)	11	88	64	923
2011	1,873	182	505	2,560	(121)	37	247	163	2,723
2012	2,084	73	787	2,944	(97)	32	286	221	3,165
2013	6,299	85	1,078	7,462	(240)	77	723	560	8,022
2014	6,312	(172)	1,291	7,431	(170)	54	733	617	8,048
2015	10,513	581	1,884	12,978	(273)	86	1,273	1,086	14,064
2016	15,530	1,022	1,936	18,488	(403)	130	2,071	1,798	20,286
2017	17,104	2,360	2,196	21,660	(342)	110	2,293	2,061	23,721
2018	37,184	8,383	3,594	49,161	(803)	258	5,294	4,749	53,910
2019	53,766	22,907	6,473	83,146	(1,535)	496	10,658	9,619	92,765
2020	53,011	47,320	8,055	108,386	(2,360)	763	13,259	11,662	120,048
PAYs (sub-total):	241,385	97,137	30,004	368,526	(7,023)	2,260	42,315	37,552	406,078
CAY (2021)	107,461	52,713	1,835	162,009	(3,640)	1,178	21,404	18,942	180,951
claims liabilities:	348,846	149,850	31,839	530,535	(10,663)	3,438	63,719	56,494	587,029
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	220,059	(16,726)		203,333	(2,685)	811	12,257	10,383	203,333
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	733,868				(13,348)	4,249	75,976	66,877	790,362

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