

FACILITY ASSOCIATION RESIDUAL MARKET

MAY 2021 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

Related Bulletin: [F2021-054 FARM May 2021 Participation Report](#)

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

ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
MAY 2021

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1 Summary

Note to members: this is the quarterly Actuarial Highlights we will release going forward to replace the monthly Actuarial Highlights. The next report will be available for reporting month August 2021 in September 2021, 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 May 2021 Participation Report leverages actuarial incorporates the results of an updated valuation (as at March 31, 2021) – the impact of the implementation of the valuation is discussed in section 1.2. The following table summarizes the implemented valuations for fiscal year 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	% mfad: -- bp	Aug. 2021	update valuation:
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 March 31, 2021 has been completed for Private Passenger and non-Private Passenger business segments and all jurisdictions since last month’s Participation Report. The valuation was completed by the Facility Association’s 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 **\$11.0 million unfavourable impact** on the month’s net result from operations, adding an estimated 6.1 points (column [6] of table on the right) from the **year-to-date Combined Operating Ratio** to end at **98.4%**.

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

Grand Total	unfav / (fav)						ytd EP 180,325 (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	16,351	1,958	18,309	(5,418)	-	12,891	9.1%	1.1%	10.2%	(3.0%)	-	7.1%
CAY	(150)	(630)	(780)	(1,147)	-	(1,927)	(0.1%)	(0.3%)	(0.4%)	(0.6%)	-	(1.1%)
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	16,201	1,328	17,529	(6,565)	-	10,964	9.0%	0.7%	9.7%	(3.6%)	-	6.1%

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

1.2a Valuation Results

The key results of the valuation by jurisdiction and business segment are summarized in the following table (for nominal indemnity only). This shows an overall **unfavourable prior accident year** change of **\$16.4 million** (3.9% of the associated unpaid claims liabilities selected at March 31, 2021). In addition, changes in the selected accident year **2021 nominal indemnity ratios** are projected to have an aggregate **favourable change** of **\$0.2 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 increase in prior accident year nominal indemnity ratios is primarily due to the **unfavourable** claims development and an adjustment to IBNR for latent accident benefits claims. The main driver was from the latent Accident Benefit IBNR adjustment to reflect the potential emergence of claims

²In these tables, “PAYs” refers to prior accident years, “CAY” refers to the current accident year, and “Prem Def” refers to the provision for premium deficiency or the deferred policy acquisition asset (as applicable). “Nominal” refers to changes excluding any actuarial present value adjustments, whereas “apv adj.” refers to actuarial present value adjustments.

The columns under the heading “ults & payout patterns” reflect the impact of changes in the valuation selected ultimates and claims payment patterns (i.e. based on unchanged selection of discount rates and margins for adverse deviation). The column “dsct rate” reflects the impact of the change in the selected discount rate and the column “margins” reflects the impact of any changes in selected margins for adverse deviations.

arising from AY 1994 to AY 1996 for Ontario Private Passenger.

Partially offsetting these unfavourable changes, 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.

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

Valuation Summary (Nominal Basis)							unfavourable / (favourable)		
Jurisdiction	2020 & Prior Beginning Indemnity Unpaid (000s)	2020 & Prior Accident Year Indemnity Change (000s)	% of Beginning Unpaid	2021 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2021 Earned Prem (000s)	2022 Indemnity Loss Ratio	Change from Prior Valuation	Change against 2022 Proj Earned Prem (000s)
	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Ontario	159,812	17,923	11.2%	42.4%	0.1%	147	46.5%	(0.1%)	(194)
PPV	78,463	17,008	21.7%	57.4%	(0.5%)	(255)	62.6%	(0.1%)	(55)
Non-PPV	81,349	915	1.1%	36.6%	0.3%	402	40.1%	(0.1%)	(139)
Alberta	119,940	626	0.5%	54.4%	(0.3%)	(354)	59.7%	(0.1%)	(141)
PPV	9,950	172	1.7%	40.4%	0.1%	8	43.1%	(0.2%)	(17)
Non-PPV	109,990	454	0.4%	55.4%	(0.3%)	(362)	60.9%	(0.1%)	(124)
Newfoundland & Labrador	47,865	437	0.9%	59.4%	0.1%	52	62.6%	0.0%	(11)
PPV	35,470	(228)	(0.6%)	59.4%	0.3%	82	62.5%	0.0%	-
Non-PPV	12,395	665	5.4%	59.4%	(0.3%)	(31)	63.0%	(0.1%)	(11)
New Brunswick	36,736	(880)	(2.4%)	52.4%	(0.5%)	(161)	56.6%	0.0%	-
PPV	21,234	(205)	(1.0%)	51.6%	0.3%	51	53.7%	0.0%	-
Non-PPV	15,502	(675)	(4.4%)	53.2%	(1.4%)	(212)	60.0%	0.0%	-
Nova Scotia	37,109	(670)	(1.8%)	54.6%	(0.1%)	(49)	59.6%	(0.1%)	(28)
PPV	16,936	(563)	(3.3%)	52.7%	(0.1%)	(21)	57.7%	0.0%	-
Non-PPV	20,173	(107)	(0.5%)	56.1%	(0.1%)	(28)	61.0%	(0.1%)	(28)
Prince Edward Island	8,508	(461)	(5.4%)	49.4%	(0.4%)	(27)	53.2%	0.0%	-
PPV	4,308	(460)	(10.7%)	47.0%	1.5%	50	47.7%	0.0%	-
Non-PPV	4,200	(1)	(0.0%)	51.9%	(2.3%)	(77)	58.5%	0.0%	-
Yukon Territory	2,529	(90)	(3.6%)	46.6%	0.2%	4	48.1%	(0.1%)	(2)
PPV	1,132	(46)	(4.1%)	44.8%	1.5%	6	47.7%	0.0%	-
Non-PPV	1,397	(44)	(3.1%)	46.9%	(0.1%)	(2)	48.3%	(0.1%)	(2)
Northwest Territories	3,611	(436)	(12.1%)	42.5%	4.0%	194	40.9%	0.0%	(2)
PPV	1,702	(276)	(16.2%)	41.6%	(0.1%)	(3)	45.0%	0.0%	-
Non-PPV	1,909	(160)	(8.4%)	44.0%	11.0%	197	34.3%	(0.1%)	(2)
Nunavut	822	(87)	(10.6%)	28.3%	0.7%	7	30.4%	(0.1%)	(1)
PPV	218	(6)	(2.8%)	25.0%	4.9%	12	21.6%	0.2%	0
Non-PPV	604	(81)	(13.4%)	29.3%	(0.6%)	(5)	33.1%	(0.2%)	(2)
Total	416,932	16,362	3.9%	49.4%	0.0%	(188)	53.7%	(0.1%)	(378)

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-

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".

private passenger), following Member Sharing as per the Plan of Operation. The valuation triangles are directly reconcilable to accident year / calendar year results for the FARM.

In general, the valuation data triangles are used directly in development factor selections by coverage for each jurisdiction and each business segment. However, where the data is not deemed credible or is deemed too volatile or for other considerations, development factors may be based on data from another jurisdiction (for example, using Alberta factors for the northern territories), or from industry data (via the loss development triangle data available from the General Insurance Statistical 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 unfavourable by \$11.0 million**, or 1.5% of the \$717.0 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 **no change to the claims development margins** at the jurisdiction / business segment / coverage / accident half-year level (the usual process has claims development margins reviewed and updated only at the June 30 valuation). The total changes in actuarial present value adjustments with the valuation implementation are shown in column [5].

Implementation Summary Table A (\$000s)

Implementation Impact - relative to projection for month of May 2021

(negative values are favourable)

\$000s	indemnity [1]	retroactive claims fee [2]	allowed claims expenses [3]	nominal total [4]	actuarial present value [5]	Grand Total [6]
prior accident years (1994-2020)	16,304	(2)	88	16,390	(3,499)	12,891
current accident year claims incurred	(82)	(68)	-	(150)	(1,777)	(1,927)
premium deficiency / (DPAC)	-	-	-	-	-	-
TOTAL	16,222	(70)	88	16,240	(5,276)	10,964

The “nominal” impacts (total in column [4] of the preceding table) reflect changes in the selected ultimate loss ratio (i.e. for each accident year, it is the product of life-to-date earned premium for the accident year and the change in the selected ultimate loss ratio for indemnity and for the allowed claims expenses for the claims liabilities; ultimate loss ratios are also taken into account in determining the premium liabilities). Changes in selected nominal ultimate indemnity for the most

recent five prior accident years will generate changes to the retroactive claims fees adjustments to Servicing Carriers (see column [2] of the preceding table). The selected ultimate ratio levels for allowed claims expenses (“excess legal”) are reviewed annually with the June 30 valuation and were therefore not updated with this valuation.

In addition to the changes in the actuarial present value adjustments directly related to the changes in selected nominal values, indemnity payment emergence patterns were updated and cash flows were reviewed against the selected risk-free yield curve. The selected risk-free yield curve was derived from Government of Canada benchmark bond yields monthly series using values for March 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 May 2021

Jurisdiction / Business Segment	Total				TOTAL [21]
	updated LRs, retros, exp [17]	APVs @ 2020 Q4 dsct rate [18]	updated dsct rate [19]	updated margins [20]	
Ontario	18,174	1,641	(2,630)	-	17,185
PPV	17,022	1,620	(1,196)	-	17,446
Non-PPV	1,152	21	(1,434)	-	(261)
Alberta	555	(39)	(1,761)	-	(1,245)
PPV	189	22	(109)	-	102
Non-PPV	366	(61)	(1,652)	-	(1,347)
Newfoundland & Labrador	422	136	(704)	-	(146)
PPV	(222)	50	(551)	-	(723)
Non-PPV	644	86	(153)	-	577
New Brunswick	(1,014)	(127)	(601)	-	(1,742)
PPV	(224)	(38)	(299)	-	(561)
Non-PPV	(790)	(89)	(302)	-	(1,181)
Nova Scotia	(866)	(150)	(615)	-	(1,631)
PPV	(609)	(96)	(217)	-	(922)
Non-PPV	(257)	(54)	(398)	-	(709)
Prince Edward Island	(515)	(70)	(167)	-	(752)
PPV	(467)	(53)	(68)	-	(588)
Non-PPV	(48)	(17)	(99)	-	(164)
Yukon Territory	(94)	(18)	(31)	-	(143)
PPV	(45)	(4)	(11)	-	(60)
Non-PPV	(49)	(14)	(20)	-	(83)
Northwest Territories	(381)	(37)	(48)	-	(466)
PPV	(295)	(29)	(18)	-	(342)
Non-PPV	(86)	(8)	(30)	-	(124)
Nunavut	(80)	(8)	(8)	-	(96)
PPV	(1)	1	-	-	-
Non-PPV	(79)	(9)	(8)	-	(96)
Total	16,201	1,328	(6,565)	-	10,964

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

The impact of the valuation on a **nominal basis** (that is, prior to actuarial present value adjustments), is presented in Table A column [4] and Table B column [17], indicating a **total unfavourable** impact of **\$16.2 million**.

With respect to the **actuarial present value adjustments prior to updating the discount rate and margins**, projected indemnity payment cash flows were updated for all jurisdictions and business segments, using claim payment activity as at December 31, 2021 and ultimate selections from the latest applicable valuations – these changes contributed an estimated **unfavourable impact of \$1.3 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 45 basis points** from 0.28% to **0.73%**, resulting in an estimated **favourable impact of \$6.6 million** (see Table B, column [19]). The \$6.6 million **claims liability** indemnity only impact (not shown in the previous tables) associated with the discount rate change is in line with the \$6.2 million change one would estimate through interpolation using last month's sensitivity table (see section 6, Exhibit "F" for examples of sensitivity to discount rate selection).

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

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

Implementation Summary Table C (\$000s)

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	16,351	1,958	18,309	(5,418)	-	12,891	9.1%	1.1%	10.2%	(3.0%)	-	7.1%
CAY	(150)	(630)	(780)	(1,147)	-	(1,927)	(0.1%)	(0.3%)	(0.4%)	(0.6%)	-	(1.1%)
Prem Def	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	16,201	1,328	17,529	(6,565)	-	10,964	9.0%	0.7%	9.7%	(3.6%)	-	6.1%

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.

margins for adverse deviation). Column [19] reflects the impact of the change in the selected discount rate and column [20] reflects the impact of any changes in selected margins for adverse deviations.

Implementation Summary Table D (\$000s)

(negative operating results are unfavourable)

	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 May	Year-end 2021
Ontario	185,393	44,908	75.8%	182,442	7,120	96.2%	(17,185)	(16,412)
Alberta	132,461	12,027	91.0%	129,371	14,708	88.7%	1,245	1,530
Newfoundland & Labrador	37,676	(268)	100.8%	38,306	7,372	80.8%	146	156
New Brunswick	32,550	2,744	91.7%	33,032	4,211	87.3%	1,742	1,963
Nova Scotia	47,742	1,596	96.7%	50,686	2,727	94.7%	1,631	1,742
Prince Edward Island	6,431	481	92.6%	6,761	2,671	60.5%	752	783
Yukon	2,252	228	89.9%	2,436	598	75.5%	143	146
Northwest Territories	4,899	1,033	79.0%	4,775	1,726	63.9%	466	338
Nunavut	1,093	404	63.1%	1,050	586	44.3%	96	92
TOTAL	450,497	63,153	86.0%	448,860	41,719	90.8%	(10,964)	(9,662)

In total, the operating result projection to year-end has decreased by \$21.4 million from the Outlook posted February 09, 2021 (to \$41.7 million as shown in the table above). Of this \$21.4 million decrease in expected operating result, the March 31, 2021 valuation contributed a \$9.7 million decrease. The changes before the impact of the March 31, 2021 valuation are attributable to prior valuation impact (2020 Q4) 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 \$6.8 million (using the current interest rate sensitivity table). That is, the projected Operating Result would have been approximately \$34.9 million (COR of 92.2%) 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

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>.

references to the current valuation.

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

In the **Alberta Treasury Board and Finance Notice 04-2018** (Clarification of Minor Injury Regulation), dated **May 17, 2018**, the Alberta Superintendent of Insurance advised that clarifying amendments have been made to the definition of minor injuries under the Minor Injury Regulation (MIR). With the **most recent** valuation (March 31, 2021), reform adjustments related to changes in the definition of minor injuries under the MIR, were included with the updated industry trend analyses (completed using industry data as at December 31, 2019), impacting the selection of ultimates.

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

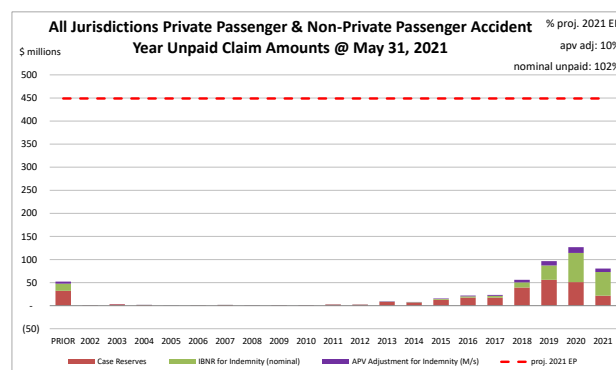
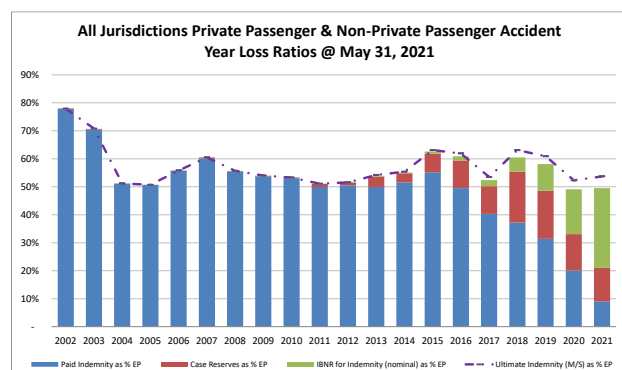
Amendments to the **Alberta Automobile Accident Insurance Benefits Regulation, Diagnostic and Treatment Protocols Regulation, and Minor Injury Regulation** came into force effective November 1, 2020, amending definitions and various benefit maximums defined in these regulations. **Alberta Bill 41** (Insurance (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.

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".

The current actuarial present value adjustments balance associated with indemnity (\$46.4 million – see following table) represents 10% of the earned premium projected for the full year 2021 (see the upper right corner of the preceding chart on the right). If our current estimates of the nominal claim liabilities amounts prove to match actual claims payments, the actuarial present value adjustments will be released into the net operating result over future periods as the associated claims are settled.

Similarly, if reimbursement to Servicing Carriers for claims fee adjustments and allowed claims expenses match our current “retro claims” nominal liability estimate shown below, the associated \$7.5 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	275,691	54.7%
ibnr	181,997	36.1%
M/S apv adj	46,409	9.2%
M/S indemnity	504,097	100.0%
retro claims	35,874	
retro apv adj	7,507	
M/S total	547,478	

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	212,177	108.2%
prem def/(dpac)	(16,137)	(8.2%)
M/S apv adjust.	-	-
M/S total	196,040	100.0%

policy liabilities (\$000s)

	amt	%
claim	493,562	66.4%
premium	196,040	26.4%
M/S apv adjust.	53,916	7.3%
M/S total	743,518	100.0%

policy liabilities (\$000s)

M/S total by juris (rounded at juris level)	
Ontario	315,742
Alberta	205,043
Newfoundland & Labrador	71,076
New Brunswick	59,047
Nova Scotia	69,391
Prince Edward Island	12,063
Yukon	4,026
Northwest Territories	5,776
Nunavut	1,354
All Jurisdictions	743,518

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 42.5% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 28.5% (\$211.6 million).

2 Activity Since Previous Valuation Implementation

2.1 Recorded Premium and Claims Activity

The following tables summarize the extent to which premiums and claims amounts recorded during 2021 Q1 differ from projections at the end of 2020 Q4.

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

Values								
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	April	14,334	20	4,775	1,348	5,524	1,323
		May	15,618	777	4,954	1,686	3,932	251
ON Total			29,952	797	9,729	3,034	9,456	1,574
AB	2021	April	10,596	1,550	3,863	(567)	3,190	(1,799)
		May	10,912	1,316	2,907	(1,431)	5,871	459
AB Total			21,508	2,866	6,770	(1,998)	9,061	(1,340)
NL	2021	April	3,092	192	1,996	238	2,427	592
		May	3,247	233	2,485	765	213	(1,530)
NL Total			6,339	425	4,481	1,003	2,640	(938)
NB	2021	April	2,712	388	1,026	(81)	390	(599)
		May	2,839	435	985	(4)	(73)	(1,050)
NB Total			5,551	823	2,011	(85)	317	(1,649)
NS	2021	April	4,247	1,261	1,154	(189)	1,212	(461)
		May	4,365	1,412	1,097	62	392	(1,148)
NS Total			8,612	2,673	2,251	(127)	1,604	(1,609)
PE	2021	April	547	183	79	(97)	3	(137)
		May	581	201	362	199	(959)	(1,082)
PE Total			1,128	384	441	102	(956)	(1,219)
YT	2021	April	176	60	114	66	105	66
		May	206	90	(8)	(46)	(625)	(666)
YT Total			382	150	106	20	(520)	(600)
NT	2021	April	384	231	185	85	(24)	(143)
		May	396	254	19	(61)	(12)	(90)
NT Total			780	485	204	24	(36)	(233)
NU	2021	April	90	15	-	(11)	-	(21)
		May	95	20	9	(4)	43	28
NU Total			185	35	9	(15)	43	7
Grand Total			74,437	8,638	26,002	1,958	21,609	(6,007)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

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

Values								
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	April	(69)	(69)	8,383	783	5,400	777
		May	(33)	(33)	8,374	1,896	(1,453)	(5,659)
PAY Total			(102)	(102)	16,757	2,679	3,947	(4,882)
CAY	2021	April	36,247	3,969	4,809	9	7,427	(1,956)
		May	38,292	4,771	4,436	(730)	10,235	831
CAY Total			74,539	8,740	9,245	(721)	17,662	(1,125)
Grand Total			74,437	8,638	26,002	1,958	21,609	(6,007)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

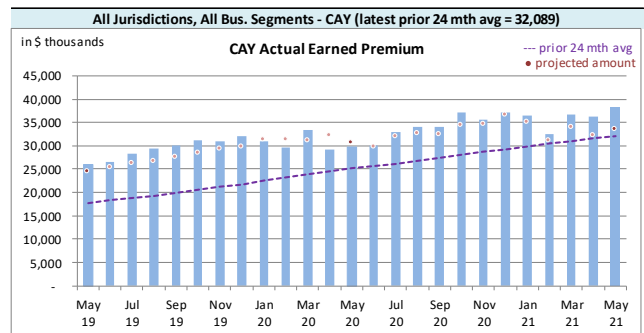
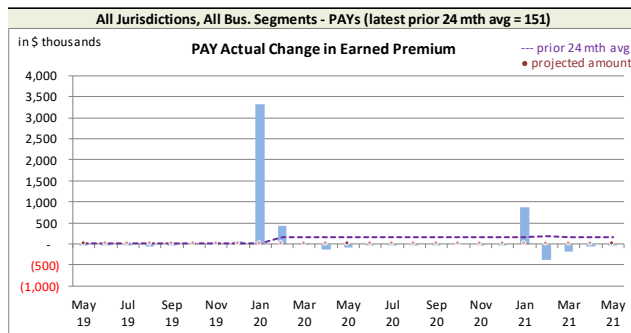
Note that claims transaction activity is generally volatile and changes from one month to the next are anticipated due to this natural “process variance” (i.e. random variation). Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the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

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

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

The following charts show actual **earned premium**¹⁰ in each of the most recent 25 calendar months, along with a prior 24-month average to show how each month’s actual compare with the average amount of the preceding 24 calendar months.

FARM Actual Earned Premium by Calendar Month



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

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

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.

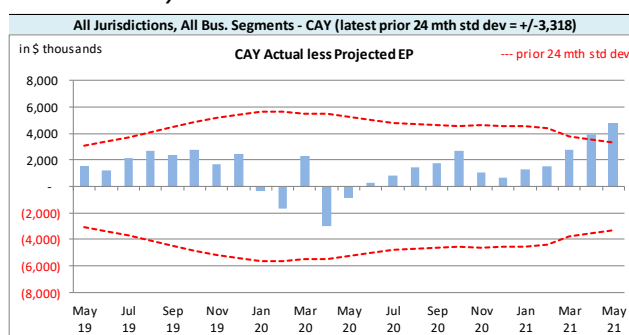
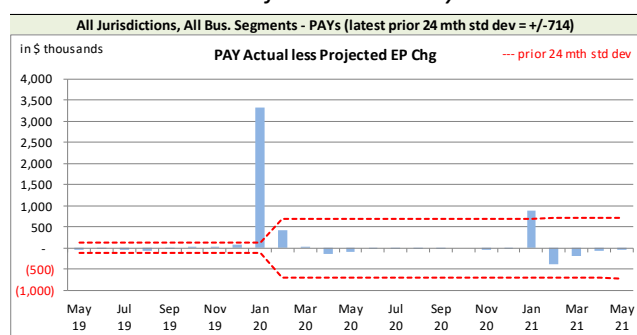
these two classes continued in 2020, up 17.5% in calendar year 2020 compared with 2019 and in 2021, up 18.9% year-to-date as at May 2021 compared with 2020.

On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	151	32,089
std dev	714	3,318
A-P <> std dev	2	2
% <> std dev	8.0%	8.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	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.

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

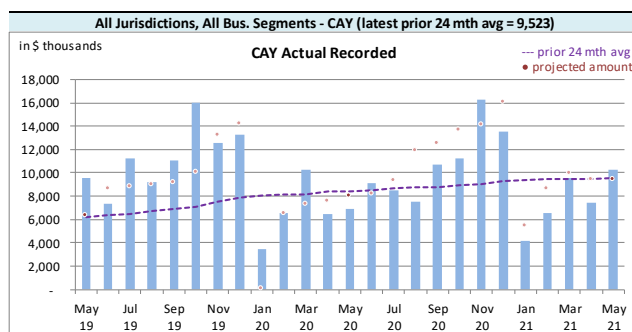
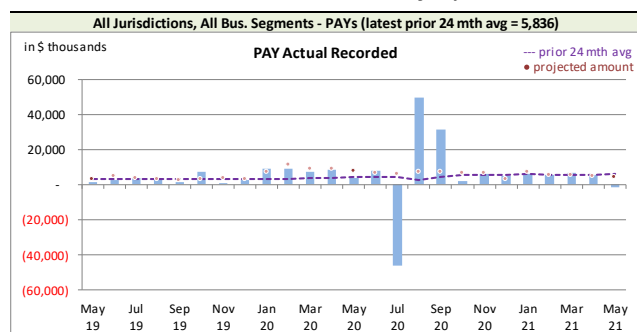


Our admittedly simple approach to projecting **earned premium** changes from projected written premium levels (and uploading all projections as current accident year (CAY)) does indicate bias¹¹ on a running 25-month basis (ignoring the prior accident years' (PAYs) variances, which tend to be small relative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

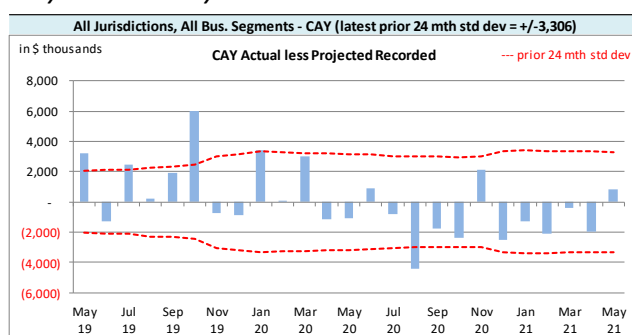
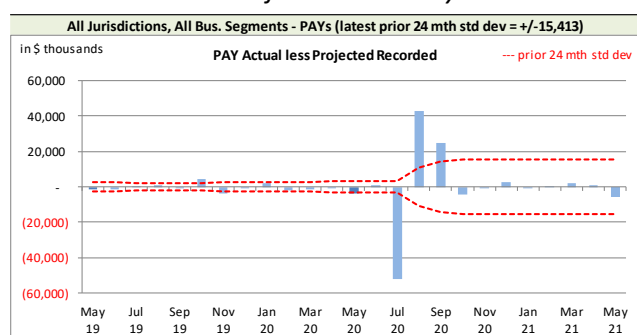
2.1.b AvsP: Recorded Indemnity

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.

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 Recorded Indemnity by Calendar Month


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

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


On Latest \$ thousands			
	Recorded	PAYs	CAY
Mthly Avg Recorded (prior 24 mths)		5,836	9,523
std dev		15,413	3,306
A-P <> std dev		6	5
% <> std dev		24.0%	20.0%
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

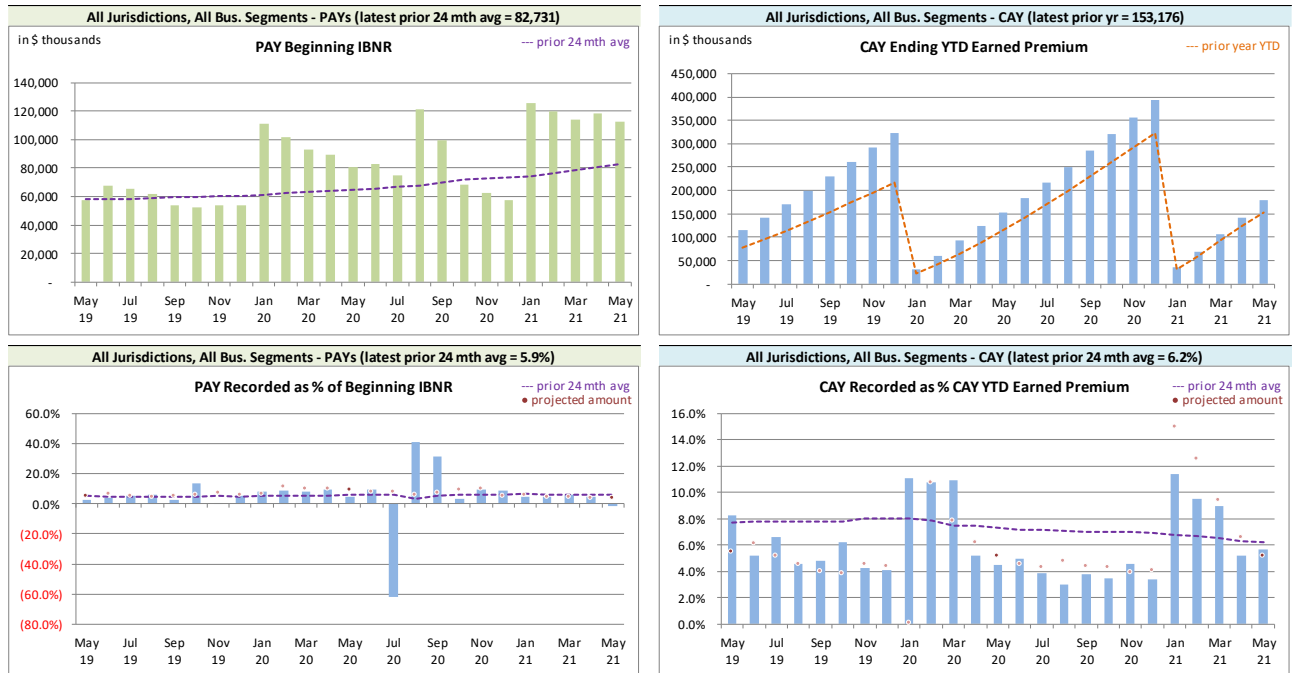
been indicated at a 95% confidence level on a running 25-month basis (11 of 25 variances were positive).

The current accident year (CAY) **recorded indemnity** variances fell outside of one standard deviation 20% 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



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:

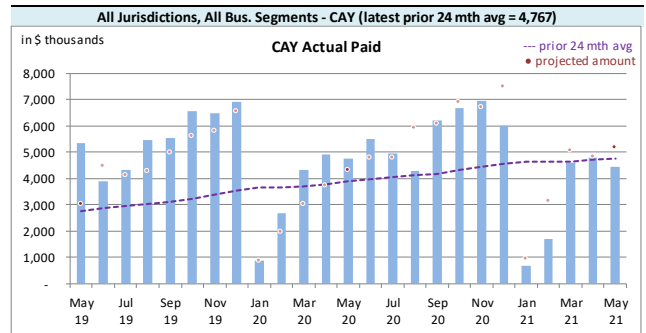
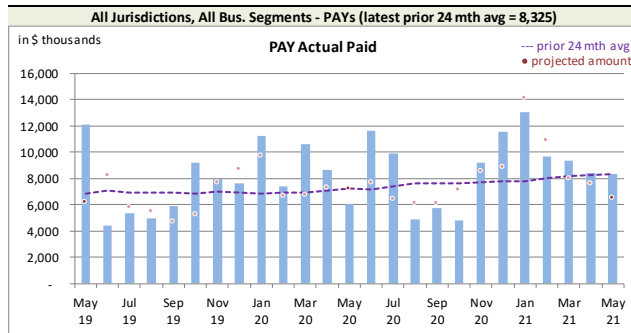
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

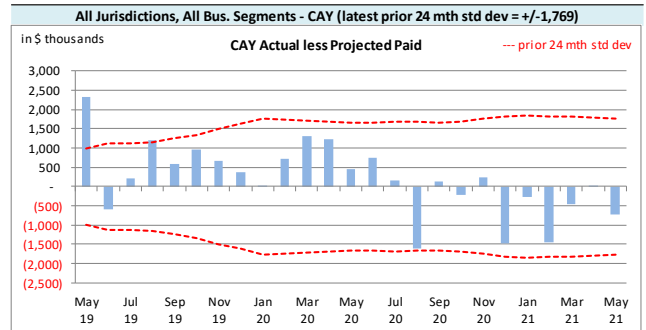
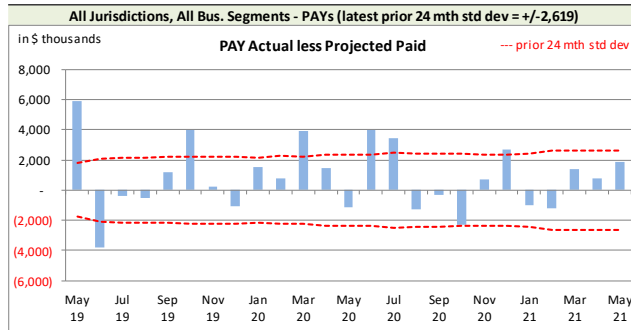
¹²Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected 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.

FARM Actual *Paid Indemnity* by Calendar Month



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

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



On Latest \$ thousands		
	PAYs	CAY
Mthly Avg Paid (prior 24 mths)	8,325	4,767
std dev	2,619	1,769
A-P <> std dev	7	2
% <> std dev	28.0%	8.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	no better	better

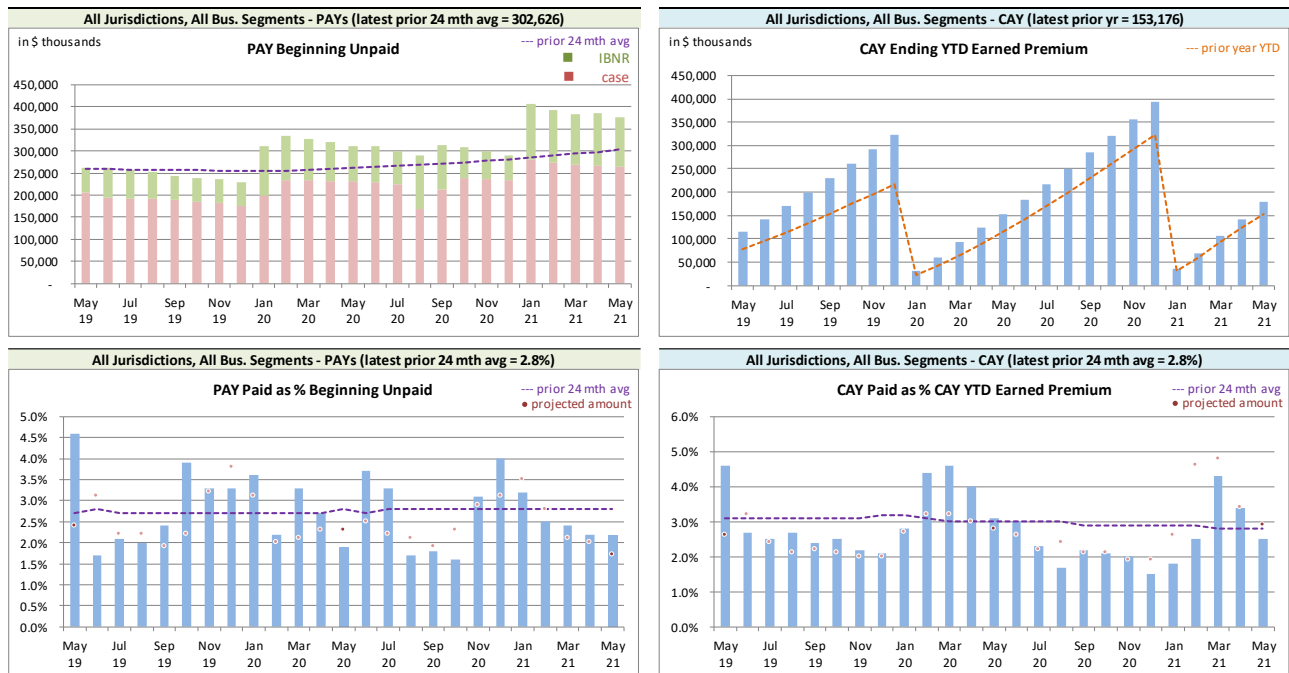
With respect to **paid indemnity**, 28% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed no better than simply projecting the prior 24-month average amount (assuming it follows a normal distribution).

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

The current accident year (CAY) **paid indemnity** variances fell outside of one standard deviation 8% 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 not has been indicated at a 95% confidence level on a running 25-month basis (17 of 25 variances are positive).

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

FARM Levels that influence¹³ Paid Indemnity by Calendar Month



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

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

2.2 Actuarial Provisions

An “ultimate loss ratio matching method” (described in section 3) is used to determine each month’s 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.

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.

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

The loss ratios and the factors used to determine the current provisions were based on the most recent valuation (March 31, 2021 for all jurisdictions). The following table summarizes variances in provisions included in this month's Participation Report and the associated one-month projections from last month's Report.

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

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

3 Ultimate Loss Ratio Matching Method

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

- (a) Earned premium to date
- (b) Ultimate 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

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.

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	29,385	16.3%	(7,430)	(4.1%)	21,955	12.2%	11,709	5.0%
CAY	110,487	61.3%	8,575	4.8%	119,062	66.0%	23,528	(1.2%)
TOTAL	139,872	77.6%	1,145	0.6%	141,017	78.2%	35,236	3.7%

("% 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.

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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	4,596	20,860	20,639	20,431	20,225	20,022	19,825	18,720
2012	64	62	61	60	59	57	56	54
2013	143	41	41	40	40	40	38	36
2014	285	257	254	252	250	247	245	233
2015	118	230	228	225	223	221	219	206
2016	(499)	396	393	389	385	382	377	357
2017	552	(299)	(299)	(293)	(277)	(257)	(256)	(230)
2018	846	1,432	1,418	1,404	1,386	1,344	1,323	1,214
2019	3,768	3,388	3,305	3,187	3,082	2,988	2,871	2,762
2020	9,720	9,867	9,398	9,023	8,694	8,391	7,935	7,494
2021	6,520	7,730	9,291	10,854	11,317	11,574	11,774	11,856
2022	-	-	-	-	-	-	-	-
PPV Total	26,113	43,964	44,729	45,572	45,384	45,009	44,407	42,702
prior	(13)	(16)	(12)	(13)	(13)	(12)	(13)	(16)
2012	36	(9)	(9)	(9)	(9)	(10)	(10)	(10)
2013	229	293	281	278	275	269	262	236
2014	708	212	204	202	200	195	191	175
2015	694	334	323	318	315	312	299	267
2016	859	686	660	652	647	633	613	555
2017	644	359	352	347	347	345	329	322
2018	2,866	2,396	2,358	2,335	2,241	2,219	2,175	2,045
2019	8,421	8,231	7,930	7,560	7,340	7,190	6,898	6,589
2020	20,392	20,959	20,168	19,459	19,152	18,691	18,428	17,332
2021	11,969	15,614	18,138	21,381	12,254	7,850	5,890	4,997
2022	-	-	-	-	-	-	-	-
NPPV Total	46,805	49,059	50,393	52,510	42,749	37,682	35,062	32,492
TOTAL	72,918	93,023	95,122	98,082	88,133	82,691	79,469	75,194
Change		20,105	2,099	2,960	(9,949)	(5,442)	(3,222)	

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

0.73%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021	
prior	77	55	53	52	51	49	46	41	
2012	25	12	12	12	12	12	11	11	
2013	54	36	33	33	33	31	29	26	
2014	194	189	177	175	172	168	162	151	
2015	(45)	(46)	(43)	(42)	(40)	(36)	(34)	(28)	
2016	216	19	21	20	18	20	22	22	
2017	184	157	146	136	127	126	125	118	
2018	513	537	511	485	465	461	457	449	
2019	531	599	570	540	515	494	474	427	
2020	1,372	1,332	1,239	1,126	1,076	1,010	949	844	
2021	618	709	807	879	937	980	1,018	1,073	
2022	-	-	-	-	-	-	-	-	
PPV Total	3,739	3,599	3,526	3,416	3,366	3,315	3,259	3,134	
prior	457	211	208	206	186	181	175	150	
2012	67	110	109	107	101	99	96	84	
2013	181	86	85	83	89	89	87	77	
2014	211	137	134	132	120	115	111	98	
2015	1,109	955	934	923	842	812	782	692	
2016	2,080	2,005	1,959	1,935	1,738	1,670	1,606	1,420	
2017	3,235	2,921	2,834	2,724	2,624	2,529	2,440	2,313	
2018	7,791	6,442	6,311	6,182	6,080	5,876	5,689	5,202	
2019	16,002	16,126	15,769	15,421	14,834	14,359	13,839	12,386	
2020	22,174	22,881	22,365	21,784	20,990	20,473	19,810	18,303	
2021	17,242	18,104	20,410	23,686	25,610	27,120	28,528	30,504	
2022	-	-	-	-	-	-	-	-	
NPPV Total	70,549	69,978	71,118	73,183	73,214	73,323	73,163	71,229	
TOTAL	74,288	73,577	74,644	76,599	76,580	76,638	76,422	74,363	
Change		(711)	1,067	1,955	(19)	58	(216)		

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

0.73%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021	
prior	24	17	17	16	15	13	13	18	
2012	38	23	21	21	20	21	20	18	
2013	30	52	49	46	47	46	44	41	
2014	98	235	223	211	209	207	200	166	
2015	185	173	166	159	157	156	151	145	
2016	425	283	272	260	257	255	246	236	
2017	220	184	176	172	165	163	161	148	
2018	786	338	329	322	314	308	301	274	
2019	1,293	1,544	1,470	1,397	1,332	1,252	1,155	1,038	
2020	2,618	2,159	2,053	1,951	1,845	1,753	1,676	1,516	
2021	3,049	3,703	4,206	4,843	5,004	5,073	5,116	5,063	
2022	-	-	-	-	-	-	-	-	
PPV Total	8,766	8,711	8,982	9,398	9,365	9,247	9,083	8,663	
prior	57	19	19	18	18	18	17	18	
2012	4	4	4	4	4	4	4	4	
2013	(68)	9	9	10	9	9	9	8	
2014	14	-	-	-	-	-	-	-	
2015	(89)	54	51	50	50	50	49	47	
2016	(13)	85	83	82	81	81	79	73	
2017	30	161	156	154	147	144	142	134	
2018	161	484	470	450	438	431	417	373	
2019	260	808	784	748	726	718	694	626	
2020	1,481	1,779	1,665	1,587	1,512	1,493	1,447	1,316	
2021	735	716	885	1,094	1,274	1,453	1,647	2,036	
2022	-	-	-	-	-	-	-	-	
NPPV Total	2,572	4,119	4,126	4,197	4,259	4,401	4,505	4,635	
TOTAL	11,338	12,830	13,108	13,595	13,624	13,648	13,588	13,298	
Change		1,492	278	487	29	24	(60)		

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

0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	25	(6)	-	1	1	2	4	8
2012	79	73	68	68	67	64	62	58
2013	30	29	27	27	27	26	25	23
2014	148	138	132	130	129	125	121	112
2015	411	254	243	240	237	233	227	213
2016	334	248	236	233	230	224	218	202
2017	704	611	596	590	575	557	537	520
2018	1,482	1,541	1,467	1,451	1,405	1,355	1,307	1,212
2019	2,819	2,986	2,956	2,925	2,890	2,856	2,767	2,649
2020	4,029	4,239	4,190	4,113	4,019	3,955	3,909	3,569
2021	1,502	1,669	1,909	2,188	2,451	2,690	2,927	3,369
2022	-	-	-	-	-	-	-	-
PPV Total	11,563	11,782	11,824	11,966	12,031	12,087	12,104	11,935
prior	86	(11)	(11)	(11)	(11)	(11)	(11)	(11)
2012	(1)	(8)	(6)	(5)	(4)	(3)	(1)	(1)
2013	789	788	759	738	703	677	639	601
2014	2	2	2	2	2	2	2	2
2015	365	(30)	(29)	(28)	(26)	(25)	(23)	(22)
2016	193	139	136	134	130	128	124	119
2017	239	175	173	169	162	156	148	136
2018	535	716	704	682	654	630	596	544
2019	1,201	1,187	1,155	1,122	1,073	1,054	1,032	945
2020	2,474	2,128	2,049	1,987	1,898	1,836	1,757	1,629
2021	1,924	2,487	2,779	3,227	3,462	3,636	3,787	3,979
2022	-	-	-	-	-	-	-	-
NPPV Total	7,807	7,573	7,711	8,017	8,043	8,080	8,050	7,921
TOTAL	19,370	19,355	19,535	19,983	20,074	20,167	20,154	19,856
Change		(15)	180	448	91	93	(13)	

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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	65	68	68	65	63	63	59	54
2012	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	4	(106)	(105)	(100)	(97)	(94)	(80)	(72)
2014	2	(8)	(8)	(7)	(6)	(6)	(4)	(3)
2015	(4)	(6)	(6)	(5)	(5)	(5)	(3)	(3)
2016	42	15	15	14	14	14	14	13
2017	219	122	122	122	120	119	118	115
2018	736	703	697	689	682	675	668	626
2019	1,819	1,820	1,772	1,719	1,702	1,661	1,645	1,547
2020	3,809	3,588	3,489	3,390	3,301	3,209	3,093	2,888
2021	1,822	2,401	2,773	3,394	3,523	3,585	3,619	3,595
2022	-	-	-	-	-	-	-	-
PPV Total	8,512	8,595	8,815	9,279	9,295	9,219	9,127	8,758
prior	32	32	32	32	32	32	32	30
2012	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2013	136	89	88	87	86	85	84	80
2014	36	27	27	27	26	26	25	24
2015	(8)	9	9	9	8	8	8	8
2016	64	97	96	96	95	94	92	88
2017	327	275	270	264	261	257	254	247
2018	876	1,329	1,287	1,275	1,261	1,241	1,195	1,133
2019	1,825	1,944	1,883	1,819	1,746	1,670	1,646	1,550
2020	3,959	3,627	3,509	3,385	3,238	3,201	3,033	2,769
2021	3,666	4,050	4,067	4,640	2,918	1,984	1,523	1,249
2022	-	-	-	-	-	-	-	-
NPPV Total	10,910	11,476	11,265	11,631	9,668	8,595	7,889	7,175
TOTAL	19,422	20,071	20,080	20,910	18,963	17,814	17,016	15,933
Change		649	9	830	(1,947)	(1,149)	(798)	

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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2012	-	-	-	-	-	-	-	-
2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2014	-	-	-	-	-	-	-	-
2015	81	708	701	695	682	676	667	654
2016	38	(57)	(57)	(56)	(55)	(55)	(54)	(52)
2017	493	234	232	227	224	222	220	213
2018	116	94	92	90	89	88	86	84
2019	280	233	230	227	225	223	219	208
2020	694	623	612	607	593	587	571	516
2021	283	393	427	515	524	526	525	510
2022	-	-	-	-	-	-	-	-
PPV Total	1,977	2,220	2,229	2,297	2,274	2,259	2,226	2,125
prior	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2012	30	18	18	18	18	18	17	16
2013	-	-	-	-	-	-	-	-
2014	11	5	5	5	4	4	4	4
2015	(12)	1	1	1	1	1	1	1
2016	172	443	439	434	430	426	419	410
2017	97	113	112	111	110	109	108	105
2018	165	127	126	125	124	123	122	119
2019	619	615	610	604	598	592	586	553
2020	868	819	810	784	776	771	759	720
2021	390	516	581	699	616	540	475	379
2022	-	-	-	-	-	-	-	-
NPPV Total	2,339	2,656	2,701	2,780	2,676	2,583	2,490	2,306
TOTAL	4,316	4,876	4,930	5,077	4,950	4,842	4,716	4,431
Change		560	54	147	(127)	(108)	(126)	

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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021	
prior	5	5	5	5	5	5	5	5	5
2012	1	1	1	1	1	1	1	1	1
2013	3	3	3	3	3	3	3	3	3
2014	4	3	3	3	3	3	3	3	3
2015	7	6	6	6	6	6	6	6	6
2016	8	7	7	7	7	7	7	7	7
2017	96	664	657	651	645	638	631	617	617
2018	23	19	19	19	19	19	19	19	19
2019	75	32	32	32	32	32	32	32	32
2020	90	108	105	101	100	99	98	96	96
2021	(5)	11	16	27	26	25	26	25	25
2022	-	-	-	-	-	-	-	-	-
PPV Total	307	859	854	855	847	838	831	814	814
prior	2	2	2	2	2	2	2	2	2
2012	1	1	1	1	1	1	1	1	1
2013	-	-	-	-	-	-	-	-	-
2014	3	2	2	2	2	2	2	2	2
2015	9	8	8	8	8	8	8	8	8
2016	20	18	18	18	18	18	18	18	18
2017	42	37	37	37	37	37	37	37	37
2018	154	107	105	104	102	101	99	97	97
2019	141	189	187	184	182	180	177	175	175
2020	456	438	431	426	422	417	412	394	394
2021	164	240	289	384	363	339	313	269	269
2022	-	-	-	-	-	-	-	-	-
NPPV Total	992	1,042	1,080	1,166	1,137	1,105	1,069	1,003	1,003
TOTAL	1,299	1,901	1,934	2,021	1,984	1,943	1,900	1,817	1,817
Change		602	33	87	(37)	(41)	(43)		

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

0.73%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021	
prior	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2012	-	-	-	-	-	-	-	-	-
2013	7	2	2	2	2	2	2	2	2
2014	22	22	22	22	22	22	22	22	22
2015	10	10	10	10	10	10	10	10	10
2016	20	17	17	17	17	17	17	17	17
2017	292	37	37	37	37	37	37	37	37
2018	107	85	84	83	82	81	79	76	76
2019	340	305	302	298	295	291	288	276	276
2020	484	479	470	462	456	452	447	429	429
2021	237	285	275	345	380	406	432	475	475
2022	-	-	-	-	-	-	-	-	-
PPV Total	1,516	1,239	1,216	1,273	1,298	1,315	1,331	1,341	1,341
prior	3	3	3	3	3	3	3	3	3
2012	-	-	-	-	-	-	-	-	-
2013	50	72	72	71	71	70	70	69	69
2014	10	6	6	6	6	6	6	6	6
2015	10	9	9	9	9	9	9	9	9
2016	40	31	32	31	31	31	31	30	30
2017	50	43	43	43	43	43	43	43	43
2018	98	87	86	84	83	82	81	79	79
2019	399	239	237	234	232	229	227	222	222
2020	396	397	385	372	361	357	354	348	348
2021	(97)	90	115	176	208	238	264	315	315
2022	-	-	-	-	-	-	-	-	-
NPPV Total	959	977	988	1,029	1,047	1,068	1,088	1,124	1,124
TOTAL	2,475	2,216	2,204	2,302	2,345	2,383	2,419	2,465	2,465
Change		(259)	(12)	98	43	38	36		

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

0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	-	-	-	-	-	-	-	-
2012	18	18	17	17	17	17	17	16
2013	1	1	1	1	1	1	1	1
2014	-	-	-	-	-	-	-	-
2015	1	1	1	1	1	1	1	1
2016	2	1	1	1	1	1	1	1
2017	2	1	1	1	1	1	1	1
2018	3	3	3	3	3	3	3	3
2019	9	6	6	6	6	6	6	6
2020	32	28	28	28	28	28	28	28
2021	3	13	16	20	22	21	20	21
2022	-	-	-	-	-	-	-	-
PPV Total	71	72	74	78	80	79	78	78
prior	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	2	1	1	1	1	1	1	1
2015	15	13	13	13	13	13	13	13
2016	13	12	12	12	12	12	12	12
2017	29	25	25	25	25	25	25	25
2018	63	61	60	59	58	56	55	54
2019	175	81	80	79	79	77	76	74
2020	215	185	183	181	179	176	174	171
2021	85	107	123	143	155	166	178	197
2022	-	-	-	-	-	-	-	-
NPPV Total	597	485	497	513	522	526	534	547
TOTAL	668	557	571	591	602	605	612	625
Change		(111)	14	20	11	3	7	

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

0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	4,783	20,990	20,773	20,561	20,351	20,145	19,943	18,837
2012	223	187	178	177	174	170	165	156
2013	270	56	49	50	54	53	60	58
2014	753	836	803	786	779	766	749	684
2015	764	1,330	1,306	1,289	1,271	1,262	1,244	1,204
2016	586	929	905	885	874	865	848	803
2017	2,762	1,711	1,668	1,643	1,617	1,606	1,574	1,539
2018	4,612	4,752	4,620	4,546	4,445	4,334	4,243	3,957
2019	10,934	10,913	10,643	10,331	10,079	9,803	9,457	8,945
2020	22,848	22,423	21,584	20,801	20,112	19,484	18,706	17,380
2021	14,029	16,914	19,720	23,065	24,184	24,880	25,457	25,987
2022	-	-	-	-	-	-	-	-
PPV Total	62,564	81,041	82,249	84,134	83,940	83,368	82,446	79,550
prior	623	239	240	236	216	212	204	175
2012	134	113	114	113	108	106	104	91
2013	1,317	1,337	1,294	1,267	1,233	1,199	1,151	1,071
2014	997	392	381	377	361	351	342	312
2015	2,093	1,353	1,319	1,303	1,220	1,188	1,146	1,023
2016	3,428	3,516	3,435	3,394	3,182	3,093	2,994	2,725
2017	4,693	4,109	4,002	3,874	3,756	3,645	3,526	3,362
2018	12,709	11,749	11,507	11,296	11,041	10,759	10,429	9,646
2019	29,043	29,420	28,635	27,771	26,810	26,069	25,175	23,120
2020	52,415	53,213	51,565	49,965	48,528	47,415	46,174	42,982
2021	36,078	41,924	47,387	55,430	46,860	43,326	42,605	43,925
2022	-	-	-	-	-	-	-	-
NPPV Total	143,530	147,365	149,879	155,026	143,315	137,363	133,850	128,432
TOTAL	206,094	228,406	232,128	239,160	227,255	220,731	216,296	207,982
Change		22,312	3,722	7,032	(11,905)	(6,524)	(4,435)	

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

EXHIBIT B

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

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ONTARIO

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	584	15,860	15,685	15,527	15,371	15,216	15,064	14,167
2012	54	54	53	52	51	50	49	47
2013	82	(4)	(4)	(4)	(4)	(4)	(4)	(4)
2014	22	37	37	37	37	37	37	35
2015	93	207	205	203	201	199	197	185
2016	(607)	227	225	223	221	219	217	204
2017	395	(434)	(430)	(423)	(406)	(381)	(377)	(344)
2018	421	986	976	966	954	916	907	827
2019	2,562	2,312	2,245	2,144	2,058	1,976	1,889	1,818
2020	7,874	8,233	7,788	7,438	7,140	6,854	6,443	6,105
2021	5,520	6,770	8,129	9,475	9,718	9,755	9,724	9,333
2022	-	-	-	-	-	-	-	-
PPV Total	17,000	34,248	34,909	35,638	35,341	34,837	34,146	32,373
prior	(158)	(130)	(124)	(123)	(122)	(119)	(116)	(108)
2012	28	(12)	(12)	(12)	(12)	(12)	(12)	(12)
2013	(20)	91	87	86	85	83	81	75
2014	582	152	146	145	144	140	137	127
2015	126	(103)	(99)	(98)	(97)	(94)	(92)	(84)
2016	355	248	238	236	234	227	222	204
2017	208	(61)	(60)	(59)	(55)	(53)	(52)	(48)
2018	1,740	1,417	1,403	1,389	1,306	1,293	1,277	1,177
2019	6,229	6,311	6,059	5,726	5,543	5,410	5,139	4,884
2020	16,884	17,782	17,071	16,422	16,176	15,804	15,583	14,571
2021	10,148	13,719	15,907	18,765	9,259	4,488	2,141	483
2022	-	-	-	-	-	-	-	-
NPPV Total	36,122	39,414	40,616	42,477	32,461	27,167	24,308	21,269
TOTAL	53,122	73,662	75,525	78,115	67,802	62,004	58,454	53,642
Change		20,540	1,863	2,590	(10,313)	(5,798)	(3,550)	

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

EXHIBIT B

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

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Alberta

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	42	20	20	19	18	16	14	11
2012	5	5	5	5	5	5	5	5
2013	49	33	30	30	30	28	26	23
2014	51	51	47	47	47	44	41	36
2015	(67)	(67)	(62)	(61)	(60)	(56)	(52)	(45)
2016	129	(45)	(41)	(41)	(41)	(38)	(35)	(31)
2017	159	137	126	116	108	107	106	99
2018	261	307	282	259	241	239	237	233
2019	257	339	312	287	267	248	238	208
2020	1,159	1,138	1,047	937	893	830	772	675
2021	529	623	708	765	807	836	859	886
2022	-	-	-	-	-	-	-	-
PPV Total	2,574	2,541	2,474	2,363	2,315	2,259	2,211	2,100
prior	388	174	171	169	149	143	138	118
2012	4	58	57	56	50	48	46	41
2013	(15)	(57)	(56)	(55)	(49)	(47)	(45)	(40)
2014	169	108	105	104	92	88	84	74
2015	804	709	691	682	603	576	553	488
2016	1,776	1,731	1,688	1,666	1,473	1,407	1,351	1,193
2017	2,628	2,391	2,317	2,213	2,124	2,039	1,957	1,840
2018	5,504	4,389	4,279	4,172	4,130	3,965	3,806	3,363
2019	12,491	13,049	12,723	12,405	11,909	11,492	11,032	9,747
2020	18,022	19,050	18,574	18,110	17,386	16,934	16,341	14,996
2021	14,854	15,765	17,736	20,586	22,157	23,374	24,535	26,283
2022	-	-	-	-	-	-	-	-
NPPV Total	56,625	57,367	58,285	60,108	60,024	60,019	59,798	58,103
TOTAL	59,199	59,908	60,759	62,471	62,339	62,278	62,009	60,203
Change		709	851	1,712	(132)	(61)	(269)	

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 Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(5)
2012	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2013	(37)	10	9	8	8	8	8	6
2014	2	167	157	148	147	146	140	109
2015	(43)	(7)	(7)	(7)	(7)	(7)	(7)	(5)
2016	53	(5)	(5)	(5)	(5)	(5)	(5)	(4)
2017	95	86	83	82	77	76	75	66
2018	307	(49)	(46)	(43)	(40)	(40)	(39)	(35)
2019	552	913	858	807	759	697	620	548
2020	1,734	1,408	1,324	1,245	1,159	1,089	1,024	905
2021	2,650	3,261	3,681	4,230	4,299	4,278	4,229	3,993
2022	-	-	-	-	-	-	-	-
PPV Total	5,305	5,776	6,046	6,457	6,389	6,234	6,037	5,577
prior	9	(4)	(4)	(4)	(4)	(4)	(4)	(2)
2012	4	4	4	4	4	4	4	4
2013	(77)	1	1	1	1	1	1	1
2014	13	-	-	-	-	-	-	-
2015	(146)	(4)	(4)	(4)	(4)	(4)	(4)	(4)
2016	(70)	36	36	36	36	36	35	31
2017	(106)	64	62	61	57	55	54	50
2018	(18)	323	313	297	291	288	279	246
2019	(26)	572	555	527	511	506	491	443
2020	1,158	1,477	1,371	1,302	1,237	1,225	1,188	1,073
2021	588	555	695	869	1,013	1,157	1,313	1,626
2022	-	-	-	-	-	-	-	-
NPPV Total	1,329	3,024	3,029	3,089	3,142	3,264	3,357	3,468
TOTAL	6,634	8,800	9,075	9,546	9,531	9,498	9,394	9,045
Change		2,166	275	471	(15)	(33)	(104)	

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

EXHIBIT B

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

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New Brunswick

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	(19)	(44)	(38)	(38)	(37)	(35)	(33)	(28)
2012	53	53	49	49	48	46	44	40
2013	25	25	23	23	23	22	21	19
2014	84	84	78	77	76	73	70	63
2015	244	109	101	100	99	95	91	82
2016	174	137	127	126	124	119	114	103
2017	460	397	385	381	369	354	340	334
2018	1,067	1,168	1,106	1,095	1,056	1,014	973	896
2019	2,357	2,581	2,555	2,529	2,501	2,476	2,394	2,297
2020	3,402	3,705	3,668	3,595	3,512	3,459	3,424	3,111
2021	1,254	1,408	1,607	1,831	2,046	2,239	2,431	2,785
2022	-	-	-	-	-	-	-	-
PPV Total	9,101	9,623	9,661	9,768	9,817	9,862	9,869	9,702
prior	64	(21)	(21)	(21)	(21)	(21)	(21)	(21)
2012	(38)	(38)	(36)	(35)	(33)	(32)	(30)	(28)
2013	708	727	698	677	643	617	580	545
2014	2	2	2	2	2	2	2	2
2015	328	(34)	(33)	(32)	(30)	(29)	(27)	(26)
2016	82	51	49	48	46	44	41	39
2017	202	148	146	142	135	130	122	111
2018	289	486	481	467	444	426	400	365
2019	715	766	748	726	690	681	674	615
2020	1,855	1,625	1,560	1,513	1,437	1,390	1,319	1,203
2021	1,657	2,224	2,476	2,872	3,061	3,193	3,305	3,432
2022	-	-	-	-	-	-	-	-
NPPV Total	5,864	5,936	6,070	6,359	6,374	6,401	6,365	6,237
TOTAL	14,965	15,559	15,731	16,127	16,191	16,263	16,234	15,939
Change		594	172	396	64	72	(29)	

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

EXHIBIT B

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

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Nova Scotia

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	28	39	39	36	35	35	30	28
2012	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	(3)	(110)	(109)	(104)	(101)	(98)	(84)	(75)
2014	(10)	(17)	(17)	(16)	(15)	(15)	(13)	(12)
2015	(19)	(19)	(19)	(18)	(17)	(17)	(15)	(14)
2016	20	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2017	123	41	41	41	40	40	40	40
2018	514	510	505	500	495	490	485	451
2019	1,181	1,251	1,213	1,178	1,166	1,131	1,120	1,043
2020	3,094	2,976	2,887	2,800	2,716	2,635	2,530	2,356
2021	1,505	2,058	2,376	2,924	2,986	2,988	2,961	2,821
2022	-	-	-	-	-	-	-	-
PPV Total	6,431	6,725	6,912	7,337	7,301	7,185	7,050	6,634
prior	26	26	26	26	26	26	26	24
2012	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2013	1	1	1	1	1	1	1	1
2014	-	-	-	-	-	-	-	-
2015	(18)	1	1	1	1	1	1	1
2016	(50)	5	5	5	5	5	5	5
2017	132	104	101	97	96	94	93	91
2018	542	1,050	1,013	1,003	993	978	938	883
2019	1,362	1,541	1,487	1,428	1,357	1,289	1,276	1,200
2020	3,144	2,965	2,861	2,747	2,610	2,584	2,429	2,190
2021	3,121	3,492	3,482	3,968	2,156	1,140	595	163
2022	-	-	-	-	-	-	-	-
NPPV Total	8,257	9,182	8,974	9,273	7,242	6,115	5,361	4,555
TOTAL	14,688	15,907	15,886	16,610	14,543	13,300	12,411	11,189
Change		1,219	(21)	724	(2,067)	(1,243)	(889)	

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EXHIBIT B

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

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Prince Edward Island

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	(6)	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2012	-	-	-	-	-	-	-	-
2013	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2014	-	-	-	-	-	-	-	-
2015	3	653	646	640	628	622	616	604
2016	11	(78)	(77)	(76)	(75)	(74)	(73)	(71)
2017	380	185	183	179	177	175	173	169
2018	94	76	74	73	72	71	70	68
2019	209	175	173	171	169	167	165	157
2020	589	540	531	525	512	507	493	443
2021	243	349	379	457	457	449	438	401
2022	-	-	-	-	-	-	-	-
PPV Total	1,521	1,892	1,901	1,961	1,932	1,909	1,874	1,763
prior	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2015	(13)	-	-	-	-	-	-	-
2016	51	369	365	361	357	353	349	343
2017	88	104	103	102	101	100	99	97
2018	147	114	113	112	111	110	109	107
2019	545	547	542	537	532	527	522	493
2020	700	670	663	640	634	628	619	588
2021	339	460	516	621	525	436	358	235
2022	-	-	-	-	-	-	-	-
NPPV Total	1,855	2,262	2,300	2,371	2,258	2,152	2,054	1,861
TOTAL	3,376	4,154	4,201	4,332	4,190	4,061	3,928	3,624
Change		778	47	131	(142)	(129)	(133)	

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

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	5	5	5	5	5	5	5	5
2012	1	1	1	1	1	1	1	1
2013	3	3	3	3	3	3	3	3
2014	4	3	3	3	3	3	3	3
2015	6	5	5	5	5	5	5	5
2016	7	6	6	6	6	6	6	6
2017	10	586	580	574	568	562	556	544
2018	20	17	17	17	17	17	17	17
2019	67	29	29	29	29	29	29	29
2020	77	94	91	88	87	86	85	83
2021	(5)	9	14	23	20	17	15	11
2022	-	-	-	-	-	-	-	-
PPV Total	195	758	754	754	744	734	725	707
prior	2	2	2	2	2	2	2	2
2012	1	1	1	1	1	1	1	1
2013	-	-	-	-	-	-	-	-
2014	3	2	2	2	2	2	2	2
2015	8	7	7	7	7	7	7	7
2016	18	16	16	16	16	16	16	16
2017	38	34	34	34	34	34	34	34
2018	95	57	56	55	54	53	52	50
2019	107	158	156	154	152	150	148	146
2020	405	397	389	385	381	377	373	357
2021	138	212	257	345	316	282	248	186
2022	-	-	-	-	-	-	-	-
NPPV Total	815	886	920	1,001	965	924	883	801
TOTAL	1,010	1,644	1,674	1,755	1,709	1,658	1,608	1,508
Change		634	30	81	(46)	(51)	(50)	

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

EXHIBIT B

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

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Northwest Territories

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2012	-	-	-	-	-	-	-	-
2013	6	2	2	2	2	2	2	2
2014	20	20	20	20	20	20	20	20
2015	9	9	9	9	9	9	9	9
2016	18	15	15	15	15	15	15	15
2017	266	34	34	34	34	34	34	34
2018	96	76	75	74	73	72	71	68
2019	296	268	265	262	259	256	253	242
2020	419	421	413	405	401	397	393	377
2021	199	248	238	300	325	344	362	386
2022	-	-	-	-	-	-	-	-
PPV Total	1,326	1,090	1,068	1,118	1,135	1,146	1,156	1,150
prior	3	3	3	3	3	3	3	3
2012	-	-	-	-	-	-	-	-
2013	(1)	29	29	29	29	29	29	29
2014	9	5	5	5	5	5	5	5
2015	9	8	8	8	8	8	8	8
2016	22	18	18	18	18	18	18	18
2017	45	40	40	40	40	40	40	40
2018	88	78	77	76	75	74	73	71
2019	331	193	191	189	187	185	183	179
2020	344	352	340	328	317	314	311	305
2021	(97)	75	99	155	175	192	209	239
2022	-	-	-	-	-	-	-	-
NPPV Total	753	801	810	851	857	868	879	897
TOTAL	2,079	1,891	1,878	1,969	1,992	2,014	2,035	2,047
Change		(188)	(13)	91	23	22	21	

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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 Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	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	2	1	1	1	1	1	1	1
2017	2	1	1	1	1	1	1	1
2018	3	3	3	3	3	3	3	3
2019	8	5	5	5	5	5	5	5
2020	29	25	25	25	25	25	25	25
2021	2	11	14	18	19	18	18	18
2022	-	-	-	-	-	-	-	-
NPPV Total	49	49	52	56	57	56	56	56
prior	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	2	1	1	1	1	1	1	1
2015	6	5	5	5	5	5	5	5
2016	12	11	11	11	11	11	11	11
2017	26	23	23	23	23	23	23	23
2018	56	55	54	53	52	51	50	49
2019	152	65	64	63	62	61	60	58
2020	191	167	165	163	161	159	157	153
2021	75	96	111	129	140	150	160	179
2022	-	-	-	-	-	-	-	-
NPPV Total	520	423	434	448	455	461	467	479
TOTAL	569	472	486	504	512	517	523	535
Change		(97)	14	18	8	5	6	

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

EXHIBIT B

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

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All Jurisdictions

TABLE EXHIBIT B

IBNR

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	624	15,864	15,695	15,533	15,376	15,221	15,064	14,169
2012	111	111	106	105	103	100	97	91
2013	124	(42)	(47)	(43)	(40)	(40)	(29)	(27)
2014	173	345	325	316	315	308	298	254
2015	227	891	879	872	859	851	845	822
2016	(193)	256	249	247	244	241	238	221
2017	1,890	1,033	1,003	985	968	968	948	943
2018	2,783	3,094	2,992	2,944	2,871	2,782	2,724	2,528
2019	7,489	7,873	7,655	7,412	7,213	6,985	6,713	6,347
2020	18,377	18,540	17,774	17,058	16,445	15,882	15,189	14,080
2021	11,897	14,737	17,146	20,023	20,677	20,924	21,037	20,634
2022	-	-	-	-	-	-	-	-
PPV Total	43,502	62,702	63,777	65,452	65,031	64,222	63,124	60,062
prior	333	49	52	51	32	29	27	15
2012	(4)	10	11	11	7	6	6	3
2013	596	792	760	739	710	684	647	611
2014	779	269	260	258	245	237	230	210
2015	1,104	589	576	569	493	470	451	395
2016	2,196	2,485	2,426	2,397	2,196	2,117	2,048	1,860
2017	3,261	2,847	2,766	2,653	2,555	2,462	2,370	2,238
2018	8,443	7,969	7,789	7,624	7,456	7,238	6,984	6,311
2019	21,906	23,202	22,525	21,755	20,943	20,301	19,525	17,765
2020	42,703	44,485	42,994	41,610	40,339	39,415	38,320	35,436
2021	30,823	36,598	41,279	48,310	38,802	34,412	32,864	32,826
2022	-	-	-	-	-	-	-	-
NPPV Total	112,140	119,295	121,438	125,977	113,778	107,371	103,472	97,670
TOTAL	155,642	181,997	185,215	191,429	178,809	171,593	166,596	157,732
Change		26,355	3,218	6,214	(12,620)	(7,216)	(4,997)	

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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	2,507	2,456	2,381	2,310	2,242	2,177	2,108	1,983
2012	307	299	290	282	274	265	257	243
2013	410	400	388	376	365	354	344	323
2014	413	406	393	382	370	359	348	327
2015	355	351	340	331	321	311	301	284
2016	430	436	424	412	400	388	377	356
2017	536	544	515	500	486	472	459	433
2018	736	730	709	691	672	654	636	602
2019	1,422	1,370	1,334	1,301	1,267	1,233	1,201	1,140
2020	2,335	2,359	2,301	2,242	2,186	2,085	2,032	1,931
2021	410	480	586	694	801	908	1,019	1,243
2022	-	-	-	-	-	-	-	-
PPV Total	9,861	9,831	9,661	9,521	9,384	9,206	9,082	8,865
prior	995	980	958	937	916	896	879	845
2012	280	274	268	263	257	253	247	236
2013	625	609	596	585	574	562	552	530
2014	767	759	745	729	715	701	687	660
2015	792	783	768	752	737	722	707	680
2016	956	972	953	934	916	898	881	847
2017	1,195	1,213	1,161	1,139	1,117	1,096	1,075	1,034
2018	2,307	2,285	2,241	2,201	2,161	2,123	2,083	2,009
2019	4,396	4,239	4,165	4,093	4,021	3,952	3,883	3,752
2020	5,617	5,669	5,573	5,479	5,388	5,188	5,099	4,927
2021	1,098	1,297	1,556	1,836	2,116	2,393	2,684	3,270
2022	-	-	-	-	-	-	-	-
NPPV Total	19,028	19,080	18,984	18,948	18,918	18,784	18,777	18,790
TOTAL	28,889	28,911	28,645	28,469	28,302	27,990	27,859	27,655
Change		22	(266)	(176)	(167)	(312)	(131)	

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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	209	209	206	203	199	196	193	187
2012	35	35	34	33	32	31	30	28
2013	33	33	32	31	30	29	28	26
2014	59	59	58	57	56	55	54	52
2015	41	41	40	39	37	36	35	33
2016	17	17	16	15	14	13	12	10
2017	33	33	32	31	30	29	28	26
2018	58	51	50	50	50	50	50	50
2019	151	150	149	148	137	136	134	132
2020	60	68	67	66	60	59	57	55
2021	(4)	(9)	(24)	(38)	(55)	(69)	(89)	(121)
2022	-	-	-	-	-	-	-	-
PPV Total	692	687	660	635	590	565	532	478
prior	673	665	660	654	649	644	638	628
2012	129	127	126	125	123	122	121	119
2013	129	127	126	125	123	122	121	119
2014	257	252	250	248	246	244	241	237
2015	187	185	183	181	178	176	174	170
2016	96	95	93	90	88	86	84	79
2017	209	207	205	203	200	199	197	193
2018	454	391	389	386	384	382	380	375
2019	1,556	1,550	1,543	1,536	1,429	1,422	1,416	1,402
2020	713	820	812	804	742	734	727	712
2021	(67)	(142)	(357)	(587)	(819)	(1,048)	(1,344)	(1,868)
2022	-	-	-	-	-	-	-	-
NPPV Total	4,336	4,277	4,030	3,765	3,343	3,083	2,755	2,166
TOTAL	5,028	4,964	4,690	4,400	3,933	3,648	3,287	2,644
Change		(64)	(274)	(290)	(467)	(285)	(361)	

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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	114	111	110	109	109	108	107	105
2012	102	99	98	97	96	95	94	92
2013	149	143	140	138	136	134	132	127
2014	189	184	181	178	175	173	171	167
2015	233	229	226	223	219	216	213	206
2016	334	330	326	323	320	317	314	308
2017	159	158	155	152	148	145	142	135
2018	291	288	283	279	274	270	267	260
2019	371	389	385	359	354	350	346	337
2020	341	359	327	322	317	312	308	299
2021	86	107	85	61	37	13	(12)	(61)
2022	-	-	-	-	-	-	-	-
PPV Total	2,369	2,397	2,316	2,241	2,185	2,133	2,082	1,975
prior	38	37	37	37	37	37	37	37
2012	26	26	26	26	26	26	26	26
2013	37	36	35	35	35	35	35	35
2014	52	52	51	50	48	47	46	44
2015	70	69	68	67	66	65	64	62
2016	111	110	108	107	106	105	104	102
2017	55	54	53	52	50	49	48	46
2018	109	108	107	106	105	104	103	101
2019	142	151	148	137	135	133	132	130
2020	116	125	113	111	108	106	104	101
2021	31	37	32	24	15	6	(5)	(23)
2022	-	-	-	-	-	-	-	-
NPPV Total	787	805	778	752	731	713	694	661
TOTAL	3,156	3,202	3,094	2,993	2,916	2,846	2,776	2,636
Change		46	(108)	(101)	(77)	(70)	(70)	

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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	6	6	7	8	9	10	10	8
2012	85	84	82	79	77	75	73	68
2013	79	78	76	74	72	69	67	63
2014	114	113	110	107	104	100	97	90
2015	171	170	164	159	154	150	145	137
2016	217	216	211	205	200	195	191	182
2017	163	161	157	151	146	140	135	126
2018	251	248	241	234	227	222	216	194
2019	260	242	235	227	219	213	206	194
2020	362	324	315	306	299	291	283	268
2021	47	58	62	72	84	95	106	127
2022	-	-	-	-	-	-	-	-
PPV Total	1,755	1,700	1,660	1,622	1,591	1,560	1,529	1,457
prior	5	5	5	5	5	5	5	5
2012	63	62	61	60	58	57	56	54
2013	56	55	54	53	52	51	50	47
2014	75	75	74	73	72	70	69	67
2015	106	105	102	100	98	97	94	89
2016	130	128	127	124	122	120	118	113
2017	104	103	101	99	96	94	92	88
2018	182	180	177	173	170	167	164	147
2019	207	192	188	184	179	176	172	166
2020	305	273	268	264	260	256	251	242
2021	46	56	58	68	79	89	100	121
2022	-	-	-	-	-	-	-	-
NPPV Total	1,279	1,234	1,215	1,203	1,191	1,182	1,171	1,139
TOTAL	3,034	2,934	2,874	2,824	2,781	2,741	2,699	2,595
Change		(100)	(60)	(50)	(43)	(40)	(42)	

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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	128	126	125	124	123	122	121	119
2012	43	42	41	40	39	38	36	34
2013	33	32	31	30	29	28	27	25
2014	47	46	45	44	43	42	41	39
2015	61	60	58	57	56	55	54	52
2016	92	91	89	87	85	83	80	78
2017	77	76	74	71	69	67	65	60
2018	155	145	152	149	147	145	143	138
2019	272	254	249	245	240	236	232	227
2020	340	317	294	288	283	278	274	265
2021	60	66	78	90	108	120	136	166
2022	-	-	-	-	-	-	-	-
PPV Total	1,308	1,255	1,236	1,225	1,222	1,214	1,209	1,203
prior	73	73	72	71	70	69	67	67
2012	47	47	46	45	44	43	42	40
2013	40	39	38	36	35	34	33	31
2014	62	61	60	58	57	56	55	53
2015	83	81	78	77	76	75	74	72
2016	127	125	122	120	118	116	115	110
2017	103	101	98	96	94	92	89	86
2018	191	178	185	182	180	178	175	171
2019	259	243	239	234	231	228	224	218
2020	401	373	344	339	333	328	323	312
2021	86	93	102	121	140	159	180	221
2022	-	-	-	-	-	-	-	-
NPPV Total	1,472	1,414	1,384	1,379	1,378	1,378	1,377	1,381
TOTAL	2,780	2,669	2,620	2,604	2,600	2,592	2,586	2,584
Change		(111)	(49)	(16)	(4)	(8)	(6)	

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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	22	22	22	22	22	22	22	22
2012	15	15	15	15	15	15	15	15
2013	21	21	21	21	21	21	21	21
2014	28	27	25	25	25	25	25	25
2015	25	24	24	24	24	24	24	24
2016	63	61	61	61	61	61	61	61
2017	39	16	15	14	13	11	10	8
2018	33	29	27	27	26	25	24	22
2019	13	6	5	3	2	1	1	(1)
2020	45	44	43	42	37	36	35	32
2021	4	3	4	4	4	4	5	6
2022	-	-	-	-	-	-	-	-
PPV Total	308	268	262	258	250	245	243	235
prior	12	12	12	12	12	12	12	12
2012	9	9	9	9	9	9	9	9
2013	13	13	13	13	13	13	13	13
2014	18	17	17	17	17	17	17	17
2015	18	17	17	17	17	17	17	17
2016	43	41	41	41	41	41	41	41
2017	27	11	9	9	9	9	9	9
2018	24	22	21	20	18	18	18	18
2019	10	5	4	3	2	1	-	(2)
2020	44	43	42	41	37	36	35	32
2021	3	3	3	6	6	6	6	8
2022	-	-	-	-	-	-	-	-
NPPV Total	221	193	188	188	181	179	177	174
TOTAL	529	461	450	446	431	424	420	409
Change		(68)	(11)	(4)	(15)	(7)	(4)	

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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	9	9	9	9	9	9	9	9
2012	2	2	2	2	2	2	2	2
2013	3	3	3	3	3	3	3	3
2014	4	4	4	4	4	4	4	4
2015	6	6	6	6	6	6	6	6
2016	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)
2017	1	1	1	1	1	1	1	1
2018	4	3	3	3	3	3	3	3
2019	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2020	1	-	-	-	-	-	-	-
2021	(1)	(1)	(1)	(1)	(1)	(0)	(1)	(2)
2022	-	-	-	-	-	-	-	-
PPV Total	22	20	20	20	20	21	20	19
prior	8	8	8	8	8	8	8	8
2012	3	3	3	3	3	3	3	3
2013	4	4	4	4	4	4	4	4
2014	6	6	6	6	6	6	6	6
2015	7	7	7	7	7	7	7	7
2016	(8)	(8)	(8)	(8)	(8)	(8)	(8)	(8)
2017	3	2	2	2	2	2	2	2
2018	17	14	14	14	14	14	14	14
2019	(9)	(11)	(11)	(11)	(11)	(11)	(11)	(11)
2020	7	5	5	5	5	5	5	5
2021	(6)	(6)	(6)	(8)	(10)	(12)	(12)	(15)
2022	-	-	-	-	-	-	-	-
NPPV Total	32	24	24	22	20	18	18	15
TOTAL	54	44	44	42	40	39	38	34
Change		(10)	(0)	(2)	(2)	(1)	(1)	

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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021	
prior	7	7	7	7	7	7	7	7	7
2012	10	10	10	10	10	10	10	10	10
2013	13	13	13	13	13	13	13	13	13
2014	19	19	19	19	19	19	19	19	19
2015	22	22	22	22	22	22	22	22	22
2016	22	22	22	22	22	22	22	22	22
2017	4	(14)	(14)	(14)	(14)	(14)	(14)	(14)	(14)
2018	20	20	20	20	20	20	20	20	20
2019	8	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2020	20	23	20	20	20	20	20	20	20
2021	(17)	(15)	(17)	(21)	(23)	(27)	(29)	(38)	(38)
2022	-	-	-	-	-	-	-	-	-
PPV Total	128	104	99	95	93	89	87	78	
prior	2	2	2	2	2	2	2	2	2
2012	3	3	3	3	3	3	3	3	3
2013	4	4	4	4	4	4	4	4	4
2014	7	7	7	7	7	7	7	7	7
2015	7	7	7	7	7	7	7	7	7
2016	8	8	8	8	8	8	8	8	8
2017	2	(5)	(5)	(5)	(5)	(5)	(5)	(5)	(5)
2018	9	9	9	9	9	9	9	9	9
2019	5	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2020	12	15	13	13	13	13	13	13	13
2021	(11)	(10)	(12)	(13)	(14)	(16)	(18)	(24)	(24)
2022	-	-	-	-	-	-	-	-	-
NPPV Total	48	38	34	33	32	30	28	22	
TOTAL	176	142	133	128	125	119	115	100	
Change		(34)	(9)	(5)	(3)	(6)	(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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s									
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021	
prior	2	2	2	2	2	2	2	2	2
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	4	4	4	4	4	4	4	4	4
2016	4	4	4	4	4	4	4	4	4
2017	2	2	2	2	2	2	2	2	2
2018	1	1	1	1	1	1	1	1	1
2019	1	1	1	1	1	1	1	1	1
2020	1	1	1	1	1	1	1	1	1
2021	(2)	(2)	(2)	(2)	(2)	(3)	(3)	(4)	(4)
2022	-	-	-	-	-	-	-	-	-
PPV Total	22	22	22	22	22	21	21	20	20
prior	1	1	1	1	1	1	1	1	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	4	4	4	4	4	4	4	4
2017	6	6	6	6	6	6	6	6	6
2018	6	6	6	6	6	6	6	6	6
2019	6	6	6	6	6	6	6	6	6
2020	6	6	6	6	6	6	6	6	6
2021	(6)	(8)	(10)	(12)	(15)	(16)	(17)	(19)	(19)
2022	-	-	-	-	-	-	-	-	-
NPPV Total	34	32	30	28	25	24	23	21	21
TOTAL	56	54	52	50	47	45	44	41	41
Change		(2)	(2)	(2)	(3)	(2)	(1)		

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
0.73%

interest rate margin
25 basis pts

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	3,004	2,948	2,869	2,794	2,722	2,653	2,579	2,442
2012	601	588	574	560	547	533	519	494
2013	744	726	707	689	672	654	638	604
2014	877	862	839	820	800	781	763	727
2015	918	907	884	865	843	824	804	768
2016	1,175	1,173	1,149	1,125	1,102	1,079	1,057	1,017
2017	1,014	977	937	908	881	853	828	777
2018	1,549	1,515	1,486	1,454	1,420	1,390	1,360	1,290
2019	2,495	2,406	2,352	2,278	2,214	2,164	2,115	2,024
2020	3,505	3,495	3,368	3,287	3,203	3,082	3,010	2,871
2021	583	687	770	858	952	1,040	1,131	1,315
2022	-	-	-	-	-	-	-	-
PPV Total	16,465	16,284	15,935	15,638	15,356	15,053	14,804	14,329
prior	1,807	1,783	1,755	1,727	1,700	1,674	1,649	1,605
2012	562	553	544	536	525	518	509	492
2013	910	889	872	857	842	827	814	785
2014	1,247	1,232	1,213	1,191	1,171	1,151	1,131	1,094
2015	1,274	1,258	1,234	1,212	1,190	1,170	1,148	1,108
2016	1,467	1,475	1,448	1,420	1,395	1,370	1,347	1,296
2017	1,704	1,692	1,630	1,601	1,569	1,542	1,513	1,459
2018	3,299	3,193	3,149	3,097	3,047	3,001	2,952	2,850
2019	6,572	6,373	6,280	6,180	5,990	5,905	5,820	5,659
2020	7,221	7,329	7,176	7,062	6,892	6,672	6,563	6,350
2021	1,174	1,320	1,366	1,435	1,498	1,561	1,574	1,671
2022	-	-	-	-	-	-	-	-
NPPV Total	27,237	27,097	26,667	26,318	25,819	25,391	25,020	24,369
TOTAL	43,702	43,381	42,602	41,956	41,175	40,444	39,824	38,698
Change		(321)	(779)	(646)	(781)	(731)	(620)	

EXHIBIT C-2

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

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ONTARIO

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	2,280	2,280	2,212	2,146	2,083	2,020	1,958	1,842
2012	279	279	271	263	255	247	240	226
2013	373	371	360	349	339	329	319	300
2014	375	375	364	353	342	332	322	303
2015	324	324	314	305	296	287	278	262
2016	367	391	379	368	357	346	336	316
2017	478	477	463	449	436	423	411	387
2018	614	630	612	595	578	562	546	516
2019	1,200	1,166	1,134	1,103	1,072	1,042	1,013	958
2020	1,908	1,963	1,910	1,858	1,808	1,759	1,712	1,621
2021	249	295	357	422	488	552	620	756
2022	-	-	-	-	-	-	-	-
PPV Total	8,447	8,551	8,376	8,211	8,054	7,899	7,755	7,487
prior	904	904	885	866	847	829	812	780
2012	255	255	250	245	240	235	230	220
2013	569	565	554	543	532	521	511	491
2014	699	699	685	671	658	645	632	607
2015	722	721	707	693	679	665	652	626
2016	816	867	850	833	816	800	784	753
2017	1,064	1,061	1,040	1,020	1,000	981	962	925
2018	1,935	1,983	1,945	1,908	1,872	1,837	1,802	1,735
2019	3,711	3,607	3,540	3,475	3,411	3,348	3,286	3,167
2020	4,572	4,701	4,616	4,532	4,450	4,370	4,291	4,138
2021	661	792	940	1,109	1,278	1,445	1,622	1,976
2022	-	-	-	-	-	-	-	-
NPPV Total	15,908	16,155	16,012	15,895	15,783	15,676	15,584	15,418
TOTAL	24,355	24,706	24,388	24,106	23,837	23,575	23,339	22,905
Change		351	(318)	(282)	(269)	(262)	(236)	

EXHIBIT C-2

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

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Alberta

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	190	190	187	184	181	178	175	169
2012	32	32	31	30	29	28	27	25
2013	30	30	29	28	27	26	25	24
2014	54	54	53	52	51	50	49	47
2015	37	37	36	35	34	33	32	30
2016	5	5	4	3	2	1	-	(2)
2017	30	30	29	28	27	26	25	24
2018	25	25	24	24	24	24	24	24
2019	115	105	104	103	102	101	100	98
2020	53	57	56	55	54	53	52	50
2021	(10)	(13)	(29)	(44)	(61)	(76)	(93)	(127)
2022	-	-	-	-	-	-	-	-
PPV Total	561	552	524	498	470	444	416	362
prior	613	613	608	603	598	593	588	578
2012	117	117	116	115	114	113	112	110
2013	117	117	116	115	114	113	112	110
2014	234	234	232	230	228	226	224	220
2015	170	170	168	166	164	162	160	156
2016	28	28	26	24	22	20	18	14
2017	190	190	188	186	184	182	180	176
2018	193	193	191	189	187	185	183	179
2019	1,186	1,086	1,080	1,074	1,068	1,062	1,056	1,044
2020	636	691	684	677	670	663	656	643
2021	(154)	(195)	(430)	(674)	(922)	(1,168)	(1,431)	(1,978)
2022	-	-	-	-	-	-	-	-
NPPV Total	3,330	3,244	2,979	2,705	2,427	2,151	1,858	1,252
TOTAL	3,891	3,796	3,503	3,203	2,897	2,595	2,274	1,614
Change		(95)	(293)	(300)	(306)	(302)	(321)	

EXHIBIT C-2

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

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Newfoundland & Labrador

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	103	103	102	101	100	99	98	96
2012	93	93	92	91	90	89	88	86
2013	135	135	133	131	129	127	125	121
2014	172	172	169	166	164	162	160	156
2015	213	213	210	207	204	201	198	192
2016	290	269	266	263	260	257	254	248
2017	117	117	114	111	108	105	102	96
2018	225	225	221	217	213	209	206	200
2019	275	275	271	267	263	259	255	247
2020	270	267	262	257	252	247	243	235
2021	39	49	15	(22)	(59)	(95)	(132)	(205)
2022	-	-	-	-	-	-	-	-
PPV Total	1,932	1,918	1,855	1,789	1,724	1,660	1,597	1,472
prior	34	34	34	34	34	34	34	34
2012	24	24	24	24	24	24	24	24
2013	34	34	33	33	33	33	33	33
2014	47	47	46	45	44	43	42	40
2015	64	64	63	62	61	60	59	57
2016	96	89	88	87	86	85	84	82
2017	40	40	39	38	37	36	35	33
2018	84	84	83	82	81	80	79	77
2019	106	106	104	102	100	98	97	95
2020	93	92	90	88	86	84	82	79
2021	14	17	7	(6)	(19)	(33)	(47)	(76)
2022	-	-	-	-	-	-	-	-
NPPV Total	636	631	611	589	567	544	522	478
TOTAL	2,568	2,549	2,466	2,378	2,291	2,204	2,119	1,950
Change		(19)	(83)	(88)	(87)	(87)	(85)	

EXHIBIT C-2

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

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New Brunswick

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	(2)	(2)	(1)	-	1	2	2	-
2012	77	77	75	73	71	69	67	63
2013	72	72	70	68	66	64	62	58
2014	104	104	101	98	95	92	89	83
2015	155	155	150	145	141	137	133	125
2016	188	188	183	178	173	169	165	157
2017	133	133	128	123	118	113	108	100
2018	188	188	182	176	170	165	160	150
2019	174	174	167	160	153	147	141	129
2020	264	247	239	231	224	217	210	196
2021	10	13	16	18	21	25	27	32
2022	-	-	-	-	-	-	-	-
PPV Total	1,363	1,349	1,310	1,270	1,233	1,200	1,164	1,093
prior	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2012	57	57	56	55	54	53	52	50
2013	51	51	50	49	48	47	46	44
2014	68	68	67	66	65	64	63	61
2015	96	96	94	92	90	88	86	82
2016	112	112	110	108	106	104	102	98
2017	85	85	83	81	79	77	75	71
2018	136	136	133	130	127	124	121	115
2019	138	138	134	130	126	123	120	114
2020	222	208	204	200	196	192	188	180
2021	10	13	15	18	20	23	25	30
2022	-	-	-	-	-	-	-	-
NPPV Total	972	961	943	926	908	892	875	842
TOTAL	2,335	2,310	2,252	2,195	2,140	2,091	2,038	1,934
Change		(25)	(58)	(57)	(55)	(49)	(53)	

EXHIBIT C-2

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

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Nova Scotia

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	117	117	116	115	114	113	112	111
2012	39	39	38	37	36	35	34	32
2013	30	30	29	28	27	26	25	24
2014	43	43	42	41	40	39	38	36
2015	55	55	54	53	52	51	50	48
2016	77	84	82	80	78	76	74	72
2017	58	58	56	54	52	50	48	44
2018	124	114	112	110	108	106	104	100
2019	188	188	184	180	176	172	169	163
2020	236	217	212	207	202	198	194	186
2021	10	12	15	16	20	22	25	31
2022	-	-	-	-	-	-	-	-
PPV Total	977	957	940	921	905	888	873	847
prior	65	65	64	63	62	61	60	60
2012	43	43	42	41	40	39	38	36
2013	36	36	35	34	33	32	31	29
2014	56	56	55	54	53	52	51	49
2015	75	75	73	72	71	70	69	67
2016	106	116	114	112	110	108	106	102
2017	78	78	76	74	72	70	68	64
2018	152	140	137	134	132	130	128	124
2019	180	180	176	172	169	166	163	157
2020	278	256	250	245	240	235	230	220
2021	14	17	18	21	25	28	32	39
2022	-	-	-	-	-	-	-	-
NPPV Total	1,083	1,062	1,040	1,022	1,007	991	976	947
TOTAL	2,060	2,019	1,980	1,943	1,912	1,879	1,849	1,794
Change		(41)	(39)	(37)	(31)	(33)	(30)	

EXHIBIT C-2

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

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Prince Edward Island

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	20	20	20	20	20	20	20	20
2012	14	14	14	14	14	14	14	14
2013	19	19	19	19	19	19	19	19
2014	25	25	24	24	24	24	24	24
2015	23	23	23	23	23	23	23	23
2016	54	52	52	52	52	52	52	52
2017	27	10	9	8	7	6	5	3
2018	26	23	22	21	20	19	18	16
2019	-	(3)	(4)	(5)	(6)	(7)	(8)	(10)
2020	27	27	26	25	24	23	22	20
2021	(2)	(4)	(5)	(6)	(7)	(9)	(10)	(12)
2022	-	-	-	-	-	-	-	-
PPV Total	233	206	200	195	190	184	179	169
prior	11	11	11	11	11	11	11	11
2012	8	8	8	8	8	8	8	8
2013	12	12	12	12	12	12	12	12
2014	16	16	16	16	16	16	16	16
2015	16	16	16	16	16	16	16	16
2016	36	34	34	34	34	34	34	34
2017	18	7	6	6	6	6	6	6
2018	19	17	16	15	14	14	14	14
2019	(1)	(3)	(4)	(5)	(6)	(7)	(8)	(10)
2020	27	27	26	25	24	23	22	20
2021	(3)	(5)	(6)	(6)	(7)	(8)	(10)	(12)
2022	-	-	-	-	-	-	-	-
NPPV Total	159	140	135	132	128	125	121	115
TOTAL	392	346	335	327	318	309	300	284
Change		(46)	(11)	(8)	(9)	(9)	(9)	

EXHIBIT C-2

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

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Yukon

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	8	8	8	8	8	8	8	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)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2018	3	2	2	2	2	2	2	2
2019	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)
2020	-	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2021	(1)	(2)	(2)	(2)	(2)	(1)	(2)	(4)
2022	-	-	-	-	-	-	-	-
PPV Total	16	13	13	13	13	14	13	11
prior	7	7	7	7	7	7	7	7
2012	3	3	3	3	3	3	3	3
2013	4	4	4	4	4	4	4	4
2014	5	5	5	5	5	5	5	5
2015	6	6	6	6	6	6	6	6
2016	(9)	(9)	(9)	(9)	(9)	(9)	(9)	(9)
2017	(5)	(5)	(5)	(5)	(5)	(5)	(5)	(5)
2018	12	9	9	9	9	9	9	9
2019	(12)	(12)	(12)	(12)	(12)	(12)	(12)	(12)
2020	1	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2021	(8)	(10)	(11)	(13)	(16)	(19)	(22)	(27)
2022	-	-	-	-	-	-	-	-
NPPV Total	4	(3)	(4)	(6)	(9)	(12)	(15)	(20)
TOTAL	20	10	9	7	4	2	(2)	(9)
Change		(10)	(1)	(2)	(3)	(2)	(4)	

EXHIBIT C-2

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

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Northwest Territories

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	6	6	6	6	6	6	6	6
2012	9	9	9	9	9	9	9	9
2013	12	12	12	12	12	12	12	12
2014	17	17	17	17	17	17	17	17
2015	20	20	20	20	20	20	20	20
2016	20	20	20	20	20	20	20	20
2017	(1)	(16)	(16)	(16)	(16)	(16)	(16)	(16)
2018	18	18	18	18	18	18	18	18
2019	1	(10)	(10)	(10)	(10)	(10)	(10)	(10)
2020	13	13	13	13	13	13	13	13
2021	(21)	(21)	(23)	(27)	(32)	(37)	(41)	(53)
2022	-	-	-	-	-	-	-	-
PPV Total	94	68	66	62	57	52	48	36
prior	2	2	2	2	2	2	2	2
2012	3	3	3	3	3	3	3	3
2013	4	4	4	4	4	4	4	4
2014	6	6	6	6	6	6	6	6
2015	6	6	6	6	6	6	6	6
2016	7	7	7	7	7	7	7	7
2017	-	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2018	8	8	8	8	8	8	8	8
2019	1	(6)	(6)	(6)	(6)	(6)	(6)	(6)
2020	8	9	9	9	9	9	9	9
2021	(13)	(13)	(15)	(18)	(21)	(23)	(26)	(33)
2022	-	-	-	-	-	-	-	-
NPPV Total	32	20	18	15	12	10	7	0
TOTAL	126	88	84	77	69	62	55	36
Change		(38)	(4)	(7)	(8)	(7)	(7)	

EXHIBIT C-2

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

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Nunavut

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	2	2	2	2	2	2	2	2
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	4	4	4	4	4	4	4	4
2016	4	4	4	4	4	4	4	4
2017	2	2	2	2	2	2	2	2
2018	1	1	1	1	1	1	1	1
2019	1	1	1	1	1	1	1	1
2020	1	1	1	1	1	1	1	1
2021	(2)	(2)	(2)	(2)	(2)	(3)	(3)	(4)
2022	-	-	-	-	-	-	-	-
PPV Total	22	22	22	22	22	21	21	20
prior	1	1	1	1	1	1	1	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	4	4	4	4	4	4	4
2017	5	5	5	5	5	5	5	5
2018	5	5	5	5	5	5	5	5
2019	5	5	5	5	5	5	5	5
2020	5	5	5	5	5	5	5	5
2021	(6)	(8)	(10)	(12)	(15)	(16)	(18)	(21)
2022	-	-	-	-	-	-	-	-
NPPV Total	30	28	26	24	21	20	18	15
TOTAL	52	50	48	46	43	41	39	35
Change		(2)	(2)	(2)	(3)	(2)	(2)	

EXHIBIT C-2

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

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All Jurisdictions

TABLE EXHIBIT C-2

Retro Claims Expense

Amounts in \$000s								
Accident Year	Actual Apr. 2021	Actual May. 2021	Projected Jun. 2021	Projected Jul. 2021	Projected Aug. 2021	Projected Sep. 2021	Projected Oct. 2021	Projected Dec. 2021
prior	2,724	2,724	2,652	2,582	2,515	2,448	2,381	2,254
2012	547	547	534	521	508	495	483	459
2013	677	675	658	641	625	609	593	564
2014	798	798	778	759	741	724	707	674
2015	836	836	816	797	779	761	743	709
2016	1,001	1,009	986	964	942	921	901	863
2017	843	810	784	758	733	708	684	639
2018	1,224	1,226	1,194	1,164	1,134	1,106	1,079	1,027
2019	1,951	1,893	1,844	1,796	1,748	1,702	1,658	1,573
2020	2,772	2,791	2,718	2,646	2,577	2,510	2,446	2,321
2021	272	327	341	352	365	377	390	413
2022	-	-	-	-	-	-	-	-
PPV Total	13,645	13,636	13,305	12,980	12,667	12,361	12,065	11,496
prior	1,634	1,634	1,609	1,584	1,559	1,535	1,512	1,470
2012	512	512	504	496	488	480	472	456
2013	829	825	810	796	782	768	755	729
2014	1,134	1,134	1,115	1,096	1,078	1,060	1,042	1,007
2015	1,159	1,158	1,137	1,117	1,097	1,077	1,058	1,020
2016	1,196	1,248	1,224	1,200	1,176	1,153	1,130	1,085
2017	1,475	1,455	1,426	1,399	1,372	1,346	1,320	1,269
2018	2,544	2,575	2,527	2,480	2,435	2,392	2,349	2,266
2019	5,314	5,101	5,017	4,935	4,855	4,777	4,701	4,554
2020	5,842	5,988	5,883	5,780	5,679	5,580	5,482	5,293
2021	515	608	508	419	323	229	125	(102)
2022	-	-	-	-	-	-	-	-
NPPV Total	22,154	22,238	21,760	21,302	20,844	20,397	19,946	19,047
TOTAL	35,799	35,874	35,065	34,282	33,511	32,758	32,011	30,543
Change		75	(809)	(783)	(771)	(753)	(747)	

EXHIBIT D

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of MS Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	202104	202105	202106	202107
Private Passenger	Newfoundland & Labrador	77.0%	76.8%	76.9%	77.2%
	New Brunswick	70.8%	70.4%	70.4%	70.6%
	Nova Scotia	72.7%	72.5%	72.7%	73.2%
	Prince Edward Island	64.1%	65.2%	65.0%	65.2%
	Ontario	80.1%	78.8%	79.1%	79.7%
	Alberta	55.5%	55.4%	55.6%	55.8%
	Yukon	61.0%	60.5%	61.2%	61.0%
	Northwest Territories	57.0%	57.3%	57.4%	57.5%
	Nunavut	32.4%	37.4%	37.8%	35.4%
Non Private Passenger	Newfoundland & Labrador	78.0%	77.3%	77.0%	77.4%
	New Brunswick	74.1%	73.3%	73.1%	73.8%
	Nova Scotia	76.1%	76.1%	75.6%	76.0%
	Prince Edward Island	73.5%	71.8%	71.5%	72.1%
	Ontario	56.6%	56.6%	56.1%	56.5%
	Alberta	72.5%	72.3%	72.4%	73.0%
	Yukon	64.0%	63.4%	63.0%	62.9%
	Northwest Territories	47.4%	57.6%	56.4%	55.9%
	Nunavut	44.2%	43.1%	43.7%	44.2%
Grand Total		68.7%	68.3%	68.3%	69.0%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYMM				
Business Segment	Jurisdiction Desc	202104	202105	202106	202107
Private Passenger	Newfoundland & Labrador	71.2%	71.7%	71.9%	72.2%
	New Brunswick	65.0%	65.4%	65.5%	65.7%
	Nova Scotia	66.7%	67.0%	67.3%	67.7%
	Prince Edward Island	58.6%	60.0%	60.0%	60.0%
	Ontario	73.2%	73.1%	73.5%	74.0%
	Alberta	51.4%	51.7%	51.9%	52.2%
	Yukon	55.9%	56.4%	57.0%	57.3%
	Northwest Territories	53.1%	53.5%	53.6%	53.7%
	Nunavut	30.7%	35.6%	36.0%	33.5%
Non Private Passenger	Newfoundland & Labrador	71.8%	71.8%	72.1%	72.4%
	New Brunswick	68.7%	67.9%	68.3%	68.9%
	Nova Scotia	70.1%	70.4%	70.6%	71.0%
	Prince Edward Island	67.7%	66.0%	66.3%	66.8%
	Ontario	51.5%	52.0%	52.2%	52.5%
	Alberta	67.0%	67.1%	67.5%	68.0%
	Yukon	58.9%	59.2%	59.3%	59.3%
	Northwest Territories	44.2%	53.1%	52.6%	52.1%
	Nunavut	40.7%	40.2%	41.2%	41.3%
Grand Total		63.2%	63.2%	63.6%	64.2%

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEWFOUNDLAND AND LABRADOR

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	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%	5.2%	10.0%	10.0%	10.0%	10.0%	10.0%
2019	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2020	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	9.8%
2021	10.0%	10.0%	7.3%	9.9%	10.0%	10.0%	6.7%	9.3%
prem liab	10.0%	10.0%	5.1%	8.8%	10.0%	10.0%	5.2%	9.3%
				discount rate:				
				0.73%				
				margin (basis points):				
				25				
				discount rate:				
				0.73%				
				margin (basis points):				
				25				

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEW BRUNSWICK

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	12.5%	10.0%	12.0%	12.3%	12.5%	10.0%	6.1%	12.3%	
2019	12.5%	10.0%	6.2%	12.0%	12.5%	10.0%	8.4%	12.2%	
2020	12.5%	10.0%	6.3%	12.1%	12.4%	10.0%	12.5%	12.5%	
2021	12.4%	10.0%	5.4%	11.6%	12.3%	10.0%	6.0%	11.4%	
prem liab	12.1%	10.0%	5.1%	10.0%	12.2%	10.0%	5.2%	10.4%	
discount rate:				0.73%	discount rate:				0.73%
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						
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	Selected Margins for Adverse Development			TOTAL	
	Third Party Liability	Accident Benefits	Other Coverages				Accident Benefits	Other Coverages			
1997	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
1998	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
1999	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2000	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2001	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2002	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2003	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2004	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2005	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2006	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2007	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2008	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2009	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2010	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2011	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2012	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2013	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2014	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2015	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2016	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2017	12.3%	10.0%	12.5%		12.2%	12.5%	10.0%	12.5%		12.3%	
2018	12.5%	10.0%	5.1%		12.3%	12.5%	10.0%	6.3%		12.2%	
2019	12.4%	10.0%	5.8%		12.0%	12.4%	10.0%	6.3%		11.9%	
2020	12.5%	10.0%	6.1%		12.1%	12.4%	10.0%	6.0%		11.9%	
2021	12.3%	10.0%	5.4%		11.5%	12.2%	10.0%	5.8%		11.5%	
prem liab	12.0%	10.0%	5.1%		10.1%	11.9%	10.0%	5.2%		10.2%	
discount rate:					0.73%	discount rate:					0.73%
margin (basis points):					25	margin (basis points):					25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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PRINCE EDWARD ISLAND

Private Passenger					Non-Private Passenger						
Accident Year	Selected Margins for Adverse Development				TOTAL	Third Party Liability	Selected Margins for Adverse Development			TOTAL	
	Third Party Liability	Accident Benefits	Other Coverages				Accident Benefits	Other Coverages			
1997	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
1998	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
1999	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2000	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2001	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2002	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2003	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2004	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2005	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2006	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2007	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2008	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2009	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2010	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2011	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2012	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2013	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2014	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2015	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2016	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2017	10.0%	10.0%	10.0%		10.0%	10.0%	10.0%	10.0%		10.0%	
2018	10.0%	10.0%	9.9%		12.3%	10.0%	10.0%	10.0%		12.1%	
2019	12.5%	10.0%	12.2%		11.9%	12.5%	10.0%	7.7%		11.7%	
2020	12.5%	10.0%	10.8%		11.0%	12.4%	10.0%	12.5%		11.0%	
2021	12.3%	10.0%	8.8%		11.0%	12.3%	10.0%	7.4%		11.0%	
prem liab	11.8%	10.0%	5.4%		11.0%	12.3%	10.0%	5.4%		11.0%	
discount rate:					0.73%	discount rate:					0.73%
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 Margins for Adverse Development				Accident Year	Selected Margins for Adverse Development			
	Third Party Liability	Accident Benefits	Other Coverages	TOTAL		Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	1997	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	1998	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	1999	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	2000	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	2001	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	2002	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	2003	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	2004	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	2005	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	2006	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	2007	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	2008	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	2009	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	2010	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	2011	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	2012	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	2013	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	2014	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	2015	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	2016	10.0%	10.0%	5.0%	10.0%
2017	10.0%	10.0%	7.6%	9.9%	2017	10.0%	10.0%	5.0%	10.0%
2018	12.5%	12.5%	5.0%	12.5%	2018	11.6%	12.5%	5.0%	11.9%
2019	12.4%	12.5%	10.5%	12.3%	2019	12.4%	12.5%	6.3%	12.3%
2020	14.4%	15.0%	6.3%	13.9%	2020	14.7%	15.0%	6.1%	14.3%
2021	13.1%	15.0%	5.3%	13.1%	2021	13.6%	15.0%	5.7%	13.5%
prem liab	10.4%	15.0%	5.0%	9.5%		12.7%	15.0%	5.2%	11.4%
discount rate: 0.73%					discount rate: 0.73%				
margin (basis points): 25					margin (basis points): 25				

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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ALBERTA

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	7.9%	12.4%
2019	12.5%	10.0%	12.5%	12.5%	12.4%	10.0%	9.1%	12.3%
2020	12.4%	10.0%	12.5%	12.4%	12.4%	10.0%	12.5%	12.4%
2021	12.0%	10.0%	5.4%	11.1%	12.1%	10.0%	5.5%	11.5%
prem liab	11.7%	10.0%	5.1%	9.6%	11.9%	10.0%	5.1%	10.3%
	discount rate: 0.73%				discount rate: 0.73%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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YUKON

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%	
2019	12.5%	10.0%	12.5%	12.5%	12.4%	10.0%	12.5%	12.4%	
2020	12.5%	10.0%	6.2%	12.0%	12.3%	10.0%	7.8%	11.7%	
2021	12.2%	10.0%	7.0%	12.0%	11.6%	10.0%	6.0%	10.7%	
prem liab	12.0%	10.0%	5.1%	9.8%	11.7%	10.0%	5.3%	9.2%	
discount rate:				0.73%	discount rate:				0.73%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NORTHWEST TERRITORIES

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.4%
2019	12.4%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%
2020	12.4%	10.0%	10.8%	12.3%	12.3%	10.0%	10.0%	12.2%
2021	12.0%	10.0%	6.4%	11.3%	12.2%	10.0%	6.7%	11.7%
prem liab	11.7%	10.0%	5.3%	9.0%	11.8%	10.0%	5.9%	11.2%
	discount rate: 0.73%				discount rate: 0.73%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NUNAVUT

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	12.5%	10.0%	12.5%	12.5%	12.5%	10.0%	12.5%	12.5%
2019	11.7%	10.0%	12.5%	11.7%	12.1%	10.0%	12.5%	12.2%
2020	12.2%	10.0%	10.2%	12.0%	12.4%	10.0%	12.5%	12.4%
2021	11.9%	10.0%	7.6%	11.4%	12.2%	10.0%	7.3%	11.8%
prem liab	11.5%	10.0%	5.7%	9.9%	12.1%	10.0%	5.9%	11.1%
	discount rate:		0.73%		discount rate:		0.73%	
	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

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	31	31	30	29	28	28	31	31
2008	103	103	101	98	95	93	103	103
2009	92	92	89	87	84	82	92	92
2010	0	0	0	0	0	0	0	0
2011	277	276	267	258	249	240	276	276
2012	386	385	371	357	344	331	384	385
2013	518	517	498	479	460	443	516	517
2014	809	808	789	770	752	735	807	808
2015	1,683	1,681	1,648	1,615	1,585	1,556	1,679	1,681
2016	2,473	2,471	2,434	2,396	2,361	2,328	2,469	2,471
2017	1,399	1,398	1,381	1,365	1,349	1,334	1,397	1,398
2018	4,061	4,059	4,010	3,962	3,915	3,870	4,056	4,059
2019	5,984	5,981	5,908	5,835	5,764	5,696	5,976	5,981
2020	7,959	7,955	7,861	7,766	7,674	7,586	7,948	7,955
2021	12,073	12,067	11,914	11,761	11,613	11,470	12,057	12,067
Total	37,847	37,824	37,300	36,777	36,274	35,791	37,789	37,824
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	548	525	-	(523)	(1,025)	(1,509)	489	525
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	2.7%	2.6%	0.0%	-2.6%	-5.1%	-7.5%	2.4%	2.6%
2008	2.9%	2.7%	0.0%	-2.7%	-5.4%	-7.9%	2.6%	2.7%
2009	3.1%	3.0%	0.0%	-3.0%	-5.8%	-8.6%	2.8%	3.0%
2010	1.1%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	1.0%	1.1%
2011	3.7%	3.5%	0.0%	-3.5%	-6.8%	-9.9%	3.3%	3.5%
2012	4.0%	3.8%	0.0%	-3.8%	-7.3%	-10.7%	3.6%	3.8%
2013	4.1%	3.9%	0.0%	-3.9%	-7.5%	-10.9%	3.7%	3.9%
2014	2.6%	2.5%	0.0%	-2.4%	-4.7%	-6.8%	2.3%	2.5%
2015	2.1%	2.0%	0.0%	-2.0%	-3.8%	-5.6%	1.9%	2.0%
2016	1.6%	1.5%	0.0%	-1.5%	-3.0%	-4.3%	1.4%	1.5%
2017	1.3%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	1.1%	1.2%
2018	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	1.1%	1.2%
2019	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.6%	1.2%	1.2%
2020	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	1.1%	1.2%
2021	1.3%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	1.2%	1.3%
Total	1.5%	1.4%	0.0%	-1.4%	-2.7%	-4.0%	1.3%	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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NEW BRUNSWICK - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid						
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%
2006 & prior	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	123	123	119	115	111	107	123
2011	25	25	25	25	24	24	25
2012	123	123	120	118	116	114	122
2013	49	49	48	48	47	46	49
2014	431	431	424	418	411	405	430
2015	1,196	1,195	1,184	1,173	1,162	1,152	1,194
2016	1,349	1,348	1,336	1,323	1,310	1,298	1,348
2017	1,855	1,854	1,835	1,817	1,798	1,781	1,853
2018	3,091	3,090	3,057	3,025	2,993	2,963	3,087
2019	3,818	3,815	3,769	3,722	3,676	3,632	3,812
2020	5,163	5,159	5,083	5,006	4,932	4,859	5,154
2021	6,505	6,500	6,395	6,290	6,188	6,089	6,493
Total	23,728	23,712	23,396	23,078	22,770	22,470	23,690
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption

AY	Dollar Impact Relative to Valuation Assumption						
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%
Total	331	315	-	(318)	(626)	(926)	294
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption

AY	Percentage Impact Relative to Valuation Assumption						
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%
2006 & prior	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%
2008	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%
2010	3.7%	3.5%	0.0%	-3.5%	-6.8%	-10.0%	3.3%
2011	1.4%	1.3%	0.0%	-1.4%	-2.7%	-4.0%	1.3%
2012	2.0%	1.9%	0.0%	-1.9%	-3.6%	-5.3%	1.7%
2013	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	1.2%
2014	1.6%	1.5%	0.0%	-1.5%	-3.0%	-4.4%	1.4%
2015	1.0%	0.9%	0.0%	-0.9%	-1.9%	-2.7%	0.9%
2016	1.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	0.9%
2017	1.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.9%
2018	1.1%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	1.0%
2019	1.3%	1.2%	0.0%	-1.2%	-2.5%	-3.6%	1.1%
2020	1.6%	1.5%	0.0%	-1.5%	-3.0%	-4.4%	1.4%
2021	1.7%	1.6%	0.0%	-1.6%	-3.2%	-4.8%	1.5%
Total	1.4%	1.3%	0.0%	-1.4%	-2.7%	-4.0%	1.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val 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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	16	16	16	15	15	15	16	16
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	250	249	242	235	228	221	249	249
2010	16	16	15	15	14	14	16	16
2011	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2012	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	65	65	63	60	58	56	65	65
2014	82	82	81	80	78	77	82	82
2015	103	103	101	100	98	97	103	103
2016	102	102	100	99	98	97	102	102
2017	541	540	536	532	528	524	540	540
2018	1,577	1,576	1,562	1,547	1,533	1,519	1,575	1,576
2019	4,205	4,203	4,161	4,119	4,077	4,037	4,200	4,203
2020	5,267	5,264	5,203	5,142	5,082	5,024	5,260	5,264
2021	7,813	7,808	7,713	7,617	7,524	7,433	7,801	7,808
Total	20,034	20,022	19,790	19,557	19,330	19,110	20,006	20,022
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	244	232	-	(233)	(460)	(680)	216	232
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	1.9%	1.8%	0.0%	-1.8%	-3.6%	-5.3%	1.7%	1.8%
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	3.2%	3.1%	0.0%	-3.0%	-5.9%	-8.7%	2.9%	3.1%
2010	3.6%	3.4%	0.0%	-3.4%	-6.6%	-9.7%	3.2%	3.4%
2011	2.4%	2.7%	0.0%	-2.7%	-5.2%	-7.6%	2.5%	2.7%
2012	2.6%	2.8%	0.0%	-2.8%	-5.4%	-8.0%	2.6%	2.8%
2013	4.2%	4.1%	0.0%	-4.0%	-7.7%	-11.2%	3.8%	4.1%
2014	1.8%	1.7%	0.0%	-1.7%	-3.2%	-4.7%	1.6%	1.7%
2015	1.6%	1.5%	0.0%	-1.5%	-2.9%	-4.2%	1.4%	1.5%
2016	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	1.2%	1.3%
2017	0.8%	0.8%	0.0%	-0.8%	-1.6%	-2.3%	0.7%	0.8%
2018	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.9%	0.9%
2019	1.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.9%	1.0%
2020	1.2%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	1.1%	1.2%
2021	1.3%	1.2%	0.0%	-1.2%	-2.5%	-3.6%	1.2%	1.2%
Total	1.2%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	1.1%	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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PRINCE EDWARD ISLAND - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
2015	568	567	552	537	522	509	566	567
2016	146	146	143	140	137	134	146	146
2017	551	550	544	538	532	526	550	550
2018	150	150	148	147	146	144	150	150
2019	521	521	516	511	506	501	521	521
2020	865	865	854	843	833	822	864	865
2021	1,184	1,183	1,166	1,148	1,131	1,115	1,182	1,183
Total	3,985	3,983	3,922	3,862	3,805	3,750	3,978	3,983
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	63	60	-	(60)	(117)	(172)	56	60
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	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	3.1%	3.2%	0.0%	-3.2%	-6.2%	-9.0%	3.0%	3.2%
2015	3.0%	2.8%	0.0%	-2.8%	-5.4%	-7.8%	2.6%	2.8%
2016	2.4%	2.3%	0.0%	-2.2%	-4.3%	-6.3%	2.1%	2.3%
2017	1.2%	1.2%	0.0%	-1.2%	-2.3%	-3.3%	1.1%	1.2%
2018	1.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	0.9%	1.0%
2019	1.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.9%	1.0%
2020	1.3%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	1.2%	1.3%
2021	1.6%	1.5%	0.0%	-1.5%	-2.9%	-4.4%	1.4%	1.5%
Total	1.6%	1.5%	0.0%	-1.5%	-3.0%	-4.4%	1.4%	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

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	43,575	43,561	43,251	42,935	42,623	42,317	43,541	43,561
2007	2,162	2,160	2,107	2,054	2,003	1,954	2,156	2,160
2008	256	256	249	241	234	228	255	256
2009	181	181	175	170	165	160	180	181
2010	114	114	110	107	103	100	114	114
2011	941	939	911	882	856	830	937	939
2012	88	88	86	84	82	80	88	88
2013	465	465	455	446	438	430	464	465
2014	1,964	1,963	1,932	1,901	1,872	1,844	1,961	1,963
2015	201	201	198	195	193	190	200	201
2016	1,286	1,285	1,271	1,256	1,243	1,229	1,284	1,285
2017	1,129	1,129	1,118	1,107	1,096	1,086	1,128	1,129
2018	3,951	3,949	3,910	3,870	3,832	3,794	3,947	3,949
2019	10,062	10,056	9,938	9,819	9,703	9,590	10,048	10,056
2020	13,255	13,243	13,052	12,860	12,673	12,491	13,230	13,243
2021	20,583	20,564	20,258	19,950	19,652	19,363	20,543	20,564
Total	100,213	100,154	99,020	97,878	96,767	95,687	100,077	100,154
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	1,193	1,133	-	(1,143)	(2,253)	(3,333)	1,057	1,133
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	0.7%	0.7%	0.0%	-0.7%	-1.5%	-2.2%	0.7%	0.7%
2007	2.6%	2.5%	0.0%	-2.5%	-4.9%	-7.3%	2.3%	2.5%
2008	3.0%	2.9%	0.0%	-2.9%	-5.7%	-8.3%	2.7%	2.9%
2009	3.2%	3.1%	0.0%	-3.1%	-6.0%	-8.8%	2.9%	3.1%
2010	3.4%	3.3%	0.0%	-3.2%	-6.3%	-9.3%	3.1%	3.3%
2011	3.3%	3.1%	0.0%	-3.1%	-6.0%	-8.8%	2.9%	3.1%
2012	2.5%	2.4%	0.0%	-2.4%	-4.7%	-6.8%	2.3%	2.4%
2013	2.1%	2.0%	0.0%	-2.0%	-3.9%	-5.7%	1.9%	2.0%
2014	1.7%	1.6%	0.0%	-1.6%	-3.1%	-4.6%	1.5%	1.6%
2015	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.9%	1.3%	1.3%
2016	1.2%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	1.1%	1.1%
2017	1.0%	1.0%	0.0%	-1.0%	-1.9%	-2.8%	0.9%	1.0%
2018	1.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.9%	1.0%
2019	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	1.1%	1.2%
2020	1.6%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	1.4%	1.5%
2021	1.6%	1.5%	0.0%	-1.5%	-3.0%	-4.4%	1.4%	1.5%
Total	1.2%	1.1%	0.0%	-1.2%	-2.3%	-3.4%	1.1%	1.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$000s)

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

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ALBERTA - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	34	34	34	34	34	34	34	34
2013	12	12	12	12	12	12	12	12
2014	841	841	838	835	832	830	841	841
2015	160	160	159	158	158	157	160	160
2016	811	811	805	799	793	787	810	811
2017	188	188	186	184	182	181	188	188
2018	1,941	1,940	1,919	1,897	1,876	1,856	1,938	1,940
2019	2,147	2,145	2,118	2,091	2,064	2,038	2,144	2,145
2020	1,593	1,592	1,571	1,550	1,529	1,509	1,591	1,592
2021	2,078	2,076	2,051	2,026	2,001	1,977	2,075	2,076
Total	9,805	9,800	9,694	9,587	9,482	9,380	9,793	9,800
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	111	106	-	(107)	(212)	(314)	99	106
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	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%	0.1%	0.1%
2013	0.2%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.2%	0.2%
2014	0.4%	0.3%	0.0%	-0.4%	-0.7%	-1.1%	0.3%	0.3%
2015	0.5%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.5%	0.5%
2016	0.8%	0.7%	0.0%	-0.8%	-1.5%	-2.3%	0.7%	0.7%
2017	1.0%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.9%	1.0%
2018	1.2%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	1.0%	1.1%
2019	1.3%	1.3%	0.0%	-1.3%	-2.5%	-3.8%	1.2%	1.3%
2020	1.4%	1.3%	0.0%	-1.3%	-2.7%	-3.9%	1.2%	1.3%
2021	1.3%	1.2%	0.0%	-1.2%	-2.5%	-3.6%	1.2%	1.2%
Total	1.1%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	1.0%	1.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

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

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YUKON - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	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	4	4	4	4	4	4	4	4
2016	6	6	6	6	6	6	6	6
2017	763	762	755	748	740	733	762	762
2018	16	16	16	16	16	15	16	16
2019	26	26	25	25	25	24	26	26
2020	107	107	105	104	102	101	107	107
2021	148	148	145	143	141	139	147	148
Total	1,072	1,071	1,060	1,048	1,037	1,025	1,070	1,071
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	12	11	-	(12)	(23)	(34)	11	11
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	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%	0.1%	0.1%
2013	0.2%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.2%	0.2%
2014	0.4%	0.3%	0.0%	-0.4%	-0.7%	-1.0%	0.3%	0.3%
2015	0.5%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.5%	0.5%
2016	0.7%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.6%	0.7%
2017	1.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.9%	1.0%
2018	1.2%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	1.0%	1.1%
2019	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	1.2%	1.3%
2020	1.4%	1.3%	0.0%	-1.4%	-2.7%	-4.0%	1.3%	1.3%
2021	1.6%	1.5%	0.0%	-1.5%	-3.0%	-4.4%	1.4%	1.5%
Total	1.1%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	1.0%	1.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

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

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NORTHWEST TERRITORIES - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	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	13	13	13	13	13	13	13	13
2015	7	7	7	7	7	7	7	7
2016	15	15	15	15	15	15	15	15
2017	28	28	28	28	27	27	28	28
2018	72	72	71	70	69	69	72	72
2019	302	302	298	294	290	287	302	302
2020	427	427	421	415	410	404	426	427
2021	794	794	784	774	764	754	793	794
Total	1,660	1,659	1,638	1,617	1,596	1,576	1,658	1,659
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	22	21	-	(21)	(42)	(62)	19	21
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	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%	0.1%	0.1%
2013	0.2%	0.2%	0.0%	-0.2%	-0.4%	-0.6%	0.2%	0.2%
2014	0.4%	0.4%	0.0%	-0.4%	-0.8%	-1.1%	0.3%	0.4%
2015	0.5%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.5%	0.5%
2016	0.7%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.7%	0.7%
2017	1.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.9%	1.0%
2018	1.2%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	1.0%	1.1%
2019	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	1.2%	1.3%
2020	1.4%	1.3%	0.0%	-1.4%	-2.7%	-4.0%	1.3%	1.3%
2021	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	1.2%	1.3%
Total	1.3%	1.3%	0.0%	-1.3%	-2.5%	-3.8%	1.2%	1.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-1

Interest Rate Sensitivity (\$'000s)

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

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NUNAVUT - PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	33	33	33	32	32	32	33	33
2013	-	-	-	-	-	-	-	-
2014	0	0	0	0	0	0	0	0
2015	1	1	1	1	1	1	1	1
2016	1	1	1	1	1	1	1	1
2017	1	1	1	1	1	1	1	1
2018	2	2	2	2	2	2	2	2
2019	6	6	6	5	5	5	6	6
2020	17	17	17	17	17	16	17	17
2021	31	31	30	30	29	29	31	31
Total	92	92	91	90	90	89	92	92
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	1	1	-	(1)	(2)	(2)	1	1
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	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%	0.1%	0.1%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	0.4%	0.4%	0.0%	-0.4%	-0.8%	-1.1%	0.3%	0.4%
2015	0.5%	0.5%	0.0%	-0.5%	-1.0%	-1.5%	0.5%	0.5%
2016	0.7%	0.7%	0.0%	-0.7%	-1.4%	-2.1%	0.6%	0.7%
2017	1.0%	1.0%	0.0%	-1.0%	-1.9%	-2.9%	0.9%	1.0%
2018	1.2%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	1.0%	1.1%
2019	1.3%	1.2%	0.0%	-1.2%	-2.5%	-3.7%	1.1%	1.2%
2020	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	1.2%	1.3%
2021	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	1.2%	1.3%
Total	0.9%	0.8%	0.0%	-0.9%	-1.7%	-2.5%	0.8%	0.8%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

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

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NEWFOUNDLAND AND LABRADOR – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	491	490	473	455	439	423	489	490
2012	-	-	-	-	-	-	-	-
2013	116	116	111	107	103	98	116	116
2014	-	-	-	-	-	-	-	-
2015	612	612	601	590	580	570	611	612
2016	181	181	178	175	172	170	180	181
2017	1,135	1,135	1,124	1,113	1,103	1,094	1,134	1,135
2018	1,342	1,342	1,329	1,317	1,305	1,293	1,341	1,342
2019	2,071	2,071	2,052	2,034	2,015	1,998	2,069	2,071
2020	3,057	3,056	3,029	3,001	2,974	2,948	3,054	3,056
2021	4,969	4,967	4,915	4,862	4,811	4,761	4,963	4,967
Total	13,976	13,969	13,812	13,654	13,502	13,355	13,958	13,969
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	164	157	-	(157)	(309)	(456)	147	157
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	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	3.9%	3.7%	0.0%	-3.7%	-7.1%	-10.4%	3.5%	3.7%
2012	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	4.4%	4.2%	0.0%	-4.1%	-8.0%	-11.7%	3.9%	4.2%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	1.9%	1.8%	0.0%	-1.8%	-3.5%	-5.1%	1.7%	1.8%
2016	1.7%	1.6%	0.0%	-1.6%	-3.1%	-4.6%	1.5%	1.6%
2017	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.9%	0.9%
2018	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.9%	0.9%
2019	0.9%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.8%	0.9%
2020	0.9%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.8%	0.9%
2021	1.1%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	1.0%	1.1%
Total	1.2%	1.1%	0.0%	-1.1%	-2.2%	-3.3%	1.1%	1.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

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

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NEW BRUNSWICK – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid						
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.23%
2006 & prior	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-
2010	109	109	106	102	99	96	109
2011	5	5	5	5	5	5	5
2012	358	357	351	345	339	334	357
2013	782	782	763	744	727	710	780
2014	-	-	-	-	-	-	-
2015	27	27	26	26	26	25	27
2016	707	707	695	683	671	660	706
2017	247	247	244	241	239	236	247
2018	2,179	2,178	2,151	2,124	2,098	2,073	2,176
2019	3,923	3,920	3,861	3,803	3,747	3,693	3,916
2020	4,498	4,494	4,416	4,339	4,264	4,191	4,489
2021	5,758	5,753	5,657	5,561	5,468	5,379	5,747
Total	18,594	18,579	18,276	17,974	17,683	17,403	18,558
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption

AY	Dollar Impact Relative to Valuation Assumption						
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.23%
Total	318	303	-	(302)	(593)	(872)	282
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption

AY	Percentage Impact Relative to Valuation Assumption						
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.23%
2006 & prior	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%
2008	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%
2010	3.4%	3.2%	0.0%	-3.2%	-6.2%	-9.1%	3.0%
2011	1.2%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	1.1%
2012	1.8%	1.7%	0.0%	-1.7%	-3.4%	-5.0%	1.6%
2013	2.6%	2.5%	0.0%	-2.4%	-4.7%	-6.9%	2.3%
2014	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2015	1.2%	1.1%	0.0%	-1.1%	-2.3%	-3.3%	1.1%
2016	1.8%	1.8%	0.0%	-1.7%	-3.4%	-5.0%	1.6%
2017	1.2%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	1.1%
2018	1.3%	1.3%	0.0%	-1.2%	-2.5%	-3.6%	1.2%
2019	1.6%	1.5%	0.0%	-1.5%	-3.0%	-4.4%	1.4%
2020	1.9%	1.8%	0.0%	-1.8%	-3.5%	-5.1%	1.6%
2021	1.8%	1.7%	0.0%	-1.7%	-3.3%	-4.9%	1.6%
Total	1.7%	1.7%	0.0%	-1.7%	-3.2%	-4.8%	1.5%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	1,462	1,460	1,412	1,365	1,321	1,278	1,457	1,460
2014	365	365	356	348	340	332	364	365
2015	91	91	88	85	83	80	91	91
2016	785	785	768	751	735	719	783	785
2017	1,211	1,210	1,191	1,172	1,154	1,138	1,209	1,210
2018	2,442	2,440	2,409	2,378	2,349	2,321	2,438	2,440
2019	3,705	3,703	3,656	3,609	3,564	3,521	3,700	3,703
2020	6,263	6,259	6,169	6,080	5,994	5,911	6,253	6,259
2021	10,678	10,669	10,513	10,357	10,208	10,063	10,659	10,669
Total	27,002	26,981	26,562	26,146	25,747	25,364	26,952	26,981
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	440	419	-	(416)	(815)	(1,198)	390	419
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	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	3.5%	3.4%	0.0%	-3.3%	-6.5%	-9.5%	3.1%	3.4%
2014	2.4%	2.3%	0.0%	-2.3%	-4.6%	-6.7%	2.2%	2.3%
2015	3.3%	3.2%	0.0%	-3.1%	-6.1%	-8.9%	3.0%	3.2%
2016	2.3%	2.2%	0.0%	-2.2%	-4.3%	-6.3%	2.1%	2.2%
2017	1.7%	1.6%	0.0%	-1.6%	-3.1%	-4.5%	1.5%	1.6%
2018	1.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	1.2%	1.3%
2019	1.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	1.2%	1.3%
2020	1.5%	1.5%	0.0%	-1.4%	-2.8%	-4.2%	1.4%	1.5%
2021	1.6%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	1.4%	1.5%
Total	1.7%	1.6%	0.0%	-1.6%	-3.1%	-4.5%	1.5%	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

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	337	336	324	311	300	289	335	336
2013	-	-	-	-	-	-	-	-
2014	125	125	120	114	110	105	124	125
2015	21	21	21	20	20	20	21	21
2016	639	638	616	594	574	555	637	638
2017	62	62	61	60	59	59	62	62
2018	125	125	124	123	122	121	125	125
2019	582	581	575	568	561	555	581	581
2020	1,199	1,198	1,186	1,173	1,161	1,149	1,198	1,198
2021	1,295	1,295	1,280	1,265	1,251	1,237	1,294	1,295
Total	4,385	4,382	4,305	4,229	4,158	4,089	4,377	4,382
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	80	77	-	(76)	(147)	(216)	71	77
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	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	4.0%	3.9%	0.0%	-3.8%	-7.4%	-10.7%	3.6%	3.9%
2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	4.6%	4.4%	0.0%	-4.3%	-8.2%	-12.0%	4.1%	4.4%
2015	2.4%	2.3%	0.0%	-2.3%	-4.5%	-6.6%	2.1%	2.3%
2016	3.8%	3.6%	0.0%	-3.5%	-6.8%	-9.8%	3.4%	3.6%
2017	1.5%	1.4%	0.0%	-1.4%	-2.7%	-3.9%	1.3%	1.4%
2018	1.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.9%	1.0%
2019	1.2%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	1.1%	1.2%
2020	1.1%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	1.0%	1.1%
2021	1.2%	1.2%	0.0%	-1.2%	-2.3%	-3.3%	1.1%	1.2%
Total	1.9%	1.8%	0.0%	-1.8%	-3.4%	-5.0%	1.7%	1.8%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$'000s)

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

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ONTARIO – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid						
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%
2006 & prior	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
2009	93	93	90	88	85	83	93
2010	39	38	37	36	35	34	38
2011	609	608	589	570	551	534	607
2012	46	46	45	44	43	42	46
2013	1,340	1,339	1,314	1,289	1,265	1,243	1,337
2014	703	702	694	686	678	670	702
2015	3,763	3,761	3,713	3,665	3,619	3,575	3,758
2016	3,586	3,584	3,546	3,508	3,472	3,437	3,582
2017	4,035	4,033	3,995	3,958	3,921	3,885	4,030
2018	8,391	8,387	8,304	8,219	8,136	8,056	8,382
2019	17,208	17,197	16,991	16,784	16,582	16,385	17,183
2020	25,760	25,737	25,376	25,013	24,660	24,316	25,713
2021	42,598	42,558	41,910	41,260	40,628	40,016	42,514
Total	108,171	108,086	106,606	105,119	103,676	102,276	107,985
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption

AY	Dollar Impact Relative to Valuation Assumption						
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%
Total	1,564	1,479	-	(1,487)	(2,930)	(4,331)	1,379
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption

AY	Percentage Impact Relative to Valuation Assumption						
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%
2006 & prior	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%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	3.1%	3.0%	0.0%	-3.0%	-5.8%	-8.5%	2.8%
2010	3.0%	2.8%	0.0%	-2.8%	-5.5%	-8.0%	2.6%
2011	3.5%	3.3%	0.0%	-3.3%	-6.4%	-9.3%	3.1%
2012	2.6%	2.4%	0.0%	-2.4%	-4.7%	-6.9%	2.3%
2013	2.0%	1.9%	0.0%	-1.9%	-3.7%	-5.4%	1.8%
2014	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	1.1%
2015	1.4%	1.3%	0.0%	-1.3%	-2.5%	-3.7%	1.2%
2016	1.1%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	1.0%
2017	1.0%	0.9%	0.0%	-0.9%	-1.9%	-2.8%	0.9%
2018	1.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	0.9%
2019	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.6%	1.1%
2020	1.5%	1.4%	0.0%	-1.4%	-2.8%	-4.2%	1.3%
2021	1.6%	1.5%	0.0%	-1.6%	-3.1%	-4.5%	1.4%
Total	1.5%	1.4%	0.0%	-1.4%	-2.7%	-4.1%	1.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption

EXHIBIT F-2

Interest Rate Sensitivity (\$000s)

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

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ALBERTA – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid						
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%
2006 & prior	37	37	36	35	35	34	37
2007	22	22	22	22	22	22	22
2008	-	-	-	-	-	-	-
2009	51	51	50	48	47	46	51
2010	-	-	-	-	-	-	-
2011	114	114	110	106	103	99	114
2012	611	610	600	591	581	572	609
2013	1,966	1,964	1,932	1,899	1,868	1,837	1,962
2014	482	482	473	466	458	451	481
2015	1,856	1,855	1,832	1,810	1,789	1,769	1,853
2016	2,889	2,887	2,862	2,836	2,811	2,787	2,886
2017	4,928	4,926	4,882	4,837	4,793	4,751	4,923
2018	16,096	16,087	15,921	15,754	15,591	15,433	16,076
2019	27,874	27,856	27,529	27,198	26,877	26,564	27,834
2020	34,112	34,087	33,599	33,108	32,631	32,168	34,054
2021	54,956	54,914	54,118	53,318	52,543	51,790	54,860
Total	145,993	145,892	143,967	142,029	140,148	138,321	145,762
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption

AY	Dollar Impact Relative to Valuation Assumption						
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%
Total	2,026	1,926	-	(1,938)	(3,819)	(5,645)	1,795
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption

AY	Percentage Impact Relative to Valuation Assumption						
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%
2006 & prior	1.9%	1.8%	0.0%	-1.8%	-3.6%	-5.4%	1.7%
2007	0.4%	0.4%	0.0%	-0.4%	-0.7%	-1.1%	0.3%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	3.2%	3.0%	0.0%	-3.0%	-5.9%	-8.6%	2.8%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	3.7%	3.5%	0.0%	-3.5%	-6.8%	-9.9%	3.3%
2012	1.7%	1.6%	0.0%	-1.6%	-3.2%	-4.8%	1.5%
2013	1.8%	1.7%	0.0%	-1.7%	-3.3%	-4.9%	1.6%
2014	1.8%	1.7%	0.0%	-1.7%	-3.3%	-4.8%	1.6%
2015	1.3%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	1.1%
2016	0.9%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.8%
2017	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.9%
2018	1.1%	1.0%	0.0%	-1.1%	-2.1%	-3.1%	1.0%
2019	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	1.1%
2020	1.5%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	1.4%
2021	1.5%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	1.4%
Total	1.4%	1.3%	0.0%	-1.3%	-2.7%	-3.9%	1.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val 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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	1	1	1	1	1	1	1	1
2015	4	4	4	4	4	4	4	4
2016	11	11	11	11	11	11	11	11
2017	28	28	27	27	27	27	28	28
2018	387	387	383	379	375	372	387	387
2019	274	274	271	268	265	262	274	274
2020	332	331	327	322	318	313	331	331
2021	590	590	583	576	569	563	589	590
Total	1,628	1,627	1,608	1,589	1,570	1,552	1,625	1,627
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	20	19	-	(19)	(38)	(56)	18	19
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	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	1.7%	1.7%	0.0%	-1.7%	-3.2%	-4.7%	1.6%	1.7%
2015	1.3%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	1.2%	1.3%
2016	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.9%	0.9%
2017	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.9%	0.9%
2018	1.1%	1.0%	0.0%	-1.0%	-2.0%	-3.0%	1.0%	1.0%
2019	1.2%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	1.1%	1.2%
2020	1.5%	1.4%	0.0%	-1.4%	-2.8%	-4.1%	1.3%	1.4%
2021	1.2%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	1.1%	1.2%
Total	1.2%	1.2%	0.0%	-1.2%	-2.3%	-3.5%	1.1%	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

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	485	485	477	470	463	456	485	485
2014	4	4	4	4	4	4	4	4
2015	5	5	5	5	5	5	5	5
2016	169	168	165	161	157	153	168	168
2017	33	33	32	32	32	32	33	33
2018	68	68	67	66	65	65	68	68
2019	395	395	391	386	382	377	395	395
2020	404	404	398	392	387	381	403	404
2021	535	534	526	518	510	502	534	534
Total	2,097	2,096	2,065	2,033	2,003	1,974	2,094	2,096
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	33	31	-	(31)	(61)	(90)	29	31
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	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	1.7%	1.6%	0.0%	-1.6%	-3.1%	-4.5%	1.5%	1.6%
2014	1.8%	1.7%	0.0%	-1.7%	-3.3%	-4.8%	1.6%	1.7%
2015	1.3%	1.3%	0.0%	-1.2%	-2.4%	-3.6%	1.2%	1.3%
2016	2.5%	2.4%	0.0%	-2.4%	-4.7%	-6.9%	2.2%	2.4%
2017	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.9%	0.9%
2018	1.1%	1.1%	0.0%	-1.1%	-2.2%	-3.2%	1.0%	1.1%
2019	1.2%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	1.1%	1.2%
2020	1.5%	1.4%	0.0%	-1.4%	-2.8%	-4.2%	1.3%	1.4%
2021	1.7%	1.6%	0.0%	-1.6%	-3.1%	-4.6%	1.5%	1.6%
Total	1.6%	1.5%	0.0%	-1.5%	-3.0%	-4.4%	1.4%	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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NUNAVUT – NON-PPV

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	1	1	1	1	1	1	1	1
2015	45	45	44	43	43	42	45	45
2016	8	8	8	7	7	7	8	8
2017	19	19	18	18	18	18	19	19
2018	48	48	47	47	47	46	48	48
2019	141	141	139	138	136	135	141	141
2020	160	160	158	156	153	151	160	160
2021	203	203	200	197	194	191	203	203
Total	625	624	616	607	599	590	624	624
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	9	9	-	(9)	(17)	(25)	8	9
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	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	1.7%	1.7%	0.0%	-1.6%	-3.2%	-4.7%	1.6%	1.7%
2015	1.7%	1.6%	0.0%	-1.6%	-3.2%	-4.7%	1.5%	1.6%
2016	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.6%	0.9%	0.9%
2017	1.0%	0.9%	0.0%	-0.9%	-1.8%	-2.7%	0.9%	0.9%
2018	1.1%	1.0%	0.0%	-1.1%	-2.1%	-3.1%	1.0%	1.0%
2019	1.2%	1.2%	0.0%	-1.2%	-2.3%	-3.4%	1.1%	1.2%
2020	1.5%	1.4%	0.0%	-1.5%	-2.9%	-4.3%	1.4%	1.4%
2021	1.7%	1.6%	0.0%	-1.6%	-3.2%	-4.7%	1.5%	1.6%
Total	1.5%	1.4%	0.0%	-1.4%	-2.8%	-4.1%	1.3%	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-3

Interest Rate Sensitivity (\$000s)

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

ALL JURISDICTIONS COMBINED

Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid								
AY	0.00%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	43,627	43,614	43,303	42,985	42,673	42,366	43,593	43,614
2007	2,215	2,213	2,159	2,105	2,054	2,004	2,209	2,213
2008	360	359	349	339	330	320	358	359
2009	667	667	647	627	609	591	665	667
2010	401	400	388	375	363	351	400	400
2011	2,461	2,458	2,379	2,300	2,226	2,156	2,452	2,458
2012	2,012	2,010	1,962	1,915	1,869	1,826	2,007	2,010
2013	7,262	7,255	7,086	6,920	6,762	6,611	7,243	7,255
2014	5,824	5,820	5,729	5,638	5,552	5,469	5,814	5,820
2015	10,345	10,338	10,188	10,039	9,897	9,761	10,328	10,338
2016	15,164	15,155	14,958	14,761	14,574	14,394	15,142	15,155
2017	18,151	18,143	17,960	17,778	17,601	17,431	18,131	18,143
2018	45,941	45,916	45,432	44,944	44,471	44,012	45,883	45,916
2019	83,244	83,193	82,204	81,208	80,240	79,300	83,126	83,193
2020	110,440	110,356	108,826	107,287	105,793	104,343	110,253	110,356
2021	172,790	172,652	170,158	167,652	165,224	162,869	172,483	172,652
Total	520,906	520,550	513,726	506,874	500,237	493,804	520,088	520,550
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
Total	7,180	6,823	-	(6,853)	(13,490)	(19,922)	6,362	6,823
	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%	0.23%	0.73%	1.23%	1.73%	2.23%	0.28%	0.23%
2006 & prior	0.7%	0.7%	0.0%	-0.7%	-1.5%	-2.2%	0.7%	0.7%
2007	2.6%	2.5%	0.0%	-2.5%	-4.9%	-7.2%	2.3%	2.5%
2008	3.0%	2.9%	0.0%	-2.9%	-5.6%	-8.2%	2.7%	2.9%
2009	3.2%	3.1%	0.0%	-3.0%	-5.9%	-8.7%	2.8%	3.1%
2010	3.5%	3.3%	0.0%	-3.3%	-6.4%	-9.4%	3.1%	3.3%
2011	3.5%	3.3%	0.0%	-3.3%	-6.4%	-9.4%	3.1%	3.3%
2012	2.6%	2.4%	0.0%	-2.4%	-4.7%	-6.9%	2.3%	2.4%
2013	2.5%	2.4%	0.0%	-2.3%	-4.6%	-6.7%	2.2%	2.4%
2014	1.7%	1.6%	0.0%	-1.6%	-3.1%	-4.5%	1.5%	1.6%
2015	1.5%	1.5%	0.0%	-1.5%	-2.9%	-4.2%	1.4%	1.5%
2016	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.8%	1.2%	1.3%
2017	1.1%	1.0%	0.0%	-1.0%	-2.0%	-2.9%	0.9%	1.0%
2018	1.1%	1.1%	0.0%	-1.1%	-2.1%	-3.1%	1.0%	1.1%
2019	1.3%	1.2%	0.0%	-1.2%	-2.4%	-3.5%	1.1%	1.2%
2020	1.5%	1.4%	0.0%	-1.4%	-2.8%	-4.1%	1.3%	1.4%
2021	1.5%	1.5%	0.0%	-1.5%	-2.9%	-4.3%	1.4%	1.5%
Total	1.4%	1.3%	0.0%	-1.3%	-2.6%	-3.9%	1.2%	1.3%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

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	43	(2)	(17)	(7)	(26)	(60.5%)	17
	2012	38	(3)	3	(15)	(15)	(39.5%)	23
	2013	30	(1)	1	22	22	73.3%	52
	2014	98	(6)	167	(24)	137	139.8%	235
	2015	237	(17)	1	(48)	(64)	(27.0%)	173
	2016	491	(34)	(2)	(172)	(208)	(42.4%)	283
	2017	229	(14)	30	(61)	(45)	(19.7%)	184
	2018	935	(78)	(281)	(238)	(597)	(63.9%)	338
	2019	1,540	(139)	133	10	4	0.3%	1,544
	2020	3,124	(361)	(443)	(161)	(965)	(30.9%)	2,159
	2021	2,084	698	955	(34)	1,619	77.7%	3,703
Private Passenger Total		8,849	43	547	(728)	(138)	(1.6%)	8,711
Non Private Passenger	prior	57	(2)	(22)	(14)	(38)	(66.7%)	19
	2012	-	-	4	-	4	-	4
	2013	(68)	2	(2)	77	77	(113.2%)	9
	2014	14	-	-	(14)	(14)	(100.0%)	-
	2015	(89)	6	(8)	145	143	(160.7%)	54
	2016	41	1	37	6	44	107.3%	85
	2017	104	(2)	60	(1)	57	54.8%	161
	2018	161	(11)	239	95	323	200.6%	484
	2019	495	(29)	269	73	313	63.2%	808
	2020	1,529	(149)	163	236	250	16.4%	1,779
	2021	858	58	(163)	(37)	(142)	(16.6%)	716
Non Private Passenger Total		3,102	(126)	577	566	1,017	32.8%	4,119
Grand Total		11,951	(83)	1,124	(162)	879	7.4%	12,830

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	56	-	(56)	(6)	(62)	(110.7%)	(6)
	2012	79	(3)	3	(6)	(6)	(7.6%)	73
	2013	32	-	(2)	(1)	(3)	(9.4%)	29
	2014	148	(4)	3	(9)	(10)	(6.8%)	138
	2015	411	(4)	(55)	(98)	(157)	(38.2%)	254
	2016	438	(7)	(185)	2	(190)	(43.4%)	248
	2017	704	(34)	34	(93)	(93)	(13.2%)	611
	2018	1,495	(34)	103	(23)	46	3.1%	1,541
	2019	2,829	(220)	457	(80)	157	5.5%	2,986
	2020	4,062	(164)	513	(172)	177	4.4%	4,239
	2021	1,128	718	(143)	(34)	541	48.0%	1,669
Private Passenger Total		11,382	248	672	(520)	400	3.5%	11,782
Non Private Passenger	prior	86	(6)	6	(97)	(97)	(112.8%)	(11)
	2012	46	2	(49)	(7)	(54)	(117.4%)	(8)
	2013	86	(44)	747	(1)	702	816.3%	788
	2014	2	-	-	-	-	-	2
	2015	367	(24)	(21)	(352)	(397)	(108.2%)	(30)
	2016	193	(8)	8	(54)	(54)	(28.0%)	139
	2017	239	(6)	7	(65)	(64)	(26.8%)	175
	2018	544	(42)	147	67	172	31.6%	716
	2019	1,237	(77)	113	(86)	(50)	(4.0%)	1,187
	2020	2,489	(163)	179	(377)	(361)	(14.5%)	2,128
	2021	1,599	709	352	(173)	888	55.5%	2,487
Non Private Passenger Total		6,888	341	1,489	(1,145)	685	9.9%	7,573
Grand Total		18,270	589	2,161	(1,665)	1,085	5.9%	19,355

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	65	-	-	3	3	4.6%	68
	2012	(2)	-	-	-	-	-	(2)
	2013	4	(2)	(105)	(3)	(110)	(2,750.0%)	(106)
	2014	2	-	-	(10)	(10)	(500.0%)	(8)
	2015	(4)	-	-	(2)	(2)	50.0%	(6)
	2016	42	-	-	(27)	(27)	(64.3%)	15
	2017	219	(4)	(24)	(69)	(97)	(44.3%)	122
	2018	692	(53)	232	(168)	11	1.6%	703
	2019	1,894	(72)	189	(191)	(74)	(3.9%)	1,820
	2020	3,802	(171)	281	(324)	(214)	(5.6%)	3,588
	2021	1,385	611	475	(70)	1,016	73.4%	2,401
Private Passenger Total		8,099	309	1,048	(861)	496	6.1%	8,595
Non Private Passenger	prior	1	-	31	-	31	3,100.0%	32
	2012	(3)	-	-	-	-	-	(3)
	2013	136	(3)	3	(47)	(47)	(34.6%)	89
	2014	36	(2)	1	(8)	(9)	(25.0%)	27
	2015	(8)	-	-	17	17	(212.5%)	9
	2016	74	(1)	(14)	38	23	31.1%	97
	2017	303	(6)	1	(23)	(28)	(9.2%)	275
	2018	953	(89)	627	(162)	376	39.5%	1,329
	2019	1,837	(85)	221	(29)	107	5.8%	1,944
	2020	4,121	(296)	102	(300)	(494)	(12.0%)	3,627
	2021	2,620	289	1,268	(127)	1,430	54.6%	4,050
Non Private Passenger Total		10,070	(193)	2,240	(641)	1,406	14.0%	11,476
Grand Total		18,169	116	3,288	(1,502)	1,902	10.5%	20,071

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	81	-	650	(23)	627	774.1%	708
	2016	38	(2)	(87)	(6)	(95)	(250.0%)	(57)
	2017	494	(10)	136	(386)	(260)	(52.6%)	234
	2018	116	(4)	4	(22)	(22)	(19.0%)	94
	2019	289	(4)	24	(76)	(56)	(19.4%)	233
	2020	682	(44)	35	(50)	(59)	(8.7%)	623
	2021	153	73	153	14	240	156.9%	393
Private Passenger Total		1,845	9	915	(549)	375	20.3%	2,220
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2012	30	-	-	(12)	(12)	(40.0%)	18
	2013	-	-	-	-	-	-	-
	2014	11	-	-	(6)	(6)	(54.5%)	5
	2015	(12)	-	-	13	13	(108.3%)	1
	2016	172	(5)	334	(58)	271	157.6%	443
	2017	72	(2)	25	18	41	56.9%	113
	2018	165	(2)	2	(38)	(38)	(23.0%)	127
	2019	620	(11)	9	(3)	(5)	(0.8%)	615
	2020	860	(22)	(15)	(4)	(41)	(4.8%)	819
	2021	257	155	151	(47)	259	100.8%	516
Non Private Passenger Total		2,174	113	506	(137)	482	22.2%	2,656
Grand Total		4,019	122	1,421	(686)	857	21.3%	4,876

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	4,624	(138)	74	16,300	16,236	351.1%	20,860
	2012	64	(5)	5	(2)	(2)	(3.1%)	62
	2013	143	(9)	(31)	(62)	(102)	(71.3%)	41
	2014	285	(8)	23	(43)	(28)	(9.8%)	257
	2015	118	(9)	94	27	112	94.9%	230
	2016	(524)	53	(28)	895	920	(175.6%)	396
	2017	553	(31)	(734)	(87)	(852)	(154.1%)	(299)
	2018	717	(36)	159	592	715	99.7%	1,432
	2019	4,204	(112)	(709)	5	(816)	(19.4%)	3,388
	2020	10,449	(796)	30	184	(582)	(5.6%)	9,867
	2021	5,051	3,527	(516)	(332)	2,679	53.0%	7,730
Private Passenger Total		25,684	2,436	(1,633)	17,477	18,280	71.2%	43,964
Non Private Passenger	prior	116	(3)	(127)	(2)	(132)	(113.8%)	(16)
	2012	37	(1)	(12)	(33)	(46)	(124.3%)	(9)
	2013	230	(12)	85	(10)	63	27.4%	293
	2014	669	(28)	147	(576)	(457)	(68.3%)	212
	2015	746	(37)	(239)	(136)	(412)	(55.2%)	334
	2016	835	(42)	66	(173)	(149)	(17.8%)	686
	2017	658	(26)	(522)	249	(299)	(45.4%)	359
	2018	3,142	(105)	(211)	(430)	(746)	(23.7%)	2,396
	2019	8,562	(454)	231	(108)	(331)	(3.9%)	8,231
	2020	22,233	(1,269)	(1,178)	1,173	(1,274)	(5.7%)	20,959
	2021	9,234	4,954	1,680	(254)	6,380	69.1%	15,614
Non Private Passenger Total		46,462	2,977	(80)	(300)	2,597	5.6%	49,059
Grand Total		72,146	5,413	(1,713)	17,177	20,877	28.9%	93,023

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	90	(3)	(32)	-	(35)	(38.9%)	55
	2012	25	-	(13)	-	(13)	(52.0%)	12
	2013	54	(3)	3	(18)	(18)	(33.3%)	36
	2014	194	(9)	9	(5)	(5)	(2.6%)	189
	2015	88	(3)	(130)	(1)	(134)	(152.3%)	(46)
	2016	242	(11)	(134)	(78)	(223)	(92.1%)	19
	2017	184	(8)	8	(27)	(27)	(14.7%)	157
	2018	533	(18)	36	(14)	4	0.8%	537
	2019	619	(16)	(235)	231	(20)	(3.2%)	599
	2020	1,407	(97)	(15)	37	(75)	(5.3%)	1,332
	2021	424	157	148	(20)	285	67.2%	709
Private Passenger Total		3,860	(11)	(355)	105	(261)	(6.8%)	3,599
Non Private Passenger	prior	352	(22)	127	(246)	(141)	(40.1%)	211
	2012	72	(3)	52	(11)	38	52.8%	110
	2013	182	(6)	(61)	(29)	(96)	(52.7%)	86
	2014	246	(12)	(23)	(74)	(109)	(44.3%)	137
	2015	1,119	(57)	57	(164)	(164)	(14.7%)	955
	2016	1,676	(108)	517	(80)	329	19.6%	2,005
	2017	3,108	(236)	361	(312)	(187)	(6.0%)	2,921
	2018	7,789	(601)	(161)	(585)	(1,347)	(17.3%)	6,442
	2019	17,540	(1,389)	867	(892)	(1,414)	(8.1%)	16,126
	2020	22,714	(2,024)	365	1,826	167	0.7%	22,881
	2021	12,747	4,455	1,642	(740)	5,357	42.0%	18,104
Non Private Passenger Total		67,545	(3)	3,743	(1,307)	2,433	3.6%	69,978
Grand Total		71,405	(14)	3,388	(1,202)	2,172	3.0%	73,577

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
	2013	3	-	-	-	-	-	3
	2014	4	-	-	(1)	(1)	(25.0%)	3
	2015	7	-	-	(1)	(1)	(14.3%)	6
	2016	8	-	-	(1)	(1)	(12.5%)	7
	2017	96	-	578	(10)	568	591.7%	664
	2018	23	-	-	(4)	(4)	(17.4%)	19
	2019	75	(2)	2	(43)	(43)	(57.3%)	32
	2020	92	(7)	23	-	16	17.4%	108
	2021	29	26	(46)	2	(18)	(62.1%)	11
Private Passenger Total		343	17	557	(58)	516	150.4%	859
Non Private Passenger	prior	2	-	-	-	-	-	2
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	3	-	-	(1)	(1)	(33.3%)	2
	2015	9	-	-	(1)	(1)	(11.1%)	8
	2016	20	-	-	(2)	(2)	(10.0%)	18
	2017	42	-	-	(5)	(5)	(11.9%)	37
	2018	154	(4)	(1)	(42)	(47)	(30.5%)	107
	2019	142	(3)	40	10	47	33.1%	189
	2020	464	(42)	41	(25)	(26)	(5.6%)	438
	2021	146	65	38	(9)	94	64.4%	240
Non Private Passenger Total		983	16	118	(75)	59	6.0%	1,042
Grand Total		1,326	33	675	(133)	575	43.4%	1,901

EXHIBIT G-1

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

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Jurisdiction 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	7	-	-	(5)	(5)	(71.4%)	2
	2014	22	-	-	-	-	-	22
	2015	10	-	-	-	-	-	10
	2016	20	-	-	(3)	(3)	(15.0%)	17
	2017	292	(8)	8	(255)	(255)	(87.3%)	37
	2018	108	(3)	2	(22)	(23)	(21.3%)	85
	2019	300	(13)	53	(35)	5	1.7%	305
	2020	402	(20)	88	9	77	19.2%	479
	2021	204	(15)	107	(11)	81	39.7%	285
Private Passenger Total		1,362	(59)	258	(322)	(123)	(9.0%)	1,239
Non Private Passenger	prior	3	-	-	-	-	-	3
	2012	-	-	-	-	-	-	-
	2013	50	-	30	(8)	22	44.0%	72
	2014	10	-	-	(4)	(4)	(40.0%)	6
	2015	10	-	-	(1)	(1)	(10.0%)	9
	2016	40	-	-	(9)	(9)	(22.5%)	31
	2017	50	-	-	(7)	(7)	(14.0%)	43
	2018	98	(2)	2	(11)	(11)	(11.2%)	87
	2019	399	(6)	6	(160)	(160)	(40.1%)	239
	2020	398	(33)	33	(1)	(1)	(0.3%)	397
	2021	(115)	9	111	85	205	(178.3%)	90
Non Private Passenger Total		943	(32)	182	(116)	34	3.6%	977
Grand Total		2,305	(91)	440	(438)	(89)	(3.9%)	2,216

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	7	-	-	(5)	(5)	(71.4%)	2
	2014	22	-	-	-	-	-	22
	2015	10	-	-	-	-	-	10
	2016	20	-	-	(3)	(3)	(15.0%)	17
	2017	292	(8)	8	(255)	(255)	(87.3%)	37
	2018	108	(3)	2	(22)	(23)	(21.3%)	85
	2019	300	(13)	53	(35)	5	1.7%	305
	2020	402	(20)	88	9	77	19.2%	479
	2021	204	(15)	107	(11)	81	39.7%	285
Private Passenger Total		1,362	(59)	258	(322)	(123)	(9.0%)	1,239
Non Private Passenger	prior	3	-	-	-	-	-	3
	2012	-	-	-	-	-	-	-
	2013	50	-	30	(8)	22	44.0%	72
	2014	10	-	-	(4)	(4)	(40.0%)	6
	2015	10	-	-	(1)	(1)	(10.0%)	9
	2016	40	-	-	(9)	(9)	(22.5%)	31
	2017	50	-	-	(7)	(7)	(14.0%)	43
	2018	98	(2)	2	(11)	(11)	(11.2%)	87
	2019	399	(6)	6	(160)	(160)	(40.1%)	239
	2020	398	(33)	33	(1)	(1)	(0.3%)	397
	2021	(115)	9	111	85	205	(178.3%)	90
Non Private Passenger Total		943	(32)	182	(116)	34	3.6%	977
Grand Total		2,305	(91)	440	(438)	(89)	(3.9%)	2,216

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	4,874	(143)	(31)	16,290	16,116	330.7%	20,990
	2012	223	(13)	-	(23)	(36)	(16.1%)	187
	2013	272	(15)	(134)	(67)	(216)	(79.4%)	56
	2014	753	(27)	202	(92)	83	11.0%	836
	2015	949	(33)	560	(146)	381	40.1%	1,330
	2016	757	(1)	(436)	609	172	22.7%	929
	2017	2,773	(109)	36	(989)	(1,062)	(38.3%)	1,711
	2018	4,622	(226)	255	101	130	2.8%	4,752
	2019	11,759	(578)	(89)	(179)	(846)	(7.2%)	10,913
	2020	24,052	(1,662)	514	(481)	(1,629)	(6.8%)	22,423
	2021	10,456	5,798	1,139	(479)	6,458	61.8%	16,914
Private Passenger Total		61,490	2,991	2,016	14,544	19,551	31.8%	81,041
Non Private Passenger	prior	616	(33)	15	(359)	(377)	(61.2%)	239
	2012	183	(2)	(5)	(63)	(70)	(38.3%)	113
	2013	616	(63)	802	(18)	721	117.0%	1,337
	2014	993	(42)	125	(684)	(601)	(60.5%)	392
	2015	2,157	(112)	(211)	(481)	(804)	(37.3%)	1,353
	2016	3,064	(163)	948	(333)	452	14.8%	3,516
	2017	4,605	(278)	(68)	(150)	(496)	(10.8%)	4,109
	2018	13,069	(858)	646	(1,108)	(1,320)	(10.1%)	11,749
	2019	31,007	(2,058)	1,723	(1,252)	(1,587)	(5.1%)	29,420
	2020	55,023	(4,014)	(299)	2,503	(1,810)	(3.3%)	53,213
	2021	27,409	10,724	5,097	(1,306)	14,515	53.0%	41,924
Non Private Passenger Total		138,742	3,101	8,773	(3,251)	8,623	6.2%	147,365
Grand Total		200,232	6,092	10,789	11,293	28,174	14.1%	228,406

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	(6)	-	(1)	-	(1)	16.7%	(7)
	2012	(1)	-	-	-	-	-	(1)
	2013	(37)	3	(3)	47	47	(127.0%)	10
	2014	2	-	165	-	165	8,250.0%	167
	2015	9	-	(16)	-	(16)	(177.8%)	(7)
	2016	110	(8)	(1)	(106)	(115)	(104.5%)	(5)
	2017	53	(9)	85	(43)	33	62.3%	86
	2018	444	(48)	(278)	(167)	(493)	(111.0%)	(49)
	2019	775	(86)	134	90	138	17.8%	913
	2020	2,225	(315)	(449)	(53)	(817)	(36.7%)	1,408
	2021	1,785	516	926	34	1,476	82.7%	3,261
Private Passenger Total		5,359	53	562	(198)	417	7.8%	5,776
Non Private Passenger	prior	9	-	(13)	-	(13)	(144.4%)	(4)
	2012	-	-	4	-	4	-	4
	2013	(77)	4	(4)	78	78	(101.3%)	1
	2014	13	-	-	(13)	(13)	(100.0%)	-
	2015	(146)	6	(8)	144	142	(97.3%)	(4)
	2016	(16)	3	35	14	52	(325.0%)	36
	2017	(38)	6	88	8	102	(268.4%)	64
	2018	(19)	2	238	102	342	(1,800.0%)	323
	2019	209	(8)	283	88	363	173.7%	572
	2020	1,204	(129)	159	243	273	22.7%	1,477
	2021	731	(12)	(152)	(12)	(176)	(24.1%)	555
Non Private Passenger Total		1,870	(128)	630	652	1,154	61.7%	3,024
Grand Total		7,229	(75)	1,192	454	1,571	21.7%	8,800

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	12	-	(56)	-	(56)	(466.7%)	(44)
	2012	53	(2)	2	-	-	-	53
	2013	27	-	(2)	-	(2)	(7.4%)	25
	2014	84	(2)	2	-	-	-	84
	2015	244	(4)	(55)	(76)	(135)	(55.3%)	109
	2016	278	(5)	(148)	12	(141)	(50.7%)	137
	2017	460	(31)	31	(63)	(63)	(13.7%)	397
	2018	1,077	(22)	100	13	91	8.4%	1,168
	2019	2,366	(201)	446	(30)	215	9.1%	2,581
	2020	3,426	(136)	498	(83)	279	8.1%	3,705
	2021	951	622	(185)	20	457	48.1%	1,408
Private Passenger Total		8,978	219	633	(207)	645	7.2%	9,623
Non Private Passenger	prior	64	(6)	6	(85)	(85)	(132.8%)	(21)
	2012	2	2	(42)	-	(40)	(2,000.0%)	(38)
	2013	(16)	(43)	767	19	743	(4,643.8%)	727
	2014	2	-	-	-	-	-	2
	2015	329	(23)	(13)	(327)	(363)	(110.3%)	(34)
	2016	82	(6)	6	(31)	(31)	(37.8%)	51
	2017	202	(4)	6	(56)	(54)	(26.7%)	148
	2018	297	(29)	135	83	189	63.6%	486
	2019	746	(51)	94	(23)	20	2.7%	766
	2020	1,848	(130)	172	(265)	(223)	(12.1%)	1,625
	2021	1,385	603	327	(91)	839	60.6%	2,224
Non Private Passenger Total		4,941	313	1,458	(776)	995	20.1%	5,936
Grand Total		13,919	532	2,091	(983)	1,640	11.8%	15,559

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	28	-	-	11	11	39.3%	39
	2012	(2)	-	-	-	-	-	(2)
	2013	(3)	-	(107)	-	(107)	3,566.7%	(110)
	2014	(10)	-	-	(7)	(7)	70.0%	(17)
	2015	(19)	-	-	-	-	-	(19)
	2016	20	-	-	(22)	(22)	(110.0%)	(2)
	2017	123	(2)	(26)	(54)	(82)	(66.7%)	41
	2018	465	(49)	233	(139)	45	9.7%	510
	2019	1,252	(52)	172	(121)	(1)	(0.1%)	1,251
	2020	3,080	(149)	274	(229)	(104)	(3.4%)	2,976
	2021	1,140	483	444	(9)	918	80.5%	2,058
Private Passenger Total		6,074	231	990	(570)	651	10.7%	6,725
Non Private Passenger	prior	(2)	-	28	-	28	(1,400.0%)	26
	2012	(3)	-	-	-	-	-	(3)
	2013	1	-	-	-	-	-	1
	2014	-	-	-	-	-	-	-
	2015	(18)	-	-	19	19	(105.6%)	1
	2016	(42)	1	(14)	60	47	(111.9%)	5
	2017	105	(2)	1	-	(1)	(1.0%)	104
	2018	591	(77)	650	(114)	459	77.7%	1,050
	2019	1,372	(73)	227	15	169	12.3%	1,541
	2020	3,284	(257)	117	(179)	(319)	(9.7%)	2,965
	2021	2,214	196	1,094	(12)	1,278	57.7%	3,492
Non Private Passenger Total		7,502	(212)	2,103	(211)	1,680	22.4%	9,182
Grand Total		13,576	19	3,093	(781)	2,331	17.2%	15,907

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	3	-	650	-	650	21,666.7%	653
	2016	11	-	(89)	-	(89)	(809.1%)	(78)
	2017	381	(8)	157	(345)	(196)	(51.4%)	185
	2018	94	(2)	2	(18)	(18)	(19.1%)	76
	2019	217	(4)	25	(63)	(42)	(19.4%)	175
	2020	577	(41)	38	(34)	(37)	(6.4%)	540
	2021	128	63	138	20	221	172.7%	349
Private Passenger Total		1,403	8	921	(440)	489	34.9%	1,892
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	(13)	-	-	13	13	(100.0%)	-
	2016	51	(2)	331	(11)	318	623.5%	369
	2017	63	(2)	25	18	41	65.1%	104
	2018	147	(2)	2	(33)	(33)	(22.4%)	114
	2019	545	(10)	9	3	2	0.4%	547
	2020	691	(14)	(19)	12	(21)	(3.0%)	670
	2021	218	137	137	(32)	242	111.0%	460
Non Private Passenger Total		1,700	107	485	(30)	562	33.1%	2,262
Grand Total		3,103	115	1,406	(470)	1,051	33.9%	4,154

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	583	(53)	77	15,253	15,277	2,620.4%	15,860
	2012	54	(5)	5	-	-	-	54
	2013	82	(7)	(33)	(46)	(86)	(104.9%)	(4)
	2014	22	(2)	17	-	15	68.2%	37
	2015	93	(9)	95	28	114	122.6%	207
	2016	(632)	55	(30)	834	859	(135.9%)	227
	2017	395	(24)	(738)	(67)	(829)	(209.9%)	(434)
	2018	267	(24)	181	562	719	269.3%	986
	2019	2,981	(86)	(698)	115	(669)	(22.4%)	2,312
	2020	8,583	(737)	23	364	(350)	(4.1%)	8,233
	2021	4,293	2,995	(420)	(98)	2,477	57.7%	6,770
Private Passenger Total		16,721	2,103	(1,521)	16,945	17,527	104.8%	34,248
Non Private Passenger	prior	(30)	4	(132)	28	(100)	333.3%	(130)
	2012	28	(1)	(10)	(29)	(40)	(142.9%)	(12)
	2013	(20)	1	75	35	111	(555.0%)	91
	2014	542	(22)	150	(518)	(390)	(72.0%)	152
	2015	120	(5)	(155)	(63)	(223)	(185.8%)	(103)
	2016	331	(14)	42	(111)	(83)	(25.1%)	248
	2017	222	(14)	(537)	268	(283)	(127.5%)	(61)
	2018	2,014	(76)	(218)	(303)	(597)	(29.6%)	1,417
	2019	6,349	(409)	282	89	(38)	(0.6%)	6,311
	2020	18,561	(1,194)	(999)	1,414	(779)	(4.2%)	17,782
	2021	7,742	4,129	1,689	159	5,977	77.2%	13,719
Non Private Passenger Total		35,859	2,399	187	969	3,555	9.9%	39,414
Grand Total		52,580	4,502	(1,334)	17,914	21,082	40.1%	73,662

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	54	(2)	(32)	-	(34)	(63.0%)	20
	2012	5	-	-	-	-	-	5
	2013	49	(3)	3	(16)	(16)	(32.7%)	33
	2014	51	(3)	3	-	-	-	51
	2015	66	(1)	(132)	-	(133)	(201.5%)	(67)
	2016	146	(9)	(117)	(65)	(191)	(130.8%)	(45)
	2017	159	(6)	6	(22)	(22)	(13.8%)	137
	2018	281	(11)	29	8	26	9.3%	307
	2019	345	(9)	(229)	232	(6)	(1.7%)	339
	2020	1,188	(84)	(21)	55	(50)	(4.2%)	1,138
	2021	353	128	139	3	270	76.5%	623
Private Passenger Total		2,697	-	(351)	195	(156)	(5.8%)	2,541
Non Private Passenger	prior	283	(21)	126	(214)	(109)	(38.5%)	174
	2012	8	-	50	-	50	625.0%	58
	2013	(15)	1	(43)	-	(42)	280.0%	(57)
	2014	180	(10)	(1)	(61)	(72)	(40.0%)	108
	2015	814	(44)	57	(118)	(105)	(12.9%)	709
	2016	1,279	(93)	595	(50)	452	35.3%	1,731
	2017	2,492	(213)	347	(235)	(101)	(4.1%)	2,391
	2018	5,496	(534)	(216)	(357)	(1,107)	(20.1%)	4,389
	2019	13,979	(1,261)	830	(499)	(930)	(6.7%)	13,049
	2020	18,431	(1,733)	261	2,091	619	3.4%	19,050
	2021	10,942	3,704	1,265	(146)	4,823	44.1%	15,765
Non Private Passenger Total		53,889	(204)	3,271	411	3,478	6.5%	57,367
Grand Total		56,586	(204)	2,920	606	3,322	5.9%	59,908

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
	2013	3	-	-	-	-	-	3
	2014	4	-	-	(1)	(1)	(25.0%)	3
	2015	6	-	-	(1)	(1)	(16.7%)	5
	2016	7	-	-	(1)	(1)	(14.3%)	6
	2017	10	-	578	(2)	576	5,760.0%	586
	2018	20	-	-	(3)	(3)	(15.0%)	17
	2019	67	(2)	2	(38)	(38)	(56.7%)	29
	2020	78	(6)	21	1	16	20.5%	94
	2021	25	22	(40)	2	(16)	(64.0%)	9
Private Passenger Total		226	14	561	(43)	532	235.4%	758
Non Private Passenger	prior	2	-	-	-	-	-	2
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	3	-	-	(1)	(1)	(33.3%)	2
	2015	8	-	-	(1)	(1)	(12.5%)	7
	2016	18	-	-	(2)	(2)	(11.1%)	16
	2017	38	-	-	(4)	(4)	(10.5%)	34
	2018	95	(2)	(3)	(33)	(38)	(40.0%)	57
	2019	107	(2)	40	13	51	47.7%	158
	2020	412	(41)	41	(15)	(15)	(3.6%)	397
	2021	124	58	31	(1)	88	71.0%	212
Non Private Passenger Total		808	13	109	(44)	78	9.7%	886
Grand Total		1,034	27	670	(87)	610	59.0%	1,644

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	6	-	-	(4)	(4)	(66.7%)	2
	2014	20	-	-	-	-	-	20
	2015	9	-	-	-	-	-	9
	2016	18	-	-	(3)	(3)	(16.7%)	15
	2017	266	(6)	6	(232)	(232)	(87.2%)	34
	2018	97	(2)	1	(20)	(21)	(21.6%)	76
	2019	255	(13)	54	(28)	13	5.1%	268
	2020	336	(17)	88	14	85	25.3%	421
	2021	172	(15)	92	(1)	76	44.2%	248
Private Passenger Total		1,176	(53)	241	(274)	(86)	(7.3%)	1,090
Non Private Passenger	prior	3	-	-	-	-	-	3
	2012	-	-	-	-	-	-	-
	2013	(1)	-	30	-	30	(3,000.0%)	29
	2014	9	-	-	(4)	(4)	(44.4%)	5
	2015	9	-	-	(1)	(1)	(11.1%)	8
	2016	22	-	-	(4)	(4)	(18.2%)	18
	2017	45	-	-	(5)	(5)	(11.1%)	40
	2018	88	(2)	2	(10)	(10)	(11.4%)	78
	2019	331	(6)	6	(138)	(138)	(41.7%)	193
	2020	345	(31)	32	6	7	2.0%	352
	2021	(122)	6	112	79	197	(161.5%)	75
Non Private Passenger Total		729	(33)	182	(77)	72	9.9%	801
Grand Total		1,905	(86)	423	(351)	(14)	(0.7%)	1,891

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	2	-	-	(1)	(1)	(50.0%)	1
	2017	2	-	-	(1)	(1)	(50.0%)	1
	2018	3	-	-	-	-	-	3
	2019	8	-	(3)	-	(3)	(37.5%)	5
	2020	29	(2)	2	(4)	(4)	(13.8%)	25
	2021	(2)	3	5	5	13	(650.0%)	11
Private Passenger Total		45	1	4	(1)	4	8.9%	49
Non Private Passenger	prior	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	2	-	-	(1)	(1)	(50.0%)	1
	2015	6	-	-	(1)	(1)	(16.7%)	5
	2016	12	-	-	(1)	(1)	(8.3%)	11
	2017	26	-	-	(3)	(3)	(11.5%)	23
	2018	56	(2)	2	(1)	(1)	(1.8%)	55
	2019	152	(4)	(33)	(50)	(87)	(57.2%)	65
	2020	191	(16)	12	(20)	(24)	(12.6%)	167
	2021	55	26	17	(2)	41	74.5%	96
Non Private Passenger Total		500	4	(2)	(79)	(77)	(15.4%)	423
Grand Total		545	5	2	(80)	(73)	(13.4%)	472

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	667	(55)	(12)	15,264	15,197	2,278.4%	15,864
	2012	111	(7)	7	-	-	-	111
	2013	126	(7)	(142)	(19)	(168)	(133.3%)	(42)
	2014	173	(7)	187	(8)	172	99.4%	345
	2015	412	(14)	542	(49)	479	116.3%	891
	2016	(40)	33	(385)	648	296	(740.0%)	256
	2017	1,849	(86)	99	(829)	(816)	(44.1%)	1,033
	2018	2,748	(158)	268	236	346	12.6%	3,094
	2019	8,266	(453)	(97)	157	(393)	(4.8%)	7,873
	2020	19,522	(1,487)	474	31	(982)	(5.0%)	18,540
	2021	8,845	4,817	1,099	(24)	5,892	66.6%	14,737
Private Passenger Total		42,679	2,576	2,040	15,407	20,023	46.9%	62,702
Non Private Passenger	prior	328	(23)	15	(271)	(279)	(85.1%)	49
	2012	36	1	2	(29)	(26)	(72.2%)	10
	2013	(128)	(37)	825	132	920	(718.8%)	792
	2014	750	(32)	149	(598)	(481)	(64.1%)	269
	2015	1,109	(66)	(119)	(335)	(520)	(46.9%)	589
	2016	1,737	(111)	995	(136)	748	43.1%	2,485
	2017	3,155	(229)	(70)	(9)	(308)	(9.8%)	2,847
	2018	8,765	(722)	592	(666)	(796)	(9.1%)	7,969
	2019	23,790	(1,824)	1,738	(502)	(588)	(2.5%)	23,202
	2020	44,967	(3,545)	(224)	3,287	(482)	(1.1%)	44,485
	2021	23,289	8,847	4,520	(58)	13,309	57.1%	36,598
Non Private Passenger Total		107,798	2,259	8,423	815	11,497	10.7%	119,295
Grand Total		150,477	4,835	10,463	16,222	31,520	20.9%	181,997

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)					
	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	(4)	(7)	-	(11)	-	-	1	1	(10)	
2005	1	2	-	3	-	-	-	-	3	
2006	-	1	2	3	-	-	-	-	3	
2007	24	(2)	4	26	(1)	-	2	1	27	
2008	84	2	7	93	(3)	1	10	8	101	
2009	73	5	13	91	(4)	1	9	6	97	
2010	(2)	(5)	29	22	-	-	4	4	26	
2011	62	6	45	113	(5)	2	12	9	122	
2012	342	(1)	86	427	(24)	8	41	25	452	
2013	613	6	121	740	(42)	14	69	41	781	
2014	677	109	156	942	(34)	11	91	68	1,010	
2015	1,947	(5)	192	2,134	(63)	21	206	164	2,298	
2016	2,914	(4)	248	3,158	(71)	24	347	300	3,458	
2017	881	66	96	1,043	(20)	7	134	121	1,164	
2018	3,603	(35)	200	3,768	(68)	23	414	369	4,137	
2019	5,142	548	247	5,937	(109)	37	652	580	6,517	
2020	6,174	905	235	7,314	(131)	44	762	675	7,989	
PAYs (sub-total):	22,529	1,584	1,677	25,790	(575)	193	2,757	2,375	28,165	
CAY (2021)	8,653	3,993	(205)	12,441	(237)	79	1,372	1,214	13,655	
claims liabilities:	31,182	5,577	1,472	38,231	(812)	272	4,129	3,589	41,820	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	13,886	(1,444)		12,442	(166)	53	829	716	12,442	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				50,673	(978)	325	4,958	4,305	54,262	

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)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	1	16	-	17	-	-	2	2	19
2002	(2)	(9)	(1)	(12)	-	-	1	1	(11)
2003	199	3	2	204	-	-	20	20	224
2004	-	1	1	2	-	-	-	-	2
2005	2	8	(16)	(6)	-	-	3	3	(3)
2006	(2)	(7)	7	(2)	-	-	2	2	-
2007	(2)	(6)	10	2	-	-	2	2	4
2008	-	4	(3)	1	-	-	-	-	1
2009	-	(5)	(16)	(21)	-	-	3	3	(18)
2010	156	(37)	-	119	(6)	2	11	7	126
2011	24	4	16	44	(1)	-	5	4	48
2012	194	40	63	297	(8)	3	28	23	320
2013	29	19	58	106	(2)	-	11	9	115
2014	527	63	83	673	(15)	5	66	56	729
2015	1,380	82	125	1,587	(22)	8	157	143	1,730
2016	1,019	103	157	1,279	(18)	6	136	124	1,403
2017	1,764	334	100	2,198	(34)	12	234	212	2,410
2018	1,969	896	150	3,015	(48)	16	392	360	3,375
2019	1,020	2,297	129	3,446	(64)	22	459	417	3,863
2020	1,323	3,111	196	4,630	(103)	35	598	530	5,160
PAYs (sub-total):	9,601	6,917	1,061	17,579	(321)	109	2,130	1,918	19,497
CAY (2021)	3,212	2,785	32	6,029	(144)	49	774	679	6,708
claims liabilities:	12,813	9,702	1,093	23,608	(465)	158	2,904	2,597	26,205
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	7,965	(860)		7,105	(97)	31	462	396	7,105
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				30,713	(562)	189	3,366	2,993	33,310

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Nova Scotia

Private Passenger ending 2021	Nova Scotia - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	2	4	(1)	5	-	-	2	2	7
2002	3	8	1	12	-	-	1	1	13
2003	(2)	(5)	-	(7)	-	-	1	1	(6)
2004	14	3	(2)	15	-	-	2	2	17
2005	4	12	2	18	-	-	2	2	20
2006	(1)	(3)	11	7	-	-	1	1	8
2007	(3)	(8)	21	10	-	-	3	3	13
2008	3	9	17	29	-	-	3	3	32
2009	209	9	16	234	(11)	3	23	15	249
2010	13	(5)	22	30	(1)	-	3	2	32
2011	1	4	24	29	(1)	-	3	2	31
2012	-	(2)	32	30	(1)	-	3	2	32
2013	136	(75)	24	85	(5)	1	8	4	89
2014	110	(12)	36	134	(3)	1	14	12	146
2015	143	(14)	48	177	(4)	1	18	15	192
2016	175	(2)	72	245	(4)	1	24	21	266
2017	621	40	44	705	(9)	3	97	91	796
2018	1,118	451	100	1,669	(23)	7	229	213	1,882
2019	3,591	1,043	163	4,797	(72)	25	615	568	5,365
2020	2,609	2,356	186	5,151	(90)	30	671	611	5,762
PAYs (sub-total):	8,746	3,813	816	13,375	(224)	72	1,723	1,571	14,946
CAY (2021)	4,818	2,821	31	7,670	(140)	48	1,001	909	8,579
claims liabilities:	13,564	6,634	847	21,045	(364)	120	2,724	2,480	23,525
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	10,011	(1,091)		8,920	(105)	33	631	559	8,920
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				29,965	(469)	153	3,355	3,039	32,445

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)					
	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	-	-	5	5	-	-	1	1	6	
2007	-	(1)	1	-	-	-	-	-	-	
2008	-	(1)	2	1	-	-	-	-	1	
2009	-	-	-	-	-	-	-	-	-	
2010	-	-	4	4	-	-	-	-	4	
2011	-	(1)	8	7	-	-	1	1	8	
2012	-	-	14	14	-	-	1	1	15	
2013	-	(2)	19	17	-	-	2	2	19	
2014	-	-	24	24	(1)	-	2	1	25	
2015	124	604	23	751	(31)	10	72	51	802	
2016	317	(71)	52	298	(8)	3	33	28	326	
2017	341	169	3	513	(10)	3	56	49	562	
2018	108	68	16	192	(3)	1	24	22	214	
2019	306	157	(10)	453	(7)	2	65	60	513	
2020	250	443	20	713	(14)	4	95	85	798	
PAYs (sub-total):	1,446	1,362	181	2,989	(74)	23	352	301	3,290	
CAY (2021)	672	401	(12)	1,061	(24)	8	143	127	1,188	
claims liabilities:	2,118	1,763	169	4,050	(98)	31	495	428	4,478	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	1,534	(167)		1,367	(16)	5	87	76	1,367	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				5,417	(114)	36	582	504	5,845	

*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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Ontario

Private Passenger ending 2021	Ontario - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
Acc Yr									
prior	29,178	13,742	(1)	42,919	(388)	131	4,264	4,007	46,926
2002	427	(5)	(1)	421	(8)	3	41	36	457
2003	2,470	(149)	270	2,591	(59)	20	253	214	2,805
2004	1,223	233	441	1,897	(47)	16	185	154	2,051
2005	-	(28)	170	142	-	-	20	20	162
2006	235	5	153	393	(13)	5	37	29	422
2007	1,154	48	152	1,354	(50)	17	130	97	1,451
2008	135	104	140	379	(16)	5	36	25	404
2009	57	77	141	275	(12)	4	25	17	292
2010	25	77	152	254	(12)	4	24	16	270
2011	930	63	225	1,218	(55)	18	116	79	1,297
2012	42	47	226	315	(11)	4	31	24	339
2013	532	(4)	300	828	(25)	8	80	63	891
2014	2,398	35	303	2,736	(65)	21	266	222	2,958
2015	58	185	262	505	(10)	4	49	43	548
2016	1,556	204	316	2,076	(35)	12	216	193	2,269
2017	1,636	(344)	387	1,679	(24)	8	176	160	1,839
2018	2,590	827	516	3,933	(58)	19	512	473	4,406
2019	6,805	1,818	958	9,581	(168)	57	1,237	1,126	10,707
2020	5,317	6,105	1,621	13,043	(279)	94	1,884	1,699	14,742
PAYs (sub-total):	56,768	23,040	6,731	86,539	(1,335)	450	9,582	8,697	95,236
CAY (2021)	12,985	9,333	756	23,074	(509)	172	3,347	3,010	26,084
claims liabilities:	69,753	32,373	7,487	109,613	(1,844)	622	12,929	11,707	121,320
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	27,227	(1,661)		25,566	(307)	98	1,715	1,506	25,566
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				135,179	(2,151)	720	14,644	13,213	146,886

*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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Alberta

Private Passenger ending 2021	Alberta - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs		
Acc Yr										
prior	3	7	(2)	8	-	-	13	13	21	
2002	(3)	(10)	2	(11)	-	-	1	1	(10)	
2003	11	44	-	55	-	-	6	6	61	
2004	(1)	(24)	3	(22)	-	-	3	3	(19)	
2005	-	5	15	20	-	-	3	3	23	
2006	9	9	5	23	-	-	3	3	26	
2007	4	7	2	13	-	-	1	1	14	
2008	-	6	75	81	-	-	9	9	90	
2009	(1)	(7)	55	47	-	-	7	7	54	
2010	17	(19)	10	8	-	-	1	1	9	
2011	(1)	(7)	4	(4)	-	-	1	1	(3)	
2012	55	5	25	85	-	-	9	9	94	
2013	6	23	24	53	-	-	5	5	58	
2014	1,165	36	47	1,248	(6)	2	124	120	1,368	
2015	226	(45)	30	211	(1)	-	21	20	231	
2016	624	(31)	(2)	591	(7)	2	70	65	656	
2017	106	99	24	229	(3)	1	23	21	250	
2018	1,685	233	24	1,942	(31)	11	262	242	2,184	
2019	1,782	208	98	2,088	(39)	13	279	253	2,341	
2020	891	675	50	1,616	(32)	10	196	174	1,790	
PAYs (sub-total):	6,578	1,214	489	8,281	(119)	39	1,037	957	9,238	
CAY (2021)	1,045	886	(127)	1,804	(33)	11	215	193	1,997	
claims liabilities:	7,623	2,100	362	10,085	(152)	50	1,252	1,150	11,235	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	3,887	(424)		3,463	(28)	9	181	162	3,463	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				13,548	(180)	59	1,433	1,312	14,698	

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)				
Acc Yr	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	-	-	7	7	-	-	1	1	8
2010	-	-	-	-	-	-	-	-	-
2011	-	1	1	2	-	-	-	-	2
2012	-	1	2	3	-	-	-	-	3
2013	-	3	3	6	-	-	-	-	6
2014	-	3	4	7	-	-	-	-	7
2015	-	5	5	10	-	-	2	2	12
2016	-	6	(4)	2	-	-	1	1	3
2017	278	544	(1)	821	(12)	4	83	75	896
2018	-	17	2	19	-	-	3	3	22
2019	-	29	(3)	26	(1)	-	4	3	29
2020	30	83	(1)	112	(2)	1	15	14	126
PAYs (sub-total):	308	696	15	1,019	(15)	5	109	99	1,118
CAY (2021)	125	11	(4)	132	(3)	1	18	16	148
claims liabilities:	433	707	11	1,151	(18)	6	127	115	1,266
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	170	(19)		151	(1)	-	9	8	151
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				1,302	(19)	6	136	123	1,417

*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)				
	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	-	-	6	6	-	-	1	1	7
2012	-	-	9	9	-	-	1	1	10
2013	-	2	12	14	-	-	1	1	15
2014	-	20	17	37	-	-	4	4	41
2015	-	9	20	29	-	-	3	3	32
2016	-	15	20	35	-	-	4	4	39
2017	-	34	(16)	18	-	-	5	5	23
2018	5	68	18	91	(1)	-	11	10	101
2019	73	242	(10)	305	(6)	2	45	41	346
2020	114	377	13	504	(10)	3	66	59	563
PAYs (sub-total):	192	764	89	1,045	(17)	5	141	129	1,174
CAY (2021)	519	386	(53)	852	(16)	6	114	104	956
claims liabilities:	711	1,150	36	1,897	(33)	11	255	233	2,130
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,236	(135)		1,101	(9)	3	53	47	1,101
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,998	(42)	14	308	280	3,231

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Nunavut

Private Passenger ending 2021	Nunavut - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	-	-	-	-	-	-	-	-
2002	-	(1)	-	(1)	-	-	-	-	(1)
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-	-
2011	-	-	2	2	-	-	-	-	2
2012	152	1	2	155	-	-	15	15	170
2013	-	1	3	4	-	-	-	-	4
2014	-	-	4	4	-	-	-	-	4
2015	-	1	4	5	-	-	-	-	5
2016	-	1	4	5	-	-	-	-	5
2017	-	1	2	3	-	-	-	-	3
2018	-	3	1	4	-	-	-	-	4
2019	4	5	1	10	-	-	1	1	11
2020	-	25	1	26	-	-	3	3	29
PAYs (sub-total):	156	38	24	218	-	-	19	19	237
CAY (2021)	18	18	(4)	32	(1)	-	4	3	35
claims liabilities:	174	56	20	250	(1)	-	23	22	272
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	111	(12)		99	-	-	2	2	99
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				349	(1)	-	25	24	371

*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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All Jurisdictions

Private Passenger ending 2021	ALL JURISDICTIONS - 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	29,182	13,763	(9)	42,936	(388)	131	4,284	4,027	46,963	
2002	425	(15)	1	411	(8)	3	44	39	450	
2003	2,678	(105)	273	2,846	(59)	20	280	241	3,087	
2004	1,232	208	443	1,883	(47)	16	191	160	2,043	
2005	7	(5)	171	173	-	-	28	28	201	
2006	241	2	183	426	(13)	5	44	36	462	
2007	1,177	35	190	1,402	(51)	17	138	104	1,506	
2008	222	127	238	587	(19)	6	58	45	632	
2009	338	79	216	633	(27)	8	68	49	682	
2010	209	10	217	436	(19)	6	43	30	466	
2011	1,016	70	331	1,417	(62)	20	139	97	1,514	
2012	785	91	459	1,335	(44)	15	129	100	1,435	
2013	1,316	(27)	564	1,853	(74)	23	176	125	1,978	
2014	4,877	254	674	5,805	(124)	40	567	483	6,288	
2015	3,878	822	709	5,409	(131)	44	528	441	5,850	
2016	6,605	221	863	7,689	(143)	48	831	736	8,425	
2017	5,627	943	639	7,209	(112)	38	808	734	7,943	
2018	11,078	2,528	1,027	14,633	(232)	77	1,847	1,692	16,325	
2019	18,723	6,347	1,573	26,643	(466)	158	3,357	3,049	29,692	
2020	16,708	14,080	2,321	33,109	(661)	221	4,290	3,850	36,959	
PAYs (sub-total):	106,324	39,428	11,083	156,835	(2,680)	896	17,850	16,066	172,901	
CAY (2021)	32,047	20,634	414	53,095	(1,107)	374	6,988	6,255	59,350	
claims liabilities:	138,371	60,062	11,497	209,930	(3,787)	1,270	24,838	22,321	232,251	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	66,027	(5,813)		60,214	(729)	232	3,969	3,472	60,214	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	270,144				(4,516)	1,502	28,807	25,793	292,465	

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)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	-	(1)	(1)	-	-	-	-	(1)
2002	-	1	-	1	-	-	-	-	1
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	(1)	-	(1)	-	-	-	-	(1)
2005	-	2	-	2	-	-	-	-	2
2006	-	3	1	4	-	-	-	-	4
2007	-	(1)	2	1	-	-	-	-	1
2008	-	-	3	3	-	-	-	-	3
2009	-	3	5	8	-	-	1	1	9
2010	-	2	9	11	-	-	1	1	12
2011	358	(10)	15	363	(20)	6	35	21	384
2012	-	4	24	28	-	-	2	2	30
2013	143	1	33	177	(11)	4	16	9	186
2014	-	-	40	40	-	-	4	4	44
2015	647	(4)	57	700	(19)	7	68	56	756
2016	490	31	82	603	(15)	5	72	62	665
2017	885	50	33	968	(14)	4	107	97	1,065
2018	1,162	246	77	1,485	(20)	7	164	151	1,636
2019	1,593	443	95	2,131	(28)	9	237	218	2,349
2020	1,647	1,073	79	2,799	(38)	12	291	265	3,064
PAYs (sub-total):	6,925	1,842	554	9,321	(165)	54	998	887	10,208
CAY (2021)	3,123	1,626	(76)	4,673	(74)	25	512	463	5,136
claims liabilities:	10,048	3,468	478	13,994	(239)	79	1,510	1,350	15,344
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	5,535	(410)		5,125	(60)	19	318	277	5,125
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				19,119	(299)	98	1,828	1,627	20,469

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	-	-	-	2	2	2
2007	-	(1)	9	8	-	-	1	1	9
2008	-	(2)	(2)	(4)	-	-	-	-	(4)
2009	-	(4)	(18)	(22)	-	-	2	2	(20)
2010	96	3	-	99	(5)	2	10	7	106
2011	2	(1)	17	18	-	-	2	2	20
2012	370	(28)	50	392	(10)	3	38	31	423
2013	235	545	44	824	(30)	10	79	59	883
2014	-	2	61	63	-	-	6	6	69
2015	(7)	(26)	82	49	-	-	11	11	60
2016	965	39	98	1,102	(28)	10	113	95	1,197
2017	179	111	71	361	(7)	3	46	42	403
2018	1,289	365	115	1,769	(33)	11	233	211	1,980
2019	2,528	615	114	3,257	(74)	25	431	382	3,639
2020	2,872	1,203	180	4,255	(111)	38	561	488	4,743
PAYs (sub-total):	8,529	2,805	812	12,146	(298)	102	1,539	1,343	13,489
CAY (2021)	2,317	3,432	30	5,779	(143)	48	733	638	6,417
claims liabilities:	10,846	6,237	842	17,925	(441)	150	2,272	1,981	19,906
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	7,520	(572)		6,948	(115)	37	455	377	6,948
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				24,873	(556)	187	2,727	2,358	26,854

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	(1)	29	1	29	-	-	3	3	32
2006	-	(1)	2	1	-	-	-	-	1
2007	-	(4)	5	1	-	-	1	1	2
2008	-	(4)	5	1	-	-	1	1	2
2009	-	(6)	7	1	-	-	2	2	3
2010	-	(1)	16	15	-	-	2	2	17
2011	-	2	24	26	-	-	2	2	28
2012	-	(3)	36	33	-	-	4	4	37
2013	1,263	1	29	1,293	(63)	21	123	81	1,374
2014	325	-	49	374	(13)	5	36	28	402
2015	106	1	67	174	(8)	3	17	12	186
2016	1,103	5	102	1,210	(39)	13	117	91	1,301
2017	1,395	91	64	1,550	(37)	13	202	178	1,728
2018	1,454	883	124	2,461	(47)	16	328	297	2,758
2019	2,168	1,200	157	3,525	(67)	22	456	411	3,936
2020	3,448	2,190	220	5,858	(126)	43	754	671	6,529
PAYs (sub-total):	11,261	4,392	908	16,561	(400)	136	2,050	1,786	18,347
CAY (2021)	10,918	163	39	11,120	(243)	82	1,429	1,268	12,388
claims liabilities:	22,179	4,555	947	27,681	(643)	218	3,479	3,054	30,735
				Total Provision					TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)			discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	14,036	(1,025)		13,011	(177)	56	853	732	13,011
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				40,692	(820)	274	4,332	3,786	43,746

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)				
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	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	1	1	-	-	-	-	1
2007	-	-	1	1	-	-	-	-	1
2008	-	-	1	1	-	-	-	-	1
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	3	2	-	-	-	-	2
2011	-	1	5	6	-	-	1	1	7
2012	287	-	8	295	(16)	5	28	17	312
2013	-	-	12	12	-	-	1	1	13
2014	107	(1)	16	122	(8)	2	12	6	128
2015	20	-	16	36	(2)	-	4	2	38
2016	773	343	34	1,150	(58)	19	113	74	1,224
2017	(4)	97	6	99	(3)	1	13	11	110
2018	23	107	14	144	(2)	1	17	16	160
2019	71	493	(10)	554	(10)	3	75	68	622
2020	611	588	20	1,219	(20)	6	158	144	1,363
PAYs (sub-total):	1,888	1,626	127	3,641	(119)	37	422	340	3,981
CAY (2021)	1,156	235	(12)	1,379	(24)	8	180	164	1,543
claims liabilities:	3,044	1,861	115	5,020	(143)	45	602	504	5,524
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,912	(145)		1,767	(22)	7	121	106	1,767
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,787	(165)	52	723	610	7,291

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

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	277	7	(1)	283	-	-	33	33	316
2002	-	7	-	7	-	-	1	1	8
2003	1	(12)	38	27	-	-	5	5	32
2004	-	(23)	73	50	-	-	9	9	59
2005	-	(1)	58	57	-	-	6	6	63
2006	-	16	71	87	-	-	9	9	96
2007	1	(2)	73	72	-	-	7	7	79
2008	-	(5)	70	65	-	-	8	8	73
2009	70	12	85	167	(8)	2	17	11	178
2010	139	(104)	121	156	(6)	2	15	11	167
2011	718	(3)	192	907	(43)	14	86	57	964
2012	42	(12)	220	250	(9)	3	24	18	268
2013	1,986	75	491	2,552	(72)	24	248	200	2,752
2014	429	127	607	1,163	(21)	7	115	101	1,264
2015	4,197	(84)	626	4,739	(91)	31	465	405	5,144
2016	3,794	204	753	4,751	(76)	25	496	445	5,196
2017	4,188	(48)	925	5,065	(71)	24	526	479	5,544
2018	6,911	1,177	1,735	9,823	(146)	49	1,239	1,142	10,965
2019	10,720	4,884	3,167	18,771	(333)	113	2,510	2,290	21,061
2020	7,310	14,571	4,138	26,019	(541)	182	3,909	3,550	29,569
PAYs (sub-total):	40,783	20,786	13,442	75,011	(1,417)	476	9,728	8,787	83,798
CAY (2021)	38,144	483	1,976	40,603	(918)	310	6,416	5,808	46,411
claims liabilities:	78,927	21,269	15,418	115,614	(2,335)	786	16,144	14,595	130,209
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	70,812	(4,461)		66,351	(696)	218	3,112	2,634	66,351
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				181,965	(3,031)	1,004	19,256	17,229	196,560

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	3	19	(2)	20	-	-	6	6	26
2002	1	4	1	6	-	-	1	1	7
2003	(1)	(4)	-	(5)	-	-	1	1	(4)
2004	33	17	1	51	(1)	-	5	4	55
2005	-	(3)	14	11	-	-	1	1	12
2006	(5)	(21)	10	(16)	-	-	4	4	(12)
2007	28	9	7	44	-	-	5	5	49
2008	3	11	288	302	-	-	30	30	332
2009	10	31	208	249	(11)	4	24	17	266
2010	1	5	37	43	-	-	5	5	48
2011	94	50	14	158	(8)	2	14	8	166
2012	493	41	110	644	(16)	5	63	52	696
2013	1,488	(40)	110	1,558	(39)	13	152	126	1,684
2014	223	74	220	517	(13)	4	50	41	558
2015	1,874	488	156	2,518	(45)	15	248	218	2,736
2016	1,334	1,193	14	2,541	(36)	12	316	292	2,833
2017	3,438	1,840	176	5,454	(74)	25	539	490	5,944
2018	13,048	3,363	179	16,590	(258)	87	2,206	2,035	18,625
2019	14,416	9,747	1,044	25,207	(438)	147	3,288	2,997	28,204
2020	15,802	14,996	643	31,441	(677)	229	3,824	3,376	34,817
PAYs (sub-total):	52,283	31,820	3,230	87,333	(1,616)	543	10,782	9,709	97,042
CAY (2021)	16,848	26,283	(1,978)	41,153	(889)	299	4,921	4,331	45,484
claims liabilities:	69,131	58,103	1,252	128,486	(2,505)	842	15,703	14,040	142,526
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	60,496	(4,658)		55,838	(795)	255	3,714	3,174	55,838
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				184,324	(3,300)	1,097	19,417	17,214	198,364

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)								
	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	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	5	5	-	-	1	1	6
2010	-	-	-	-	-	-	-	-	-
2011	-	-	2	2	-	-	-	-	2
2012	-	1	3	4	-	-	-	-	4
2013	-	-	4	4	-	-	-	-	4
2014	-	2	5	7	-	-	1	1	8
2015	-	7	6	13	-	-	2	2	15
2016	-	16	(9)	7	-	-	3	3	10
2017	-	34	(5)	29	-	-	10	10	39
2018	370	50	9	429	(6)	2	56	52	481
2019	116	146	(12)	250	(5)	2	33	30	280
2020	3	357	(1)	359	(7)	3	47	43	402
PAYs (sub-total):	489	615	7	1,111	(18)	7	153	142	1,253
CAY (2021)	703	186	(27)	862	(14)	5	104	95	957
claims liabilities:	1,192	801	(20)	1,973	(32)	12	257	237	2,210
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,014	(83)		931	(9)	3	44	38	931
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,904	(41)	15	301	275	3,141

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Northwest Territories

Northwest Territories - Projected Balances as at Dec. 31, 2021 (\$000s)									
Non 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	
prior	-	2	-	2	-	-	-	-	2
2002	-	-	-	-	-	-	-	-	-
2003	-	(1)	-	(1)	-	-	-	-	(1)
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	1	-	1	-	-	-	-	1
2007	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-	-
2010	-	1	-	1	-	-	-	-	1
2011	-	-	2	2	-	-	-	-	2
2012	-	-	3	3	-	-	-	-	3
2013	458	29	4	491	(12)	4	48	40	531
2014	-	5	6	11	-	-	2	2	13
2015	-	8	6	14	-	-	2	2	16
2016	156	18	7	181	(6)	2	17	13	194
2017	-	40	(6)	34	(1)	-	5	4	38
2018	-	71	8	79	(1)	-	10	9	88
2019	210	179	(6)	383	(7)	2	52	47	430
2020	94	305	9	408	(8)	3	52	47	455
PAYs (sub-total):	918	658	33	1,609	(35)	11	188	164	1,773
CAY (2021)	527	239	(33)	733	(17)	6	96	85	818
claims liabilities:	1,445	897	-	2,342	(52)	17	284	249	2,591
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	864	(71)		793	(8)	2	32	26	793
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				3,135	(60)	19	316	275	3,384

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	-	-	1	1	-	-	-	-	1
2012	-	-	2	2	-	-	-	-	2
2013	-	-	2	2	-	-	-	-	2
2014	-	1	3	4	-	-	-	-	4
2015	82	5	4	91	(2)	1	9	8	99
2016	-	11	4	15	-	-	1	1	16
2017	-	23	5	28	-	-	3	3	31
2018	-	49	5	54	(1)	-	7	6	60
2019	83	58	5	146	(2)	1	18	17	163
2020	6	153	5	164	(3)	1	21	19	183
PAYs (sub-total):	171	300	36	507	(8)	3	59	54	561
CAY (2021)	-	179	(21)	158	(3)	1	22	20	178
claims liabilities:	171	479	15	665	(11)	4	81	74	739
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	411	(34)		377	(3)	1	15	13	377
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,042	(14)	5	96	87	1,116

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	280	29	(4)	305	-	-	39	39	344
2002	1	18	1	20	-	-	3	3	23
2003	-	(26)	39	13	-	-	7	7	20
2004	33	(2)	74	105	(1)	-	15	14	119
2005	(1)	21	58	78	-	-	13	13	91
2006	(5)	(7)	90	78	-	-	15	15	93
2007	29	1	97	127	-	-	14	14	141
2008	3	1	365	369	-	-	39	39	408
2009	80	36	292	408	(19)	6	47	34	442
2010	236	(95)	186	327	(11)	4	33	26	353
2011	1,172	39	272	1,483	(71)	22	140	91	1,574
2012	1,192	3	456	1,651	(51)	16	159	124	1,775
2013	5,573	611	729	6,913	(227)	76	667	516	7,429
2014	1,084	210	1,007	2,301	(55)	18	226	189	2,490
2015	6,919	395	1,020	8,334	(167)	57	826	716	9,050
2016	8,615	1,860	1,085	11,560	(258)	86	1,248	1,076	12,636
2017	10,081	2,238	1,269	13,588	(207)	70	1,451	1,314	14,902
2018	24,257	6,311	2,266	32,834	(514)	173	4,260	3,919	36,753
2019	31,905	17,765	4,554	54,224	(964)	324	7,100	6,460	60,684
2020	31,793	35,436	5,293	72,522	(1,531)	517	9,617	8,603	81,125
PAYs (sub-total):	123,247	64,844	19,149	207,240	(4,076)	1,369	25,919	23,212	230,452
CAY (2021)	73,736	32,826	(102)	106,460	(2,325)	784	14,413	12,872	119,332
claims liabilities:	196,983	97,670	19,047	313,700	(6,401)	2,153	40,332	36,084	349,784
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	162,600	(11,459)		151,141	(1,885)	598	8,664	7,377	151,141
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				464,841	(8,286)	2,751	48,996	43,461	500,925

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	(4)	(8)	-	(12)	-	-	1	1	(11)	
2005	1	4	-	5	-	-	-	-	5	
2006	-	4	3	7	-	-	-	-	7	
2007	24	(3)	6	27	(1)	-	2	1	28	
2008	84	2	10	96	(3)	1	10	8	104	
2009	73	8	18	99	(4)	1	10	7	106	
2010	(2)	(3)	38	33	-	-	5	5	38	
2011	420	(4)	60	476	(25)	8	47	30	506	
2012	342	3	110	455	(24)	8	43	27	482	
2013	756	7	154	917	(53)	18	85	50	967	
2014	677	109	196	982	(34)	11	95	72	1,054	
2015	2,594	(9)	249	2,834	(82)	28	274	220	3,054	
2016	3,404	27	330	3,761	(86)	29	419	362	4,123	
2017	1,766	116	129	2,011	(34)	11	241	218	2,229	
2018	4,765	211	277	5,253	(88)	30	578	520	5,773	
2019	6,735	991	342	8,068	(137)	46	889	798	8,866	
2020	7,821	1,978	314	10,113	(169)	56	1,053	940	11,053	
PAYs (sub-total):	29,454	3,426	2,231	35,111	(740)	247	3,755	3,262	38,373	
CAY (2021)	11,776	5,619	(281)	17,114	(311)	104	1,884	1,677	18,791	
claims liabilities:	41,230	9,045	1,950	52,225	(1,051)	351	5,639	4,939	57,164	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	19,421	(1,854)		17,567	(226)	72	1,147	993	17,567	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				69,792	(1,277)	423	6,786	5,932	74,731	

*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	1	8	-	9	-	-	2	2	1	
2002	(2)	(4)	(1)	(7)	-	-	2	2	(5)	
2003	199	1	3	203	-	-	20	20	223	
2004	-	1	1	2	-	-	-	-	2	
2005	2	2	(31)	(27)	-	-	6	6	(21)	
2006	(2)	(12)	12	(2)	-	-	4	4	2	
2007	(2)	(7)	19	10	-	-	3	3	13	
2008	-	2	(5)	(3)	-	-	-	-	(3)	
2009	-	(9)	(34)	(43)	-	-	5	5	(38)	
2010	252	(34)	-	218	(11)	4	21	14	232	
2011	26	3	33	62	(1)	-	7	6	68	
2012	564	12	113	689	(18)	6	66	54	743	
2013	264	564	102	930	(32)	10	90	68	998	
2014	527	65	144	736	(15)	5	72	62	798	
2015	1,373	56	207	1,636	(22)	8	168	154	1,790	
2016	1,984	142	255	2,381	(46)	16	249	219	2,600	
2017	1,943	445	171	2,559	(41)	15	280	254	2,813	
2018	3,258	1,261	265	4,784	(81)	27	625	571	5,355	
2019	3,548	2,912	243	6,703	(138)	47	890	799	7,502	
2020	4,195	4,314	376	8,885	(214)	73	1,159	1,018	9,903	
PAYs (sub-total):	18,130	9,722	1,873	29,725	(619)	211	3,669	3,261	32,986	
CAY (2021)	5,529	6,217	62	11,808	(287)	97	1,507	1,317	13,125	
claims liabilities:	23,659	15,939	1,935	41,533	(906)	308	5,176	4,578	46,111	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	15,485	(1,432)		14,053	(212)	68	917	773	14,053	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				55,586	(1,118)	376	6,093	5,351	60,164	

*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)					
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL	
prior	2	11	(1)	12	-	-	2	2	14	
2002	3	10	1	14	-	-	1	1	15	
2003	(2)	(10)	-	(12)	-	-	2	2	(10)	
2004	14	8	(2)	20	-	-	3	3	23	
2005	3	41	3	47	-	-	5	5	52	
2006	(1)	(4)	13	8	-	-	1	1	9	
2007	(3)	(12)	26	11	-	-	4	4	15	
2008	3	5	22	30	-	-	4	4	34	
2009	209	3	23	235	(11)	3	25	17	252	
2010	13	(6)	38	45	(1)	-	5	4	49	
2011	1	6	48	55	(1)	-	5	4	59	
2012	-	(5)	68	63	(1)	-	7	6	69	
2013	1,399	(74)	53	1,378	(68)	22	131	85	1,463	
2014	435	(12)	85	508	(16)	6	50	40	548	
2015	249	(13)	115	351	(12)	4	35	27	378	
2016	1,278	3	174	1,455	(43)	14	141	112	1,567	
2017	2,016	131	108	2,255	(46)	16	299	269	2,524	
2018	2,572	1,334	224	4,130	(70)	23	557	510	4,640	
2019	5,759	2,243	320	8,322	(139)	47	1,071	979	9,301	
2020	6,057	4,546	406	11,009	(216)	73	1,425	1,282	12,291	
PAYs (sub-total):	20,007	8,205	1,724	29,936	(624)	208	3,773	3,357	33,293	
CAY (2021)	15,736	2,984	70	18,790	(383)	130	2,430	2,177	20,967	
claims liabilities:	35,743	11,189	1,794	48,726	(1,007)	338	6,203	5,534	54,260	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	24,047	(2,116)		21,931	(282)	89	1,484	1,291	21,931	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				70,657	(1,289)	427	7,687	6,825	76,191	

*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	-	-	6	6	-	-	1	1	7
2007	-	(1)	2	1	-	-	-	-	1
2008	-	(1)	3	2	-	-	-	-	2
2009	-	-	-	-	-	-	-	-	-
2010	-	(1)	7	6	-	-	-	-	6
2011	-	-	13	13	-	-	2	2	15
2012	287	-	22	309	(16)	5	29	18	327
2013	-	(2)	31	29	-	-	3	3	32
2014	107	(1)	40	146	(9)	2	14	7	153
2015	144	604	39	787	(33)	10	76	53	840
2016	1,090	272	86	1,448	(66)	22	146	102	1,550
2017	337	266	9	612	(13)	4	69	60	672
2018	131	175	30	336	(5)	2	41	38	374
2019	377	650	(20)	1,007	(17)	5	140	128	1,135
2020	861	1,031	40	1,932	(34)	10	253	229	2,161
PAYs (sub-total):	3,334	2,988	308	6,630	(193)	60	774	641	7,271
CAY (2021)	1,828	636	(24)	2,440	(48)	16	323	291	2,731
claims liabilities:	5,162	3,624	284	9,070	(241)	76	1,097	932	10,002
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	3,446	(312)		3,134	(38)	12	208	182	3,134
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				12,204	(279)	88	1,305	1,114	13,136

*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	29,455	13,749	(2)	43,202	(388)	131	4,297	4,040	47,242	
2002	427	2	(1)	428	(8)	3	42	37	465	
2003	2,471	(161)	308	2,618	(59)	20	258	219	2,837	
2004	1,223	210	514	1,947	(47)	16	194	163	2,110	
2005	-	(29)	228	199	-	-	26	26	225	
2006	235	21	224	480	(13)	5	46	38	518	
2007	1,155	46	225	1,426	(50)	17	137	104	1,530	
2008	135	99	210	444	(16)	5	44	33	477	
2009	127	89	226	442	(20)	6	42	28	470	
2010	164	(27)	273	410	(18)	6	39	27	437	
2011	1,648	60	417	2,125	(98)	32	202	136	2,261	
2012	84	35	446	565	(20)	7	55	42	607	
2013	2,518	71	791	3,380	(97)	32	328	263	3,643	
2014	2,827	162	910	3,899	(86)	28	381	323	4,222	
2015	4,255	101	888	5,244	(101)	35	514	448	5,692	
2016	5,350	408	1,069	6,827	(111)	37	712	638	7,465	
2017	5,824	(392)	1,312	6,744	(95)	32	702	639	7,383	
2018	9,501	2,004	2,251	13,756	(204)	68	1,751	1,615	15,371	
2019	17,525	6,702	4,125	28,352	(501)	170	3,747	3,416	31,768	
2020	12,627	20,676	5,759	39,062	(820)	276	5,793	5,249	44,311	
PAYs (sub-total):	97,551	43,826	20,173	161,550	(2,752)	926	19,310	17,484	179,034	
CAY (2021)	51,129	9,816	2,732	63,677	(1,427)	482	9,763	8,818	72,495	
claims liabilities:	148,680	53,642	22,905	225,227	(4,179)	1,408	29,073	26,302	251,529	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	98,039	(6,122)		91,917	(1,003)	316	4,827	4,140	91,917	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				317,144	(5,182)	1,724	33,900	30,442	343,446	

*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	6	26	(4)	28	-	-	19	19	47	
2002	(2)	(6)	3	(5)	-	-	2	2	(3)	
2003	10	40	-	50	-	-	7	7	57	
2004	32	(7)	4	29	(1)	-	8	7	36	
2005	-	2	29	31	-	-	4	4	35	
2006	4	(12)	15	7	-	-	7	7	14	
2007	32	16	9	57	-	-	6	6	63	
2008	3	17	363	383	-	-	39	39	422	
2009	9	24	263	296	(11)	4	31	24	320	
2010	18	(14)	47	51	-	-	6	6	57	
2011	93	43	18	154	(8)	2	15	9	163	
2012	548	46	135	729	(16)	5	72	61	790	
2013	1,494	(17)	134	1,611	(39)	13	157	131	1,742	
2014	1,388	110	267	1,765	(19)	6	174	161	1,926	
2015	2,100	443	186	2,729	(46)	15	269	238	2,967	
2016	1,958	1,162	12	3,132	(43)	14	386	357	3,489	
2017	3,544	1,939	200	5,683	(77)	26	562	511	6,194	
2018	14,733	3,596	203	18,532	(289)	98	2,468	2,277	20,809	
2019	16,198	9,955	1,142	27,295	(477)	160	3,567	3,250	30,545	
2020	16,693	15,671	693	33,057	(709)	239	4,020	3,550	36,607	
PAYs (sub-total):	58,861	33,034	3,719	95,614	(1,735)	582	11,819	10,666	106,280	
CAY (2021)	17,893	27,169	(2,105)	42,957	(922)	310	5,136	4,524	47,481	
claims liabilities:	76,754	60,203	1,614	138,571	(2,657)	892	16,955	15,190	153,761	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	64,383	(5,082)		59,301	(823)	264	3,895	3,336	59,301	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				197,872	(3,480)	1,156	20,850	18,526	213,062	

*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)				
	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	-	-	12	12	-	-	2	2	14
2010	-	-	-	-	-	-	-	-	-
2011	-	1	3	4	-	-	-	-	4
2012	-	2	5	7	-	-	-	-	7
2013	-	3	7	10	-	-	-	-	10
2014	-	5	9	14	-	-	1	1	15
2015	-	12	11	23	-	-	4	4	27
2016	-	22	(13)	9	-	-	4	4	13
2017	278	578	(6)	850	(12)	4	93	85	935
2018	370	67	11	448	(6)	2	59	55	503
2019	116	175	(15)	276	(6)	2	37	33	309
2020	33	440	(2)	471	(9)	4	62	57	528
PAYs (sub-total):	797	1,311	22	2,130	(33)	12	262	241	2,371
CAY (2021)	828	197	(31)	994	(17)	6	122	111	1,105
claims liabilities:	1,625	1,508	(9)	3,124	(50)	18	384	352	3,476
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,184	(102)		1,082	(10)	3	53	46	1,082
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				4,206	(60)	21	437	398	4,558

*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)				
	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	-	-	8	8	-	-	1	1	9
2012	-	-	12	12	-	-	1	1	13
2013	458	31	16	505	(12)	4	49	41	546
2014	-	25	23	48	-	-	6	6	54
2015	-	17	26	43	-	-	5	5	48
2016	156	33	27	216	(6)	2	21	17	233
2017	-	74	(22)	52	(1)	-	10	9	61
2018	5	139	26	170	(2)	-	21	19	189
2019	283	421	(16)	688	(13)	4	97	88	776
2020	208	682	22	912	(18)	6	118	106	1,018
PAYs (sub-total):	1,110	1,422	122	2,654	(52)	16	329	293	2,947
CAY (2021)	1,046	625	(86)	1,585	(33)	12	210	189	1,774
claims liabilities:	2,156	2,047	36	4,239	(85)	28	539	482	4,721
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	2,100	(206)		1,894	(17)	5	85	73	1,894
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,133	(102)	33	624	555	6,615

*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	-	-	3	3	-	-	-	-	-	3
2012	152	1	4	157	-	-	15	15	172	172
2013	-	1	5	6	-	-	-	-	6	6
2014	-	1	7	8	-	-	-	-	8	8
2015	82	6	8	96	(2)	1	9	8	104	104
2016	-	12	8	20	-	-	1	1	21	21
2017	-	24	7	31	-	-	3	3	34	34
2018	-	52	6	58	(1)	-	7	6	64	64
2019	87	63	6	156	(2)	1	19	18	174	174
2020	6	178	6	190	(3)	1	24	22	212	212
PAYs (sub-total):	327	338	60	725	(8)	3	78	73	798	798
CAY (2021)	18	197	(25)	190	(4)	1	26	23	213	213
claims liabilities:	345	535	35	915	(12)	4	104	96	1,011	1,011
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	522	(46)		476	(3)	1	17	15	476	476
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,391	(15)	5	121	111	1,487	1,487

*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	29,462	13,792	(13)	43,241	(388)	131	4,323	4,066	47,307
2002	426	3	2	431	(8)	3	47	42	473
2003	2,678	(131)	312	2,859	(59)	20	287	248	3,107
2004	1,265	206	517	1,988	(48)	16	206	174	2,162
2005	6	16	229	251	-	-	41	41	292
2006	236	(5)	273	504	(13)	5	59	51	555
2007	1,206	36	287	1,529	(51)	17	152	118	1,647
2008	225	128	603	956	(19)	6	97	84	1,040
2009	418	115	508	1,041	(46)	14	115	83	1,124
2010	445	(85)	403	763	(30)	10	76	56	819
2011	2,188	109	603	2,900	(133)	42	279	188	3,088
2012	1,977	94	915	2,986	(95)	31	288	224	3,210
2013	6,889	584	1,293	8,766	(301)	99	843	641	9,407
2014	5,961	464	1,681	8,106	(179)	58	793	672	8,778
2015	10,797	1,217	1,729	13,743	(298)	101	1,354	1,157	14,900
2016	15,220	2,081	1,948	19,249	(401)	134	2,079	1,812	21,061
2017	15,708	3,181	1,908	20,797	(319)	108	2,259	2,048	22,845
2018	35,335	8,839	3,293	47,467	(746)	250	6,107	5,611	53,078
2019	50,628	24,112	6,127	80,867	(1,430)	482	10,457	9,509	90,376
2020	48,501	49,516	7,614	105,631	(2,192)	738	13,907	12,453	118,084
PAYs (sub-total):	229,571	104,272	30,232	364,075	(6,756)	2,265	43,769	39,278	403,353
CAY (2021)	105,783	53,460	312	159,555	(3,432)	1,158	21,401	19,127	178,682
claims liabilities:	335,354	157,732	30,544	523,630	(10,188)	3,423	65,170	58,405	582,035
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	228,627	(17,272)		211,355	(2,614)	830	12,633	10,849	211,355
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				734,985	(12,802)	4,253	77,803	69,254	793,390

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