

FACILITY ASSOCIATION RESIDUAL MARKET

APRIL 2021 PARTICIPATION REPORT

ACTUARIAL HIGHLIGHTS

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ACTUARIAL HIGHLIGHTS
RESIDUAL MARKET
PARTICIPATION REPORT
APRIL 2021

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1 Summary

Note to members: we are currently reviewing our member reporting requirements and intend to provide the **Actuarial Highlights quarterly instead of the current monthly reporting**, starting with the May 2021 participation reporting and aligned with the valuation schedule; please contact us with any questions or concerns in regards to this matter.

1.1 Valuation Schedule (Fiscal Year 2021)

The April 2021 Participation Report leverages actuarial assumptions consistent with last month (that is, it does not reflect the results of an updated valuation). 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	% mfad: -- bp	May 2021	updated valuation (partial roll forward):
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.

1.2 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.

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%.

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.

1.3 Consideration of Recent Legal Decisions and Changes in Legislation / Regulation²

There have been no changes in these descriptions since last month's highlights.

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 (December 31, 2020), 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 (December 31, 2020), 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**

²This 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>.

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.

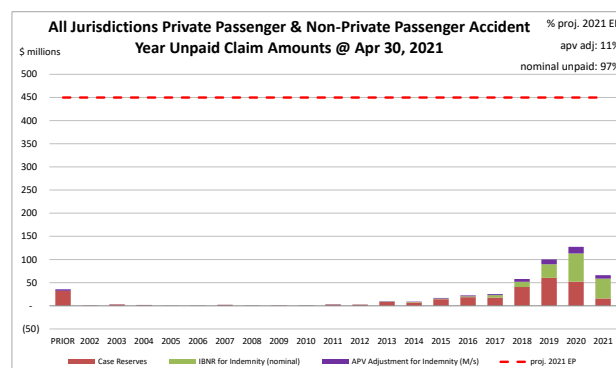
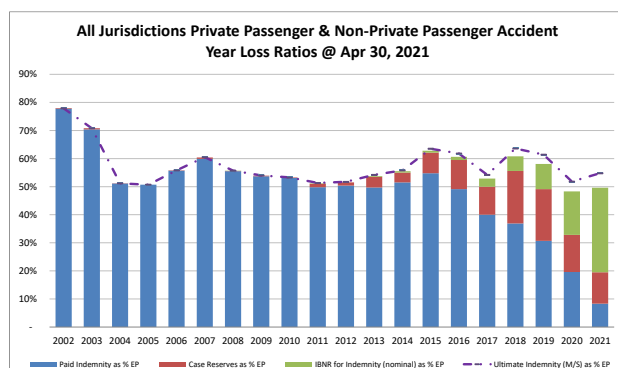
1.4 Current Provision Summary

The following charts show the current levels of **indemnity only**³ claims amounts booked by accident year⁴. 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.

³Servicing 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.

⁴The 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”.



“M/S” refers to “Member Statement” values – that is, actuarial present value adjustments at the selected discount rate.

The current actuarial present value adjustments balance associated with indemnity (\$50.5 million – see following table) represents 11% 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 \$7.9 million of actuarial present value adjustments would be released into future net operating results.

claim liabilities (\$000s)

	amt	%
case	279,722	57.6%
ibnr	155,642	32.0%
M/S apv adj	50,452	10.4%
M/S indemnity	485,816	100.0%
retro claims	35,799	
retro apv adj	7,903	
M/S total	529,518	

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 3 on page 4) 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	203,019	108.3%
prem def/(dpac)	(15,491)	(8.3%)
M/S apv adjust.	-	-
M/S total	187,528	100.0%

policy liabilities (\$000s)

	amt	%
claim	471,163	65.7%
premium	187,528	26.2%
M/S apv adjust.	58,355	8.1%
M/S total	717,046	100.0%

policy liabilities (\$000s)	
M/S total by juris (rounded at juris level)	
Ontario	290,915
Alberta	202,312
Newfoundland & Labrador	71,187
New Brunswick	59,516
Nova Scotia	69,337
Prince Edward Island	12,830
Yukon	3,645
Northwest Territories	5,844
Nunavut	1,461
All Jurisdictions	717,047

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 40.6% of the total policy liabilities). Collectively, the Atlantic Provinces are second largest, accounting for approximately 29.7% (\$212.9 million).

2 Activity During the Month of April 2021⁵

2.1 Recorded Premium and Claims Activity

The following tables summarize two views (by jurisdiction and by accident year group) of the extent to which premiums and claims amounts recorded during the month differ from estimates reflected in the prior month's Participation Report.

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

Table 01a Juris- diction	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
ON	14,336	21	4,775	1,349	747	(27)	5,522	1,322
AB	10,596	1,550	3,863	(567)	(672)	(1,232)	3,190	(1,799)
NL	3,092	192	1,995	237	432	355	2,427	592
NB	2,714	390	1,024	(82)	(636)	(518)	389	(600)
NS	4,247	1,261	1,155	(188)	58	(272)	1,213	(460)
PE	547	183	78	(98)	(75)	(39)	3	(137)
YT	177	61	113	65	(8)	0	105	66
NT	384	231	186	86	(210)	(229)	(24)	(143)
NU	89	15	-	(11)	-	(11)	-	(21)
TOTAL	36,182	3,905	13,190	790	(364)	(1,971)	12,826	(1,181)

(Recorded transaction amounts exclude IBNR & other actuarial provisions)

⁵There may be differences between the values shown in this document and associated values in the Bulletin and / or Participation Report, and even in tables within this document, due to rounding.

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

Table 01b	Earned Premium		Paid Indemnity		Case increase / (decrease)		Recorded Indemnity increase / (decrease)	
Accident Year	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	0	0	4,217	1,071	(4,862)	(2,364)	(645)	(1,293)
2019	0	0	1,069	(521)	1,591	1,879	2,660	1,358
2020	(66)	(66)	3,095	231	287	478	3,382	709
2021	36,249	3,971	4,808	9	2,620	(1,965)	7,428	(1,955)
TOTAL	36,182	3,905	13,190	790	(364)	(1,971)	12,826	(1,181)

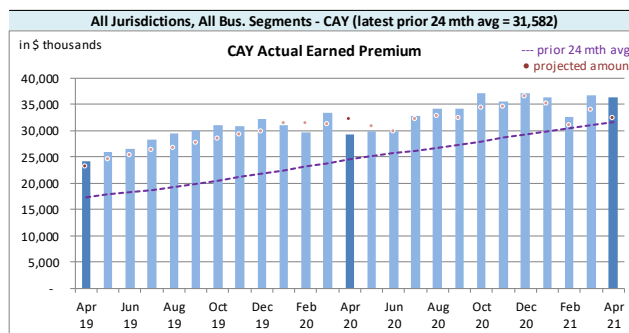
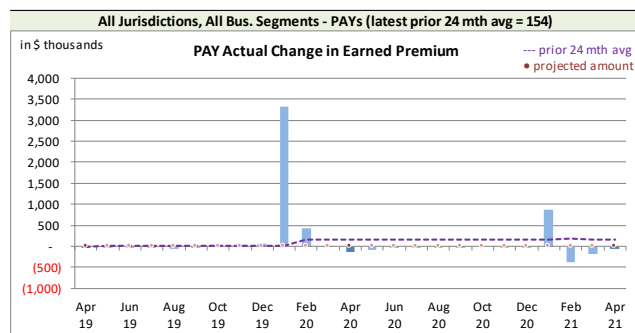
(Recorded transaction amounts exclude IBNR & other actuarial provisions)

Claims activity varies monthly in part due to process variance – that is, due to the nature of the claims reporting, recording and adjudication processes. Each month, the projection variances are reviewed for signs of projection bias and to identify potential ways to reduce the level of the variance. Commentary from our review is provided in the sub-sections that follow.

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

The following charts show actual **earned premium**⁶ in each of the most recent 25 calendar months, along with a prior 24-month average to show how each month's actual compare with the average amount of the preceding 24 calendar months.

FARM Actual Earned Premium by Calendar Month



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

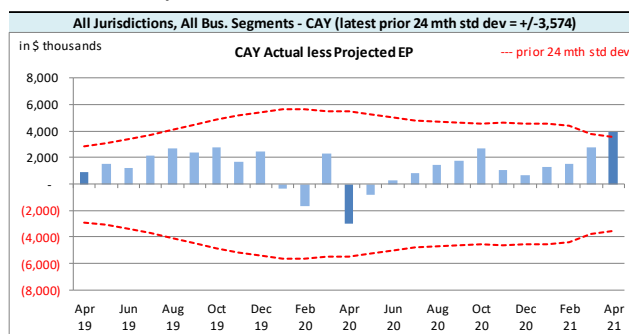
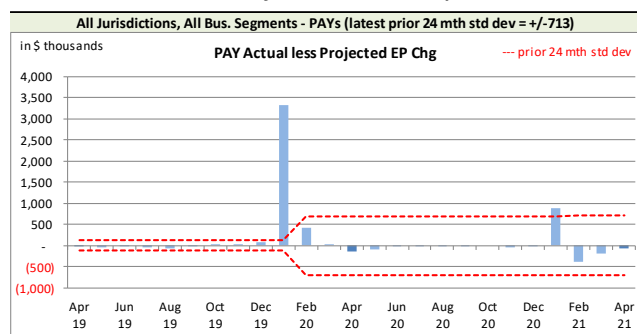
Current accident year (CAY) earned premium growth (as shown in the preceding table on the right) is related to increases in CV and IU vehicles. The 2020 written premium for the CV and IU classes finished at \$220.4 million, almost 4 times the amount written during 2017 (\$56.2 million). While there may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

The associated variance between the actual changes and the projections from the previous month

⁶Premium 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.

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



On Latest \$ thousands		
Earned Premium	PAYs	CAY
Mthly Avg EP Chg (prior 24 mths)	154	31,582
std dev	713	3,574
A-P <> std dev	2	1
% <> std dev	8.0%	4.0%
norm <> std dev	31.7%	31.7%
performance vs 24-mth avg:	better	better

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 bias⁷ 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

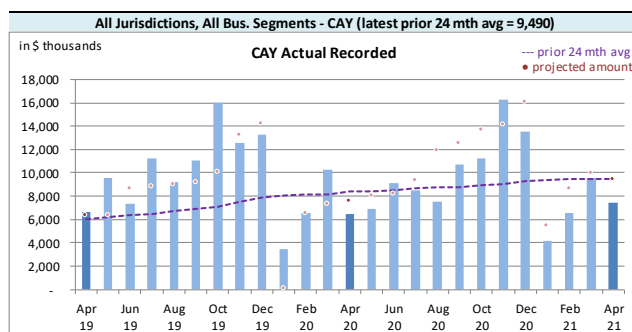
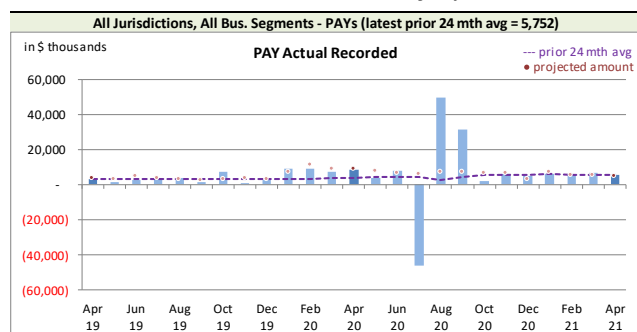
(see preceding "Actual vs. Projected Summary" table on the right), and while we modified our projections processes in response, bias still exists. Over time, we may consider other projection approaches to address the bias issue, but it is not currently deemed as priority.

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.

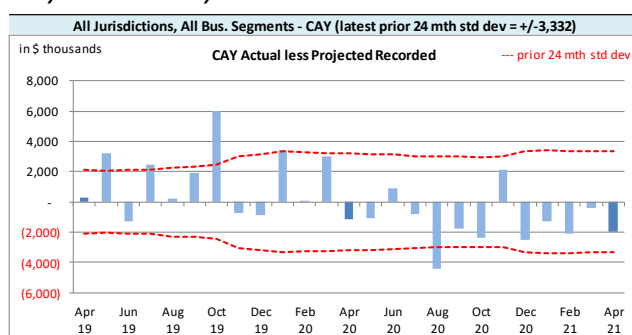
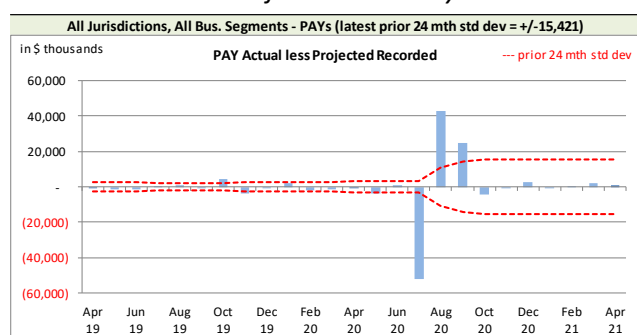
⁷For the binomial distribution with 25 trials and an assumed 50% success probability, the 95% confidence range is 8 to 17 successes. That is, favourable or unfavourable counts of 0 to 7 or 18 to 25 out of 25 outcomes would suggest bias.

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)	5,752	5,752	9,490
std dev	15,421	15,421	3,332
A-P <> std dev	6	6	5
% <> std dev	24.0%	24.0%	20.0%
norm <> std dev	31.7%	31.7%	31.7%
performance vs 24-mth avg:	better	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

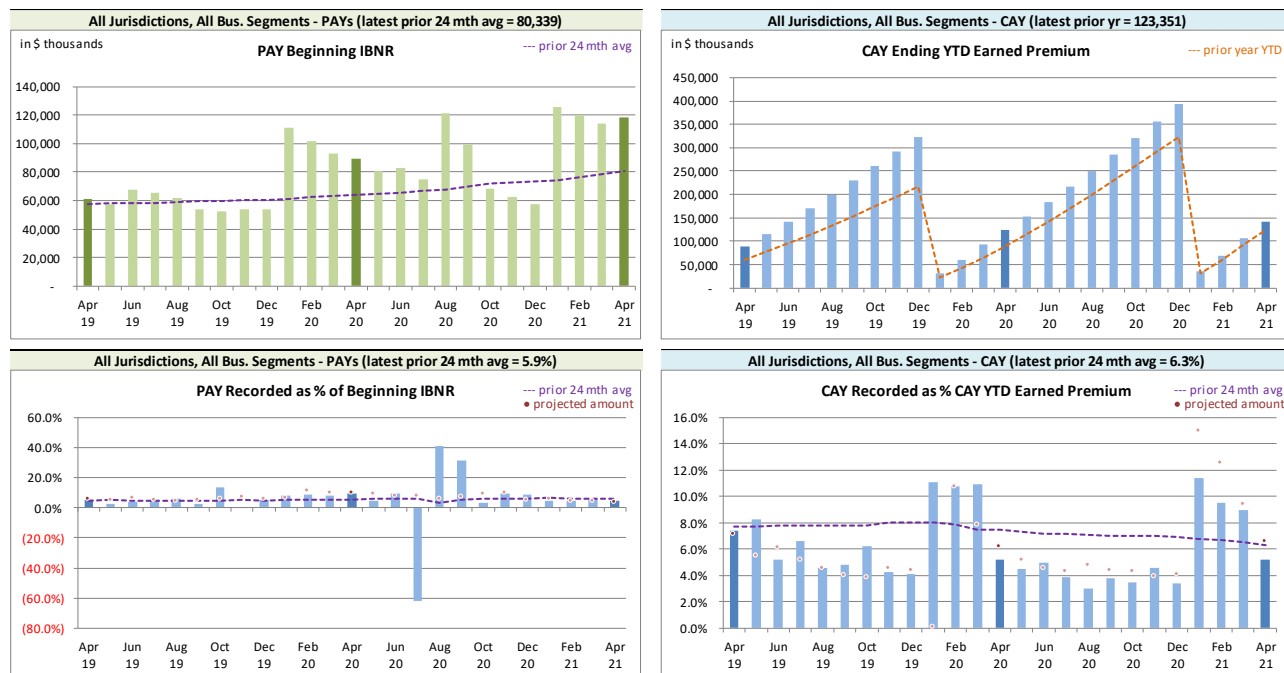
been indicated at a 95% confidence level on a running 25-month basis (11 of 25 variances were positive).

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 influence⁸ 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:

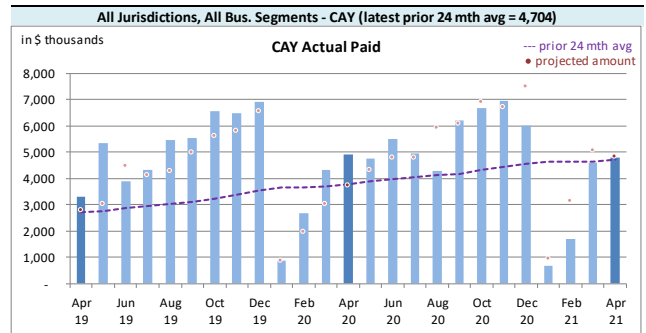
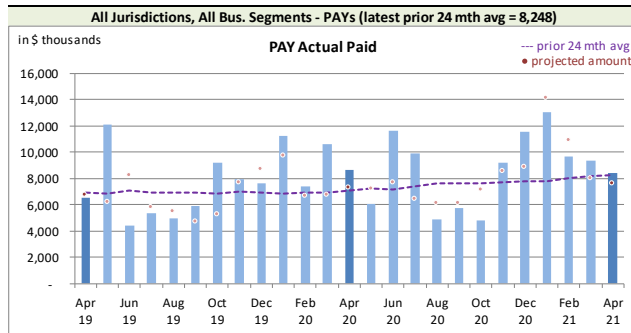
- to offset actual **recorded indemnity** activity (through loss ratio matching);
- the annual switchover as a CAY becomes a PAY (occurs in January); and
- when a new valuation is implemented, where the valuation resulted in changes to the selection of prior accident years' ultimate (will show up as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

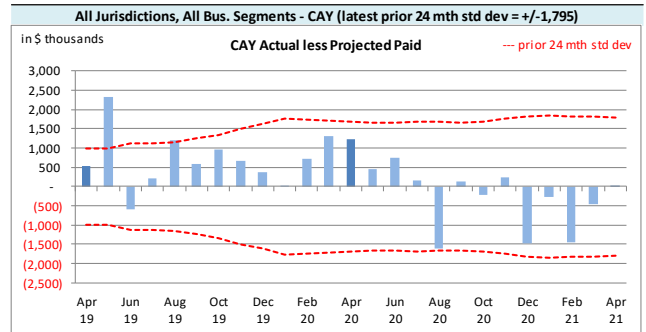
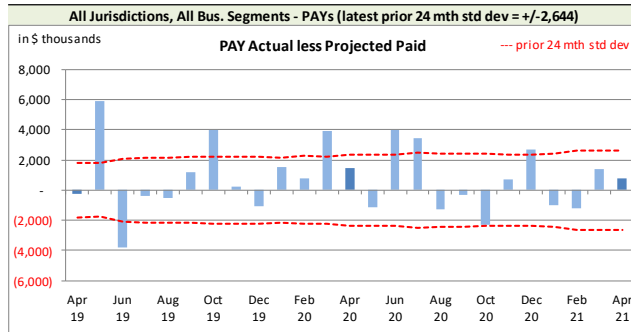
⁸Our recorded indemnity projections for the prior accident years are based on selected ratios of recorded indemnity to beginning unpaid balances, whereas the current accident year projections are based on selected ratios of year-to-date IBNR to year-to-date selected ultimate indemnity (i.e. selected 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		
	Paid	
Mthly Avg Paid (prior 24 mths)	PAYs 8,248	CAY 4,704
std dev	2,644	1,795
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

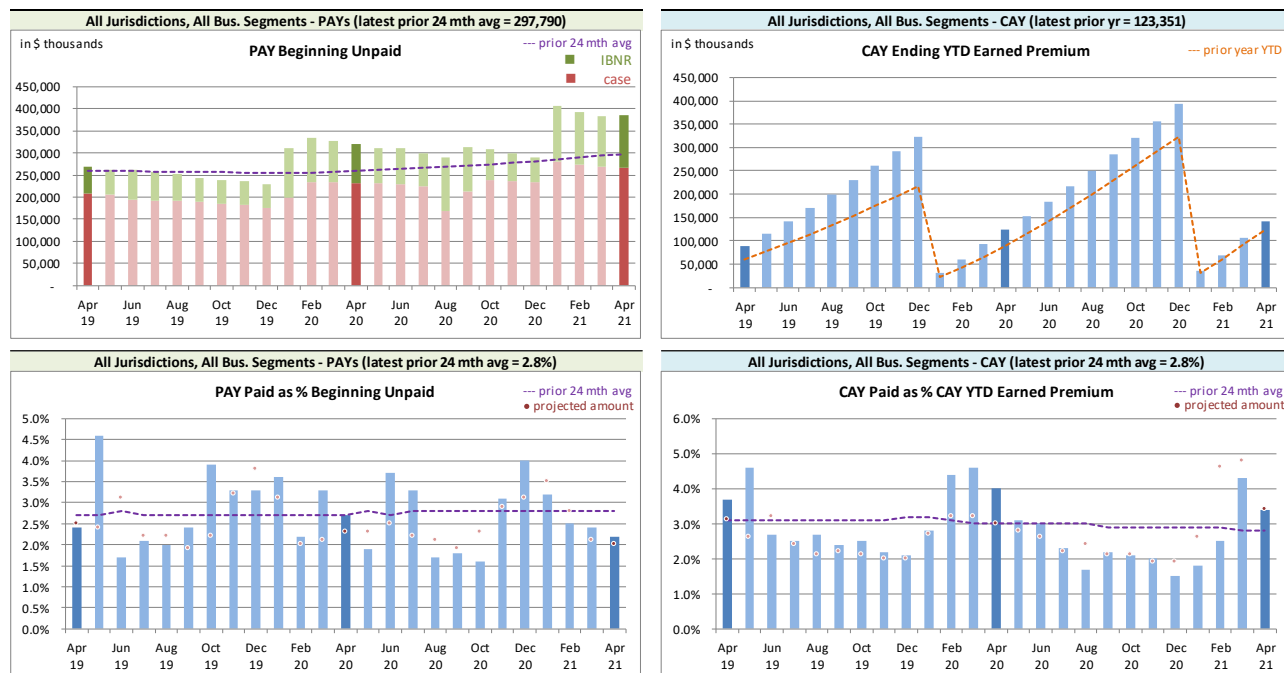
With respect to **paid indemnity**, 28% of the prior accident years’ (PAYs) variances over the last 25 calendar months have fallen outside of one standard deviation of the actual **paid indemnity** amounts (see table on left), suggesting the projection process has performed no better than simply projecting 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 (14 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 has been indicated at a 95% confidence level on a running 25-month basis (18 of 25 variances are positive).

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

FARM Levels that influence⁹ 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 the month’s IBNR¹⁰ 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.

⁹Our 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.

¹⁰For 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 (December 31, 2020 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.

FARM Actual vs Projected Summary: IBNR and APV Amounts (\$ thousands)

Table 02a		actuarial present value adjustments						
Accident Year	IBNR		Discount Amount		Provisions for Adverse Deviations		IBNR + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	22,447	1,297	(1,246)	10	19,546	(113)	40,747	1,194
2019	29,395	(1,359)	(624)	(4)	11,206	64	39,977	(1,299)
2020	61,080	(736)	(889)	5	15,072	(57)	75,263	(788)
2021	42,720	4,062	(462)	(17)	7,849	257	50,107	4,302
TOTAL	155,642	3,264	(3,221)	(6)	53,673	151	206,094	3,409

The IBNR provision is \$3.3 million higher than projected from last month, counterbalancing the recorded claims activity and earned premium variance impacts indicated in section 2.1.

Exhibit G shows the accident year IBNR amount change from last month to this 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)

The variances associated with (ii) above are discussed in sections 2.1.a and 2.1.b.

In addition to the provisions for indemnity amounts, provisions are established for certain adjustments to Servicing Carrier claims fees and for certain reimbursable legal and professional claims adjudication fees, which we refer to as "allowed claims expenses" (see footnote 3 on page 4).

The following table summarizes the variances in these "Retro Claims Provisions" included in this month's Participation Report and the one-month projections from last month's Report. The variances generally reflect earned premium variances by jurisdiction and variances in payments for allowed claims expenses relative to projections.

FARM Actual vs. Projected Summary: “Retro Claims Provision”¹¹ and APV Amounts (\$ thousands)

Table 02b			actuarial present value adjustments					
Accident Year	Retro Claims Provision		Discount Amount		Provisions for Adverse Deviations		Retro + actuarial present value adjustments	
	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
Prior	19,133	33	(160)	(4)	3,179	37	22,152	66
2019	7,265	136	(45)	-	1,847	48	9,067	184
2020	8,614	175	(65)	(1)	2,177	24	10,726	198
2021	787	324	(25)	-	995	44	1,757	368
TOTAL	35,799	668	(295)	(5)	8,198	153	43,702	816

The following table summarizes the variances in the provisions for the deferred policy acquisition cost amounts (the FARM overall remains in a deferred asset position) included in this month’s Participation Report and the one-month projections from last month’s Report. The variances are mainly driven by the unearned premium balance variance (at the jurisdiction level).

FARM Actual vs. Projected Summary: Premium Deficiency / (DPAC) Amounts (\$ thousands)

Table 03		Premium Deficiency / (Deferred Policy Acquisition Costs)		actuarial present value adjustments		Premium Deficiency / (DPAC) including actuarial present value adjustments	
		Actual	Actual less Projected	Actual	Actual less Projected	Actual	Actual less Projected
balance:		(15,491)	40	-	-	(15,491)	40
balance as % unearned premium:		(7.6%)	-	-	-	(7.6%)	-
actual unearned premium:		203,019					
less projected:		(560)					

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:

- Earned premium to date
- Ultimate loss¹² ratio per latest valuation
- Estimated ultimate incurred = (a) x (b)
- Recorded indemnity to date
- IBNR = (c) – (d)

¹¹“Retro Claims Provision” here refers to the provision for unpaid claims fees & allowed claims expense for Service Carriers in managing and adjudicating claims on behalf of the Facility Association. Non-\$0 actuarial present value adjustments for these provisions were added for the first time with the October 2016 Participation Report. Please see the associated Actuarial Highlights for more information.

¹²“Loss” here refers to indemnity only unless otherwise noted.

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 years¹³ during the two-month projection period is assumed to be offset by changes in IBNR. Furthermore, the implied ultimate loss ratios pertaining to each accident year (including the current accident year) are the same in the current month as in the two projected months.

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

4 Calendar Year-to-Date Results

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

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

Table 04	YTD Nominal Values		YTD actuarial present value adjustment		YTD Total		Change from Prior Month YTD	
	Amount	% EP	Amount	% EP	Amount	% EP	Amount	LR pts
PAYs	13,020	9.2%	(2,773)	(2.0%)	10,247	7.2%	(1,033)	(3.5%)
CAY	87,163	61.4%	8,357	5.9%	95,520	67.2%	24,184	(0.2%)
TOTAL	100,182	70.5%	5,584	3.9%	105,766	74.4%	23,151	(3.6%)

(“% 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.

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.

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.

¹³Prior accident years and the current accident year are defined relative to the calendar year associated with the projection period.

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
EXHIBIT G	Components of IBNR Change During Month:
	G-1 IBNR – for Member Sharing (<u>i</u> ncludes Actuarial Present Value Adjustments)
	G-2 IBNR – Nominal Basis (<u>e</u> xcludes Actuarial Present Value Adjustments)
EXHIBIT H	Projected Year-end Policy Liabilities
	H-1 Private Passenger
	H-2 Non-Private Passenger
	H-3 Total (Private Passenger & Non-Private Passenger)

EXHIBIT A

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.28%	
				interest rate margin: 25 basis pts	
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		202103	202104	202105	202106
Private Passenger	prior	43,000	24,000	24,000	24,000
	2012	38,000	38,000	37,000	36,000
	2013	30,000	30,000	30,000	29,000
	2014	98,000	98,000	97,000	93,000
	2015	237,000	185,000	182,000	176,000
	2016	491,000	425,000	419,000	402,000
	2017	229,000	220,000	210,000	202,000
	2018	935,000	786,000	748,000	717,000
	2019	1,540,000	1,293,000	1,222,000	1,172,000
	2020	3,124,000	2,618,000	2,470,000	2,351,000
	2021	2,084,000	3,049,000	3,394,000	3,549,000
Private Passenger Total		8,849,000	8,766,000	8,833,000	8,751,000
Non Private Passenger	prior	57,000	57,000	56,000	55,000
	2012		4,000	4,000	4,000
	2013	(68,000)	(68,000)	(66,000)	(65,000)
	2014	14,000	14,000	14,000	14,000
	2015	(89,000)	(89,000)	(84,000)	(85,000)
	2016	41,000	(13,000)	(11,000)	(12,000)
	2017	104,000	30,000	30,000	30,000
	2018	161,000	161,000	154,000	151,000
	2019	495,000	260,000	250,000	242,000
	2020	1,529,000	1,481,000	1,401,000	1,313,000
	2021	858,000	735,000	797,000	1,051,000
Non Private Passenger Total		3,102,000	2,572,000	2,545,000	2,698,000
Grand Total		11,951,000	11,338,000	11,378,000	11,449,000

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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Jurisdiction Desc	New Brunswick	discount rate: 0.28%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	56,000	25,000	25,000	29,000
	2012	79,000	79,000	78,000	73,000
	2013	32,000	30,000	30,000	28,000
	2014	148,000	148,000	146,000	139,000
	2015	411,000	411,000	409,000	387,000
	2016	438,000	334,000	331,000	315,000
	2017	704,000	704,000	698,000	681,000
	2018	1,495,000	1,482,000	1,470,000	1,401,000
	2019	2,829,000	2,819,000	2,762,000	2,735,000
	2020	4,062,000	4,029,000	3,920,000	3,880,000
	2021	1,128,000	1,502,000	1,886,000	2,171,000
Private Passenger Total		11,382,000	11,563,000	11,755,000	11,839,000
Non Private Passenger	prior	86,000	86,000	81,000	79,000
	2012	46,000	(1,000)	-	1,000
	2013	86,000	789,000	746,000	726,000
	2014	2,000	2,000	2,000	2,000
	2015	367,000	365,000	345,000	336,000
	2016	193,000	193,000	187,000	184,000
	2017	239,000	239,000	236,000	230,000
	2018	544,000	535,000	510,000	503,000
	2019	1,237,000	1,201,000	1,164,000	1,133,000
	2020	2,489,000	2,474,000	2,396,000	2,242,000
	2021	1,599,000	1,924,000	2,278,000	2,508,000
Non Private Passenger Total		6,888,000	7,807,000	7,945,000	7,944,000
Grand Total		18,270,000	19,370,000	19,700,000	19,783,000

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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Jurisdiction Desc	Nova Scotia	discount rate: 0.28%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	65,000	65,000	65,000	65,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	4,000	4,000	3,000	3,000
	2014	2,000	2,000	2,000	2,000
	2015	(4,000)	(4,000)	(4,000)	(4,000)
	2016	42,000	42,000	42,000	42,000
	2017	219,000	219,000	217,000	215,000
	2018	692,000	736,000	707,000	700,000
	2019	1,894,000	1,819,000	1,800,000	1,757,000
	2020	3,802,000	3,809,000	3,711,000	3,610,000
	2021	1,385,000	1,822,000	2,164,000	2,628,000
Private Passenger Total		8,099,000	8,512,000	8,705,000	9,016,000
Non Private Passenger	prior	1,000	32,000	32,000	32,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	136,000	136,000	135,000	133,000
	2014	36,000	36,000	35,000	35,000
	2015	(8,000)	(8,000)	(8,000)	(8,000)
	2016	74,000	64,000	64,000	64,000
	2017	303,000	327,000	324,000	314,000
	2018	953,000	876,000	824,000	791,000
	2019	1,837,000	1,825,000	1,795,000	1,711,000
	2020	4,121,000	3,959,000	3,818,000	3,696,000
	2021	2,620,000	3,666,000	3,832,000	4,510,000
Non Private Passenger Total		10,070,000	10,910,000	10,848,000	11,275,000
Grand Total		18,169,000	19,422,000	19,553,000	20,291,000

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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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.28%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	(6,000)	(6,000)	(6,000)	(6,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014		-	-	-
	2015	81,000	81,000	81,000	80,000
	2016	38,000	38,000	37,000	37,000
	2017	494,000	493,000	488,000	483,000
	2018	116,000	116,000	114,000	110,000
	2019	289,000	280,000	279,000	268,000
	2020	682,000	694,000	686,000	679,000
	2021	153,000	283,000	310,000	416,000
Private Passenger Total		1,845,000	1,977,000	1,987,000	2,065,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2012	30,000	30,000	30,000	29,000
	2013		-	-	-
	2014	11,000	11,000	11,000	11,000
	2015	(12,000)	(12,000)	(12,000)	(12,000)
	2016	172,000	172,000	169,000	166,000
	2017	72,000	97,000	96,000	95,000
	2018	165,000	165,000	164,000	162,000
	2019	620,000	619,000	614,000	608,000
	2020	860,000	868,000	857,000	847,000
	2021	257,000	390,000	476,000	589,000
Non Private Passenger Total		2,174,000	2,339,000	2,404,000	2,494,000
Grand Total		4,019,000	4,316,000	4,391,000	4,559,000

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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Jurisdiction Desc	Ontario	discount rate: 0.28%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	4,624,000	4,596,000	4,522,000	4,436,000
	2012	64,000	64,000	61,000	60,000
	2013	143,000	143,000	138,000	136,000
	2014	285,000	285,000	281,000	277,000
	2015	118,000	118,000	113,000	111,000
	2016	(524,000)	(499,000)	(470,000)	(463,000)
	2017	553,000	552,000	529,000	521,000
	2018	717,000	846,000	818,000	803,000
	2019	4,204,000	3,768,000	3,702,000	3,565,000
	2020	10,449,000	9,720,000	9,304,000	8,856,000
	2021	5,051,000	6,520,000	8,344,000	9,937,000
Private Passenger Total		25,684,000	26,113,000	27,342,000	28,239,000
Non Private Passenger	prior	116,000	(13,000)	(12,000)	(7,000)
	2012	37,000	36,000	35,000	32,000
	2013	230,000	229,000	224,000	217,000
	2014	669,000	708,000	688,000	649,000
	2015	746,000	694,000	675,000	649,000
	2016	835,000	859,000	834,000	797,000
	2017	658,000	644,000	632,000	615,000
	2018	3,142,000	2,866,000	2,798,000	2,687,000
	2019	8,562,000	8,421,000	8,214,000	8,034,000
	2020	22,233,000	20,392,000	19,850,000	19,618,000
	2021	9,234,000	11,969,000	14,748,000	17,295,000
Non Private Passenger Total		46,462,000	46,805,000	48,686,000	50,586,000
Grand Total		72,146,000	72,918,000	76,028,000	78,825,000

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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Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.28%
interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	90,000	77,000	76,000	73,000
	2012	25,000	25,000	25,000	24,000
	2013	54,000	54,000	53,000	52,000
	2014	194,000	194,000	191,000	183,000
	2015	88,000	(45,000)	(44,000)	(43,000)
	2016	242,000	216,000	213,000	204,000
	2017	184,000	184,000	179,000	177,000
	2018	533,000	513,000	500,000	496,000
	2019	619,000	531,000	521,000	510,000
	2020	1,407,000	1,372,000	1,348,000	1,312,000
	2021	424,000	618,000	733,000	855,000
Private Passenger Total		3,860,000	3,739,000	3,795,000	3,843,000
Non Private Passenger	prior	352,000	457,000	438,000	412,000
	2012	72,000	67,000	66,000	61,000
	2013	182,000	181,000	180,000	169,000
	2014	246,000	211,000	203,000	190,000
	2015	1,119,000	1,109,000	1,069,000	1,004,000
	2016	1,676,000	2,080,000	1,997,000	1,877,000
	2017	3,108,000	3,235,000	3,101,000	3,007,000
	2018	7,789,000	7,791,000	7,517,000	7,180,000
	2019	17,540,000	16,002,000	15,380,000	14,630,000
	2020	22,714,000	22,174,000	21,230,000	20,109,000
	2021	12,747,000	17,242,000	19,270,000	22,182,000
Non Private Passenger Total		67,545,000	70,549,000	70,451,000	70,821,000
Grand Total		71,405,000	74,288,000	74,246,000	74,664,000

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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Jurisdiction Desc	Yukon	discount rate: 0.28%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	5,000	5,000	5,000	5,000
	2012	1,000	1,000	1,000	1,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	7,000	7,000	7,000	7,000
	2016	8,000	8,000	8,000	8,000
	2017	96,000	96,000	96,000	95,000
	2018	23,000	23,000	23,000	23,000
	2019	75,000	75,000	74,000	73,000
	2020	92,000	90,000	86,000	84,000
	2021	29,000	(5,000)	6,000	10,000
Private Passenger Total		343,000	307,000	313,000	313,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	1,000	1,000	1,000	1,000
	2013		-	-	-
	2014	3,000	3,000	3,000	3,000
	2015	9,000	9,000	9,000	9,000
	2016	20,000	20,000	20,000	20,000
	2017	42,000	42,000	42,000	42,000
	2018	154,000	154,000	152,000	151,000
	2019	142,000	141,000	139,000	138,000
	2020	464,000	456,000	436,000	416,000
	2021	146,000	164,000	198,000	232,000
Non Private Passenger Total		983,000	992,000	1,002,000	1,014,000
Grand Total		1,326,000	1,299,000	1,315,000	1,327,000

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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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	IBNR Provision				
AccountCode	(All)				
AccidentYear	(All)				
				discount rate: 0.28%	
				interest rate margin: 25 basis pts	
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2012		-	-	-
	2013	7,000	7,000	7,000	7,000
	2014	22,000	22,000	22,000	22,000
	2015	10,000	10,000	10,000	10,000
	2016	20,000	20,000	20,000	20,000
	2017	292,000	292,000	288,000	285,000
	2018	108,000	107,000	105,000	104,000
	2019	300,000	340,000	337,000	334,000
	2020	402,000	484,000	480,000	457,000
	2021	204,000	237,000	231,000	312,000
Private Passenger Total		1,362,000	1,516,000	1,497,000	1,548,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2012		-	-	-
	2013	50,000	50,000	50,000	49,000
	2014	10,000	10,000	10,000	10,000
	2015	10,000	10,000	10,000	10,000
	2016	40,000	40,000	40,000	40,000
	2017	50,000	50,000	50,000	50,000
	2018	98,000	98,000	97,000	96,000
	2019	399,000	399,000	396,000	392,000
	2020	398,000	396,000	380,000	361,000
	2021	(115,000)	(97,000)	(86,000)	(49,000)
Non Private Passenger Total		943,000	959,000	950,000	962,000
Grand Total		2,305,000	2,475,000	2,447,000	2,510,000

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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Jurisdiction Desc	Nunavut	discount rate: 0.28%			
AccountCode Desc	IBNR Provision	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
Sum of Amount		Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	ShareYYMM			
		202103	202104	202105	202106
Private Passenger	prior	-	-	-	-
	2012	18,000	18,000	17,000	17,000
	2013	1,000	1,000	1,000	1,000
	2014		-	-	-
	2015	1,000	1,000	1,000	1,000
	2016	2,000	2,000	2,000	2,000
	2017	2,000	2,000	2,000	2,000
	2018	3,000	3,000	3,000	3,000
	2019	9,000	9,000	9,000	9,000
	2020	32,000	32,000	31,000	31,000
	2021	(2,000)	3,000	4,000	7,000
Private Passenger Total		66,000	71,000	70,000	73,000
Non Private Passenger	prior		-	-	-
	2012		-	-	-
	2013		-	-	-
	2014	2,000	2,000	2,000	2,000
	2015	15,000	15,000	15,000	15,000
	2016	13,000	13,000	13,000	13,000
	2017	29,000	29,000	29,000	29,000
	2018	63,000	63,000	62,000	61,000
	2019	175,000	175,000	173,000	171,000
	2020	215,000	215,000	207,000	205,000
	2021	63,000	85,000	104,000	121,000
Non Private Passenger Total		575,000	597,000	605,000	617,000
Grand Total		641,000	668,000	675,000	690,000

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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Jurisdiction Desc	(All)
AccountCode Desc	IBNR Provision
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.28%
interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	4,874,000	4,783,000	4,708,000	4,623,000
	2012	223,000	223,000	217,000	209,000
	2013	272,000	270,000	263,000	257,000
	2014	753,000	753,000	743,000	720,000
	2015	949,000	764,000	755,000	725,000
	2016	757,000	586,000	602,000	567,000
	2017	2,773,000	2,762,000	2,707,000	2,661,000
	2018	4,622,000	4,612,000	4,488,000	4,357,000
	2019	11,759,000	10,934,000	10,706,000	10,423,000
	2020	24,052,000	22,848,000	22,036,000	21,260,000
	2021	10,456,000	14,029,000	17,072,000	19,885,000
Private Passenger Total		61,490,000	62,564,000	64,297,000	65,687,000
Non Private Passenger	prior	616,000	623,000	599,000	575,000
	2012	183,000	134,000	133,000	125,000
	2013	616,000	1,317,000	1,269,000	1,229,000
	2014	993,000	997,000	968,000	916,000
	2015	2,157,000	2,093,000	2,019,000	1,918,000
	2016	3,064,000	3,428,000	3,313,000	3,149,000
	2017	4,605,000	4,693,000	4,540,000	4,412,000
	2018	13,069,000	12,709,000	12,278,000	11,782,000
	2019	31,007,000	29,043,000	28,125,000	27,059,000
	2020	55,023,000	52,415,000	50,575,000	48,807,000
	2021	27,409,000	36,078,000	41,617,000	48,439,000
Non Private Passenger Total		138,742,000	143,530,000	145,436,000	148,411,000
Grand Total		200,232,000	206,094,000	209,733,000	214,098,000

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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Jurisdiction Desc	Newfoundland & Labrador
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	(6,000)	(7,000)	(7,000)	(7,000)
	2012	(1,000)	(1,000)	(1,000)	(1,000)
	2013	(37,000)	(37,000)	(36,000)	(34,000)
	2014	2,000	2,000	2,000	2,000
	2015	9,000	(43,000)	(42,000)	(39,000)
	2016	110,000	53,000	52,000	49,000
	2017	53,000	95,000	88,000	85,000
	2018	444,000	307,000	286,000	269,000
	2019	775,000	552,000	513,000	482,000
	2020	2,225,000	1,734,000	1,613,000	1,516,000
	2021	1,785,000	2,650,000	2,901,000	2,970,000
Private Passenger Total		5,359,000	5,305,000	5,369,000	5,292,000
Non Private Passenger	prior	9,000	9,000	9,000	9,000
	2012		4,000	4,000	4,000
	2013	(77,000)	(77,000)	(74,000)	(73,000)
	2014	13,000	13,000	13,000	13,000
	2015	(146,000)	(146,000)	(141,000)	(140,000)
	2016	(16,000)	(70,000)	(67,000)	(66,000)
	2017	(38,000)	(106,000)	(100,000)	(97,000)
	2018	(19,000)	(18,000)	(17,000)	(16,000)
	2019	209,000	(26,000)	(24,000)	(23,000)
	2020	1,204,000	1,158,000	1,089,000	1,011,000
	2021	731,000	588,000	616,000	832,000
Non Private Passenger Total		1,870,000	1,329,000	1,308,000	1,454,000
Grand Total		7,229,000	6,634,000	6,677,000	6,746,000

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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Jurisdiction Desc	New Brunswick
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	12,000	(19,000)	(19,000)	(15,000)
	2012	53,000	53,000	52,000	48,000
	2013	27,000	25,000	25,000	23,000
	2014	84,000	84,000	83,000	77,000
	2015	244,000	244,000	242,000	224,000
	2016	278,000	174,000	172,000	159,000
	2017	460,000	460,000	455,000	441,000
	2018	1,077,000	1,067,000	1,056,000	1,000,000
	2019	2,366,000	2,357,000	2,305,000	2,282,000
	2020	3,426,000	3,402,000	3,300,000	3,267,000
	2021	951,000	1,254,000	1,589,000	1,816,000
Private Passenger Total		8,978,000	9,101,000	9,260,000	9,322,000
Non Private Passenger	prior	64,000	64,000	59,000	57,000
	2012	2,000	(38,000)	(36,000)	(35,000)
	2013	(16,000)	708,000	665,000	645,000
	2014	2,000	2,000	2,000	2,000
	2015	329,000	328,000	308,000	299,000
	2016	82,000	82,000	77,000	75,000
	2017	202,000	202,000	200,000	194,000
	2018	297,000	289,000	272,000	269,000
	2019	746,000	715,000	694,000	673,000
	2020	1,848,000	1,855,000	1,799,000	1,653,000
	2021	1,385,000	1,657,000	1,958,000	2,127,000
Non Private Passenger Total		4,941,000	5,864,000	5,998,000	5,959,000
Grand Total		13,919,000	14,965,000	15,258,000	15,281,000

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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Jurisdiction Desc	Nova Scotia
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	28,000	28,000	28,000	28,000
	2012	(2,000)	(2,000)	(2,000)	(2,000)
	2013	(3,000)	(3,000)	(3,000)	(3,000)
	2014	(10,000)	(10,000)	(10,000)	(10,000)
	2015	(19,000)	(19,000)	(19,000)	(19,000)
	2016	20,000	20,000	20,000	20,000
	2017	123,000	123,000	122,000	121,000
	2018	465,000	514,000	488,000	483,000
	2019	1,252,000	1,181,000	1,169,000	1,134,000
	2020	3,080,000	3,094,000	3,004,000	2,914,000
	2021	1,140,000	1,505,000	1,779,000	2,166,000
Private Passenger Total		6,074,000	6,431,000	6,576,000	6,832,000
Non Private Passenger	prior	(2,000)	26,000	26,000	26,000
	2012	(3,000)	(3,000)	(3,000)	(3,000)
	2013	1,000	1,000	1,000	1,000
	2014		-	-	-
	2015	(18,000)	(18,000)	(18,000)	(18,000)
	2016	(42,000)	(50,000)	(49,000)	(49,000)
	2017	105,000	132,000	131,000	122,000
	2018	591,000	542,000	498,000	468,000
	2019	1,372,000	1,362,000	1,337,000	1,257,000
	2020	3,284,000	3,144,000	3,018,000	2,912,000
	2021	2,214,000	3,121,000	3,238,000	3,813,000
Non Private Passenger Total		7,502,000	8,257,000	8,179,000	8,529,000
Grand Total		13,576,000	14,688,000	14,755,000	15,361,000

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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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	(6,000)	(6,000)	(6,000)	(6,000)
	2012		-	-	-
	2013	(2,000)	(2,000)	(2,000)	(2,000)
	2014		-	-	-
	2015	3,000	3,000	3,000	3,000
	2016	11,000	11,000	11,000	11,000
	2017	381,000	380,000	376,000	372,000
	2018	94,000	94,000	93,000	89,000
	2019	217,000	209,000	207,000	197,000
	2020	577,000	589,000	583,000	577,000
	2021	128,000	243,000	266,000	360,000
Private Passenger Total		1,403,000	1,521,000	1,531,000	1,601,000
Non Private Passenger	prior	(1,000)	(1,000)	(1,000)	(1,000)
	2012		-	-	-
	2013		-	-	-
	2014	(1,000)	(1,000)	(1,000)	(1,000)
	2015	(13,000)	(13,000)	(13,000)	(13,000)
	2016	51,000	51,000	50,000	49,000
	2017	63,000	88,000	87,000	86,000
	2018	147,000	147,000	146,000	145,000
	2019	545,000	545,000	540,000	535,000
	2020	691,000	700,000	693,000	686,000
	2021	218,000	339,000	414,000	511,000
Non Private Passenger Total		1,700,000	1,855,000	1,915,000	1,997,000
Grand Total		3,103,000	3,376,000	3,446,000	3,598,000

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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Jurisdiction Desc	Ontario
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	583,000	584,000	553,000	545,000
	2012	54,000	54,000	51,000	50,000
	2013	82,000	82,000	78,000	77,000
	2014	22,000	22,000	21,000	21,000
	2015	93,000	93,000	88,000	87,000
	2016	(632,000)	(607,000)	(577,000)	(568,000)
	2017	395,000	395,000	375,000	371,000
	2018	267,000	421,000	400,000	392,000
	2019	2,981,000	2,562,000	2,506,000	2,393,000
	2020	8,583,000	7,874,000	7,480,000	7,069,000
	2021	4,293,000	5,520,000	7,067,000	8,393,000
Private Passenger Total		16,721,000	17,000,000	18,042,000	18,830,000
Non Private Passenger	prior	(30,000)	(158,000)	(154,000)	(145,000)
	2012	28,000	28,000	27,000	25,000
	2013	(20,000)	(20,000)	(19,000)	(18,000)
	2014	542,000	582,000	565,000	531,000
	2015	120,000	126,000	122,000	115,000
	2016	331,000	355,000	344,000	323,000
	2017	222,000	208,000	202,000	190,000
	2018	2,014,000	1,740,000	1,688,000	1,587,000
	2019	6,349,000	6,229,000	6,042,000	5,885,000
	2020	18,561,000	16,884,000	16,377,000	16,180,000
	2021	7,742,000	10,148,000	12,514,000	14,643,000
Non Private Passenger Total		35,859,000	36,122,000	37,708,000	39,316,000
Grand Total		52,580,000	53,122,000	55,750,000	58,146,000

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EXHIBIT B

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

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Jurisdiction Desc	Alberta
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	54,000	42,000	41,000	40,000
	2012	5,000	5,000	5,000	5,000
	2013	49,000	49,000	48,000	47,000
	2014	51,000	51,000	50,000	48,000
	2015	66,000	(67,000)	(65,000)	(63,000)
	2016	146,000	129,000	126,000	122,000
	2017	159,000	159,000	155,000	153,000
	2018	281,000	261,000	253,000	250,000
	2019	345,000	257,000	251,000	243,000
	2020	1,188,000	1,159,000	1,140,000	1,106,000
	2021	353,000	529,000	632,000	730,000
Private Passenger Total		2,697,000	2,574,000	2,636,000	2,681,000
Non Private Passenger	prior	283,000	388,000	369,000	346,000
	2012	8,000	4,000	4,000	4,000
	2013	(15,000)	(15,000)	(14,000)	(13,000)
	2014	180,000	169,000	161,000	151,000
	2015	814,000	804,000	768,000	722,000
	2016	1,279,000	1,776,000	1,696,000	1,594,000
	2017	2,492,000	2,628,000	2,510,000	2,432,000
	2018	5,496,000	5,504,000	5,256,000	4,941,000
	2019	13,979,000	12,491,000	11,929,000	11,213,000
	2020	18,431,000	18,022,000	17,211,000	16,178,000
	2021	10,942,000	14,854,000	16,512,000	19,037,000
Non Private Passenger Total		53,889,000	56,625,000	56,402,000	56,605,000
Grand Total		56,586,000	59,199,000	59,038,000	59,286,000

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EXHIBIT B

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

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Jurisdiction Desc	Yukon
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	5,000	5,000	5,000	5,000
	2012	1,000	1,000	1,000	1,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	6,000	6,000	6,000	6,000
	2016	7,000	7,000	7,000	7,000
	2017	10,000	10,000	10,000	10,000
	2018	20,000	20,000	20,000	20,000
	2019	67,000	67,000	66,000	65,000
	2020	78,000	77,000	73,000	71,000
	2021	25,000	(5,000)	4,000	7,000
Private Passenger Total		226,000	195,000	199,000	199,000
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	1,000	1,000	1,000	1,000
	2013		-	-	-
	2014	3,000	3,000	3,000	3,000
	2015	8,000	8,000	8,000	8,000
	2016	18,000	18,000	18,000	18,000
	2017	38,000	38,000	38,000	38,000
	2018	95,000	95,000	94,000	93,000
	2019	107,000	107,000	106,000	105,000
	2020	412,000	405,000	385,000	366,000
	2021	124,000	138,000	169,000	196,000
Non Private Passenger Total		808,000	815,000	824,000	830,000
Grand Total		1,034,000	1,010,000	1,023,000	1,029,000

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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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted IBNR Provision				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	(3,000)	(3,000)	(3,000)	(3,000)
	2012		-	-	-
	2013	6,000	6,000	6,000	6,000
	2014	20,000	20,000	20,000	20,000
	2015	9,000	9,000	9,000	9,000
	2016	18,000	18,000	18,000	18,000
	2017	266,000	266,000	263,000	260,000
	2018	97,000	96,000	95,000	94,000
	2019	255,000	296,000	293,000	290,000
	2020	336,000	419,000	415,000	394,000
	2021	172,000	199,000	194,000	266,000
Private Passenger Total		1,176,000	1,326,000	1,310,000	1,354,000
Non Private Passenger	prior	3,000	3,000	3,000	3,000
	2012		-	-	-
	2013	(1,000)	(1,000)	(1,000)	(1,000)
	2014	9,000	9,000	9,000	9,000
	2015	9,000	9,000	9,000	9,000
	2016	22,000	22,000	22,000	22,000
	2017	45,000	45,000	45,000	45,000
	2018	88,000	88,000	87,000	86,000
	2019	331,000	331,000	328,000	325,000
	2020	345,000	344,000	330,000	313,000
	2021	(122,000)	(97,000)	(88,000)	(55,000)
Non Private Passenger Total		729,000	753,000	744,000	756,000
Grand Total		1,905,000	2,079,000	2,054,000	2,110,000

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

EXHIBIT B

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	-	-	-	-
	2012	1,000	1,000	1,000	1,000
	2013	1,000	1,000	1,000	1,000
	2014	-	-	-	-
	2015	1,000	1,000	1,000	1,000
	2016	2,000	2,000	2,000	2,000
	2017	2,000	2,000	2,000	2,000
	2018	3,000	3,000	3,000	3,000
	2019	8,000	8,000	8,000	8,000
	2020	29,000	29,000	28,000	28,000
	2021	(2,000)	2,000	3,000	6,000
Private Passenger Total		45,000	49,000	49,000	52,000
Non Private Passenger	prior	-	-	-	-
	2012	-	-	-	-
	2013	-	-	-	-
	2014	2,000	2,000	2,000	2,000
	2015	6,000	6,000	6,000	6,000
	2016	12,000	12,000	12,000	12,000
	2017	26,000	26,000	26,000	26,000
	2018	56,000	56,000	55,000	54,000
	2019	152,000	152,000	150,000	148,000
	2020	191,000	191,000	183,000	181,000
	2021	55,000	75,000	92,000	107,000
Non Private Passenger Total		500,000	520,000	526,000	536,000
Grand Total		545,000	569,000	575,000	588,000

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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Jurisdiction Desc	(All)
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	667,000	624,000	592,000	587,000
	2012	111,000	111,000	107,000	102,000
	2013	126,000	124,000	120,000	118,000
	2014	173,000	173,000	170,000	162,000
	2015	412,000	227,000	223,000	209,000
	2016	(40,000)	(193,000)	(169,000)	(180,000)
	2017	1,849,000	1,890,000	1,846,000	1,815,000
	2018	2,748,000	2,783,000	2,694,000	2,600,000
	2019	8,266,000	7,489,000	7,318,000	7,094,000
	2020	19,522,000	18,377,000	17,636,000	16,942,000
	2021	8,845,000	11,897,000	14,435,000	16,714,000
Private Passenger Total		42,679,000	43,502,000	44,972,000	46,163,000
Non Private Passenger	prior	328,000	333,000	313,000	297,000
	2012	36,000	(4,000)	(3,000)	(4,000)
	2013	(128,000)	596,000	558,000	541,000
	2014	750,000	779,000	754,000	710,000
	2015	1,109,000	1,104,000	1,049,000	988,000
	2016	1,737,000	2,196,000	2,103,000	1,978,000
	2017	3,155,000	3,261,000	3,139,000	3,036,000
	2018	8,765,000	8,443,000	8,079,000	7,627,000
	2019	23,790,000	21,906,000	21,102,000	20,118,000
	2020	44,967,000	42,703,000	41,085,000	39,480,000
	2021	23,289,000	30,823,000	35,425,000	41,211,000
Non Private Passenger Total		107,798,000	112,140,000	113,604,000	115,982,000
Grand Total		150,477,000	155,642,000	158,576,000	162,145,000

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

EXHIBIT C-1

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

page 1 of 10

Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Retro Claims Expense				discount rate: 0.28%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	114,000	114,000	113,000	112,000
	2012	102,000	102,000	101,000	100,000
	2013	149,000	149,000	146,000	144,000
	2014	194,000	189,000	186,000	183,000
	2015	233,000	233,000	230,000	228,000
	2016	334,000	334,000	330,000	327,000
	2017	159,000	159,000	156,000	153,000
	2018	291,000	291,000	286,000	282,000
	2019	371,000	371,000	366,000	362,000
	2020	341,000	341,000	336,000	330,000
	2021	70,000	86,000	63,023	39,023
Private Passenger Total		2,358,000	2,369,000	2,313,023	2,260,023
Non Private Passenger	prior	38,000	38,000	38,000	38,000
	2012	26,000	26,000	26,000	26,000
	2013	37,000	37,000	36,000	36,000
	2014	53,000	52,000	51,000	50,000
	2015	70,000	70,000	69,000	68,000
	2016	111,000	111,000	109,000	108,000
	2017	55,000	55,000	54,000	53,000
	2018	109,000	109,000	108,000	107,000
	2019	142,000	142,000	139,000	137,000
	2020	116,000	116,000	114,000	112,000
	2021	26,000	31,000	23,567	15,567
Non Private Passenger Total		783,000	787,000	767,567	750,567
Grand Total		3,141,000	3,156,000	3,080,590	3,010,590

EXHIBIT C-1

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

page 2 of 10

Jurisdiction Desc	New Brunswick	discount rate: 0.28%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	27,000	6,000	7,000	8,000
	2012	85,000	85,000	83,000	80,000
	2013	79,000	79,000	76,000	74,000
	2014	114,000	114,000	111,000	108,000
	2015	171,000	171,000	165,000	160,000
	2016	217,000	217,000	212,000	206,000
	2017	163,000	163,000	158,000	152,000
	2018	251,000	251,000	232,000	225,000
	2019	260,000	260,000	237,000	229,000
	2020	362,000	362,000	353,000	344,000
	2021	35,000	47,000	59,660	70,660
Private Passenger Total		1,764,000	1,755,000	1,693,660	1,656,660
Non Private Passenger	prior	21,000	5,000	5,000	5,000
	2012	63,000	63,000	62,000	60,000
	2013	56,000	56,000	55,000	54,000
	2014	75,000	75,000	74,000	73,000
	2015	106,000	106,000	103,000	101,000
	2016	130,000	130,000	128,000	125,000
	2017	104,000	104,000	102,000	100,000
	2018	182,000	182,000	168,000	165,000
	2019	207,000	207,000	190,000	186,000
	2020	305,000	305,000	301,000	296,000
	2021	35,000	46,000	55,677	66,677
Non Private Passenger Total		1,284,000	1,279,000	1,243,677	1,231,677
Grand Total		3,048,000	3,034,000	2,937,337	2,888,337

EXHIBIT C-1

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

page 3 of 10

Jurisdiction Desc	Nova Scotia
AccountCode Desc	Retro Claims Expense
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.28%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	128,000	128,000	128,000	127,000
	2012	43,000	43,000	42,000	41,000
	2013	33,000	33,000	32,000	31,000
	2014	47,000	47,000	46,000	45,000
	2015	61,000	61,000	59,000	58,000
	2016	92,000	92,000	90,000	88,000
	2017	77,000	77,000	75,000	72,000
	2018	155,000	155,000	152,000	150,000
	2019	272,000	272,000	267,000	263,000
	2020	340,000	340,000	334,000	328,000
	2021	45,000	60,000	65,571	78,571
Private Passenger Total		1,293,000	1,308,000	1,290,571	1,281,571
Non Private Passenger	prior	73,000	73,000	72,000	71,000
	2012	47,000	47,000	46,000	45,000
	2013	40,000	40,000	39,000	37,000
	2014	62,000	62,000	61,000	59,000
	2015	83,000	83,000	80,000	79,000
	2016	127,000	127,000	125,000	123,000
	2017	103,000	103,000	100,000	98,000
	2018	191,000	191,000	187,000	184,000
	2019	259,000	259,000	255,000	250,000
	2020	401,000	401,000	395,000	389,000
	2021	64,000	86,000	85,929	104,929
Non Private Passenger Total		1,450,000	1,472,000	1,445,929	1,439,929
Grand Total		2,743,000	2,780,000	2,736,500	2,721,500

EXHIBIT C-1

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Retro Claims Expense				discount rate: 0.28%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	22,000	22,000	22,000	22,000
	2012	15,000	15,000	15,000	15,000
	2013	21,000	21,000	21,000	21,000
	2014	28,000	28,000	26,000	26,000
	2015	25,000	25,000	25,000	25,000
	2016	63,000	63,000	63,000	63,000
	2017	39,000	39,000	38,000	37,000
	2018	33,000	33,000	32,000	30,000
	2019	13,000	13,000	12,000	10,000
	2020	45,000	45,000	44,000	43,000
	2021	1,000	4,000	4,560	3,560
Private Passenger Total		305,000	308,000	302,560	295,560
Non Private Passenger	prior	12,000	12,000	12,000	12,000
	2012	9,000	9,000	9,000	9,000
	2013	13,000	13,000	13,000	13,000
	2014	18,000	18,000	18,000	18,000
	2015	18,000	18,000	18,000	18,000
	2016	43,000	43,000	43,000	43,000
	2017	27,000	27,000	25,000	25,000
	2018	24,000	24,000	23,000	22,000
	2019	10,000	10,000	9,000	8,000
	2020	44,000	44,000	43,000	42,000
	2021	1,000	3,000	3,745	4,745
Non Private Passenger Total		219,000	221,000	216,745	214,745
Grand Total		524,000	529,000	519,305	510,305

EXHIBIT C-1

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

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Jurisdiction Desc	Ontario
AccountCode Desc	Retro Claims Expense
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.28%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	2,507,000	2,507,000	2,432,000	2,361,000
	2012	307,000	307,000	298,000	288,000
	2013	410,000	410,000	398,000	386,000
	2014	413,000	413,000	400,000	388,000
	2015	355,000	355,000	344,000	336,000
	2016	430,000	430,000	417,000	405,000
	2017	536,000	536,000	521,000	505,000
	2018	737,000	736,000	717,000	697,000
	2019	1,422,000	1,422,000	1,384,000	1,349,000
	2020	2,335,000	2,335,000	2,274,000	2,171,000
	2021	305,000	410,000	502,173	608,173
Private Passenger Total		9,757,000	9,861,000	9,687,173	9,494,173
Non Private Passenger	prior	995,000	995,000	973,000	952,000
	2012	280,000	280,000	274,000	270,000
	2013	625,000	625,000	613,000	600,000
	2014	767,000	767,000	753,000	737,000
	2015	792,000	792,000	778,000	762,000
	2016	956,000	956,000	937,000	919,000
	2017	1,195,000	1,195,000	1,172,000	1,151,000
	2018	2,311,000	2,307,000	2,265,000	2,223,000
	2019	4,396,000	4,396,000	4,317,000	4,242,000
	2020	5,620,000	5,617,000	5,519,000	5,316,000
	2021	821,000	1,098,000	1,325,411	1,597,411
Non Private Passenger Total		18,758,000	19,028,000	18,926,411	18,769,411
Grand Total		28,515,000	28,889,000	28,613,584	28,263,584

EXHIBIT C-1

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

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Jurisdiction Desc	Alberta	discount rate: 0.28%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	209,000	209,000	206,000	203,000
	2012	35,000	35,000	34,000	33,000
	2013	33,000	33,000	32,000	31,000
	2014	59,000	59,000	58,000	57,000
	2015	69,000	41,000	40,000	39,000
	2016	32,000	17,000	16,000	15,000
	2017	48,000	33,000	32,000	31,000
	2018	59,000	58,000	57,000	57,000
	2019	151,000	151,000	150,000	149,000
	2020	60,000	60,000	58,000	57,000
	2021	(3,000)	(4,000)	(19,263)	(31,263)
Private Passenger Total		752,000	692,000	663,737	640,737
Non Private Passenger	prior	673,000	673,000	668,000	662,000
	2012	129,000	129,000	128,000	127,000
	2013	129,000	129,000	128,000	127,000
	2014	257,000	257,000	255,000	253,000
	2015	320,000	187,000	185,000	183,000
	2016	172,000	96,000	94,000	91,000
	2017	305,000	209,000	207,000	205,000
	2018	463,000	454,000	452,000	449,000
	2019	1,556,000	1,556,000	1,549,000	1,543,000
	2020	713,000	713,000	706,000	699,000
	2021	(50,000)	(67,000)	(283,792)	(502,792)
Non Private Passenger Total		4,667,000	4,336,000	4,088,208	3,836,208
Grand Total		5,419,000	5,028,000	4,751,945	4,476,945

EXHIBIT C-1

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

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Jurisdiction Desc	Yukon	discount rate: 0.28%			
AccountCode Desc	Retro Claims Expense	interest rate margin: 25 basis pts			
AccountCode	(All)				
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	9,000	9,000	9,000	9,000
	2012	2,000	2,000	2,000	2,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	6,000	6,000	6,000	6,000
	2016	(4,000)	(4,000)	(4,000)	(4,000)
	2017	1,000	1,000	1,000	1,000
	2018	4,000	4,000	4,000	4,000
	2019	(3,000)	(3,000)	(3,000)	(3,000)
	2020	1,000	1,000	1,000	1,000
	2021	(1,000)	(1,000)	(1,028)	(1,028)
Private Passenger Total		22,000	22,000	21,972	21,972
Non Private Passenger	prior	8,000	8,000	8,000	8,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	6,000	6,000	6,000	6,000
	2015	7,000	7,000	7,000	7,000
	2016	(8,000)	(8,000)	(8,000)	(8,000)
	2017	3,000	3,000	3,000	3,000
	2018	17,000	17,000	17,000	17,000
	2019	(9,000)	(9,000)	(9,000)	(9,000)
	2020	7,000	7,000	7,000	7,000
	2021	(4,000)	(6,000)	(4,167)	(5,167)
Non Private Passenger Total		34,000	32,000	33,833	32,833
Grand Total		56,000	54,000	55,805	54,805

EXHIBIT C-1

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Retro Claims Expense				discount rate: 0.28%
AccountCode	(All)				interest rate margin: 25 basis pts
AccidentYear	(All)				
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	7,000	7,000	7,000	7,000
	2012	10,000	10,000	10,000	10,000
	2013	13,000	13,000	13,000	13,000
	2014	19,000	19,000	19,000	19,000
	2015	22,000	22,000	22,000	22,000
	2016	22,000	22,000	22,000	22,000
	2017	4,000	4,000	1,000	1,000
	2018	20,000	20,000	20,000	20,000
	2019	8,000	8,000	8,000	8,000
	2020	20,000	20,000	20,000	20,000
	2021	(12,000)	(17,000)	(23,083)	(28,083)
Private Passenger Total		133,000	128,000	118,917	113,917
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	7,000	7,000	7,000	7,000
	2015	7,000	7,000	7,000	7,000
	2016	8,000	8,000	8,000	8,000
	2017	2,000	2,000	1,000	1,000
	2018	9,000	9,000	9,000	9,000
	2019	5,000	5,000	5,000	5,000
	2020	12,000	12,000	12,000	12,000
	2021	(7,000)	(11,000)	(13,633)	(16,633)
Non Private Passenger Total		52,000	48,000	44,367	41,367
Grand Total		185,000	176,000	163,284	155,284

EXHIBIT C-1

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	Retro Claims Expense
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.28%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	2,000	2,000	2,000	2,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	1,000	1,000	1,000	1,000
	2019	1,000	1,000	1,000	1,000
	2020	1,000	1,000	1,000	1,000
	2021	(2,000)	(2,000)	(1,839)	(1,839)
Private Passenger Total		22,000	22,000	22,161	22,161
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	2,000	2,000	2,000	2,000
	2014	3,000	3,000	3,000	3,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	6,000	6,000	6,000	6,000
	2018	6,000	6,000	6,000	6,000
	2019	6,000	6,000	6,000	6,000
	2020	6,000	6,000	6,000	6,000
	2021	(5,000)	(6,000)	(9,824)	(9,824)
Non Private Passenger Total		35,000	34,000	30,176	30,176
Grand Total		57,000	56,000	52,337	52,337

EXHIBIT C-1

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

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Jurisdiction Desc	(All)
AccountCode Desc	Retro Claims Expense
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.28%

interest rate margin: 25 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	3,025,000	3,004,000	2,926,000	2,851,000
	2012	601,000	601,000	587,000	571,000
	2013	744,000	744,000	724,000	706,000
	2014	882,000	877,000	854,000	834,000
	2015	946,000	918,000	895,000	878,000
	2016	1,190,000	1,175,000	1,150,000	1,126,000
	2017	1,029,000	1,014,000	984,000	954,000
	2018	1,551,000	1,549,000	1,501,000	1,466,000
	2019	2,495,000	2,495,000	2,422,000	2,368,000
	2020	3,505,000	3,505,000	3,421,000	3,295,000
	2021	438,000	583,000	649,774	737,774
Private Passenger Total		16,406,000	16,465,000	16,113,774	15,786,774
Non Private Passenger	prior	1,823,000	1,807,000	1,779,000	1,751,000
	2012	562,000	562,000	553,000	545,000
	2013	910,000	910,000	894,000	877,000
	2014	1,248,000	1,247,000	1,228,000	1,206,000
	2015	1,407,000	1,274,000	1,251,000	1,229,000
	2016	1,543,000	1,467,000	1,440,000	1,413,000
	2017	1,800,000	1,704,000	1,670,000	1,642,000
	2018	3,312,000	3,299,000	3,235,000	3,182,000
	2019	6,572,000	6,572,000	6,461,000	6,368,000
	2020	7,224,000	7,221,000	7,103,000	6,879,000
	2021	881,000	1,174,000	1,182,913	1,254,913
Non Private Passenger Total		27,282,000	27,237,000	26,796,913	26,346,913
Grand Total		43,688,000	43,702,000	42,910,687	42,133,687

EXHIBIT C-2

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

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Jurisdiction Desc	Newfoundland & Labrador				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	103,000	103,000	102,000	101,000
	2012	93,000	93,000	92,000	91,000
	2013	135,000	135,000	133,000	131,000
	2014	176,000	172,000	169,000	166,000
	2015	213,000	213,000	210,000	207,000
	2016	290,000	290,000	287,000	284,000
	2017	117,000	117,000	114,000	111,000
	2018	225,000	225,000	221,000	217,000
	2019	275,000	275,000	271,000	267,000
	2020	270,000	270,000	265,000	260,000
	2021	29,000	39,000	4,023	(31,977)
Private Passenger Total		1,926,000	1,932,000	1,868,023	1,803,023
Non Private Passenger	prior	34,000	34,000	34,000	34,000
	2012	24,000	24,000	24,000	24,000
	2013	34,000	34,000	33,000	33,000
	2014	48,000	47,000	46,000	45,000
	2015	64,000	64,000	63,000	62,000
	2016	96,000	96,000	95,000	94,000
	2017	40,000	40,000	39,000	38,000
	2018	84,000	84,000	83,000	82,000
	2019	106,000	106,000	104,000	102,000
	2020	93,000	93,000	91,000	89,000
	2021	11,000	14,000	2,567	(9,433)
Non Private Passenger Total		634,000	636,000	614,567	593,567
Grand Total		2,560,000	2,568,000	2,482,590	2,396,590

EXHIBIT C-2

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

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Jurisdiction Desc	New Brunswick
AccountCode Desc	Undiscounted Retro Claims Expense
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	17,000	(2,000)	(1,000)	-
	2012	77,000	77,000	75,000	73,000
	2013	72,000	72,000	70,000	68,000
	2014	104,000	104,000	101,000	98,000
	2015	155,000	155,000	150,000	145,000
	2016	188,000	188,000	183,000	178,000
	2017	133,000	133,000	128,000	123,000
	2018	188,000	188,000	182,000	176,000
	2019	174,000	174,000	167,000	160,000
	2020	264,000	264,000	256,000	248,000
	2021	7,000	10,000	19,660	23,660
Private Passenger Total		1,379,000	1,363,000	1,330,660	1,292,660
Non Private Passenger	prior	12,000	(3,000)	(3,000)	(3,000)
	2012	57,000	57,000	56,000	55,000
	2013	51,000	51,000	50,000	49,000
	2014	68,000	68,000	67,000	66,000
	2015	96,000	96,000	94,000	92,000
	2016	112,000	112,000	110,000	108,000
	2017	85,000	85,000	83,000	81,000
	2018	136,000	136,000	133,000	130,000
	2019	138,000	138,000	134,000	130,000
	2020	222,000	222,000	218,000	214,000
	2021	8,000	10,000	18,677	21,677
Non Private Passenger Total		985,000	972,000	960,677	943,677
Grand Total		2,364,000	2,335,000	2,291,337	2,236,337

EXHIBIT C-2

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

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Jurisdiction Desc	Nova Scotia
AccountCode Desc	Undiscounted Retro Claims Expense
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	117,000	117,000	116,000	115,000
	2012	39,000	39,000	38,000	37,000
	2013	30,000	30,000	29,000	28,000
	2014	43,000	43,000	42,000	41,000
	2015	55,000	55,000	54,000	53,000
	2016	77,000	77,000	75,000	73,000
	2017	58,000	58,000	56,000	54,000
	2018	124,000	124,000	122,000	120,000
	2019	188,000	188,000	184,000	180,000
	2020	236,000	236,000	231,000	226,000
	2021	7,000	10,000	11,571	13,571
Private Passenger Total		974,000	977,000	958,571	940,571
Non Private Passenger	prior	65,000	65,000	64,000	63,000
	2012	43,000	43,000	42,000	41,000
	2013	36,000	36,000	35,000	34,000
	2014	56,000	56,000	55,000	54,000
	2015	75,000	75,000	73,000	72,000
	2016	106,000	106,000	104,000	102,000
	2017	78,000	78,000	76,000	74,000
	2018	152,000	152,000	149,000	146,000
	2019	180,000	180,000	176,000	172,000
	2020	278,000	278,000	272,000	267,000
	2021	10,000	14,000	14,929	18,929
Non Private Passenger Total		1,079,000	1,083,000	1,060,929	1,043,929
Grand Total		2,053,000	2,060,000	2,019,500	1,984,500

EXHIBIT C-2

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

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Jurisdiction Desc	Prince Edward Island				
AccountCode Desc	Undiscounted Retro Claims Expense			discount rate: 0.00%	
AccountCode	(All)			interest rate margin: 0 basis pts	
AccidentYear	(All)				
		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount	ShareYYMM				
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	20,000	20,000	20,000	20,000
	2012	14,000	14,000	14,000	14,000
	2013	19,000	19,000	19,000	19,000
	2014	25,000	25,000	24,000	24,000
	2015	23,000	23,000	23,000	23,000
	2016	54,000	54,000	54,000	54,000
	2017	27,000	27,000	26,000	25,000
	2018	26,000	26,000	25,000	24,000
	2019		-	(1,000)	(2,000)
	2020	27,000	27,000	26,000	25,000
	2021	(2,000)	(2,000)	(2,440)	(4,440)
Private Passenger Total		233,000	233,000	227,560	221,560
Non Private Passenger	prior	11,000	11,000	11,000	11,000
	2012	8,000	8,000	8,000	8,000
	2013	12,000	12,000	12,000	12,000
	2014	16,000	16,000	16,000	16,000
	2015	16,000	16,000	16,000	16,000
	2016	36,000	36,000	36,000	36,000
	2017	18,000	18,000	17,000	17,000
	2018	19,000	19,000	18,000	17,000
	2019	(1,000)	(1,000)	(2,000)	(3,000)
	2020	27,000	27,000	26,000	25,000
	2021	(2,000)	(3,000)	(3,255)	(4,255)
Non Private Passenger Total		160,000	159,000	154,745	150,745
Grand Total		393,000	392,000	382,305	372,305

EXHIBIT C-2

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

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Jurisdiction Desc	Ontario
AccountCode Desc	Undiscounted Retro Claims Expense
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	2,280,000	2,280,000	2,212,000	2,146,000
	2012	279,000	279,000	271,000	263,000
	2013	373,000	373,000	362,000	351,000
	2014	375,000	375,000	364,000	353,000
	2015	324,000	324,000	314,000	305,000
	2016	367,000	367,000	355,000	344,000
	2017	478,000	478,000	464,000	450,000
	2018	615,000	614,000	596,000	579,000
	2019	1,200,000	1,200,000	1,167,000	1,135,000
	2020	1,908,000	1,908,000	1,855,000	1,803,000
	2021	185,000	249,000	296,173	357,173
Private Passenger Total		8,384,000	8,447,000	8,256,173	8,086,173
Non Private Passenger	prior	904,000	904,000	885,000	866,000
	2012	255,000	255,000	250,000	245,000
	2013	569,000	569,000	558,000	547,000
	2014	699,000	699,000	685,000	671,000
	2015	722,000	722,000	708,000	694,000
	2016	816,000	816,000	799,000	782,000
	2017	1,064,000	1,064,000	1,043,000	1,023,000
	2018	1,938,000	1,935,000	1,897,000	1,860,000
	2019	3,711,000	3,711,000	3,642,000	3,574,000
	2020	4,574,000	4,572,000	4,487,000	4,404,000
	2021	494,000	661,000	776,411	936,411
Non Private Passenger Total		15,746,000	15,908,000	15,730,411	15,602,411
Grand Total		24,130,000	24,355,000	23,986,584	23,688,584

EXHIBIT C-2

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

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Jurisdiction Desc	Alberta
AccountCode Desc	Undiscounted Retro Claims Expense
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	190,000	190,000	187,000	184,000
	2012	32,000	32,000	31,000	30,000
	2013	30,000	30,000	29,000	28,000
	2014	54,000	54,000	53,000	52,000
	2015	63,000	37,000	36,000	35,000
	2016	18,000	5,000	4,000	3,000
	2017	44,000	30,000	29,000	28,000
	2018	26,000	25,000	24,000	24,000
	2019	115,000	115,000	114,000	113,000
	2020	53,000	53,000	52,000	51,000
	2021	(7,000)	(10,000)	(26,263)	(41,263)
Private Passenger Total		618,000	561,000	532,737	506,737
Non Private Passenger	prior	613,000	613,000	608,000	603,000
	2012	117,000	117,000	116,000	115,000
	2013	117,000	117,000	116,000	115,000
	2014	234,000	234,000	232,000	230,000
	2015	291,000	170,000	168,000	166,000
	2016	97,000	28,000	26,000	24,000
	2017	277,000	190,000	188,000	186,000
	2018	201,000	193,000	191,000	189,000
	2019	1,186,000	1,186,000	1,180,000	1,174,000
	2020	636,000	636,000	630,000	624,000
	2021	(114,000)	(154,000)	(388,792)	(630,792)
Non Private Passenger Total		3,655,000	3,330,000	3,066,208	2,795,208
Grand Total		4,273,000	3,891,000	3,598,945	3,301,945

EXHIBIT C-2

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

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Jurisdiction Desc	Yukon
AccountCode Desc	Undiscounted Retro Claims Expense
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	8,000	8,000	8,000	8,000
	2012	2,000	2,000	2,000	2,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	5,000	5,000	5,000	5,000
	2016	(4,000)	(4,000)	(4,000)	(4,000)
	2017	(1,000)	(1,000)	(1,000)	(1,000)
	2018	3,000	3,000	3,000	3,000
	2019	(3,000)	(3,000)	(3,000)	(3,000)
	2020	-	-	-	-
	2021	(1,000)	(1,000)	(2,028)	(2,028)
Private Passenger Total		16,000	16,000	14,972	14,972
Non Private Passenger	prior	7,000	7,000	7,000	7,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	5,000	5,000	5,000	5,000
	2015	6,000	6,000	6,000	6,000
	2016	(9,000)	(9,000)	(9,000)	(9,000)
	2017	(5,000)	(5,000)	(5,000)	(5,000)
	2018	12,000	12,000	12,000	12,000
	2019	(12,000)	(12,000)	(12,000)	(12,000)
	2020	1,000	1,000	1,000	1,000
	2021	(6,000)	(8,000)	(7,167)	(9,167)
Non Private Passenger Total		6,000	4,000	4,833	2,833
Grand Total		22,000	20,000	19,805	17,805

EXHIBIT C-2

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

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Jurisdiction Desc	Northwest Territories				
AccountCode Desc	Undiscounted Retro Claims Expense				discount rate: 0.00%
AccountCode	(All)				interest rate margin: 0 basis pts
AccidentYear	(All)				
Sum of Amount	ShareYYMM	Prior Month	Current Month	1st Projected	2nd Projected
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	6,000	6,000	6,000	6,000
	2012	9,000	9,000	9,000	9,000
	2013	12,000	12,000	12,000	12,000
	2014	17,000	17,000	17,000	17,000
	2015	20,000	20,000	20,000	20,000
	2016	20,000	20,000	20,000	20,000
	2017	(1,000)	(1,000)	(1,000)	(1,000)
	2018	18,000	18,000	18,000	18,000
	2019	1,000	1,000	1,000	1,000
	2020	13,000	13,000	13,000	13,000
	2021	(15,000)	(21,000)	(27,083)	(33,083)
Private Passenger Total		100,000	94,000	87,917	81,917
Non Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	3,000	3,000	3,000	3,000
	2013	4,000	4,000	4,000	4,000
	2014	6,000	6,000	6,000	6,000
	2015	6,000	6,000	6,000	6,000
	2016	7,000	7,000	7,000	7,000
	2017	-	-	-	-
	2018	8,000	8,000	8,000	8,000
	2019	1,000	1,000	1,000	1,000
	2020	8,000	8,000	8,000	8,000
	2021	(9,000)	(13,000)	(16,633)	(19,633)
Non Private Passenger Total		36,000	32,000	28,367	25,367
Grand Total		136,000	126,000	116,284	107,284

EXHIBIT C-2

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	Undiscounted Retro Claims Expense
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	2,000	2,000	2,000	2,000
	2012	2,000	2,000	2,000	2,000
	2013	3,000	3,000	3,000	3,000
	2014	4,000	4,000	4,000	4,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	2,000	2,000	2,000	2,000
	2018	1,000	1,000	1,000	1,000
	2019	1,000	1,000	1,000	1,000
	2020	1,000	1,000	1,000	1,000
	2021	(2,000)	(2,000)	(1,839)	(1,839)
Private Passenger Total		22,000	22,000	22,161	22,161
Non Private Passenger	prior	1,000	1,000	1,000	1,000
	2012	2,000	2,000	2,000	2,000
	2013	2,000	2,000	2,000	2,000
	2014	3,000	3,000	3,000	3,000
	2015	4,000	4,000	4,000	4,000
	2016	4,000	4,000	4,000	4,000
	2017	5,000	5,000	5,000	5,000
	2018	5,000	5,000	5,000	5,000
	2019	5,000	5,000	5,000	5,000
	2020	5,000	5,000	5,000	5,000
	2021	(5,000)	(6,000)	(9,824)	(9,824)
Non Private Passenger Total		31,000	30,000	26,176	26,176
Grand Total		53,000	52,000	48,337	48,337

EXHIBIT C-2

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

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Jurisdiction Desc	(All)
AccountCode Desc	Undiscounted Retro Claims Expense
AccountCode	(All)
AccidentYear	(All)

discount rate: 0.00%

interest rate margin: 0 basis pts

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Amount		ShareYYMM			
Business Segment	Acc Year	202103	202104	202105	202106
Private Passenger	prior	2,743,000	2,724,000	2,652,000	2,582,000
	2012	547,000	547,000	534,000	521,000
	2013	677,000	677,000	660,000	643,000
	2014	802,000	798,000	778,000	759,000
	2015	862,000	836,000	816,000	797,000
	2016	1,014,000	1,001,000	978,000	956,000
	2017	857,000	843,000	817,000	791,000
	2018	1,226,000	1,224,000	1,192,000	1,162,000
	2019	1,951,000	1,951,000	1,901,000	1,852,000
	2020	2,772,000	2,772,000	2,699,000	2,627,000
	2021	201,000	272,000	271,774	279,774
Private Passenger Total		13,652,000	13,645,000	13,298,774	12,969,774
Non Private Passenger	prior	1,649,000	1,634,000	1,609,000	1,584,000
	2012	512,000	512,000	504,000	496,000
	2013	829,000	829,000	814,000	800,000
	2014	1,135,000	1,134,000	1,115,000	1,096,000
	2015	1,280,000	1,159,000	1,138,000	1,118,000
	2016	1,265,000	1,196,000	1,172,000	1,148,000
	2017	1,562,000	1,475,000	1,446,000	1,419,000
	2018	2,555,000	2,544,000	2,496,000	2,449,000
	2019	5,314,000	5,314,000	5,228,000	5,143,000
	2020	5,844,000	5,842,000	5,738,000	5,637,000
	2021	387,000	515,000	386,913	293,913
Non Private Passenger Total		22,332,000	22,154,000	21,646,913	21,183,913
Grand Total		35,984,000	35,799,000	34,945,687	34,153,687

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	ShareYYMM				
Business Segment	Jurisdiction Desc	202103	202104	202105	202106
Private Passenger	Newfoundland & Labrador	76.8%	77.0%	77.2%	77.4%
	New Brunswick	70.7%	70.8%	70.8%	70.9%
	Nova Scotia	72.4%	72.7%	72.7%	73.2%
	Prince Edward Island	64.1%	64.1%	64.1%	64.3%
	Ontario	79.8%	80.1%	80.2%	80.6%
	Alberta	55.3%	55.5%	55.5%	55.9%
	Yukon	59.2%	61.0%	59.3%	59.6%
	Northwest Territories	56.8%	57.0%	56.9%	57.2%
	Nunavut	33.0%	32.4%	32.7%	34.1%
Non Private Passenger	Newfoundland & Labrador	77.8%	78.0%	77.6%	77.9%
	New Brunswick	73.7%	74.1%	73.8%	74.2%
	Nova Scotia	75.8%	76.1%	75.5%	75.9%
	Prince Edward Island	73.1%	73.5%	73.1%	73.5%
	Ontario	56.4%	56.6%	56.2%	56.5%
	Alberta	72.2%	72.5%	72.6%	72.9%
	Yukon	63.8%	64.0%	63.6%	63.9%
	Northwest Territories	47.3%	47.4%	47.1%	47.3%
	Nunavut	44.4%	44.2%	44.3%	44.3%
Grand Total		68.3%	68.7%	68.6%	69.1%

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

		Prior Month	Current Month	1st Projected	2nd Projected
Sum of Future Cost Ratio	ShareYYMM				
Business Segment	Jurisdiction Desc	202103	202104	202105	202106
Private Passenger	Newfoundland & Labrador	71.0%	71.2%	71.4%	71.7%
	New Brunswick	64.9%	65.0%	65.2%	65.4%
	Nova Scotia	66.4%	66.7%	67.0%	67.4%
	Prince Edward Island	58.6%	58.6%	58.8%	58.9%
	Ontario	73.0%	73.2%	73.5%	73.9%
	Alberta	51.3%	51.4%	51.6%	51.9%
	Yukon	55.1%	55.9%	55.5%	55.9%
	Northwest Territories	52.9%	53.1%	53.1%	53.4%
	Nunavut	31.4%	30.7%	30.9%	32.2%
Non Private Passenger	Newfoundland & Labrador	71.5%	71.8%	72.0%	72.3%
	New Brunswick	68.3%	68.7%	69.1%	69.5%
	Nova Scotia	69.8%	70.1%	70.3%	70.6%
	Prince Edward Island	67.3%	67.7%	67.9%	68.2%
	Ontario	51.3%	51.5%	51.7%	51.9%
	Alberta	66.8%	67.0%	67.4%	67.8%
	Yukon	58.7%	58.9%	59.1%	59.3%
	Northwest Territories	44.1%	44.2%	44.2%	44.4%
	Nunavut	40.8%	40.7%	40.9%	41.1%
Grand Total		62.7%	63.2%	63.4%	63.9%

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%	10.0%	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%	10.0%	
2021	10.0%	10.0%	8.0%	10.0%	10.0%	10.0%	6.9%	10.0%	
prem liab	10.0%	10.0%	5.1%	8.8%	10.0%	10.0%	5.2%	9.3%	
discount rate:				0.28%	discount rate:				0.28%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NEW BRUNSWICK

	Private Passenger				Non-Private Passenger			
	Selected Margins for Adverse Development				Selected Margins for Adverse Development			
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2018	12.5%	10.0%	12.0%	12.3%	12.5%	10.0%	8.3%	12.3%
2019	12.5%	10.0%	6.3%	12.0%	12.5%	10.0%	11.2%	12.2%
2020	12.5%	10.0%	6.7%	12.1%	12.5%	10.0%	12.5%	12.3%
2021	12.4%	10.0%	5.4%	12.1%	12.3%	10.0%	6.0%	12.3%
prem liab	12.0%	10.0%	5.0%	9.8%	11.4%	10.0%	5.1%	8.4%
	discount rate: 0.28%				discount rate: 0.28%			
	margin (basis points): 25				margin (basis points): 25			

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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NOVA SCOTIA

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	9.9%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	9.9%	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	12.4%	10.0%	12.5%	12.3%	12.5%	10.0%	12.5%	12.2%	
2018	12.5%	10.0%	5.6%	12.1%	12.5%	10.0%	9.0%	12.2%	
2019	12.4%	10.0%	5.9%	12.1%	12.5%	10.0%	6.3%	11.8%	
2020	12.5%	10.0%	6.3%	12.1%	12.5%	10.0%	6.7%	12.0%	
2021	10.0%	10.0%	5.4%	12.1%	12.2%	10.0%	5.8%	12.0%	
prem liab	11.9%	10.0%	5.0%	9.8%	11.6%	10.0%	5.1%	9.2%	
discount rate:				0.28%	discount rate:				0.28%
margin (basis points):				25	margin (basis points):				25

EXHIBIT E

Discount Rate & Margins for Adverse Deviations

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

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PRINCE EDWARD ISLAND

	Private Passenger				Non-Private Passenger				
	Selected Margins for Adverse Development				Selected Margins for Adverse Development				
Accident Year	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	Third Party Liability	Accident Benefits	Other Coverages	TOTAL	
1997	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1998	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
1999	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2000	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2001	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2002	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2003	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2004	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2005	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2006	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2007	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2008	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2009	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2011	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2012	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2013	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2014	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2016	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2017	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	
2018	10.0%	10.0%	10.0%	12.3%	10.0%	10.0%	10.0%	12.0%	
2019	12.5%	10.0%	12.2%	12.3%	12.5%	10.0%	7.7%	12.4%	
2020	12.5%	10.0%	12.5%	12.3%	12.5%	10.0%	12.5%	12.4%	
2021	12.3%	10.0%	12.0%	12.3%	12.3%	10.0%	7.3%	12.4%	
prem liab	12.0%	10.0%	5.1%	10.4%	12.0%	10.0%	5.1%	9.4%	
discount rate:				0.28%	discount rate:				0.28%
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			
	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%	7.4%	9.9%	10.0%	10.0%	10.0%	10.0%
2018	12.5%	12.5%	5.0%	12.5%	11.7%	12.5%	5.0%	11.9%
2019	12.4%	12.5%	10.6%	12.4%	12.4%	12.5%	6.3%	12.3%
2020	14.5%	15.0%	5.9%	14.1%	14.8%	15.0%	7.0%	14.6%
2021	13.1%	15.0%	5.3%	14.1%	13.7%	15.0%	5.7%	14.6%
prem liab	10.4%	15.0%	5.2%	10.2%	12.2%	15.0%	5.2%	11.3%
	discount rate: 0.28%				discount rate: 0.28%			
	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%	9.9%	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%	8.4%	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%	8.7%	12.4%
2019	12.5%	10.0%	12.5%	12.4%	12.4%	10.0%	11.3%	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%	12.4%	12.1%	10.0%	5.4%	12.4%
prem liab	11.8%	10.0%	5.1%	9.3%	11.8%	10.0%	5.1%	9.2%
	discount rate: 0.28%				discount rate: 0.28%			
	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	9.9%	10.0%	10.0%	9.9%	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%	12.4%	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%	12.5%
2020	12.5%	10.0%	6.2%	12.0%	12.3%	10.0%	7.9%	11.8%
2021	12.2%	10.0%	6.8%	12.0%	11.6%	10.0%	6.0%	11.8%
prem liab	11.9%	10.0%	5.1%	8.6%	11.8%	10.0%	5.5%	9.7%
	discount rate: 0.28%				discount rate: 0.28%			
	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				
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%	10.0%	10.0%
2017	10.0%	9.3%	9.8%	10.0%	2017	10.0%	10.0%	10.0%	10.0%
2018	12.5%	10.0%	6.3%	11.2%	2018	12.5%	10.0%	12.5%	12.4%
2019	12.4%	10.0%	12.5%	12.5%	2019	12.5%	10.0%	12.5%	12.5%
2020	12.4%	10.0%	9.5%	12.2%	2020	12.4%	10.0%	12.5%	12.5%
2021	11.9%	10.0%	6.4%	12.2%	2021	12.2%	10.0%	6.8%	12.5%
prem liab	11.4%	10.0%	5.2%	8.1%	prem liab	11.9%	10.1%	5.2%	9.1%
discount rate: 0.28%					discount rate: 0.28%				
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%	9.9%	10.0%	10.0%	9.9%
2015	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2016	9.9%	10.0%	10.0%	9.9%	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	12.0%	10.0%	12.5%	12.0%	11.7%	10.0%	9.4%	11.6%
2020	12.3%	10.0%	6.3%	10.9%	12.3%	10.0%	12.5%	12.4%
2021	11.9%	10.0%	7.8%	10.9%	12.2%	10.0%	7.2%	12.4%
prem liab	11.6%	10.0%	5.5%	9.5%	11.8%	10.0%	6.1%	11.1%
	discount rate:			0.28%	discount rate:			0.28%
	margin (basis points):			25	margin (basis points):			25

EXHIBIT F

Interest Rate Sensitivity (\$'000s)

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

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NEWFOUNDLAND AND LABRADOR

Amounts in \$'000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	31	31	30	29	29	28	30	30
2008	103	103	101	98	96	93	101	101
2009	92	92	90	87	85	82	90	90
2010	-	-	-	-	-	-	-	-
2011	770	770	755	727	701	676	758	758
2012	354	354	347	333	321	309	348	348
2013	502	502	491	472	453	437	493	493
2014	826	826	814	793	774	756	816	816
2015	2,171	2,171	2,146	2,102	2,062	2,023	2,150	2,150
2016	2,510	2,510	2,487	2,448	2,411	2,376	2,491	2,491
2017	2,401	2,401	2,385	2,359	2,333	2,309	2,388	2,388
2018	5,092	5,092	5,058	4,998	4,940	4,885	5,063	5,063
2019	8,542	8,542	8,484	8,384	8,287	8,195	8,493	8,493
2020	11,113	11,113	11,040	10,913	10,790	10,673	11,052	11,052
Total	52,055	52,055	51,651	50,947	50,273	49,630	51,717	51,717
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
Total	404	404	-	(704)	(1,378)	(2,021)	66	66
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	3.3%	3.3%	-	(3.3%)	(3.3%)	(6.7%)	-	-
2008	2.0%	2.0%	-	(3.0%)	(5.0%)	(7.9%)	-	-
2009	2.2%	2.2%	-	(3.3%)	(5.6%)	(8.9%)	-	-
2010	-	-	-	-	-	-	-	-
2011	2.0%	2.0%	-	(3.7%)	(7.2%)	(10.5%)	0.4%	0.4%
2012	2.0%	2.0%	-	(4.0%)	(7.5%)	(11.0%)	0.3%	0.3%
2013	2.2%	2.2%	-	(3.9%)	(7.7%)	(11.0%)	0.4%	0.4%
2014	1.5%	1.5%	-	(2.6%)	(4.9%)	(7.1%)	0.2%	0.2%
2015	1.2%	1.2%	-	(2.1%)	(3.9%)	(5.7%)	0.2%	0.2%
2016	0.9%	0.9%	-	(1.6%)	(3.1%)	(4.5%)	0.2%	0.2%
2017	0.7%	0.7%	-	(1.1%)	(2.2%)	(3.2%)	0.1%	0.1%
2018	0.7%	0.7%	-	(1.2%)	(2.3%)	(3.4%)	0.1%	0.1%
2019	0.7%	0.7%	-	(1.2%)	(2.3%)	(3.4%)	0.1%	0.1%
2020	0.7%	0.7%	-	(1.2%)	(2.3%)	(3.3%)	0.1%	0.1%
Total	0.8%	0.8%	-	(1.4%)	(2.7%)	(3.9%)	0.1%	0.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NEW BRUNSWICK

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	7	7	7	7	7	7	7	7
2009	-	-	-	-	-	-	-	-
2010	227	227	222	215	207	201	223	223
2011	32	32	32	31	31	31	32	32
2012	408	408	404	396	389	383	405	405
2013	787	787	776	757	740	722	778	778
2014	379	379	376	370	364	359	377	377
2015	1,423	1,423	1,414	1,399	1,386	1,372	1,415	1,415
2016	2,177	2,177	2,161	2,136	2,110	2,086	2,164	2,164
2017	2,063	2,063	2,051	2,029	2,007	1,988	2,053	2,053
2018	4,969	4,969	4,936	4,878	4,822	4,769	4,941	4,941
2019	7,655	7,655	7,594	7,488	7,385	7,287	7,604	7,604
2020	9,907	9,907	9,815	9,653	9,497	9,347	9,831	9,831
Total	42,718	42,718	42,350	41,708	41,089	40,499	42,412	42,412
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
Total	368	368	-	(642)	(1,261)	(1,851)	62	62
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	2.3%	2.3%	-	(3.2%)	(6.8%)	(9.5%)	0.5%	0.5%
2011	-	-	-	(3.1%)	(3.1%)	(3.1%)	-	-
2012	1.0%	1.0%	-	(2.0%)	(3.7%)	(5.2%)	0.2%	0.2%
2013	1.4%	1.4%	-	(2.4%)	(4.6%)	(7.0%)	0.3%	0.3%
2014	0.8%	0.8%	-	(1.6%)	(3.2%)	(4.5%)	0.3%	0.3%
2015	0.6%	0.6%	-	(1.1%)	(2.0%)	(3.0%)	0.1%	0.1%
2016	0.7%	0.7%	-	(1.2%)	(2.4%)	(3.5%)	0.1%	0.1%
2017	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.1%)	0.1%	0.1%
2018	0.7%	0.7%	-	(1.2%)	(2.3%)	(3.4%)	0.1%	0.1%
2019	0.8%	0.8%	-	(1.4%)	(2.8%)	(4.0%)	0.1%	0.1%
2020	0.9%	0.9%	-	(1.7%)	(3.2%)	(4.8%)	0.2%	0.2%
Total	0.9%	0.9%	-	(1.5%)	(3.0%)	(4.4%)	0.1%	0.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NOVA SCOTIA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	16	16	15	15	15	15	15	15
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	249	249	244	237	230	223	245	245
2010	16	16	15	15	14	14	15	15
2011	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
2012	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
2013	1,524	1,524	1,495	1,443	1,395	1,350	1,500	1,500
2014	526	526	519	507	497	487	520	520
2015	147	147	145	142	139	136	146	146
2016	855	855	845	827	811	796	847	847
2017	1,794	1,794	1,781	1,757	1,734	1,713	1,783	1,783
2018	3,991	3,991	3,965	3,917	3,872	3,830	3,969	3,969
2019	7,925	7,925	7,872	7,781	7,693	7,609	7,881	7,881
2020	11,670	11,670	11,580	11,422	11,269	11,123	11,595	11,595
Total	46,461	46,461	46,085	45,428	44,798	44,200	46,148	46,148
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
Total	376	376	-	(657)	(1,287)	(1,885)	63	63
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	6.7%	6.7%	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	2.0%	2.0%	-	(2.9%)	(5.7%)	(8.6%)	0.4%	0.4%
2010	6.7%	6.7%	-	-	(6.7%)	(6.7%)	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	1.9%	1.9%	-	(3.5%)	(6.7%)	(9.7%)	0.3%	0.3%
2014	1.3%	1.3%	-	(2.3%)	(4.2%)	(6.2%)	0.2%	0.2%
2015	1.4%	1.4%	-	(2.1%)	(4.1%)	(6.2%)	0.7%	0.7%
2016	1.2%	1.2%	-	(2.1%)	(4.0%)	(5.8%)	0.2%	0.2%
2017	0.7%	0.7%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	0.1%
2018	0.7%	0.7%	-	(1.2%)	(2.3%)	(3.4%)	0.1%	0.1%
2019	0.7%	0.7%	-	(1.2%)	(2.3%)	(3.3%)	0.1%	0.1%
2020	0.8%	0.8%	-	(1.4%)	(2.7%)	(3.9%)	0.1%	0.1%
Total	0.8%	0.8%	-	(1.4%)	(2.8%)	(4.1%)	0.1%	0.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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PRINCE EDWARD ISLAND

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	293	293	290	284	279	274	290	290
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	31	31	31	30	29	28	31	31
2011	-	-	-	-	-	-	-	-
2012	338	338	330	318	306	294	332	332
2013	-	-	-	-	-	-	-	-
2014	126	126	123	118	113	108	123	123
2015	442	442	435	422	411	399	436	436
2016	598	598	587	567	549	532	589	589
2017	801	801	795	785	776	767	796	796
2018	352	352	350	347	343	340	350	350
2019	1,047	1,047	1,041	1,030	1,018	1,007	1,042	1,042
2020	2,124	2,124	2,109	2,084	2,060	2,037	2,111	2,111
Total	8,757	8,757	8,676	8,536	8,402	8,272	8,689	8,689
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
Total	81	81	-	(140)	(274)	(404)	13	13
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	1.0%	1.0%	-	(2.1%)	(3.8%)	(5.5%)	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	(3.2%)	(6.5%)	(9.7%)	-	-
2011	-	-	-	-	-	-	-	-
2012	2.4%	2.4%	-	(3.6%)	(7.3%)	(10.9%)	0.6%	0.6%
2013	-	-	-	-	-	-	-	-
2014	2.4%	2.4%	-	(4.1%)	(8.1%)	(12.2%)	-	-
2015	1.6%	1.6%	-	(3.0%)	(5.5%)	(8.3%)	0.2%	0.2%
2016	1.9%	1.9%	-	(3.4%)	(6.5%)	(9.4%)	0.3%	0.3%
2017	0.8%	0.8%	-	(1.3%)	(2.4%)	(3.5%)	0.1%	0.1%
2018	0.6%	0.6%	-	(0.9%)	(2.0%)	(2.9%)	-	-
2019	0.6%	0.6%	-	(1.1%)	(2.2%)	(3.3%)	0.1%	0.1%
2020	0.7%	0.7%	-	(1.2%)	(2.3%)	(3.4%)	0.1%	0.1%
Total	0.9%	0.9%	-	(1.6%)	(3.2%)	(4.7%)	0.1%	0.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ONTARIO

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	29,027	29,027	28,900	28,677	28,456	28,243	28,922	28,922
2006	272	272	268	262	256	250	269	269
2007	2,151	2,151	2,120	2,066	2,014	1,964	2,125	2,125
2008	261	261	256	249	242	235	257	257
2009	258	258	254	246	239	231	255	255
2010	153	153	150	145	140	136	150	150
2011	1,465	1,465	1,438	1,392	1,348	1,306	1,443	1,443
2012	143	143	141	138	134	131	141	141
2013	1,733	1,733	1,713	1,680	1,650	1,620	1,717	1,717
2014	3,099	3,099	3,072	3,024	2,979	2,936	3,076	3,076
2015	3,495	3,495	3,468	3,422	3,378	3,336	3,472	3,472
2016	4,012	4,012	3,986	3,942	3,900	3,859	3,990	3,990
2017	5,976	5,976	5,944	5,886	5,831	5,777	5,949	5,949
2018	12,386	12,386	12,314	12,186	12,061	11,940	12,326	12,326
2019	27,911	27,911	27,716	27,376	27,045	26,725	27,749	27,749
2020	37,727	37,727	37,412	36,859	36,325	35,807	37,464	37,464
Total	195,258	195,258	193,763	191,158	188,630	186,188	194,018	194,018
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
Total	1,495	1,495	-	(2,605)	(5,133)	(7,575)	255	255
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	0.4%	0.4%	-	(0.8%)	(1.5%)	(2.3%)	0.1%	0.1%
2006	1.5%	1.5%	-	(2.2%)	(4.5%)	(6.7%)	0.4%	0.4%
2007	1.5%	1.5%	-	(2.5%)	(5.0%)	(7.4%)	0.2%	0.2%
2008	2.0%	2.0%	-	(2.7%)	(5.5%)	(8.2%)	0.4%	0.4%
2009	1.6%	1.6%	-	(3.1%)	(5.9%)	(9.1%)	0.4%	0.4%
2010	2.0%	2.0%	-	(3.3%)	(6.7%)	(9.3%)	-	-
2011	1.9%	1.9%	-	(3.2%)	(6.3%)	(9.2%)	0.3%	0.3%
2012	1.4%	1.4%	-	(2.1%)	(5.0%)	(7.1%)	-	-
2013	1.2%	1.2%	-	(1.9%)	(3.7%)	(5.4%)	0.2%	0.2%
2014	0.9%	0.9%	-	(1.6%)	(3.0%)	(4.4%)	0.1%	0.1%
2015	0.8%	0.8%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	0.1%
2016	0.7%	0.7%	-	(1.1%)	(2.2%)	(3.2%)	0.1%	0.1%
2017	0.5%	0.5%	-	(1.0%)	(1.9%)	(2.8%)	0.1%	0.1%
2018	0.6%	0.6%	-	(1.0%)	(2.1%)	(3.0%)	0.1%	0.1%
2019	0.7%	0.7%	-	(1.2%)	(2.4%)	(3.6%)	0.1%	0.1%
2020	0.8%	0.8%	-	(1.5%)	(2.9%)	(4.3%)	0.1%	0.1%
Total	0.8%	0.8%	-	(1.3%)	(2.6%)	(3.9%)	0.1%	0.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALBERTA

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	36	36	36	35	34	34	36	36
2006	-	-	-	-	-	-	-	-
2007	20	20	20	20	20	20	20	20
2008	-	-	-	-	-	-	-	-
2009	52	52	51	50	48	47	51	51
2010	-	-	-	-	-	-	-	-
2011	1,268	1,268	1,243	1,201	1,160	1,122	1,247	1,247
2012	681	681	675	664	653	643	676	676
2013	1,927	1,927	1,909	1,876	1,844	1,814	1,912	1,912
2014	1,181	1,181	1,174	1,164	1,153	1,144	1,176	1,176
2015	2,195	2,195	2,178	2,151	2,125	2,099	2,182	2,182
2016	3,627	3,627	3,610	3,577	3,546	3,516	3,612	3,612
2017	4,976	4,976	4,950	4,903	4,858	4,814	4,954	4,954
2018	18,049	18,049	17,939	17,744	17,555	17,372	17,957	17,957
2019	30,653	30,653	30,440	30,065	29,701	29,351	30,475	30,475
2020	35,445	35,445	35,148	34,626	34,119	33,630	35,197	35,197
Total	155,714	155,714	154,521	152,428	150,392	148,435	154,719	154,719
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
Total	1,193	1,193	-	(2,093)	(4,129)	(6,086)	198	198
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	-	-	-	(2.8%)	(5.6%)	(5.6%)	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	2.0%	2.0%	-	(2.0%)	(5.9%)	(7.8%)	-	-
2010	-	-	-	-	-	-	-	-
2011	2.0%	2.0%	-	(3.4%)	(6.7%)	(9.7%)	0.3%	0.3%
2012	0.9%	0.9%	-	(1.6%)	(3.3%)	(4.7%)	0.1%	0.1%
2013	0.9%	0.9%	-	(1.7%)	(3.4%)	(5.0%)	0.2%	0.2%
2014	0.6%	0.6%	-	(0.9%)	(1.8%)	(2.6%)	0.2%	0.2%
2015	0.8%	0.8%	-	(1.2%)	(2.4%)	(3.6%)	0.2%	0.2%
2016	0.5%	0.5%	-	(0.9%)	(1.8%)	(2.6%)	0.1%	0.1%
2017	0.5%	0.5%	-	(0.9%)	(1.9%)	(2.7%)	0.1%	0.1%
2018	0.6%	0.6%	-	(1.1%)	(2.1%)	(3.2%)	0.1%	0.1%
2019	0.7%	0.7%	-	(1.2%)	(2.4%)	(3.6%)	0.1%	0.1%
2020	0.8%	0.8%	-	(1.5%)	(2.9%)	(4.3%)	0.1%	0.1%
Total	0.8%	0.8%	-	(1.4%)	(2.7%)	(3.9%)	0.1%	0.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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YUKON

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	1	1	1	1	1	1	1	1
2014	4	4	4	4	4	4	4	4
2015	8	8	8	8	8	8	8	8
2016	18	18	18	18	18	18	18	18
2017	756	756	752	745	737	730	753	753
2018	468	468	465	461	456	451	466	466
2019	350	350	347	344	340	336	349	349
2020	429	429	425	419	413	408	426	426
Total	2,759	2,759	2,740	2,711	2,679	2,649	2,746	2,746
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
Total	19	19	-	(29)	(61)	(91)	6	6
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-
2017	0.5%	0.5%	-	(0.9%)	(2.0%)	(2.9%)	0.1%	0.1%
2018	0.6%	0.6%	-	(0.9%)	(1.9%)	(3.0%)	0.2%	0.2%
2019	0.9%	0.9%	-	(0.9%)	(2.0%)	(3.2%)	0.6%	0.6%
2020	0.9%	0.9%	-	(1.4%)	(2.8%)	(4.0%)	0.2%	0.2%
Total	0.7%	0.7%	-	(1.1%)	(2.2%)	(3.3%)	0.2%	0.2%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NORTHWEST TERRITORIES

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	460	460	456	448	441	434	456	456
2014	18	18	18	17	17	17	18	18
2015	12	12	12	12	12	12	12	12
2016	177	177	175	171	167	163	175	175
2017	460	460	457	453	449	444	458	458
2018	170	170	169	167	165	163	169	169
2019	817	817	811	801	791	782	812	812
2020	805	805	798	786	776	764	799	799
Total	4,295	4,295	4,261	4,200	4,145	4,087	4,266	4,266
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
Total	34	34	-	(61)	(116)	(174)	5	5
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	0.9%	0.9%	-	(1.8%)	(3.3%)	(4.8%)	-	-
2014	-	-	-	(5.6%)	(5.6%)	(5.6%)	-	-
2015	-	-	-	-	-	-	-	-
2016	1.1%	1.1%	-	(2.3%)	(4.6%)	(6.9%)	-	-
2017	0.7%	0.7%	-	(0.9%)	(1.8%)	(2.8%)	0.2%	0.2%
2018	0.6%	0.6%	-	(1.2%)	(2.4%)	(3.6%)	-	-
2019	0.7%	0.7%	-	(1.2%)	(2.5%)	(3.6%)	0.1%	0.1%
2020	0.9%	0.9%	-	(1.5%)	(2.8%)	(4.3%)	0.1%	0.1%
Total	0.8%	0.8%	-	(1.4%)	(2.7%)	(4.1%)	0.1%	0.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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NUNAVUT

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	20	20	20	20	20	20	20	20
2013	-	-	-	-	-	-	-	-
2014	1	1	1	1	1	1	1	1
2015	40	40	39	39	38	37	39	39
2016	9	9	9	9	9	9	9	9
2017	22	22	22	21	20	20	22	22
2018	51	51	50	50	49	49	51	51
2019	183	183	182	180	178	176	182	182
2020	182	182	181	179	176	174	181	181
Total	778	778	772	763	750	742	773	773
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
Total	6	6	-	(9)	(22)	(30)	1	1
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-
2009	-	-	-	-	-	-	-	-
2010	-	-	-	-	-	-	-	-
2011	-	-	-	-	-	-	-	-
2012	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-
2015	2.6%	2.6%	-	-	(2.6%)	(5.1%)	-	-
2016	-	-	-	-	-	-	-	-
2017	-	-	-	(4.5%)	(9.1%)	(9.1%)	-	-
2018	2.0%	2.0%	-	-	(2.0%)	(2.0%)	2.0%	2.0%
2019	0.5%	0.5%	-	(1.1%)	(2.2%)	(3.3%)	-	-
2020	0.6%	0.6%	-	(1.1%)	(2.8%)	(3.9%)	-	-
Total	0.8%	0.8%	-	(1.2%)	(2.8%)	(3.9%)	0.1%	0.1%
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

EXHIBIT F

Interest Rate Sensitivity (\$000s)

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

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ALL JURISDICTIONS COMBINED

Amounts in \$000s

AY	Actuarial Present Value of Provisions at Various Discount Rates - Dec. 31, 2021 projected Unpaid							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	29,372	29,372	29,241	29,011	28,784	28,566	29,263	29,263
2006	272	272	268	262	256	250	269	269
2007	2,202	2,202	2,170	2,115	2,063	2,012	2,175	2,175
2008	371	371	364	354	345	335	365	365
2009	651	651	639	620	602	583	641	641
2010	427	427	418	405	390	379	419	419
2011	3,534	3,534	3,467	3,350	3,239	3,134	3,479	3,479
2012	1,942	1,942	1,915	1,867	1,821	1,778	1,920	1,920
2013	6,934	6,934	6,841	6,677	6,524	6,378	6,857	6,857
2014	6,160	6,160	6,101	5,998	5,902	5,812	6,111	6,111
2015	9,933	9,933	9,845	9,697	9,559	9,422	9,860	9,860
2016	13,983	13,983	13,878	13,695	13,521	13,355	13,895	13,895
2017	19,249	19,249	19,137	18,938	18,745	18,562	19,156	19,156
2018	45,528	45,528	45,246	44,748	44,263	43,799	45,292	45,292
2019	85,083	85,083	84,487	83,449	82,438	81,468	84,587	84,587
2020	109,402	109,402	108,508	106,941	105,425	103,963	108,656	108,656
Total	508,795	508,795	504,819	497,879	491,158	484,702	505,488	505,488
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Dollar Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
Total	3,976	3,976	-	(6,940)	(13,661)	(20,117)	669	669
	curr - 100 bp	curr - 50 bp	curr val assumption	curr + 50bp	curr + 100bp	curr + 150bp	prior val assumption	prior fyr end assumption

Amounts in

AY	Percentage Impact Relative to Valuation Assumption							
	0.00%	0.00%	0.28%	0.78%	1.28%	1.78%	0.23%	0.23%
2005 & prior	0.4%	0.4%	-	(0.8%)	(1.6%)	(2.3%)	0.1%	0.1%
2006	1.5%	1.5%	-	(2.2%)	(4.5%)	(6.7%)	0.4%	0.4%
2007	1.5%	1.5%	-	(2.5%)	(4.9%)	(7.3%)	0.2%	0.2%
2008	1.9%	1.9%	-	(2.7%)	(5.2%)	(8.0%)	0.3%	0.3%
2009	1.9%	1.9%	-	(3.0%)	(5.8%)	(8.8%)	0.3%	0.3%
2010	2.2%	2.2%	-	(3.1%)	(6.7%)	(9.3%)	0.2%	0.2%
2011	1.9%	1.9%	-	(3.4%)	(6.6%)	(9.6%)	0.3%	0.3%
2012	1.4%	1.4%	-	(2.5%)	(4.9%)	(7.2%)	0.3%	0.3%
2013	1.4%	1.4%	-	(2.4%)	(4.6%)	(6.8%)	0.2%	0.2%
2014	1.0%	1.0%	-	(1.7%)	(3.3%)	(4.7%)	0.2%	0.2%
2015	0.9%	0.9%	-	(1.5%)	(2.9%)	(4.3%)	0.2%	0.2%
2016	0.8%	0.8%	-	(1.3%)	(2.6%)	(3.8%)	0.1%	0.1%
2017	0.6%	0.6%	-	(1.0%)	(2.0%)	(3.0%)	0.1%	0.1%
2018	0.6%	0.6%	-	(1.1%)	(2.2%)	(3.2%)	0.1%	0.1%
2019	0.7%	0.7%	-	(1.2%)	(2.4%)	(3.6%)	0.1%	0.1%
2020	0.8%	0.8%	-	(1.4%)	(2.8%)	(4.2%)	0.1%	0.1%
Total	0.8%	0.8%	-	(1.4%)	(2.7%)	(4.0%)	0.1%	0.1%
	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 During Month
(i.e. includes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Newfoundland & Labrador
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	43	(2)	(17)	-	(19)	(44.2%)	24
	2012	38	(2)	2	-	-	-	38
	2013	30	(1)	1	-	-	-	30
	2014	98	(5)	5	-	-	-	98
	2015	237	(14)	(38)	-	(52)	(21.9%)	185
	2016	491	(28)	(38)	-	(66)	(13.4%)	425
	2017	229	(4)	(5)	-	(9)	(3.9%)	220
	2018	935	(40)	(109)	-	(149)	(15.9%)	786
	2019	1,540	(68)	(179)	-	(247)	(16.0%)	1,293
	2020	3,124	(213)	(293)	-	(506)	(16.2%)	2,618
	2021	2,084	353	612	-	965	46.3%	3,049
Private Passenger Total		8,849	(24)	(59)	-	(83)	(0.9%)	8,766
Non Private Passenger								
	prior	57	(1)	1	-	-	-	57
	2012	-	-	4	-	4	100.0%	4
	2013	(68)	-	-	-	-	-	(68)
	2014	14	-	-	-	-	-	14
	2015	(89)	1	(1)	-	-	-	(89)
	2016	41	(1)	(53)	-	(54)	(131.7%)	(13)
	2017	104	(2)	(72)	-	(74)	(71.2%)	30
	2018	161	(4)	4	-	-	-	161
	2019	495	(19)	(216)	-	(235)	(47.5%)	260
	2020	1,529	(69)	21	-	(48)	(3.1%)	1,481
	2021	858	(4)	(119)	-	(123)	(14.3%)	735
Non Private Passenger Total		3,102	(99)	(431)	-	(530)	(17.1%)	2,572
Grand Total		11,951	(123)	(490)	-	(613)	(5.1%)	11,338

EXHIBIT G-1

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

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Jurisdiction Desc	New Brunswick
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		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	-	(31)	-	(31)	(55.4%)	25
	2012	79	(2)	2	-	-	-	79
	2013	32	-	(2)	-	(2)	(6.3%)	30
	2014	148	(2)	2	-	-	-	148
	2015	411	(2)	2	-	-	-	411
	2016	438	(4)	(100)	-	(104)	(23.7%)	334
	2017	704	(28)	28	-	-	-	704
	2018	1,495	(22)	9	-	(13)	(0.9%)	1,482
	2019	2,829	(163)	153	-	(10)	(0.4%)	2,819
	2020	4,062	(55)	22	-	(33)	(0.8%)	4,029
	2021	1,128	334	40	-	374	33.2%	1,502
Private Passenger Total		11,382	56	125	-	181	1.6%	11,563
Non Private Passenger	prior	86	(1)	1	-	-	-	86
	2012	46	1	(48)	-	(47)	(102.2%)	(1)
	2013	86	(1)	704	-	703	817.4%	789
	2014	2	-	-	-	-	-	2
	2015	367	(4)	2	-	(2)	(0.5%)	365
	2016	193	(2)	2	-	-	-	193
	2017	239	(3)	3	-	-	-	239
	2018	544	(17)	8	-	(9)	(1.7%)	535
	2019	1,237	(40)	4	-	(36)	(2.9%)	1,201
	2020	2,489	(85)	70	-	(15)	(0.6%)	2,474
	2021	1,599	355	(30)	-	325	20.3%	1,924
Non Private Passenger Total		6,888	203	716	-	919	13.3%	7,807
Grand Total		18,270	259	841	-	1,100	6.0%	19,370

EXHIBIT G-1

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

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Jurisdiction Desc	Nova Scotia
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		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	-	-	-	-	-	65
	2012	(2)	-	-	-	-	-	(2)
	2013	4	(1)	1	-	-	-	4
	2014	2	-	-	-	-	-	2
	2015	(4)	-	-	-	-	-	(4)
	2016	42	-	-	-	-	-	42
	2017	219	(2)	2	-	-	-	219
	2018	692	(24)	68	-	44	6.4%	736
	2019	1,894	(53)	(22)	-	(75)	(4.0%)	1,819
	2020	3,802	(73)	80	-	7	0.2%	3,809
	2021	1,385	269	168	-	437	31.6%	1,822
Private Passenger Total		8,099	116	297	-	413	5.1%	8,512
Non Private Passenger	prior	1	-	31	-	31	3,100.0%	32
	2012	(3)	-	-	-	-	-	(3)
	2013	136	(2)	2	-	-	-	136
	2014	36	(1)	1	-	-	-	36
	2015	(8)	-	-	-	-	-	(8)
	2016	74	(1)	(9)	-	(10)	(13.5%)	64
	2017	303	(3)	27	-	24	7.9%	327
	2018	953	(37)	(40)	-	(77)	(8.1%)	876
	2019	1,837	(55)	43	-	(12)	(0.7%)	1,825
	2020	4,121	(155)	(7)	-	(162)	(3.9%)	3,959
	2021	2,620	123	923	-	1,046	39.9%	3,666
Non Private Passenger Total		10,070	(131)	971	-	840	8.3%	10,910
Grand Total		18,169	(15)	1,268	-	1,253	6.9%	19,422

EXHIBIT G-1

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

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Jurisdiction Desc	Prince Edward Island
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values	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
		Sum of Prior Month Actual Amount						
Private Passenger								
	prior	(6)	-	-	-	-	-	(6)
	2012	-	-	-	-	-	-	-
	2013	(2)	-	-	-	-	-	(2)
	2014	-	-	-	-	-	-	-
	2015	81	-	-	-	-	-	81
	2016	38	(1)	1	-	-	-	38
	2017	494	(5)	4	-	(1)	(0.2%)	493
	2018	116	(2)	2	-	-	-	116
	2019	289	(3)	(6)	-	(9)	(3.1%)	280
	2020	682	(36)	48	-	12	1.8%	694
	2021	153	46	84	-	130	85.0%	283
Private Passenger Total		1,845	(1)	133	-	132	7.2%	1,977
Non Private Passenger								
	prior	(1)	-	-	-	-	-	(1)
	2012	30	-	-	-	-	-	30
	2013	-	-	-	-	-	-	-
	2014	11	-	-	-	-	-	11
	2015	(12)	-	-	-	-	-	(12)
	2016	172	(2)	2	-	-	-	172
	2017	72	(1)	26	-	25	34.7%	97
	2018	165	(1)	1	-	-	-	165
	2019	620	(6)	5	-	(1)	(0.2%)	619
	2020	860	(11)	19	-	8	0.9%	868
	2021	257	69	64	-	133	51.8%	390
Non Private Passenger Total		2,174	48	117	-	165	7.6%	2,339
Grand Total		4,019	47	250	-	297	7.4%	4,316

EXHIBIT G-1

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

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Jurisdiction Desc	Ontario
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4,624	(64)	36	-	(28)	(0.6%)	4,596
	2012	64	(2)	2	-	-	-	64
	2013	143	(4)	4	-	-	-	143
	2014	285	(4)	4	-	-	-	285
	2015	118	(4)	4	-	-	-	118
	2016	(524)	24	1	-	25	(4.8%)	(499)
	2017	553	(8)	7	-	(1)	(0.2%)	552
	2018	717	(8)	137	-	129	18.0%	846
	2019	4,204	(46)	(390)	-	(436)	(10.4%)	3,768
	2020	10,449	(380)	(349)	-	(729)	(7.0%)	9,720
	2021	5,051	1,703	(234)	-	1,469	29.1%	6,520
Private Passenger Total		25,684	1,207	(778)	-	429	1.7%	26,113
Non Private Passenger	prior	116	(4)	(125)	-	(129)	(111.2%)	(13)
	2012	37	-	(1)	-	(1)	(2.7%)	36
	2013	230	(7)	6	-	(1)	(0.4%)	229
	2014	669	(8)	47	-	39	5.8%	708
	2015	746	(18)	(34)	-	(52)	(7.0%)	694
	2016	835	(17)	41	-	24	2.9%	859
	2017	658	(14)	-	-	(14)	(2.1%)	644
	2018	3,142	(37)	(239)	-	(276)	(8.8%)	2,866
	2019	8,562	(247)	106	-	(141)	(1.6%)	8,421
	2020	22,233	(727)	(1,114)	-	(1,841)	(8.3%)	20,392
	2021	9,234	2,175	560	-	2,735	29.6%	11,969
Non Private Passenger Total		46,462	1,096	(753)	-	343	0.7%	46,805
Grand Total		72,146	2,303	(1,531)	-	772	1.1%	72,918

EXHIBIT G-1

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

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Jurisdiction Desc	Alberta
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	90	(2)	(11)	-	(13)	(14.4%)	77
	2012	25	-	-	-	-	-	25
	2013	54	(2)	2	-	-	-	54
	2014	194	(6)	6	-	-	-	194
	2015	88	(4)	(129)	-	(133)	(151.1%)	(45)
	2016	242	(8)	(18)	-	(26)	(10.7%)	216
	2017	184	(3)	3	-	-	-	184
	2018	533	(5)	(15)	-	(20)	(3.8%)	513
	2019	619	(6)	(82)	-	(88)	(14.2%)	531
	2020	1,407	(73)	38	-	(35)	(2.5%)	1,372
	2021	424	42	152	-	194	45.8%	618
Private Passenger Total		3,860	(67)	(54)	-	(121)	(3.1%)	3,739
Non Private Passenger	prior	352	(3)	108	-	105	29.8%	457
	2012	72	(2)	(3)	-	(5)	(6.9%)	67
	2013	182	(5)	4	-	(1)	(0.5%)	181
	2014	246	(4)	(31)	-	(35)	(14.2%)	211
	2015	1,119	(17)	7	-	(10)	(0.9%)	1,109
	2016	1,676	(25)	429	-	404	24.1%	2,080
	2017	3,108	(102)	229	-	127	4.1%	3,235
	2018	7,789	(327)	329	-	2	-	7,791
	2019	17,540	(767)	(771)	-	(1,538)	(8.8%)	16,002
	2020	22,714	(1,080)	540	-	(540)	(2.4%)	22,174
	2021	12,747	2,427	2,068	-	4,495	35.3%	17,242
Non Private Passenger Total		67,545	95	2,909	-	3,004	4.4%	70,549
Grand Total		71,405	28	2,855	-	2,883	4.0%	74,288

EXHIBIT G-1

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

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Jurisdiction Desc	Yukon
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						
		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	-	-	-	-	-	4
	2015	7	-	-	-	-	-	7
	2016	8	-	-	-	-	-	8
	2017	96	-	-	-	-	-	96
	2018	23	-	-	-	-	-	23
	2019	75	(1)	1	-	-	-	75
	2020	92	(3)	1	-	(2)	(2.2%)	90
	2021	29	15	(49)	-	(34)	(117.2%)	(5)
Private Passenger Total		343	11	(47)	-	(36)	(10.5%)	307
Non Private Passenger	prior	2	-	-	-	-	-	2
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	3	-	-	-	-	-	3
	2015	9	-	-	-	-	-	9
	2016	20	-	-	-	-	-	20
	2017	42	-	-	-	-	-	42
	2018	154	(2)	2	-	-	-	154
	2019	142	(1)	-	-	(1)	(0.7%)	141
	2020	464	(22)	14	-	(8)	(1.7%)	456
	2021	146	31	(13)	-	18	12.3%	164
Non Private Passenger Total		983	6	3	-	9	0.9%	992
Grand Total		1,326	17	(44)	-	(27)	(2.0%)	1,299

EXHIBIT G-1

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

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Jurisdiction Desc	Northwest Territories
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	(3)	-	-	-	-	-	(3)
	2012	-	-	-	-	-	-	-
	2013	7	-	-	-	-	-	7
	2014	22	-	-	-	-	-	22
	2015	10	-	-	-	-	-	10
	2016	20	-	-	-	-	-	20
	2017	292	(4)	4	-	-	-	292
	2018	108	(1)	-	-	(1)	(0.9%)	107
	2019	300	(10)	50	-	40	13.3%	340
	2020	402	(16)	98	-	82	20.4%	484
	2021	204	(9)	42	-	33	16.2%	237
Private Passenger Total		1,362	(40)	194	-	154	11.3%	1,516
Non Private Passenger	prior	3	-	-	-	-	-	3
	2012	-	-	-	-	-	-	-
	2013	50	-	-	-	-	-	50
	2014	10	-	-	-	-	-	10
	2015	10	-	-	-	-	-	10
	2016	40	-	-	-	-	-	40
	2017	50	-	-	-	-	-	50
	2018	98	(1)	1	-	-	-	98
	2019	399	(3)	3	-	-	-	399
	2020	398	(17)	15	-	(2)	(0.5%)	396
	2021	(115)	(2)	20	-	18	(15.7%)	(97)
Non Private Passenger Total		943	(23)	39	-	16	1.7%	959
Grand Total		2,305	(63)	233	-	170	7.4%	2,475

EXHIBIT G-1

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

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Jurisdiction Desc	Nunavut
AccountCode Desc	IBNR Provision
AccountCode	(All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values				Sum of Total Change	Sum of % Total Change	Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation			
Private Passenger								
	prior	-	-	-	-	-	-	-
	2012	18	(1)	1	-	-	-	18
	2013	1	-	-	-	-	-	1
	2014	-	-	-	-	-	-	-
	2015	1	-	-	-	-	-	1
	2016	2	-	-	-	-	-	2
	2017	2	-	-	-	-	-	2
	2018	3	-	-	-	-	-	3
	2019	9	-	-	-	-	-	9
	2020	32	(1)	1	-	-	-	32
	2021	(2)	2	3	-	5	(250.0%)	3
Private Passenger Total		66	-	5	-	5	7.6%	71
Non Private Passenger								
	prior	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	2	-	-	-	-	-	2
	2015	15	-	-	-	-	-	15
	2016	13	-	-	-	-	-	13
	2017	29	-	-	-	-	-	29
	2018	63	(1)	1	-	-	-	63
	2019	175	(2)	2	-	-	-	175
	2020	215	(8)	8	-	-	-	215
	2021	63	11	11	-	22	34.9%	85
Non Private Passenger Total		575	-	22	-	22	3.8%	597
Grand Total		641	-	27	-	27	4.2%	668

EXHIBIT G-1

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

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Jurisdiction Desc (All)
AccountCode Desc IBNR Provision
AccountCode (All)

M/S IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	4,874	(68)	(23)	-	(91)	(1.9%)	4,783
	2012	223	(7)	7	-	-	-	223
	2013	272	(8)	6	-	(2)	(0.7%)	270
	2014	753	(17)	17	-	-	-	753
	2015	949	(24)	(161)	-	(185)	(19.5%)	764
	2016	757	(17)	(154)	-	(171)	(22.6%)	586
	2017	2,773	(54)	43	-	(11)	(0.4%)	2,762
	2018	4,622	(102)	92	-	(10)	(0.2%)	4,612
	2019	11,759	(350)	(475)	-	(825)	(7.0%)	10,934
	2020	24,052	(850)	(354)	-	(1,204)	(5.0%)	22,848
	2021	10,456	2,755	818	-	3,573	34.2%	14,029
Private Passenger Total		61,490	1,258	(184)	-	1,074	1.7%	62,564
Non Private Passenger	prior	616	(9)	16	-	7	1.1%	623
	2012	183	(1)	(48)	-	(49)	(26.8%)	134
	2013	616	(15)	716	-	701	113.8%	1,317
	2014	993	(13)	17	-	4	0.4%	997
	2015	2,157	(38)	(26)	-	(64)	(3.0%)	2,093
	2016	3,064	(48)	412	-	364	11.9%	3,428
	2017	4,605	(125)	213	-	88	1.9%	4,693
	2018	13,069	(427)	67	-	(360)	(2.8%)	12,709
	2019	31,007	(1,140)	(824)	-	(1,964)	(6.3%)	29,043
	2020	55,023	(2,174)	(434)	-	(2,608)	(4.7%)	52,415
	2021	27,409	5,185	3,484	-	8,669	31.6%	36,078
Non Private Passenger Total		138,742	1,195	3,593	-	4,788	3.5%	143,530
Grand Total		200,232	2,453	3,409	-	5,862	2.9%	206,094

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
(i.e. excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Newfoundland & Labrador
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						
		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)	2	(2)	-	-	-	(37)
	2014	2	-	-	-	-	-	2
	2015	9	(1)	(51)	-	(52)	(577.8%)	(43)
	2016	110	(7)	(50)	-	(57)	(51.8%)	53
	2017	53	(2)	44	-	42	79.2%	95
	2018	444	(27)	(110)	-	(137)	(30.9%)	307
	2019	775	(47)	(176)	-	(223)	(28.8%)	552
	2020	2,225	(194)	(297)	-	(491)	(22.1%)	1,734
	2021	1,785	265	600	-	865	48.5%	2,650
Private Passenger Total		5,359	(11)	(43)	-	(54)	(1.0%)	5,305
Non Private Passenger	prior	9	-	-	-	-	-	9
	2012	-	-	4	-	4	100.0%	4
	2013	(77)	1	(1)	-	-	-	(77)
	2014	13	-	-	-	-	-	13
	2015	(146)	1	(1)	-	-	-	(146)
	2016	(16)	-	(54)	-	(54)	337.5%	(70)
	2017	(38)	-	(68)	-	(68)	178.9%	(106)
	2018	(19)	1	-	-	1	(5.3%)	(18)
	2019	209	(10)	(225)	-	(235)	(112.4%)	(26)
	2020	1,204	(60)	14	-	(46)	(3.8%)	1,158
	2021	731	(40)	(103)	-	(143)	(19.6%)	588
Non Private Passenger Total		1,870	(107)	(434)	-	(541)	(28.9%)	1,329
Grand Total		7,229	(118)	(477)	-	(595)	(8.2%)	6,634

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
(i.e. excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	New Brunswick
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	12	-	(31)	-	(31)	(258.3%)	(19)
	2012	53	(1)	1	-	-	-	53
	2013	27	-	(2)	-	(2)	(7.4%)	25
	2014	84	(1)	1	-	-	-	84
	2015	244	(2)	2	-	-	-	244
	2016	278	(3)	(101)	-	(104)	(37.4%)	174
	2017	460	(26)	26	-	-	-	460
	2018	1,077	(11)	1	-	(10)	(0.9%)	1,067
	2019	2,366	(149)	140	-	(9)	(0.4%)	2,357
	2020	3,426	(34)	10	-	(24)	(0.7%)	3,402
	2021	951	287	16	-	303	31.9%	1,254
Private Passenger Total		8,978	60	63	-	123	1.4%	9,101
Non Private Passenger	prior	64	(1)	1	-	-	-	64
	2012	2	-	(40)	-	(40)	(2,000.0%)	(38)
	2013	(16)	-	724	-	724	(4,525.0%)	708
	2014	2	-	-	-	-	-	2
	2015	329	(3)	2	-	(1)	(0.3%)	328
	2016	82	(1)	1	-	-	-	82
	2017	202	(2)	2	-	-	-	202
	2018	297	(12)	4	-	(8)	(2.7%)	289
	2019	746	(30)	(1)	-	(31)	(4.2%)	715
	2020	1,848	(74)	81	-	7	0.4%	1,855
	2021	1,385	302	(30)	-	272	19.6%	1,657
Non Private Passenger Total		4,941	179	744	-	923	18.7%	5,864
Grand Total		13,919	239	807	-	1,046	7.5%	14,965

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
(i.e. excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Nova Scotia
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	28	-	-	-	-	-	28
	2012	(2)	-	-	-	-	-	(2)
	2013	(3)	-	-	-	-	-	(3)
	2014	(10)	-	-	-	-	-	(10)
	2015	(19)	-	-	-	-	-	(19)
	2016	20	-	-	-	-	-	20
	2017	123	(1)	1	-	-	-	123
	2018	465	(23)	72	-	49	10.5%	514
	2019	1,252	(40)	(31)	-	(71)	(5.7%)	1,181
	2020	3,080	(59)	73	-	14	0.5%	3,094
	2021	1,140	209	156	-	365	32.0%	1,505
Private Passenger Total		6,074	86	271	-	357	5.9%	6,431
Non Private Passenger	prior	(2)	-	28	-	28	(1,400.0%)	26
	2012	(3)	-	-	-	-	-	(3)
	2013	1	-	-	-	-	-	1
	2014	-	-	-	-	-	-	-
	2015	(18)	-	-	-	-	-	(18)
	2016	(42)	-	(8)	-	(8)	19.0%	(50)
	2017	105	(1)	28	-	27	25.7%	132
	2018	591	(33)	(16)	-	(49)	(8.3%)	542
	2019	1,372	(48)	38	-	(10)	(0.7%)	1,362
	2020	3,284	(131)	(9)	-	(140)	(4.3%)	3,144
	2021	2,214	79	828	-	907	41.0%	3,121
Non Private Passenger Total		7,502	(134)	889	-	755	10.1%	8,257
Grand Total		13,576	(48)	1,160	-	1,112	8.2%	14,688

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
(i.e. excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Prince Edward Island
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						
		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	-	-	-	-	-	3
	2016	11	-	-	-	-	-	11
	2017	381	(4)	3	-	(1)	(0.3%)	380
	2018	94	(1)	1	-	-	-	94
	2019	217	(2)	(6)	-	(8)	(3.7%)	209
	2020	577	(35)	47	-	12	2.1%	589
	2021	128	40	75	-	115	89.8%	243
Private Passenger Total		1,403	(2)	120	-	118	8.4%	1,521
Non Private Passenger	prior	(1)	-	-	-	-	-	(1)
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	(1)	-	-	-	-	-	(1)
	2015	(13)	-	-	-	-	-	(13)
	2016	51	(1)	1	-	-	-	51
	2017	63	(1)	26	-	25	39.7%	88
	2018	147	(1)	1	-	-	-	147
	2019	545	(5)	5	-	-	-	545
	2020	691	(7)	16	-	9	1.3%	700
	2021	218	62	59	-	121	55.5%	339
Non Private Passenger Total		1,700	47	108	-	155	9.1%	1,855
Grand Total		3,103	45	228	-	273	8.8%	3,376

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
(i.e. excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Ontario
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	583	(22)	23	-	1	0.2%	584
	2012	54	(2)	2	-	-	-	54
	2013	82	(3)	3	-	-	-	82
	2014	22	(1)	1	-	-	-	22
	2015	93	(4)	4	-	-	-	93
	2016	(632)	25	-	-	25	(4.0%)	(607)
	2017	395	(4)	4	-	-	-	395
	2018	267	(3)	157	-	154	57.7%	421
	2019	2,981	(30)	(389)	-	(419)	(14.1%)	2,562
	2020	8,583	(343)	(366)	-	(709)	(8.3%)	7,874
	2021	4,293	1,448	(221)	-	1,227	28.6%	5,520
Private Passenger Total		16,721	1,061	(782)	-	279	1.7%	17,000
Non Private Passenger	prior	(30)	-	(128)	-	(128)	426.7%	(158)
	2012	28	-	-	-	-	-	28
	2013	(20)	-	-	-	-	-	(20)
	2014	542	(5)	45	-	40	7.4%	582
	2015	120	(1)	7	-	6	5.0%	126
	2016	331	(3)	27	-	24	7.3%	355
	2017	222	(8)	(6)	-	(14)	(6.3%)	208
	2018	2,014	(24)	(250)	-	(274)	(13.6%)	1,740
	2019	6,349	(222)	102	-	(120)	(1.9%)	6,229
	2020	18,561	(687)	(990)	-	(1,677)	(9.0%)	16,884
	2021	7,742	1,763	643	-	2,406	31.1%	10,148
Non Private Passenger Total		35,859	813	(550)	-	263	0.7%	36,122
Grand Total		52,580	1,874	(1,332)	-	542	1.0%	53,122

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
(i.e. excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Alberta
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	54	(1)	(11)	-	(12)	(22.2%)	42
	2012	5	-	-	-	-	-	5
	2013	49	(2)	2	-	-	-	49
	2014	51	(2)	2	-	-	-	51
	2015	66	(3)	(130)	-	(133)	(201.5%)	(67)
	2016	146	(6)	(11)	-	(17)	(11.6%)	129
	2017	159	(2)	2	-	-	-	159
	2018	281	(3)	(17)	-	(20)	(7.1%)	261
	2019	345	(3)	(85)	-	(88)	(25.5%)	257
	2020	1,188	(65)	36	-	(29)	(2.4%)	1,159
	2021	353	25	151	-	176	49.9%	529
Private Passenger Total		2,697	(62)	(61)	-	(123)	(4.6%)	2,574
Non Private Passenger	prior	283	(2)	107	-	105	37.1%	388
	2012	8	-	(4)	-	(4)	(50.0%)	4
	2013	(15)	-	-	-	-	-	(15)
	2014	180	(2)	(9)	-	(11)	(6.1%)	169
	2015	814	(8)	(2)	-	(10)	(1.2%)	804
	2016	1,279	(13)	510	-	497	38.9%	1,776
	2017	2,492	(95)	231	-	136	5.5%	2,628
	2018	5,496	(286)	294	-	8	0.1%	5,504
	2019	13,979	(699)	(789)	-	(1,488)	(10.6%)	12,491
	2020	18,431	(922)	513	-	(409)	(2.2%)	18,022
	2021	10,942	2,046	1,866	-	3,912	35.8%	14,854
Non Private Passenger Total		53,889	19	2,717	-	2,736	5.1%	56,625
Grand Total		56,586	(43)	2,656	-	2,613	4.6%	59,199

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
(i.e. excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Yukon
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						
		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	-	-	-	-	-	4
	2015	6	-	-	-	-	-	6
	2016	7	-	-	-	-	-	7
	2017	10	-	-	-	-	-	10
	2018	20	-	-	-	-	-	20
	2019	67	(1)	1	-	(1)	(1.3%)	67
	2020	78	(2)	1	-	(1)	(1.3%)	77
	2021	25	13	(43)	-	(30)	(120.0%)	(5)
Private Passenger Total		226	10	(41)	-	(31)	(13.7%)	195
Non Private Passenger	prior	2	-	-	-	-	-	2
	2012	1	-	-	-	-	-	1
	2013	-	-	-	-	-	-	-
	2014	3	-	-	-	-	-	3
	2015	8	-	-	-	-	-	8
	2016	18	-	-	-	-	-	18
	2017	38	-	-	-	-	-	38
	2018	95	(1)	1	-	-	-	95
	2019	107	(1)	1	-	-	-	107
	2020	412	(21)	14	-	(7)	(1.7%)	405
	2021	124	27	(13)	-	14	11.3%	138
Non Private Passenger Total		808	4	3	-	7	0.9%	815
Grand Total		1,034	14	(38)	-	(24)	(2.3%)	1,010

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
(i.e. excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Northwest Territories
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						
		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	-	-	-	-	-	6
	2014	20	-	-	-	-	-	20
	2015	9	-	-	-	-	-	9
	2016	18	-	-	-	-	-	18
	2017	266	(3)	3	-	-	-	266
	2018	97	(1)	-	-	(1)	(1.0%)	96
	2019	255	(10)	51	-	41	16.1%	296
	2020	336	(13)	96	-	83	24.7%	419
	2021	172	(10)	37	-	27	15.7%	199
Private Passenger Total		1,176	(37)	187	-	150	12.8%	1,326
Non Private Passenger	prior	3	-	-	-	-	-	3
	2012	-	-	-	-	-	-	-
	2013	(1)	-	-	-	-	-	(1)
	2014	9	-	-	-	-	-	9
	2015	9	-	-	-	-	-	9
	2016	22	-	-	-	-	-	22
	2017	45	-	-	-	-	-	45
	2018	88	(1)	1	-	-	-	88
	2019	331	(3)	3	-	-	-	331
	2020	345	(17)	16	-	(1)	(0.3%)	344
	2021	(122)	(3)	28	-	25	(20.5%)	(97)
Non Private Passenger Total		729	(24)	48	-	24	3.3%	753
Grand Total		1,905	(61)	235	-	174	9.1%	2,079

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
(i.e. excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	Nunavut
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						
		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	-	-	-	-	-	2
	2017	2	-	-	-	-	-	2
	2018	3	-	-	-	-	-	3
	2019	8	-	-	-	-	-	8
	2020	29	(1)	1	-	-	-	29
	2021	(2)	2	2	-	4	(200.0%)	2
Private Passenger Total		45	1	3	-	4	8.9%	49
Non Private Passenger	prior	-	-	-	-	-	-	-
	2012	-	-	-	-	-	-	-
	2013	-	-	-	-	-	-	-
	2014	2	-	-	-	-	-	2
	2015	6	-	-	-	-	-	6
	2016	12	-	-	-	-	-	12
	2017	26	-	-	-	-	-	26
	2018	56	(1)	1	-	-	-	56
	2019	152	(2)	2	-	-	-	152
	2020	191	(8)	8	-	-	-	191
	2021	55	9	11	-	20	36.4%	75
Non Private Passenger Total		500	(2)	22	-	20	4.0%	520
Grand Total		545	(1)	25	-	24	4.4%	569

EXHIBIT G-2

Components of IBNR (\$s) - Change During Month
(i.e. excludes Actuarial Present Value Adjustments)

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Jurisdiction Desc	(All)
AccountCode Desc	Undiscounted IBNR Provision
AccountCode	(All)

IBNR - in \$000s

Business Segment	AccYear	Values						Sum of Current Month Final Amount
		Sum of Prior Month Actual Amount	Sum of Projected Change	Sum of Change Due to AvsP Variances	Sum of Change Due to Valuation Implementation	Sum of Total Change	Sum of % Total Change	
Private Passenger	prior	667	(23)	(20)	-	(43)	(6.4%)	624
	2012	111	(3)	3	-	-	-	111
	2013	126	(3)	1	-	(2)	(1.6%)	124
	2014	173	(4)	4	-	-	-	173
	2015	412	(10)	(175)	-	(185)	(44.9%)	227
	2016	(40)	9	(162)	-	(153)	382.5%	(193)
	2017	1,849	(42)	83	-	41	2.2%	1,890
	2018	2,748	(69)	104	-	35	1.3%	2,783
	2019	8,266	(282)	(495)	-	(777)	(9.4%)	7,489
	2020	19,522	(746)	(399)	-	(1,145)	(5.9%)	18,377
	2021	8,845	2,279	773	-	3,052	34.5%	11,897
Private Passenger Total		42,679	1,106	(283)	-	823	1.9%	43,502
Non Private Passenger	prior	328	(3)	8	-	5	1.5%	333
	2012	36	-	(40)	-	(40)	(111.1%)	(4)
	2013	(128)	1	723	-	724	(565.6%)	596
	2014	750	(7)	36	-	29	3.9%	779
	2015	1,109	(11)	6	-	(5)	(0.5%)	1,104
	2016	1,737	(18)	477	-	459	26.4%	2,196
	2017	3,155	(107)	213	-	106	3.4%	3,261
	2018	8,765	(358)	36	-	(322)	(3.7%)	8,443
	2019	23,790	(1,020)	(864)	-	(1,884)	(7.9%)	21,906
	2020	44,967	(1,927)	(337)	-	(2,264)	(5.0%)	42,703
	2021	23,289	4,245	3,289	-	7,534	32.4%	30,823
Non Private Passenger Total		107,798	795	3,547	-	4,342	4.0%	112,140
Grand Total		150,477	1,901	3,264	-	5,165	3.4%	155,642

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Newfoundland & Labrador

Private Passenger ending 2021	Newfoundland & Labrador - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	(2)	(8)	(5)	(15)	-	-	3	3	(12)	
2002	-	-	-	-	-	-	-	-	-	
2003	-	1	1	2	-	-	-	-	2	
2004	(4)	(7)	-	(11)	-	-	1	1	(10)	
2005	1	2	-	3	-	-	-	-	3	
2006	-	1	2	3	-	-	-	-	3	
2007	24	(2)	4	26	-	-	2	2	28	
2008	83	2	7	92	(1)	1	10	10	102	
2009	72	5	13	90	(1)	1	9	9	99	
2010	(2)	(5)	29	22	-	-	4	4	26	
2011	61	6	44	111	(2)	2	11	11	122	
2012	339	(1)	85	423	(9)	9	42	42	465	
2013	598	(24)	119	693	(16)	13	68	65	758	
2014	810	2	154	966	(13)	13	95	95	1,061	
2015	1,948	(27)	189	2,110	(25)	23	209	207	2,317	
2016	3,089	34	266	3,389	(30)	27	350	347	3,736	
2017	975	68	93	1,136	(8)	7	144	143	1,279	
2018	3,526	202	197	3,925	(28)	23	434	429	4,354	
2019	5,312	307	243	5,862	(41)	35	627	621	6,483	
2020	6,097	1,036	233	7,366	(52)	45	750	743	8,109	
PAYs (sub-total):	22,927	1,592	1,674	26,193	(226)	199	2,759	2,732	28,925	
CAY (2021)	8,561	3,952	(247)	12,266	(86)	73	1,386	1,373	13,639	
claims liabilities:	31,488	5,544	1,427	38,459	(312)	272	4,145	4,105	42,564	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	13,788	(1,434)		12,354	(65)	53	835	823	12,354	
policy liabilities:				50,813	(377)	325	4,980	4,928	54,918	

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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New Brunswick

Private Passenger ending 2021	New Brunswick - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	1	16	-	17	-	-	2	2	19
2002	(2)	(9)	(1)	(12)	-	-	1	1	(11)
2003	198	3	2	203	-	-	20	20	223
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	137	(19)	-	118	(2)	2	12	12	130
2011	24	4	16	44	-	-	5	5	49
2012	194	39	61	294	(4)	3	29	28	322
2013	29	19	56	104	-	-	11	11	115
2014	527	62	81	670	(6)	6	66	66	736
2015	1,341	182	121	1,644	(9)	6	163	160	1,804
2016	1,330	129	153	1,612	(10)	8	171	169	1,781
2017	1,765	382	96	2,243	(14)	12	240	238	2,481
2018	2,084	808	145	3,037	(18)	15	399	396	3,433
2019	1,306	2,052	123	3,481	(25)	21	466	462	3,943
2020	1,748	2,771	207	4,726	(43)	38	617	612	5,338
PAYs (sub-total):	10,680	6,434	1,043	18,157	(131)	111	2,212	2,192	20,349
CAY (2021)	3,177	2,755	50	5,982	(53)	47	810	804	6,786
claims liabilities:	13,857	9,189	1,093	24,139	(184)	158	3,022	2,996	27,135
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	7,932	(857)		7,075	(34)	27	453	446	7,075
					*Total may not be sum of parts, as apvs apply to future costs within UPR				
policy liabilities:				31,214	(218)	185	3,475	3,442	34,210

*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	206	9	16	231	(4)	3	24	23	254
2010	13	(5)	22	30	-	-	3	3	33
2011	(1)	(5)	24	18	-	-	3	3	21
2012	-	(2)	31	29	-	-	3	3	32
2013	63	(3)	24	84	(2)	2	8	8	92
2014	112	(8)	35	139	(1)	1	14	14	153
2015	142	(14)	47	175	(1)	1	18	18	193
2016	176	14	64	254	(3)	3	33	33	287
2017	590	112	42	744	(4)	4	103	103	847
2018	1,249	431	108	1,788	(8)	7	232	231	2,019
2019	3,722	978	160	4,860	(29)	25	630	626	5,486
2020	2,787	2,378	201	5,366	(37)	32	702	697	6,063
PAYs (sub-total):	9,079	3,905	823	13,807	(89)	78	1,788	1,777	15,584
CAY (2021)	4,790	2,805	29	7,624	(53)	47	1,050	1,044	8,668
claims liabilities:	13,869	6,710	852	21,431	(142)	125	2,838	2,821	24,252
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	9,879	(1,077)		8,802	(38)	30	614	606	8,802
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				30,233	(180)	155	3,452	3,427	33,054

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

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Prince Edward Island

Private Passenger ending 2021	Prince Edward Island - Projected Balances as at Dec. 31, 2021 (\$000s)								
	nominal values				actuarial present value adjustments (apvs)				
	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	-	-	2	2	26
2015	718	3	23	744	(12)	10	73	71	815
2016	232	11	54	297	(3)	3	33	33	330
2017	676	345	19	1,040	(7)	6	112	111	1,151
2018	108	83	18	209	(1)	1	25	25	234
2019	340	180	(8)	512	(3)	3	73	73	585
2020	280	486	19	785	(5)	5	110	110	895
PAYs (sub-total):	2,354	1,100	202	3,656	(31)	28	433	430	4,086
CAY (2021)	648	388	(7)	1,029	(7)	6	145	144	1,173
claims liabilities:	3,002	1,488	195	4,685	(38)	34	578	574	5,259
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,544	(168)		1,376	(5)	4	85	84	1,376
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,061	(43)	38	663	658	6,635

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	
prior	28,211	71	(1)	28,281	(110)	110	2,827	2,827	31,108
2002	418	(5)	(1)	412	(3)	2	41	40	452
2003	2,421	(141)	262	2,542	(23)	20	252	249	2,791
2004	1,202	222	428	1,852	(18)	17	184	183	2,035
2005	-	(27)	165	138	-	-	20	20	158
2006	231	5	148	384	(5)	5	39	39	423
2007	1,591	47	147	1,785	(25)	23	177	175	1,960
2008	137	97	136	370	(6)	6	37	37	407
2009	56	116	137	309	(5)	5	31	31	340
2010	26	73	147	246	(5)	4	25	24	270
2011	932	38	218	1,188	(21)	19	117	115	1,303
2012	39	47	219	305	(4)	4	31	31	336
2013	490	68	292	850	(9)	9	84	84	934
2014	2,352	20	294	2,666	(24)	21	264	261	2,927
2015	147	78	254	479	(4)	4	47	47	526
2016	1,487	(512)	282	1,257	(9)	8	140	139	1,396
2017	1,053	288	377	1,718	(10)	9	181	180	1,898
2018	2,534	320	485	3,339	(20)	16	446	442	3,781
2019	6,416	1,946	959	9,321	(65)	55	1,195	1,185	10,506
2020	5,197	5,744	1,524	12,465	(99)	87	1,861	1,849	14,314
PAYs (sub-total):	54,940	8,495	6,472	69,907	(465)	424	7,999	7,958	77,865
CAY (2021)	13,180	9,474	761	23,415	(187)	164	3,697	3,674	27,089
claims liabilities:	68,120	17,969	7,233	93,322	(652)	588	11,696	11,632	104,954
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	27,338	(1,668)		25,670	(135)	109	1,865	1,839	25,670
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				118,992	(787)	697	13,561	13,471	130,624

*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)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
	prior	1	9	(2)	8	-	-	13	13	21
	2002	(2)	(11)	2	(11)	-	-	1	1	(10)
	2003	5	49	-	54	-	-	5	5	59
	2004	1	(26)	3	(22)	-	-	3	3	(19)
	2005	-	5	15	20	-	-	3	3	23
	2006	8	10	5	23	-	-	3	3	26
	2007	3	8	2	13	-	-	1	1	14
	2008	-	6	73	79	-	-	8	8	87
	2009	-	(8)	54	46	-	-	6	6	52
	2010	-	(2)	10	8	-	-	1	1	9
	2011	-	(8)	4	(4)	-	-	1	1	(3)
	2012	164	5	24	193	-	-	19	19	212
	2013	4	39	24	67	-	-	6	6	73
	2014	1,150	39	46	1,235	(2)	2	124	124	1,359
	2015	230	(50)	29	209	(1)	1	21	21	230
	2016	629	98	(3)	724	(3)	3	85	85	809
	2017	94	131	24	249	(1)	1	25	25	274
	2018	1,636	237	24	1,897	(11)	9	259	257	2,154
	2019	1,668	187	107	1,962	(13)	11	253	251	2,213
	2020	691	801	45	1,537	(12)	10	190	188	1,725
	PAYs (sub-total):	6,282	1,519	486	8,287	(43)	37	1,027	1,021	9,308
	CAY (2021)	1,058	898	(142)	1,814	(14)	13	247	246	2,060
	claims liabilities:	7,340	2,417	344	10,101	(57)	50	1,274	1,267	11,368
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
	premium liabilities:	4,047	(441)	3,606		(12)	9	186	183	3,606
		*Total may not be sum of parts, as apvs apply to future costs within UPR								
	policy liabilities:			13,707		(69)	59	1,460	1,450	14,974

EXHIBIT H-1

Projected Year-end Policy Liabilities

Private Passenger

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

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Yukon

Private Passenger ending 2021	Yukon - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values					actuarial present value adjustments (apvs)				
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid		discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	4	-	4		-	-	-	-	4
2002	-	-	-	-		-	-	-	-	-
2003	-	1	-	1		-	-	-	-	1
2004	-	-	-	-		-	-	-	-	-
2005	-	-	-	-		-	-	-	-	-
2006	-	-	-	-		-	-	-	-	-
2007	-	-	-	-		-	-	-	-	-
2008	-	(1)	-	(1)		-	-	-	-	(1)
2009	-	-	7	7		-	-	1	1	8
2010	-	-	-	-		-	-	-	-	-
2011	-	1	1	2		-	-	-	-	2
2012	-	1	2	3		-	-	-	-	3
2013	-	3	3	6		-	-	-	-	6
2014	-	4	4	8		-	-	-	-	8
2015	-	6	5	11		-	-	2	2	13
2016	-	7	(4)	3		-	-	1	1	4
2017	806	10	(1)	815		(5)	4	84	83	898
2018	-	20	3	23		-	-	4	4	27
2019	-	59	(3)	56		-	-	7	7	63
2020	35	64	-	99		(1)	1	13	13	112
PAYs (sub-total):	841	179	17	1,037		(6)	5	112	111	1,148
CAY (2021)	119	11	(4)	126		(1)	1	18	18	144
claims liabilities:	960	190	13	1,163		(7)	6	130	129	1,292
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	169	(18)		151		-	-	8	8	151
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,314		(7)	6	138	137	1,443

*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	-	6	12	18		-	-	2	2	20
2014	-	20	17	37		-	-	4	4	41
2015	-	9	20	29		-	-	3	3	32
2016	-	18	20	38		-	-	4	4	42
2017	-	244	(1)	243		(1)	1	26	26	269
2018	6	86	18	110		(1)	-	12	11	121
2019	69	267	1	337		(2)	2	49	49	386
2020	134	352	13	499		(4)	3	66	65	564
PAYs (sub-total):	209	999	115	1,323		(8)	6	168	166	1,489
CAY (2021)	518	386	(69)	835		(6)	5	123	122	957
claims liabilities:	727	1,385	46	2,158		(14)	11	291	288	2,446
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,230	(134)		1,096		(2)	2	49	49	1,096
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				3,254		(16)	13	340	337	3,542

*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)				TOTAL
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs
prior		-	-	-	-	-	-	-	-
2002		-	(1)	-	(1)	-	-	-	(1)
2003		-	-	-	-	-	-	-	-
2004		-	-	-	-	-	-	-	-
2005		-	-	-	-	-	-	-	-
2006		-	-	-	-	-	-	-	-
2007		-	-	-	-	-	-	-	-
2008		-	1	-	1	-	-	-	1
2009		-	-	-	-	-	-	-	-
2010		-	-	-	-	-	-	-	-
2011		-	-	2	2	-	-	-	2
2012		150	1	2	153	-	-	15	15
2013		-	1	3	4	-	-	-	-
2014		-	-	4	4	-	-	-	-
2015		-	1	4	5	-	-	-	-
2016		-	2	4	6	-	-	-	-
2017		-	2	2	4	-	-	-	-
2018		-	3	1	4	-	-	-	-
2019		-	8	1	9	-	-	1	1
2020		1	28	1	30	-	-	3	3
PAYs (sub-total):		151	46	24	221	-	-	19	19
CAY (2021)		14	14	(4)	24	-	-	3	3
claims liabilities:		165	60	20	245	-	-	22	22
		Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs
premium liabilities:		113	(12)	101		-	-	2	2
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:					346	-	-	24	24

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)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	28,213	94	(9)	28,298	(110)	110	2,847	2,847	31,145	
2002	417	(16)	1	402	(3)	2	44	43	445	
2003	2,622	(92)	265	2,795	(23)	20	278	275	3,070	
2004	1,213	195	430	1,838	(18)	17	190	189	2,027	
2005	7	(4)	166	169	-	-	28	28	197	
2006	236	3	178	417	(5)	5	46	46	463	
2007	1,613	35	185	1,833	(25)	23	185	183	2,016	
2008	223	120	232	575	(7)	7	58	58	633	
2009	334	117	211	662	(10)	9	74	73	735	
2010	174	41	212	427	(7)	6	45	44	471	
2011	1,016	35	323	1,374	(23)	21	139	137	1,511	
2012	886	90	447	1,423	(17)	16	141	140	1,563	
2013	1,184	107	552	1,843	(27)	24	181	178	2,021	
2014	4,951	139	659	5,749	(46)	43	569	566	6,315	
2015	4,526	188	692	5,406	(52)	45	536	529	5,935	
2016	6,943	(199)	836	7,580	(58)	52	817	811	8,391	
2017	5,959	1,582	651	8,192	(50)	44	915	909	9,101	
2018	11,143	2,190	999	14,332	(87)	71	1,811	1,795	16,127	
2019	18,833	5,984	1,583	26,400	(178)	152	3,301	3,275	29,675	
2020	16,970	13,660	2,243	32,873	(253)	221	4,312	4,280	37,153	
PAYs (sub-total):	107,463	24,269	10,856	142,588	(999)	888	16,517	16,406	158,994	
CAY (2021)	32,065	20,683	367	53,115	(407)	356	7,479	7,428	60,543	
claims liabilities:	139,528	44,952	11,223	195,703	(1,406)	1,244	23,996	23,834	219,537	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	66,040	(5,809)		60,231	(291)	234	4,097	4,040	60,231	
	*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				255,934	(1,697)	1,478	28,093	27,874	279,768	

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Newfoundland & Labrador

Non Private Passenger ending 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	435	1	15	451	(9)	8	45	44	495
2012	-	4	24	28	-	-	2	2	30
2013	136	(62)	33	107	(3)	3	10	10	117
2014	2	11	39	52	(1)	1	5	5	57
2015	636	(121)	56	571	(7)	6	57	56	627
2016	565	(56)	88	597	(6)	5	65	64	661
2017	1,224	(82)	32	1,174	(6)	5	127	126	1,300
2018	1,372	(13)	76	1,435	(7)	5	159	157	1,592
2019	2,169	(18)	94	2,245	(11)	9	240	238	2,483
2020	1,771	790	79	2,640	(13)	10	269	266	2,906
PAYs (sub-total):	8,310	462	555	9,327	(63)	52	981	970	10,297
CAY (2021)	3,128	1,628	(91)	4,665	(24)	19	528	523	5,188
claims liabilities:	11,438	2,090	464	13,992	(87)	71	1,509	1,493	15,485
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	5,550	(411)		5,139	(27)	21	324	318	5,139
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				19,131	(114)	92	1,833	1,811	20,624

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	11	51	9	71	-	-	7	7	78
2008	3	8	(2)	9	-	-	1	1	10
2009	-	(4)	(18)	(22)	-	-	2	2	(20)
2010	95	3	-	98	(2)	2	10	10	108
2011	3	(1)	17	19	-	-	2	2	21
2012	367	(28)	49	388	(3)	3	39	39	427
2013	254	502	43	799	(12)	11	79	78	877
2014	-	2	60	62	-	-	6	6	68
2015	104	233	80	417	(4)	3	42	41	458
2016	970	57	96	1,123	(11)	10	118	117	1,240
2017	190	148	69	407	(3)	3	51	51	458
2018	1,348	207	113	1,668	(12)	10	223	221	1,889
2019	2,563	536	111	3,210	(29)	26	429	426	3,636
2020	2,977	1,275	190	4,442	(45)	40	583	578	5,020
PAYs (sub-total):	8,885	2,973	808	12,666	(121)	108	1,598	1,585	14,251
CAY (2021)	2,357	3,492	46	5,895	(59)	53	806	800	6,695
claims liabilities:	11,242	6,465	854	18,561	(180)	161	2,404	2,385	20,946
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	7,481	(569)		6,912	(25)	18	374	367	6,912
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				25,473	(205)	179	2,778	2,752	27,858

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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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)	35	32	-	-	4	4	36
2013	1,247	1	28	1,276	(25)	21	126	122	1,398
2014	324	-	48	372	(5)	5	37	37	409
2015	104	(17)	66	153	(3)	2	16	15	168
2016	1,087	(46)	90	1,131	(15)	13	123	121	1,252
2017	1,364	107	62	1,533	(14)	13	201	200	1,733
2018	2,040	408	134	2,582	(18)	16	334	332	2,914
2019	2,441	1,015	154	3,610	(25)	22	467	464	4,074
2020	3,702	2,227	237	6,166	(49)	44	800	795	6,961
PAYs (sub-total):	12,308	3,716	914	16,938	(154)	136	2,121	2,103	19,041
CAY (2021)	10,847	162	39	11,048	(88)	77	1,496	1,485	12,533
claims liabilities:	23,155	3,878	953	27,986	(242)	213	3,617	3,588	31,574
				Total Provision					TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)			discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	14,076	(1,028)		13,048	(58)	44	785	771	13,048
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				41,034	(300)	257	4,402	4,359	44,622

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	284	-	8	292	(6)	6	28	28	320
2013	-	-	12	12	-	-	1	1	13
2014	106	(1)	16	121	(3)	2	13	12	133
2015	21	(13)	16	24	-	-	3	3	27
2016	1,066	49	36	1,151	(23)	21	116	114	1,265
2017	(3)	80	17	94	(1)	1	16	16	110
2018	17	139	16	172	(1)	1	20	20	192
2019	71	487	(9)	549	(4)	3	75	74	623
2020	570	609	19	1,198	(7)	6	161	160	1,358
PAYs (sub-total):	2,132	1,349	142	3,623	(45)	40	434	429	4,052
CAY (2021)	1,215	247	(8)	1,454	(9)	7	200	198	1,652
claims liabilities:	3,347	1,596	134	5,077	(54)	47	634	627	5,704
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	1,959	(149)		1,810	(7)	5	107	105	1,810
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				6,887	(61)	52	741	732	7,514

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Ontario

Non Private Passenger ending 2021		Ontario - Projected Balances as at Dec. 31, 2021 (\$000s)							
nominal values					actuarial present value adjustments (apvs)				
Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	271	6	(1)	276	-	-	32	32	308
2002	-	7	-	7	-	-	1	1	8
2003	1	(12)	37	26	-	-	5	5	31
2004	-	(22)	72	50	-	-	9	9	59
2005	-	(1)	57	56	-	-	6	6	62
2006	-	15	70	85	-	-	9	9	94
2007	1	(2)	72	71	-	-	7	7	78
2008	-	(5)	69	64	-	-	8	8	72
2009	71	(13)	83	141	(2)	2	14	14	155
2010	133	(98)	119	154	(3)	2	15	14	168
2011	710	(3)	188	895	(17)	15	89	87	982
2012	38	22	216	276	(4)	4	28	28	304
2013	2,008	(15)	484	2,477	(27)	25	244	242	2,719
2014	547	457	595	1,599	(13)	11	159	157	1,756
2015	4,412	100	614	5,126	(36)	31	509	504	5,630
2016	3,724	278	687	4,689	(28)	24	500	496	5,185
2017	3,740	156	910	4,806	(23)	20	506	503	5,309
2018	7,189	1,331	1,654	10,174	(61)	51	1,298	1,288	11,462
2019	11,414	4,754	3,196	19,364	(134)	115	2,510	2,491	21,855
2020	7,464	13,837	3,938	25,239	(200)	175	3,934	3,909	29,148
PAYs (sub-total):	41,723	20,792	13,060	75,575	(548)	475	9,883	9,810	85,385
CAY (2021)	37,594	476	1,964	40,034	(321)	280	6,904	6,863	46,897
claims liabilities:	79,317	21,268	15,024	115,609	(869)	755	16,787	16,673	132,282
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	71,617	(4,512)		67,105	(273)	222	3,202	3,151	67,105
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				182,714	(1,142)	977	19,989	19,824	199,387

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)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	5	16	(2)	19	-	-	6	6	25
2002	-	5	1	6	-	-	1	1	7
2003	-	(5)	-	(5)	-	-	1	1	(4)
2004	29	18	1	48	-	-	5	5	53
2005	-	(3)	14	11	-	-	1	1	12
2006	(3)	(21)	10	(14)	-	-	3	3	(11)
2007	25	9	7	41	-	-	4	4	45
2008	3	11	285	299	-	-	30	30	329
2009	(1)	(14)	206	191	(4)	3	22	21	212
2010	-	6	37	43	-	-	5	5	48
2011	109	244	14	367	(7)	6	35	34	401
2012	492	4	109	605	(6)	5	60	59	664
2013	1,566	(10)	109	1,665	(17)	15	165	163	1,828
2014	211	116	218	545	(5)	5	55	55	600
2015	1,856	552	154	2,562	(20)	18	254	252	2,814
2016	1,189	1,219	12	2,420	(13)	11	306	304	2,724
2017	3,284	1,954	174	5,412	(27)	22	538	533	5,945
2018	12,469	3,784	177	16,430	(99)	82	2,202	2,185	18,615
2019	15,585	8,369	1,139	25,093	(172)	147	3,191	3,166	28,259
2020	15,351	12,753	588	28,692	(230)	201	3,529	3,500	32,192
PAYs (sub-total):	52,170	29,007	3,253	84,430	(600)	515	10,413	10,328	94,758
CAY (2021)	17,317	27,015	(2,232)	42,100	(337)	294	5,545	5,502	47,602
claims liabilities:	69,487	56,022	1,021	126,530	(937)	809	15,958	15,830	142,360
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	62,308	(4,798)		57,510	(247)	192	3,474	3,419	57,510
policy liabilities:				184,040	(1,184)	1,001	19,432	19,249	199,870

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Yukon

Non Private Passenger ending 2021		Yukon - Projected Balances as at Dec. 31, 2021 (\$000s)							
Acc Yr	nominal values				actuarial present value adjustments (apvs)				TOTAL
	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	
prior	-	1	-	1	-	-	-	-	1
2002	-	-	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-
2008	-	1	-	1	-	-	-	-	1
2009	-	-	5	5	-	-	1	1	6
2010	-	-	-	-	-	-	-	-	-
2011	-	-	2	2	-	-	-	-	2
2012	-	1	3	4	-	-	-	-	4
2013	-	-	4	4	-	-	-	-	4
2014	-	3	5	8	-	-	1	1	9
2015	-	8	6	14	-	-	2	2	16
2016	-	18	(9)	9	-	-	3	3	12
2017	-	38	(5)	33	-	-	11	11	44
2018	355	87	12	454	(3)	2	60	59	513
2019	148	99	(12)	235	(2)	1	34	33	268
2020	37	336	1	374	(3)	3	48	48	422
PAYs (sub-total):	540	592	12	1,144	(8)	6	160	158	1,302
CAY (2021)	620	164	(24)	760	(6)	5	102	101	861
claims liabilities:	1,160	756	(12)	1,904	(14)	11	262	259	2,163
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	941	(77)		864	(3)	3	44	44	864
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				2,768	(17)	14	306	303	3,027

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Northwest Territories

Non Private Passenger ending 2021	Northwest Territories - Projected Balances as at Dec. 31, 2021 (\$000s)								
	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	483	(1)	4	486	(4)	4	48	48	534
2014	-	9	6	15	-	-	2	2	17
2015	-	9	6	15	-	-	2	2	17
2016	154	22	7	183	(2)	2	19	19	202
2017	-	45	-	45	-	-	6	6	51
2018	-	80	8	88	-	-	11	11	99
2019	207	307	1	515	(4)	3	68	67	582
2020	96	270	8	374	(3)	3	50	50	424
PAYs (sub-total):	940	744	45	1,729	(13)	12	206	205	1,934
CAY (2021)	359	163	(42)	480	(5)	4	72	71	551
claims liabilities:	1,299	907	3	2,209	(18)	16	278	276	2,485
	Unearned Premium	Premium Deficiency / (DPAC)	Total Provision		discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	772	(63)	709		(2)	2	24	24	709
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	2,918				(20)	18	302	300	3,194

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

EXHIBIT H-2

Projected Year-end Policy Liabilities

Non-Private Passenger

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

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Nunavut

Non Private Passenger ending 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	-	2	3	5	-	-	-	-	5
2015	81	6	4	91	(1)	1	9	9	100
2016	-	12	4	16	-	-	1	1	17
2017	-	26	5	31	-	-	4	4	35
2018	-	49	5	54	-	-	7	7	61
2019	40	142	5	187	(1)	1	22	22	209
2020	17	169	5	191	(1)	1	24	24	215
PAYs (sub-total):	138	406	36	580	(3)	3	67	67	647
CAY (2021)	(1)	179	(20)	158	(1)	1	23	23	181
claims liabilities:	137	585	16	738	(4)	4	90	90	828
									TOTAL*
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	
premium liabilities:	395	(32)		363	(1)	1	15	15	363
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				1,101	(5)	5	105	105	1,191

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	276	25	(4)	297	-	-	38	38	335
2002	-	19	1	20	-	-	3	3	23
2003	1	(27)	38	12	-	-	7	7	19
2004	29	-	73	102	-	-	15	15	117
2005	(1)	21	57	77	-	-	13	13	90
2006	(3)	(8)	89	78	-	-	14	14	92
2007	37	53	96	186	-	-	19	19	205
2008	6	11	361	378	-	-	40	40	418
2009	70	(34)	288	324	(6)	5	42	41	365
2010	228	(88)	184	324	(5)	4	33	32	356
2011	1,257	244	268	1,769	(33)	29	174	170	1,939
2012	1,181	-	449	1,630	(19)	18	161	160	1,790
2013	5,694	415	719	6,828	(88)	79	673	664	7,492
2014	1,190	599	990	2,779	(27)	24	278	275	3,054
2015	7,214	757	1,002	8,973	(71)	61	894	884	9,857
2016	8,755	1,553	1,011	11,319	(98)	86	1,251	1,239	12,558
2017	9,799	2,472	1,264	13,535	(74)	64	1,460	1,450	14,985
2018	24,790	6,072	2,195	33,057	(201)	167	4,314	4,280	37,337
2019	34,638	15,691	4,679	55,008	(382)	327	7,036	6,981	61,989
2020	31,985	32,266	5,065	69,316	(551)	483	9,398	9,330	78,646
PAYs (sub-total):	127,146	60,041	18,825	206,012	(1,555)	1,347	25,863	25,655	231,667
CAY (2021)	73,436	33,526	(368)	106,594	(850)	740	15,676	15,566	122,160
claims liabilities:	200,582	93,567	18,457	312,606	(2,405)	2,087	41,539	41,221	353,827
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	165,099	(11,639)		153,460	(643)	508	8,349	8,214	153,460
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				466,066	(3,048)	2,595	49,888	49,435	507,287

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	-	-	2	2	29	
2008	83	2	10	95	(1)	1	10	10	105	
2009	72	8	18	98	(1)	1	10	10	108	
2010	(2)	(3)	38	33	-	-	5	5	38	
2011	496	7	59	562	(11)	10	56	55	617	
2012	339	3	109	451	(9)	9	44	44	495	
2013	734	(86)	152	800	(19)	16	78	75	875	
2014	812	13	193	1,018	(14)	14	100	100	1,118	
2015	2,584	(148)	245	2,681	(32)	29	266	263	2,944	
2016	3,654	(22)	354	3,986	(36)	32	415	411	4,397	
2017	2,199	(14)	125	2,310	(14)	12	271	269	2,579	
2018	4,898	189	273	5,360	(35)	28	593	586	5,946	
2019	7,481	289	337	8,107	(52)	44	867	859	8,966	
2020	7,868	1,826	312	10,006	(65)	55	1,019	1,009	11,015	
PAYs (sub-total):	31,237	2,054	2,229	35,520	(289)	251	3,740	3,702	39,222	
CAY (2021)	11,689	5,580	(338)	16,931	(110)	92	1,914	1,896	18,827	
claims liabilities:	42,926	7,634	1,891	52,451	(399)	343	5,654	5,598	58,049	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	19,338	(1,845)		17,493	(92)	74	1,159	1,141	17,493	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				69,944	(491)	417	6,813	6,739	75,542	

*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	198	1	3	202	-	-	20	20	222	
2004	-	1	1	2	-	-	-	-	2	
2005	2	2	(31)	(27)	-	-	6	6	(21)	
2006	(2)	(12)	12	(2)	-	-	4	4	2	
2007	9	45	19	73	-	-	9	9	82	
2008	3	12	(5)	10	-	-	1	1	11	
2009	-	(9)	(34)	(43)	-	-	5	5	(38)	
2010	232	(16)	-	216	(4)	4	22	22	238	
2011	27	3	33	63	-	-	7	7	70	
2012	561	11	110	682	(7)	6	68	67	749	
2013	283	521	99	903	(12)	11	90	89	992	
2014	527	64	141	732	(6)	6	72	72	804	
2015	1,445	415	201	2,061	(13)	9	205	201	2,262	
2016	2,300	186	249	2,735	(21)	18	289	286	3,021	
2017	1,955	530	165	2,650	(17)	15	291	289	2,939	
2018	3,432	1,015	258	4,705	(30)	25	622	617	5,322	
2019	3,869	2,588	234	6,691	(54)	47	895	888	7,579	
2020	4,725	4,046	397	9,168	(88)	78	1,200	1,190	10,358	
PAYs (sub-total):	19,565	9,407	1,851	30,823	(252)	219	3,810	3,777	34,600	
CAY (2021)	5,534	6,247	96	11,877	(112)	100	1,616	1,604	13,481	
claims liabilities:	25,099	15,654	1,947	42,700	(364)	319	5,426	5,381	48,081	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	15,413	(1,426)		13,987	(59)	45	827	813	13,987	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				56,687	(423)	364	6,253	6,194	62,068	

*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	206	3	23	232	(4)	3	26	25	257	
2010	13	(6)	38	45	-	-	5	5	50	
2011	(1)	(3)	48	44	-	-	5	5	49	
2012	-	(5)	66	61	-	-	7	7	68	
2013	1,310	(2)	52	1,360	(27)	23	134	130	1,490	
2014	436	(8)	83	511	(6)	6	51	51	562	
2015	246	(31)	113	328	(4)	3	34	33	361	
2016	1,263	(32)	154	1,385	(18)	16	156	154	1,539	
2017	1,954	219	104	2,277	(18)	17	304	303	2,580	
2018	3,289	839	242	4,370	(26)	23	566	563	4,933	
2019	6,163	1,993	314	8,470	(54)	47	1,097	1,090	9,560	
2020	6,489	4,605	438	11,532	(86)	76	1,502	1,492	13,024	
PAYs (sub-total):	21,387	7,621	1,737	30,745	(243)	214	3,909	3,880	34,625	
CAY (2021)	15,637	2,967	68	18,672	(141)	124	2,546	2,529	21,201	
claims liabilities:	37,024	10,588	1,805	49,417	(384)	338	6,455	6,409	55,826	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	23,955	(2,105)		21,850	(96)	74	1,399	1,377	21,850	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				71,267	(480)	412	7,854	7,786	77,676	

*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	284	-	22	306	(6)	6	29	29	335
2013	-	(2)	31	29	-	-	3	3	32
2014	106	(1)	40	145	(3)	2	15	14	159
2015	739	(10)	39	768	(12)	10	76	74	842
2016	1,298	60	90	1,448	(26)	24	149	147	1,595
2017	673	425	36	1,134	(8)	7	128	127	1,261
2018	125	222	34	381	(2)	2	45	45	426
2019	411	667	(17)	1,061	(7)	6	148	147	1,208
2020	850	1,095	38	1,983	(12)	11	271	270	2,253
PAYs (sub-total):	4,486	2,449	344	7,279	(76)	68	867	859	8,138
CAY (2021)	1,863	635	(15)	2,483	(16)	13	345	342	2,825
claims liabilities:	6,349	3,084	329	9,762	(92)	81	1,212	1,201	10,963
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	3,503	(317)		3,186	(12)	9	192	189	3,186
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:				12,948	(104)	90	1,404	1,390	14,149

*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	28,482	77	(2)	28,557	(110)	110	2,859	2,859	31,416	
2002	418	2	(1)	419	(3)	2	42	41	460	
2003	2,422	(153)	299	2,568	(23)	20	257	254	2,822	
2004	1,202	200	500	1,902	(18)	17	193	192	2,094	
2005	-	(28)	222	194	-	-	26	26	220	
2006	231	20	218	469	(5)	5	48	48	517	
2007	1,592	45	219	1,856	(25)	23	184	182	2,038	
2008	137	92	205	434	(6)	6	45	45	479	
2009	127	103	220	450	(7)	7	45	45	495	
2010	159	(25)	266	400	(8)	6	40	38	438	
2011	1,642	35	406	2,083	(38)	34	206	202	2,285	
2012	77	69	435	581	(8)	8	59	59	640	
2013	2,498	53	776	3,327	(36)	34	328	326	3,653	
2014	2,899	477	889	4,265	(37)	32	423	418	4,683	
2015	4,559	178	868	5,605	(40)	35	556	551	6,156	
2016	5,211	(234)	969	5,946	(37)	32	640	635	6,581	
2017	4,793	444	1,287	6,524	(33)	29	687	683	7,207	
2018	9,723	1,651	2,139	13,513	(81)	67	1,744	1,730	15,243	
2019	17,830	6,700	4,155	28,685	(199)	170	3,705	3,676	32,361	
2020	12,661	19,581	5,462	37,704	(299)	262	5,795	5,758	43,462	
PAYs (sub-total):	96,663	29,287	19,532	145,482	(1,013)	899	17,882	17,768	163,250	
CAY (2021)	50,774	9,950	2,725	63,449	(508)	444	10,601	10,537	73,986	
claims liabilities:	147,437	39,237	22,257	208,931	(1,521)	1,343	28,483	28,305	237,236	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	98,955	(6,180)		92,775	(408)	331	5,067	4,990	92,775	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:	301,706				(1,929)	1,674	33,550	33,295	330,011	

*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	25	(4)	27	-	-	19	19	46	
2002	(2)	(6)	3	(5)	-	-	2	2	(3)	
2003	5	44	-	49	-	-	6	6	55	
2004	30	(8)	4	26	-	-	8	8	34	
2005	-	2	29	31	-	-	4	4	35	
2006	5	(11)	15	9	-	-	6	6	15	
2007	28	17	9	54	-	-	5	5	59	
2008	3	17	358	378	-	-	38	38	416	
2009	(1)	(22)	260	237	(4)	3	28	27	264	
2010	-	4	47	51	-	-	6	6	57	
2011	109	236	18	363	(7)	6	36	35	398	
2012	656	9	133	798	(6)	5	79	78	876	
2013	1,570	29	133	1,732	(17)	15	171	169	1,901	
2014	1,361	155	264	1,780	(7)	7	179	179	1,959	
2015	2,086	502	183	2,771	(21)	19	275	273	3,044	
2016	1,818	1,317	9	3,144	(16)	14	391	389	3,533	
2017	3,378	2,085	198	5,661	(28)	23	563	558	6,219	
2018	14,105	4,021	201	18,327	(110)	91	2,461	2,442	20,769	
2019	17,253	8,556	1,246	27,055	(185)	158	3,444	3,417	30,472	
2020	16,042	13,554	633	30,229	(242)	211	3,719	3,688	33,917	
PAYs (sub-total):	58,452	30,526	3,739	92,717	(643)	552	11,440	11,349	104,066	
CAY (2021)	18,375	27,913	(2,374)	43,914	(351)	307	5,792	5,748	49,662	
claims liabilities:	76,827	58,439	1,365	136,631	(994)	859	17,232	17,097	153,728	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	66,355	(5,239)		61,116	(259)	201	3,660	3,602	61,116	
					*Total may not be sum of parts, as apvs apply to future costs within UPR					
policy liabilities:	197,747				(1,253)	1,060	20,892	20,699	214,844	

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

EXHIBIT H-3

Projected Year-end Policy Liabilities

TOTAL

(Private Passenger & Non-Private Passenger)

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

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Yukon

PPV & non-PPV ending 2021	Yukon - Projected Balances as at Dec. 31, 2021 (\$000s)									
	nominal values				actuarial present value adjustments (apvs)					
	Acc Yr	Case	IBNR	Retro Claims Fee & Expense	Total Unpaid	discount	investment PfAD	development PfAD	Total apvs	TOTAL
prior	-	5	-	5	-	-	-	-	-	5
2002	-	-	-	-	-	-	-	-	-	-
2003	-	1	-	1	-	-	-	-	-	1
2004	-	-	-	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-	-	-	-
2009	-	-	12	12	-	-	2	2	-	14
2010	-	-	-	-	-	-	-	-	-	-
2011	-	1	3	4	-	-	-	-	-	4
2012	-	2	5	7	-	-	-	-	-	7
2013	-	3	7	10	-	-	-	-	-	10
2014	-	7	9	16	-	-	1	1	-	17
2015	-	14	11	25	-	-	4	4	-	29
2016	-	25	(13)	12	-	-	4	4	-	16
2017	806	48	(6)	848	(5)	4	95	94	-	942
2018	355	107	15	477	(3)	2	64	63	-	540
2019	148	158	(15)	291	(2)	1	41	40	-	331
2020	72	400	1	473	(4)	4	61	61	-	534
PAYs (sub-total):	1,381	771	29	2,181	(14)	11	272	269	-	2,450
CAY (2021)	739	175	(28)	886	(7)	6	120	119	-	1,005
claims liabilities:	2,120	946	1	3,067	(21)	17	392	388	-	3,455
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	1,110	(95)		1,015	(3)	3	52	52		1,015
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				4,082	(24)	20	444	440		4,470

*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	483	5	16	504	(4)	4	50	50	554	
2014	-	29	23	52	-	-	6	6	58	
2015	-	18	26	44	-	-	5	5	49	
2016	154	40	27	221	(2)	2	23	23	244	
2017	-	289	(1)	288	(1)	1	32	32	320	
2018	6	166	26	198	(1)	-	23	22	220	
2019	276	574	2	852	(6)	5	117	116	968	
2020	230	622	21	873	(7)	6	116	115	988	
PAYs (sub-total):	1,149	1,743	160	3,052	(21)	18	374	371	3,423	
CAY (2021)	877	549	(111)	1,315	(11)	9	195	193	1,508	
claims liabilities:	2,026	2,292	49	4,367	(32)	27	569	564	4,931	
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*	
premium liabilities:	2,002	(197)		1,805	(4)	4	73	73	1,805	
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				6,172	(36)	31	642	637	6,736	

*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	150	1	4	155	-	-	15	15	-	170
2013	-	1	5	6	-	-	-	-	-	6
2014	-	2	7	9	-	-	-	-	-	9
2015	81	7	8	96	(1)	1	9	9	-	105
2016	-	14	8	22	-	-	1	1	-	23
2017	-	28	7	35	-	-	4	4	-	39
2018	-	52	6	58	-	-	7	7	-	65
2019	40	150	6	196	(1)	1	23	23	-	219
2020	18	197	6	221	(1)	1	27	27	-	248
PAYs (sub-total):	289	452	60	801	(3)	3	86	86	-	887
CAY (2021)	13	193	(24)	182	(1)	1	26	26	-	208
claims liabilities:	302	645	36	983	(4)	4	112	112	-	1,095
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs		TOTAL*
premium liabilities:	508	(44)		464	(1)	1	17	17		464
*Total may not be sum of parts, as apvs apply to future costs within UPR										
policy liabilities:				1,447	(5)	5	129	129		1,559

*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	28,489	119	(13)	28,595	(110)	110	2,885	2,885	31,480
2002	417	3	2	422	(3)	2	47	46	468
2003	2,623	(119)	303	2,807	(23)	20	285	282	3,089
2004	1,242	195	503	1,940	(18)	17	205	204	2,144
2005	6	17	223	246	-	-	41	41	287
2006	233	(5)	267	495	(5)	5	60	60	555
2007	1,650	88	281	2,019	(25)	23	204	202	2,221
2008	229	131	593	953	(7)	7	98	98	1,051
2009	404	83	499	986	(16)	14	116	114	1,100
2010	402	(47)	396	751	(12)	10	78	76	827
2011	2,273	279	591	3,143	(56)	50	313	307	3,450
2012	2,067	90	896	3,053	(36)	34	302	300	3,353
2013	6,878	522	1,271	8,671	(115)	103	854	842	9,513
2014	6,141	738	1,649	8,528	(73)	67	847	841	9,369
2015	11,740	945	1,694	14,379	(123)	106	1,430	1,413	15,792
2016	15,698	1,354	1,847	18,899	(156)	138	2,068	2,050	20,949
2017	15,758	4,054	1,915	21,727	(124)	108	2,375	2,359	24,086
2018	35,933	8,262	3,194	47,389	(288)	238	6,125	6,075	53,464
2019	53,471	21,675	6,262	81,408	(560)	479	10,337	10,256	91,664
2020	48,955	45,926	7,308	102,189	(804)	704	13,710	13,610	115,799
PAYs (sub-total):	234,609	84,310	29,681	348,600	(2,554)	2,235	42,380	42,061	390,661
CAY (2021)	105,501	54,209	(1)	159,709	(1,257)	1,096	23,155	22,994	182,703
claims liabilities:	340,110	138,519	29,680	508,309	(3,811)	3,331	65,535	65,055	573,364
	Unearned Premium	Premium Deficiency / (DPAC)		Total Provision	discount	investment PfAD	development PfAD	Total apvs	TOTAL*
premium liabilities:	231,139	(17,448)		213,691	(934)	742	12,446	12,254	213,691
*Total may not be sum of parts, as apvs apply to future costs within UPR									
policy liabilities:	722,000				(4,745)	4,073	77,981	77,309	787,055

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